

# House & Home

## THE BIGGEST BUILDERS

WHO they are  
WHERE they build  
WHAT they're taking  
to market  
HOW they fared in '73

NAHB convention report:  
caution at the top, optimism in the ranks  
Sewer and water systems:  
a new—and painless—way to get financing



A photograph of a living room featuring a patterned vinyl asbestos floor tile. The room includes a striped sofa, a coffee table with a tea set, and a wooden chair. The floor tile has a repeating geometric pattern with circular medallions.

# New flooring idea from Azrock

A close-up photograph of several square floor tiles with a repeating geometric pattern. The pattern consists of a central circular medallion surrounded by a square border with smaller circular motifs.

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CIRCLE 4 ON READER SERVICE CARD



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## Houston convention '74: Confrontation, anger—and a turn to conciliation

Like the bridesmaid whose cousin catches the bouquet, the nation's homebuilders converged on Houston for their 30th annual convention hoping for far more than they got.

That prompted a classic confrontation between government and the housing industry, and the builders came off a distinct second best. They were disappointed, but by the time the convention ended, their mood had softened and they had taken hope anew.

The NAHB's outgoing president, George C. Martin of Louisville, Ky., called the tune on a blue note when he warned on the opening day that only 1.3 million housing units would be started in 1974—if starts continued at the rate reported for December.

This would be well below the two million starts for 1973 (when total production fell far short of the record 2.4 million in 1972) and would be more than 20% below projections made in November, when the rate indicated a 1.7 million production year.

**Demands.** Speaking the day before Housing Secretary James T. Lynn was scheduled to make an announcement that would ease the short supply and high cost of mortgage money, Martin said NAHB was urging this three-point program designed to ease the mini-recession in housing:

- Interest rates should be cut to 7% from 8½% on home mortgages insured through the FHA and VA.

- The Nixon Administration should end the year-old freeze on subsidized low- and medium-income housing authorized under sections 235 and 236 of the National Housing Act.

- And banks and savings and loan associations should be limited in how much they could invest in four-year certificates of deposit that draw money away from home loans. Interest rates on the certificates should also be cut.

**Response.** Secretary Lynn arrived with two main measures:

- The FHA-VA interest was cut to 8¼% from 8½% effective January 22, far short of NAHB's demand for a reduction to 7%.

- The Government National Mortgage Assn. agreed to in-

crease purchases of non-subsidized mortgages under its Tandem Plan in order to fund construction of 200,000 units costing \$6.5 billion.

Reports that the Administration would relax the subsidy moratorium died promptly with Lynn's appearance.

**The lion's den.** Lynn's announcement of the two government actions met with moans and groans from his convention audience, and the secretary's cheeks took on a noticeable tint of discolor. But he stoutly defended both steps as a beginning.

Presiding at the jampacked panel on "The National Outlook for Housing"—which included Chairman John Sparkman of the Senate subcommittee on housing—Martin introduced Lynn to his critics like a fight ring announcer:

"In this corner, weighing in at about 170 pounds, is Secretary Lynn. And in this corner, weighing many thousands of tons, the homebuilders..."

**Confrontation.** The gambit brought a roar of laughter from

the crowd, but then a sudden stillness fell.

Unflinchingly, Lynn mounted the speaker's platform, surveyed the audience and clasped his hands above his head to show he was up to the test. The gesture brought sudden cheers, relaxing what seemed to be an explosive situation.

The questions and answers were not as feisty as some observers expected, but there was a brief set-to when a few builders shouted that the interest rate should be plunged to 7%. Lynn strode forward on the dais in a dramatic confrontation.

"Come on, fellas," he shouted in derision. "That would mean 14 points of discount in today's market. What builder could operate with that?"

**Support.** Lynn spent four days in Houston—an unprecedented stay for a housing secretary—and he devoted virtually all of it to listening to builder complaints. He won praise for this from the otherwise critical homebuilders.

The White House lent sup-

port. A reported plan for President Nixon to visit Houston was canceled at the last minute but Ken Cole appeared. The White House's newly appointed domestic chief told a press conference:

"The President is deeply concerned about any unemployment (in homebuilding) and about the drop in starts."

And Cole went on to praise Lynn as a secretary who would solve the housing industry problems with intelligent long-range policies rather than with a stop-gap panacea.

President Woodward Kingman of the Government National Mortgage Association and FHA Commissioner Sheldon Lubar both spoke in emphatic defense of Lynn's mortgage market actions. And Chairman Tom Bomar of the Home Loan Bank Board told the builders that savings-and-loan money would be readily available throughout 1974—albeit at a price.

**Counterattack.** Lynn's policy pronouncements were icily received by most NAHB officials, however, and Martin called a hasty press conference to answer the secretary. It gave the outgoing NAHB president a chance to utter the convention's most widely quoted quotation:

"The housing industry is a basket case and they've just given us a pint of plasma," Martin lamented. "It's too little too late."

The NAHB's chief economist Michael Sumichrast, agreed.

"Before coming here we had hope that the government was serious about helping housing," Sumichrast grieved. "This hope for the most part has now evaporated."

An informal survey by *HOUSING & HOME* suggested, none the less, that the NAHB's rank and file was at least evenly split on whether the two government programs would make a difference and whether home building would collapse in 1974. At least half of 25 builders interviewed at random foresaw a strong year in their own market and few shared the early convention gloom of the NAHB leadership (see page 20).

**Congress.** Senators and representatives at the convention tended to sympathize with the



BOB LEE PHOTOS



**Confrontation** shows Secretary Lynn—in conciliatory opening and aggressive finish—as he braved angry builders' questions in Houston. Below are his critics.



TO PAGE



# Best Buys in Double Security

Double security on entrance doors is a most wanted and needed feature. And the cost is surprisingly low when you install Harloc Pacemaker Double Security Sets. With Harloc you choose from a wide selection of designs, finishes and our rugged new Cylinder Deadbolts with every feature that great deadbolts should have.

We've made it easy for you by packaging two types of complete Double Security Sets in kits. Each kit includes a Key-in-Knob Entry Door Lockset with deadlocking latch, a Cylinder Deadbolt (with  $\frac{5}{8}$ " or 1" bolt throw) and an escutcheon or entrance door handle.

#C-700DB Double Security Kit has a combination escutcheon that ties the lockset and deadbolt into a single handsome unit.

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You can also install the rugged new Harloc Cylinder Deadbolts on existing entrance doors for double security. They can be keyed alike with most other popular makes of locks.

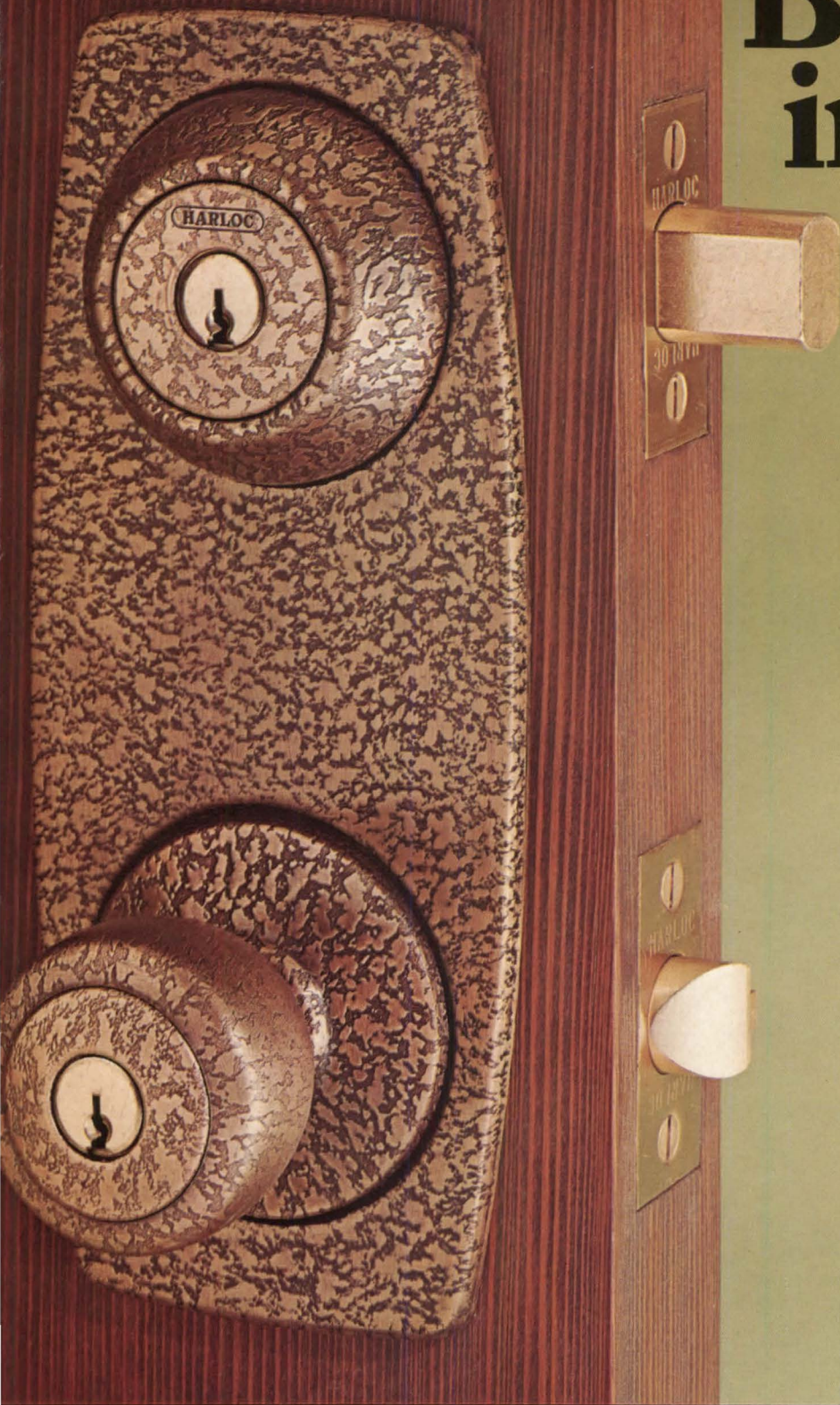
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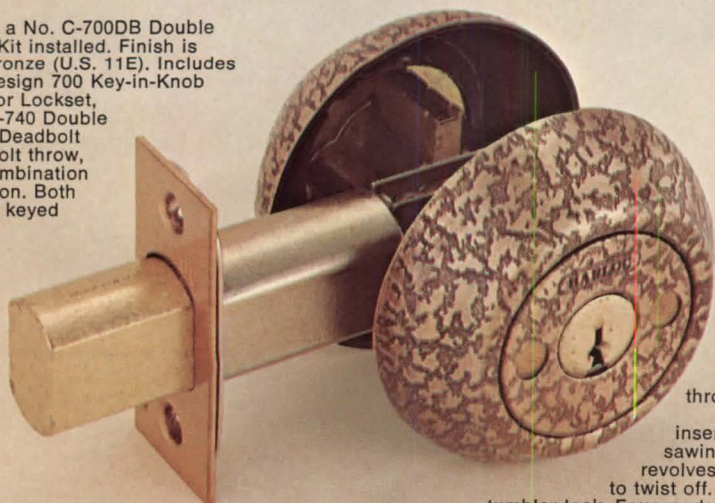
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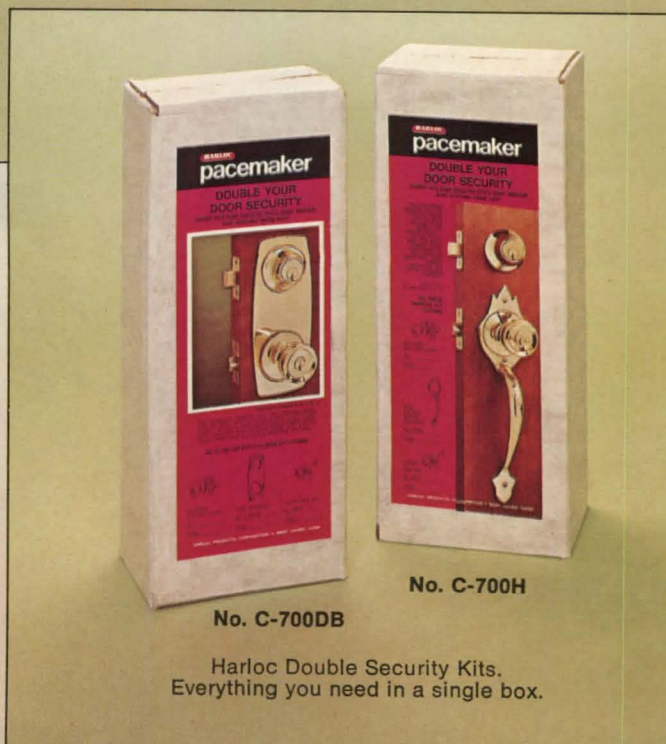
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is a No. C-700DB Double Security Kit installed. Finish is d bronze (U.S. 11E). Includes d design 700 Key-in-Knob Door Lockset, DB-740 Double Cylinder Deadbolt with 1" bolt throw, Combination escutcheon. Both are keyed



Harloc No. DB-740 Double Cylinder Deadbolt. Fits door thicknesses  $1\frac{3}{8}$ " to  $1\frac{3}{4}$ ". Holding screws are concealed and protected. Rugged bolt ( $\frac{5}{8}$ " or 1" throw) has hardened steel free-turning insert. Prevents hack-sawing. Cylinder guard revolves with any attempt to twist off. Solid brass 5 pin tumbler lock. Four models for every need.



No. C-700DB

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Everything you need in a single box.



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A QUALITY PRODUCT OF GENERAL ELECTRIC COMPANY



## Houston convention: Confrontation—and a turn to conciliation

FROM PAGE 4

NAHB and criticize Lynn. They indicated, however, that the battle was now shifting to Washington. Houston was merely prelude.

Senator Sparkman said his committee's omnibus bill would be reported on in February, and he added:

"The President is showing some sign of a softening in his attitude. I'm hopeful that something can be worked out."

Sparkman said he doubted President Nixon would use his veto power if Congress passed a new version of the subsidized programs to fund low- and medium-income housing.

"Congress will undoubtedly pass a bill this year to subsidize interest rates on low income houses," Sparkman went on. "The effect will be the same as under 235 and 236, although the approach may be somewhat different."

Representative Thomas L. Ashley (D., Ohio) took a similar stance, but prefaced it with the comment that the housing industry is currently looking at a first-rate depression. He pleaded for an end to rhetoric and called for Congress and the Administration to get down to business.

"The President is not in a strong position to veto legislation at this time, especially housing legislation."

Senator Alan Cranston (D., Calif.) also took one or two pot shots at Lynn, but Senator John Tower (R., Tex.), on the same panel, blamed the oil industry for housing's problems.

**Conciliation.** The NAHB's hardline stand in the face of Lynn's actions was softened considerably when Lewis Cenker, a lawyer-builder from Atlanta, Ga., became the association's new president.

Cenker told a press conference that Lynn would help win the fight for programs favored by the NAHB but stalled in the Office of Management and Budget on Capitol Hill.

Cenker joined Martin in calling government action to date inadequate, but he expressed hope that more and better action can be arranged this year with Lynn's and Lubar's help.

"Millions of American families lack adequate housing," Cenker said in his prepared

statement. "How we meet this need could be the housing story of the next 20 years."

"I believe our industry will meet this need if the nation really wants to go all out to do so. If the American people want it to happen, the Administration and Congress will take the necessary action."

**Farewell to Houston.** The convention at Houston's Astorhall attracted less than a record crowd for the first time since it moved in from Chicago in 1969.

Official attendance was 54,718 compared to 56,219 in 1973, but the 2½% decrease was "not bad under the circumstances," the NAHB's spokesmen said. They cited a sharp cut in the number of courtesy passes, a decline in travel because of the energy crisis, and the fact that Houston was a lame-duck NAHB convention city. Dallas will be the site for 1975 through 1977.

There's little doubt Houston businessmen will be sorry to see the NAHB go.

About 1,800 leased cars, 900

taxicabs and 180 shuttle buses transported conventioners to and from more than 20,000 rooms at 140 hotels and motels in Houston and Galveston. There were 1,500 Houstonians on the payroll as convention employees.

Delegates, exhibitors, wives and guests spent an estimated \$10 million in the four convention days.

—BOB LEE  
McGraw-Hill News, Houston

### NAHB policy in '74: Sue no-growthers

Conventions don't consist entirely of exhibits, hoopla and shop talk; a modicum of official business has to be done too.

At the giant NAHB rally in Houston the modicum turned out to have a bit of heft, contributed both by the association's executive committee and by the board of directors.

One of the most significant pieces of business came before the executive committee, and thus received relatively little at-

tention from the great majority of conventioners. This was the decision reached on Monday afternoon to concur in a legal action committee move. The action supported two East Coast lawsuits by member associations against local governmental bodies.

The legal committee will be doing more than acting as a cheering section. It is helping out the Northern Virginia Builders Assn. on legal costs to the tune of \$20,000, and the Suburban Maryland Homebuilders Assn. with \$25,000.

**Sewer growth.** The matters at issue are important. Both suits are over sewer lines, a mundane enough business, but they aim at a more important issue: growth vs. no-growth.

The Virginia builders' attack is the more direct. They allege that officials in Fairfax Co. (full of Washington suburbs) are trying to "control, impede and restrict growth by limiting sanitary sewer capacity." The builders question their right to do this.

The Marylanders are fighting an even more frustrating problem. Rather than pursuing an overt no-growth policy, they assert, government agencies at all levels in Prince Georges and Montgomery Counties (also suburban Washington) are simply failing to provide adequate sewerage, producing the same effect. They claim negligence and are seeking a court mandate for a "viable sewer-improvement program which can reasonably accommodate future growth." They also want the court to supervise and enforce compliance to this ruling.

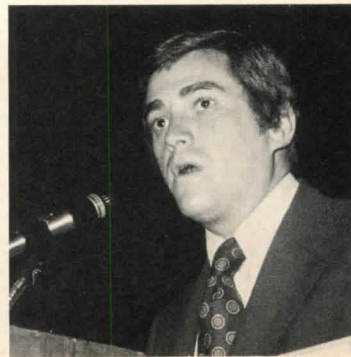
**Election.** The board of directors met on Wednesday, January 23, to elect a new slate. Robert Arquilla, backed by the powerful HBA of Greater Chicagoland (of which he is an ex-president), won handily over Richard Goodwin, a New Jersey and Pennsylvania builder.

Arquilla takes the post of vice president and secretary and the right to move up the executive ladder. The rest of the line-up: John C. Hart, vice president and treasurer; Mickey Norman, first vice president; and Lew Cenker, president.

Twenty resolutions also were passed easily—as were some bylaw amendments. —H.S.



NAHB's '74 team of Lew Cenker, Mickey Norman, John Hart and newcomer Robert Arquilla (above). Convention speakers included Representative Tom Ashley and new White House domestic chief, Ken Cole (below). Cole told builders: "The President is deeply concerned about any unemployment and the drop in starts."







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We don't call it The Bold One for nothing.

Sometimes, beauty isn't enough. Especially when you're specifying cushioned vinyl flooring that has to last for years.

It's got to be tough, resilient, able to stand up to spills and scuffs. In other words, it ought to be practically people proof. Like the Bold One, the newest addition to Mannington's MillionAir™ collection. It has a Perma Shield™ asbestos

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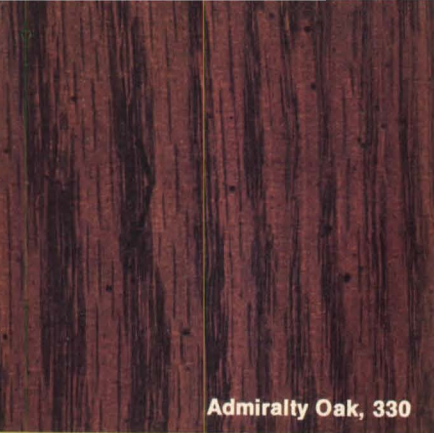
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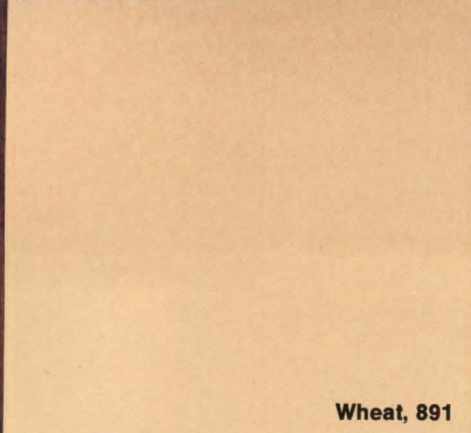
Other fine floor coverings by Wellco Carpet Corp. of Calhoun, Georgia. A wholly owned subsidiary of Mannington Mills, Inc.

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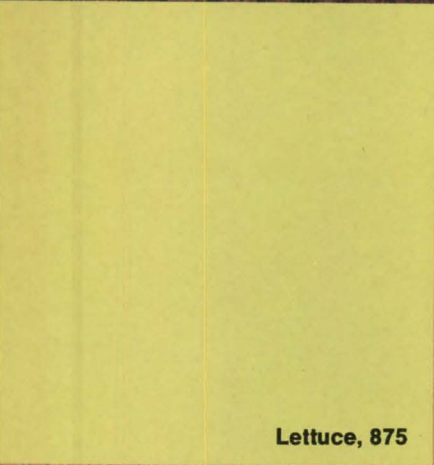




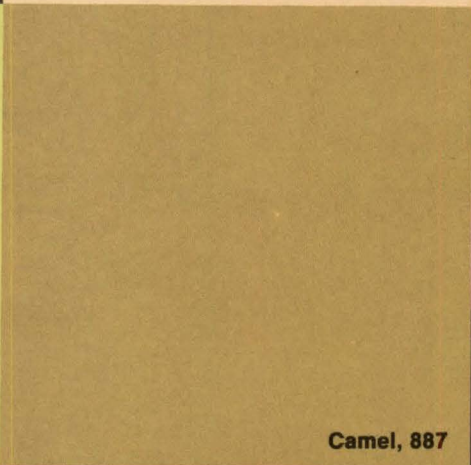
Admiralty Oak, 330




Wheat, 891




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**CYANAMID**  
H&H MARCH 1974 11



## Builders' warranty: The guaranty program goes public at NAHB convention

Introducing the new warranty program at this year's NAHB convention was a little like launching a ship: There were several notable people on hand, a tolerable amount of fanfare, speeches full of hopeful expectations—and the thing was put in the water.

Now the spectators are in the breathless moments after the launching, when they find out whether the new vessel will sink or float.

George Martin, NAHB's 1973 president, probably has his fingers crossed tighter than anyone—it's largely been his baby—but as the big test got under way in Houston, his warranty idea certainly looked seaworthy.

A program directed by Martin and illustrated with lots of audio-visual aids presented the details of the warranty idea.

**Structure.** At the top of the new creation is the Home Owners Warranty Registration Council (HOW) Inc., capitalized and owned by NAHB, and directed by Martin and other NAHB notables. HOW will run the nationwide effort.

Below will be a host of local warranty councils, set up on a voluntary basis by regional homebuilders associations, and the councils will run the program in their areas. Already, HOW has signed letters of intent with at least 40 area associations to set up warranty programs.

The warranty itself is fairly simple. Builders will sign with local warranty councils for the right to offer it to their buyers. The builders will be accepted or rejected according to local standards of competence, financial soundness and reputation. They will pay a registration fee (suggested sum: \$20 per year).

The cost to the homebuyer will be in the area of \$2.00-\$2.20 per \$1,000 of sale price.

**Protection.** Coverage falls into three categories.

1. The builder is responsible for faulty workmanship and materials for the first year.

2. The builder is responsible for defects in plumbing, heating, electrical and cooling systems for the first two years, *except* for products covered by manufacturers' warranties.

3. There is insurance. It has been contracted for with American Bankers Insurance, a com-

pany which is based in Miami and backed by American Reinsurance, a major reinsurer.

The insurance—\$50 deductible per house—protects the buyer during the first two years if the builder goes out of business or refuses to honor the warranty.

American Bankers also covers major construction defects for the third through tenth years.

**Grandfather clause.** Builders will be able to offer this warranty on all houses they build. There is also a grandfather clause of sorts: Houses in the builder's inventory at the time he registers, or those under construction, may also be warranted.

For a time, there is even a great-grandfather clause—the builder may go back and warrant houses sold as long as six months before the date his local warranty council sets up shop.

The Houston introduction also presented an outline of the claim-settling process.

1. The unhappy homeowner presents a complaint in writing to the builder, and the two attempt to settle. If they don't, the

owner applies to the local warranty council, depositing \$25 (refundable if his complaint proves at all merited). The council then attempts conciliation.

2. If either party is still dissatisfied, there can be a request to the council for arbitration—with a refundable \$75 deposit. Arbitrators' services will be provided by the American Arbitration Association.

That's the final step under the warranty. An arbitrator's decision binds the builder on pain of suspension from the program.

Either side may still take the matter to court. "But," observed Martin, "courts make note of a complainant's refusal to abide by outside arbitration." The insurers will cover the cost of adverse court decisions.

**British experience.** The Houston audience heard Andrew Tate, the director general of Great Britain's National Housebuilding Council and the man responsible for a similar program established there in 1965.

"We now have more than a million houses under our war-

ranty," he told the builders. "Polls show that our consumers consider the warranty one of the most important things to look for in buying a house."

So do British mortgage bankers, apparently; they won't finance an unwarranted house (Martin made clear that there is no such reservation implicit in the NAHB program.)

**Problems small.** "We have by now amassed some sort of record to go on," Tate continued. "Initial complaints have been running about five to six per 100 new houses. But only one to two per 100 fill out and file the forms to lodge an official complaint."

"Nearly all of those are settled immediately. Only about one per thousand has gone as far as arbitration. And out of the million, no more than half a dozen took the builders to court."

Asked if this low rate reflected relatively cooperative British consumers, Tate retorted:

"Believe me, we get our full share of—nuts—too."

**Consumerism.** Virginia H. Knauer, director of the White House office of consumer affairs, was particularly warm in her praise of Martin and his program.

"I congratulate your association," she told the builders in Houston, "for getting (this program) off the ground in one short year instead of studying it to death."

She also said she supported the warranty effort wholeheartedly because of the reassurance it could give to the consumer.

"Your buyer often feels a lack of confidence," she said.

"Most consumers know more about choosing a 39¢ head of lettuce than they know about selecting the biggest investment of their lifetime."

And she noted public opinion polls show more people think the quality of construction has declined in the past five years than think it has gone up.

"You are the people who can take it off the drawing board and make it work," she said. "This is your opportunity to show that you can seize the initiative in . . . resolving consumer problems, rather than waiting for government to step in as a regulator."

The warranty program will get under way as soon as the local councils are set up. —H.S.

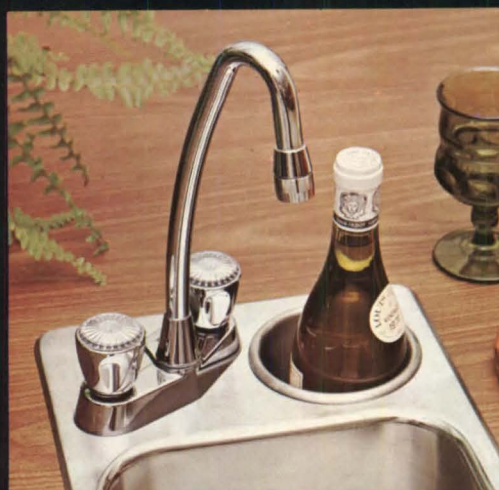
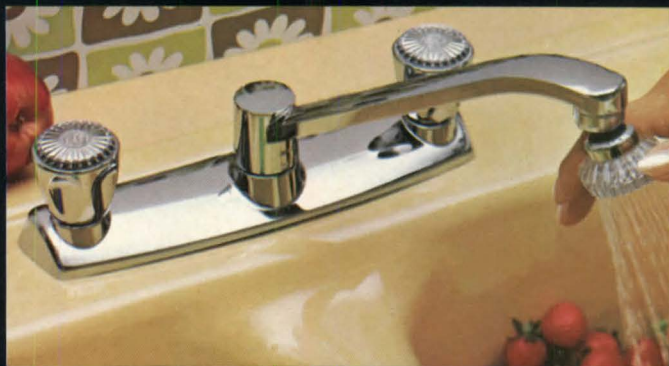


Warranty insurance pact is signed by NAHB's George Martin and insurance company's Charles Hargrove. NAHB officials look on: from left, Lloyd Clarke, Sam Primack, Ed Kromer, Mickey Norman, Ed Pratt. Virginia Knauer (below) praised Martin and program warmly in Houston. At right is Andrew Tate of Britain, who has fathered similar plan in that country.





# The first competitive faucet that doesn't show its price.



There are two lines of faucets available today that offer exceptional styling and quality, yet are priced as competitive brass.

*One:* Harcraft's new Aquatique® is a modern masterpiece in sculptured chrome with inset gem-like buttons. *Two:* If you want the best for a bit more, Harcraft's elegant Crystal Glo® in chrome or 23 karat gold plate with reflective crystal-like acrylic handles.

Look beneath the surface and you'll discover other reasons for insisting on Harcraft. Every fixture is made from extruded solid brass bar stock. Dual "O" ring seals guard against service calls. Five-coat plating preserves its beauty for years to come.

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CIRCLE 13 ON READER SERVICE CARD

H&H MARCH 1974 13







Brand new additions to Dexter's broad line of handle-set and knob designs are building new excitement into homes.

The new Monticello handleset attractively captures the colonial flavor of the Jeffersonian period. And for this, it provides an excellent addition to the complete Dexter handleset selection. The clean, abrupt lines of the new Galant knob style have even broader application. And like all Dexter knob styles, it's available in the full range of lockset functions.

Talk with your Dexter supplier about using these new designs to highlight the architecture or room decor

of the homes you're building. They could be the "just right home accents" that will add an extra measure of sales appeal.

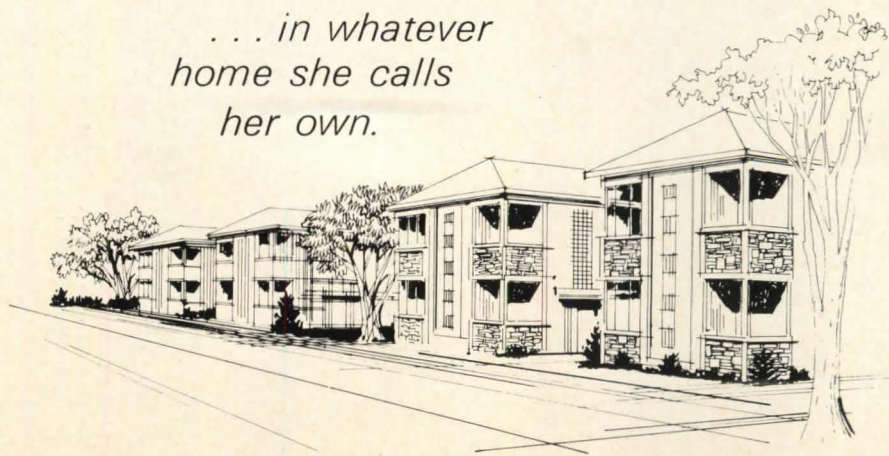
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# home fashion shows

*... in whatever  
home she calls  
her own.*





## A talk with Lew Cenker—a personal view from the top with NAHB's top man

Riding the special elevator up to the penthouse of the Astroworld Motor Inn, Lew Cenker half smiled and in his courtly Atlanta lawyer's manner, said:

"We at the NAHB have long wanted the government to guarantee decent housing for all Americans. Now, if they saw to it that everyone were housed in the manner you are about to see, I believe the housing industry would finally be satisfied."

The elevator door opened onto an apartment whose scale and lavish decoration would have been straight out of Cecil B. DeMille—if DeMille had had a big enough budget to work with. All the top NAHB officers and their families were housed somewhere in its recesses for the Houston convention.

**The pinnacle.** "My wife and I take the P. T. Barnum suite each year," Lew Cenker said, and led the way to a set of rooms decorated with gaudy memorabilia of the famous circus.

"The suite's not really well laid out—it usually goes to the vice president/secretary—but we like it," Cenker said, as he demonstrated Tom Thumb's couch, over in one corner.

The Astrodome was behind him, visible through a picture window. So was the Astrohall where the NAHB convention—something of a circus itself—was running through its final day. Cenker had found the hurly-burly tiring; the program of an incoming NAHB president is a hectic one. But it had been exhilarating too.

**How it feels.** "This convention is a once-in-a-lifetime experience for me," he said, looking out the window, "because of the presidency. There's no way for me to project what I will be thinking or feeling at the end of this year; it's too mind-expanding an experience.

"I think it's been a good convention," he added. "People came here feeling pretty sober about 1974; they came here feeling there was no place for them to go. But we've talked with Secretary Lynn, and now I think they feel someone in the government is at least listening.

"I don't know how much Lynn will be able to do to raise housing priorities in the government, but I do think he'll try."

Cenker was asked why he ran

for NAHB's top office.

He laughed.

"I have found working in NAHB a personally rewarding experience," he said. "It is an arena in which my best skills could be applied.

"You know, if I had my druthers, well, I'm a school-teacher down deep. Don't get me wrong. I've been a lawyer since 1942 and a builder since 1947, and I wouldn't swap the career I've had for any other.

"But I see the presidency of NAHB as both an educator's role and a political office. It's an effective forum for my opinions."

**Quest for youth.** "I don't think of the presidency as primarily administrative," Cenker went on, "but I want to bring as many bright young minds and new faces as I can find into NAHB.

"We must prepare the way for the new leadership that will take over in the 1980s. And I want to develop an official platform for the industry to stand on in dealing with Washington.

"You know, it's not so much a free enterprise system any

more as a private enterprise system. How I feel about that—well, I'm a realist. I think we'll have to exist under an economic system regulated by the government. We've been moving gradually away from a completely free system for a long time, and I don't think we'll be able to unscramble that particular egg."

**Government role.** "All this means," Cenker warned, "that we'll have to deal with government from here on out—and we'll have to educate them to the housing needs of America.

"We've always been a consumer lobby in that sense, but if we didn't make our living at housing we could be more effective.

"I see NAHB's role as expanding on that. We've been federal lobbyists; we should be state and local lobbyists, too.

"And we need to carry our message to the people—another part of our educational role.

"To do this job effectively I need to reach the general press. Not the trade press—their audience already knows—but the

others, like *The New York Times*, to start with the tigers

"I see the presidency of the organization as a full-time job. That brought up his building and legal business.

"Well, mine is a family business, you know," he confided. "And my brother is prepared not to expect too much from me this year. I'm also the housing specialist at a large law firm in Atlanta; they can spread my workload around pretty well."

**As a builder.** "We'll be active builders this year, though," Cenker said. "We are starting some houses in May, and we'll be proven right in the fall or we won't be. I think our chances look pretty good.

"And we're continuing with my favorite project: a series of five day-care centers. We'll build our second in partnership with a psychologist. The first was up to maximum capacity after just four months, and we'd allowed it twelve.

"I love kids, and it's great to watch them; we call the center the Wonderful World of Children. It wasn't done on the numbers, but I think it will work out as a commercial venture.

"But if it doesn't work out as a day-care center, the structure has a modular design that can be converted for business. Florists, dentists, that sort of thing. It's on a fairly high-volume street—about 25,000 cars a day.

**Next step.** And this brought up to Lew Cenker's plans after his year as NAHB president.

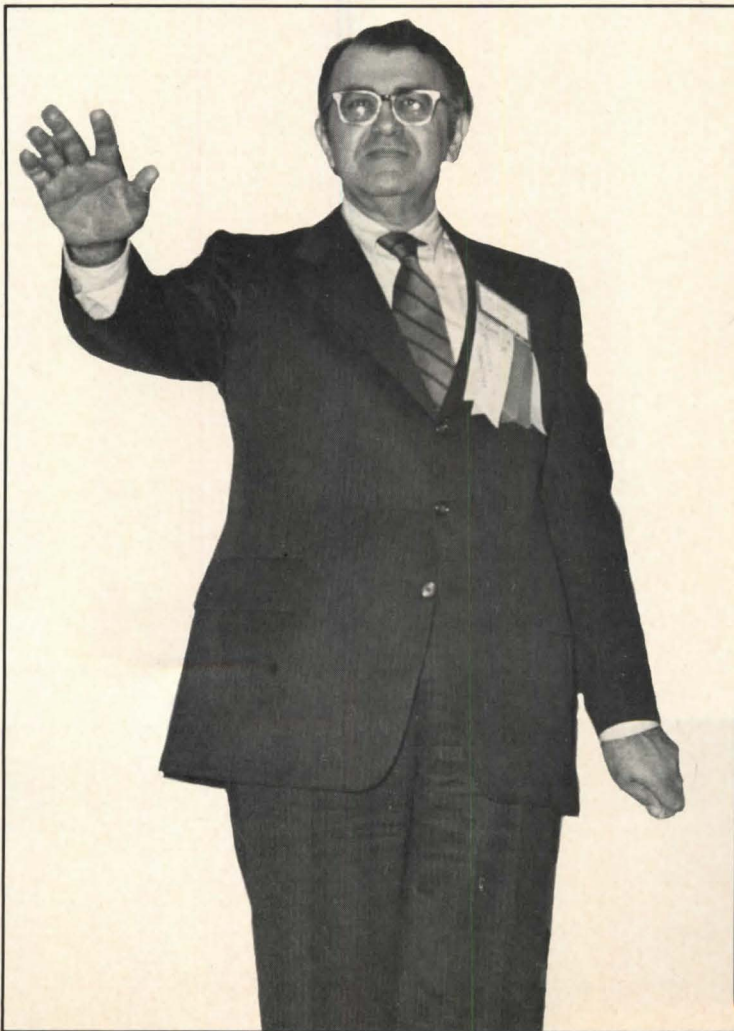
"I don't know yet," he said forthrightly, "As I said, this is mind-expanding. As past president, I'll try to stimulate the council of former presidents."

Would he run for political office?

"Definitely not. I will not subject myself and my family to the viciousness of a campaign before a large, diverse, relatively unsophisticated electorate.

"Other than that, I may grow a beard—and/or orchids. Or I might work on some good walnut stock I have in storage. I might go up to the university and say, 'Do you need a teacher? Do you have a real-estate department?'

"I just don't know yet. This year is quite enough to concern myself with just now." —H.



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## A stylish young builder leads product show tour—It's a liberating experience

The striking brunette inspecting the microwave range seemed to know what she was looking at.

"Why is this ceramic cooktop divided instead of one-piece?" she asked. "Doesn't that make it hard to clean?"

The salesman grinned. "Is your husband a builder?" he inquired.

"No," she replied, "I am."

And with a winning smile she introduced herself:

"I'm Margaret King Atwill of King Homes, Bellevue, Wash., and I build \$65,000 homes."

Then the salesman answered her question.

**Loyal fans.** Standing close by, and with knowing looks, were Barry Rosengarten of Estates of Holmdel (N.J.) and Donald Wick of DW Construction in Bellevue, Wash.—who had already discovered how much they could learn from a builder who happened to be a woman. Women buy houses, after all, and here was Maggie, who knew both women and houses.

So began a whirlwind tour of the NAHB convention floor with all three exploring and evaluating products that caught the eye.

First they wanted to know what was new in kitchens and baths. All agreed that whether it be the \$100,000 homes that Barry builds in Jersey or the \$40,000 numbers that Don puts up in Seattle, it's the kitchens and bathrooms that sell 'em.

**Microwaves: a must.** Maggie was quick to announce that she wouldn't build a house without a microwave oven. "It's just too convenient an appliance to leave out," she explained, "and people are beginning to demand them."

That may be why one of Hotpoint's newest ranges excited Don. The appliance had a lower oven that simultaneously used microwaves and conventional heat, speeding the cooking as well as browning the food.

Barry could scarcely be dragged away from the entrance to the colorful Astrohalls, what with the Westinghouse booths right inside.

There he found the Induction Range, a cooktop that operates on a magnetic-field principle in such a way that the surface never gets hot—a safety advantage. All agreed that this was a great range, but a \$1,500 price tag made it a product of the future.

**Computer cooking.** Maggie was reluctant to leave the Frigidaire exhibit. She just didn't want to stop toying with the computerized touch-control range. She attracted so much attention feeding programmed cooking information into the unit and watching it flash back that the Frigidaire people offered her a job demonstrating.

Maggie was just as enthusiastic about Frigidaire's new refrigerator, with its three-beverage dispenser built into the door. "It even includes a juice mixer," she pointed out, "a true convenience at last."

To Barry, Jenn-Air's conventional cooking unit with unconventional capabilities was the last word.

"See how easily you can change the method of cooking," he commented while plugging and unplugging griddles, grills, cooktops and rotisseries.

**Convenient cabinets.** Kitchen cabinets provoked some debate. Maggie made a beeline for the center aisle and the Yorktowne display. She had already discov-

ered the company's 15"-deep wall cabinets.

"Someone has finally realized that people need to store serving pieces too," she said.

Barry, who is perfectly satisfied with his 13"-deep Quaker Maid cabinetry, did not share her excitement.

Meanwhile, back in the orange aisle, Donald had made a discovery of his own. H.J. Scheirich's low-end-of-line polyurethane cabinets didn't look low-end at all. And from three paces they looked like genuine wood, but they were priced 40% lower.

"You've sold me," Don said as he handed the salesman his yellow identification plate.

Another product that sold the trio was Moens' Super Shower Head.

"I give them as move-in gifts," Maggie said. "Instead of installing them during construction I bring them over myself. People love it."

**Luxury baths.** "We can't afford to skimp on bathrooms," said Barry.

And that's why Allibert's total

bathroom storage system, imported from France, was attracting so much attention.

"It is a bathroom cabinet that has fittings and compartments for all those bothersome necessities," said Maggie. And indeed Allibert designers had thought everything from toothbrush holders to a swing-out magnifying mirror for shaving and make-up.

The fact that the units cost more than four times as much as conventional cabinets didn't dissuade Barry. He pulled out his trusty yellow identification plate anyway.

Most of the bathroom fixtures the trio saw were luxury models. Sherle Wagner's elaborately decorated ensembles, the green soaking tub and pedestal sink by Britain's Adamsez Ltd., and Kohler's antique tub are all terrific for trade-ups but just too expensive for standard use.

**Psychology of doors.** Don, whose houses are less expensive, wasn't interested in exotic baths. What turned him on was doors.

"The door," he explained, "is the first thing a prospect sees. Both he and Maggie use wider-than-average front doors to give a more sweeping look to the entranceway.

"Everyone knows something looks different, but the change is so subtle they can't put their finger on it," Don explained. "The bigger door makes people think the entry is larger than it actually is. It adds that touch of elegance that everyone wants."

Of course there is more to an impressive front door than six extra inches. Don selects his doors carefully, judging by strict standards.

Don has used steel doors, but he was not satisfied with the look of the interiors. So he was shopping for something else.

And he found it: Lake Shore Industries' all fiber glass Thermo-Tru door with a wood grain effect. Don liked it because both the in- and outside had the look and feel of genuine wood.

Out came the well worn yellow identification plate, and Don was ready to buy again.

And that's what the big show is all about—the buying and selling of products to help build sounder, more attractive, more profitable houses.—ELISE PLATT



The action is on exhibit floor—where Barry Rosengarten, Maggie Atwill and Don Wick (above, left to right) are ready to roll. Through the carpeted aisles of the Astrohalls they go, seeking out the new, the unique and the ingenious. Barry demonstrates how easy it is to operate Jenn-Air's plug-in cooktop (below left). Maggie talks with a Litton salesman (below right) and judges the merits of his range.







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H&H MARCH 1974 19



## Builders from the ranks look at their '74 markets—and see the brighter side

The homebuilders' leadership has expressed dismay for some time about this year's housing prospects. However, a HOUSE & HOME team of four writers interviewed rank-and-file builders at random at the Houston convention and uncovered far more varied opinions.

The builders had heard their leaders' forecasts of drastically lower starts nationally, but many saw different—and distinctly brighter—prospects in their own particular markets.

And the rank-and-file, once again in sharp contrast with the leadership, split about evenly on the probable effects of the two government programs announced during the convention. The outgoing NAHB president, **George Martin**, had described the programs as "too little too late."

**Gordon Campbell** of Spencer Construction Co., Aberdeen, S.D., was one of those who disagreed.

"In the public's mind," he said, "it's a downturn in rates," referring to Secretary James Lynn's decision to drop the FHA rate to 8¼%. "I honestly believe it'll give the industry a boost."

**Morton Rosenbaum** of Pensacola Beach, Fla. averred, "Anything they do about cutting interest rates is going to help. We've been fighting it so long we're groggy."

**Carl Sawyers**, director of construction for Quality Inns Construction Co., Silver Spring, Md., was more cautious.

"I think it will help in the commercial market," he said, "but I doubt it will make much difference in single-family homes."

**Charles F. Monzeglio Jr.**, a builder from Glastonbury, Conn., was, like Martin, a spokesman for the negative camp: "The decrease [in interest rates] will have no effect. And as far as these 200,000 homes are concerned, when you spread that across 50 states, what do you have?" Monzeglio predicted that in 1974 his company would be 20% below its 1973 sales.

Others, though, had a very different view of 1974.

"We're doing just fine," said **Herb Spell** of Eustis, Fla. "Volume this year will be about \$500,000, and that's all we can handle. But the government

should do more to boost housing starts generally."

A colleague from Eustis, **Harry H. Mielke**, who runs Milky Way Builders, found himself in the same happy situation. "We're doing about \$800,000 a year and that books us solid for the entire year." And speaking generally, he added, "You can't blame the government. It's not right to point the finger at anyone."

**Eli Lieberman** of Floral Park, N.Y. was more caustic. "The government is using the building industry as a whipping boy—juggling monetary policy like a yo-yo. We need stability, not a see-saw ride. But I'm an eternal optimist so I'm going ahead with a 108-unit project."

Plans for the year varied all over the lot. **Jay Gross** of Upper Darby, Pa. struck a middle ground:

"I'm cautiously optimistic. I cut back last summer and this year we'll do a little less than last year but not much less."

Another builder with a similar feeling was **Lloyd W. Booth** of

Prestige Homes in San Antonio, Tex.

"The market's a little soft now, but overall we're doing very well," Booth said. "So we're going to build about the same number of our high-priced single-family units we built last year."

The extremes were typified first by **Mr. and Mrs. Harold Glazer**: "Right now, we're not doing anything. We've suspended all building plans until we have a better idea about the economy and . . . mortgage money," and second by **De Witt Murray** of Greensboro, N.C.: "We're taking a big gamble that demand will really pick up in 1974 so we're doing a lot more volume this year than last." Murray concentrates on apartments, shopping centers and other commercial properties.

Pessimism seemed deepest among builders in the difficult Northeast market. Thus **Milton Cutler** of Joseph Cutler Sons, Jenkintown, Pa.:

"There are too many problems all at once. First, it's hard to get

our lots approved. Second, it's hard to get the money. Third, it's hard to find the customer. Fourth, it's hard to get the materials . . . I've been out of the business four months."

And **Joseph Scimone**, a Massachusetts builder and NAHB director: "Things are hurting in the Northeast, all right. More than in the rest of the country."

Others feel the pain, too, of course. **William Boyce**, of Boyce Built Homes, New Port Richey, Fla., said, "Our sales [to the retiree market] are off 30-40%. I blame tight money, Watergate, the energy crisis, the weakening economy; I plan 20-25% fewer starts this year than last."

But everyone, of course, hopes for a turnaround soon.

**Carl Stouffer** of Time Enterprises, Tucson, Ariz., summarized the most familiar wisdom expressed by the builders:

"A general drop in mortgage rates below 8%. Even 7¾% will make a difference. People just don't want to pay 8%. If they don't have to, it'll make a big difference to buyers."



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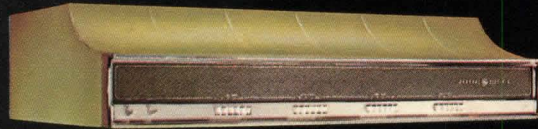
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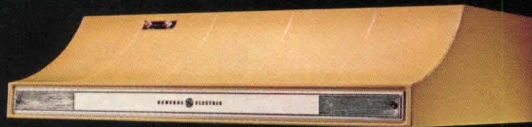
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## The crash of Urbanetics: its finances in chaos and its tenants in confusion

"He kept pyramiding and played out the string."

That is how one industry observer summed up the troubles facing Harold Klein, president of Urbanetics Communities Inc., a Los Angeles homebuilding firm which crashed financially after three years of spectacular growth.

Incorporated in 1970 and closely controlled by Klein, Urbanetics plunged successfully into multifamily and condominium development, grossing a solid \$150 million in 1971 and \$170 million in 1972. But 1973 proved Urbanetics' undoing, and the multifaceted company has just filed a petition for protection under Chapter 11 of the Federal Bankruptcy Act. Chapter 11, as opposed to Chapter 10, allows present management to operate under court supervision while trying to pay off debts.

**Disarray.** Urbanetics Financial's situation was chaotic at the time the company filed.

Approximately \$150 million of its construction had been halted by a rash of mechanics' liens. Unsecured trade debts and liens against Urbanetics were estimated at \$11.5 million; real estate loans outstanding totaled approximately \$154 million and notes payable, \$18.5 million.

Adding to the confusion were the problems of hundreds of tenants and condominium owners, living in the buildings leased or managed by Urbanetics, who were concerned over utility and maintenance bills the company failed to pay.

**Projects.** The projects halted by liens:

- Century Park East, where the company was converting 480 Century City apartment units to condominiums, financed by an \$18 million loan from Ford Motor Credit and a \$4.25 million second lien by Beverly Hills Bancorp.

- Marina Del Ray, a 624-unit development. Of this total, 364 are lowrise apartments, 216 of which have been completed, and 260 highrise apartments. American Century Mortgage Investors of Jacksonville, Fla. has disbursed \$14.2 million to Urbanetics for this project.

- Two Metro-Goldwyn-Mayer backlot projects, including a 530-unit apartment development with 240 units close to

URBANETICS COMMUNITIES INC.	
FINANCIAL CONDITION	
Filed as part of petition for arrangement with creditors under Chapter 11 of Bankruptcy Act.	
<b>ASSETS</b>	
Receivables from joint ventures & limited partnerships .....	\$ 2,300,000
Second trust deed receivables .....	3,600,000
<b>Real estate owned</b>	
Century Park East .....	\$17,000,000
Renaissance Condominiums .....	6,500,000
Beverly Hills Condos .....	8,100,000
Marina Del Ray Apts .....	17,850,000
Lot 11 Culver City .....	1,000,000
MGM Apts .....	12,000,000
Several remaining locations .....	3,500,000
Financing charges .....	100,000
Furniture & equipment .....	50,000
	\$72,000,000 (approx.)
<b>LIABILITIES</b>	
Accounts payable trade .....	\$200,000
<b>Notes payable—banks</b>	
Bradley Mortgage .....	\$900,000
Security Pacific .....	110,000
Beverly Hills Nat'l Bank .....	750,000
Beverly Hills Bancorp .....	6,800,000
	(8,560,000)
Payroll taxes & union benefits .....	932,000
<b>Real estate loans</b>	
Ford Motor Credit .....	\$11,000,000
Shelter Mortgage .....	4,700,000
U.S. Financial .....	700,000
Ralph C. Sutro .....	5,600,000
American Century .....	15,700,000
Shelter Credit .....	2,300,000
American Savings .....	7,700,000
First City Financial .....	1,450,000
Land Loans .....	1,000,000
Security Mortgage Investors .....	3,200,000
	(54,282,000)
Construction accounts payable in excess of loan amounts .....	1,500,000
Apartment building start-up costs .....	250,000
	(Total liabilities—\$65,724,000)
Shareholders equity .....	\$ 6,276,000
Total liabilities & stockholders equity .....	\$72,000,000 (approx.)

completion and a 240-unit condominium complex where 120 units are finished and the other 120 had 60 to 90 days of work left.

Part of the MGM financing was supplied by American Savings and Loan, a subsidiary of financier S. Mark Taper's First Charter Financial of Beverly Hills, the second largest publicly held S&L holding company. American disbursed \$6 million of a \$7.7 million loan.

**'Lost confidence.'** When the first Urbanetics bankruptcy hearing was held late in January, Judge Howard Calverly, the referee, looked out on a sea of lawyers for the plaintiffs, all intent on getting his attention.

Attorneys for the bigger lenders were virtually unanimous in declaring their lack of confidence in Urbanetics' management and their clients' refusal to advance further money to the company. The counsel for American Century insisted that the mortgage trust would supply no further funding for Marina Del Rey "unless Urbanetics has nothing further to do with it. We've completely lost confidence in them."

Counsel for another major lender charged that Urbanetics management "hasn't done anything right in a year" and claimed that uncompleted structures on the MGM backlot have begun "deteriorating before our eyes"

from the weather and the lack of security.

Klein's office emphatically denied rumors that his departure—forced or voluntary—was imminent or had been suggested.

**A losing fight.** The Urbanetics management's hope that a blanket restraining order would be issued against creditors evaporated under a barrage of criticism from creditor lawyers. One attorney stated later:

"Until the court hearing, Urbanetics wanted to hang on to everything. He (Klein) was fighting everyone, absolutely unwilling to let go of anything. The creditors wanted to let the court know how they felt about Urbanetics. We want the company to adopt a more reasonable stance—agree to hire a responsible contractor and a professional apartment and condominium sales organization.

"If he (Klein) is more realistic, there's a chance he can come out with something. Urbanetics is losing approximately \$13,000 each day on interest alone. If workouts are arrived at with creditors of secured loans and approved by the court, work can resume on uncompleted projects. My client would just like his investment back. That's all. Nothing else."

**Creditors.** Secured creditors may escape without much harm. But there are a great number of unsecured creditors, along with some lenders with second and third liens, who may be in jeopardy.

Already Beverly Hills Bancorp, which lent Urbanetics \$27.6 million, has sold its subsidiary, Beverly Hills National Bank, to improve its cash position. Bancorp has second and third liens on Urbanetics developments at Beverly Hills, Century City, Marina Del Rey and the MGM backlot, but there is some question whether the loans are adequately secured. The Urbanetics counsel, Ronald Trost, has indicated that Bancorp's \$4.25 million second trust deed on the Century City project may be void because Urbanetics recorded the lien within four months of the bankruptcy filing.

There is the additional question of the close relationship between Urbanetics and a Bancorp subsidiary, Western Diversified

TO PAGE 28



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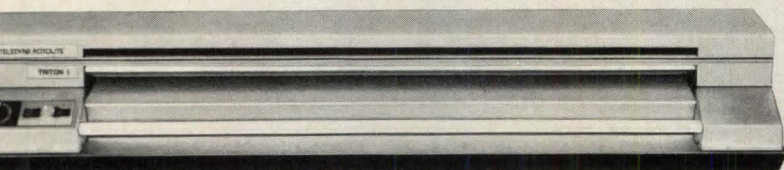
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 **TELEDYNE ROTOLITE  
TRITON I**



## Crash of Urbanetics: finances in chaos and tenants in confusion . . . continued

FROM PAGE 24

Equities. There is some contention that the relationship could subordinate Bancorp's lien. Urbanetics has built a number of developments for Western Diversified Equities that have been used by Western for realty partnerships offering tax shelters to individuals.

**Tenants' plight.** Urbanetics, through its subsidiary, Urbanetics Realty Co., has managed many properties it has built. As financial troubles deepened, Urbanetics failed to pay some utility and maintenance bills, creating uncertain financial situations for tenants and condominium owners directly affected by the delinquencies.

Some of the condominium owners at Raintree, an Urbanetics project on the MGM backlot at Culver City, descended on fixtures not yet installed in their own units—such items as closet doors and mirrors.

Klein was unavailable for comment, but Trost said he was hopeful that arrangements can be worked out with creditors so that work could resume on uncompleted projects.

"I am most optimistic that the Century Park East project will move forward quickly," he said. "And we're hopeful we can make a deal soon in connection with condominium developments in Beverly Hills and on the MGM properties."

Trost indicated Urbanetics was willing to bring in an independent contractor to finish building most unfinished projects.

Trost's confidence that Century Park East, at least, will soon get under way again is shared by Ford Motor Credit, the principal lender, which still has \$11 million outstanding on its \$18 million loan to Urbanetics.

"We have no differences with Urbanetics," a spokesman said. "We are definitely interested in going ahead."

**Mistakes.** How did things go wrong for Urbanetics?

A company official says, "We built too fast and lacked adequate internal accounting controls. We just couldn't catch up with the bills."

Company books, apparently, have not been posted through June 30, 1973.

Financial and real estate



BARBARA LAMB

An Urbanetics project stymied by bankruptcy filing is Renaissance at Raintree on MGM backlot in Culver City. Three-story buildings are apartments, two-story units are condominiums. The gaping hole in foreground is a beginning of an artificial lake.

sources in Los Angeles believe a combination of developments forced Urbanetics under. A spokesman for a major lender

explains:

"The effect of tight money and high interest rates slowed the sale of condominiums and hurt

### People

## The gang that couldn't kidnap straight—or, how a captive conned his captors

Charles (Buddy) Courshon, a real estate lawyer known mainly because of his wealthier and more enterprising banker brothers, Arthur and Jack, was kidnapped in broad daylight February 5 in the parking lot outside his office on Miami Beach's famous Lincoln Road.

That was the bad news.

Now the good news:

He was kidnapped by two of the underworld's all-time losers.

Buddy quickly talked his captors into untying his bonds and allowing him to be an inmate of the shower stall in a cheap Miami Beach hotel where he was taken as a captive.

**Inflation-deflation.** The kidnapers were originally going to demand \$1 million, but Buddy, highly regarded as a negotiator in real estate transactions, said that much would not be available.

Then one of the kidnapers suggested \$40,000.

Buddy said he thought his brothers could probably manage that much.

Phone calls were made to Arthur's house at Miami Beach and arrangements were completed to transfer the money the next morning. The kidnapper said he would meet Arthur at his office.

Which one? Arthur wanted to know. His Washington S&L has at least four.

The kidnapers were temporarily confused, but they finally agreed on the main office in the

Miami Beach business district.

**Wake up! Police!** Off went the kidnapper to collect the \$40,000 ransom.

Meanwhile, back at the kidnap pad, the other kidnapper fell asleep.

So Buddy tiptoed out of the hotel room, went on down the back stairs, and asked the clerk in another hotel to call the cops.

The sleeper was still oblivious when police arrived, and the second kidnapper was readily picked up after Courshon identified his car as a garishly painted Toyota.

**The rival teams.** Arthur and Jack are top executives, together and separately, of First Realty Investment Corp. of Washington, First Mortgage Investors of Miami Beach, and Washington Federal Savings and Loan and Jefferson National Bank of Miami Beach. Arthur was president of the National League of Savings Associations in 1968. Both brothers are widely known in financial and homebuilding circles.

The two men arrested as suspects are drifters. One had done some painting at Arthur's house in the last year. He had a girl friend who had worked briefly as a secretary at Jefferson National. He also had an ex-wife who, when asked about the grand kidnap plot, seemed puzzled.

"He must have been watching too many television stories," she said.

—FRED SHERMAN  
McGraw-Hill News, Miami

Urbanetics. Sales dropped when interest rates hovered around 9%.

"Cost overruns on projects discouraged customers who were willing to buy, but felt they could not afford increased price tags.

"These developments reduced the cash flow essential to the operation."

**Overgrowth.** A homebuilding executive with some knowledge of the company says Urbanetics problems stem primarily from inexperience. He sums up:

"Urbanetics grew too fast—it took everything in sight. But it lacked background in the volume it was trying to build as well as a sensitivity to the marketplace, and it finally came apart at the seams. In homebuilding you can double quickly, and double again quickly, but you can only do that so many times before it chokes you."

Whenever criticism is levied against Klein's professional skill, it is often accompanied with admiration of his personal accomplishments.

"Klein is an unbelievably capable salesman," says a housing industry source, "and he can be absolutely charming. He started out as an attorney lacking expertise in homebuilding, he was able to borrow \$100 million in five years. It has been an amazing performance."

**'Piece of magic.'** The same source says Klein went deeply into debt to a banker and that the banker, to recoup, served as an outstanding reference for Klein when Klein sought money for new ventures. This reference brought in at least one other lender, the source says, for more than \$15 million.

"This debacle is one of the biggest in California real estate," the source says. "It casts a terrible slur on the industry."

Another veteran homebuilding executive, after criticizing Klein, volunteered that Klein "had pulled off a marvelous piece of magic."

"He has unlimited reservoirs of energy and imagination," this source insists, "and if things had been a little different, Urbanetics could have been an unqualified success."

—MIKE MURPHY

McGraw-Hill World News,  
Los Angeles



# Fred and June have a new kitchen



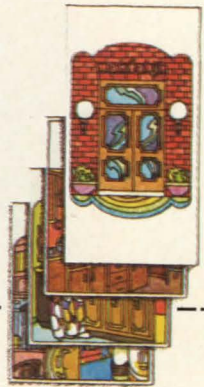
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# Two of the country's leading builders use 24-inch wood framing because it saves them money.

The Larwin Group, Inc., one of the country's largest residential builders, tested the 24-inch framing system in three prototype homes, and now uses the system wherever possible. To date several hundred homes have been built with 24-inch framing because as Larwin explains "Cost savings on a 1,500 square foot single-family home were significant."

The three test homes in Cypress, California, convinced Larwin that 24-inch framing was "the way to go." Two hundred identical homes were then built in two successful developments. As a result, the firm now plans to use 24-inch wood framing and pre-cut Western Wood in much of its production this year.



Larwin investigated a variety of building materials and settled on one as the most economical and most attractive: pre-cut Western Wood. Larwin homes bear a distinctive "wood look" throughout, with large structural wood members left exposed for appearance.



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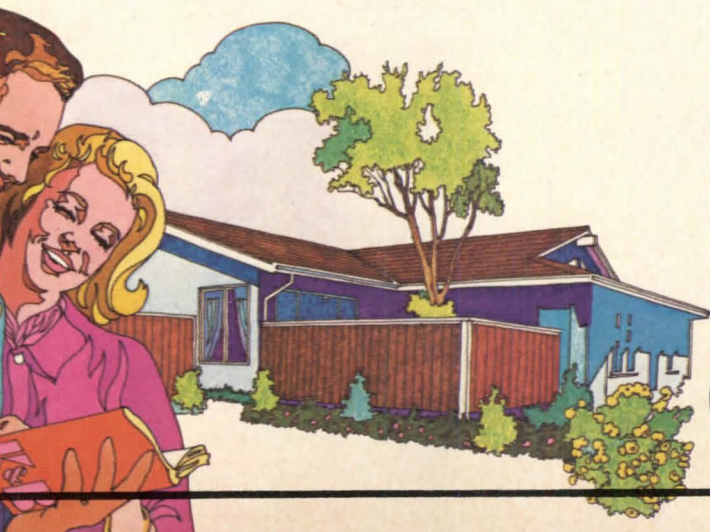






Kaufman & Broad is America's largest multi-national housing producer, currently with 9 communities underway in 54 cities in four countries. K&B specializes in the fastest-growing housing sector in moderately priced attached and detached single-family homes located near major metropolitan centers. Building materials? Primarily random-length Western Wood lumber cut to length on site—except for studs and trusses.

Today K&B is a totally integrated organization with on-site housing, and financial service capabilities. It is widely acknowledged as a housing industry leader, based on professional management, large financial base, prototype operating and financial policies, and strong marketing and consumer programs. K&B was one of the first builders to use the 24-inch framing system. The firm has been using the system for two years and has met no buyer resistance.



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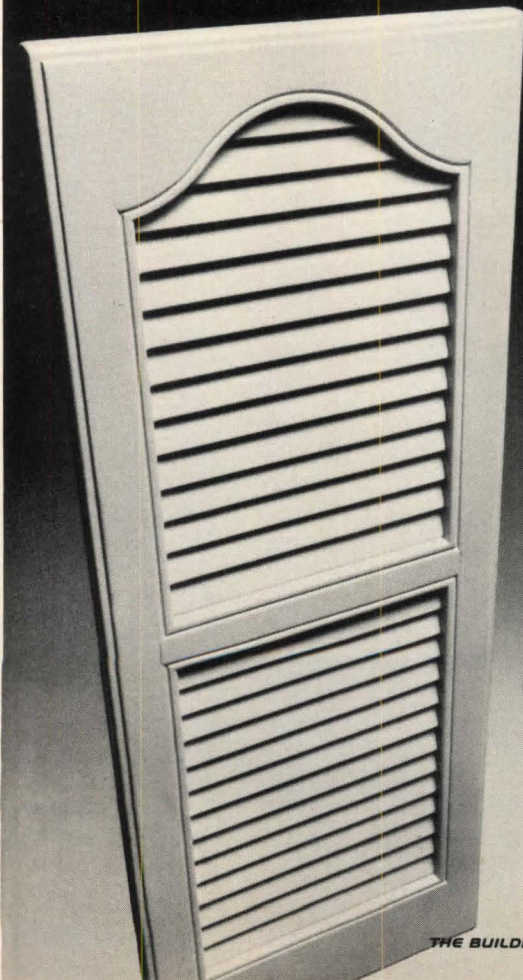


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## NEWS/FINANCE

### Housing stocks up for second month

The housing industry's stocks extended their new year's rally into a second month, led by the homebuilding companies and the mobile home makers.

HOUSE & HOME's index of 25 representative issues rose to 220.13 from 205.31. All groups on the list advanced except for the land developers.

Here's the graph of the composite index of 25 issues.



Here's show the five companies in each group performed.

	Feb.'73	Jan.'74	Feb.'74
<b>Builders</b>	381	163	185
<b>Land develop.</b>	263	137	133
<b>Mortgage cos.</b>	1,377	578	603
<b>Mobile homes</b>	873	314	378
<b>S&amp;Ls</b>	105	121	126

Company	Feb. 1 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>		
Alodex—d	OT 3/4	+ 1/8
AVCO Comm. Devel.	PC 2 1/2	+ 1 1/8
American Cont. Homes	OT 3 1/2	+ 1/8
American Housing Sys.	OT 1 3/4	+ 3/4
American Urban Corp.	OT 1 1/2	- 1/8
Bramalea Con. (Can.)	TR 6 1/4	- 1/2
Campanelli Ind.	OT 3 1/4	- 4
(New America Ind.)		
Capital Divers (Can)—d	OT 32	- .02
•Centex Corp.	NY 14	+ 2
Cenvill Communities—d	AM 8 3/8	- 1
Cheezem Dev. Corp.	OT 2	+ 1/4
Christiana Cos.	AM 2 1/2	+ 1/2
Cons. Bldg. (Can.)	TR 2.98	- .07
Dev. Corp. Amer.	AM 8	- 3/4
Dev. Int. Corp.—d	OT 1/8	.075
Edwards Indus.	OT 3 1/4	+ 1/4
First Builders Bancorp—d	OT 1	+ 1/4
First Hartford Corp.	AM 2 3/8	+ 1/8
FPA Corp.—d	AM 6	- 1 1/8
Carl Freeman Assoc.	OT 3 1/8	+ 1/4
Frouge Corp.	OT 4 3/4	+ 1/4
General Builders	AM 1 3/4	+ 1/2
Gil Development—d	OT 1 1/4	+ 1/8
Hallcraft Homes	AM 2 1/2	+ 5/8
Hoffman Rosner Corp.	OT 2 1/4	+ 1/4
Homewood Corp.	OT 7 1/2	+ 3 1/2
Hunt Building Corp.	OT 3 1/4	+ 1 1/4
•Kaufman & Broad	NY 12 5/8	+ 1 1/8
Key Co.	AM 2 3/4	.....
Leadership Housing (includes Behring Corp.)	AM 5 3/8	.....
Leisure Technology	AM 4 1/8	- 1/8
Lennar Corp.	AM 7 7/8	+ 2
McCarthy Co.	PC 4 1/4	+ 1 1/4
McKeon Const.	AM 3	+ 1/4
H. Miller & Sons	AM 10	.....
Mitchell Energy & Dev.—d	AM 24 1/2	- 3 1/4
National Environment (Sprul Homes)	OT 1 3/4	+ 3/8
L. B. Nelson Corp.	AM 1 7/8	- 1

Company	Feb. 1 Bid/Close	Chng. Prev. Month
Oriole Homes Corp.	AM 8 7/8	+ 3/8
Prel. Corp.	AM 3 1/2	+ 1/2
Presidential Realty	AM 9 3/4	- 1/2
Presley Development	AM 4	+ 3/8
Pulte Home Corp.	AM 3 1/4	+ 1
Radice Rlty. & Const.—d	OT 1	- 1/4
F.D. Rich Hous. Corp.—d	OT 3/4	+ .12
Robino-Ladd Co.	AM 5 1/4	+ 7/8
Rossmoor Corp.—d	AM 5 3/4	+ 1/4
•Ryan Homes	AM 13	+ 2 1/4
Ryland Group	OT 6	+ 2 3/4
•Shapel Industries	NY 10	+ 1/2
Shelter Corp. of America	OT 1 1/4	+ 1/2
Standard Pacific	AM 1 3/4	- 1/8
Universal House & Dev.—d	PC 1 1/2	+ 3/8
•U.S. Home Corp.	NY 5 3/4	+ 3/4
Valley Forge Corp.	OT 2	- 1/4
Washington Homes	OT 1 1/4	+ 3/4
Del. E. Webb	NY 4 3/4	+ 3/8
Western Orbis	AM 3 1/4	+ 1/8
Westchester Corp.	OT 1 3/4	+ 1/2

<b>SAVINGS &amp; LOAN ASSNS.</b>		
American Fin. Corp.	OT 13 3/4	+ 7/8
Calif. Fin.	NY 4 1/4	+ 3/8
Empire Fin.	AM 7 1/4	+ 1/4
•Far West Fin.	NY 9 3/4	+ 3 3/8
Fin. Corp. of Santa Barb.	AM 11 3/8	+ 1/4
•Fin. Fed.	NY 13	+ 1 1/8
•First Charter Fin.	NY 14 1/2	- 1/4
First Lincoln Fin.	OT 2 3/4	+ 3/8
First S&L Shares	AM 14	+ 1 1/8
First Surety	OT 3	+ 1/8
First West Fin.	OT 1 7/8	+ 1/2
Gilbraltar Fin.	NY 14 3/4	+ 1 1/8
Golden West Fin.	NY 13 1/2	+ 7/8
•Great West Fin.	NY 20 3/4	+ 7/8
Hawthorne Fin.	OT 7 3/4	+ 3/4
•Imperial Corp.	NY 10 1/2	+ 1 1/4
Trans World Fin.	NY 8 3/4	+ 1 1/2
Union Fin.	AM 9 1/4	+ 2 3/8
United Fin. Cal.	NY 8	+ 3/8
Wesco Fin.	NY 11 1/4	- 1/8

<b>MORTGAGING</b>		
Charter Co.	NY 22 1/2	+ 7/8
CM Investment Corp.	NY 16 1/4	- 5/8
•Colwell	AM 6 1/4	- 1 1/2
Cont. Illinois Realty	NY 12 3/4	+ 1 1/4
Fed. Nat. Mtg. Assn.	NY 19 3/4	+ 3/4
Financial Resources Gp. (Globe Mortgage)	OT 1 1/4	+ 1/4
FMIC Corp. (formerly First Mtg. Ins. Co.)	OT 10	+ 1 1/4
•Lomas & Net. Fin.	NY 8 3/4	- 1
•MGIC Inv. Corp.	NY 36 7/8	+ 3 1/2
Midwestern Fin.	AM 9 1/4	+ 3/8
Mtg. Associates	OT 11	+ 1
Palomar Fin.	AM 2 1/2	- 1/8
Western Pac. Fin. Corp.—d	OT 2	+ 1/4
(Formerly So. Cal. Mort. & Loan Corp.)		
UPI Corp. (United Imp. & Inv.)	AM 1 7/8	- 1/8

<b>MORTGAGE INV. TRUSTS</b>		
Alison Mtg.	NY 21 1/4	- 1 1/4
American Century	AM 9 1/4	- 4 1/8
Arlen Property Invest.	OT 10	+ 1/2
Atico Mtg.	NY 12 1/2	- 7/8
Baird & Warner	OT 14 1/2	- 5/8
Bank America Rlty.	OT 22 1/4	- 2 1/4
Barnes Mtg. Inv.	OTC 14	+ 3/4
Barnett Mtg. Tr.	NY 20 1/4	- 2 1/2
Beneficial Standard Mtg.	AM 18 1/4	+ 1/4
BT Mort. Investors	NY 16 1/4	- 3 1/4
Builders Investment Gp.	NY 24	- 2 1/2
Cameron Brown	NY 12 3/4	- 2 1/8
Capitol Mortgage SBI	NY 17 1/4	- 1 1/4
Chase Manhattan	NY 39 1/2	- 2
CI Mortgage Group	NY 12 3/4	- 1 1/8
Citizens Mtg.	AM 12	- 1 1/8
Citizens & So. Rlty.	NY 26 1/4	- 4 1/8
Cleve. Trust Rlty. Inv.	OT 14 1/2	- 2 1/2
Colwell Mtg. Trust	AM 18	- 6 1/4
Conn. General	NY 16 1/4	- 2 1/4
•Cont. Mtg. Investors	NY 6 1/4	- 1
Cousins Mtg. & Eq. Inv.	NY 21	- 2 1/8
Diversified Mtg. Inv.	NY 14	- 2 3/8
Equitable Life	NY 18 3/4	- 3 1/4
Fidelco Growth Inv.	AM 21 1/4	- 3 3/4
Fidelity Mtg.	NY 7 3/4	- 2 1/2
First Memphis Realty	OT 16 1/4	+ 1 1/4
•First Mtg. Investors	NY 8 1/4	- 7/8
First of Denver	AM 19	- 2 1/4
First Pennsylvania	NY 13 3/4	- 1 1/4
Franklin Realty—d	AM 5 1/2	+ 1/2
Fraser Mtg.	OT 11 3/4	+ 1/2
Galbreath Mtg.	OT 9 1/4	- 2 1/4
Gould Investors	AM 9 1/4	+ 1 1/8
Great Amer. Mtg. Inv.	NY 27	- 5
Guardian Mtg.	AM 27 1/4	- 1 1/8
Gulf Mtg. & Rlty.	AM 14 1/4	- 1 1/2
Hamilton Inv.	OT 14 3/4	+ 3/8
Heitman Mtg. Investors	AM 9 1/4	- 1 1/2
Hubbard R. E. Inv.	NY 17 1/4	- 1 1/2
ICM Realty	AM 15 1/2	+ 1 1/4
Larwin Mtg.	AM 14	- 3 1/2
Lincoln Mtg.	OT 3	- 1/2



Company	Feb. 1 Bid/Close	Chng. Prev. Month
Mass Mutual Mtg. & Rlty.	NY 16 3/4	+ 5/8
Mony Mtg. Inv.	NY 7 1/8	- 1/4
Mortgage Trust of Amer.	NY 9 3/4	- 1/8
National Mortgage Fund	NY 10 1/4	- 1/2
North Amer. Mtg. Inv.	NY 19 3/4	- 4 1/4
Northwest Mut. Life Mtg. & Rlty.	NY 21	- 1/8
PNB Mtg. & Rlty. Inv.	NY 16	- 3 1/2
Palomar Mtg. Inv.	AM 7	- 3/4
Penn. R. E. Inv. Tr.	AM 12 1/2	+ 1/8
Property Capital—d	AM 12 1/2	- 1
Realty Income Tr.	AM 12 1/4	- 3/4
Republic Mtg. Inv.	NY 12	- 1 1/8
B. F. Saul, R.E.I.T.	NY 10 1/2	- 3/4
Security Mtg. Investors	AM 7 1/8	- 5/8
Stadium Realty Tr.	OT 4	.....
State Mutual SBI	NY 12	- 3 3/4
Sutro Mtg.	AM 8 1/8	- 3 1/8
Unionamerica Mtg. & Eq.	AM 12 3/4	- 2 1/4
U.S. Realty Inv.	AM 11 7/8	+ 5/8
Wachovia Realty Inc.	NY 16 1/4	- 3 3/4
Wells Fargo Mtg.	NY 17 3/4	- 7/8

**LAND DEVELOPERS**

All-State Properties	OT 3/8	- 1/8
American Land—d	OT .02	- .11
*AMREP Corp.	NY 3 7/8	- 1/8
Arvida Corp.	OT 7 1/2	.....
Atlantic Imp—d	OT 5 1/4	+ 1/4
Canaveral Int.	AM 1 1/2	- 1/4
Cavanagh Communities	NY 2 1/2	+ 1/4
Crawford Corp.	OT 5 1/4	+ 1/4
*Deltona Corp.	NY 9	+ 1 1/2
Disc. Inc. of Amer.	OT 2	+ 1
Evans & Mitch. Ind.	OT 2 1/4	+ 1/2
Fairfield Communities	OT 5 1/2	+ 1/8
*Gen. Development	NY 6 7/8	+ 7/8
Getty Financial Corp.—d	OT 2 3/4	.....
(Don the Beachcomber)		
*Holly Corp.	AM 2	- 1/8
Horizon Corp.	NY 5 3/8	- 1/4
Landmark Land Co.	AM 2 5/8	- 1/8
(Gulf State Land)		
Land Resources	OT 2	- 1/2
Major Realty	OT 4 1/8	- 3/4
*McCulloch Oil	AM 5 1/2	- 1 1/4
South. Rlty. & Util.—d	AM 4 3/8	- 1/4

**MOBILE HOMES & MODULES**

*Champion Home Bldrs.	AM 4	+ 5/8
*Commodore Corp.	AM 2 1/2	+ 5/8
Conchemco—d	AM 8 1/2	+ 1/2
De Rose Industries	AM 2 1/2	+ 1/2
*Fleetwood	NY 5 1/2	+ 1
Golden West—d	OT 2 3/8	- 1/4
Moamco Corp.	AM 2 1/2	+ 1/8
(Formerly Mobil Americana)		
Mobile Home Ind.	AM 6 1/2	+ 1/8
Monarch Inc.	OT 2 5/8	+ 1/2
*Redman Ind.	NY 5	+ 3/8
Rex-Noreco	NY 2 3/8	.....
*Skyline	NY 15 1/2	+ 3 3/8
Town & Country	AM 3 3/8	+ 3/4
Triangle Home Prod.—d		
(Triangle Mobile)	OT 7/8	- .005
Zimmer Homes	AM 4 1/2	+ 5/8

**DIVERSIFIED COMPANIES**

Amer. Cyanamid	NY 20 5/8	+ 7/8
Amer. Standard	NY 12 3/4	+ 3/4
Arlen Realty & Develop.	NY 3 7/8	+ 1 1/4
AVCO Corp.	NY 7 3/8	+ 1/4
Bethlehem Steel	NY 32 1/2	- 1 5/8
Boise Cascade	NY 15 5/8	+ 1/4
Building & Land Tech.	OT 4	+ 1/2
CNA Financial (Larwin)	NY 8 1/8	- 1/8
Castle & Cooke	NY 16 3/8	- 1 1/2
(Oceanic Prop.)		
CBS (Klingbeil)	NY 29 1/2	+ 3/4
Champion Int. Corp.	NY 17 1/4	- 3/4
(U.S. Plywood-Champion)		
Christiana Securities	OT 149	- 12
Citizens Financial	AM 4	+ 1/2
City Investing	NY 10	- 5/8
(Sterling Forest)		
Corning Glass	NY 74	+ 2 1/4
Cousins Properties	OT 16 3/4	- 1 1/2
Davos Inc.	OT 1/2	+ 1 1/4
Dreyfus Corp.	NY 8 1/8	+ 1 1/8
(Bert Smokler)		
Environmental Systems	OT 5/8	.....
Evans Products	NY 10 3/4	+ 1 1/8
Ferro Corp.	NY 20 7/8	- 3 5/8
First Gen. Resources	OT 1/4	+ 1/8
First Rlty. Inv. Corp.—d	AM 3 3/8	+ 1/2
Fishback & Moore	NY 51	- 6 3/8
Forest City Ent.—d	AM 5 7/8	- 3/4
Flagg Industries	AM 2 1/2	- 1/8

Company	Feb. 1 Bid/Close	Chng. Prev. Month
Frank Paxton Corp.	OT 8 3/4	+ 1/4
(Builder Assistance Corp.)		
Fruehauf Corp.	NY 22 3/4	+ 1 5/8
Fuqua Corp.	NY 8 1/4	- 1
Georgia Pacific—x	NY 37 1/8	- 1
Glassrock Products	AM 2 3/4	- 1/4
Great Southwest Corp.—d		
Gulf Oil (Gulf Reston)	NY 23 3/8	- 1 5/8
INA Corp. (M.J. Brock)	NY 36 1/8	- 1/2
Inland Steel (Scholtz)	NY 30	- 3/4
International Basic Econ.	OT 2 3/8	+ 1/4
International Paper	NY 49 3/4	- 4 1/4
Inter. Tel. & Tel. (Levitt)	NY 27	- 1 1/2
Investors Funding	AM 3 1/2	+ 1/2
Killearn Properties	AM 3	- 1/8
Leroy Corp.	OT 2 7/8	+ 7/8
Ludlow Corp.	NY 9 3/8	- 3/8
Monogram Industries	NY 5 1/4	+ 1 5/8
Monumental Corp.	OT 15 1/2	- 1 1/4
(Jos. Meyerhoff Org.)		
Mountain States Fin. Corp.	OT 5 1/4	+ 1/2
National Homes	NY 3 3/4	+ 7/8
NEI Corp.—a	OT 2 1/4	- 1/4
Occidental Petroleum	NY 11 1/8	- 1/8
(Occ. Pet. Land & Dev.)		
Pacific Coast Prop.	AM 1 3/8	+ 1/8
Parini Corp.	AM 6 1/4	+ 1/4
Philip Morris	NY 11 1/4	- 1 1/2
Pope & Talbot—a	NY 19 1/8	+ 5/8
Prosher Corp.—d	OT 1	.....
Republic Housing Corp.	AM 4	+ 3/4
Rouse Co.	OT 5 3/4	- 3 7/8
Santa Anita Consol.	OT 11 1/4	+ 1
(Robt. H. Grant Corp.)		
Shareholders Capital	OT 9 1/16	+ 1/8
(Shareholders R.E. Group)		
Tenneco Inc.	NY 23 1/2	- 1 1/8
(Tenneco Realty)		
Time Inc.	NY 35 5/8	- 1/8
(Temple Industries)		
Tishman Realty	OT 17 1/4	+ 1 1/4
Titan Group Inc.	OT 3 1/4	+ 1/8
UGI Corp.	NY 15 5/8	+ 1/8
Unis Bldg.	NY 13 1/4	+ 3/8
Weil-McLain	NY 7 1/2	+ 1/4
Westinghouse	NY 23	- 2 3/4
(Coral Ridge Prop.)		
Weyerhaeuser	NY 38 1/8	- 2 3/4
(Weyer. Real Est. Co.)		
Whittaker (Vector Corp.)	NY 2 3/4	+ 1/8
Wickes Corp.	NY 14 1/8	+ 1/4

Company	Feb. 1 Bid/Close	Chng. Prev. Month
Armstrong Cork	NY 26 1/2	+ 2 1/2
Automated Bldg. Comp.	AM 5 3/4	+ 2 3/8
Bird & Son	AM 23 1/2	+ 4 1/4
Black & Decker	NY 101 3/4	+ 8 3/4
Carrier Corp.	NY 14 3/4	+ 1 1/2
Certain-teed	NY 16	+ 1
Crane	NY 18 5/8	+ 1 1/2
Dexter	NY 11 1/2	- 1/2
Dover Corp.	NY 35 1/2	+ 2 3/8
Emerson Electric	NY 43	+ 1 1/8
Emhart Corp.	NY 20 1/2	+ 5/8
Fedders	NY 12 3/4	+ 2 3/8
Flintkote	NY 17	+ 1 1/2
GAF Corp.	NY 10 3/8	+ 1/4
General Electric	NY 59 1/8	- 5
Goodrich	NY 17 3/4	+ 5/8
Hercules	NY 34	+ 3/8
Hobart Manufacturing	NY 21 1/2	- 1 1/8
Int. Harvester	NY 25 1/2	- 1 1/2
Johns Manville	NY 17 1/2	- 1 1/8
Kaiser Aluminum	NY 21	- 1 1/8
Keene Corp.	NY 4	+ 1/4
Leigh Products	AM 5 1/2	- 3/4
Masco Corp.	NY 43 3/4	+ 3 7/8
Masonite Corp.	NY 38 1/4	+ 5/8
Maytag	NY 24 1/4	- 2 3/4
National Gypsum	NY 12 1/2	- 1/4
Norris Industries	NY 21 3/8	+ 2 1/8
Overhead Door—d	NY 11 1/2	+ 3/8
Owens Corning Fibrgl.	NY 40 3/4	+ 3/4
Pottlach Corp.	NY 29 1/2	+ 5/8
PPG Industries	NY 26	+ 3 3/4
Reynolds Metals	NY 21 3/4	+ 7/8
Rohm & Haas	NY 78 1/2	+ 1 1/2
Ronson	NY 8 1/4	+ 2 1/8
Roper Corp.	NY 14 3/8	- 1
St. Regis Paper	NY 30 1/4	- 6 7/8
Scovill Mtg.	NY 14 1/2	+ 1 1/8
Sherwin Williams	NY 34 7/8	+ 7/8
Skil Corp.	NY 16 1/2	+ 1 1/8
Slater Electric	OT 6 1/2	+ 2
Stanley Works	NY 29 1/2	+ 1 1/8
Tappan	NY 8 1/4	- 1/8
Thomas Industries	NY 8 1/8	- 1/2
Triangle Pacific	NY 11 3/4	+ 7/8
U.S. Gypsum	NY 21 3/8	+ 1 3/8
U.S. Steel	NY 39 1/2	+ 3/8
Wallace Murray	NY 10 1/2	+ 7/8
Jim Walter	NY 18 3/4	+ 2 3/4
Whirlpool Corp.	NY 24 1/2	- 1 3/8

**SUPPLIERS**

Armstrong Cork	NY 26 1/2	+ 2 1/2
Automated Bldg. Comp.	AM 5 3/4	+ 2 3/8
Bird & Son	AM 23 1/2	+ 4 1/4
Black & Decker	NY 101 3/4	+ 8 3/4
Carrier Corp.	NY 14 3/4	+ 1 1/2
Certain-teed	NY 16	+ 1
Crane	NY 18 5/8	+ 1 1/2
Dexter	NY 11 1/2	- 1/2
Dover Corp.	NY 35 1/2	+ 2 3/8
Emerson Electric	NY 43	+ 1 1/8
Emhart Corp.	NY 20 1/2	+ 5/8
Fedders	NY 12 3/4	+ 2 3/8
Flintkote	NY 17	+ 1 1/2
GAF Corp.	NY 10 3/8	+ 1/4
General Electric	NY 59 1/8	- 5
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Kaiser Aluminum	NY 21	- 1 1/8
Keene Corp.	NY 4	+ 1/4
Leigh Products	AM 5 1/2	- 3/4
Masco Corp.	NY 43 3/4	+ 3 7/8
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Wallace Murray	NY 10 1/2	+ 7/8
Jim Walter	NY 18 3/4	+ 2 3/4
Whirlpool Corp.	NY 24 1/2	- 1 3/8

AM—closing price American Stock Exchange. NY—New York Stock Exchange. OT—over-the-counter bid price. PC—Pacific Coast Exchange. TR—Toronto Stock Exchange. a—stock newly added to table. d—not traded on date quoted. x—adjusted for 2% stock dividend. —Computed in HOUSE & HOME's 25-stock value index. Source: Standard & Poor's, New York City.



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## HUD's budget asks \$6.2 billion in fiscal '75, up from \$4.5 billion in '74

"This is a good budget," Housing Secretary James T. Lynn told newsmen as President Nixon sent Congress his request for spending authority of \$6.2 billion for housing and urban development in fiscal 1975. That's up from \$4.5 billion in fiscal 1974.

Looking the budget over, however, not many in the housing industry—or among the housing experts in Congress—seemed to agree with Lynn.

The critics contend that the Administration's position on housing production is still "let's wait and see" and that its legislative proposals and programs offer little hope for help this calendar year.

The HUD budget for fiscal 1975, beginning next July 1—like the President's \$304.4 billion budget for the entire government—is designed to back up the Administration's claim that it's ready to pull out the stops and pour out the money if recession becomes a real threat.

**Housing as index.** A year ago, the Administration clamped down on housing as part of its plan to slow a booming economy. Now the energy crisis threatens to tip business into a new kind of recession, and Chairman Herbert Stein of the Council of Economic Advisers says that housing—along with auto employment—will be watched this spring to help determine whether more stimulus is needed.

Stein's line is that lower mortgage rates and more mortgage money should produce a pickup in housing this spring, particularly since he expects that the industry's overhang of unsold houses should be worked off soon.

**Forecast: 1.6 million.** Right now, the Administration's projection for starts is 1.66 million for calendar 1974, which is in the range of what private economists predict.

But the Administration made a big show of boosting its new section 23 leasing program to 300,000 units for 1975, up from the 200,000 limit that was locked into the official budget documents sent to Congress February 4.

That 300,000 is merely a goal, however. "Because of the newness of the program," HUD's

### THE MONEY HUD WANTS FROM CONGRESS APPROPRIATIONS AND BUDGET AUTHORITY<sup>a</sup>

	ESTIMATE FY 1974 (000)	ESTIMATE FY 1975 (000)
Better Communities Act	...	\$2,300,000
Payments for assisted housing	\$2,020,000	2,425,000
Comprehensive planning grants	75,000	110,000
Research and technology	65,000	70,000
Flood insurance program	20,000	35,000
Fair housing, equal opportunity	9,802	11,900
Urban renewal programs	600,000	...
Model Cities programs	150,000	...
Open space land programs	25,000	...
Rehabilitation loans	...	...
Proposed supplemental appropriations for restoration of losses	373,597	...
All other appropriations <sup>b</sup>	137,629	166,125
<b>Total appropriations</b>	<b>\$3,476,028</b>	<b>\$5,118,025</b>

<sup>a</sup>Does not include Disaster Relief Funds appropriated to the President and administered by HUD.

<sup>b</sup>Consists primarily of appropriations for administrative expenses and for participation sales insufficiencies.

### SUBSIDIZED STARTS IN BUDGET

	Fiscal '74	Fiscal '75
Rent supplements—New	11,400	4,325
—Rehab	1,300	525
Section 235	23,600	None
—New	6,400	None
—Rehab	6,400	None
Section 236	78,000	70,300
—New	8,600	7,800
—Rehab	8,600	7,800
Public housing		
Owned by local housing authority	37,000	52,000
Leased by local housing authority	3,000	3,000
Revised leasing program	10,000	145,000
<b>Total</b>	<b>179,300</b>	<b>282,950</b>

own budget document says candidly, "it is difficult to predict at this time the number and quality of the applications that will be received or the processing time required."

For purposes of getting a forecast down on paper, both the government's experts and Mike Sumichrast, chief economist of the National Association of Home Builders, are using the figure of about 200,000 subsidized units for calendar 1974.

**'Pie in sky.'** Under the new leased housing program for low-income families, HUD's budget shows that officials expect to make commitments for 68,000 units of new construction between now and June 30—plus another 225,000 in the following 12 months. But industry officials say this is so much pie in the sky, under the section 23 regulations as now proposed. "If they don't change the program, nobody's going to build nothing, period,"

one industry spokesman said bluntly.

The Administration's other shot in the arm—the Tandem Plan that authorizes the Government National Mortgage Assn. to buy 200,000 new-house mortgages at 7¾% interest and a price of 96—is likely to be good for only the very short term, industry critics contend. An anticipated decline in mortgage interest rates is expected to make the program irrelevant.

**Legislation.** The legislative deadlock between Congress and the Administration complicates the outlook. For example, the President budgeted a \$2.3 billion request—as he did a year ago—for his proposed Better Communities Act. That's the revenue-sharing plan he wants to replace a whole batch of categorical grant programs for cities and towns—urban renewal, sewer and water, model cities and the like.

But Congress insists that the controversial proposal go into legislative package with a equally controversial subsidized-housing program. Neither side seems likely to compromise any time soon.

**Spending.** The actual spending of dollars by communities under previous commitments will continue to roll along at a high level, as the Administration points out. Despite the freeze year ago on new commitments under many of these programs, actual spending during the current fiscal year under previous commitments is expected to hit \$2.2 billion—about 10% more than last year.

A political factor not mentioned in the budget—affecting both subsidized housing and grant programs—is the President's expected acquiescence with court decisions that have been running strongly against him on impoundment cases. Officials publicly admit that the anti-spending tactic—and successful Presidential vetoes of spending—are a thing of the past.

**New towns.** For the new communities program, the Administration has made it official that its interest in this program is minimal. The budget calls for approval of only four additional new towns in fiscal 1975, up from three in the current year—whereas ten additional approvals per year had been the official target. Although the Nixon Administration has been administering the program for five years, Lynn told newsmen that now is the time to find out "what the thrust of the program should be from here on out."

Lynn will become a bigger landlord than ever. The total number of units acquired—on units on which HUD now holds the mortgage—is expected to hit 297,500 by June 30, 1975, about 50% higher than it was last June.

**Subsidy money.** Housing-subsidy payments will hit \$2.2 billion in fiscal 1975, up from an estimated \$1.9 billion this year while the number of units under payment (under all programs including public housing) as of June 30, 1975 will rise to 3 million, up from 2.3 million as of June 30 this year.

—DON LOOMIS

McGraw-Hill World News  
Washington



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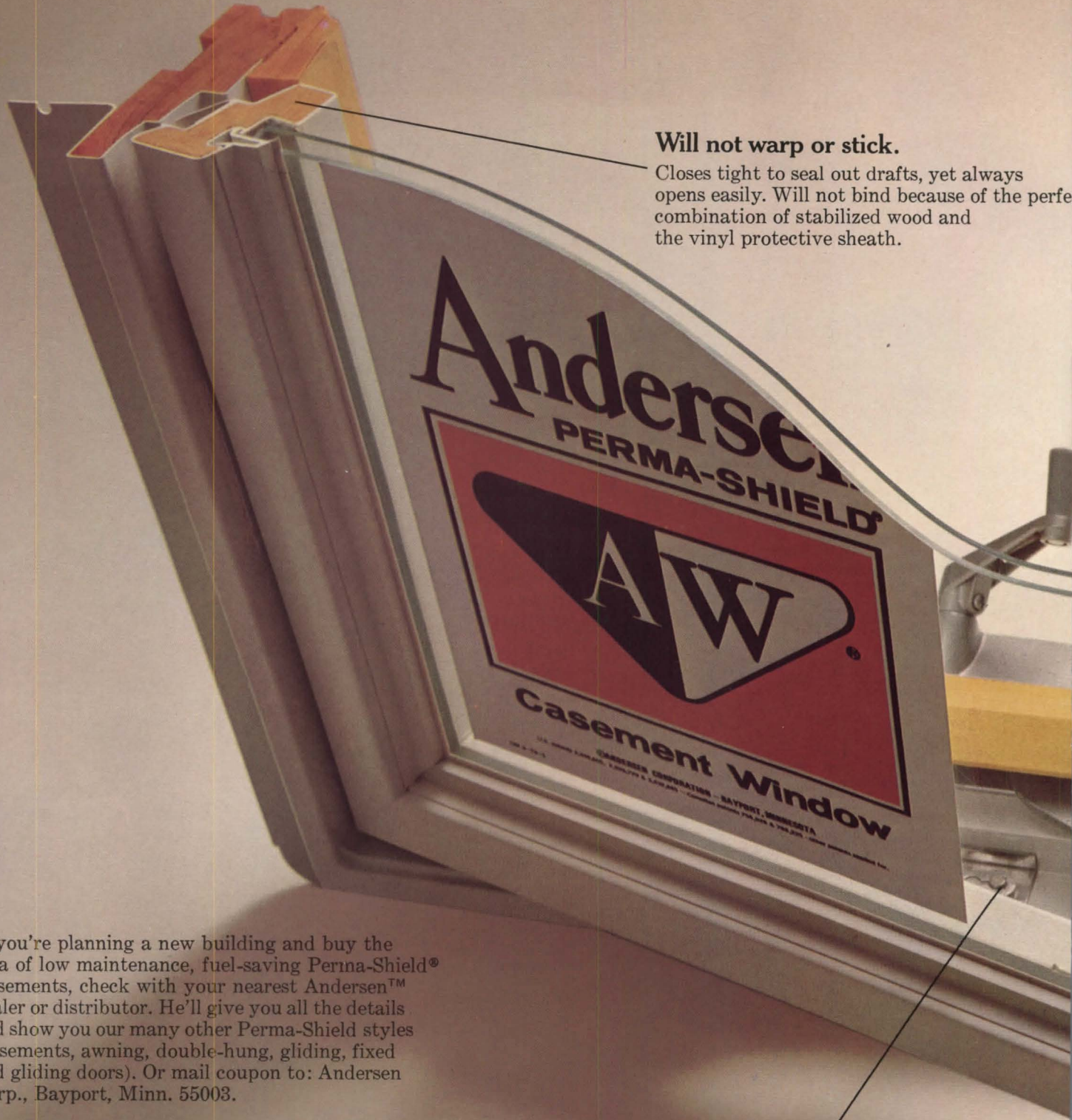
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Extremely weathertight, Perma-Shield Windows reduce heat loss by infiltration. All-around vinyl weatherstripping keeps its shape. Protected against decay, termites and warping by treatment with water repellent preservative.



## Cleveland as battleground for federal housing: At last—some small progress

Cleveland's federally assisted housing programs are winning some battles but may be losing the war.

Even that is an improvement over the early days, when people used to watch what was done in Cleveland to find out what not to do in their own cities.

Some of those early projects—like Longwood and Garden Valley, pioneering efforts in inner-city public housing—are still struggling with economic and social problems that have plagued them from the beginning.

Longwood has been assigned to the FHA and is about to be foreclosed; Garden Valley, an apparently unsolvable problem, was foreclosed last year.

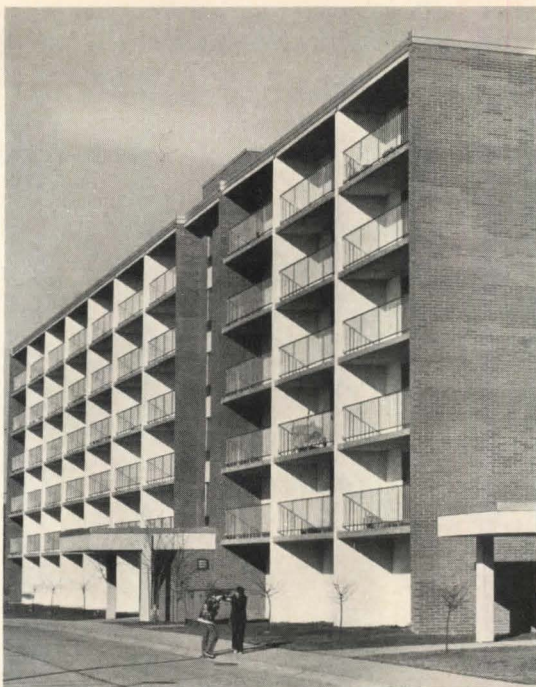
But the Cuyahoga Metropolitan Housing Authority's program has some very bright spots. The Model Cities Authorities will yet spend some money on housing, according to the current director. And FHA operations in Cleveland are not all bad.

**Turning point?** There is much federally assisted housing in Cleveland that did not exist before. City fathers are talking more confidently about Cleveland's central business district having turned the corner to revival, and there is some evidence to support their optimism.

One condition that has not changed significantly is the political atmosphere within which these housing programs must operate. The city administration and council argue, bicker, postpone and thwart the proposals and programs of each other in the worst tradition of adversary politics.

The suburbs, with rare exceptions, follow the same pattern in resisting public housing and other integrating programs with the central city. Whether these suburbs can keep public housing out is now the subject of two cases going through the federal courts in Ohio.

**In-fighting.** Cleveland's basic dispute is between Republican Mayor Ralph J. Perk, a candidate for William Saxbe's old Senate seat, and the Democratic council under council President George Forbes. Antagonism is not as bitter as it got during the days of Carl Stokes and Jim Stanton, when Stokes walked out of the



**Winner and losers** in Cleveland include the Lorain Square highrise for the elderly and its neighboring family units (top, right) and a public-housing combination the CMHA may build in the future instead of big complexes that have failed in many big cities. Opponents lay in front of bulldozers to try to halt project on city's suburban frontier, but its popularity filled it before completion. Despite such bright spots, Cleveland is losing battle with blight, shown creeping through Hough neighborhood in photo at bottom right.

city council and stayed out for months.

George J. Vavoulis, regional administrator for the Department of Housing and Urban Development in Chicago, recalls:

"I used to have to go take the president of the council by the hand and walk him across the hall and get a hold of the mayor by the other hand to get them to talk to one another."

**Desolation.** While the skirmishes go on, most observers agree that inner-city blight—with its old, rundown, vacant and abandoned buildings and houses—is spreading faster than all the federal programs together are renewing. Some insist that a time bomb of resentment is cooking up, for Cleveland knew heavy rioting in the 1960s.

The FHA insured-loan operations were the subject of a scandal series in a local newspaper last summer. Yet the Cleveland FHA office, which services 31 northern Ohio counties, has good volume—10,000 to 12,000 houses and 5,000 to 6,000 apartment units processed from 1969 through 1972. And the office has not had a single section 236 foreclosure, unlike so many other FHA cities.

**Small inventory.** The Cleveland office is one of the top marketers of foreclosed homes in the Chicago FHA region and has an inventory of foreclosed homes of

only 900. That compares with approximately 20,000 in the Detroit area, for example.

The newspaper scandal involved millions of dollars in losses through FHA repossessions, rehabbing and sale of houses for less than was invested in them, plus some outright falsifying of information by brokers.

No one outside the newspaper which originally broke the story considers the revelations truly scandalous. An FHA spokesman points out that the mishandled cases amounted to something on the order of one-half of 1% of the houses processed and that such cases were bound to spread after HUD switched from actuarial-risk to accept <sup>TO PAGE 00</sup> methods of insuring after the big-city riots of the late 1960s.

**Model Cities.** The Model Cities program has stumbled badly in Cleveland and still has undertaken no housing programs. Cleveland was the last of 147 cities to start its program.

A civic committee, appointed to study the Model Cities operation, concluded:

"Cleveland received \$266,000 and could have received \$9.3 million a year for five years, or a total of \$46.5 million for action programs. Cleveland lost \$37.2 million, or 80% of the foregoing amount. Cleveland is now limited to a one-year action program

running to \$9.3 million."

**Non-housing concerns.** Robert E. Doggett, the sixth director of the program, took over in December 1972. He has had the program in operational status only since November 1973. He says he plans to have about \$1 million committed to housing activities by June 1974, the cut-off date.

But Doggett makes it quite clear housing *per se* is not his own personal first priority:

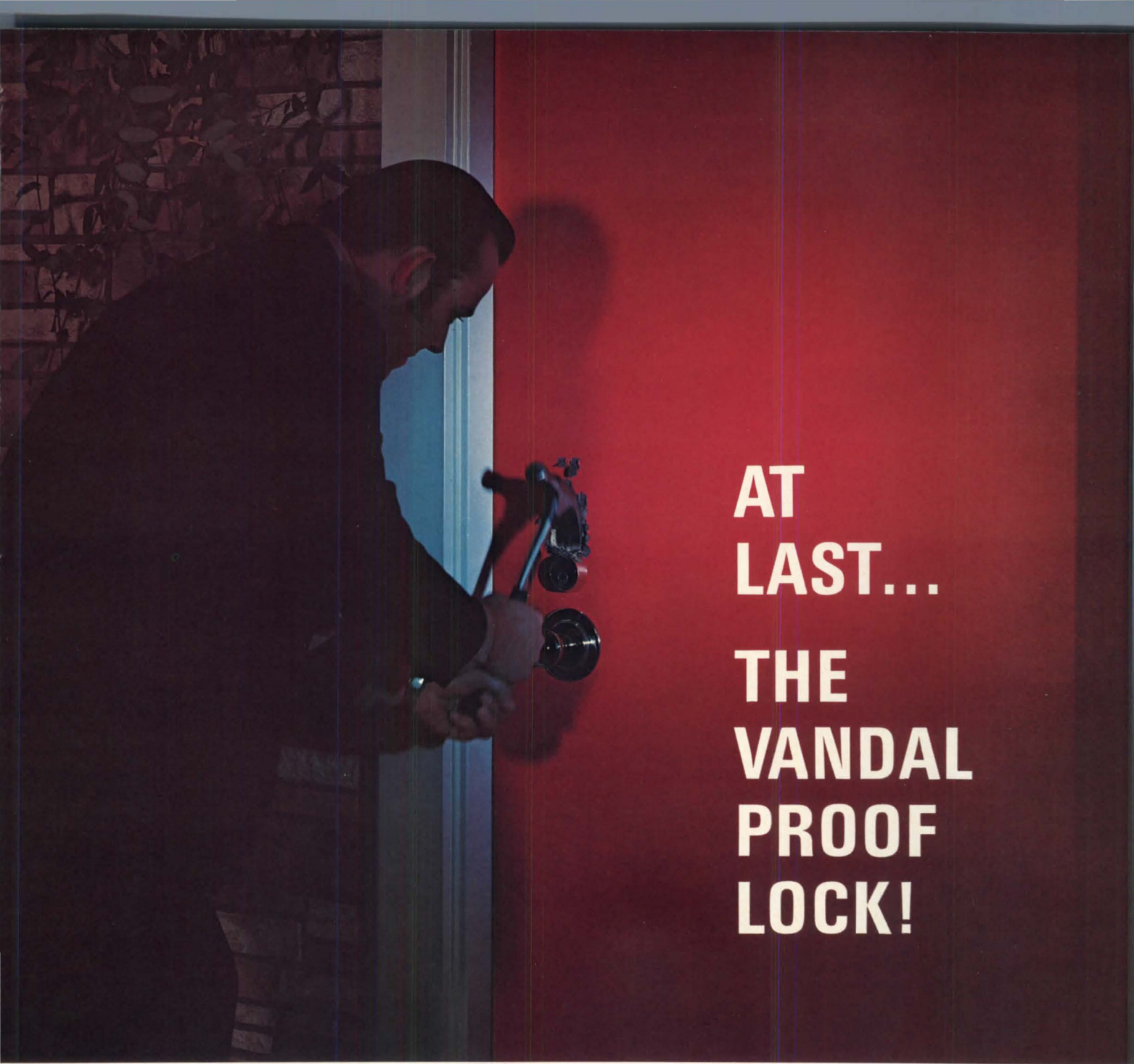
"I'm not interested in capital items; I'm only interested in upgrading people who have never had an opportunity. I've seen too many capital items being built in the city, and yet they're still surrounded by moats of slums and obsolescence and crime and everything that goes with it. That doesn't help the situation at all, it only makes the rich richer and the poor poorer."

**Gunfire.** Doggett was shot August 6, 1973, by an assailant whom he now believes to have been Jerald A. Johnson, since deceased. Johnson was tied to a Model Cities consultant, Ronald (Grier) Bey, himself since accused of income-tax evasion and of over-pricing in several unnecessary contracts with the Model Cities program.

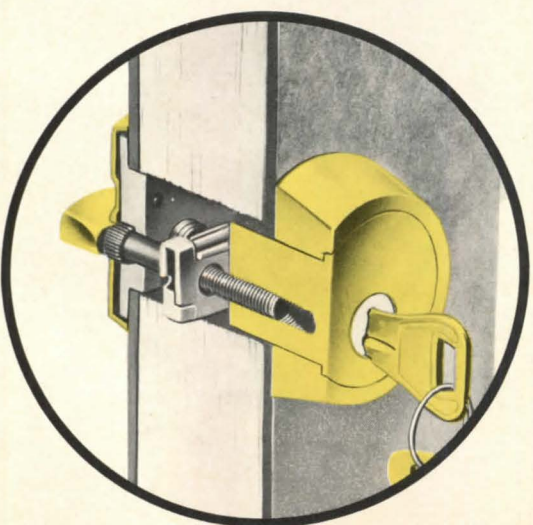
A grand jury is investigating these allegations and has indicted four persons, including

TO PAGE 44





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## Cleveland as battleground for federal housing: some small progress... *continued*

FROM PAGE 40

Bey and two of Mayor Perk's administrators in City Hall. Cleveland's Ports Director Andrew C. Putka is charged with lying about an alleged \$3,000 mispayment to Bey before the grand jury, and Michael P. Rini, a city personnel administrator, is charged with conspiracy and false claims for payment out of the city treasury.

Mayor Perk has branded both these indictments as "politically motivated" and has not suspended Putka or Rini.

**Critical audit.** The Cuyahoga Metropolitan Housing Authority was the subject of a blistering HUD management review and critical audit report late in 1973. But Robert J. Fitzgerald, the CMHA director, makes a strong case in rebuttal.

Cuyahoga is the largest housing authority in Ohio and one of the largest landlords, with 12,000 units in 27 estates. It's the ninth largest authority in the United States and the only one

of the top 15 that's been operating in the black, according to Fitzgerald.

**Self-servicing.** Cuyahoga is the only housing authority in Ohio with a security force.

"We had to add this because the city will not protect the way it should," Fitzgerald says. "It costs us \$600,000 a year. I also think we're the only housing authority in the Chicago region picking up our own garbage in four of our own trucks. The city

can't seem to do it the way they're supposed to, so we have to do it ourselves."

The HUD review was critical of CMHA for its failure to evict non-paying tenants quickly. The review said CMHA was losing money through delay.

"But that's not what their own guidelines say," Fitzgerald points out. "The lease and grievance procedure says that, in a new lease, you have to give a resident a 30-day notice before

you proceed to put him out. And we were the first housing authority in the Chicago region to adopt these procedures; Chicago itself still hasn't done it, even though a federal court ordered it to.

**Finance.** The authority made up a \$100,000 deficit in its operating budget versus federal allowances last year and wound up slightly in the black. But all the slack has now been taken up, and there's no way to match those savings again this year. The authority is going into 1974 with a \$500,000 deficit in its operating budget.

"At the present time, taking into account the fiscal operations of CMHA, I'd say we are one of the more successful large housing authorities in the U.S."

Cleveland has come a long way since Longwood and Garden Valley were conceived. Whether it is far enough is yet to be seen.

—ART ZIMMERMAN

McGraw-Hill World News, Cleveland

### Santa Anita scratches mobile-home operation

Santa Anita Consolidated is a real estate developer as well as operator of the racetrack—and until recently ran two mobile-home manufacturing operations, one in northern and the other in southern California.

But the mobile-home units lost \$1,559,000 in the fiscal year ended October 31, rather more than the \$440,000 they lost the year before, and this despite the

sale of the northern unit in June.

Now Santa Anita is getting rid of the southern unit as well, following a policy that many of the company's clients doubtless talk about but rarely follow: cutting their losses.

Santa Anita's action follows by one month a decision by Kaufman & Broad to dispose of its 11 mobile-home plants, five of which were idle [News, Feb.].



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We call it a system because it's the complete sectional steel garage door unit with everything necessary for fast, easy, one-man installation.

And included in our system you'll find dozens of advanced new engineering concepts, too. Stronger, heavy-duty hinges and roller brackets. Integral welded trusses and

muntin bars. Embossed, tapered track with large nylon rollers. Adjustable leveling brackets. Pinch-proof, weather tight section joints. Factory installed weatherstrip. Flush, automobile type handle that can also be locked from the inside. Full width unlatching. And even a heavier, bright, new, white prime coat exterior.

And we named it the Sta-Lite 500. Sta-Lite because it's lighter and easier to operate than a wood door. Sta-Lite because the tough, steel panels won't absorb moisture, or warp, twist or rot like wood. Sta-Lite because it will stay like new

longer, and with less maintenance than a conventional wood door.

Sta-Lite 500. The Sectional Steel Garage Door System. The closest you can get to a pre-hung garage door. Is it any wonder we say it's more than a door? For more information, write or call today. Stanley Door Systems, Division of The Stanley Works, 2400 East Lincoln Road, Birmingham, Mich. 48012.

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Fred Peterman, Vice President  
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Gardencourt Westmont. Right at home in these elegant lakefront condominiums.

The handsome exterior—made of a revolutionary new material called Environ—has the texture and beauty of the finest wood, yet it's not affected by moisture or humidity. And maintenance is just a matter of wiping with a damp cloth. No waxing, no polishing needed.

Inside, Westmont has vinyl surfaces for easy upkeep, too. And the tough polystyrene drawers have rounded corners for easy clean out.

Classic pewter-type hardware adds a rich, decorative touch to the easy-glide drawers and self-closing doors.

When you want the kitchen to help sell a condominium or a home, look into Westmont by Scheirich, the cabinets with the look of wood, but not the upkeep of wood.

In Chicago, the Scheirich distributor is American Craig Corporation. For the distributor in your area, see the Yellow Pages.

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ABI'S CLIFFORD . . .  
'A united front'



. . . AND LEONARD  
A wider constituency

## Heads named for builders' group merging four HBAs in California

For California builders from the Monterey peninsula to the Oregon border there's now one association where there had been four. It's called the Associated Building Industry of California (ABI) and is headed by Chairman **Emmet Clifford** of Mackay Homes and Executive Director **William T. Leonard**, well remembered as the dynamic director of one of the predecessor groups, the Associated Homebuilders of Greater Eastbay (Berkeley).

Other officers are **Frank Conti** (vice chairman) and **M.G. Engdol** (secretary-treasurer), who also head building concerns in the region.

The ABI combines the Builders Association of Santa Clara and Santa Cruz (founded 1950), the San Francisco, Peninsula and Redwood Empire Building Industry Association (1935) and the Construction Industry Association of Sonoma County (1972) with the Eastbay unit.

"The thrust of this amalgamation," explains Clifford, "is to set up a united front to face decision makers and to develop uniform policy on building industry problems."

The merger, a year in the making, brings in 1,200 members with construction contracts amounting to almost \$1 billion annually, including 30,000 residential units. Local divisions will retain considerable autonomy.

The regional staff of 30 will include ten professionals, among them an attorney, an engineer, environmental planners and a public affairs director.

Among the problems are heavy environmentalist opposition to continued growth and

new housing and soaring community-facility fees for streets, sidewalks and sewers, which add as much as \$4,000 to the price of a house in that region.

In addition, a proposal surfaced recently at the state level that would ban almost all new construction for three years in the wake of the energy crisis.

"We support sensible growth," said Clifford, "so as to provide shelter to persons who come to this region in search of a better job, a better life or opportunity."

## Gurney man indicted in widening scandal

The FHA bribery scandal that began with Florida builder **John Priestes** grows apace [NEWS, Oct. '73 et seq.].

**Larry Williams**, former money raiser for Senator **Edward J. Gurney**, has been indicted by a federal jury for abetting the bribing of an FHA director.

Williams has agreed to take the bribery charge and one count of tax evasion in exchange for immunity from further prosecution, and he has also agreed to testify about his fund-raising activities.

Gurney's office declined comment on Williams' indictment.

—FRED SHERMAN

McGraw-Hill News, Miami

## CORRECTION

An article on page 24 of the January issue stated that John W. (Jack) Kessler was still associated with Peter Edwards and his Multicon enterprises. Kessler says he has not been "associated with Multicon for a year and a half"—ED.



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the Tile  
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## gas logs with unique realism and beauty

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GemGlo Ceramic Gas Logs in fire-resistive fireplaces...free-standing or built-in...give instant-on, instant-off supplementary zone heating, as needed. Save fuel! For example, bring one room up to a cozy 72° while the others stay at an economical 65°.

But that's not all. Unlit or ablaze, GemGlo Logs add realism and beauty to any hearth. Their appearance is just like actual splitwood logs, and when they're lit, the unique design of GemGlo's burner directs the gently lapping flames between the base logs, around the top log in striking simulation of a real wood fire.

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For a copy of Bulletin GGL-973 describing and illustrating GemGlo Logs (AGA-design-certified) circle the number below on the reader-service card or contact us direct.

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inquire about choice dealerships and sales aids

## Designer viewing the energy crisis sees changes in homes and recreation

Given the energy squeeze, recreation centers built in new developments may come to resemble "swank country clubs" in the view of **Louise Klotz**, senior vice president and design director of Habitational Designs Inc. in Los Angeles. And homes, she says, will need more hobby or craft-oriented areas.

These housing shifts are reasonable expectations, Mrs. Klotz believes, when families find themselves obliged to spend more leisure time at home. And model homes will need interiors, which her company designs, that accommodate these emerging patterns.

Mrs. Klotz's views of community recreation centers, a significant marketing feature for many large developments, also project considerable change. (She has designed more than 100 such facilities in the last ten years.)

The influence of these centers on sales will increase, she feels, and especially if:



DESIGNER LOUISE KLOTZ  
*More hobbies and country clubs*

- They become more personalized, including amenities like personal footlockers and storage areas and avoiding the impression of a mass meeting hall;

- Incorporate flexibility to handle large gatherings, small-group activities and private entertaining;

- And offer more services, including such innovations as ice rinks, movie theaters and catering kitchens.

## The people moving up in housing

On the coast, giant Kaufman & Broad's **Eli Broad** hands over the chief exec's portfolio to President **Eugene S. Rosenfeld** but retains the chairmanship.

In the Midwest, Hoffman Rosner Corp. moves **William A. Maybrook** to its vice presidency for marketing after one year with the company. Senior veep **Maurice Wallack** takes over as general manager, eastern division.

On the seaboard, Kennilworth Associates brings in **Jack Williams** as vice president and head of homebuilding for the mid-Atlantic. He had been a Levitt vice president.

Meanwhile, CMI Investment Corp. moves Senior V.P. **Robert L. Waldo** to an executive vice presidency. **Keith A. Yelinek** becomes executive vice president of CMI's largest subsidiary, Continental Mortgage Insurance.

**Frank B. Glover** takes over as president and chief executive at American Title Insurance. Ex-President **Jay R. Schwartz**, becomes chairman.

And finally, several changes at First Mortgage Advisory Co., in-

vestment advisor to First Mortgage Investors. **S. Robert Dilworth** comes in as senior vice president for equities; **James L. Osmond** moves up to a senior vice presidency, eastern division; **Kenneth G. Davis Jr.** becomes executive vice president for investment production and **Agnes M. Duncan** a president for loan funding.

## New president named for Rossmoor Corp.

This national developer of adult communities has its second president. He is **Robert E. Rosenwald**, who has been executive vice president of the company since 1971.

Rosenwald takes over the presidency from **Ross W. Cortese**, who has held the post since founding the company in 1951. Cortese remains chairman and chief executive.

The founder, according to the company, wants to devote greater attention to Rossmoor's expansion and development programs. Rosenwald will be responsible for day-to-day operations.



# Suburban Thatch.

The new rustic shingles  
that look more expensive  
than they are.

From Fry Roofing.





# Fry Suburban Thatch Shingles.

"Rustic random" beauty for new and remodeled homes, apartments, churches and commercial buildings.

There's a distinctive "rustic random" look about the new Fry Suburban Thatch shingles. They add richness and prestige to any roof. Yet cost less to buy and install than many similar-looking shingles. They complement modern and traditional structures, and are ideal for both re-roofing and new construction. Suburban Thatch blends with any landscape or "townscape" and comes in a choice of four natural woodtone colors.

## Specifications... Features

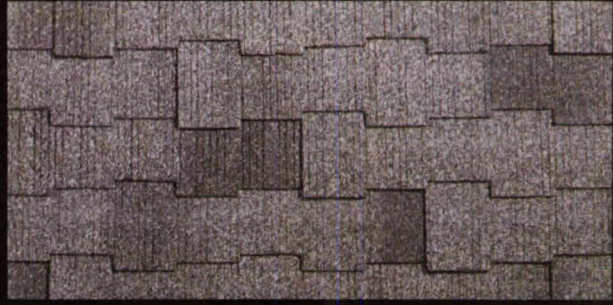
- Shingle size: 11 5/6" x 36"
- Exposure: 4 2/3" average.
- 100 shingles per square.
- 4 bundles per square.
- 100% pure asphalt coating.
- 100% double layer protection.
- Self-aligning – for faster, easier application.
- Self-sealing for wind resistance.



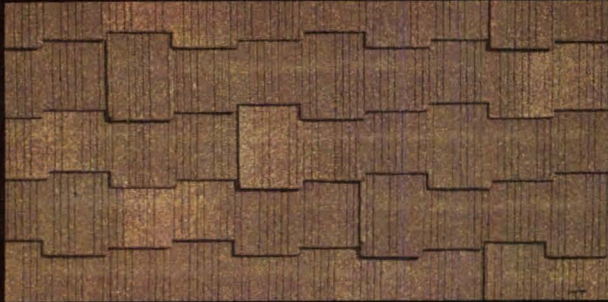




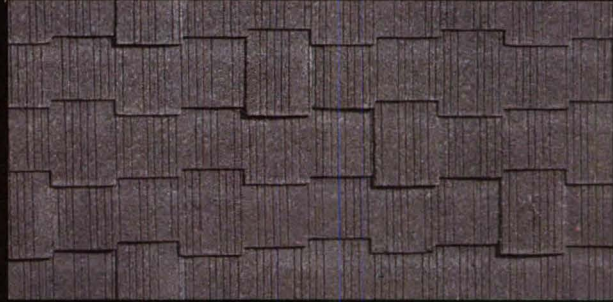
Cedarwood Beige.



Driftwood Grey.



Olivewood Green.



Black Velvet Blend.

## Suburban Thatch

Four natural woodtone colors.





# Suburban Thatch Shingles

provide protection against fire, weather, wind.

You can be sure of long-life protection against the hazards of fire and weather with Suburban Thatch shingles. They have the Underwriter Laboratories Class "C" fire and wind resistant label. Thick 100% asphalt coating serves as a water-proofing barrier. Deeply embedded granules over the entire shingle surface provide long-wearing protection from sun, weather, and fire. Shingles lay flat — won't curl or warp.

## 20-year Guaranty Bond

assures lasting, low cost protection.

This bond requires Fry, at its own expense, to make repairs to, or replacement of, defective roofing materials prorated per year of satisfactory service during the time period specified. The United Pacific Insurance Company stands as surety behind this written obligation. Fry must be notified by registered mail within 30 days after defect is discovered.



# Suburban Thatch Shingles

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- Irving, Texas
- Jacksonville, Florida
- Jessup, Maryland
- Kearny, New Jersey
- Lubbock, Texas
- Medina, Ohio
- Memphis, Tennessee
- Minneapolis, Minnesota
- Morehead City, North Carolina
- North Kansas City, Missouri
- Oklahoma City, Oklahoma
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## What's worse than one of HUD's wrecked houses? One of its repaired houses

Of 83 homes involved in a Detroit model neighborhood agency's repair program, only nine houses got what city inspectors would later call adequate repairs.

In 74 cases the work was incomplete, never done or it failed to live up to specifications in the homeowners' contracts.

Many of the homeowners were better off before repairs, concluded Detroit's auditor general, Victor McCormick, in a report to the city's common council.

The aftereffects of this two-year-old scandal are stalling home repair efforts in Detroit. Even correcting the errors of the 1972 project, a common council mandate, now seems an impossible task.

**Double payment?** After minimizing government vulnerability with elaborate new legal contracts, the agency officials find legitimate home improvement companies reluctant to bid on jobs.

"With all the red tape it's just too much trouble," suggests one builder.

The Department of Housing and Urban Development will not commit funds for second-time payment of the first \$200,000 it allotted for the model neighborhood agency's repair bill.

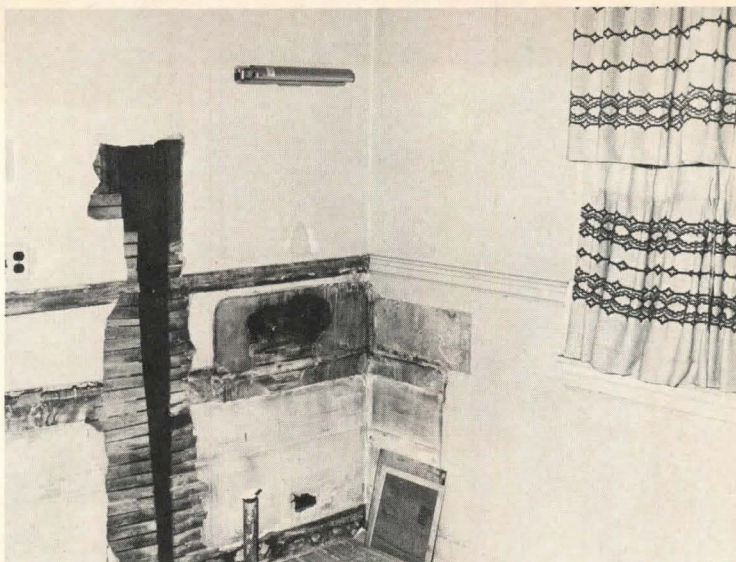
"The city may have to pay," says McCormick.

The agency's director, Sylvester Angel, observes:

"There are an awful lot of dishonest contractors. You talk about people with a wheelbarrow in a telephone booth, these guys didn't even have a wheelbarrow."

**Charges.** The common council has accused officers of the infant agency of mismanagement. The council says the agency failed to check up on the activities and performance of contract operators. The financial responsibility has been delegated to an organization called Credit Counselling Inc. under the agency contract. Another organization, Urban Housing and Planning Associates, agreed to review and award bids and to conduct work inspection.

It now appears that few inspections were made. Alex Davis, a spokesman for UHPA, asserts, "We never really had a



Repairs on war vet Thad Samoseij's Detroit home left kitchen like this. Stove, sink and refrigerator were removed and never returned. Wall hole was cut for no reason.

contract, we just tried to help out," but a copy of the disputed contract in McCormick's hand says otherwise.

**Repairs on paper.** Instead of conducting post-work inspections at model neighborhood homes, McCormick relates, UHPA gave individual contractors certificates of completion. These were supposed to be signed by satisfied homeowners.

"We found that a lot of homeowners were persuaded to sign this document before the work was done," adds Angel. The financial contractor, Credit Counselling Inc., honored signed certificates of completion with full payment.

A high frequency of dishonest

dealings by a relatively small number of contractors seems to indicate that someone was telling unscrupulous repairmen how to bid. The local office of the Federal Bureau of Investigation says it's still investigating.

"We found no hard evidence," McCormick remarks, "but it sure looks like a few people saw an opportunity to take the government for a lot of money."

**Cost to owners.** The loss was shared by the model neighborhood residents who agreed to repairs on a half-grant, half-loan basis. The average annual household income in the center city is some \$5,500.

Making loan payments and waiting for political rhetoric to

## Court KO's Petaluma's building curb

No-growth has been ruled unconstitutional.

A California federal judge has found that the Petaluma plan [NEWS, Dec. '73] is a violation of the citizen's implicit constitutional right to travel and settle freely.\*

The decision is expected to be appealed as high as the Supreme Court.

Observers believe that this case, when compared with the earlier landmark decision on the Ramapo (N.Y.) phased-growth plan [NEWS, Sept. '73 et seq.], will give builders a good feel for what a town can and cannot do to control the rate of homebuilding.

Intent seems to be crucial.

Petaluma's was to restrict

growth permanently in order to retain the town's character.

In Ramapo, on the other hand, the town fathers were able to show that their growth restrictions were needed because the town lacked both money and facilities to provide essential services to new housing. And the town's record of support for low-cost housing backed its claim that it was not engaged in exclusionary zoning.

If both decisions stand, a town will be able to slow or halt growth if it would overwhelm the community's service resources. But the burden of proof, the California case seems to say, will definitely lie with the town.

\*Case C-73-0663-LHB, U.S. District Court, San Francisco.

spur action, one couple went 2 months without water in the home. The kitchen and bathroom were stripped by contractors for promised installation of new wiring, plumbing and fixtures.

New wiring was installed. Plumbing was not. Stove, sink, refrigerator and cupboards were neither replaced nor returned. Ruby and Thaddeus Samoseij still have their old bathtub however. It lies on its side in the middle of the living room because Mrs. Samoseij preferred to a new model.

**Havoc of repair.** The Samoseij are careful not to walk in one section of their kitchen. Just below, a floor-support beam was severed to allow installation of a furnace chimney. A gaping hole in the kitchen wall was left unplastered, with rusty pipes behind. A disabled war veteran, Samoseij can do nothing to put his own house back together.

Depending on neighbors for the use of a bathroom and an occasional bucket of water, Mr. Samoseij cooks on a hotplate in the living room.

"It's been awful, so awful," she blurts.

Ray Sharkey of Stewart Home Improvement Co., Detroit, recently got the job of putting the Samoseij house back in order. Undoing and redoing earlier work will bring the total home repair bill to \$4,900, roughly \$2,000 above the winning bid of two years ago.

"I bid on this job back in 1972," Sharkey claims. "Then my price was beat by \$1,000."

"I guess (my competitor) didn't care how much he underbid because he would be out fast anyway."

**Gone with wind.** The three contractors that did the initial work on the Samoseij home are no longer in business in Detroit. Employees of Urban Housing and Planning Associates, who had exclusive responsibility for the repair project, no longer work for the company.

But the model neighborhood agency has launched a new home repair program. A new contractor called for bids on the first three of 30 homes to be serviced.

Only four bids came in.

ROGER GUILFORD  
McGraw-Hill News, Detroit



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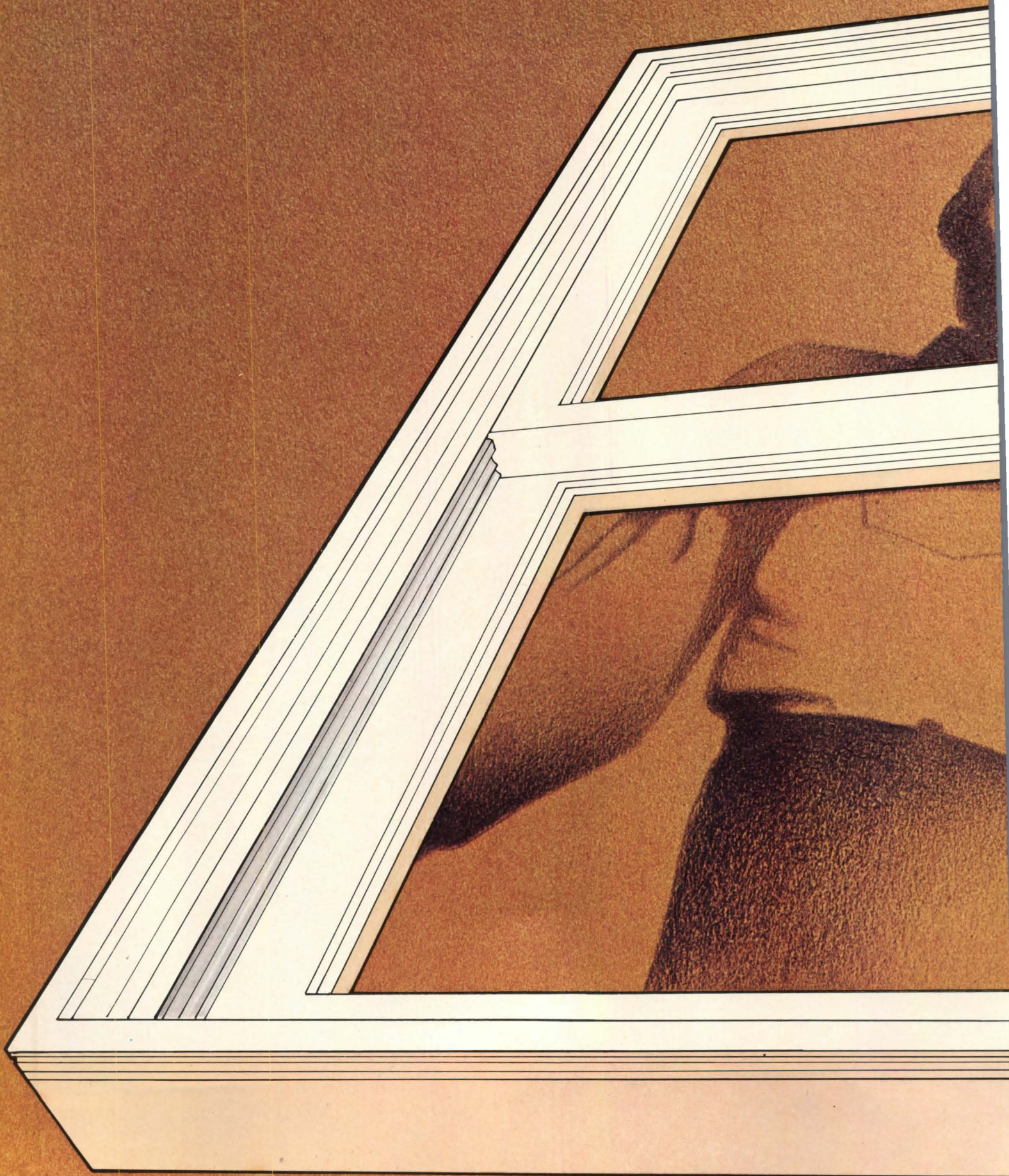


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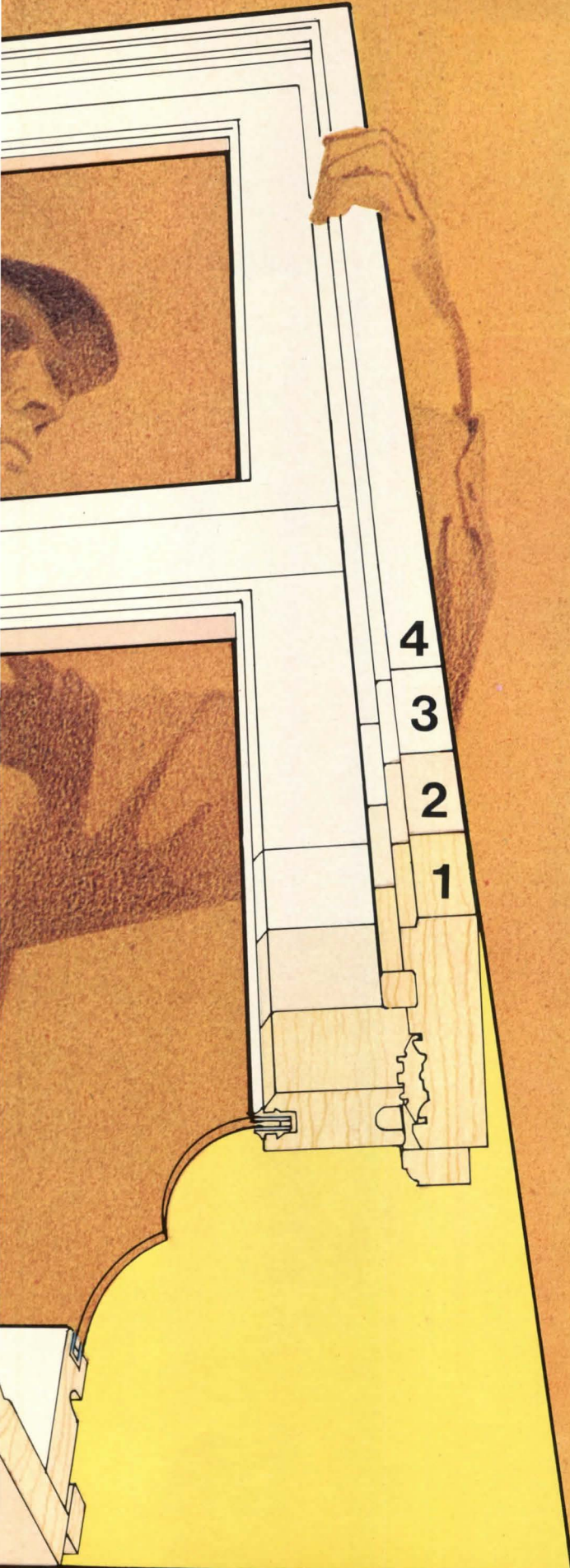




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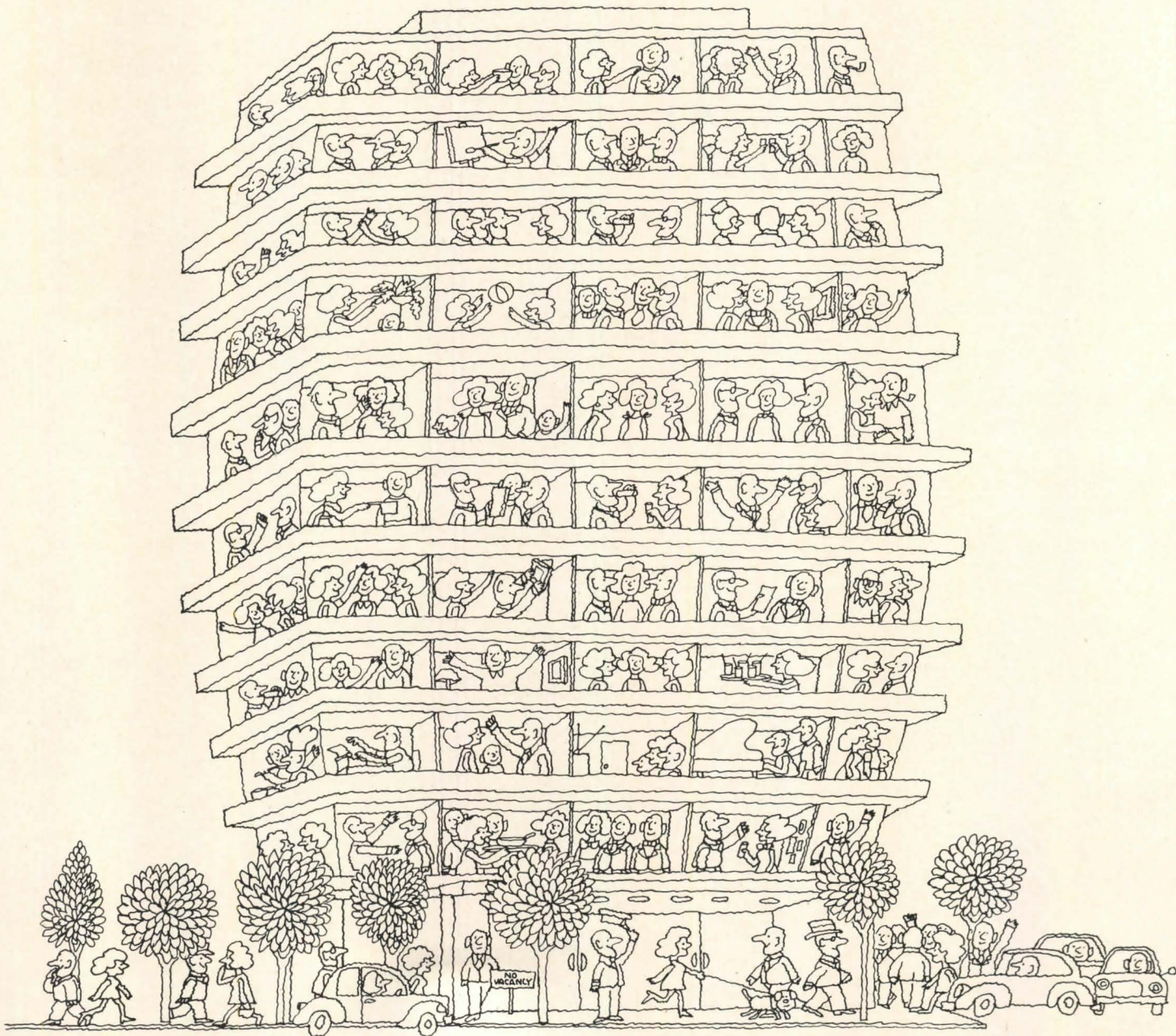
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## Building on Great Lakes, rivers, coasts? Better learn to flood-proof house

The most sweeping federal land-use bill yet enacted begins to take hold this spring.

The legislation that President Nixon signed December 31—the Flood Disaster Protection Act of 1973—has been publicized as a measure to force homeowners in river-bottom areas to buy federal flood insurance and so reduce the multibillion-dollar drain on the Treasury for grants to flood victims.

But an equally important thrust of the new law will require communities along the rivers, the Great Lakes and the coastlines to adopt tough zoning ordinances and building codes for their flood-threatened areas.

**Rules and costs.** By July, about 10,000 communities are to get their first notification from the Federal Insurance Administration of the Department of Housing and Urban Development. They will be told that they have flood-prone areas within their boundaries. That notification will decree a series of deadlines that will eventually require buildings to be flood-proofed or built above the 100-year flood level. Sewer, water and electric lines will have to be flood-proofed against the once-in-100-years flood.

The cost of building a house above its normal elevation in a flood-prone area—using landfill or pilings—varies with soil and other conditions. One study for the Federal Insurance Administration estimated that, along the Louisiana and Texas Gulf coasts, it might cost \$400 to \$500 to build the slab for a small house two feet above its normal elevation.

In coastal areas generally, another FIA report suggests, the cost of using pilings to elevate a 1,500-sq.-ft. structure eight feet above normal elevation is about \$500 to \$1,000.

**The enforcer.** The strictures that will make all these requirements mandatory are quite simple. They are provisions in the new law that shut off mortgage money in the flood-prone areas unless the communities join the program.

If the communities don't pass land-use controls that meet federal standards, buyers of homes and commercial properties won't get federal flood insurance. If the buyers can't buy in-

surance, no bank or savings and loan regulated by a federal agency will be allowed to finance either the construction or purchase of a building in the flood-prone area.

**Start to finish.** The first deadline is March 2. The new law's timetable will force virtually all communities into the program by July 1, 1975.

The program is the result of the third round of flood insurance legislation enacted since 1968. The provisions now cover structures damaged by "a general and temporary condition of partial or complete inundation of normally dry land areas from 1) the overflow of inland or tidal waters, 2) the unusual and rapid accumulation or runoff of surface waters from any source or 3) mudslides which are caused or precipitated by accumulations of water on or under the ground."

According to Federal Insurance Administration officials, this covers property losses from river floods and extra-high tides, mudslides resulting from extra-high tides, mudslides resulting from extra-heavy rains and erosion caused by abnormally high water levels on the oceans or the Great Lakes. Some 400 Great Lakes communities are already in the program.

**Economies.** The new law is Washington's reaction to the handing out of billions in grants and loans to help the victims of the storms and hurricanes beginning with Camille in August 1969 and topped off by Agnes in June 1972. Agnes was the greatest natural disaster ever to strike the country. It cost the federal government \$2 billion.

Loans and grants to flood victims for only the last five years run beyond \$4.5 billion.

The Administration and Congress were united in making the flood insurance and tough zoning mandatory. The reason:

Under the voluntary flood insurance laws of 1968 and 1969 there were few incentives for the purchase of federal flood insurance, or for communities to zone for flood-proofing of structures and utilities in flood-prone areas. In fact, undeveloped lowland tended to be less expensive, encouraging land developers and builders to move in. Prospective buyers counted on Washington's politicians to bail them

out with grants and loans if and when the floods came.

**Profit in disaster.** The relief policy increased the value of the lowland and made development financially attractive. Many flooded-out owners were better off financially after a disaster than before, according to a new study done for the American Enterprise Institute by Howard Kunreuther of Philadelphia's Wharton School of Finance and Government.

Under the early laws there are already 2,900 communities in the flood-control operation—about 2,300 of them in the so-called emergency program of 1969 and 600 in the regular program enacted in 1968.

The 600 communities in the regular program have already adopted the strictest zoning controls and have thus made property owners eligible for both the minimum coverage allowed at subsidized-premium rates, and maximum coverage at much higher actuarial rates. Among them are Burbank, Calif.; Ocean City, Md.; Winston-Salem, N.C.; and Gulfport, Miss. As required by law, their ordinances decree that new structures in flood-prone areas must be built above that 100-year flood level, on stilts or landfill.

**Flood hazard map.** The nearly 2,300 communities in the so-called emergency program are required to adopt only minimum controls over construction in the flood-prone areas in order to make property owners eligible for minimum insurance coverage at subsidized rates. Among them are Cedar Rapids, Iowa; Pittsfield, Mass.; Corning, N.Y.; and Jacksonville, Fla. After a community is notified it is flood-prone, the next step is the adoption by FIA of a flood hazard boundary map for the community. Additional land-use controls are then required. (About 600 of the 2,300 communities have this map.)

Eventually a community is provided with the second, more detailed flood insurance rate map. It defines the flood level above which new structures must be built.

**Timetable.** On March 2, 1974 the ban on loans for flood-area buildings begins for the communities that already have either their rough flood hazard bound-

ary map or the more detailed 100-year flood elevation map. As of that date, no bank or savings and loan can finance purchase of a building or mobile home or construction of a building not covered by flood insurance.

In all these communities, borrowers must buy the so-called first layer of subsidized insurance—which allows up to \$35,000 coverage on a single-family home and up to \$100,000 on non-residential structures and apartments. The subsidized premiums run from 25¢ per \$100 of coverage on the smallest homes to 60¢ per \$100 for apartments and non-residential structures worth \$60,000 or more. Thus, the premium for full coverage on a \$20,000 home would be \$50 a year, and on a \$70,000 warehouse \$420.

Government officials say these rates are about 10% of what actuarial rates would be for structures in such flood-prone areas.

**Actuarial rates.** Once a community has its flood elevation map, then additional coverage is available to property owners at much higher actuarial rates. As of March 2, in the communities that have their flood elevation map additional coverage is available to property owners at much higher actuarial rates.

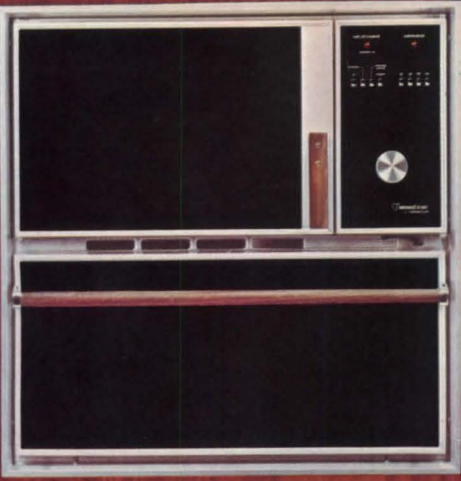
The law says that the lending institution can't lend unless the owner has flood insurance up to the amount of the mortgage or the maximum coverage available to him, whichever is lower. (Once a building has the first layer of protection at the subsidized rate, the insurance and the subsidized premium go with the building, regardless of how many times it changes hands.)

**Warnings.** The next deadline is July 1, 1974. By that time George Bernstein, the federal insurance administrator, must notify those communities not already in the program that they have flood-prone areas within their boundaries.

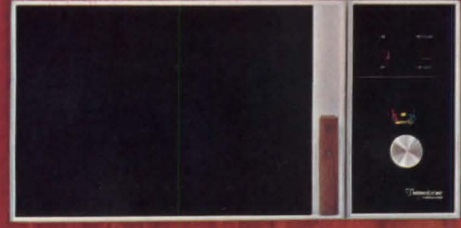
One year later—by July 1, 1975—all these communities must be in the program. If they are not, the ban on federally related financing for buying or building buildings in the area becomes effective.

—DON LOOMIS  
McGraw-Hill World News,  
Washington

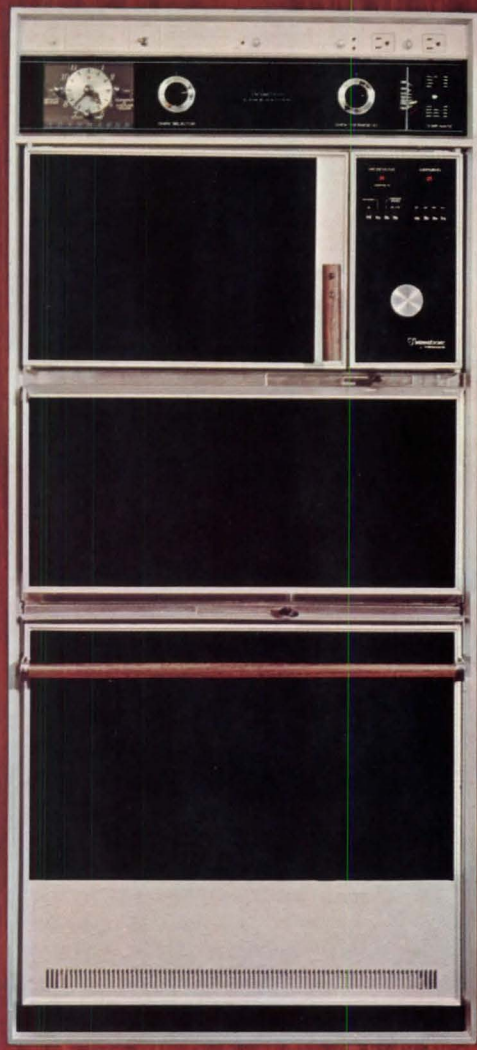




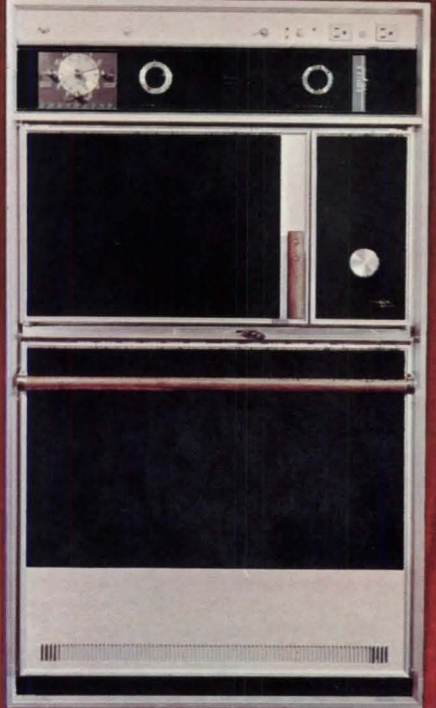
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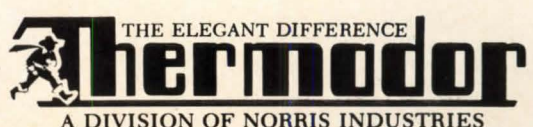
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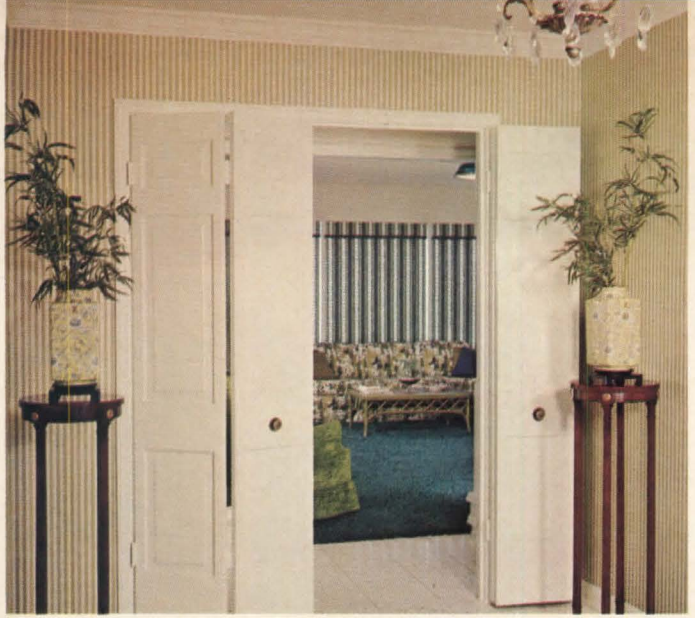
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# The sales opportunity of the year: it's as big as all indoors.

There are lots of things you do to build lasting quality into a home. Unfortunately, some of them cannot be seen by your customers. But one kind of quality that *is* visible is wood panel and louver doors — inside and out.

Wood panel and louver doors can really work hard to help sell the homes you build. They're a symbol of your careful thought and planning. And an indication of the quality that makes your homes a worthwhile investment for the customer. That's why so many builders use wood panel entrance doors. But there's no reason to stop there.

## **Panel doors add character to every room.**

Good doors are like good furniture — they bring character to each room. No matter what the decor, carefully sculptured wood panel doors will enhance the beauty of any room. And your customers will be the first to notice. Not only at the front entrance, but all through the house.

For instance, French doors can change a dining room from just a place to eat into an elegant dining experience. With deep sculptured bi-fold doors, a closet becomes a design accent instead of a hole in the wall. Swinging cafe doors give kitchens a light, perky touch. Even the utility room brightens up with an attractive (and practical) louver door.

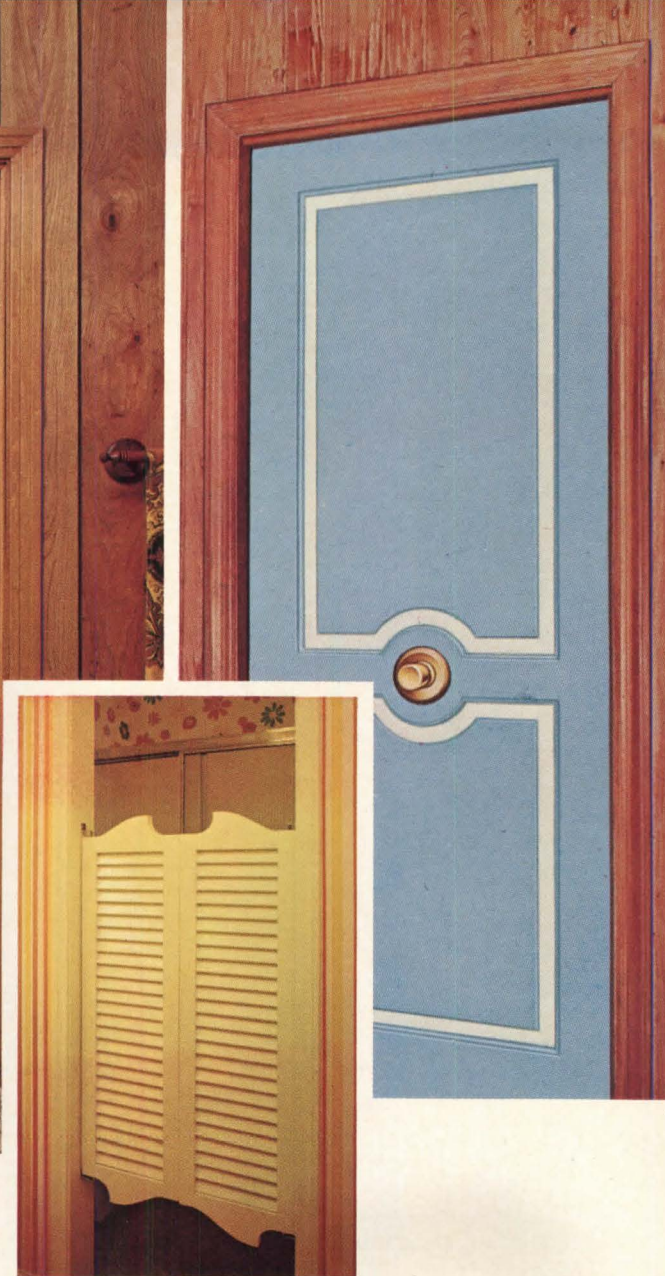
And, of course, sliding wood patio doors do an excellent job of tying indoors and outdoors together. (Their greater insulation quality means less heat loss than with metal patio doors, too. That's an important consideration with the *current* need for energy conservation.)

## **Panel doors for every design.**

Wood panel doors offer you a great choice of designs and styles. Whether your homes are traditional, colonial, Spanish, modern or something else, there's a wide selection of quality wood panel doors to complement any design.

And wood panel doors help you keep the design theme going throughout the house — from the front





door to every room. The panel and louver doors pictured here are just a few examples of the dozens of types and styles that you can use to tie every room into the total design of the house.

**Consumers prefer wood panel doors.**

In three major surveys conducted in 1968, 1970 and 1972, consumers in 39 states reported what they want most in doors, what kind of door they prefer — wood panel or flush — and why. The results clearly indicate that preference for flush doors has fallen while panel door preference is increasing.

**% who prefer panel or flush doors for exteriors**

	Front, Main Entrance			Rear, Other Entrance		
	1968	1970	1972	1968	1970	1972
Panel Doors	59%	64%	63%	54%	54%	62%
Flush Doors	36	26	28	33	26	24
No Preference	5	10	9	13	20	14

**% who prefer panel or flush doors for interiors**

	1968	1970	1972
Panel Doors	31%	32%	34%
Flush Doors	60	47	49
No Preference	9	21	17

**Are you giving your customers what they want?**

Before you install doors in your houses or apartments, consider the facts. Our research shows that consumers rate appearance and durability as the qualities they want most from their doors. And they

rate panel doors better than flush doors in both instances. Are you giving your customers the doors they want?

**Send for your free copy of our survey report.**

We think you should have a report on the major findings of five years and \$40,000 worth of research — "The consumer of the 70's: a report on his housing plans and preferences." It tells your customers' preferences for doors and windows as well as their plans for moving and remodeling. It's an important study that can help increase your sales potential.



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## Support builds for giving mortgage borrower a break on his escrow deposits

One of the consumer issues Congress is considering again this election year is whether to give the mortgage borrower a better break on the money that lenders hold in escrow to pay his property taxes. Those who want to change the law governing mortgage settlements feel they will win eventually, if not now.

The practice of requiring borrowers to agree to escrow accounts grew out of foreclosures for failure to pay taxes during the Depression. The Federal Housing Administration, set up in the 1930s, requires escrow on mortgages it insures. The more recent Veterans Administration encourages such protection on mortgages it guarantees, and conventional-mortgage contracts commonly bind the borrower to deposit sums that the lender in turn uses to pay state and local taxes.

**Abuses.** With the upsurge of cries for settlement reform of late, escrow accounts have come in for hard scrutiny. The primary abuse of the escrow system, says Representative George Brown (D., Calif.), "has been the refusal or inability of the vast majority of lenders to pay interest on the escrow deposits"—a situation he finds "particularly poignant because most lenders can and do themselves earn interest on these deposits through investment in short-term securities."

Nonetheless, would-be reformers such as Brown and Representative Leonor Sullivan (D., Mo.) of the House Banking Committee, have backed away after two years of trying to legislate to the effect that escrow interest must be paid. They have come up instead with a sharply modified approach tailored to lessen objections of powerful lobbying forces on the other side of the issue.

**Differing views.** The reformers realized they had a tough row to hoe after a General Accounting Office study of savings and loan institution and mortgage banker use of escrow accounts came up with very doubtful information from the interest-proponents' point of view.

Fundamentally, while Brown talked of saving home buyers \$100 million by requiring interest payments, the GAO could not get a fix on just how much

money was sitting in escrow accounts around the country. Furthermore, it did get testimony (albeit based on fuzzy accounting data) that smaller lenders lose money on these accounts even without the additional cost of interest payments.

And when the Veterans Administration polled mortgage borrowers as to whether they would rather pay their own taxes, four-fifths said they would rather keep the existing escrow system.

**Opposition.** Mrs. Sullivan herself confessed that the strongest impression gleaned from the GAO study was that local-government tax collectors would lose out, since their job is much eased by having mortgage lenders collect property tax money.

Thus, those members of Congress aiming to change the system now face determined opposition not only from S&Ls and mortgage bankers but predictable hostility from powerful county and city government lobbyists in Washington. Mortgage bankers have a life-and-death stake in the issue, since they use the placing of escrow deposits with commercial banks as the means of securing bank lines of credit with which to make mortgage loans.

But Brown, who had 23 co-signers to his bill last year, and



THE HOUSE'S BROWN  
'Most lenders... earn interest'

Mrs. Sullivan are revamping their bills to try again, as follows:

- First, lenders would be forbidden to collect more for the escrow accounts than one-twelfth of the year's estimated taxes.

- And when the borrower acquired as much as a 30% equity in a property, he would become free to pay his taxes himself.

**Capitalization.** The Brown bill, though not the Sullivan bill, would substitute for the abandoned mandatory interest feature the alternative of mandatory capitalization. Under capitalization, a long-time voluntary practice of a few mortgage lenders, escrow funds would be lumped together with the principal and used to reduce the borrower's interest payments on his mortgage loan. Taxes would still have to be paid out of the balance.

For the moment, the Brown bill probably goes farther than Congress as a whole is willing to move. An aide for the House housing subcommittee, which has just started marking up the 1974 housing bill, the natural vehicle for settlement reform legislation, predicts that only a minimal shift in this area is even possible this year—say, limiting how much money lenders can require borrowers to put into escrow accounts. "If Congress keeps pushing the issue," he says, "lenders may say, 'The heck with it,' and not keep escrow accounts. And I think most people would rather have them."

A staffer for Representative Brown concedes, "I don't think this will pass now," but he adds "It may pass in four or five years."

Inflation is forcing up interest rates and taxes, along with the cost of everything else. That means more money in escrow accounts. So, Brown's aide says "As interest rates go up, lender will be tempted to place funds in interest-bearing accounts and to require larger deposits."

**States on move.** Influenced by the reasoning that produced mandatory escrow-interest bill in Congress last year, state legislatures are moving in the same direction in their 1974 sessions.

Connecticut is alone in having legislated mandatory interest—at 2%. Massachusetts requires an accounting of whether mortgage lenders earned a profit on escrows. If so, they must start paying interest to the borrower this year.

The New York Senate has just passed a mandatory-interest bill with prospects the assembly may follow.

North Carolina held hearing in January, and bills will also come up in Oregon, Minnesota, Michigan, California and Virginia.

But the ultimate solution may differ from any of the moves described above. More experts are now suggesting that property taxes be collected much more frequently—let's say monthly—thereby eliminating the dispute over interest earnings except in the case of the very largest and most sophisticated lending institutions.

—S.V.

### Quotation of the month

*The history of civilization has been the history of cities.*

*Since the 1940s we've seen a continued flight to the suburbs at the expense of the inner city. The decade of the 1970s was supposed to be the era of modular and industrialized housing techniques. It was short lived.*

*Before we enter the 1980s it will be the era of the rebirth of the inner city. It marks one of the industry's greatest challenges, since the developer must now reshape and replan what should have been anticipated and done more than ten years ago. The plan must begin today, be implemented tomorrow and be a reality and not a dream.*

*This demands a close working relationship between the public and private sectors. It means integrating low-income housing units with luxury units. It means land subsidies or tax incentives to make development profitable.*

—Roland E. Arnall

*Co-founder and partner, the REA Companies, Los Angeles*





**Three reasons why playing it safe has never been so safe before.**

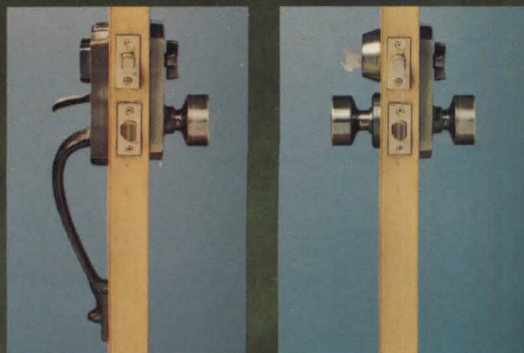
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**It saves lives.**

**It stops stealing.**



The Nolin Series is available with 3 Entry Handle Keylocks and 5 knob styles. Above left: Colonial Entry Handle with Regency knob, Antique Brass. Above right: Regency knob both sides. Large photo above: Galea inside knob, Brass Highlight finish.

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CIRCLE 70 ON READER SERVICE CARD



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Brick is the best building material available. That's

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.



Brick Institute of America  
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CIRCLE 71 ON READER SERVICE CARD



## Levitt comes back home to building: He'll buy company back from ITT

Bill Levitt announced on Valentine's Day that he would take Levitt & Sons off ITT's hands.

The statement ended more than two years of speculation about its divestiture, which is required by a landmark Justice Department consent decree [NEWS, Sept. '71 *et seq.*].

The price and terms, not disclosed, reputedly include payments over several years.

"But let me put it this way," Levitt told curious reporters, "I don't like to pay more than market value for anything."

**Suspense.** Whatever the figure—it apparently would be revealed in good time—Levitt said:

"It will *not* be a public company. We plan to take over operations as a private company on April 1—assuming Justice Department approval. Everything is settled now, however: price, terms and conditions."

After ducking further money queries, Levitt undertook to answer another big question.

**Motives.** Why should a multimillionaire of 67 years take over a company widely reported to be in deep trouble?

"Because I love Levitt and Sons," Levitt said. "It's my baby. I've never known another job. I think I can do a better job running it, and I want to."

"This is not intended as a criticism of [ITT President] Harold Geneen," he added. "I think he's a genius. But it's no secret that he himself believes he made a mistake."

**Corporate problem.** Reporters asked what did Bill Levitt think of ITT's system, which he himself had experienced?

"The ITT philosophy works for other kinds of business," he answered, "but not this one. When it used to be my company, we had a saying in it:

"We can turn on a dime."

"With ITT we couldn't. There was too much management con-



Levitt and family as they arrived at New York press conference. From left, Bill Levitt, his daughter by previous marriage, Gaby, and his present wife, Simone.

trol, and it took too long to get a decision out of corporate.

"Oh, we had autonomy on little day-to-day decisions, but at a level a little above that, we had to check back with them."

**The don't book.** "For example, suppose I lost a man, a project manager," Levitt went on. "And I pick you as the best replacement. But you say, 'I want \$2,000 more than you're offering.' I'd open my policy manual and find I couldn't pay you what you wanted. So of course, you'd walk out the door."

"Or, a hypothetical example. When the property came up for sale that later became our Bel Air development in Washington, D.C., we were able to sign it up the same night. We left other buyers knocking at the door. If we'd been in ITT then, we'd have had to say, 'We'll buy an option for 60 days while we push it through our corporate real estate division. And they'd say, very politely, 'Go jump in the lake.'"

"That project was very important for the company, very important."

**Next moves.** "There are a lot of changes I will make."

"I like to give a man a job to do, tell him what I want and tell him to go to it. And he's allowed to be wrong—15% of the time."

"I want to build up a top-flight

operating team. I think the present executives will stay, at my invitation, and a lot of the old executives are waiting in the wings to come back." [President Gerhard Andlinger said separately he would not remain with the company.]

But Levitt was unwilling to predict when the company might return to black ink.

**Hidden numbers.** The condition of the Levitt company, in fact, was far from clear.

Few meaningful figures have been released about Levitt since 1968, except for its \$14 million loss in 1973. It is known that Levitt's huge Palm Coast project in Florida will stay with ITT. Also, the subsidiary's modular housing operations were abandoned in 1972, with operating losses and write-offs reported at \$13.9 million. Of a \$100 million land inventory, the new owner said:

"We have bought a substantial amount of it, optioned some of it, and some we didn't want," but would not elaborate.

**Building scheme.** Levitt's plans seem definite, however.

"We'll experiment with different housing types and test-market them. And we won't be wedded to any one type. We're a shelter company, and we'll build anything that's a roof over

your head.

"I think the day of the Levitt town is over. But a variant is feasible: We'll build in ten or 15 spots ringed around a city, as we're doing around Paris now. That will give us the same total volume as a large Levitt town."

"We'll keep on pressing our international business."

"And we have my P.E.T. plan to implement—Primary Employment Towns."

**New cities.** Levitt waxed philosophical—and optimistic—about housing's long term.

"You know, man wasn't intended to live the way he does now, with concrete from Boston to Washington."

"The future is in new cities with their own industry, all outside the commuter range of the metropolis. We have to get away from mass transportation, to places where most people live a 15-minute walk from work and from services. That's my P.E.T. idea."

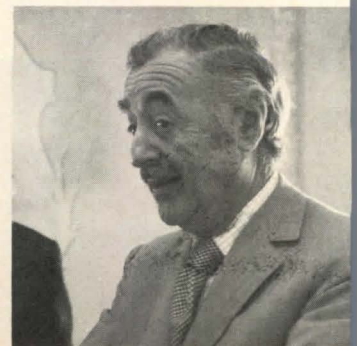
"The land is there. Just look at any map."

"And there's demand. My figures show a need for 26 million more units in the 1970's—about 4 million starts a year—which is impossible. There'll be 100 million more people in the U.S. in 30 years, and they'll have to be put someplace."

**The Levitt style.** Whatever the future will bring, Levitt left the press conference with the air of a man in the catbird seat, his beautiful French wife on his arm, his Onassis-class yacht resting in a European harbor, and his namesake company on its way back to him at some price that clearly left him in an affable mood.

And ITT had a \$35 million contingency loss it posted on its books to cover the sale—even before it had come to terms with William Laird Levitt.

—HAROLD SENEKE



Announcing his return to building, Levitt was by turns thoughtful, expository, intense. Later he seemed to evince satisfaction.



# Looking for a replacement for wood that doesn't have unsteady prices and uncertain deliveries? You're looking at it.

It's GAF Stratalite® Thatch Siding. And if you're looking for one good reason to use it instead of wood, we'll give you four.

In today's market, the price of wood keeps fluctuating. (The price of Stratalite doesn't.)

Due to the wood shortage, there's great uncertainty about delivery of wood. (With Stratalite, there isn't.)

Although Stratalite Mineral Fiber Siding has the beautiful appearance of wood, it doesn't have to be painted, won't rot, shrink, curl, split and can be put up with the same carpenter's tools as wood. (It's also fire-resistant and termite-proof.)

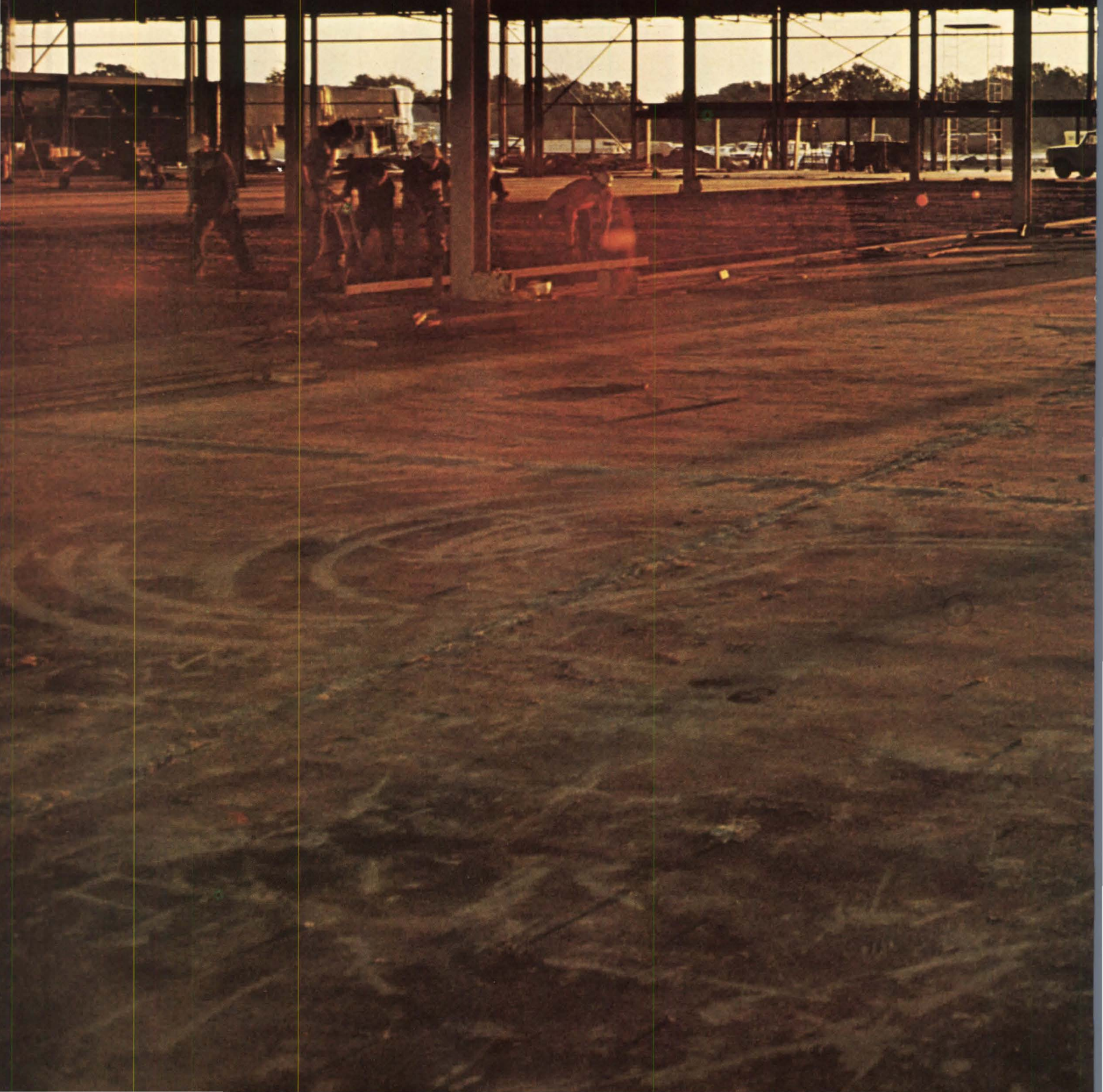
One more thing: there's a 20-year warranty against manufacturing defects.

For more information about how to get all the advantages of wood without all the uncertainties, call your GAF Building Products Distributor, or write: GAF Corporation, Building Products Division, Dept. HH-34  
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**The energy crisis.  
The insulation shortage.  
The company that's doing**





Johns-Manville's new fiber glass insulation plant, McPherson, Kansas.  
Photo: October 8, 1973. Opening: Mid-1974.

# Something about both.

Everybody knows that electricity and natural gas are in short supply.

But not everybody knows that there's a shortage of building insulation, too.

The combination, of course, is a dangerous one. What's Johns-Manville doing about it?

We're building two brand new plants.

Our \$10 million, 250,000 sq. ft. plant in McPherson, Kansas will be ready in mid-1974. A little later that year, our new Willows, California plant will go on stream.

And—as you read this—we are doubling the capacity of our fiber glass insulation plant in Penbryn, New Jersey.

It's all part of an ongoing program to keep up with the growing demand for building insulation.

And to help keep the energy crisis from getting any worse.



**Johns-Manville**

Greenwood Plaza, Denver, Colorado 80217



## Mobile-home maker rolls out its answer to the fire-trap charge

If there's one problem plaguing mobile-home makers, it's the charge that their products are fire traps. Now one maker claims it has come up with a solution.

DMH Co., a division of National Gypsum Co., has introduced new models which, it says, are the first to meet stringent new code requirements similar to those that will be effective July 1 in New York state.

The models—DMH's Steelbond line—differ from traditional mobile homes in three ways:

1) Interior walls are gypsum-board panels.

2) Framing is steel studs.

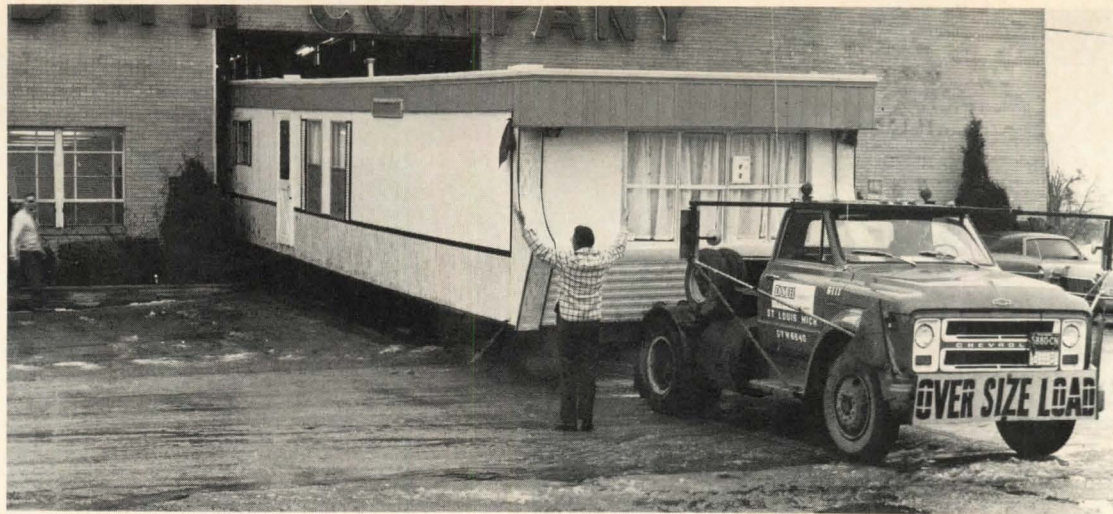
3) Insulation is foamed-in-place urethane, which also is used as a structural bonding agent, eliminating staples and nails on interior walls and ceilings.

DMH backs its claim by citing results of flame-spread resistance tests conducted by engineers of Factory Mutual of Norwood, Mass. In the tests, Steelbond units rated 20 on a scale of 75. A figure of 75 or less is acceptable under the New York state code.

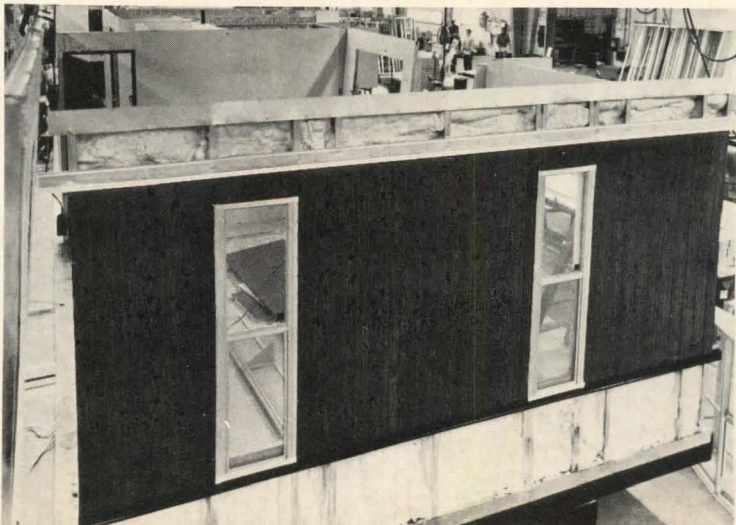
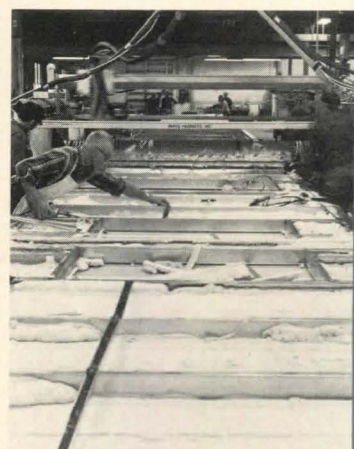
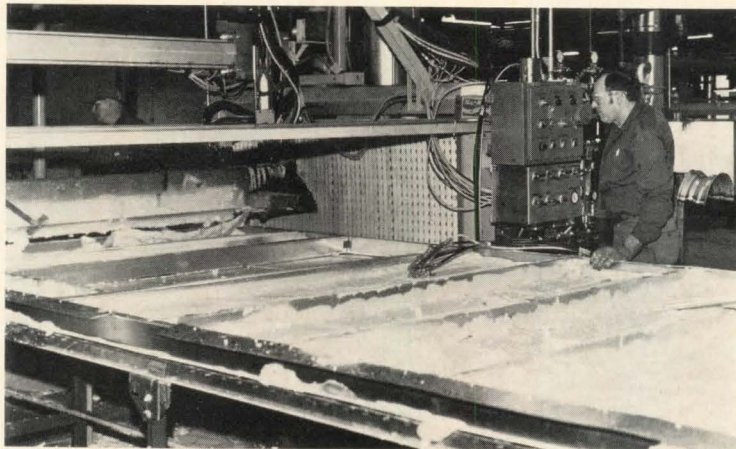
The units, introduced after an 18-month R&D field and laboratory testing program, have been favorably received by dealers, says David Whited of DMH. He reports orders in excess of \$4 million—enough sales to cover first-quarter production. The company currently is producing the new units in two of its recently converted plants at Alma-St. Louis, Mich. at the rate of four a day. That figure is expected to grow to 15. The plants use a new off-line assembly method that, the company says, permits increased production and increased quality control.

Three unit sizes are available: 66'x14', 70'x14' and 60'x24'. Suggested dealer retail prices range from \$8,900 to \$23,000.

—EMMY CRAWFORD  
McGraw-Hill World News  
Pittsburgh



Outward-bound Steelbond unit leaves one of DMH's two newly converted plants in Alma-St. Louis, Mich. (above). Inside the new units (right), light-colored, vinyl-faced gypsum panels have replaced the woodgrain wall panels found in conventional mobile homes. The new look, say company officials, provides a more spacious appearance and gives owners greater latitude in decorating.



Off-line assembly steps include (photos above) application of sprayed-on foam to a perimeter wall assembly that consists of gypsum wall panels and steel studs. The sprayed-on foam is said to act as both a structural adhesive and as thermal insulation. Photo at left shows the perimeter wall, with interior partitions and windows in place, after it has been hoisted alongside the mobile home's main frame.



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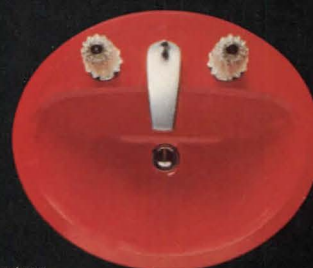
Even more, they're scorch-proof. Impervious to cigarette burns. (A great selling point.) And they come with "Fast-Lav Strip.™" To hold the lavatory in place while fittings are being mounted and the sealant is drying. (To make for quicker installation.)

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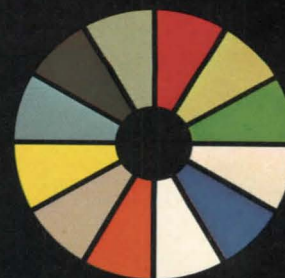
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Contura



Oval Contura



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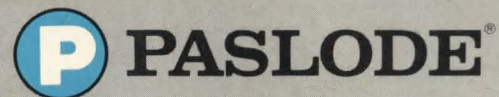
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H&H MARCH 1974 79





**"There's one sure thing about the energy crisis . . . It means higher operating costs for owners and tenants, so economy measures are in order"**

Whatever doubts you may have about the true magnitude of the energy crisis, there's no denying that fuel costs are already up and electricity is becoming increasingly costly, not only for you, but for your residents.

So any moral arguments about whether you should cut back on energy consumption in your apartment complexes out of altruism or patriotism are purely academic. There are other more practical reasons for running your apartments on less energy, i.e., to stay competitive by helping to hold down residents' energy costs and remain profitable by holding down your own operating costs. Make no attempt to cut down on energy consumption and you may well end up with apartments that are prohibitively expensive to live in and/or operate.

So what can an apartment owner do besides help organize car pools and dutifully circulate to residents the utilities' common-sense guidelines (turn off your radio, keep drapes drawn) for using less power.

One obvious approach is to cut back on fuel-consuming services, but this is delicate and subject to strict limitations. When landlords in New York City tried providing fewer hours of central heating they were immediately dissuaded by outcries from tenants demanding that either full service be reinstated or they would expect a rent reduction. The same fate would befall any significant cut-back in outside lighting and could lead to lawsuits concerning residents' safety.

**What you can do.** There are many modest energy-saving steps you can take and not cause a ripple among the residents. Examples:

Mechanical timers on the lights for recreation rooms and outside rec facilities keep residents from adding unnecessarily to your electric bill without causing them undue inconvenience.

Reflective film on large window expanses in recreation buildings, corridors and other common areas helps minimize air-conditioning loads and is barely noticeable.

Converting from incandescent to fluorescent lighting can save over 50% in power usage with no reduction in illumination.

In our company's case, the energy crisis finally gave us the justification we needed to close down swimming pools during the winter in our northern California complexes. We have always had a few hardy souls, never amounting to even one percent of our tenants, who insisted on swimming all winter. This required year-round pool heating and filtration for their occasional

cold-weather dips. But now that kind of energy use is wasteful, so we've shut down the pools in winter with the reluctant understanding of our polar-bear swimmers.

Besides looking for ways to economize on existing services, apartment owners should also give some thought to adding new energy-saving services to reduce residents' fuel bills. A shuttle bus to the local train or bus station is one such service and some owners had begun offering it at suburban projects long before the current energy crisis. In addition to serving job commuters, a shuttle bus could provide trips to shopping and entertainment centers. The door-to-door convenience should be worth enough to residents so that the owner could make such a service pay and at least get his costs out of it.

**Tighter maintenance will help.** Another obvious place to look for energy savings is in maintenance procedures. Maybe you should shorten your schedule for changing water heaters to minimize the increased energy required when heavy scale deposits build up on heater linings. Perhaps you can substitute more minimal-care ground cover for grass to reduce or eliminate the use of power mowers. Perhaps some, if not all, night-time maintenance of common areas could be switched to daylight hours by shortening schedules for the use of facilities like laundry rooms and rec buildings.

Steps to minimize energy usage in apartments are limited to a large degree by apartment design. So the designer's responsibility for controlling long-term operating costs now takes on a new and more complicated dimension.

Radical design changes, like RCA's plans to install a solar-energy-powered lighting and heating system in its new \$6 million restaurant/conference center in Rockefeller Center, are out of the question for apartment developers. And so too are many promising innovations, like microwave appliances, which are still in short supply or in need of much more R&D before their long-term reliability is proven.

But basic fuel decisions—namely, what kind of heating system to install in a new complex—have to be made now on existing information. And with the price of fuel oil rising so sharply and reducing the differential in operating cost between electric and oil heat, the choice of individually controlled and metered electric units would seem to be increasingly logical for apartments.

However, putting the apartment resident on his own meter for heating and cooling as

well as all other power consumption doesn't relieve the landlord of all concern for his tenants' energy bills. Because if those bills skyrocket, the owner will ultimately pay for them in terms of chronically high turnover and difficult-to-rent apartments.

For that reason, the design and performance of thermal insulation should be even more important to apartment developers and owners than to single-family home builders.

**Siting makes a difference.** Apartment designers should also be giving more serious consideration to the orientation of buildings to take advantage of the sun's energy in cold weather and provide protection from it in warm weather. In this regard, a long list of design modifications such as reduced window area now have to be taken into account.

Of course, in an energy crisis apartments have an inherent advantage over conventional homes: They are more economical to heat and cool. Most apartments have only one or two exposed walls, are insulated from outside temperatures by other living units above or below and contain less space than conventional homes. And because multi-family housing needs less energy to function, the case for higher densities can now be based on the additional argument of economical energy use as well as economical land use.

Another inherent advantage that the modern apartment complex offers in an energy crisis is the recreation center. Always a good merchandising tool for attracting and holding apartment residents, the rec center now becomes an even greater attraction as people seek entertainment and pastimes at home to avoid burning gasoline.

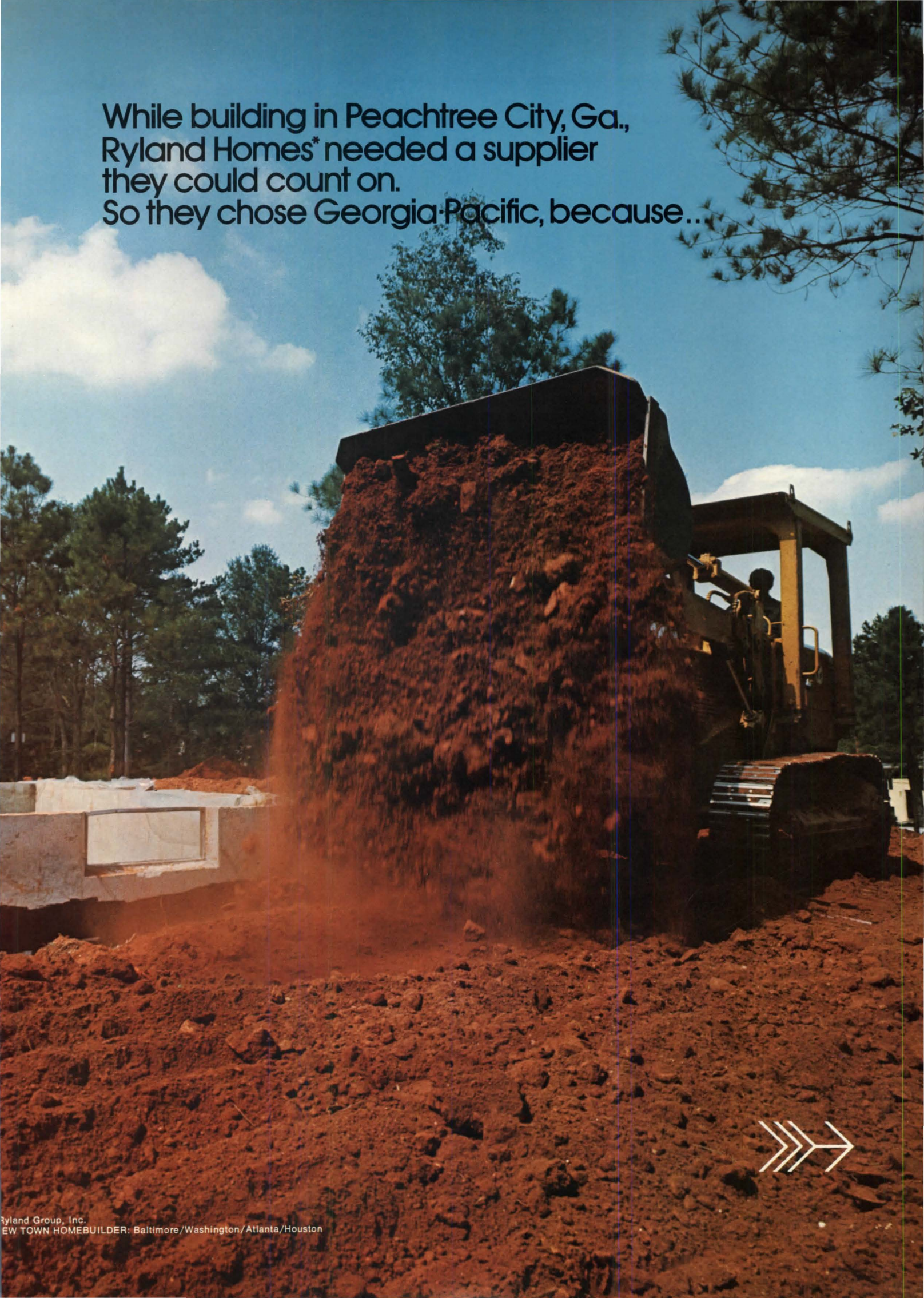
Also in light of the gasoline shortage and price rise, apartment location now becomes extremely critical. As the gas crisis continues, proximity to metropolitan areas, employment centers, public transportation and shopping has to be the prime consideration for the majority of buyers and renters. This makes many older apartment complexes in close-in locations much more valuable than they were before the energy crisis. Even without an efficient heating system or amenities, an older complex that minimizes driving can have a decided edge on modern, but remote, competitors.

Coupled with the recent sharp decline in the rate of new apartment development caused by anticipated tax-law changes and management problems, the gasoline crisis makes it more feasible than ever before to invest in the refurbishing of well located older complexes to enhance their livability.

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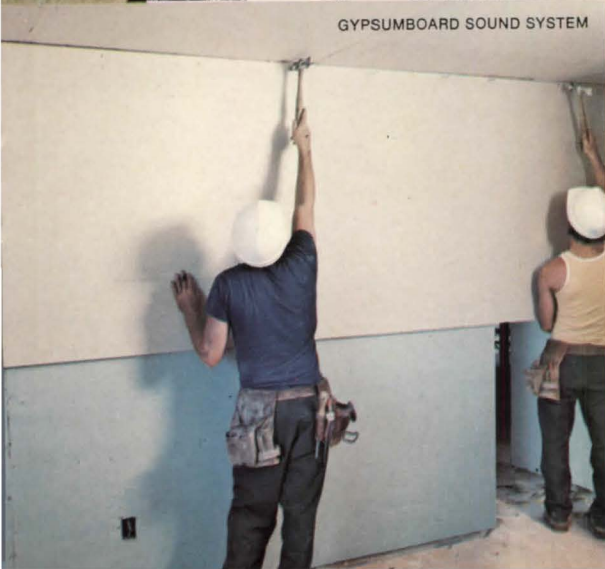
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## Some thoughts on mixed housing projects—and their economic and social advantages for the developer and his prospects

The standard housing practice, usually reinforced by casual market surveys, has been to segregate housing types. The all-too-common result is a planning pattern that locates apartments behind the commercial strip, distinctly separate from townhouses which, in turn, are set apart from single-family uses or retirement homes. Typically, this approach generates rather monolithic neighborhoods—socially, esthetically and economically.

About ten years ago when we were planning Pine Run, a PUD in Gloucester Township, N.J. (*site plan, below*), we hypothesized that at least some segment of the market felt as we did—that a mix of unit types elbow-to-elbow would have positive advantages. Why? Because a mixed-use plan allows for a mingling of age groups, increases the developer's dollar yield per acre without unreasonably increasing density and allows the land planning flexibility necessary for environmentally sound and esthetically attractive development.

**Mixed-use benefits.** We were interested in the age mix for fairly practical reasons. Young marrieds (70% of whom are working couples) need baby sitters; the elderly need to be needed; and a child should see a grey head often enough to understand the human life cycle. The artificial division between age groups, which is a consequence of segregating unit types, is not something we saw as desirable.

With respect to grading and otherwise disturbing the natural environment, we found that certain types of units fit best on certain grades. Three-story split/garden apartments, with the entrance at the second story, are best suited to 12% slopes and can be built on such land at the least cost. Similarly, three story/split townhouses fit best on 15%. Single-family homes, which require driveways and some flexibility to siting, ordinarily should be placed on ground which does not exceed 10% grade. The ideal environmental plan and, incidentally, the least costly, would locate units in response to these natural conditions—particularly given the general irregularity of most sites.

For the developer, a housing mix offers some significant advantages. As noted in Carl Norcross' recent Urban Land Institute study, the degree of consumer satisfaction corresponds closely to the intensity of housing. In general, the lower the density the higher the satisfaction. But any builder knows that some degree of higher density is essential to keep units within reasonable

cost. If unit types are mixed, we found, the real density of a project can be kept lower than if a monolithic project is planned. And visually the density will appear lower than it actually is. This can be done while still generating a good dollar yield per acre.

For example:

Garden apartments @ 14 DU/acre and  
\$20,000/unit = \$280,000/acre gross value

In contrast:

4 garden apartments @ \$20,000  
4 townhouses @ \$30,000  
2 single-family @ \$40,000  

---

10 DU/acre = \$280,000/acre in gross value

The acreages are equal, the dollar yields are equal, but the second alternative reduces density and improves appearance.

A mix of unit types also may be an asset when it comes time to market the final product, particularly for the small rural developer. For this builder, virtually every looker is a prospect, and he is wisest to concentrate examples of each housing type where they can be easily seen and sampled. If this is done, sales can be conducted in one area and streets and utilities don't have to be spread to provide a varied housing sample in a project's early marketing stages.

**Consumer reaction.** The only question remaining is one of market acceptance which is an esthetic and social issue. First, does the mix look good enough to increase a unit's marketability, and second, will single-family buyers live with renters and vice versa?

The latter question is probably the most important one. Over the years owners have come to associate renters with poor maintenance and transient life styles. At Pine Run we learned from a study conducted in 1971 that these assumptions are simply not accurate. Most renters responded that they intended to stay past their two-year minimum lease period and most displayed an active interest in community maintenance and community life. Although some owners had the traditional reaction to renters and rental units, the majority (some 70%) of the Pine Run sample favored the mix. Residents observed that a mix attracts a diversity of people, provides visual variety and makes it possible for residents to stay in the community as their housing needs change.

Rents in a community of this type could average between \$180 to \$250 a month for garden apartments and townhouses; unit prices could range from \$26,000 to \$40,000 for townhouses and \$35,000 to \$70,000 for single-family homes. As an individual family grew and buying power increased, he could find a new unit without being forced to leave his community. Our Pine Run study showed us that residents, and particularly young people, appreciate the opportunity to set down quick roots and to live in a place that has the potential for permanence.

Segmenting the market may be an appropriate practice on Madison Avenue, but it isn't always the right approach for a community of real, interacting people.



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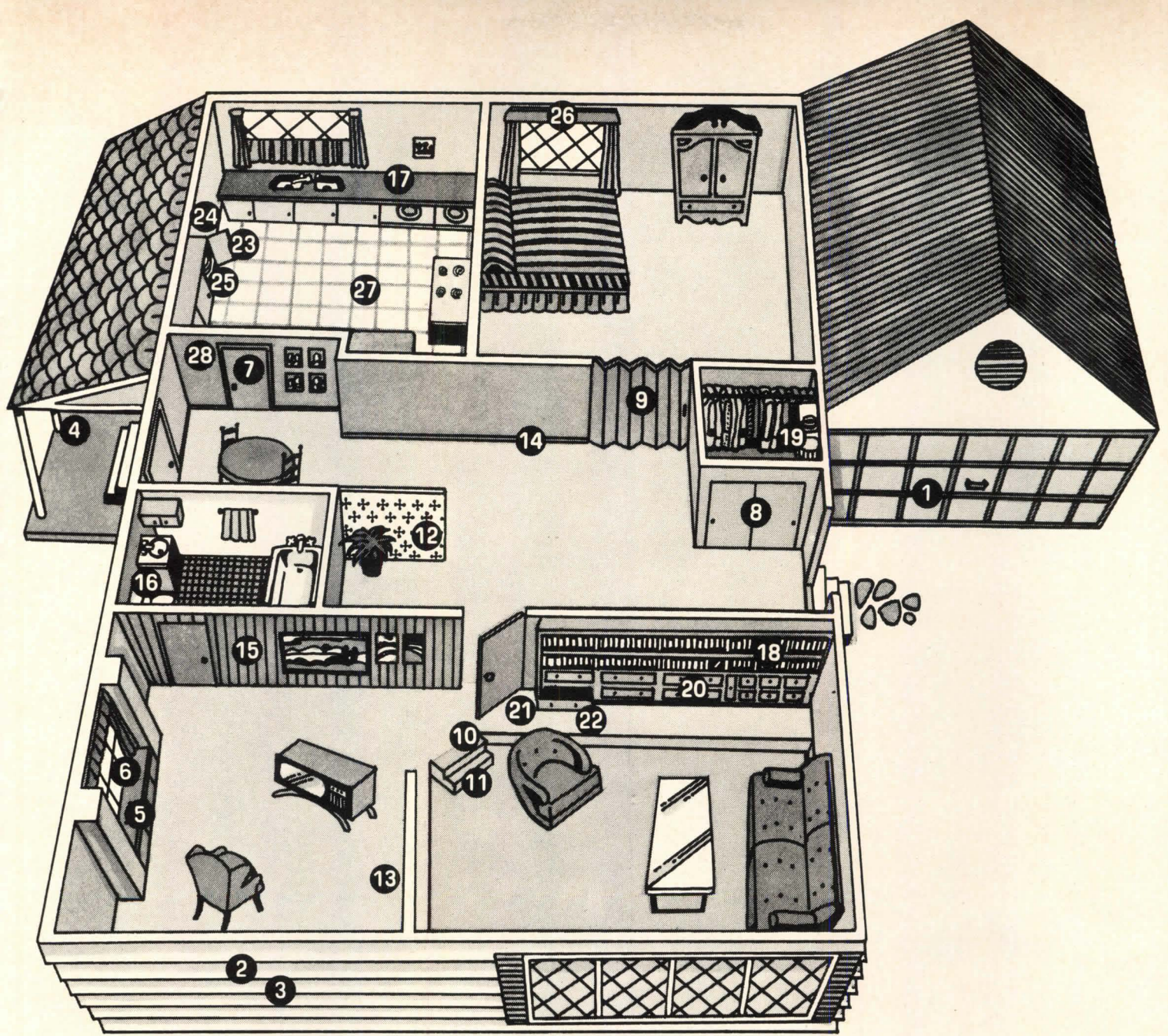
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only, like underlayment and shelving, it's time you took another look at multiple-use particleboard. And remember, particleboard underlayment manufactured by NPA members is grademarked by NPA and conforms to CS 236-66, your assurance of quality.

To help you, we've developed a free booklet that's yours for the asking. Just ask the National Particleboard Association, 2306 Perkins Place, Silver Spring, Md. 20910, for "MULTIPLE-USE PARTICLEBOARD."

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| 2 Sheathing            | 16 Vanities              |
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| 5 Window seats         | 19 Closet shelves        |
| 6 Window sills         | 20 Drawer fronts         |
| 7 Doors                | 21 Drawer sides          |
| 8 Sliding closet doors | 22 Drawer bottoms        |
| 9 Bi-fold doors        | 23 Kitchen cabinet doors |
| 10 Stair treads        | 24 Kitchen cabinet sides |
| 11 Stair risers        | 25 Kitchen shelving      |
| 12 Partitions          | 26 Valances              |
| 13 Dividers            | 27 Underlayment          |
| 14 Molding             | 28 Door jambs            |

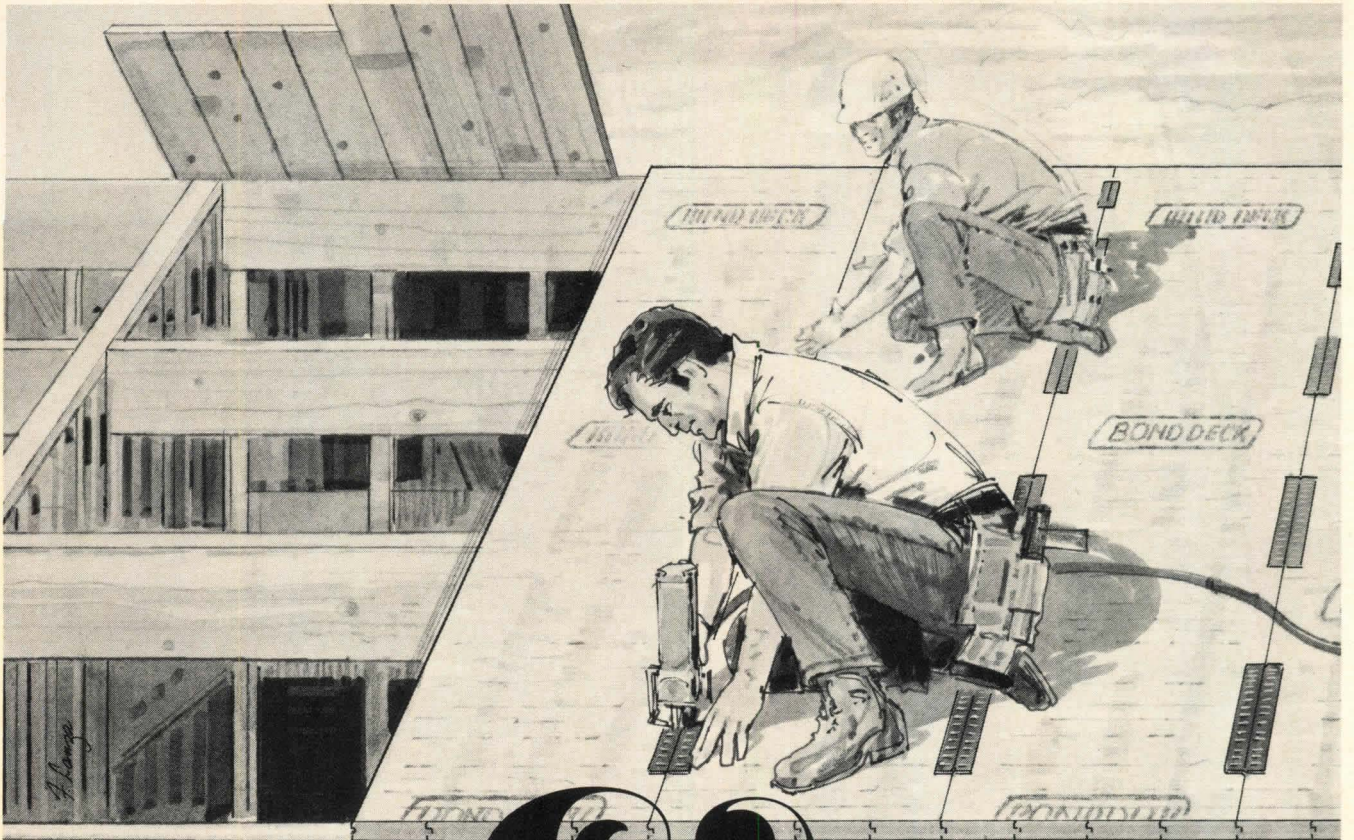
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# HOUSING'S BIGGEST BUILDERS

Vital statistics  
on 150 companies  
that produced  
1,000 or more units  
in 1973

The next 18 pages comprise a report on companies that qualify as giants in an industry characterized by smallness.

Drawn from data in the 1974 *Blue Book of Major Homebuilders*, (see page 91) it will tell you who these companies are, how much housing they built last year, what kinds of housing they built, where they went to market and how they generated non-housing income. Finally, it will consider their prospects for 1974—insofar as this is possible.

It would be easy to call these giants the industry's leaders. That they all are—but only in terms of numbers. Much as the disciples of bigness would like you to believe otherwise, sheer volume is not a measure of the strength and staying power of a company, of the expertise and stability of its management or of the quality of its product. Year in and year out, many builders roll along soundly—and profitably—at annual rates in the hundreds rather than thousands.

Sheer volume, in fact, can be a fatal handicap, as a number of the giants have already learned—some very recently.

Nevertheless, these 150 builders are worth studying—first, because they have cornered a disproportionate share of the nation's housing market and second, because their very size and, in many cases, the broad scope of their operations make them, to at least some degree, a barometer of the whole industry.



## How much housing did they build?

As a group, the 150 largest builders reported on in this issue say they produced roughly 335,000 housing units last year.

That figure may be somewhat inflated because many companies submitted year-end estimates before they had felt the full effects of the industry's disastrous fourth quarter.

But even allowing for a degree of exaggeration, the figure is impressive. What it says is that one-half of 1% of all active builders—of which there are some 30,000—accounted for more than 16% of 1973's housing output.

What it also says is that even though housing is essentially an industry of small companies, the biggest companies are steadily increasing their share of the market. In a year when housing starts fell by 13%, these companies boosted their production by roughly 9%. (But among the 150 the pattern varied widely—some doubling their '72 output, others halving it.)

Finally, you should keep this point in mind: The companies in this report are not the only companies that built 1,000 or more units last year. Some of the volume leaders are missing because they did not respond to the *Blue Book* survey. (A prime example: New York's Lefrak Organization, which built approximately 7,000 highrise apartment units

in 1972.) So the big-company share of the market is in fact even larger than the above figures indicate.

### What kind of housing did they build?

For the most part, the 150 builders do not limit themselves to any one type of housing. And their 1973 performance illustrates that point.

It should further be noted that their product mix is not typical of the rest of the industry. It leans much more heavily to multifamily and attached housing. For example:

- 45% of their production was in rental buildings or projects, many of which were either built for or sold to investors.
- 28% was in built-for-sale apartments or attached houses (townhouses, triplexes, fourplexes, etc.), the vast bulk of which are condominiums.
- Only 27% was in that traditional industry staple, the single-family detached house.

A surprising number of the big companies built in all three categories, and well over half were involved in at least two. More specifically, as charts on the following pages show, 106 of the 150 companies built rental units, 106 built condominiums and 87 built detached houses.

#### The top ten in total volume

Company	Units
Lincoln Property Co.	11,000
U.S. Home Corp.	10,500†
Centex Corp.	8,400
Kaufman & Broad Inc.	8,000
Levitt and Sons Inc.	7,300
Ryan Homes Inc.	6,500
Jetero Corp.	6,158
The Klingbeil Co.	5,718
Weyerhaeuser Real Estate Co.	5,100
Leadership Housing	5,000

†Estimated for fiscal year ending Feb. 28, 1974

Not listed is Kassuba Development Corp. which has filed for protection under Chapter 11 of the Federal Bankruptcy Act; the firm reports 9,000 starts, refuses to divulge number of completions.

Levitt is not listed in the detached-house and townhouse condominium rankings (*facing page*) because its auditors do not break out the two housing types. Its detached-house/townhouse total: 5,600.

#### The top twelve\* in rental housing

Company	Units
Lincoln Property Co.	9,000
Jetero Construction Co.	6,158
The Klingbeil Co.	5,160
L.B. Nelson Corp.	3,600
Jack P. DeBoer Associates Inc.	3,000
A.G. Spanos Construction Inc.	2,883
R&B Development Co.	2,800
Donald J. Scholz & Co.	2,667
Deffet Companies	2,600
Wallace E. Johnson Enterprises Inc.	2,500*
Leadership Housing Inc.	2,500*
Edward Rose & Sons	2,500*

\*Three firms report the same number of completions—2,500. Kassuba Development Co. reports 5,500 rental starts, refuses to divulge number of completions.

#### The top ten in detached houses

Company	Units
U.S. Home Corp.	6,300
Centex Corp.	6,000
Ryan Homes Inc.	5,600
Singer Housing Co.	est. 4,500
Kaufman & Broad Inc.	4,000
Weyerhaeuser Real Estate Co.	3,500
Hallcraft Homes Inc.	3,100
Century Village Inc.	3,000
Signal Landmark Inc.	2,500
Lennar Corp.	2,450



Look a little closer and you find another interesting fact: If a company built in two categories, the combination tended to be detached houses and condominiums, or rental units and condominiums. The implication: Detached-house builders enter the condo market because they are for-sale specialists; rental builders go the same route because they are multifamily specialists.

Finally, for the majority of the 150 companies, housing was by no means the sole source of income. For instance, 50% of them did commercial or industrial building either for their own investment, for sale to investors or as general contractors.

#### Where do they go to market?

The average-sized homebuilder still operates in one community—thriving in part because of his intimate knowledge of a single market.

Not so the biggest builders. Of the 150, only a dozen limit their markets to a single city, only 16 more build in only one state and the balance (122 companies) are multi-state operators—some on a regional basis and others in a range of locations across the country.

#### How do they see the current year?

To put it bluntly, not too clearly. Considered in the light of the industry's traditional over-optimism, predictions were strikingly varied and indecisive. Some of the firms estimated little change in overall volume; some cheerfully foresaw continued strong growth; and a handful of realists saw their production dropping—in some cases sharply.

Some of the over-optimism can be explained by the timing of the report; as noted above, much of the data came in before the depressed fourth quarter of 1973 was apparent. But in most cases the probable explanation is much simpler: unwillingness to face up openly to a rough year.

A few of the big builders were brutally honest. They saw either no increase at all in 1974, or serious drops in production. And some of the super-optimists also gave tacit recognition to the probability of a rough year. They predicted a strong shift away from rentals—which most people agree will bear the brunt of lowered volume—and toward either condominiums or single-family detached units.

Starting on the next page, you will find, listed alphabetically, the 150 companies comprising this report and the key statistics of their 1973 performance.

#### The top ten in townhouse condominiums\*\*

Company	Units
Kaufman & Broad Inc.	3,000
McKeon Construction	2,595
Olin-American Inc.	2,420
U.S. Home Corp.	2,200
Centex Corp.	2,000
Lincoln Property Co.	2,000
Hunt Building Corp.	1,794
Del E. Webb Corp.	1,650
Structural Buying Service Inc.	1,600
Donald L. Bren	1,400

\*\*Includes for-sale units called duplexes, triplexes, fourplexes, etc. Kassuba Development Corp. reports 2,500 condominium townhouse starts, refuses to divulge the number of completions.

#### The top ten in apartment condominiums

Company	Units
Forest City Enterprises Inc.	3,900
U.S. Home Corp.	2,000
Leisure Technology Corp.	1,750
Mathews-Phillips Inc.	1,700
Urbanetics Communities††	1,600
Valley Forge Corp.	1,500
Radice Realty & Construction Corp.	1,483
Hartsville Construction Co.	1,150
Weyerhaeuser Real Estate Co.	1,100
Construction Advisors	1,050

††Firm has filed for protection under Chapter 11 of the Federal Bankruptcy Act; it will not divulge how much of its volume was completed in 1973.

#### The Blue Book of Major Homebuilders:

##### What it is and how to get it

The source of most of the data used in this report, the *Blue Book of Major Homebuilders*, is a compendium of facts and figures on the largest firms in the homebuilding industry. Some 2,000 of these firms were sent questionnaires for the 1974 edition; 650 sent back sufficient data for detailed inclusion in the book and another 800 or so are listed without such detail.

In addition to its coverage of major builders—which includes considerable material above and beyond that presented in this issue—the *Blue Book* also includes the following:

- A report of major home-manufacturing firms and other companies that classify themselves as industrialized operators.
- A report on a number of the country's larger new towns.

The *Blue Book* is published by CMR Associates Inc., 1559 Eton Way, Crofton, Md. 21113. It sells for \$74.50.



Company			Market areas
	Public?	Parent company	
<b>Alodex Corp.</b> Memphis, Tenn.	yes		Memphis; Chattanooga; Atlanta; St. Paul; Little Rock; Des Moines; Los Angeles, Palm Springs Calif.; Peoria Ill.; Birmingham Ala.
<b>Altman Construction Corp.</b> East Lansing, Mich.	no		E. Lansing, Midland Mich.
<b>Amcon International Inc.</b> Memphis, Tenn.	yes		Memphis (80%); Albuquerque (10%); Tampa, St. Petersburg (7%); Asheville NC (3%)
<b>American Continental Homes Inc.</b> Cincinnati, Ohio	yes	American Financial Corp.	Cincinnati; Chicago; Denver; Phoenix; Los Angeles
<b>American Development Corp.</b> Los Angeles, Calif.	no		Los Angeles (80%); Denver (20%)
<b>American Housing Guild</b> San Diego, Calif.	no		San Diego, Los Angeles, San Francisco (60%); Chicago, Washington, Denver, Dallas, Houston, Columbus, Ohio (40%)
<b>Amrep Corp.</b> New York, N.Y.	yes		Albuquerque, Santa Fe NM; Table Rock Lake Mo.; Ocala Fla.
<b>Avco Community Developers</b> La Jolla, Calif.	yes	Avco Corp.	San Diego (44%), Orange Co. (26%), Los Angeles Co. Ventura Co. (4%), Northern Calif. (4%); Ariz. (18%); Tex. (3%); Ga. (1%)
<b>Baker-Crow Co.</b> Dallas, Tex.	no		Tex.; Okla.; Colo.; Calif.
<b>Stephen C. Baytos &amp; Associates</b> Youngstown, Ohio	no		NC; SC; W. Va.; Pa.; Fla.; Ohio
<b>Beacon Construction Co.</b> Boston, Mass.	no		Boston (25%); Rochester NY (25%); other eastern cities (50%)
<b>Beechwood Park Inc.</b> Cleveland, Ohio	no		Cuyahoga Co., Lake Co. Ohio (90%); Las Vegas (10%)
<b>Berman Enterprises</b> Philadelphia, Pa.	no		Philadelphia (40%); Southern NJ (40%); Southern Fla. (20%)
<b>Jack W. Blumenfeld &amp; Co.</b> Broomall, Pa.	no		Philadelphia, Carlisle, Lebanon, Delaware Co., Chester Co., Montgomery Co. Pa.; Margate NJ
<b>Bracy Development Co. Inc.</b> Little Rock, Ark.	no		Little Rock; Oklahoma City; New Orleans; St. Louis; Kansas City Kan.
<b>Bratten Construction Inc.</b> Houston, Tex.	no		Houston; New Orleans; Baton Rouge
<b>Donald L. Bren</b> Van Nuys, Calif.	no		Thousand Oaks, West Covina, Newport Beach, La Jolla Calif.
<b>Broadmoor Apartments</b> Clayton, Mo.	no		Columbia, Greenville, Charleston SC; Montgomery, Tuscaloosa Ala.; Meridian, Tupelo, Jackson Miss.; Kingsport Tenn.; Mankato, Rochester Minn.; Ft. Smith Ark.
<b>M. J. Brock &amp; Sons Inc.</b> Los Angeles, Calif.	no		Colorado Springs; Sacramento, Southern Calif.; Fla.



Housing units built				Dollar volume			Notes	
Total	For sale		For rent	(in thousands)				
				Total	Sales Income	Rental Income		
2,000	DH	300	GA	1,700				
1,000	TH	200	TH GA	250 550	18,000			
2,075	TH	75	GA	2,000	39,600	2,000	Other income: \$9 million from sales to investors; \$14.5 million from mobile-home sales; \$11.4 million from motel operations; \$2.7 million from insurance & misc.	
3,229	DH TH GA	1,486 865 878			68,400	65,400	Other income: \$3 million from mortgage services and interest and miscellaneous activities.	
1,100			GA	1,100	15,400			
2,200	DH TH	1,300 100	GA	800	65,000 +	48,000	Other income: \$17 million from apartment sales to investors.	
1,535	DH GA	672 863			76,100	17,000	Other income: \$43.7 million from land sales; \$15.4 million from motels, restaurants, mobile-home parks, misc.	
1,850	DH TH	947 807	GA	96	97,400	77,800	Other income: \$2.4 million from sales to investors; \$1.7 million from non-residential building; \$6.6 million from land sales; \$8.9 million from amenity fees & misc.	
1,750	DH TH	100 250	GA	1,400				
1,250	DH TH	300 600	GA	350	56,100			
2,000			TH GA M-HR	500 500 1,000	20,000 +			
1,500			M-HR	1,500	5,000			
1,081	DH TH GA	75 375 348	GA	283	21,600	16,200	3,000	Other income: \$2.2 million from land sales, \$200,000 from non-residential building.
1,762	DH	260	GA M-HR	302 1,200				
1,100			TH GA	300 800				
1,310	DH TH	300 100	GA	910				
2,000	DH TH	600 1,400					Formerly owned by International Paper Co.	
1,820	DH	20	GA	1,800	20,500		Income breaks down into \$20 million from sales to investors and \$500,000 from land sales.	
1,400	DH TH	755 645			40,000	37,000	Other income: \$3 million from non-residential building.	

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
<b>Butler Housing Corp.</b> Irvine, Calif.	no		Los Angeles, San Diego, Riverside Co., Orange Co., Calif.; Phoenix, Tempe, Tucson, Ariz.
<b>The Caltex Companies</b> Dallas, Tex.	no		Dallas; Ft. Worth; Denver; Boulder; San Francisco
<b>Camellia Construction</b> Sacramento, Calif.	no		Calif. (75%); Colo. (25%)
<b>Carol Housing Corp.</b> Miami, Fla.	no		Dade Co. (50%), Broward Co. (25%), Monroe Co. (25%) Fla.
<b>Centex Corp.</b> Dallas, Tex.	yes		Dallas; San Francisco; Chicago; New York; Miami; St. Petersburg
<b>Century Village Inc.</b> West Palm Beach, Fla.	no	Cenvill Communities Inc.	West Palm Beach, Fla.
<b>CFW Construction Co. Inc.</b> Fayetteville, Tenn.	no		Knoxville, Memphis, Tullahoma, Fayetteville, Newport, Tenn.; Natchez, Greenville, Miss.; Tampa, Stuart, Fla.
<b>Clarke-Frutes Corp.</b> Dallas, Tex.	no		Dallas, Ft. Worth, San Antonio, Austin Tex.; Tulsa, Oklahoma City Okla.; NC
<b>Cloverleaf Development Co.</b> Indianapolis, Ind.	no		Indianapolis, Lafayette Ind. (45%); Decatur Ill. (25%); Tampa Fla. (10%); W. Va. (10%); Mo. (10%)
<b>Columbia Properties Inc.</b> Columbus, Ohio	no		Houston (10%); Indianapolis (10%); Louisville (5%); Columbus (40%), Dayton (5%), Toledo (15%), Marietta (5%) Ohio; Clearwater Fla. (10%)
<b>Condev Corp.</b> Winter Park, Fla.	no		Orlando (34%), New Smyrna Beach, Melbourne, Lakeland (17%), Tampa, St. Petersburg, Clearwater (41%), Sarasota (8%) Fla.
<b>Construction Advisors</b> Washington, D.C.	no		Calif. (25%); Fla. (25%); Ga., Tex. (20%); Ill., Mich., Mo., Ohio (10%); Okla., Pa., Hawaii (20%)
<b>Crest Communities Inc.</b> Cincinnati, Ohio	no		Cincinnati; Louisville; Indianapolis
<b>Crow, Pope &amp; Land Enterprises Inc.</b> Atlanta, Ga.	no		Atlanta (50%); St. Louis (10%); Jacksonville (5%), Orlando (5%), Southern Fla. (30%)
<b>Jack P. DeBoer Associates Inc.</b> Wichita, Kan.	no		
<b>Deffet Companies</b> Columbus, Ohio	no		Indianapolis; Columbus, Cincinnati, Lima Ohio; Memphis, Knoxville, Nashville, Oak Ridge, Kingsport Tenn.; Wilmington, Burlington NC; Greenville SC
<b>The Deltona Corp.</b> Miami, Fla.	yes		Company markets its eight Florida retirement and second home communities in all major northern cities
<b>Leon D. DeMatteis &amp; Sons Inc.</b> Elmont, N.Y.	no		New York City
<b>Development Corp. of America</b> Hollywood, Fla.	yes		Ft. Lauderdale, Hollywood, Orlando, Palm Beach, Naples Tampa, St. Petersburg Fla.; NJ; PR



Housing units built				Dollar volume			Notes
Total	For sale		For rent	(in thousands)			
				Total	Sales Income	Rental Income	
1,006	DH TH	266 740					
1,010	GA	1,010		10,700	6,800	3,900	
1,000			GA 1,000	25,000			
1,190	DH TH	300 820	TH 70	35,700	35,700		
8,400	DH TH	6,000 2,000	M-HR 400	174,900			Real estate and homebuilding arm includes Centex Homes Division, Fox & Jacobs Inc., Centex Properties Inc., Centex West Inc., Great Lakes Development Co.
3,000	DH	3,000					
1,000	DH TH GA	250 540 60	GA 150	22,950	6,200	750	Most for-sale housing built under FHA Section 23 and other subsidy programs. Income includes \$16 million from road and utility construction.
1,250	TH	250	GA 1,000	16,700	2,000	7,200	Other income includes \$4.5 million in sales to investors, \$3 million in land sales. Firm also had \$15 million in construction for its own account.
1,436	DH TH M-HR	84 68 84	TH 600 GA 600	25,000			
1,000	DH TH	6 804	GA 190				
1,939	DH GA	35 302	GA 1,602	25,000	5,600	3,100	Other income: \$15.5 million in sales to investors, \$800,000 in land sales and non-residential building. Company manufactures own panels, trusses, some millwork.
3,200	DH TH GA M-HR	150 700 350 700	M-HR 1,300				
1,076	DH TH	700 150	GA 226	28,000	26,200		Other income includes \$1.8 million from sales to investors. Subsidiary produces panelized packages.
1,200	TH	500	GA 700	35,000	15,000	12,000	Other income: \$3 million from sales to investors, \$5 million in land sales.
3,000			GA 3,000	50,000	5,000		
2,600			GA 2,600	38,000			Company also started 200,000 sq. ft. of office space in '73.
1,360	DH GA M-HR	1,000 180 180		136,000	37,000		Income includes: \$55 million in land sales; \$19.8 million, interest; \$24.2 million, lumber sales, shopping centers, misc. Most detached-houses built in modular plants.
2,014			M-HR 2,014	76,600			Company concentrates on high-rise, low-rent (\$150-\$250) buildings.
2,600	DH GA M-HR	1,850 700 50		75,000	72,000		Other income: \$3 million in land sales.

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
Ditz-Crane San Francisco, Calif.	yes	Foremost-McKesson Inc.	Colorado Springs; Chicago; San Francisco; Phoenix; Portland; Hawaii
Dorvin-Huddleston Developments Inc. Kenner, La.	no		Kenner La.
Wayne Duddleston Interests Houston, Tex.	no		Houston
Duffel Financial & Construction Co. Concord, Calif.	no		Reno (25%); Contra Costa Co. (55%), Fresno (20%) Calif.
Edwards Construction Co. Merrimack, N.H.	no		NH (60%); Mass. (20%); Me. (10%); NY (10%)
Ellison Industries San Antonio, Tex.	no		San Antonio
Environmental Developers Inc. Denver, Colo.	yes	Trans Union Corp.	Denver (50%); Chicago (30%); Phoenix (20%)
John Errichetti Co. Waterbury, Conn.	no		Conn.
Ervin Industries Charlotte, N.C.	yes	American Cyanamid	Baltimore; Washington D.C.; Atlanta; Tampa; Chattanooga; Richmond; Norfolk; Columbia; Myrtle Beach, SC Greensboro, High Point, Raleigh, Charlotte NC
Fickling & Walker Development Co. Macon, Ga.	no	Fickling & Walker Inc.	Tampa; Orlando; Atlanta, Macon Ga.; Asheville NC
The Financial Corp. of North America Kansas City, Mo.	no		Dallas (10%); Colorado Springs (20%); St. Petersburg Miami (40%); Kansas City Mo., Kansas City Kan. (20%) Wichita Kan. (10%)
The Flatley Co. Braintree, Mass.	no		Boston (50%); Framingham, Worcester Mass. (18%); Boca Raton Fla. (13%); Nashua NH (12%); Providence RI (7%)
Forest City Enterprises Inc. Cleveland, Ohio	yes		Atlanta; Detroit; Denver; Cleveland, Columbus Ohio; Buffalo NY; Fla.; Calif.
Doug Frank Development Corp. Phoenix, Ariz.	no		Phoenix (30%); Tucson (15%); Denver (20%); Las Vegas (20%); El Paso (15%)
Carl M. Freeman Silver Spring, Md.	yes		Md.; Va.; Conn.; NJ; Del.
General Development Corp. Miami, Fla.	yes		Fla.
Gold Crown Inc. Kansas City, Kan.	no		Denver (20%); Orlando (10%); Wichita (30%), Topeka (10%) Kan.; Charlotte (5%); Greensboro (20%); Jackson Miss. (5%)
Arthur G. Grandlich Associates Madison, Wis.	no		Madison, Milwaukee Wis.; Key Biscayne, Ft. Lauderdale Fla.
Grant Corp. Newport Beach, Calif.	yes	Santa Anita Consolidated Inc.	Southern Calif. (34%); Northern Calif. (25%); Hawaii (26%) Ariz. (9%); Nev. (6%)



Housing units built				Dollar volume			Notes
Total	For sale		For rent	(in thousands)			
				Total	Sales Income	Rental Income	
1,000	DH TH	770 230		46,000	46,000		
1,251			GA 1,251	10,600			Company built apartments for sale to investors in '73, now plans to switch to single-family houses and condominium apartments.
1,200			GA 1,200				
1,150	GA	250	GA 900	18,000			
1,183			GA 1,183	20,000			Company also builds motels and office buildings.
2,682	DH TH	2,106 160	TH 66 GA 350	60,000	42,500	6,500	Other income: \$500,000 from sales to investors, \$10.5 million in sales of building materials and utilities.
1,570	TH M-HR	420 750	GA 400	40,000			
1,060	DH TH GA	300 200 350	M-HR 210	23,600	18,000	3,000	Other income: \$1.8 million in sales to investors, \$800,000 in non-residential building.
2,743	DH TH	1,000 743	GA 800 M-HR 200	100,000			
1,600	DH TH GA	800 200 600					Parent company is a mortgage banker.
1,020	GA	120	GA 900	55,000	3,000	4,000	Other income: \$45 million in sales to investors, \$3 million in land sales.
1,260	TH M-HR	426 163	GA 383 M-HR 288	101,800	6,300	16,000	Other income: \$29 million in sales to investors; \$36 million in non-residential building; \$14.5 million in motel and nursing-home operations.
4,850	DH TH GA M-HR	400 550 700 3,200		88,000	65,000	9,000	Other income: \$12 million in non-residential building, \$2 million in land sales.
1,890	DH	50	GA 1,840	24,100	2,000		Other income: \$22 million from sales to investors, \$100,000 from property management and brokerage.
1,083	DH TH GA M-HR	113 189 492 289		37,500			
1,900	DH GA	1,800 50	GA 50	163,000			Company is building eight Florida communities, including Port Charlotte, Port St. Lucie and Port Malabar.
1,200			GA 32 M-HR 1,168	15,000			
1,871	DH TH GA M-HR	45 36 70 298	GA 1,422	32,600	13,000	3,800	Other income: \$11 million from sales to investors; \$4.2 million from land sales; \$600,000 from construction fees and other services.
1,590	DH TH	686 904		91,000			

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
Griffin Development Co. Tarzana, Calif.	no		Ventura, Los Angeles, Riverside, San Bernardino Calif.
Jenard Morris Gross Investments Houston, Tex.	no		Tex. (25%); La. (25%); Ark (25%); Fla. (25%)
Gumenick Properties Richmond, Va.	no		Richmond, Norfolk Va.
Hallcraft Homes Inc. Phoenix, Ariz.	yes		Phoenix; Denver; San Diego; Los Angeles
Thomas P. Harkins Inc. Silver Spring, Md.	no		Md. (45%); Va. (30%); Washington DC (15%); NJ (10%)
Hartsville Construction Co. Warrington, Pa.	no		Reading (20%), Middletown (10%), Bethlehem, Quaker town (30%), North Coventry Township, Caln Township (25%) Pa.; Cherry Hill NJ (15%)
Hawaii & San Francisco Investment Co. Haywood, Calif.	no		Modesto, Novato, San Leandro, Fresno, Salinas, Hayward Monterey, Lodi, Vallejo Calif.
Henderson Properties Inc. Oklahoma City, Okla.	no		Oklahoma City (90%); Shreveport (5%), Baton Rouge (5%) La.; Little Rock (5%), Ft. Smith (5%) Ark.
Highland Construction Co. Southfield, Mich.	no		Detroit (55%); Denver (25%); Chicago (25%)
Hoffman Rosner Corp. Hoffman Estates, Ill.	yes		Chicago (95%); Philadelphia (5%)
Holtzman & Silverman Southfield, Mich.	no		Detroit, Freeport, Lansing Mich.; Evansville Ind.
Homewood Corp. Columbus, Ohio	yes		Detroit; Atlanta; San Juan; Indianapolis; Columbus, Dayton Ohio; Louisville, Kent, Homestead Ky.
Housing Associates Inc. Columbus, Ohio	no		Edland Fla. (25%); Eastern Pa. (25%); Central Ohio (20%) Northern Mich. (20%); Wis. (10%)
Housing Systems Inc. Atlanta, Ga.	yes		Atlanta; Birmingham Ala.
Hunt Building Corp. El Paso, Tex.	yes		San Francisco; Colorado Springs; Albuquerque; Phoenix Tucson; Columbia SC; Mobile Ala.; Norfolk Va.; Odessa Midland Tex.; Dover Del.; Kansas City Mo.
Inland Steel Urban Development Corp. Chicago, Ill.	yes	Inland Steel Co.	Washington DC, New York City, Wis., Tenn., Ill., Calif. Ohio, Mich.
Jabco Development Inc. Kansas City, Mo.	no		Atlanta; Denver; Albuquerque; Santa Fe; Kansas City Mo Wichita Kan.; Shreveport, Jacksonville La.
Jagger Associates Inc. Austin, Tex.	no		Austin; San Antonio; Dallas
Jetero Corp. Houston, Tex.	yes		Houston; San Antonio; Corpus Christi; Tulsa; Memphis Nashville; Orlando



Housing units built					Dollar volume			Notes
Total	For sale		For rent		(in thousands)			
					Total	Sales Income	Rental Income	
1,030	DH TH	600 200	GA	230				
1,200			TH GA	200 1,000	20,000			Firm builds for its own account and for sale to investors.
1,262	DH	310	TH GA	400 552	12,000			
4,100	DH GA	3,100 1,000						
2,800	TH	200	TH GA M-HR	200 1,400 1,000	31,000			
1,460	DH TH GA	250 160 1,150			7,500	3,400	1,600	Other income: \$2.5 million from sales to investors.
1,030	TH GA	190 840			9,000			Firm owns and manages 21 apartment buildings containing 1,575 units.
1,500			GA	1,500	17,200		5,000	Other income: \$6 million from sales to investors; \$5 million from non-residential building; \$400,000 from land sales; \$800,000 from motel operations.
3,000	DH TH	200 800	TH	2,000	38,000			
1,231	DH TH	564 667			35,100	32,200		Other income includes \$2.7 million from land sales; \$200,000 from miscellaneous sources.
1,200	DH TH	100 500	GA M-HR	400 200				
1,100	DH TH	950 150			36,500			Subsidiaries include Bagamon Builders, Homewood Building Co., Equitable Development Corp.
1,200	TH	70	TH GA M-HR	750 150 230	4,800	1,600		Other income includes \$1.9 million from sales to investors; \$1 million from non-residential construction; \$300,000 from land sales.
1,900	GA	300	GA	1,600	7,600	6,000	500	Other income includes \$600,000 from sales to investors; \$500,000 from land sales. Firm built 1,500 units under Section 236 and 100 units under Section 221(d)4.
2,282	DH TH GA M-HR	10 1,794 378 100						All units were government-owned or subsidized under public housing, military housing, Section 236, Section 221(d)3, etc.
2,250	DH TH	750 300	GA M-HR	1,000 200				Firm owns four conventional building companies: Allstate Homes Inc., Inland Steel Development Corp., Jewel Builders Inc., Inland-Scholz Housing Systems.
2,500	TH	1,250	GA	1,250	60,000			
1,070	DH GA	70 1,000			17,000	1,800		Other income includes \$13.8 million from sales to investors; \$400,000 from non-residential building; \$700,000 from land sales; \$300,000 from misc.
6,158			TH GA M-HR	505 4,576 1,077	53,000			Firm owns three subsidiaries: Flortex Construction Co., Jetero Construction Co. Inc., Landevco Inc.

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
<b>Wallace E. Johnson Enterprises Inc.</b> Memphis, Tenn.	no		Atlanta; Houston; Ft. Worth. St. Louis; Memphis; Tampa; Indianapolis
<b>Mark Z. Jones Associates Inc.</b> Minneapolis, Minn.	no		Minneapolis
<b>Kassuba Development Corp.</b> Palm Beach, Fla.	no		25 metro areas in 15 states
<b>Kaufman &amp; Broad Inc.</b> Los Angeles, Calif.	yes		Detroit; Chicago; Toronto; Paris; Marseille; Frankfurt; Calif.; NJ; NY
<b>Kendall Development Co.</b> Newport Beach, Calif.	yes	American Standard Inc.	New York City (40%); Calif. (35%); Ariz. (25%)
<b>Kettler Brothers Inc.</b> Gaithersburg, Md.	no		Washington, DC
<b>The Klingbeil Co.</b> Columbus, Ohio	no		Indianapolis; Denver; Richmond; Memphis; Charlotte; Columbus Ohio; Lakewood NJ; Calif.
<b>The Korman Corp.</b> Jenkintown, Pa.	no		Eastern Pa.; NJ; Del.; Md.
<b>The Larwin Group Inc.</b> Beverly Hills, Calif.	yes	CNA Financial Corp.	Los Angeles, San Francisco (45%); Sacramento (18%); Washington DC (15%); San Diego (10%); Chicago (7%); New York City (5%)
<b>Leadership Housing Inc.</b> Ft. Lauderdale, Fla.	yes	Cerro Corp.	Reno; Tucson; Honolulu; Houston; Dallas; Los Angeles Co., Orange Co., San Diego Co., Northern Calif.; Pinellas Co., Broward Co., Palm Beach Co. Fla.
<b>Levitt and Sons Inc.</b> Lake Success, NY	yes	ITT Corp.	New York City; Philadelphia; Detroit; Chicago; Atlanta; Memphis; Phoenix; Washington DC; Las Vegas; Dallas; Madrid; Paris; San Juan; Montreal; Fla.; New England
<b>Lieberman Corp.</b> St. Louis, Mo.	no		Mo.; Ill.; Ala.; Tenn.; Fla.
<b>Leisure Technology Corp.</b> Lakewood, N.J.	yes		New York City, NJ, Pa. (63%); Chicago (26%); Los Angeles (1%); Fla. (10%)
<b>Lennar Corp.</b> Miami, Fla.	yes		Phoenix (28%); Atlanta (1%); Detroit (12%); Minneapolis (9%); Miami (43%); St. Petersburg, Bradenton Fla. (1%); Columbus Ohio (5%)
<b>Lincoln Property Co.</b> Dallas, Tex.	no		Tex.; Calif.; Ill.; NJ; Mass.; Fla.; Okla.; Mo.; Pa.; Colo.; NC; SC
<b>MacKay Homes</b> Menlo Park, Calif.	yes	Kaiser-Aetna	San Francisco, Central Valley, Sacramento Calif.
<b>I.Z. Mann &amp; Associates Inc</b> Sarasota, Fla.	no		Fla. West Coast
<b>Marc Equity Corp.</b> Buffalo, N.Y.	no		Buffalo (40%), Rochester (10%) NY; Jupiter Fla. (30%), Baton Rouge (20%)
<b>Mathews-Phillips Inc.</b> Pittsburgh, Pa.	no	Affiliated with Gulf Oil Corp.	Pittsburgh; Atlanta; Columbia Md.; Reston Va.; Ann Arbor, Grand Rapids, Kalamazoo Mich.; Pensacola, Ft. Lauderdale Fla.; Hilton Head SC, Hartford NJ



Housing units built				Dollar volume			Notes	
Total	For sale		For rent		(in thousands)			
					Total	Sales Income		Rental Income
3,000	DH	500	TH GA	1,000 1,500				
1,100			TH GA	100 1,000	20,000			
9,000 underway	TH	2,500	TH GA M-HR	1,000 5,000 500	162,000		Firm has filed for protection under Chapter 11 of the Federal Bankruptcy Act while it attempts to complete all 1973 starts.	
8,000	DH TH	4,000 3,000	GA	1,000	260,000	217,000	Other income includes \$13 million from sales to investors; \$30 million from land sales.	
1,446	DH TH	1,226 220			66,500	58,800	Other income includes \$1 million from sales to investors; \$6.7 million from land sales.	
1,537	DH TH	246 472	GA	819			Firm builds 90% of production in the new town of Montgomery Village.	
5,718	DH	558	GA	5,160	60,700	3,800	22,200	Other income includes \$6.2 million from non-residential construction; \$7.4 million from land sales; \$200,000 from sales to investors; \$11 million from lumber products.
2,000	DH TH GA	200 800 200	GA	800	52,500	29,000	17,000	Other income includes \$5 million from non-residential construction; \$1.5 million from development and management fees.
3,452	DH TH	3,452			156,000			
5,000	DH GA	2,300 200	GA	2,500	150,500	1,000		Other income includes \$21 million from sales to investors; \$4.5 million from non-residential construction; \$22 million from land sales.
7,300	DH TH	5,600	GA M-HR	1,700*				*Combines for sale and rental units. Firm operates 9 subsidiaries including: L. Residential Communities, L. Commercial Corp., L. Multi Housing Corp., L. France SA.
1,475	DH TH GA	170 300 445	GA	560				
1,910	DH GA	160 1,750			68,900	65,700		Other income includes \$3.2 million from brokerage fees, utility revenues, rentals and interest. Firm specializes in planned retirement and recreational communities.
3,350	DH TH GA	2,450 650 250			99,000	89,000		Other income includes \$1.3 million from non-residential building; \$1.2 million from land sales; \$7 million from building products.
11,000	TH	2,000	GA	9,000				Firm has set up regional partners to manage new construction and the operation of existing projects. Firm owns more than 25,000 apartments.
1,300	DH TH	250 800	GA	250				
1,375	DH TH GA M-HR	100 725 450 100						
1,450	DH TH GA	150 300 400	GA	600	17,600	3,000	1,500	Other income includes \$8 million from sales to investors; \$400,000 from land sales; \$1.7 million from real estate fees; \$3 million from building components and lumber.
3,800	DH TH GA	100 1,000 1,700	GA	1,000	55,000			

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
<b>The May Companies</b> Gainesville, Fla.	no		Atlanta (9%); Knoxville (2%); St. Petersburg (22%); Gainesville (10%); Tampa (11%); Orlando (10%); Tallahassee (10%); Jacksonville (10%); other Fla. (14%); Ala. (2%)
<b>McKeon Construction</b> Sacramento, Calif.	yes		Sacramento; San Francisco; San Diego; Reno; Lake Tahoe; Chicago; Minneapolis; Houston; Washington DC; Ind.; Md.; Fla.
<b>National Community Builders</b> San Diego, Calif.	yes		Nev. (30%); Tex. (30%); Ga. (20%); Southern Calif. (20%)
<b>National Homes Construction Corp.</b> Lafayette, Ind.	yes	National Homes Corp.	Ind.; Ohio; Ill.; NY; Ga.; Va.; Fla.
<b>L. B. Nelson Corp.</b> Menlo Park, Calif.	yes		San Francisco; Washington DC; Memphis; Portland; Seattle
<b>New Landvest Development Corp.</b> Minneapolis, Minn.	yes		Minneapolis; St. Paul; Northern Minn.
<b>Norman Construction Co.</b> Minneapolis, Minn.	no		Minneapolis (10%); Chicago (50%); Lauderhill Fla. (40%)
<b>Norman Enterprises Inc.</b> Houston, Tex.	no		Houston; Gulf Coast Tex.
<b>Northwestern Construction Co.</b> Addison, Ill.	no		Chicago
<b>Olin-American Inc.</b> Dallas, Tex.	yes	Olin Corp.	Washington DC; Baltimore; Phoenix; El Paso; Dallas; Denver; Albuquerque; Oakland Calif.
<b>Oxford Development Corp.</b> Indianapolis, Ind.	no		Ind. (35%); Ala. (10%); Ga. (10%); Ill. (20%); Ohio (10%); Ky. (5%); Fla. (5%); Tenn. (5%)
<b>Pacifica Western Development Corp.</b> Tarzana, Calif.	no		Los Angeles (55%); Coachella Valley (35%); Northern San Diego Co. (10%)
<b>Partners in Housing</b> Philadelphia, Pa.	no		Boston (22%); Philadelphia (36%); Washington (28%); Tex. (8%); Calif. (6%)
<b>Polinger &amp; Zupnik Builders Corp.</b> Chevy Chase, Md.	no		Washington DC (10%); Chevy Chase (30%); Gaithersburg (10%) Md.; Virginia Beach (15%); Alexandria (35%) Va.
<b>Prel Corp.</b> Saddlebrook, NJ	yes		NJ (70%); NY (12%); Pa. (3%); Md. (5%); Mich. (10%)
<b>The Presley Companies</b> Newport Beach, Calif.	yes		Albuquerque; Washington DC; Chicago; Phoenix; San Francisco; Southern Calif.
<b>Pulte Home Corp.</b> West Bloomfield, Mich.	yes		Mich.; Md.; Ill.; Ga.; Ind.; Va.; Colo.; Pa.; Ohio; PR
<b>Radice Realty &amp; Construction Corp.</b> Ft. Lauderdale, Fla.	yes		Eastern US
<b>Raldon Corp.</b> Dallas, Tex.	no		Dallas (80%); Houston (20%)



Housing units built				Dollar volume			Notes	
Total	For sale		For rent		(in thousands)			
					Total	Sales Income		Rental Income
2,245	GA	850	GA	1,395	20,000	2,700	5,800	Other income includes \$10.6 million from sales to investors; \$200,000 from non-residential building; \$700,000 from land sales.
2,803	DH TH GA	148 2,595 36	TH	24	87,000	68,000	3,600	Other income includes \$7 million from non-residential building; \$8 million from land sales.
1,520	DH TH	260 760	GA	500				
2,367	DH TH	1,333 240	GA	794	55,000	43,300		Other income includes \$7 million from non-residential building; \$5 million from land sales.
4,000	TH	400	GA M-HR	3,200 400				
1,860	DH TH	1,520 140	GA	200				
1,300			GA	1,300	11,000		10,000	Other income includes \$1 million from land sales.
1,000	TH	200	GA	800	9,300	6,500	600	Other income includes \$200,000 from non-residential building, \$2 million from land sales.
1,900			GA M-HR	1,500 400				
4,500	DH TH	1,880 2,420	GA	200	101,400	95,000		Other income includes \$1.4 million from non-residential building, \$5 million from miscellaneous sources.
2,200			GA M-HR	2,000 200	29,500	500	7,000	Other income includes \$22 million from sales to investors.
1,005	DH TH	215 195	GA	595	19,200	9,600		Other income includes \$9.2 million from sales to investors, \$400,000 from non-residential building.
1,310			GA M-HR	1,237 73	2,200		2,200	
1,100	M-HR	450	TH GA M-HR	50 50 550				
2,200	DH TH GA	200 600 400	TH GA	300 400	80,000			
2,301	DH TH	1,849 452			77,000+			
2,600	DH TH	2,100 500			80,000			
1,518	M-HR	1,438	GA	80	50,650	39,071		Other income: \$3.6 million from sales to investors; \$2 million land sales; \$1.8 million motor lodges; \$2 million mobile homes; \$1.9 million misc.
1,000	DH TH	680 320			32,000			

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
<b>R &amp; B Development Co.</b> Los Angeles, Calif.	no		Los Angeles (59%); San Diego (10%); San Francisco (8%); Phoenix (4%); Falls Church, Alexandria Va. (14%); Tex. (5%)
<b>Realtek Industries Inc.</b> Cleveland, Ohio	no		Detroit (60%); Cleveland, Akron (30%); Erie Pa. (5%); Fla (5%)
<b>Republic Development Corp.</b> Detroit, Mich.	no		Detroit (90%), Lansing (10%) Mich.
<b>Ring Brothers Corp.</b> Los Angeles, Calif.	yes	Monogram Industries Inc.	San Francisco (50%); Sacramento (35%); Chicago (15%)
<b>Robin Construction Co.</b> Chicago, Ill.	no		Chicago; Tucson
<b>The Robino-Ladd Co.</b> Wilmington, Del.	yes		Del., Pa., NJ, Md. (40%); Ill., Wis. (20%); Fla. (30%); PR (10%)
<b>Edward Rose &amp; Sons</b> Southfield, Mich.	no		Chicago; Peoria; Indianapolis, Lafayette Ind.; Wis.; Ohio; Iowa; Tenn.; Mich.
<b>Morton Rosenberg &amp; Abner Rosenberg</b> New York, NY			Weymouth, Newburyport, Leominster Mass; Newport, Westerly, Middletown RI
<b>Rossmoor Corp.</b> Laguna Hills, Calif.	yes		Laguna Hills, Chico, Visalia, Fresno, Pittsburg Calif.; Mesa, Glendale Ariz.; Silver Spring Md.; Evesham NJ; Pompano Beach Fla.
<b>Ryan Homes Inc.</b> Pittsburgh, Pa.	yes		Atlanta; Indianapolis; Louisville; Pittsburgh; Richmond; Washington; Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo, Youngstown Ohio; Rochester, Syracuse, Buffalo NY
<b>The Ryland Group Inc.</b> Columbia, Md.	yes		Baltimore; Washington; Atlanta; Houston
<b>Donald J. Scholz &amp; Co.</b> Sylvania, Ohio	no		Los Angeles; Chicago; Charlotte; Toledo; Cleveland; Detroit; Washington DC; Philadelphia
<b>Seligman &amp; Assoc. Inc.</b> Southfield, Mich.	yes		Mich. (90%); Miami (10%)
<b>Shareholders Construction General Inc.</b> Silver Spring, Md.	no	Shareholders Capital Corp.	Washington DC, Eastern Shore Md., Statesville NC (90%); Richmond Va. (10%)
<b>Sicash Builders Inc.</b> Virginia Beach, Va.	no		Ala.; SC; Ga.; NC; Va.; Tenn.
<b>Signal Landmark Inc.</b> Santa Ana, Calif.	yes	Signal Oil Co.	Southern Calif.
<b>Singer Housing Co.</b> New York, N.Y.	yes	Singer Co.	Northern Calif., Ariz., Colo., Ala., La., Miss., Fla., Ga.
<b>V. Slavik Co.</b> Southfield, Mich.	no		Ann Arbor Mich. (90%); Fla. (10%)
<b>J. H. Snyder Co.</b> Los Angeles, Calif.	no		Los Angeles, San Diego (40%); San Francisco (30%); Sierra Vista Calif. (5%); Chicago (15%); Staten Is. NY (10%)



Housing units built				Dollar volume			Notes	
Total	For sale		For rent		(in thousands)			
					Total	Sales Income		Rental Income
2,800			GA	2,800	35,000			
2,000	TH	300	GA M-HR	1,100 600	45,000			
1,000	DH TH	600 100	GA	300	37,000	23,000	3,000	Other income includes \$8 million from sales to investors; \$3 million from land sales.
1,186			GA	1,186	38,200	1,600		Other income includes \$36 million from sales to investors, \$600,000 from non-residential building.
1,005	TH	280	GA M-HR	351 374				
2,625	DH TH GA	900 312 500	GA	913	71,000	45,000	2,000	Other income includes \$6 million from sales to investors; \$14 million from non-residential building; \$2 million from land sales.
3,000	DH	500	GA	2,500	60,000 +			
1,343			GA	1,343				
2,500	DH TH	1,100 200	GA	1,200				
6,500	DH TH	5,600 900			190,000	190,000		
1,400	DH TH	1,100 300						
3,903	DH TH	288 948	GA	2,667				
1,518	DH TH	258 36	TH GA	700 524	16,100	5,900		Other income includes \$9.3 million from sales to investors; \$900,000 from miscellaneous sources.
1,488	TH M-HR	443 405	GA M-HR	422 218	28,000	7,500		Other income includes \$3.5 million from non-residential construction; \$3 million from land sales; \$14 million from general contracting.
1,600			GA	1,600				
3,000	DH TH	2,500 500			\$15,000			
5,000 est.	DH	4,500 est.	GA	500 est.	106,400 (first nine months)	105,500	900	Firm reports \$5.9 million net income for first nine months of 1973; net income for 1972 was \$9.2 million on \$137 million volume.
1,000	TH	300	GA M-HR	400 300	42,000			
1,700					60,000			

DH—single-family detached  
TH—townhouses, duplexes, triplexes, fourplexes  
GA—garden apartments  
M-HR—medium to highrise



Company	Market areas		
	Public?	Parent company	
<b>A.G. Spanos Construction Inc.</b> Stockton, Calif.	no		Modesto, Tracy (15%), Fresno (11%), Concord, Antioch 16%), Sacramento (17%) Calif.; Reno (9%); Clearwater Fla. (32%)
<b>Standard-Pacific Corp.</b> Costa Mesa, Calif.	yes		Orange Co., Los Angeles Co., San Diego Co., Riverside Co., Ventura Co., San Francisco Calif.; Cook Co. Ill.; Washington Ore.
<b>Strauss Investments</b> Dallas, Tex.	no		Dallas; San Antonio; Memphis; Tampa
<b>Structural Buying Service Inc.</b> Cleveland, Ohio	no		Cleveland
<b>Suburban Homes Lumber</b> Houston, Tex.	no		Houston
<b>Superior Homes Inc.</b> Houston, Tex.	no		Houston
<b>Trafalgar International Developers Inc.</b> Miami, Fla.	no		Miami (54%); Orlando (18%); Tampa (10%); Ponce PR (18%)
<b>TW Properties</b> Charlotte, N.C.	no		Hickory (3%), Charlotte (65%) NC; Orlando (25%); Columbia SC (7%)
<b>Urban Associates of Chicago Inc.</b> Chicago, Ill.	no		Chicago
<b>Urbanetics Communities</b> Beverly Hills, Calif.	no		Southern Calif., Nev.
<b>U.S. Home Corp.</b> Clearwater, Fla.	yes		Washington DC; Fla.; Va.; NJ; Ohio; Minn.; Colo.; Ariz.; Tex.
<b>Valley Forge Corp.</b> Valley Forge, Pa.	yes	Certain-teed Products Corp.	St. Louis (45%); Western NC (10%); PR (30%); Fla. (10%); other (5%)
<b>Washington Homes Inc.</b> Camp Springs, Md.	yes		Washington DC; Baltimore; Pittsburgh
<b>Del E. Webb Corp.</b> Phoenix, Ariz.	yes		Ariz. (80%); Hawaii (15%); Calif. (3%); Fla. (2%)
<b>Leon N. Weiner &amp; Associates Inc.</b> Wilmington, Del.	no		Del.; Md.; NJ; NC; Mo.; Pa.
<b>Weyerhaeuser Real Estate Co.</b> Tacoma, Wash.	yes	Weyerhaeuser Co.	Miami; Houston; Las Vegas; Los Angeles; San Diego; Dallas; Ft. Worth; Greensboro, Winston-Salem, Raleigh NC; Seattle, Everett, Tacoma Wash.
<b>Wood Brothers Homes</b> Denver, Colo.	yes	City Investing Co.	Denver; Colorado Springs; Phoenix; Tucson; Albuquerque; Dallas; Houston; Oklahoma City; St. Petersburg; Midland Tex.



Housing units built			Dollar volume			Notes	
Total	For sale		For rent	(in thousands)			
				Total	Sales Income		Rental Income
2,883			GA 2,883	81,900	33,400		Other income: \$48.5 million from non-residential construction.
1,235	DH TH	1,185 50					
2,500			GA 2,500				
4,600	DH TH	500 1,600	GA 500 M-HR 2,000				
1,150	DH	1,150		33,300	22,000		Other income includes \$10 million from lumber and building products; \$1.3 million from plumbing and electrical contracting.
1,250	DH TH	700 300	GA 250				
1,115	DH TH M-HR	340 24 450	M-HR 301	32,100	21,000		Other income includes \$4.5 million from sales to investors; \$6.6 million from land sales.
1,600			GA 1,600	20,000			
1,350			M-HR 1,350				
2,800	GA M-HR	800 800	GA 600 M-HR 600	75,800			Firm has filed for protection under Chapter 11 of the Federal Bankruptcy Act while it continues to build.
10,500	DH TH GA	6,300 2,200 2,000		360,000	277,000		Other income includes \$15 million from sales to investors; \$15 million from land sales; \$17 million from shopping centers, rental income. Figures are company estimates.
2,000	DH TH GA	200 300 1,500		75,000			
1,000	DH TH	780 220		19,600			Net income was \$600,000.
3,000	DH TH	1,350 1,650		300,000			Firm operates hotel and commercial buildings, also builds commercial, industrial and institutional properties.
1,433	DH TH GA	51 246 188	TH 282 GA 233 M-HR 433	22,200	21,000	400	Other income includes \$200,000 from sales to investors; \$400,000 from land sales.
5,100	DH TH GA M-HR	3,500 500 300 800		185,000	170,000		Other income: land sales, \$5 million; mortgage banking, \$10 million. Subsidiaries: Babcock Co., Centennial Homes, Pardee Construction Co., Westminster Co.
3,100	DH GA	2,400 700		100,000			

DH—single-family detached  
 TH—townhouses, duplexes, triplexes, fourplexes  
 GA—garden apartments  
 M-HR—medium to highrise



# How'd you like to have your sewer and

Here's how to find out  
if a bond issue  
will work for you



You've got your eye on a nice parcel of land. The location is good, the price is right, the community is willing to grant the zoning you want.

There's just one catch: Permits are contingent on your providing sewer and water. End of deal?

Maybe not, say attorneys Lenard Wolffe and Marc Brookman of Pechner, Sacks, Dorfman, Rosen & Richardson in Philadelphia. Your state's industrial development authority laws may make it possible to finance sewer and water systems—and perhaps recreation amenities as well—through tax-exempt revenue bonds.

Taking advantage of these laws may require some effort. It may even mean pushing for amendments that will make existing laws apply to your situation. This is often less difficult than it sounds, however, and it can be worth the effort.

What are industrial development authorities? They are state, county or municipal agencies that were created for one purpose: to stimulate the local economy either by attracting new industry or by making it possible for existing industries to survive or expand. They have no funds of their own to lend, but they do have the power to issue tax-exempt revenue bonds to raise money for specific projects.

Many industries have turned to these agencies for help in financing the antipollution measures required under the tough new environmental laws most states have en-

acted. In many cases this has meant amending the industrial development authority statutes to permit the financing of such systems. And developers may reap an unexpected dividend from these amendments. For the definition of a pollution control device can generally be interpreted broadly enough to include central sewer and water systems, even though such systems may not be attached to an industry.

Leisure Equities Corp., a subsidiary of Leisure Technology Corp., took advantage of this interpretation to finance a central water and sewer system for a second-home community in Pennsylvania's Pocono Mountains (see page 110). That state's industrial development authority laws are probably the most liberal in the nation (see table page 111), but other states are aiming for similar results. All that's required in most areas, says attorney Marc Brookman, is someone who will take the initiative in making these laws work for him.

In Pennsylvania, for example, it is possible to finance not only water and sewer, but certain amenities as well. The reason: Pennsylvania laws consider tourism an industry.

This is an example of how industrial development authority laws can be amended to cover specific situations: It was a group of investors wanting to build a racetrack who were responsible for the legislation declaring tourism an industry.

Where there is no industrial development authority, it only takes a resolution of a local governmental body to create one. States encourage this because it promotes growth and employment—all at no cost to the taxpayer.

## A project has to meet certain requirements before revenue bond financing becomes practicable

For one thing, it must be large enough. Just what large enough is will vary from place to place, but in any case the developer has to work backwards. The end cost of the system will determine the revenues that will be needed to amortize the debt, and the amount of revenues in turn will determine the number of units needed to generate such revenues.

Further, there must be a sufficient number of units to offset the cost of maintenance.

Size is not the only consideration. There must also exist some sort of entity that will eventually own and operate the finished system. This entity may be a municipality, a limited partnership, a corporation, a trust or a homeowners association, depending on circumstances. The entity will use the system's revenues to buy it from the industrial development authority, either through a lease-purchase or an installment sale.

Still another requirement to make this type of financing practicable is a means of guaranteeing to the industrial development authority that interest and principal on the bonds will be paid even if revenues fail to reach the projected level. And in many cases the developer himself must put up this guaranty.

"If your financial statement isn't strong enough to show you could have built the system yourself, you'll have trouble building it with somebody else's money," says attorney Len Wolffe.

The developer's guaranty may be unnecessary, however, if the community or a local water and sewer authority agrees to buy the system at some time in the future. Still another possible substitute for the guaranty in the case of primary homes would be an insurance policy that would make MGIC the guarantor. MGIC is contemplating issuing this type of insurance, but at the time this issue went to press it had not yet done so.



# water systems built for free?

## Once you've met the preliminary requirements, it's time to find an underwriter

Your research shows that your area's industrial development laws cover antipollution devices. Your feasibility studies show your system is technically sound. You know what it will cost, and your figures are firm and realistic. Your next step is to ask your accountant for a thorough analysis of the build-up and expected revenues. Then, with this in hand, you and your lawyer will look for an underwriter.

An underwriter is in the business of marketing securities, and tax-exempt bonds are particularly attractive to some of his customers. If they are in the 50% tax bracket, for example, a 7½% authority bond will give them the same yield as a 15% non-exempt investment.

Thus the underwriter is likely to be interested in what you have to offer. But first he will look for certain things: Are you, the developer, substantial and do you have a good reputation? Are your lawyers and accountants solid, sophisticated and knowledgeable? Can your proposed system support itself once it is built? Do you have the resources to back up the bonds, or is MGIC willing to do so?

Especially in smaller issues, a MGIC guaranty would be particularly valuable because it would make the bonds more marketable. Such a guaranty would insure an AA or Aa rating (depending on the service) and the bonds would be readily resalable. Premiums paid for such a guaranty would be included in the expenses of financing the system and ultimately cost the developer nothing.

Once the underwriter has evaluated your project he may decide that he is not interested. If he does this, it's the end of the line for you. You can't do the deal without him.

If, on the other hand, he is interested, he will give you a letter of intent saying that he (or a group of underwriters) will buy say \$2 million worth of revenue bonds covering your project. Once you have such a commitment, you're ready to go to the industrial development authority.

The authority will rely heavily on the underwriter's opinion, both because the latter maintains a staff of experts to analyze proposed offerings, and because he is the one who assumes the risk.

## An industrial development authority is a conduit that gives borrowed money tax-exempt status

What happens is this: You arrive with your engineering study showing that your proposed system is technically feasible, and your cash flow pro forma showing that it is economically feasible.

You already have zoning, and your financial statement shows that you can back up your guaranty.

And finally, you have a commitment from an underwriter who will raise the money to build the system and another commitment from an entity (either an existing one or one that you have created) that will eventually own and operate it.

The authority then reviews your proposal and passes it on for approval at higher levels.

Once the project receives a final okay, the authority issues bonds and contracts with the underwriter to sell these bonds at a fixed price. The underwriter then resells the bonds to his customers at a slightly higher price and, in certain circumstances, also gets a commission on the sale.

At the same time the authority enters into an agreement with the developer either to construct the system or to act as general contractor. The developer submits vouchers and borrows money from the industrial development authority just as he would from any other construction lender, but there is one important difference: He has no liability in borrowing the money.

When the system is built and the developer demonstrates that it is operative and that all bills have been paid, the industrial development authority accepts title.

It then turns around and sells the system to the entity that was created to own and operate it. This entity pays for it on an installment or lease-purchase basis with the revenues generated by the system.

The authority in turn uses this money to pay interest and amortization on the bonds, which will mature at different times.

## The industrial development route is one of those instances where everyone comes out ahead

The developer gets water and sewer where they would normally not be available. And he doesn't have to put any money up front for them; legal and engineering fees come from bond revenues, as do construction costs, and are paid back, dollar for dollar, up to the fixed bid price.

If the municipality is to be the final owner, it gets a system in operating condition at a firm price. And that price is frequently lower than had the municipality built a system itself, because under this arrangement there are no Davis-Bacon problems.

For the buying public, there would be the advantage of lower prices because the developer would pay less for raw land not served by water and sewer. Homebuyers should also have the advantage of lower sewer and water assessments; such systems are generally non-profit, and thus there is less governmental regulation. The tax-free financing also should help to lower assessments.

There is, of course, another side to the coin. The developer ends up with a great deal of paperwork plus, in some cases, a contingent liability that he must carry on his books until the system is taken over by the trust or other entity. But better a contingent liability than up-front money already spent.

—NATALIE GERARDI



## Here's the experience of the first developer to go the bond route

"We were caught in a bind," John Lee recalls, explaining why his company went the unfamiliar revenue bond route to finance a sewer and water system. "Work on the project was already under way when the Pennsylvania Department of Environmental Resources told us they would allow no more septic tanks."

Lee is vice president of construction of Leisure Equities, a wholly owned subsidiary of Leisure Technology of Lakewood, N.J. Leisure Equities is developing Cove Village, a 1,400-acre townhouse and land-sales project in the Pocono Mountains of Pennsylvania.

Says Lee: "We agreed to install a central sewage system, which meant that 20 miles of sewer lines and water mains had to be laid in mountainous terrain. The cost would obviously be horrendous—\$3 to \$4 million. Even a developer the size of Leisure Technology doesn't have that kind of money lying around.

"So we started to cast about for the best ways to finance the system. We could have gone out and gotten construction loans, but financing water and sewer is not like financing other types of construction. The loans would have been short-term—one to three years—and very expensive. And since it was going to take 20 or 25 years for revenues from the system to amortize the cost, we would have been in the position of having money tied up with no income coming in for a very long time.

"Just about then the Environmental Resources Act was amended to permit the financing of pollution control devices through industrial development authorities. The way we saw it, developers who were called upon to install equipment to protect the environment and maintain clean streams, etc. should qualify under this amendment.

"This was a brand new idea. It had never been tried before. And I can assure you of one thing—if it hadn't been for the guidance and

resources of Len Wolffe and his associate, Marc Brookman, we probably would still be wrestling with the problems.

"As it was, it took about six or eight months of research and another three or four months of selling—about a year of just plain talking and digging—before we got our money.

"We had to get an opinion from a firm that specializes in tax-exempt bonds before we could sell the concept either to the local authorities or the underwriters. Rhoads, Simon & Reader of Harrisburg, Pa. researched our proposal and then issued an opinion saying that it would meet the requirements of the industrial development authority and thus the bonds would be tax-exempt.

"Getting this opinion took some time, but once we had it everything seemed to fall in place. Bache & Co., the underwriters, had been wary of the deal, but after they saw the Rhoads, Simon & Reader opinion they were very much in favor of it. In the end they felt we had opened up a whole new area of financing to them.

"Our next problem was who should run the system. Pennsylvania's public utilities commission regulations do not permit this kind of bond offering unless the system belongs to a true cooperative that is set up on a non-profit basis strictly for the people who use it.

"Len Wolffe came up with the idea of a funded community trust with a bank as trustee. That arrangement satisfied the public utilities commission on two counts: Nobody was going to make a profit running a public utility without a franchise, and a responsible entity would be operating the system and handling the cash.

"We managed to convince the Merchants National Bank of Allentown, Pa. to handle the system through its trust department. For a management fee—which is a pittance when you consider the work they must do—they will send out bills, make collections and reimburse the underwriter.

"What we—the developers—are really doing is acting as agents to build a sewer and water system for the Schuylkill County industrial development authority. They will own it until the bonds are repaid, at which time the system will belong to the community or whatever entity it designates.

"When the system is installed, everyone who has a home in Cove Village will have to hook into it. There will be a one-time

hook-up charge and an annual fee. On the basis of the number of homes we expect to be built, our projections show we should amortize the bonds before the stipulated 20 years are up.

"It's all well and good to draw up a pro forma saying that this is how much we're going to get from hook-ups and fees over the next twenty years. But if the build-up rate doesn't meet projections or if people don't buy lots as rapidly as anticipated, we'd find ourselves with a sewer and water system in the ground and insufficient income to pay for it. In that case someone would have to make up the difference.

"We were lucky that our parent company Leisure Technology, which is traded on the American stock exchange, could act as guarantor of our bonds. I guess in a way I'm saying that if we were two-bit operators we might have trouble going this route to borrow \$3 million because we wouldn't be able to back up the loan.

"But for us and for many other developer industrial development authority bonds are the answer. They solve the problem of how to meet the ever stricter standards of what we must provide the purchaser, for from what I understand we can also use them to finance certain types of amenities. And of course they allow us to do something about cleaning up the environment without taking on a huge financial burden. I think they're the only way to go."



## Here's how the various states stack up on sewer and water financing

State	Category	Comment
Alabama	possible	Environmental Improvement Authorities Act of 1969 provides for governmental agencies to issue their bonds to finance acquisition and construction of pollution abatement facilities
Alaska	no	
Arizona	possible	"Project" is broadly defined
Arkansas	no	
California	no	
Colorado	yes	Economic Development Revenue Bond Act CRS 1967 has a broadly stated purpose for industrial promotion
Connecticut	yes	
Delaware	no	
Florida	no	
Georgia	possible	Numerous amendments—requires research and definition
Hawaii	no	
Iaho	no	
Illinois	no	Future, but not presently available
Indiana	possible	Broad purpose set forth 1971 amendments and Industrial Development Corp. Act
Iowa	no	
Kansas	possible	Development Credit Corp. provides broad basis for "every kind of business or industrial undertaking"
Kentucky	possible	1970 amendments include "pollution control area or structures" as industrial building
Louisiana	no	
Maine	probable	Recreational facilities can be financed with industrial revenue bonds
Maryland	no	
Massachusetts	no	
Michigan	probable	1970 amendment included "tourist and resort facilities" within meaning of industrial building. Statute pending on pollution control
Minnesota	no	
Mississippi	no	
Missouri	no	
Montana	no	

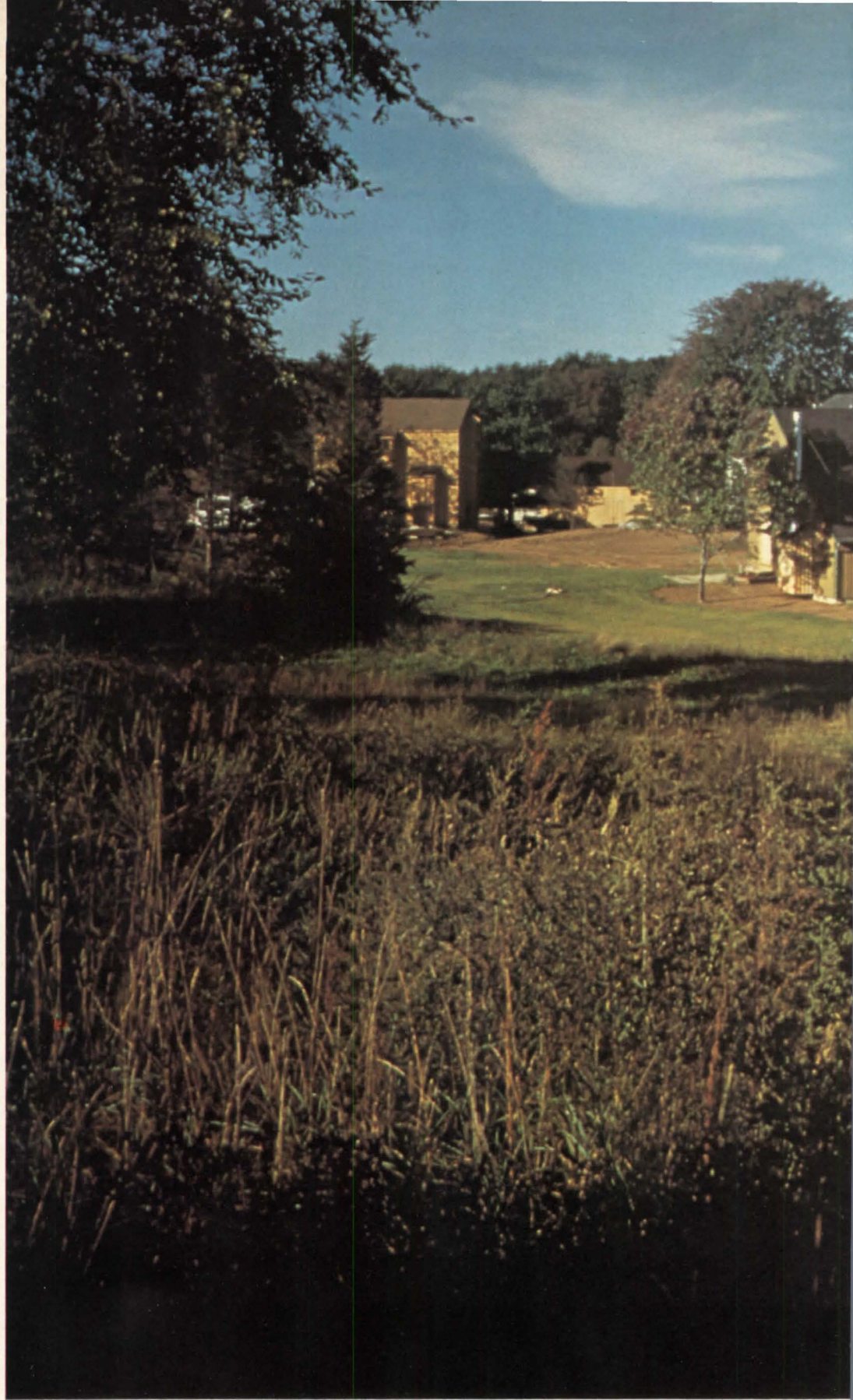
State	Category	Comment
Nebraska	no	
Nevada	possible	Broad purpose may allow favorable definition of "to maintain a balanced and stable economy and further the use of natural resources"
New Hampshire	possible	Purpose may be broad enough to allow encompassing pollution abatement
New Jersey	no	
New Mexico	possible	Under "state beneficiary trust" vehicle there may be pollution abatement financing
New York	no	
North Carolina	possible	Industrial Development Financing Authority Act introduced in 1971 included pollution control facilities for industry
North Dakota	no	
Ohio	possible	Ohio Water Development Authority may issue revenue bonds to finance pollution facilities which can be leased to private industry
Oklahoma	possible	Oklahoma Resources and Development Act of 1965 created division of "Industrial Business and Economic Development"
Oregon	possible	Would need expansion and redefining of "ports" and navigable areas
Pennsylvania	yes	
Rhode Island	no	Revenue bonds appear limited to industrial facilities
South Carolina	no	Revenue bonds appear limited to industrial development
South Dakota	no	Revenue bonds appear limited to industrial development
Tennessee	probable	Amendment pending to include pollution abatement facilities
Texas	no	Constitutional amendment on revenue bonds turned down by voters in 1967
Utah	no	Revenue bonds appear limited to industrial facilities
Vermont	possible	Act is untested
Virginia	no	Revenue bonds appear limited to industrial facilities
Washington	yes	Amendment 45 broad enough to encompass many types of pollution abatement facilities
West Virginia	no	Revenue bonds appear limited to industrial plants
Wisconsin	possible	Act to insure tax-exempt revenue bonds for pollution abatement facilities under consideration
Wyoming	no	Revenue bonds appear limited to industrial facilities



PROJECT  
PORTFOLIO

16

ESTO INC.



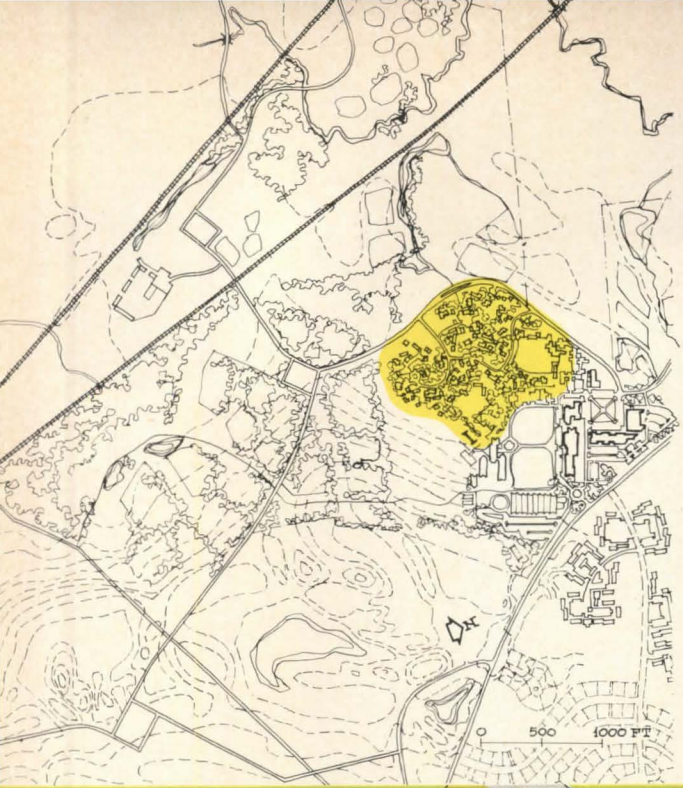
PROJECT: Amherst Fields  
LOCATION: Amherst, Mass.  
DEVELOPER: Otto Paparazzo Associates Inc.  
ARCHITECT: Callister, Payne, & Bischoff  
INTERIOR DESIGNER: Anawalt & Myer  
SITE AREA: 626 acres  
NUMBER OF UNITS: 1,640 condominium townhouses,  
duplexes, fourplexes and detached units  
plus a 34-acre commercial center  
PRICE RANGE: \$23,500-\$52,000





*the photo above gives you an impression of farmhouses set in an unmowed meadow, the effect is not accidental. Developer Paparazzo and architect Callister, the men most responsible for the landmark design of Heritage Village in Southbury, Conn., faced a problem here: how to maintain the site's strong rural quality at a density of about three units an acre. Detached housing at that density would have destroyed much of the natural landscaping—leaving, at best, tiny front lawns and insignificant greenbelts. And clustered townhouses and apartments would have looked suburban rather than rural. The solution: a combination of duplexes, triplexes and quadruplexes (plus an occasional detached unit)—all sited further apart than in normal cluster practice and all in a contemporary version of New England design.*



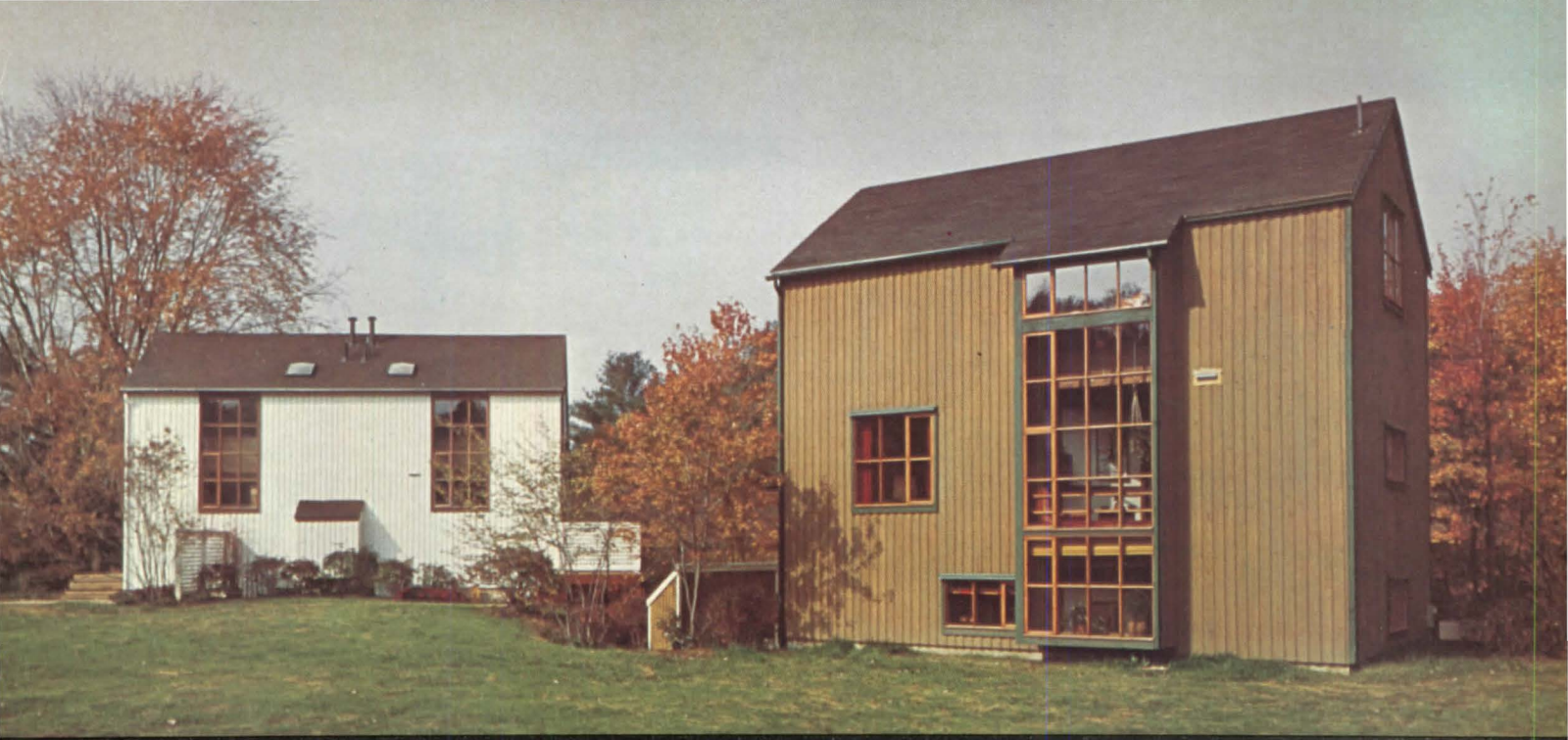


Sales in Amherst Fields' first section (plan below and yellow area in overall plan at left) averaged one a day during the first 40 days after the project opened; this despite no major advertising and an estimated move-in date more than four months away. Currently, 121 units are under construction. They are built with a panel system developed by Otto Papparazzo, who estimates the system can reduce construction time by a third. The photo at right shows one half of a duplex that contains two-bedroom units. The photo at far right shows (left) a duplex containing balcony-bedroom units and (right) a three-story detached condominium. The triplex shown in the bottom photo contains (left and far right) a two-story, three-bedroom plan and (center) a two-story, two-bedroom unit. Dark buildings in plan below are model units shown in photo on previous overleaf.

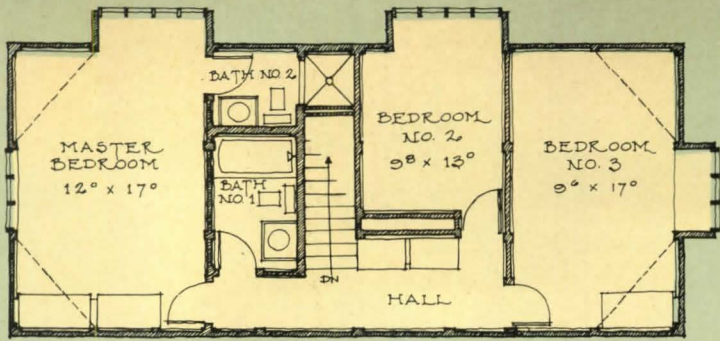


PHOTO

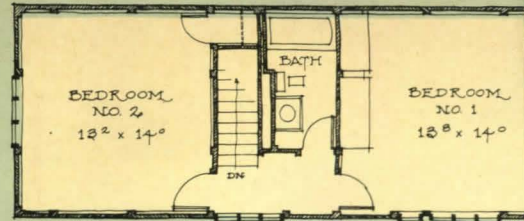




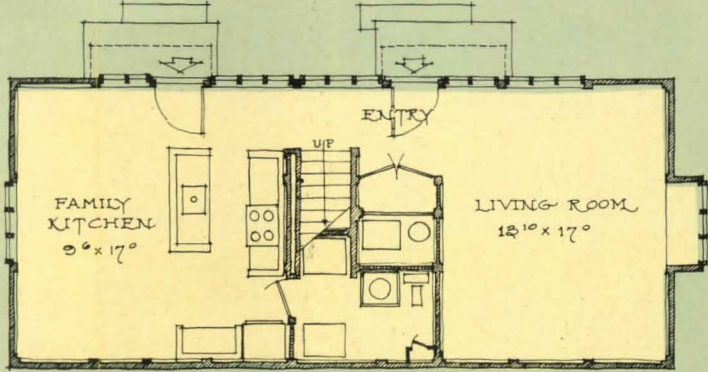




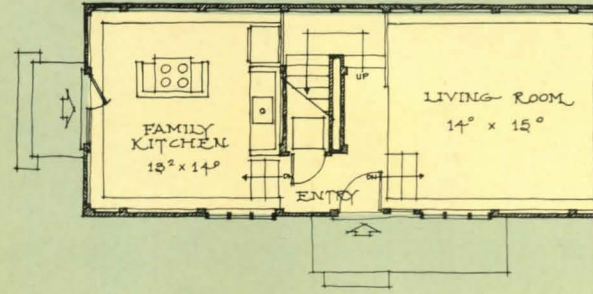
• SECOND FLOOR PLAN •



• SECOND FLOOR PLAN •

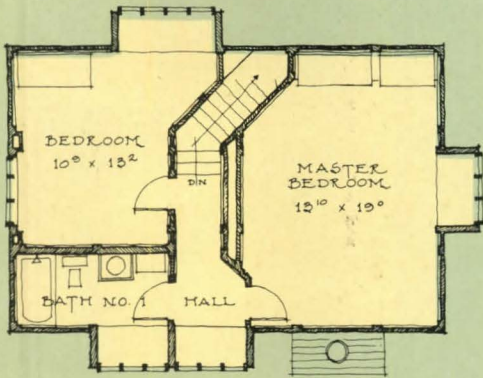


• FIRST FLOOR PLAN •

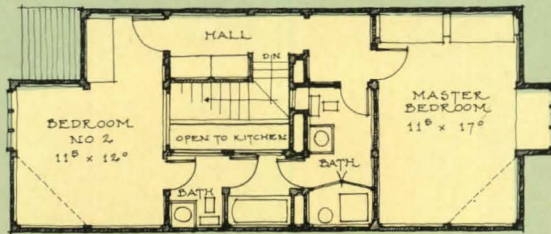


• FIRST FLOOR PLAN •

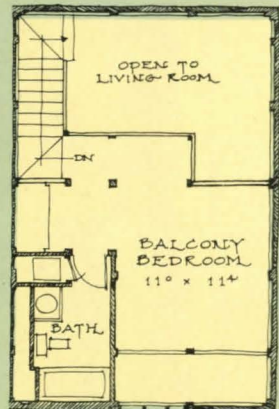
Units at Amherst Fields are designed to serve a market ranging from young marrieds to empty nesters. Smallest is a 730-sq.-ft. one-bedroom studio, two of which are combined with two small two-bedroom units to make up a two-story fourplex (plan, bottom right.) Largest is a 1,840-sq.-ft. three-level detached condo (plan, bottom left). Photos at right show (top) a one-bedroom studio and a typical living room window-wall arrangement and (bottom) the first floor of a two-story townhouse (plan, immediately below).



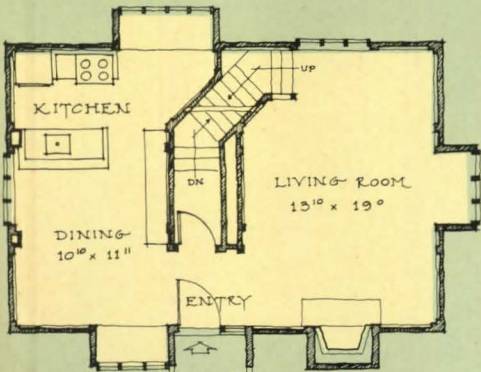
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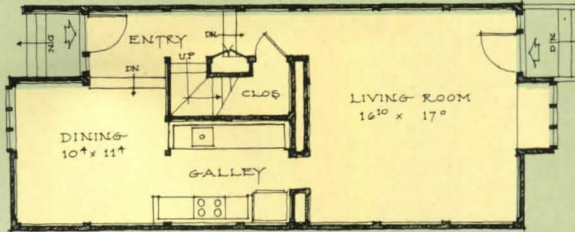
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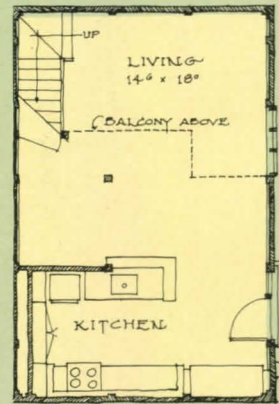
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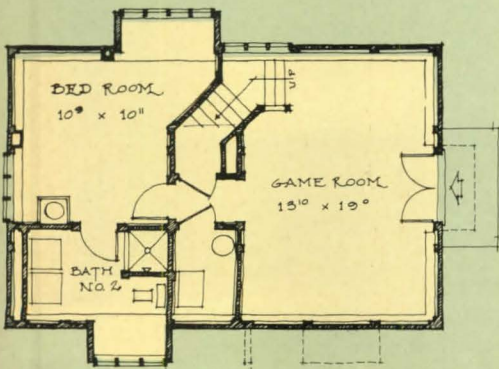
• FIRST FLOOR PLAN •



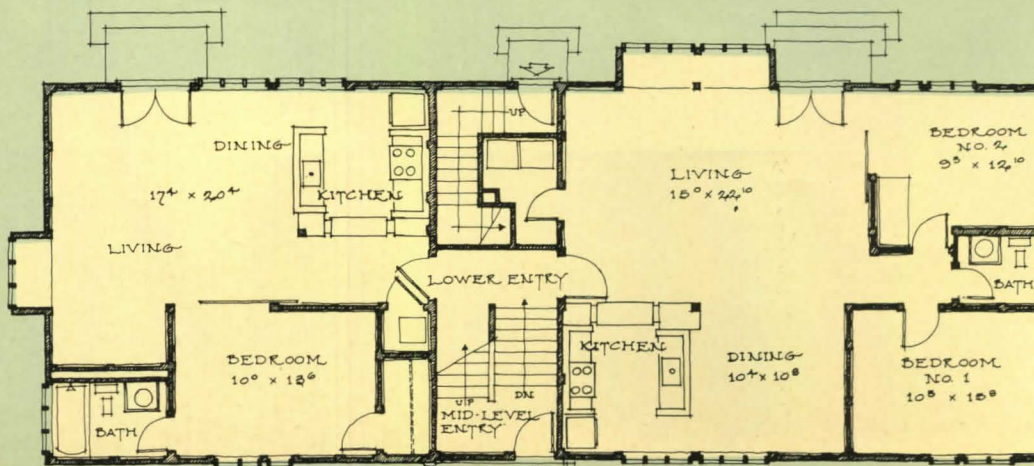
• FIRST FLOOR PLAN •



• FIRST FLOOR •



• GROUND FLOOR PLAN •



• FIRST FLOOR PLAN •





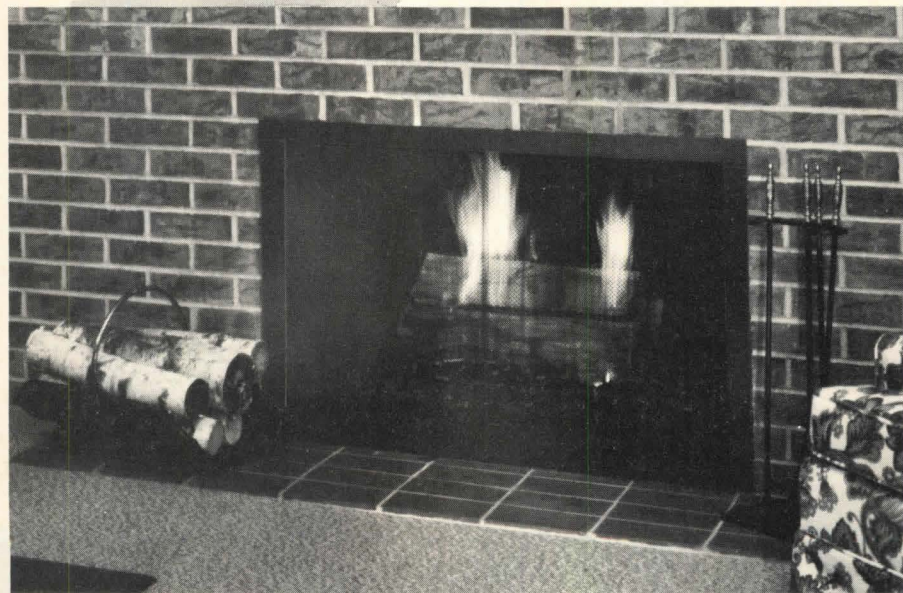




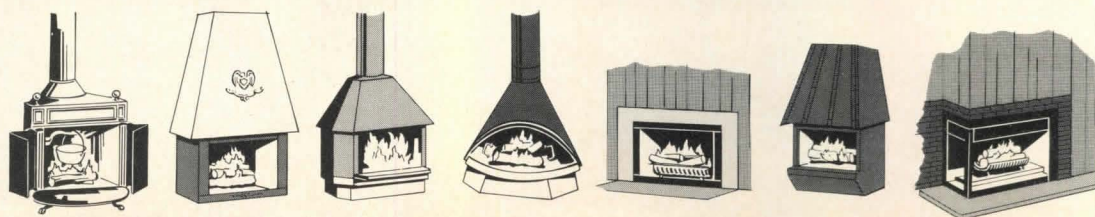
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**SAY HELLO TO THE YORK FLATTOP**, a major breakthrough in evaporator coils. Just 7¼ inches high, the FlatTop performs its cooling/dehumidifying job with full rated capacity in about half the space needed by "A" or slanted-slab coils . . . with comparable or less pressure drop.

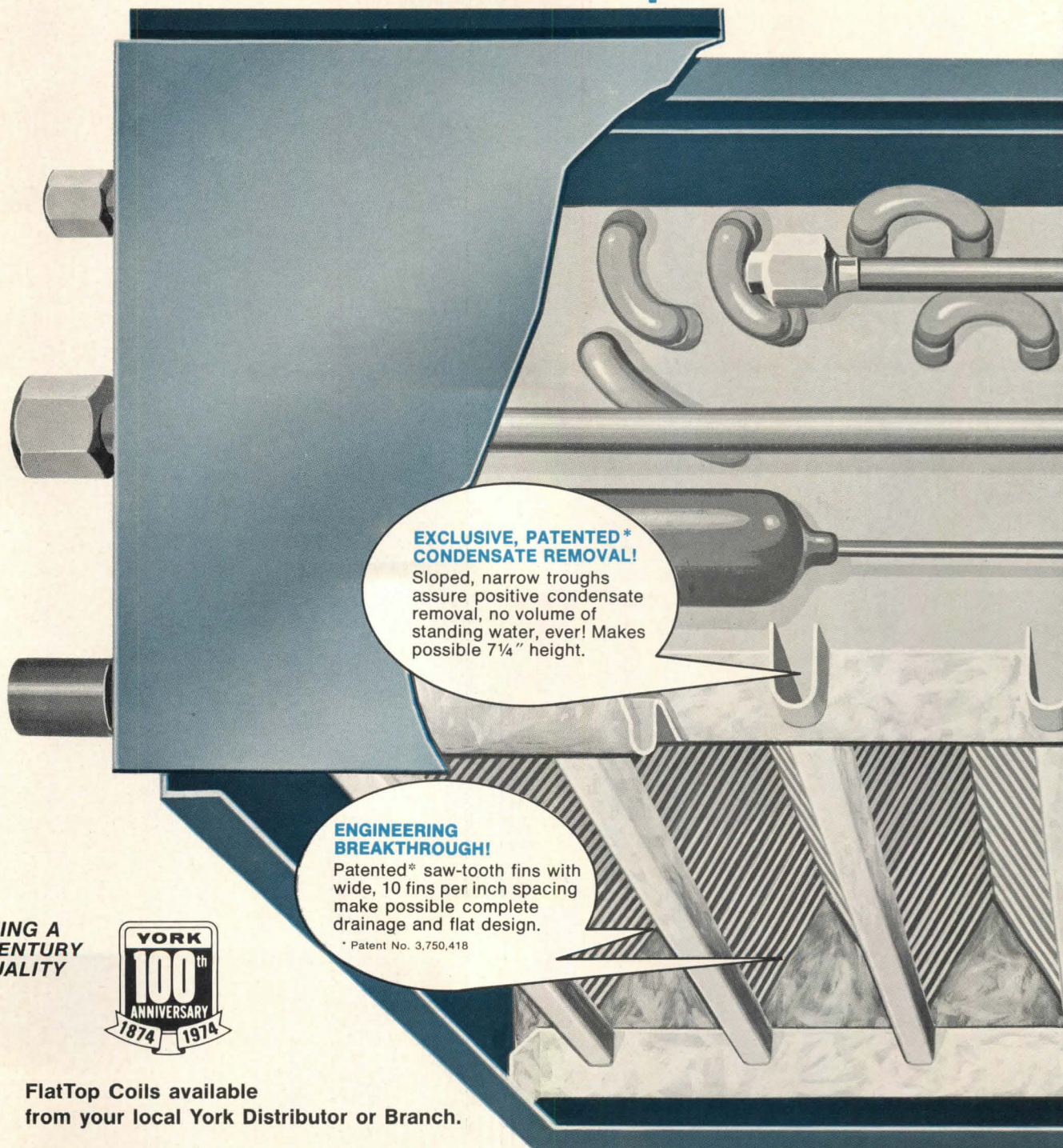
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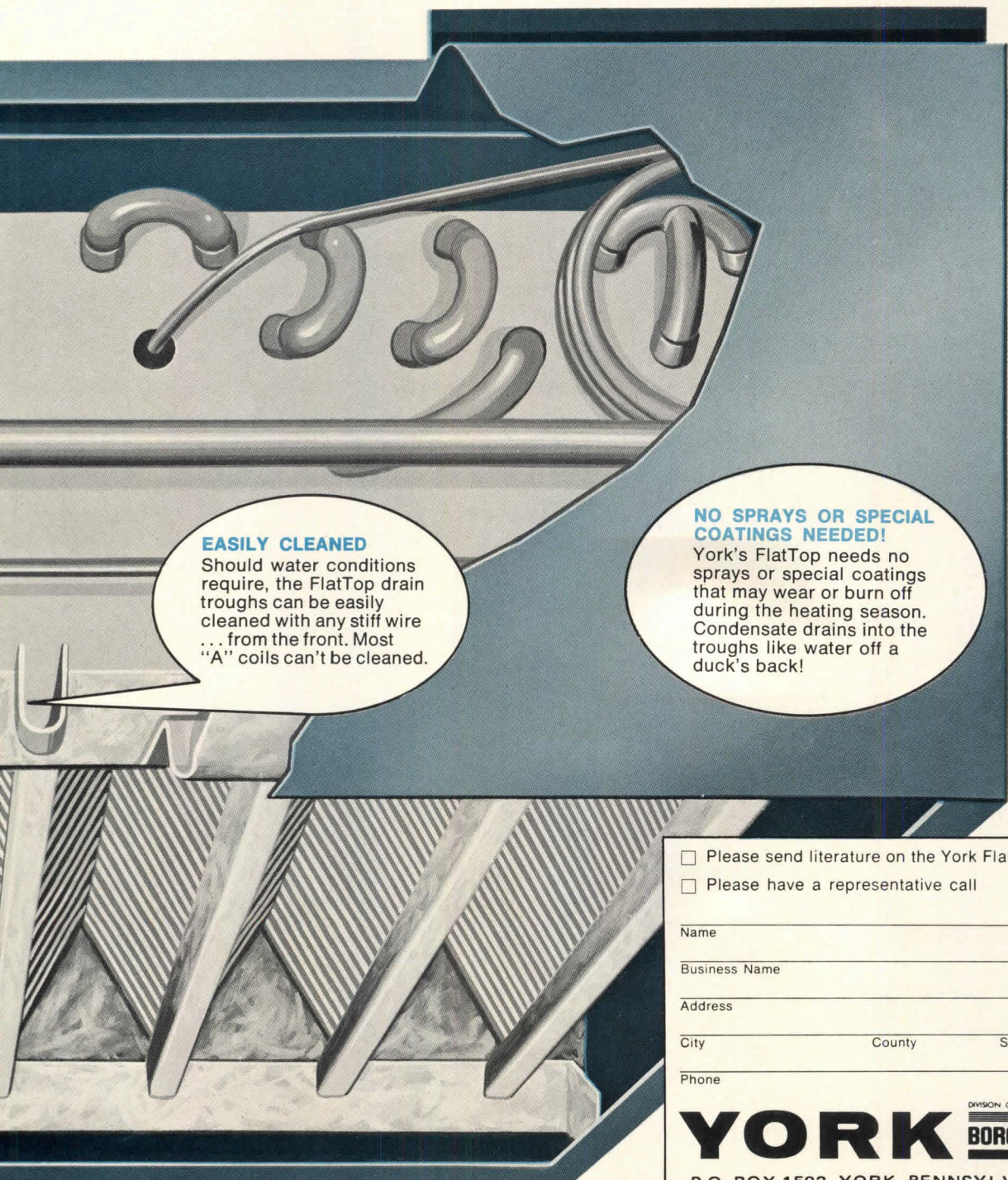
exchanger life and result in cooling surface not  
 tively used. No large pan of "standing water" to be  
 roduced into the air stream during the cooling  
 cycle or to become an environment for algae or  
 s. No uneven airflow or noise sometimes caused by  
 and slant-slab coils extending into supply ducts.  
 Both airflow through the coil helps extend furnace  
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 troughs like water off a  
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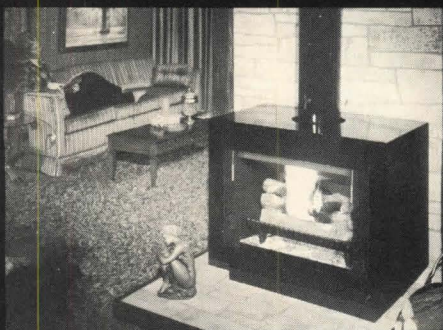
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 Please have a representative call

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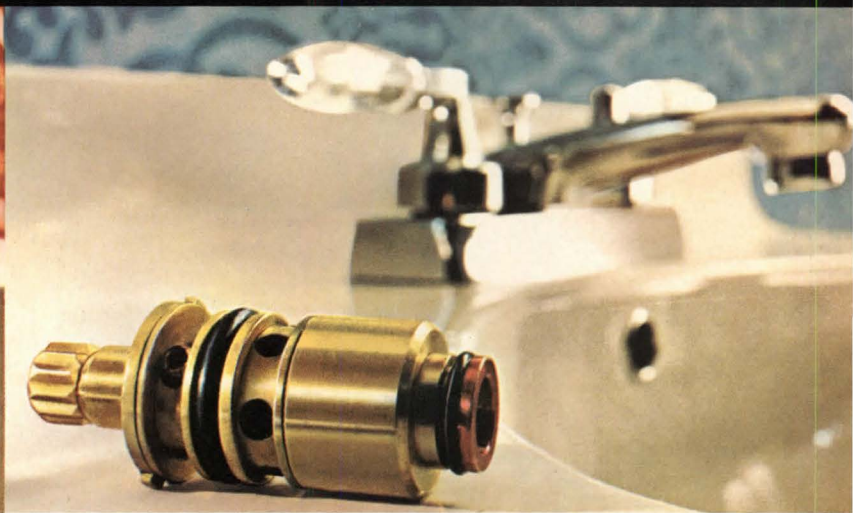
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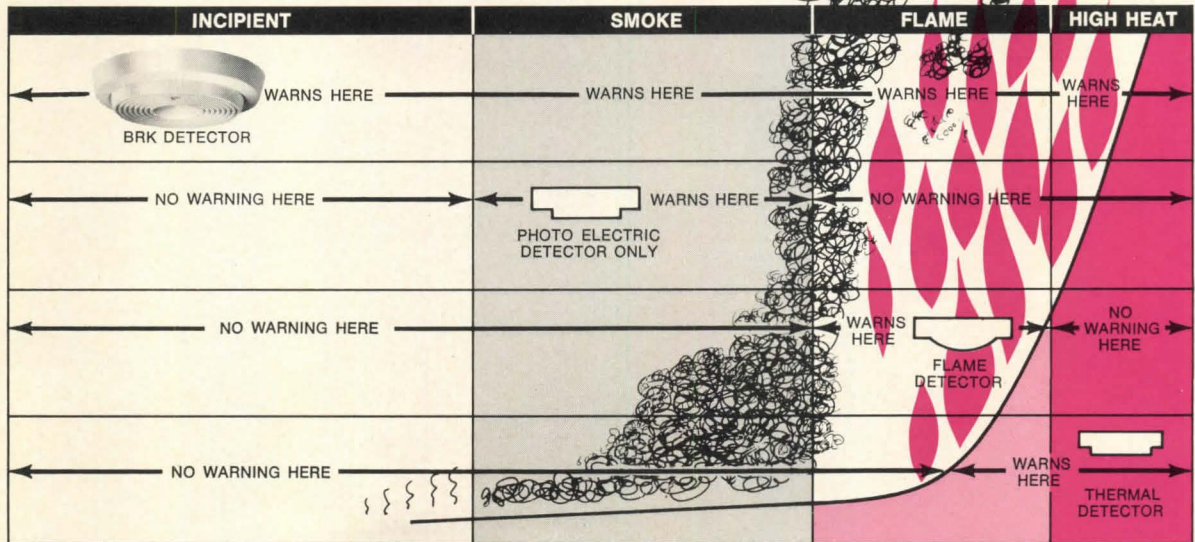
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Textured  
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Sidings.





# Before you build another thing, study this chart!

How BRK compares with other types of detectors in the **Four Stages of Fire**



It shows you which early Warning Fire Detector best enables you to comply with the new mandatory requirements of FHA, HUD, UBC and others.

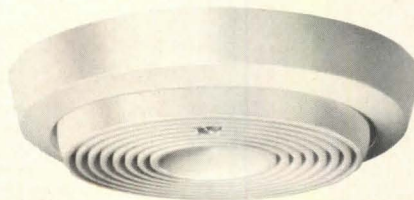
There's no getting around it. Pressure's mounting to have early warning fire detectors installed in every new dwelling in the country — including mobile homes.

As the chart above shows, these devices vary greatly in ability to detect, and earliness of warning. It's vital to know their limitations.

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No other type of device detects in all four stages of a fire — even the Incipient Stage before smoke or flame appear. And no other detector has BRK's self-monitoring feature — a special solid-state indicator that constantly checks the BRK's circuits, sensitivity and power supply.

BRK's early warning ionization detector



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## Steel deck system is combined with panelized building components

economical "Super-C" hot-dipped, galvanized steel joists, made to conform to standard lumber sizes, are used in place of wood in floor deck systems. The easy-to-install joists, available in any length with a full range of accessories, are positioned (1). After a steel deck is fastened over them, insulated "Homaday" building panels are set into place (2). Fabricated with steel studs, the 4' x 8' panels consist of 1/2"-thick gypsum wallboard with foil backing, 3 1/2" of batt insulation and an outer surface of exterior grade cedar plywood (3).

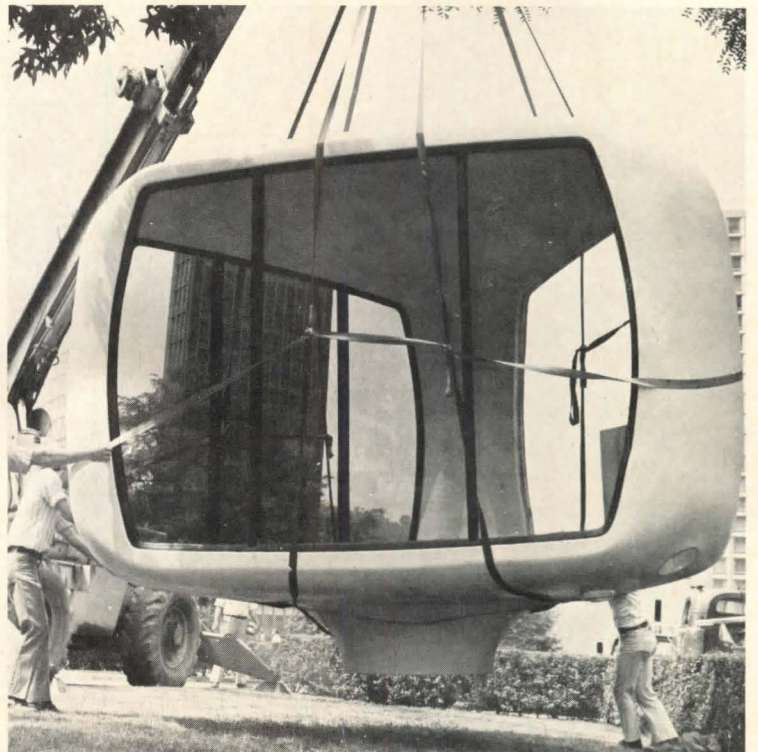
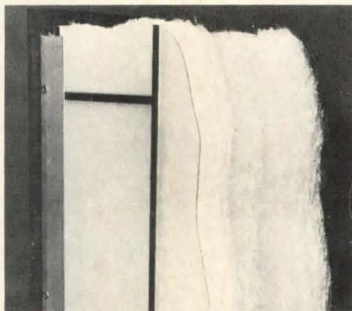
J.S. Steel, Pittsburgh, Pa.

CIRCLE 200 ON READER SERVICE CARD



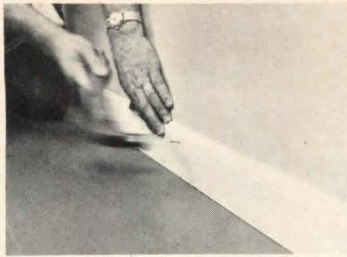
light transmitting building system consists of energy conserving, translucent, insulated panels. Offering the lowest U-(insulating) factor of any translucent material, the panels can be designed to control solar heat. A standard 2 3/4" panel, available in .40, .24 or .15 U-factors, can be used for skylights (*below*) or walls. The 11" thick wall panel (*right*) has a .06 U-factor. Kalwall, Manchester, N.H.

CIRCLE 201 ON READER SERVICE CARD



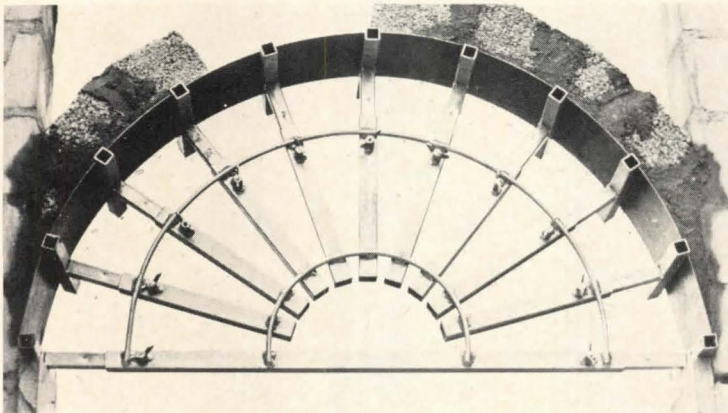
Easy-to-erect, molded "Polypod" is a structural prototype for tomorrow's homes. Each triangular-shaped module with rounded corners consists of a roof, floor and three walls. Insulated fiber glass reinforced polyester walls may be glazed with insulating glass, fitted with doors or left open so that pods may be linked together. All materials are supplied by PPG Industries. MHI, Zeleynople, Pa. CIRCLE 202 ON READER SERVICE CARD





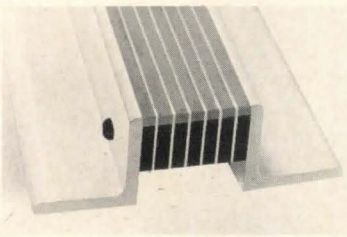
Cellular vinyl moldings, available in all popular shapes, come in white or woodgrain. Impact-resistant moldings can be painted or stained as desired. They can be nailed without splitting and bent around corners without breaking. The vinyl moldings are insensitive to moisture change. U.S. Gypsum, Chicago.

CIRCLE 203 ON READER SERVICE CARD



Expandable metal form permits many size wood or masonry arches to be built without changing equipment. The Arch-Maker™ supports itself and semi-circular or pointed arches in doorways and windows ranging from 30" to 44" wide. Western Reserve Arch, Asheville, N.C.

CIRCLE 204 ON READER SERVICE CARD

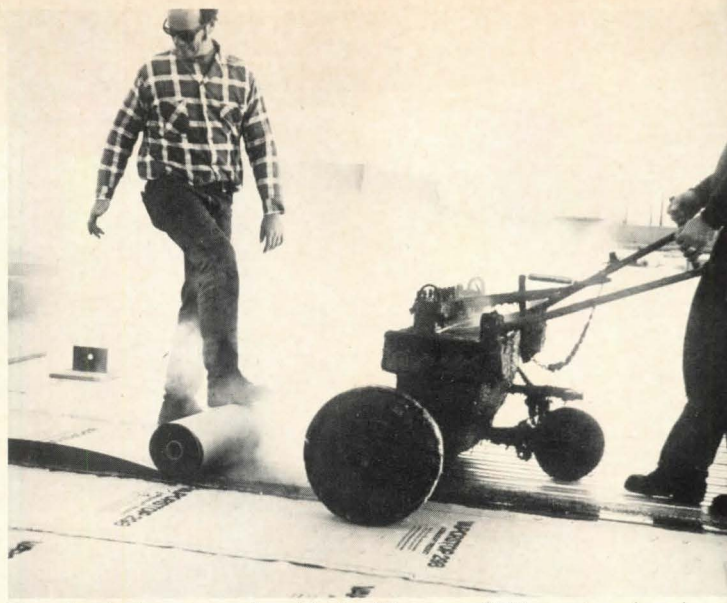


Expansion-contraction joint, "Flex-a-deck" for use on horizontal deck surfaces, is prefabricated in various widths at 1/4" increments. Produced in 6' lengths, the joint provides for up to 50% expansion and 25% contraction. Marsten, San Jose, Calif.

CIRCLE 205 ON READER SERVICE CARD

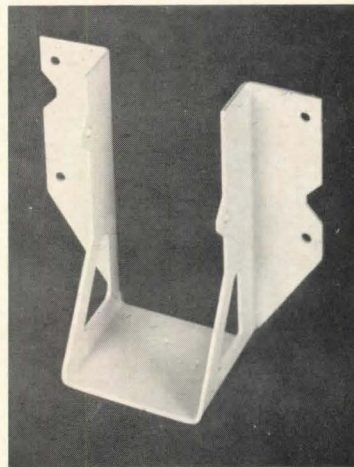
Pre-insulated all-fuel chimney, "Model SS", features durable double wall construction. The protective outer steel casing carries the entire structural load leaving the inner pipe free to expand without stress. Metalbestos Systems, Belmont, Calif.

CIRCLE 206 ON READER SERVICE CARD



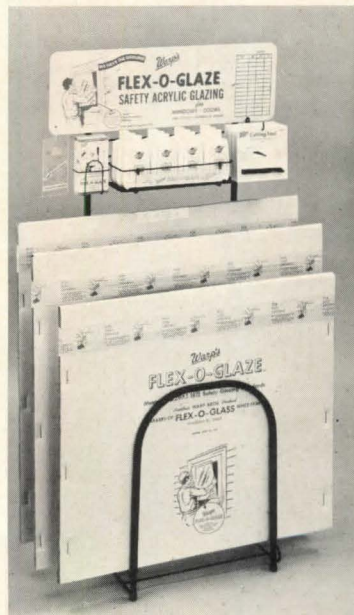
Vapor barrier for non-rated roof decks, "Vaporstop 298", consists of two layers of high strength kraft with asphalt adhesive and reinforcing glass fibers. Applied with asphalt, the material comes in 45 lb. rolls capable of covering 1,000 sq. ft. St. Regis, Attleboro, Mass.

CIRCLE 207 ON READER SERVICE CARD



Joist hanger, "Type-24 U-grip", is suitable for use with 2"x6" wood framing members for limited spans. Designed primarily for use with 2"x4's, the versatile hangers are of zinc-coated steel. Six 1 1/4" nails come with each easy-to-install unit. TECO, Washington, D.C.

CIRCLE 208 ON READER SERVICE CARD



Clear acrylic, "Flex-O-Glaze," meets safety glazing requirements for use on doors, windows and tub enclosures. Available in three thicknesses and 25 precut window sizes, the non-yellowing, impact-resistant material can withstand sub-zero temperatures. Warp, Chicago.

CIRCLE 209 ON READER SERVICE CARD



Sturdy railing line, "Regency", features 1 1/4" deep rails for added strength and safety. Sag-proof railings require no intermediate supports in runs to 6'. Adjustable to any slope, easy-to-install railings have hidden fittings which need no drilling. Gilpin, Decatur, Ind.

CIRCLE 210 ON READER SERVICE CARD



# Anything less than top-of-the-line appliances just wouldn't make sense in a place like Estate Antigua. So KitchenAid dishwashers were a natural choice."

Nestled on the side of The Phoenix Mountains in Phoenix, Arizona, is Estate Antigua, a unique project undertaken by Thomas & Company.

"There's nothing like Estate Antigua anywhere in the country. The architecture is impressive. The interiors are luxurious, all the way from the sixteen-foot ceilings to the sunken marble tubs. And the views are quite exciting, too," says Paul Taman.

"These homes are priced from \$139,000 to \$250,000. In that price range, you don't take shortcuts. And you sure don't install nickel-and-dime appliances.



"That's why we used KitchenAid dishwashers here at Estate Antigua. When people see KitchenAid Superba dishwashers in these kitchens, it's proof to them that we've taken some extra pains in building these beautiful homes. KitchenAid dishwashers just seem to fit in perfectly in a quality environment like this."

When you want to build in quality, build in KitchenAid appliances. Check our catalog in Sweet's Light Construction File. Or call your KitchenAid distributor about his builder plan. KitchenAid Division, Dept. 4DS-3, The Hobart Manufacturing Company, Troy, Ohio 45374.

**KitchenAid®. Built better. Not cheaper.**

Dishwashers • Trash Compactors • Disposers • Hot-water Dispensers

CIRCLE 131 ON READER SERVICE CARD





# Smoke

The new **EMHART**  
**911\***  
SMOKE DETECTOR

Sell safety. Sell fast. Sell profitably. The Emhart 911 Smoke Detector is a brand new addition to the front line of fire safety. It's not just another gadget — it's designed to help save lives and build big new profits at the same time.



**It smells smoke and sounds a loud, audible alarm.**

The Emhart 911 Smoke Detector works on the latest ionization principle to detect smoke or invisible products of combustion in the air. Then the alarm sounds — loud and clear.



**Don't get caught sleeping in this market. It's a big one.**

The home fire protection market is taking off like blazes. It's your chance to fire your customers with enthusiasm for dependable family protection. The Emhart 911 Smoke Detector is a natural profit maker in a new market that's just been sitting there.

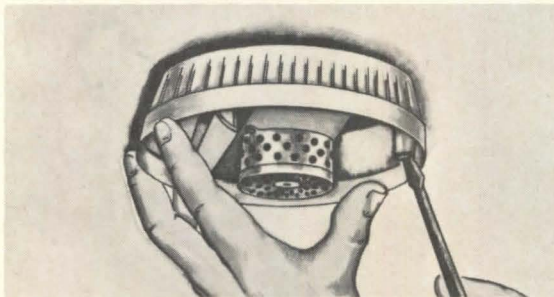
\* Patents Pending

Complies with NFPA Standard No. 74. U.L. Listing and F.M. Approval applied for.



# Kills.

sells on sight.



**Simple to install. Every homemaker will want one.**

Anyone can install this good looking unit. Just two screws and the Emhart 911 Smoke Detector is in. No special tools are needed. Self-contained power unit. If power starts to fade, it automatically signals for a replacement.



**Promotion and advertising will smoke out millions of potential customers.**

We've got a hot advertising & sales promotion campaign designed to smoke out customers for you. Everyone with a home, a family, or a desire for self protection is your potential customer. We'll help you reach and presell those customers with hard hitting point-of-purchase displays, stuffers, and a complete kit from film to flip chart and fireman's helmet "on loan" to you for school and club presentations!

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**911**  
SMOKE DETECTOR Trademark

Contact your distributor or fire off this coupon to us fast!  
Yes, send me more information on the Emhart 911 Smoke Detector!

Name: \_\_\_\_\_

Business: \_\_\_\_\_

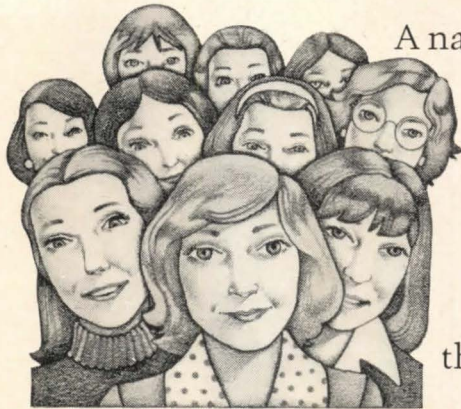
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**E** **EMHART CORPORATION**  
BERLIN, CONNECTICUT 06037



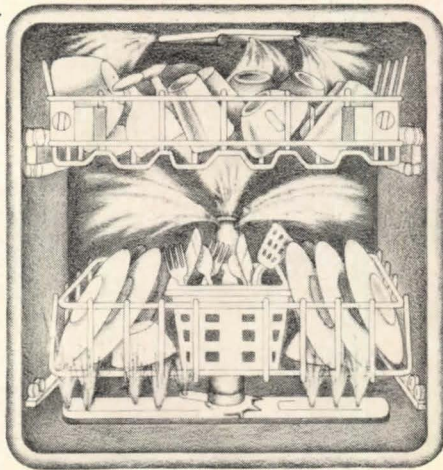
# Now is the time for all builders, of WHY



A national survey shows that American women rate General Electric major appliances over any other brand by more than three to one.

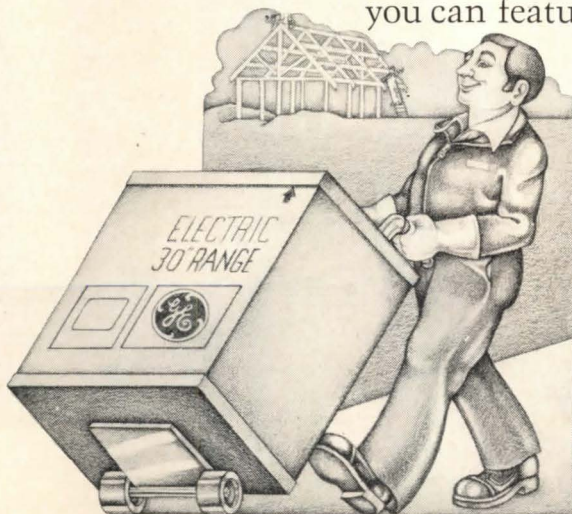
General Electric appliances in your kitchens and laundries. And you'll get them delivered to the right place at the right time.

One reason for this is that GE has been a leader in innovative and quality features such as the P-7<sup>®</sup> self-cleaning oven/ranges; 2-door combination refrigerator-freezers; dish-washers with 3-level wash action; and Disposall<sup>®</sup> food waste disposers.



And when a builder comes to GE, he gets not only quality appliances like these but also the benefits of GE's professional planning and guidance.

Even if you build only a few houses a year, you can feature



When your customers see the GE monogram, they see a name they know and trust. And that could well be the start of a sale. Let the GE monogram become an extra salesman for you.

And remember that every GE appliance is backed by General Electric Customer Care... Service Everywhere.<sup>™</sup>



This means that wherever your house is in the continental U.S.A., there'll be a qualified GE serviceman nearby.











any size, to come to General Electric.

# HOW

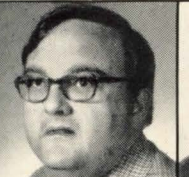






GE wants to make it as easy as possible for a builder, regardless of size, to put a kitchen together. And so we give you all the help we can.

Just phone our Contract Zone Manager nearest to you. (See names and locations below.) He'll tell you how we can best serve you and your requirements.

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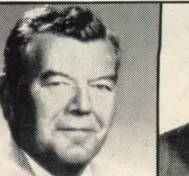
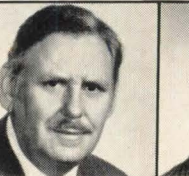


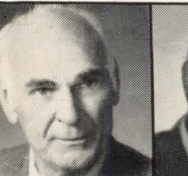

## Eastern Region

						
Bloomfield, N.J. William G. Hewitt 116 Washington St. 07003 (201) 748-0400	Westwood, Mass. Richard L. Finney 348 University Ave. 02090 (617) 329-2900	Cleveland, Ohio James K. Garvey 20600 Sheldon Rd. 44142 (216) 243-4040	New York, N. Y. Eugene Bolmarcich 205 E. 42nd Street 10017 (212) 679-1600	Philadelphia, Pa. Robert C. Kilmer 5660 Rising Sun Ave. 19120 (215) 742-2880	Pittsburgh, Pa. John F. Diederich 6555 Penn Avenue 15206 (412) 361-6000	Washington, D.C. Verne E. Evans 3535 V. Street N.E. 20018 (202) 526-2620

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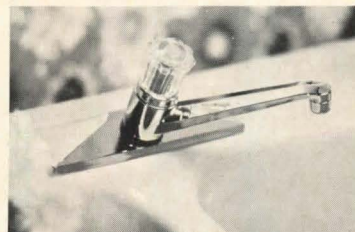
GENERAL  ELECTRIC



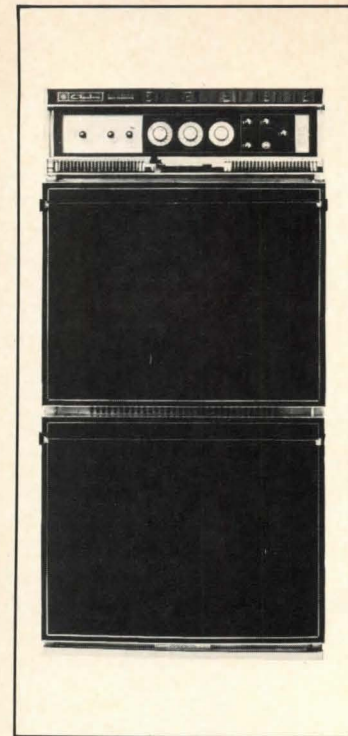


Full line of cabinetry, "Mediterranean Oak", adds a decorative touch to any kitchen. Line with a hand-crafted-look features a wide variety of accessories including slide out trays, matching refrigerator door panels and special storage options. Mutschler, Nappanee, Ind.  
CIRCLE 211 ON READER SERVICE CARD

"Surface Saver" work area, offered in "Wild Spice" pattern, blends with any kitchen decor. Installed in the countertop, the 16" x 20" unit made of "Ultraceram" is guaranteed against scratching, cutting or burning. Vance Industries, Chicago.  
CIRCLE 213 ON READER SERVICE CARD

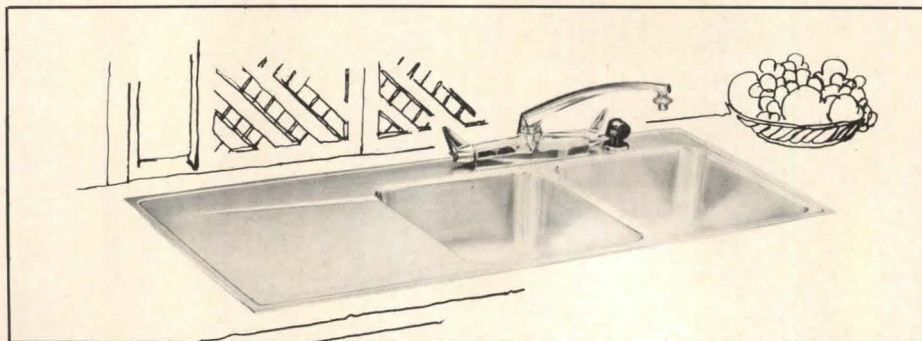


Chrome-finish single-handle faucet is fabricated of a thermoplastic material. Featuring the Bradtrol™ cartridge control for water temperature and volume, the unit, with only one moving part, is lubricated internally. Bradley, Menomonee Falls, Wis.  
CIRCLE 214 ON READER SERVICE CARD



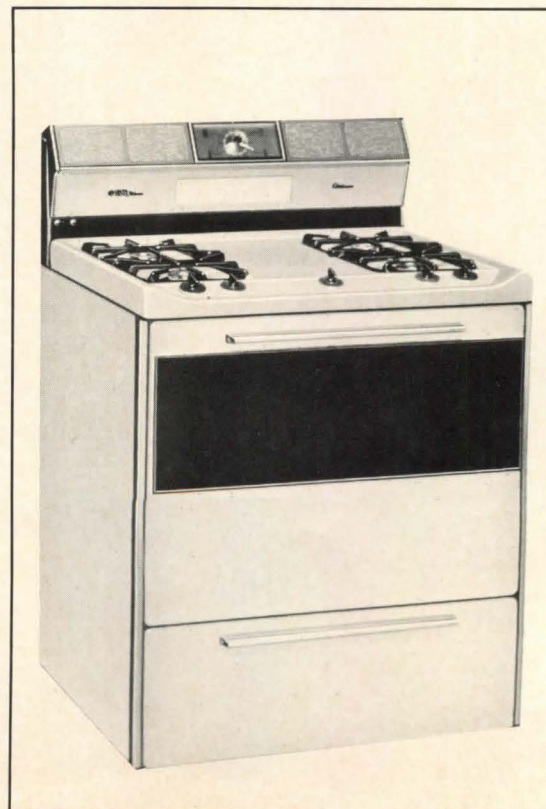
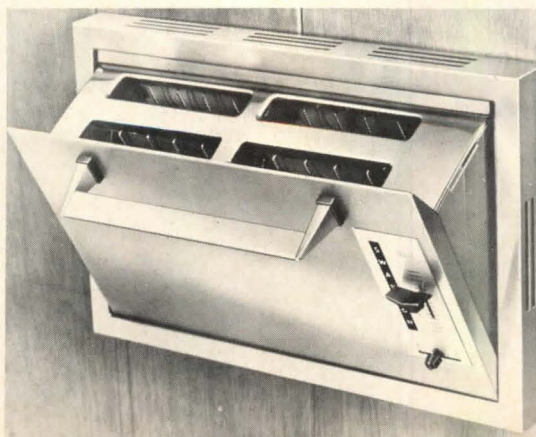
Built-in double electric oven features decorative black glass doors. A large self-cleaning top oven offers programmed cooking, a meat thaw, a keep-warm feature, closed door broiling, perfect temperature control, a self-cooling system and a rotisserie. Chambers, Oxford, Miss.  
CIRCLE 212 ON READER SERVICE CARD

Full line of "Vesta" ranges, available in gas or electric, includes 36", 30", 24" and 21" models. Units, offered in choice of colors, feature lift-up cook tops and lift-off oven doors. Continuous-cleaning oven is optional. Athens Stove Works, Athens, Tenn.  
CIRCLE 217 ON READER SERVICE CARD



Double-basin stainless steel sink is available with double or single integral drainboards. The "Sinkette" is designed to protect countertops from nicks, burns and scratches caused by hot or heavy utensils. Elkay, Broadview, Ill.  
CIRCLE 215 ON READER SERVICE CARD

Built-in toaster can be easily installed in standard residential walls that are at least 4" thick. Chrome-finished unit toasts while tilted out from the wall. A safety switch prevents operation in the closed position. Swanson, Owosso, Mich.  
CIRCLE 216 ON READER SERVICE CARD





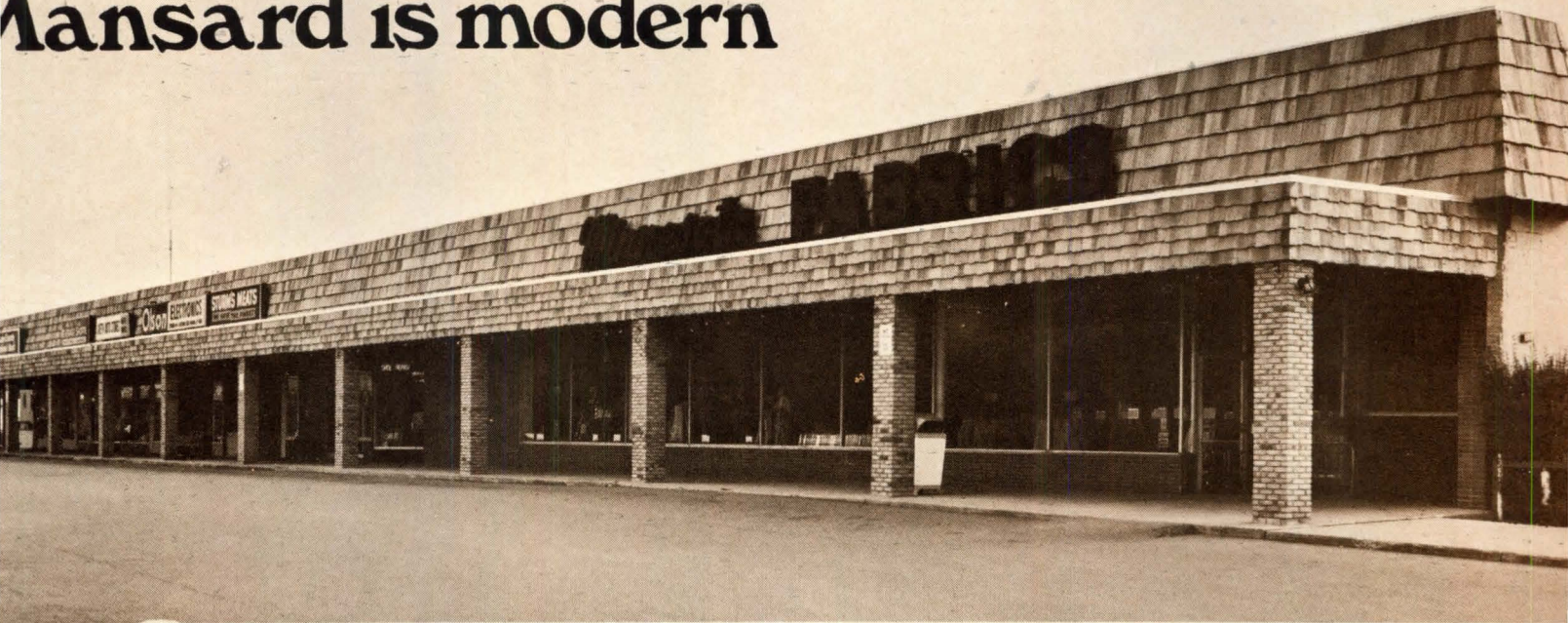


Beach

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## Mansard is modern



Plaza



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### Faster to apply in 8-foot panels

Shakertown Shakes and Shingles in convenient 8' panels save application time and labor—no experience needed. Where restrictions require, Shakertown Shake and Shingle Panels are available for Class "C" U.L. Rating for commercial, institutional and multi-residential construction.

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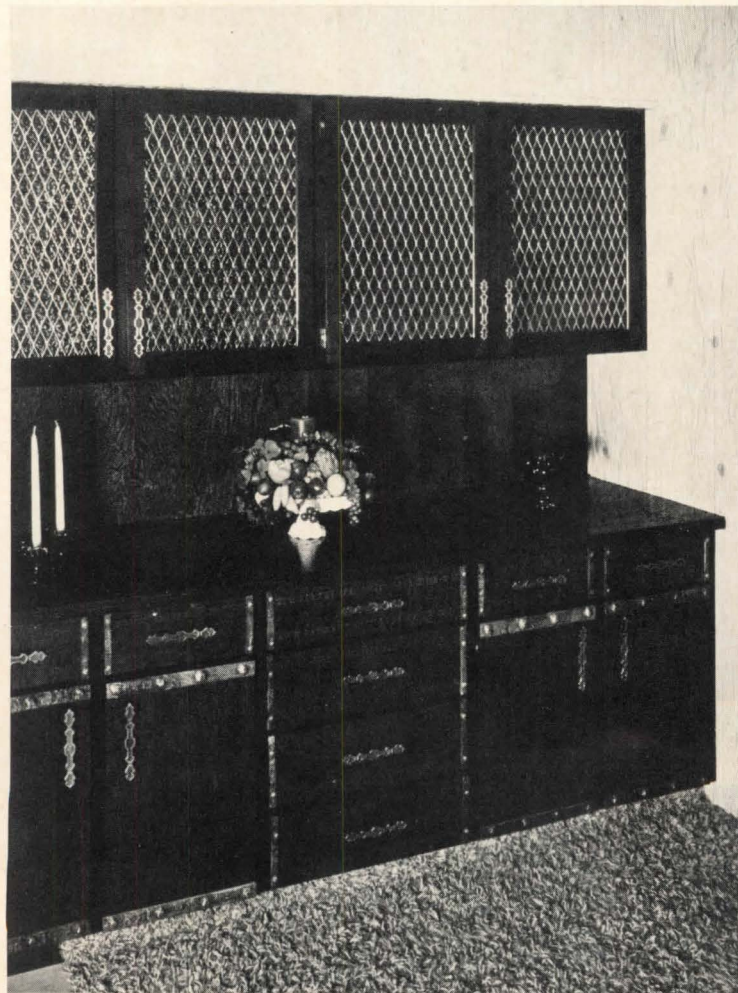


**Plastic laminate, "Harvest Webb,"** is a striking non-directional abstract pattern. Designed in a neutral coloration to complement any decor, the easy-to-maintain material is for countertops in kitchens or bathrooms. Wilson Art, Temple, Tex. CIRCLE 218 ON READER SERVICE CARD

**Table-top refrigerator/freezer** is a double-door model available in a choice of colors. Unit with slideout shelves features a 4.2-cu.-ft. automatic defrost refrigerator section and a 2.8-cu.-ft. manual defrost freezer. Topp, Miami, Fla. CIRCLE 219 ON READER SERVICE CARD



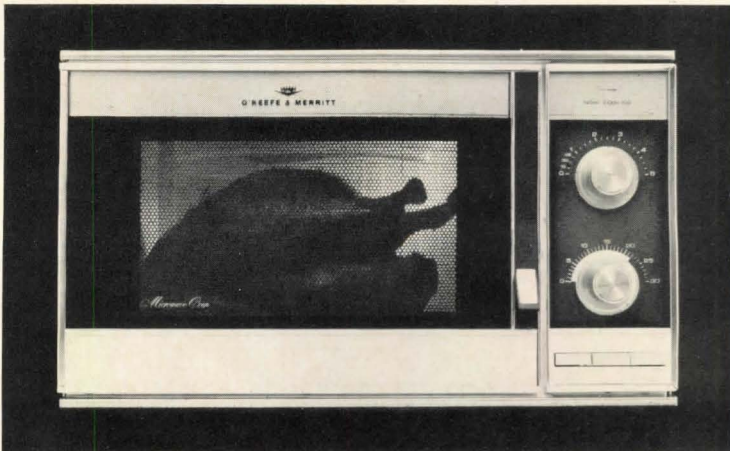
**Matching coin-operated washer and dryer** for multifamily use feature high security meters. Available in a choice of colors with stainless steel tubs and drums, units have settings for durable press/normal and delicate/gentle care. Speed Queen, Ripon, Wis. CIRCLE 221 ON READER SERVICE CARD



**Handcrafted wood cabinets, "Quintana,"** are accented by Mediterranean hardware from Indecor. Simulated rough Spanish nail heads in wrought iron straps are made of flexible polyester. The cabinets come in a range of finishes. Continental Kitchen, Spokane, Wash. CIRCLE 220 ON READER SERVICE CARD

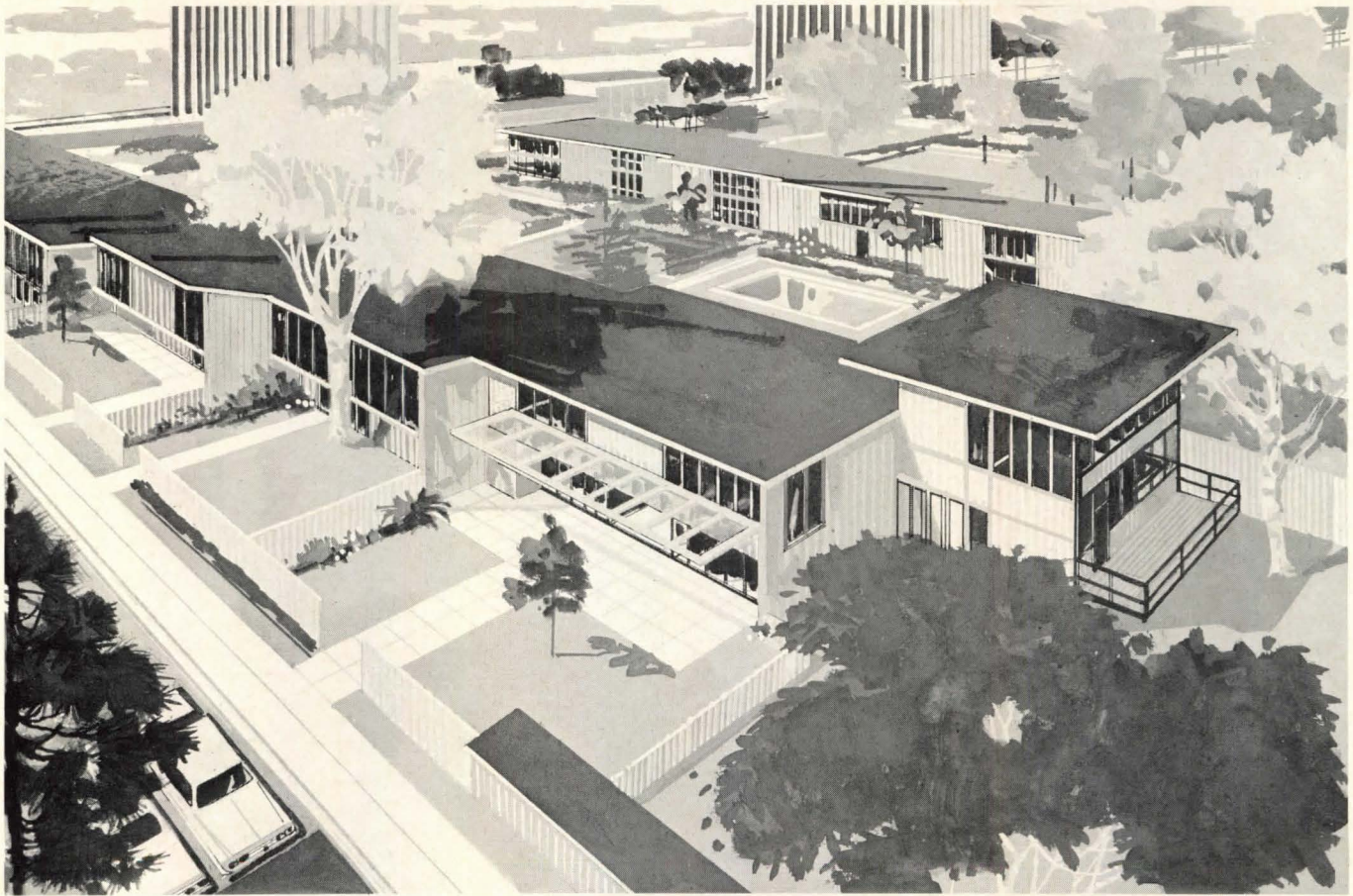


**Double basin stainless steel sink** is drawn in one piece from a single sheet of steel. This process eliminates bumps and center welds. Available in a full range of sizes and styles, model shown is a self-rimming 33"x22" size unit. Polar Ware, Sheboygan, Wis. CIRCLE 222 ON READER SERVICE CARD



**Countertop microwave oven** features a 1-cu.-ft. capacity cooking compartment and a swing-open door. Illuminated oven has two timer dials: an upper one for 5-30 minute cooking times and a lower for 5 minutes or less. O'Keefe & Merritt, Los Angeles. CIRCLE 223 ON READER SERVICE CARD





# Saving energy all year long with insulating glass

Insulating glass units made with LP<sup>®</sup> polysulfide polymer base sealants are conserving energy and cutting HVAC operational expenses in buildings everywhere. Double-hung units—with one of the two panes made of metalized coated glass—reduce the 1.09 heat transfer coefficient (U value) of single-pane glass dramatically by 56 percent down to 0.50. This is not too far from the 0.27 U value of the most efficient (but dehumanizing) solid masonry wall.

In the past 15 years, over 80% of all organically sealed insulating glass window units used LP polysulfide base sealants, delivering strong, flexible, long-lasting airtight bonds between glass and frame. Although LP sealed units may cost less than other organically sealed units, they will perform trouble-free for years and years.

Because replacement of only one or two insulating glass units can be very costly, you should seriously consider the outstanding, long term, proven performance of polysulfide base sealants. The present integrity, beauty and economical practicality of curtain wall construction can thus be extended through the innovative use of properly sealed insulating glass units.

Specify—and demand—insulating glass with an LP polysulfide polymer base sealant to see your way clearly through the energy crisis of today—and through whatever tomorrow may bring. For more information and help in solving your insulating glass problems, contact Thiokol/Chemical Division, P.O. Box 1296, Trenton, N.J. 08607, or phone 609-396-4001.

## *Thiokol*

*Specialty Polymers • Off-The-Road Vehicles • Synthetic Fibers & Fabrics • Sprayers • Propulsion • Educational Services  
Friction Materials • Ski Lifts • Pyrotechnics • Closures • Rubber and Rubber Chemicals • Medical Electronics Equipment*





**How to build a foundation**





**when it's colder than a well-digger's**

Read on >>> →





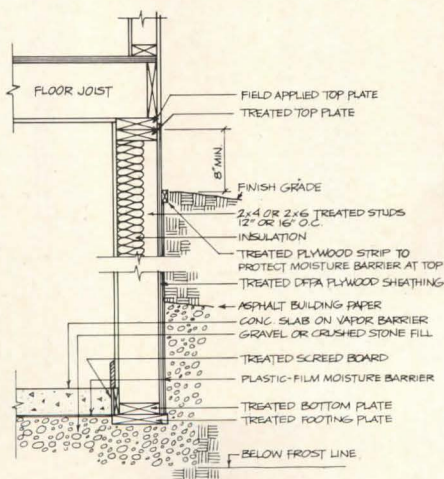
## You can install the All-Weather Wood Foundation in cold, wet, freezing weather. In the dead of winter. In Spirit Lake, Iowa. Or any place else.

"We proved it could be done in January when the wind-chill factor was  $-40^{\circ}$  and the depth of the frozen ground was 3 to 4 feet." — Robert Bergquist, Citation Homes, Spirit Lake, Iowa.

The All-Weather Wood Foundation is one of the most innovative and adaptable foundation systems ever developed.

It doesn't place you at the mercy of weather, for one thing. In good weather it can save you up to \$300. But in bad weather, it can save your shirt.

Rain won't stop the All-Weather Wood Foundation, and in zero-temperature you may have to use frost-cutters to excavate. But you can keep a crew the year around and stick to a schedule. Even when it's colder than a well-digger's nose.

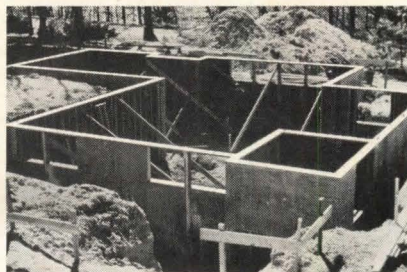


### What it is.

Wood, when preserved correctly, is durable underground. Two examples of this are pilings for high-rises and 30-year-old treated wood foundations.

The All-Weather Wood Foundation is a logical progression of building with pressure-preservative treated wood. It's environmentally safe. Less costly than concrete or masonry. Six times faster. And provides a warmer, dryer basement in the winter.

Basically, it's a pressure-treated plywood-sheathed stud wall set below grade on gravel footings and a treated wood plate. The exterior is covered with polyethylene film. And joints are sealed. Send the coupon for more details.



### Save \$300 per home.

According to the NAHB Research Foundation, the All-Weather Wood Foundation costs \$300 less for a typical 1,000 sq. ft. house. The savings include 50 fewer man-hours on site compared to a ma-

sonry foundation (Sept. 1973).

The wood foundation is outrageously fast. In a 1969 NAHB project, a five-man crew installed a wood foundation in  $1\frac{1}{2}$  hours as compared to  $10\frac{1}{2}$  hours for a concrete block foundation.

### Send for the book.

All you need to get started is a copy of the new All-Weather Wood Foundation booklet and thirty minutes of talk with an APA field man.

Both free. For a coupon.

**American Plywood Association  
Department H-034  
Tacoma, Washington 98401**

- Please send me the APA All-Weather Wood Foundation booklet.
- I have too many questions. Please send me an APA field man with enough facts to get me started now.

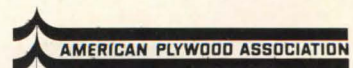
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# the cost cutter



# THE EIGHTY FOOT 2x4

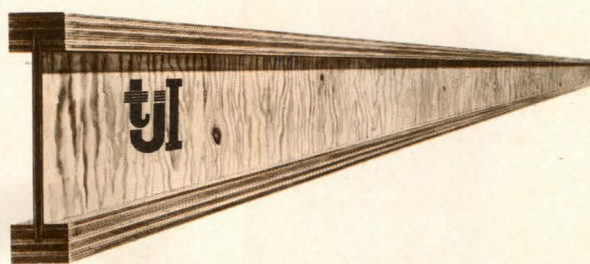
A New Development In Structural Lumber Destined To Become The Most Significant Advance In Wood Utilization And Conservation Since The Advent Of Plywood

- We call it MICRO=LAM lumber and we make it from thin sheets of veneer which are glued, compressed and heated in a 90 ft. long, thirty ton machine and exit as a board or billet 24 inches wide, 1½ inches thick and 80 feet long. It can then be sawed to any size to produce a piece of lumber which has none of the defects of natural wood, will not warp or shrink, is perfectly uniform and is stronger than a piece of solid sawn lumber of the same dimensions.
- When used as flange material in our TRUS JOIST I Series it produces a floor or roof joist which will span up to 24 feet at 2 ft. on center in floor systems and up to 40 ft. in roofs. It is also considerably lighter in weight than solid sawn joists, erects two to four times faster and uses only one-third the amount of wood of a comparable size floor system made from 2 x 10s.
- In terms of conservation that means that if it would have been possible to substitute the I Series for all the solid sawn joists used in multi-family dwelling floor systems alone in 1972 we would have saved as much timber as can be grown in one year on 4,700 square miles of Pacific Coast forest. What's more we can produce high grade structural MICRO=LAM lumber from low grade veneers and even from low grade species such as Poplar.



■ Today MICRO=LAM is a new product but tomorrow it's destined to become a whole new industry producing dozens of better wood products while playing a significant role in conserving our nation's forests.

■ We think that's exciting!



■ Right now our full MICRO=LAM production is going into the I Series but this spring we'll begin supplying material for roof trusses to the mobile home industry. After that it may be anything from transmission tower crossarms to structural members for manufactured housing.

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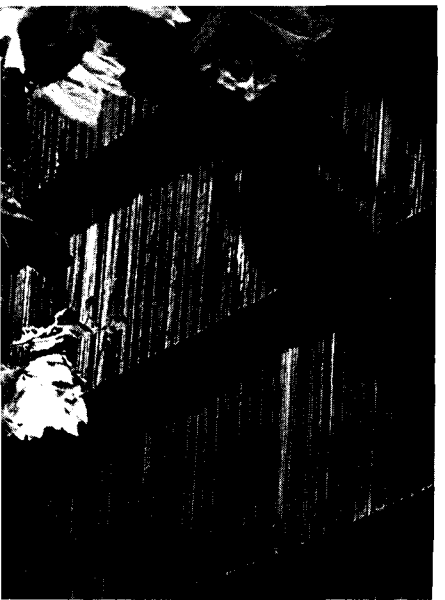
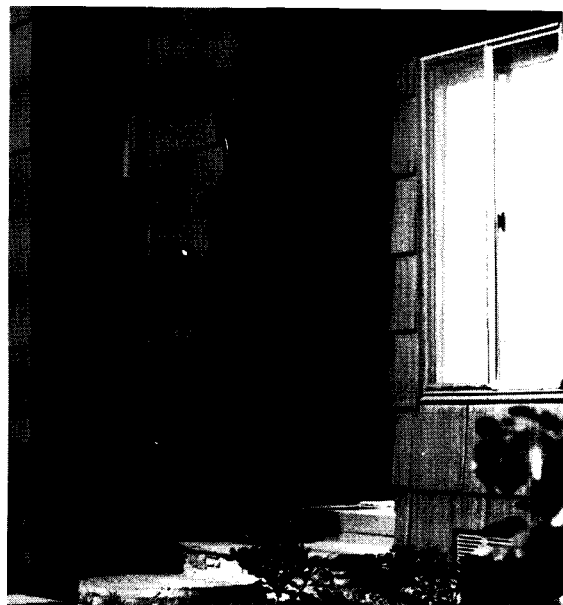
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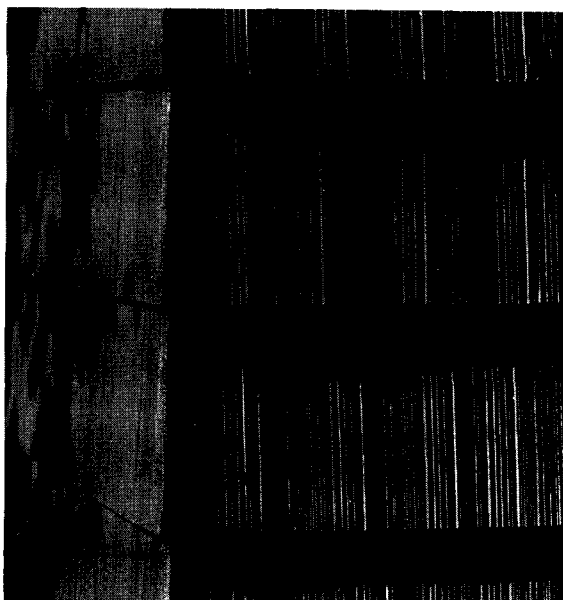
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**Red Cedar  
Certigroove sidewall  
shakes  
handle the details  
of making  
housing low cost.**



*The Sycamores, Apartments and Townhouses, Inglewood, California. Architect: Joe Y. Sing.*

Certigroove is a unique form of red cedar especially suited to projects where cost is a critical factor.

Machine-grooved, Certigroove sidewall shakes permit an extended weather exposure, leading to low applied costs as well as the elegance of red cedar.

And Certigroove, like other forms of red cedar shingles and handsplit shakes,

carry their own preservatives and provide excellent insulation. They're rich in texture and durable, at a price that makes them attractive for low budget projects.

So on your next building job, put Red Cedar Certigroove sidewall shakes to work. While you're counting your profits, they'll be handsomely covering the details.

For more details, write Red Cedar Shingle

& Handsplit Shake Bureau, 5510 White Bldg., Seattle, Washington 98101. (In Canada: 1055 West Hastings St., Vancouver 1, B.C.)



*The Certigroove label is your guarantee of quality specified by rigid industry standards. Insist on it.*

**Red Cedar Shingle & Handsplit Shake Bureau**

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

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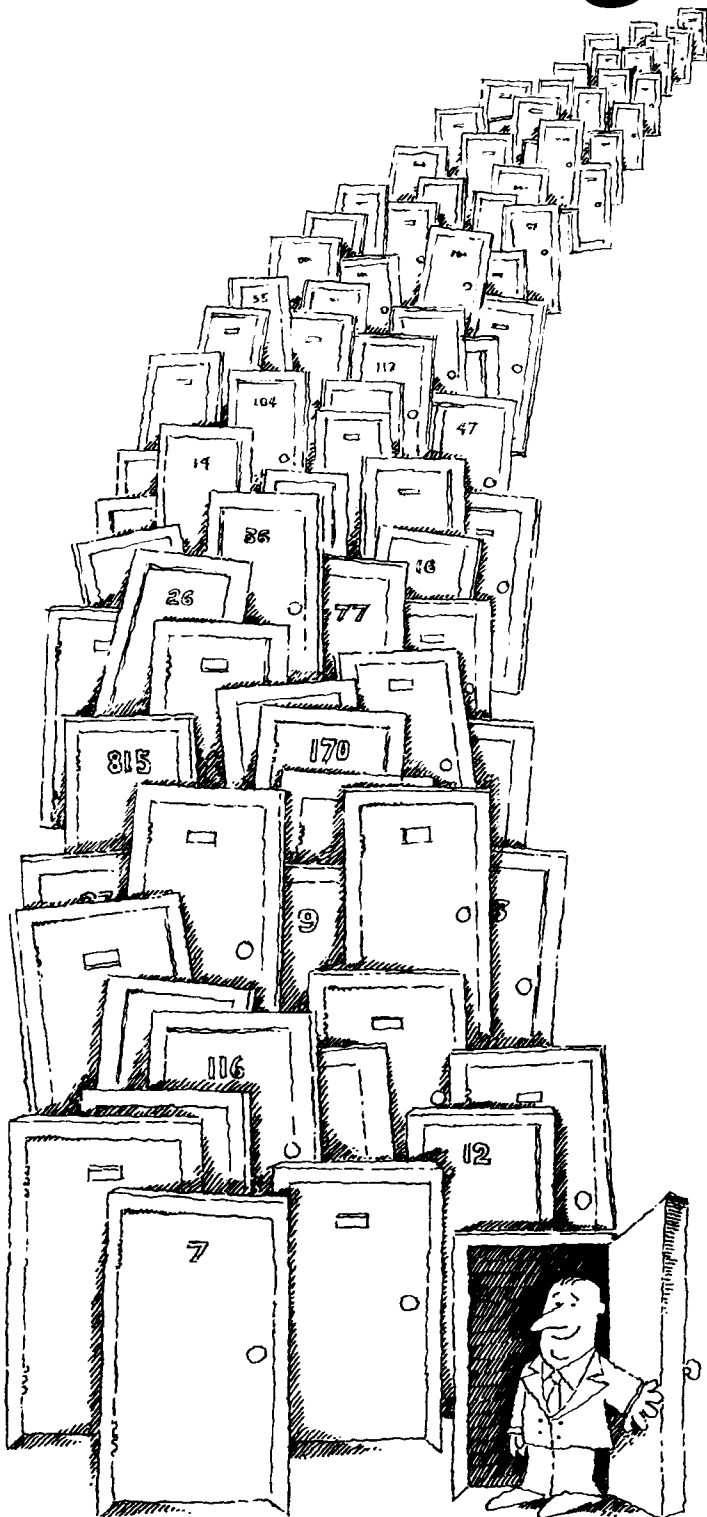
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pliments. For full details, see your Yorktowne distributor or write for our brochure. Yorktowne, Red Lion, Pennsylvania 17356. Manufacturer of fine kitchen cabinets since 1936.



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CIRCLE 145 ON READER SERVICE CARD







Combination short shag and loop carpet, "Casa Bella" (left), is a continuous-filament nylon available in 15 colorations. "Dominai" (right) is a multi-level and sheared abstract design resembling sea shells. Pattern comes in 12 colors. C.H. Masland, Carlisle, Pa. CIRCLE 224 ON READER SERVICE CARD



Solid vinyl floor tile, "Century II", features a high gloss, no-wax finish. Made of "Naflon," a PVC formulation, tile is highly resilient and impact resistant. Three dimensional pattern of variegated colored chips is offered in six colorways. NAFCO, Florence, Ala. CIRCLE 225 ON READER SERVICE CARD



Spanish styled vinyl asbestos floor tiles, "Palacio Del Sol", can be installed in two ways creating two distinctly different designs. Available in 11 colorways, the easy-to-maintain flooring is grease-proof and stain- and alkali-resistant. Azrock, San Antonio, Tex. CIRCLE 227 ON READER SERVICE CARD



Cushioned vinyl sheet flooring, "The Bold One", features a large scale Spanish style floral pattern. Available in a selection of vibrant colors, the flooring with a "Perma Polish" finish resists stains and scratches and needs no waxing. Mannington Mills, Salem, N.J. CIRCLE 226 ON READER SERVICE CARD



Solid vinyl floor tile, "Barre Slate", is made to resemble the texture of natural material. Offered in 15"x18" modules in four colors, the tile can be used to create a variety of effects such as herringbone, random, square or ashlar. Kentile, Brooklyn, N.Y. CIRCLE 228 ON READER SERVICE CARD



Heavy duty plush carpet, "President's Choice", features inherent static control. The dual fiber floor covering combines the resilience and feel of acrylic with the high performance characteristics of nylon. Pacific Mills, Dalton, Ga. CIRCLE 229 ON READER SERVICE CARD



Rotary printed shag, "Better way" (left), is a swirling featherlike pattern of Allied Chemical nylon. It is offered in 12 colorations. "Cheers" (right) is a multi-color printed level loop nylon carpet ideal for casual recreation areas. E.T. Barwick, Chamblee, Ga. CIRCLE 230 ON READER SERVICE CARD





# REWARD



At Norandex, we've always believed that outstanding achievement deserves recognition . . . and ultimately, reward. So we've put this same kind of thinking into our 1974 Norandex Incentive Awards Program. Here's how it works: You continue to use the Norandex line of quality coil products. The more Norandex coil products you use, the more points you get. The more points you get, the more awards you can select. Awards like a camera, a TV . . . or a vacation for two in Hawaii. There's more to this program, so we'd like you to send us the coupon for the rest of the story. After all, how long has it been since you've gotten what you deserve?

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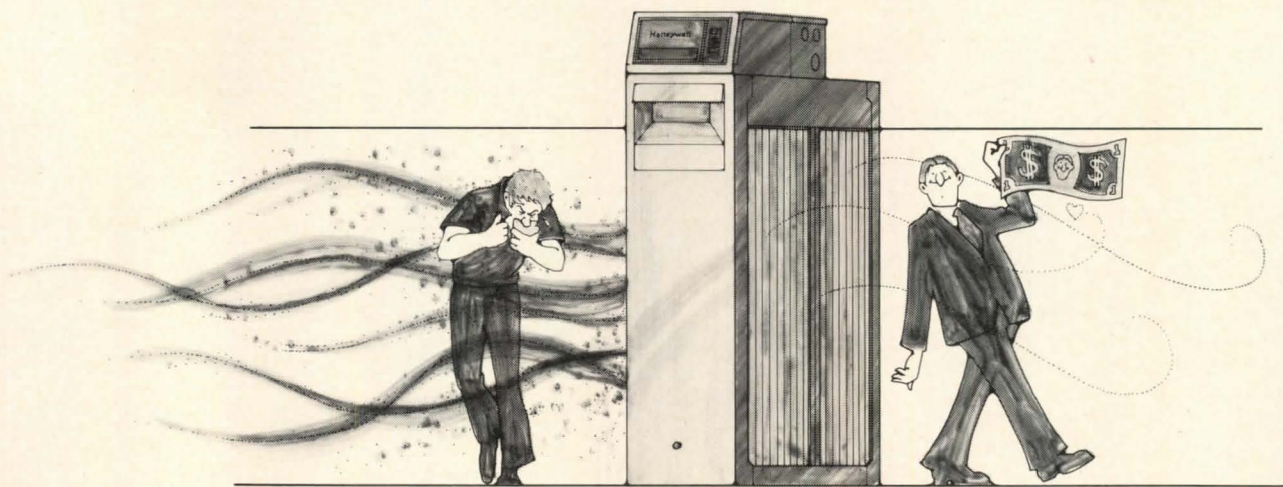
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## Old pros, up to something new





Solid hardwood Microsaic® parquet flooring can be applied directly onto plywood or concrete subfloors. The handsome herringbone pattern shown in a dining area is offered unfinished in a choice of walnut, red or white oak. Peace Flooring, Magnolia, Ark. CIRCLE 231 ON READER SERVICE CARD

Vinyl asbestos tile, "Capri", is inspired by the Mediterranean Quadrefoil motif. Available in brown/gold, white/green, white/beige, yellow and terracotta, the 12"x12" tiles feature intricate ornamentation and delicate stone and grout accents. Amtico Flooring, Trenton, N.J.

CIRCLE 232 ON READER SERVICE CARD



Level loop contract carpet, "Sebego", suitable for use in public areas, features Antron III static control nylon fiber. Available in 14 moresque multi-color effects and 12 matching linear textured stripes, the soil-hiding floorcovering does not show wear. Philadelphia, Cartersville, Ga.

CIRCLE 233 ON READER SERVICE CARD



Mediterranean-styled quarry tiles in "Corsican" shapes add elegance to the entryway and family room shown. Variations in color and texture provide a handcrafted look. Tiles are also available in 4"x4" and 4"x8" sizes in four colors. Monarch Tile, San Angelo, Tex.

CIRCLE 234 ON READER SERVICE CARD



Abstract patterned carpet, "Rippling Waters", is a flowing four-color print on a tightly twisted heat set nylon frieze base. Available in nine colorways, the floorcovering does not show traffic patterns making it well suited for commercial and residential applications. Walter Carpets by Ludlow, City of Industry, Calif.

CIRCLE 235 ON READER SERVICE CARD



Nylon shag carpet, "Barclay", is available in solids and tweeds. The design is one of 12 in a special builder program. Complete carpet service, including floorcovering, cushioning, installation and samples, is available direct from the manufacturer. Norandex, Cleveland, Ohio.

CIRCLE 236 ON READER SERVICE CARD

BondWood® hardwood flooring in 19"x19" panels can be applied directly to concrete or wood subfloors using "Mark 10" adhesives. The unfinished "Saxony" pattern comes in a variety of species including red and white oak, teak and walnut. Harris, Johnson City, Tenn.

CIRCLE 237 ON READER SERVICE CARD







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.”

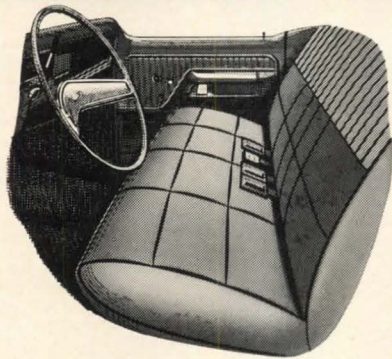
*Du Pont CORIAN® building products are available in sheet stock for custom surfaces (it can be worked with regular tools), kitchen countertops, wall wainscoting, bathtub and shower surrounds. One-piece molded vanity tops and bowls of CORIAN also available. For more information and the name of the distributor nearest you, write to Du Pont, Room 23881, Nemours Building, Wilmington, DE 19898.*



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Building Products



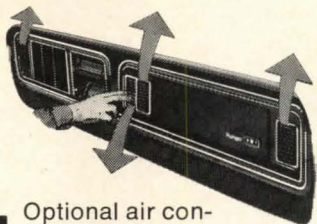
# You need facts to pick the right pickup. Here are 12 about the '74 Ford.



**1** Ford cabs are quiet, carlike, roomy. Inside width of 66 inches lets three big men ride relaxed. Padded, color-keyed instrument panel is standard.

**2** Even the standard cab gives you the solid comfort of a full-foam seat 7 inches deep.

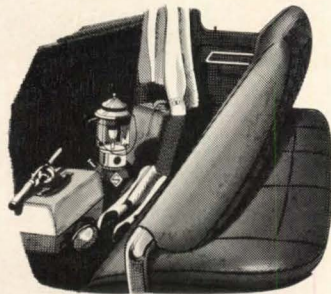
**3** You can choose a Ford Six or, for heavy loads, V-8's up to 460 cu. in.



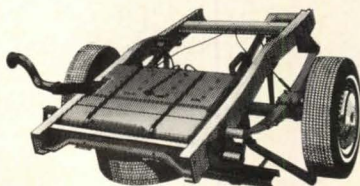
**4** Optional air conditioning is built right into the instrument panel for good air circulation, full legroom.

**5** Front disc brakes are standard on all '74 Ford pickups with 2-wheel drive.

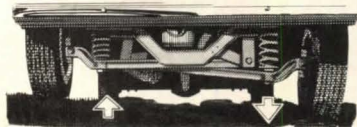
**6** Ford's optional slide-out tire carrier makes the spare easy to remove and replace.



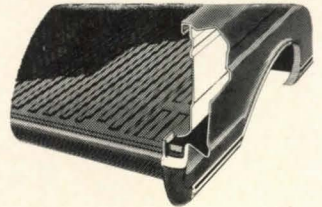
**7** Behind the seat is a hidden storage space 5½ feet wide. It's big enough to hold tool boxes, golf bags or other gear.



**8** Ford took the gas tank out of the cab and put it in a protected position under the box, between the frame rails.



**9** Only Ford pickups have Twin-I-Beam suspension for truck strength, carlike ride.



**10** Sides of the cargo box are double-wall their full depth. All told, over 200 sq. ft. of surface is zinc-coated to resist rust.



**11** Ford pickups come big as 10,000 lbs. GVW, like this F-350 Super Camper Special, to meet about all your pickup needs.

**12** Over 92 out of 100 Ford trucks built in the last 12 years are still on the job, based on R. L. Polk & Co. figures. For a long-term investment in trucks, see your Ford Dealer now.

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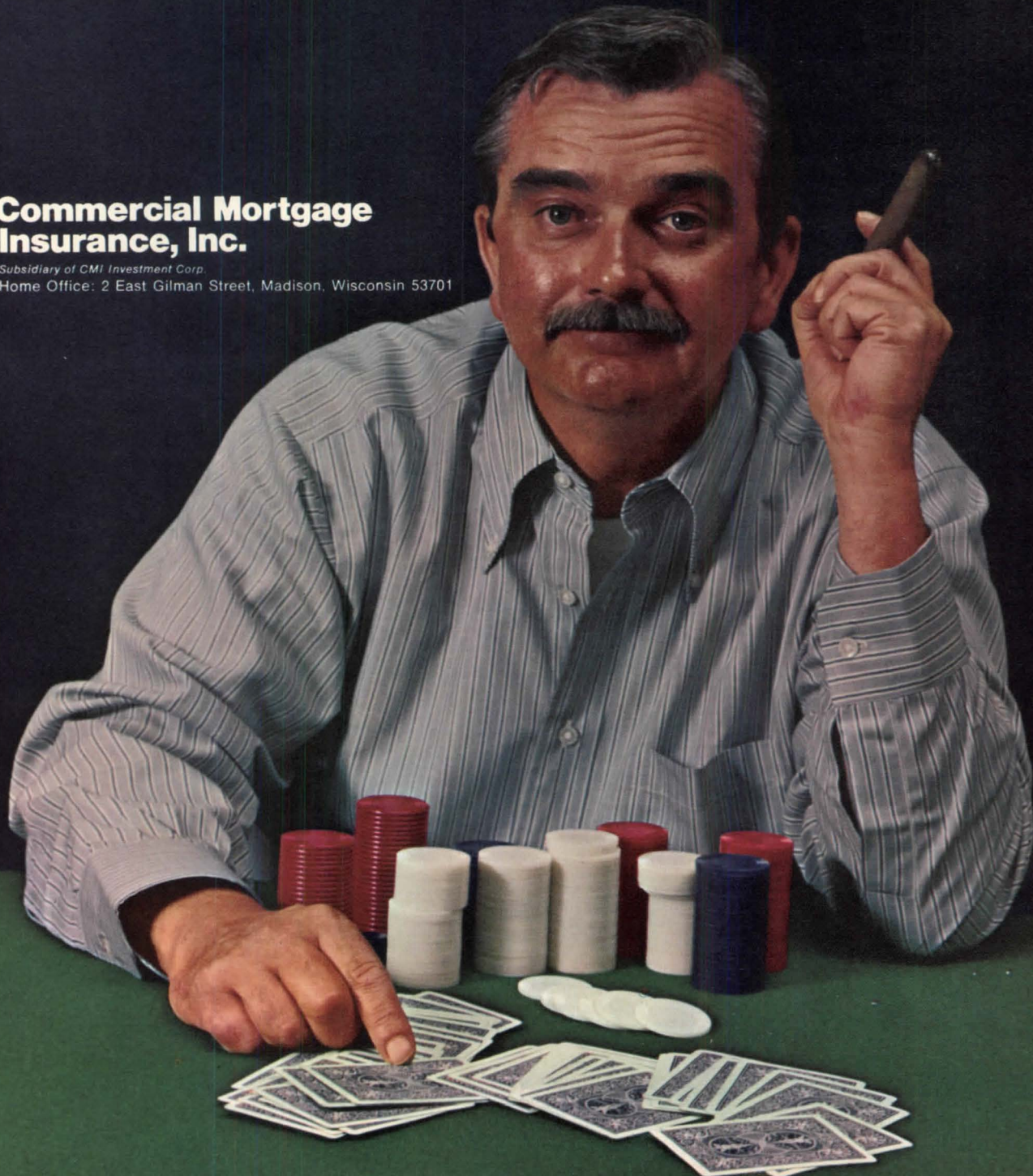
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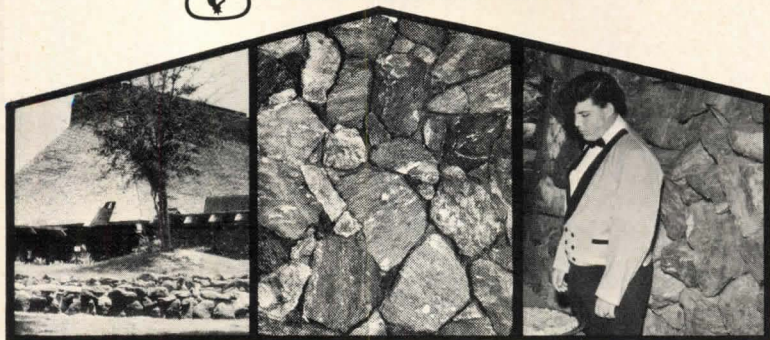


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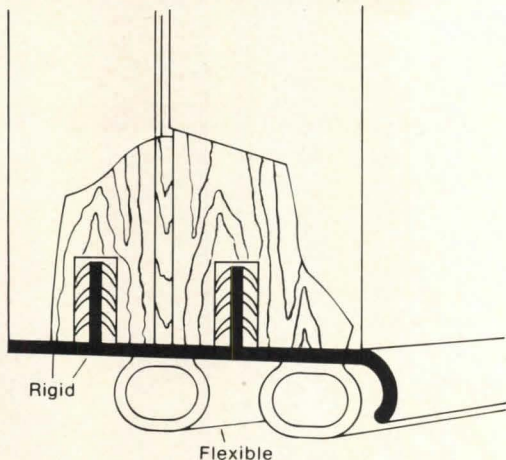
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## We'll help your door shut out the weather.

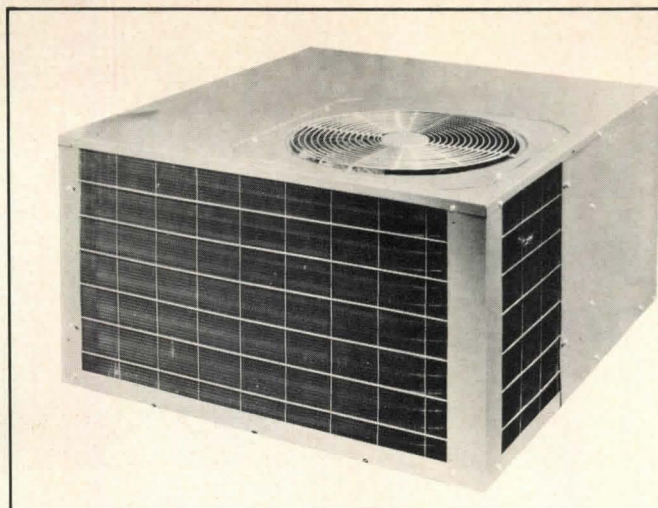


With a custom designed plastic profile door seal. This example shows a DualExtrusion bottom seal with rigid vinyl cap and flexible-vinyl weatherseals. It's not affected by wind, moisture, temperature, sun, or abrasion. It keeps out drafts; won't warp, twist, split, or swell.

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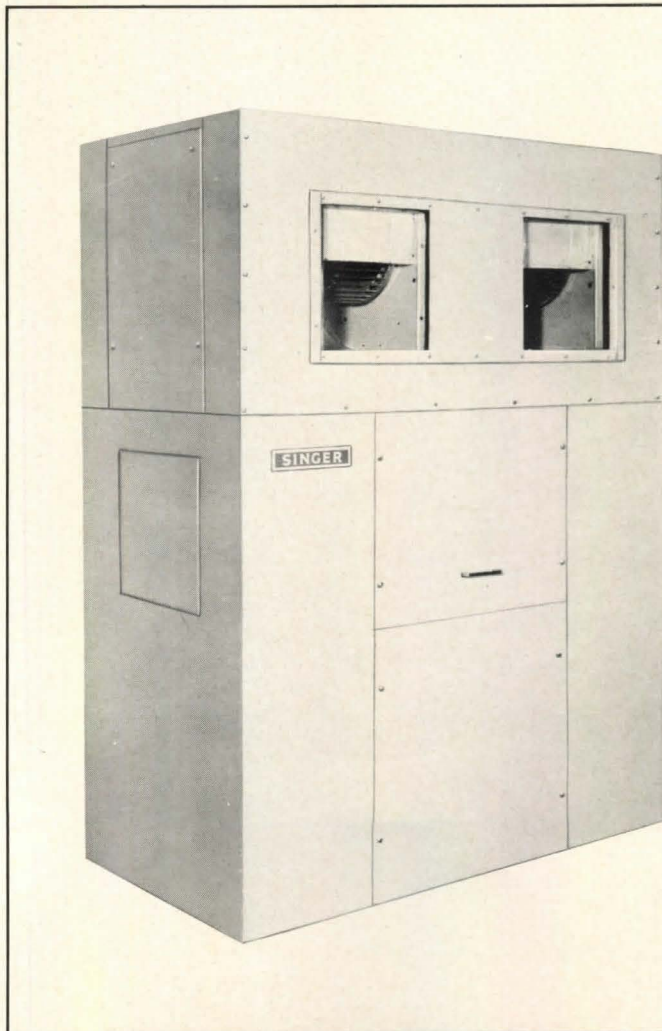
**CranePlastics**



Low-profile packaged air conditioner for slab or roof mounting comes in full range of cooling capacities. A vertical air discharge and a wrap-around condenser coil permit flexible installation. Electric heaters are also available. Heat Controller, Jackson, Mich. CIRCLE 259 ON READER SERVICE CARD



Humidifier, suitable for forced air heating application, helps cut energy consumption and costs. The "Turbo-Flo" is actuated and distributes moisture by means of the same air flow that circulates heat through the ductwork. An adjustment of the float level controls the amount of moisture. Leigh, Coopersville, Mich. CIRCLE 260 ON READER SERVICE CARD



Indoor packaged cooling units, "Vertical Air-cooled Self-Contained Air Conditioners", are available in 8, 10, and 16 ton capacities. Units feature pre-wired electrical panels and built-in low voltage control systems for easy installation. Singer, Carteret, N.J. CIRCLE 261 ON READER SERVICE CARD

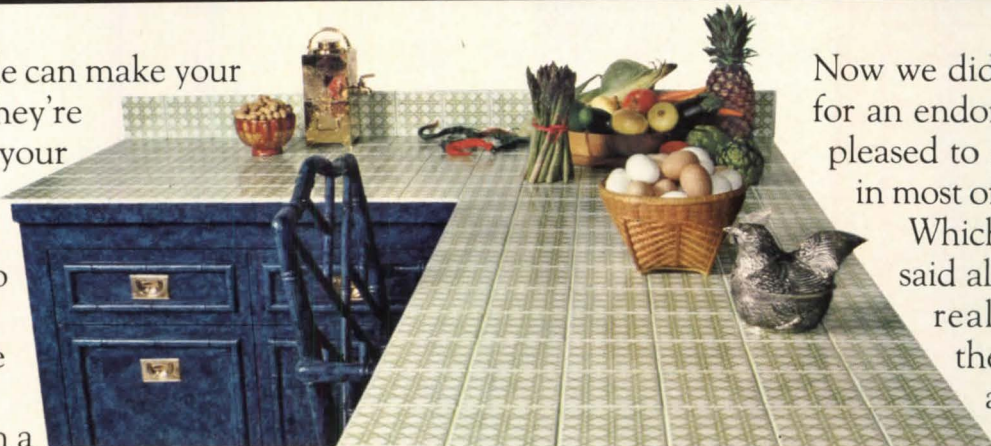


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Recently, in a leading trade magazine, Professional Builder, some of the top builders in the country tell why and how they're building more luxury into the kitchen and the bath. And they agree the extra investment is paying off in quicker sales and customer referrals.



Now we didn't ask the magazine for an endorsement. So we were pleased to see ceramic tile used in most of the baths shown.

Which proves what we've said all along: builders who really move houses put their money where the action is. In kitchens and bathrooms.

And when it comes to kitchens, nothing can be more impressive than ceramic tile. Because it's virtually waterproof, fireproof and cutproof. And most people know that.

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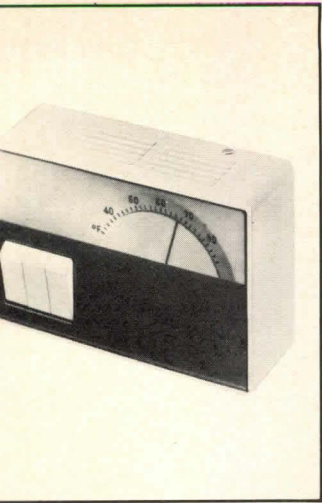
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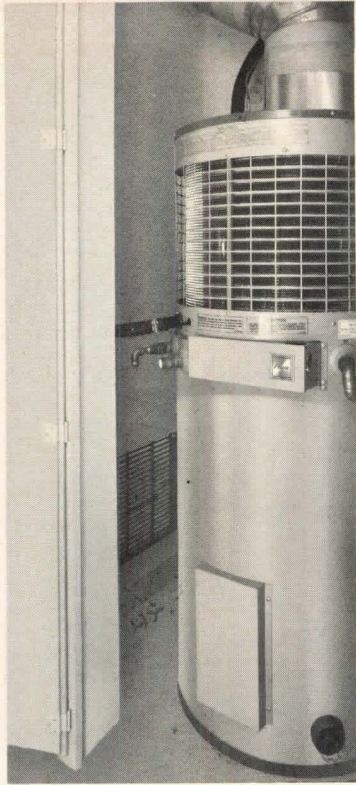
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CIRCLE 252 ON READER SERVICE CARD



**Round Utility Package™ packaged terminal air conditioner** provides hot water, steam or electric heat and cooling in a full range of cooling capacities. The easy-to-install unit features two-motor operation for lower power costs and centrifugal fans for quiet performance. Controls are compartmentalized. Slant/Saver, Greenvale, N.Y.  
CIRCLE 254 ON READER SERVICE CARD

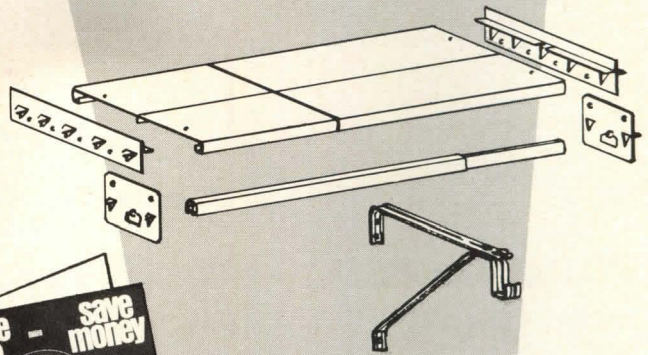
**All electric comfort system** incorporates a 5, 8, 10 or 12 KW forced-air heater, a 40-gal. water heater and a direct expansion air conditioning fan in a single package. The "Round Utility Package" for limited space applications is easily installed in a standard 2' wide closet. Payne, City of Industry, Calif.  
CIRCLE 253 ON READER SERVICE CARD



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SHELVING SYSTEM AVAILABLE!**

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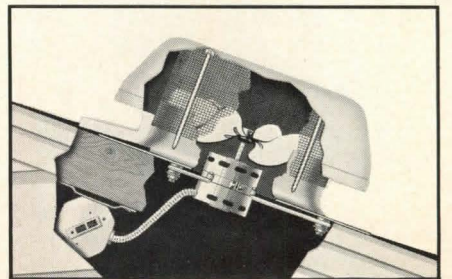


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## Our business is providing shelter for people...

In the era of sharply rising costs of materials, money and skills, our panelized home manufacturing techniques make sense—dollars and cents!

Buyers want value... quality of construction, ample living space and extras to add comfort and enjoyment, at reasonable costs. *They demand it* in today's market where "more for your money" is the attention grabbing phrase. Join the other builders who are fighting rising costs with our manufactured, panelized homes that speed construction with quality components, reduce on-site labor and offer flexible designs (over 100 distinctive designs available—or, in many cases, we will build to your own specifications).

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Concord Homes, P.O. Box 750, Bridgeton, Mo. 63042

Lexington Homes, P.O. Box 548, Hillsborough, N.C. 27278

Fayetteville Wholesale Building Supply & Heritage Homes, P.O. Box 669, Fayetteville, N.C. 28302

Pacific Western Corporation, P.O. Box 167, Plainfield, Connecticut 06374

Vencedor Development Corporation, P.O. Box 1677, Bayamon, Puerto Rico 00619

(asbestos/cement building products)



**VALLEY FORGE CORPORATION**

P.O. Box 855

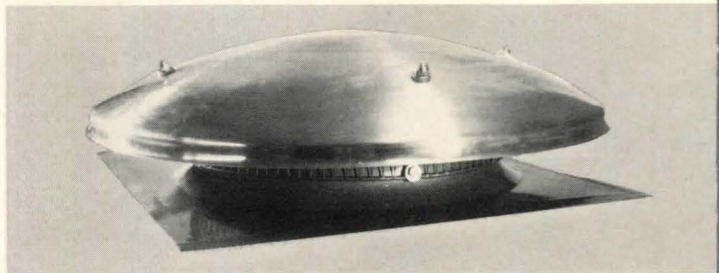
Valley Forge, Pennsylvania 19482

## PRODUCTS/INTERIOR ENVIRONMENT



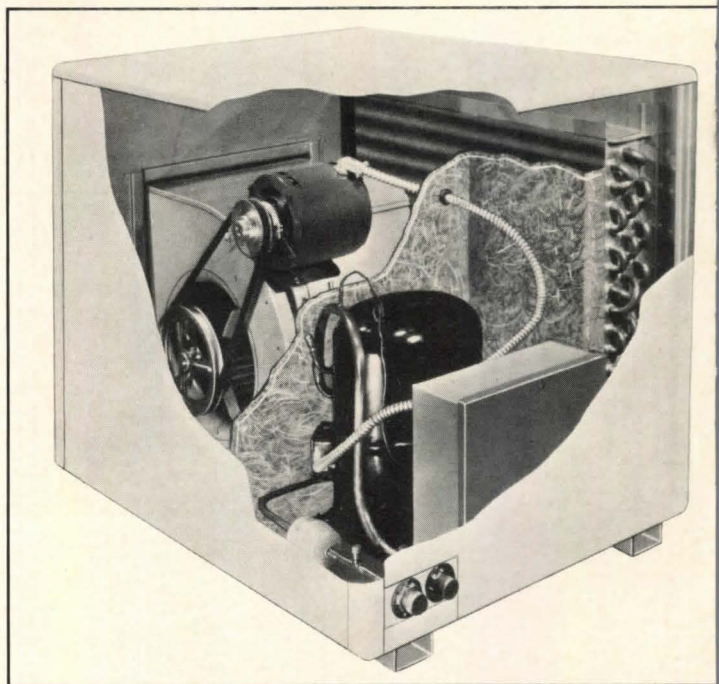
**High capacity rotary humidifier** features unbreakable Lexan polycarbonate housing. Unit, with tiltable mounting frame, can be installed on any forced air furnace adapted for use on steam, hot water and electric heating systems. Hamilton Humidity, Lincolnwood, Ill.

CIRCLE 255 ON READER SERVICE CARD



**Low-silhouette air roof-fan, "Windmaker"**, is suited for flat or pitched roofs. Unit removes superheated air from attic, reducing the load on the air conditioner. Easy-to-install, rain proof and birdproof fan is actuated by an automatic thermostat. Phil Rice Fan, Houston, Tex.

CIRCLE 256 ON READER SERVICE CARD

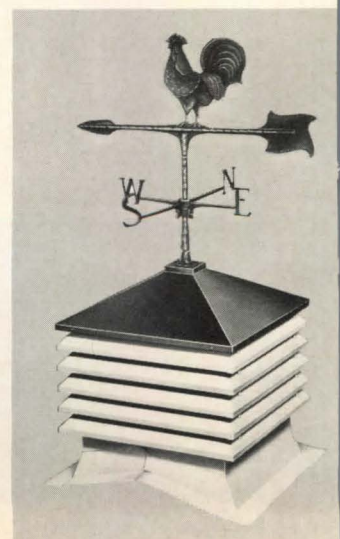


**Air conditioner, "Model 351 AC"**, is a 3 1/2-ton unit for remote installation. The easy-to-install, factory-wired, precharged unit has a hermetically sealed compressor that needs no servicing. Built-in relief valves and internal electrical overload devices protect the unit. Thermo-Products, North Judson, Ind.

CIRCLE 257 ON READER SERVICE CARD

**All aluminum cupola** with adjustable base is suitable for use on any pitch roof. Unit, with built-in weather protection, is open on four sides offering maximum ventilating capacity. Factory-finished in two-tone baked enamel, cupolas come with or without weather vanes. Lomanco, Minneapolis, Minn.

CIRCLE 258 ON READER SERVICE CARD





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If all homes were alike, maybe a specialties line offering less than Miami-Carey would do. But you need the wider line. To decorate. To add convenience. To add value. Miami-Carey's big choice is a better choice.

#### Looking beautiful . . .

Miami-Carey decorator mirrors reflect beautifully on your homes. Finely crafted, handsomely finished. In these designs and almost 40 others. All to enhance a room, a wall, a setting.

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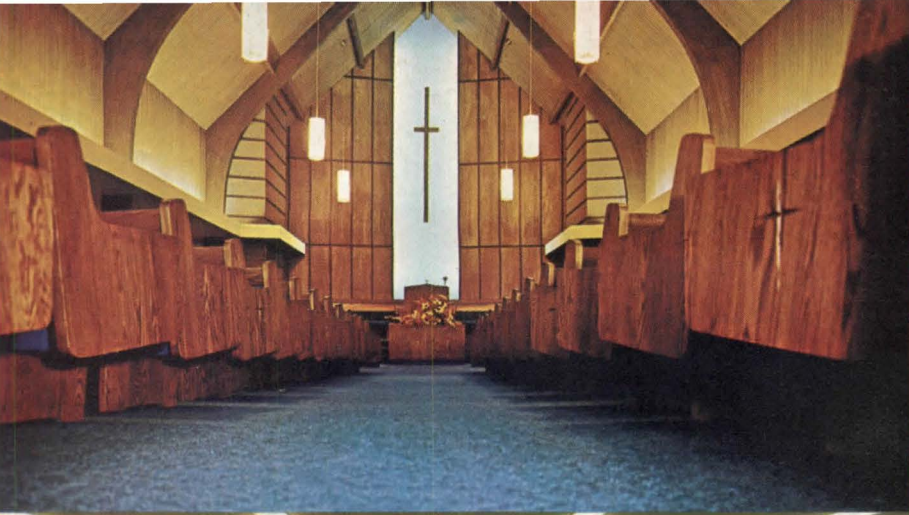
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For specific carpet information and a 14-page report of the test results, contact American Enka (Dept. HH), 530 5th Avenue, N.Y., N.Y. 10036. (212) 661-6600.

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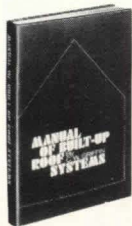
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By C. W. Griffin for The American Institute of Architects. The first single-volume source of facts, figures, and basic theories on built-up roof systems, this book discusses in detail all components—structural deck, vapor barrier, thermal insulation, membrane (including the new elastomeric membrane materials), and flashing. It reports the latest views on vapor barriers and examines new roofing specifications using coated base sheets. The author also analyzes the roof as a system, exploring the complex interaction among its components.

256 pages, illustrated, \$15.50

## CONSTRUCTION ESTIMATES FROM TAKE-OFF TO BID, Second Edition

By Norman Foster. Prepared by one of our leading experts on construction costs, this expanded edition of this acclaimed guide covers every aspect of construction estimating. From planning stage through final price, it covers estimating step by step, with actual examples and helpful drawings. Geared to practical use, this wide-ranging work is full of cost-saving tips, proven methods for saving time, ways to avoid errors, standard measurement methods and a wealth of similar valuable information.

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## BUILDING CONSTRUCTION HANDBOOK, Second Edition



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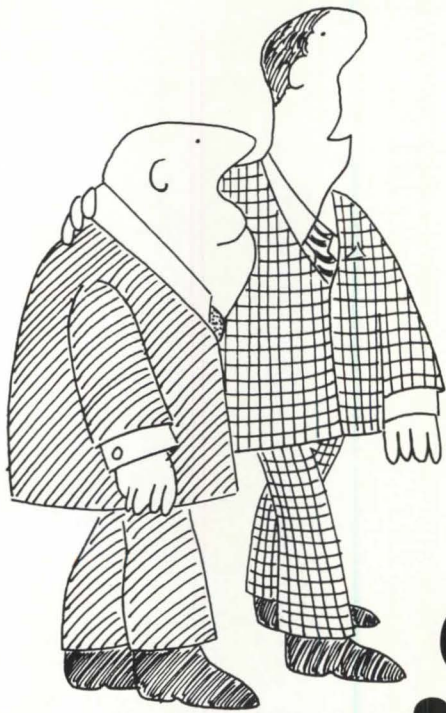
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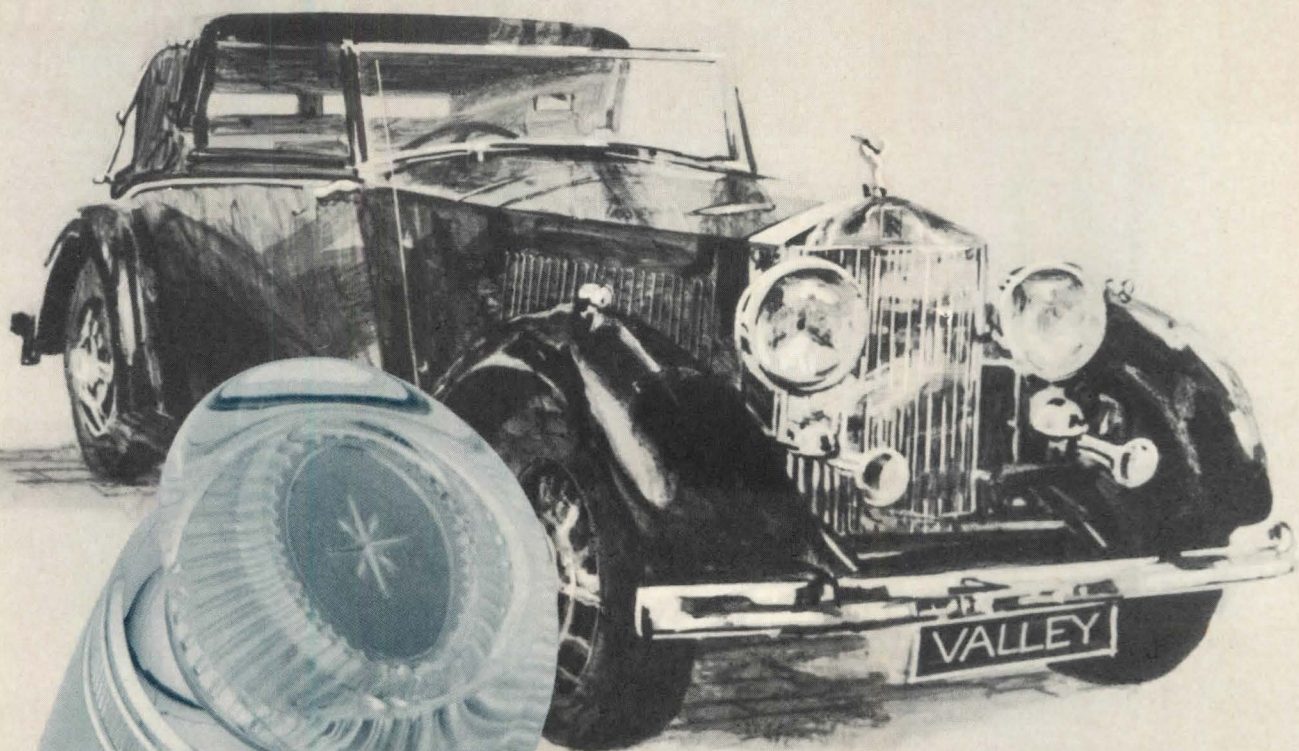
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A classic doesn't come along too often. But when it does, it sets the pace for years to come. Rolls did it with their Classic 33. And Valley's new Starburst Series has done it, too.

Clean, simple lines that spell its elegance; "hydroseal" leak-proof, worry-proof action; feather-touch control and mirror-like "tripla" finish give every Valley faucet the quality, appearance and dependability that will last a long, long time.

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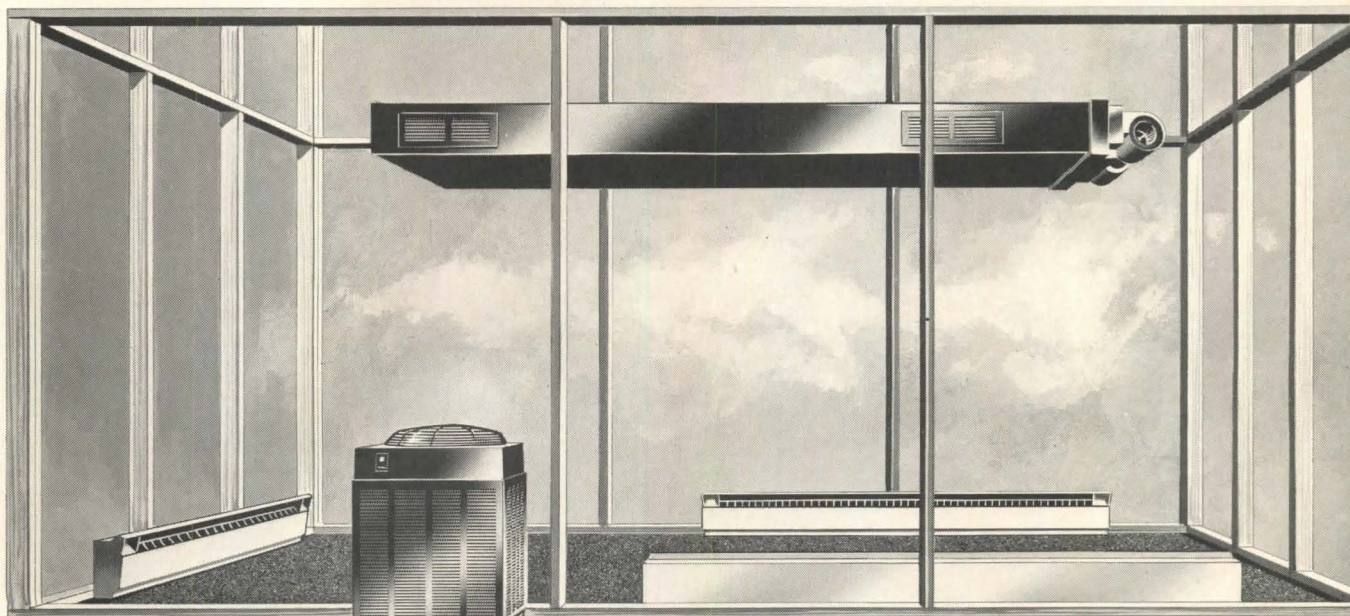


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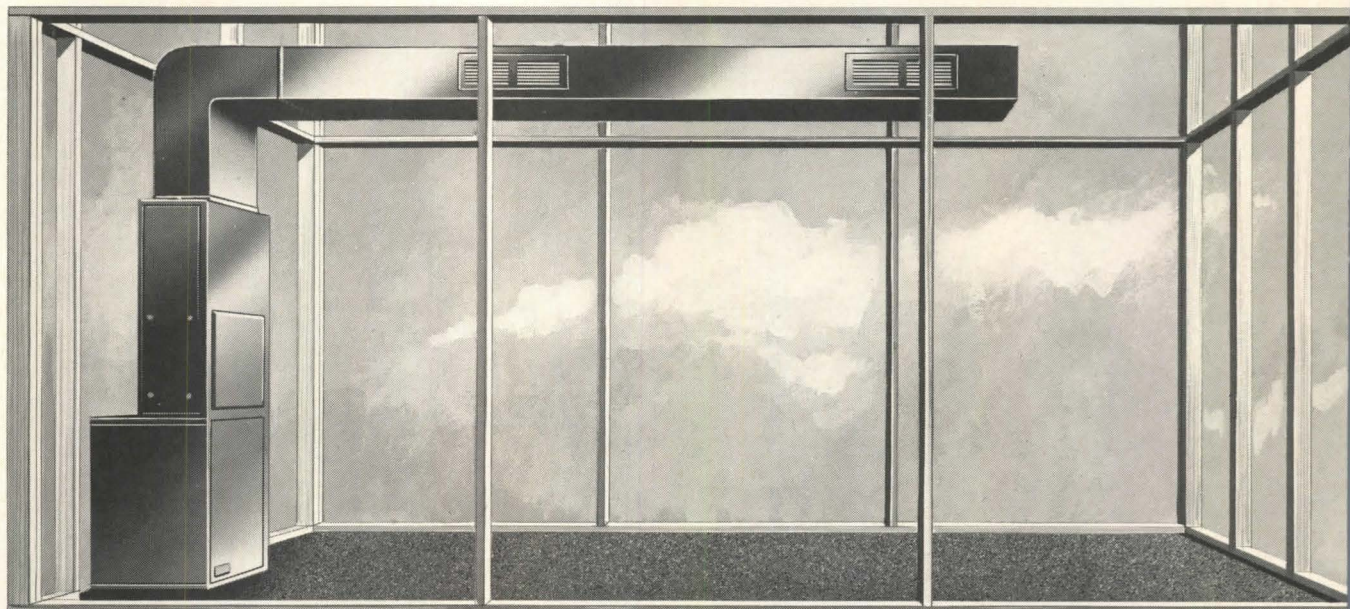




# General Electric's heating and cooling systems and why you should choose them



This system gives a maximum amount of rentable space: suspend from the ceiling an air handler with strip heating supplemented (if needed) with baseboard resistance heating units. Split system condensing units can go on the balcony, roof, patio or through the wall.



This TC-K through the wall electric heating and cooling unit can be installed with a minimum of on site labor. All your men have to do is wire it into the building's electrical system and connect the low voltage for the thermostat.

There are almost as many ways to heat and cool an apartment as there are architects, building codes and utility tariff schedules.

This could mean coordinating different work crews, dealers and warranties.

It doesn't have to.

Not if you choose General Electric.

With GE, you can get natural gas (or propane) furnace heating, electric

furnace heating, heat pump or electric baseboard heating as a primary or supplementary source.

From one source.

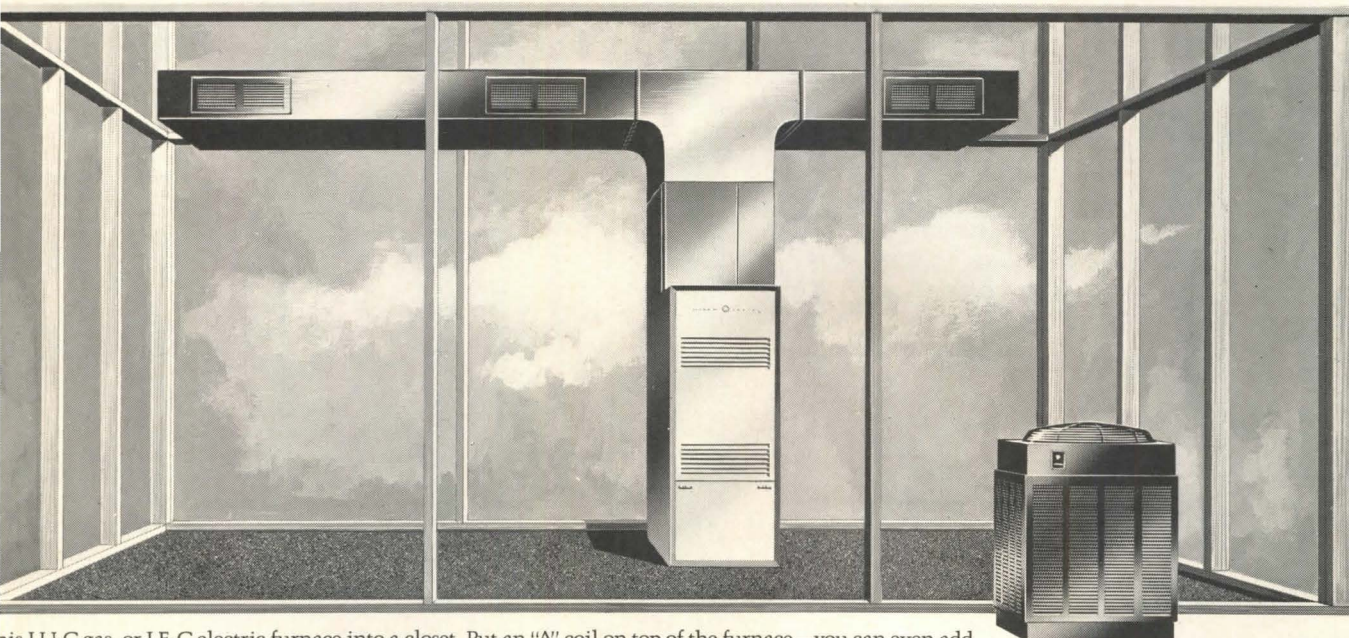
We'll sell you a split system air handler that has optional electric heat and measures a mere 10" high by 34" wide, by 19" deep.

We have a line of accessories: thermostats, humidifiers, electronic air cleaners and electric resistance heaters.

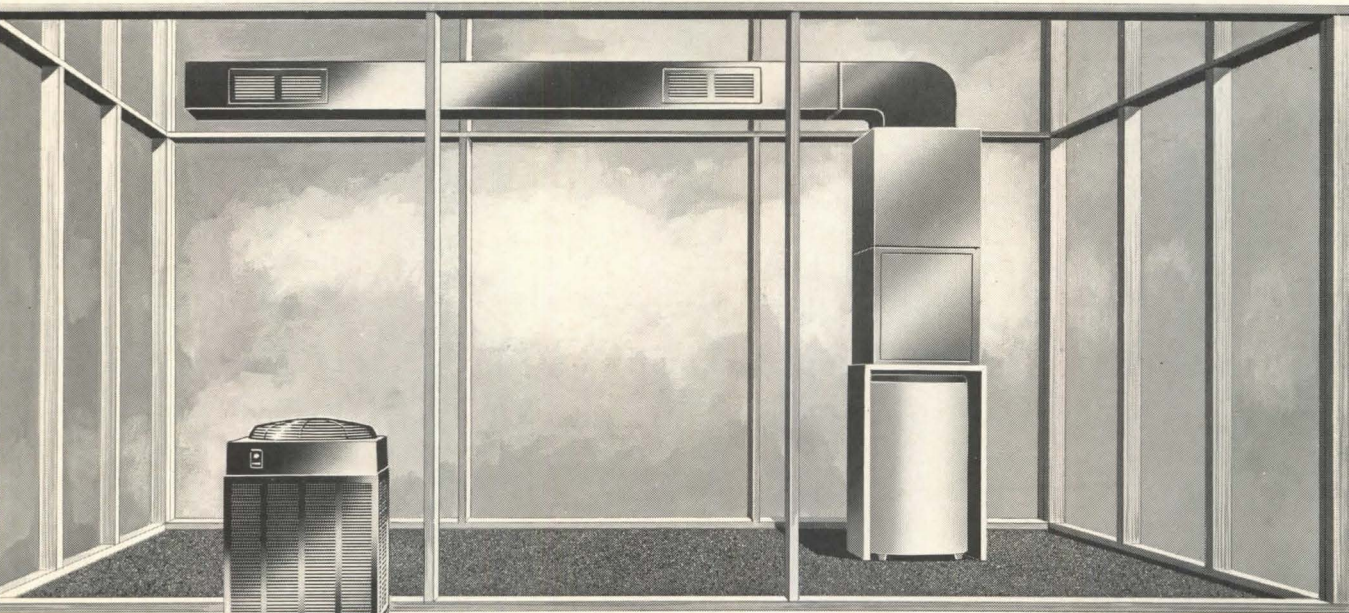




# Cooling systems for apartments Install one of them.



This LU-C gas, or LE-C electric furnace into a closet. Put an "A" coil on top of the furnace—you can even add an electronic air cleaner. Again, condensing units can go on the patio, balcony, roof or through the wall.



This is a vertically installed air handler connected to a Weathertron® heat pump or air conditioner on the roof, patio or balcony. This is a new way to install air conditioning into heat pumps—this may be an answer to your heating and cooling problem.

All of our air conditioners have our unique Matuff™ compressor—the one that has proven itself more than 750,000 installations.

All of the condensing units shown have our Fin™ condensing coils that eliminate almost all the brazed joints where leaks may occur.

We also offer a National Service Contract on our equipment. This contract, between purchaser and the General Electric Company, establishes maintenance

costs (labor and parts) from the second through the fifth year after installation.

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Your local dealer is in the Yellow Pages under "Air Conditioning Equipment and Systems!"

**GENERAL  ELECTRIC**



# Cascade® Molded-Stone® shower floors— stronger than stone and 1/5 the weight!

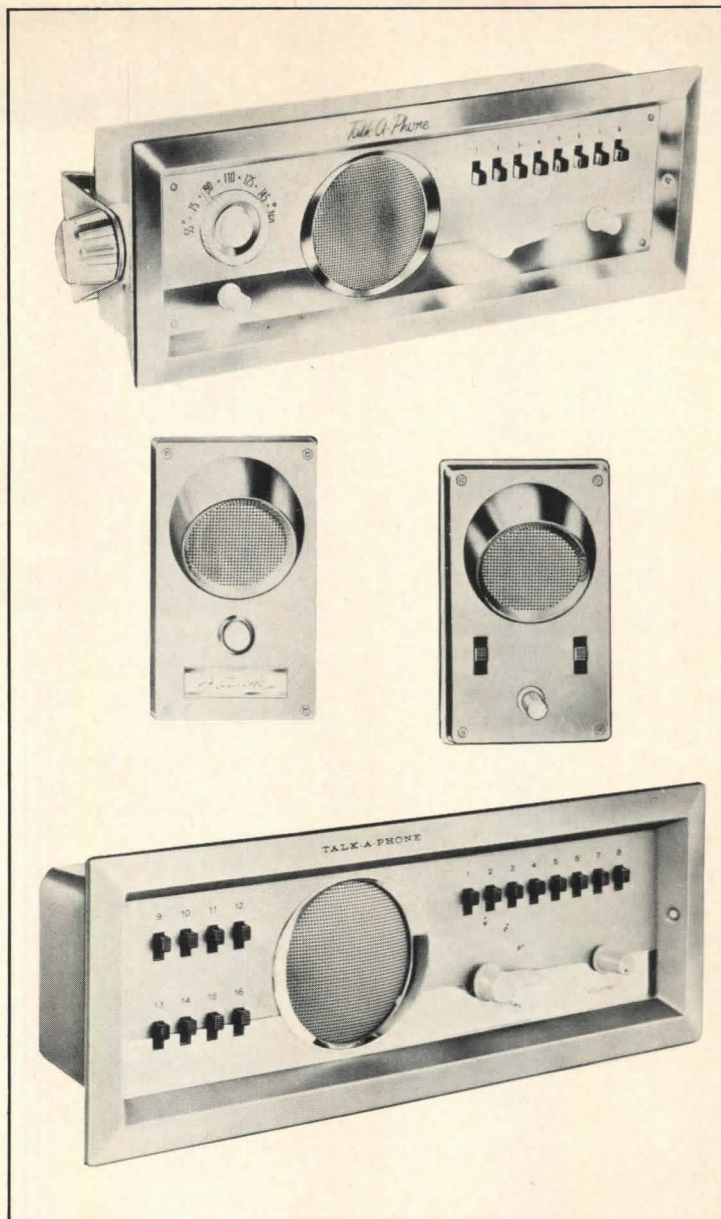
You'll find lightweight Cascade® shower floors as easy to install as they are to sell. It's a fast, easy job for one man. A factory-installed stainless steel drain prevents leakage problems, makes for a permanent, trouble-free installation. Optional Jiffee-Joint® connector eliminates caulking. The non-absorbent Molded-Stone® surface won't rust, corrode, or be affected by normal household chemicals. To help you clinch the sale, you can offer five decorator colors, three shapes and eight sizes. Contact your Fiat representative or write Dept. HH-3, P.O. Box 591; Cincinnati, Ohio 45201



Subsidiary of Powers Regulator Company, Skokie, Illinois

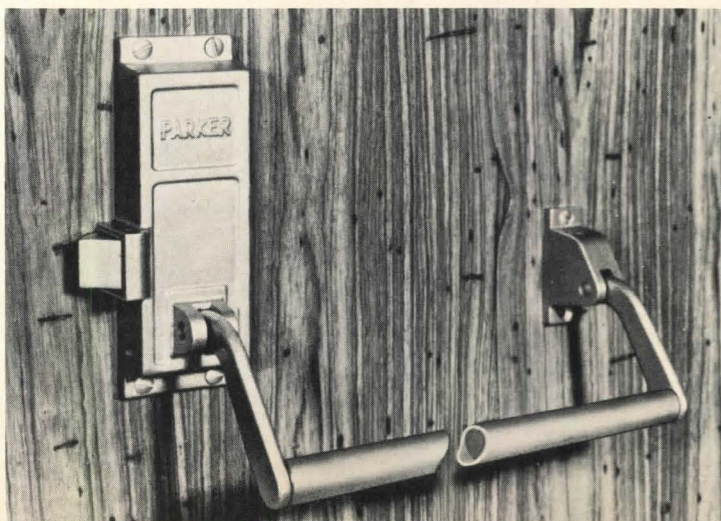


## PRODUCTS/SECURITY



All transistor intercom radio system provides total communication throughout a house. A wide range of equipment is available including an eight-station master control/radio combination (*top*), outdoor and indoor monitoring substations (*center*) and a larger 16-station master panel (*bottom*). Talk-A-Phone, Chicago. CIRCLE 245 ON READER SERVICE CARD

Maximum security panic exit device is offered with no outside trim or choice of cylinder and handle combinations. An adapter plate is available to allow for conversions for doors where entrance from the outside is required. Units come in aluminum or bronze enamel finishes. S Parker Hardware, New York City. CIRCLE 246 ON READER SERVICE CARD





# Majestic® FIREPLACES:

## Behind the scenes!

There's more—and less—to a Majestic® Thulman® fireplace than meets the eye! Beneath that finished trim is a factory-built metal unit, guaranteed for best fireplace performance. On the other hand, there is no masonry, heavy footers or special foundation required! Take a peek behind the scenes and you'll find:

**1** A Majestic Thulman wood-burning fireplace comes complete with built-in refractory, smoke dome, damper and firescreens. All the critical proportioning has been taken care of by experienced fireplace engineers.

**2** The fireplace may be set in *any* location in *any* room. Although the installation pictured here has a raised hearth, the fireplace can actually rest on existing floors.

**3** Majestic's exclusive Thermo-Siphoning Principle employs triple-wall construction to keep the outside of the firebox at safely cool temperatures at all times. Outside air is utilized rather than conditioned room air. Since no clearance is required to combustibles, the unit can simply be framed in with two-by-fours.

**4** Majestic's all-metal, interlocking flue components—which also employ the Thermo-Siphoning Principle—extend to a choice of traditional or contemporary roof top housings. No need for flue liner or supplemental insulation.

**5** A Majestic built-in fireplace is finished in the design treatment of your choice. Any materials may be used. In fact, the number of possible exterior design treatments is unlimited.

This side opening Majestic Thulman is only one model in Majestic's complete line. Also included are front-opening models, Gasilator gas-fired units, Circulator heating fireplaces and a wide variety of Contemporary models—free-standing, wall-hanging and ceiling-hanging—in a choice of fuels: wood-burning, gas-fired or electric.

**Write today** for free catalogs and the name of your Majestic Distributor.

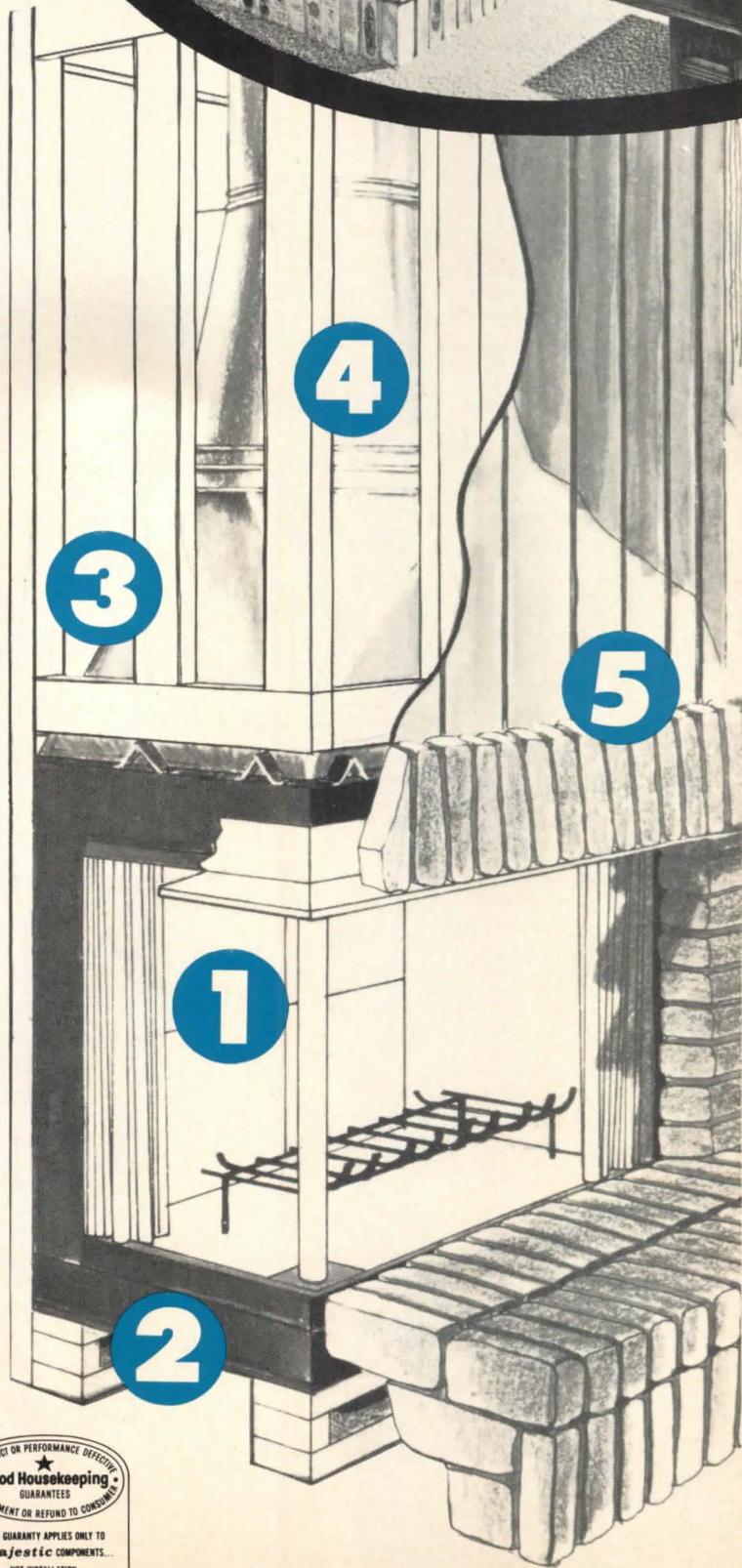
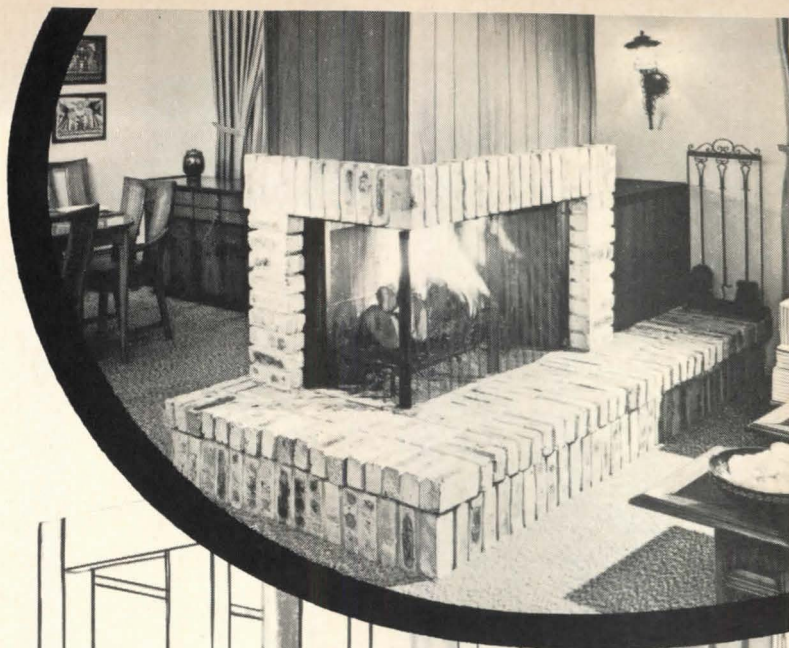
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NOTICE ON HOW TO MAKE A CLAIM FOR A SHARE OF THE  
\$67,640,000 SETTLEMENT FUND CREATED BY LITIGATION  
INVOLVING GYPSUM WALLBOARD, LATH AND PLASTER

To Plaintiffs, Intervenor and Members of the non-Governmental Classes described below:

In Re  
Gypsum Antitrust Cases Civ. No. 46414—A AJZ

Pursuant to Rule 23 of the Federal Rules of Civil Procedure, YOU ARE HEREBY NOTIFIED:

You are likely to be a member of one or more of the classes of plaintiffs in this litigation entitled to a share of the \$67,640,000 settlement which has now become final. This Notice is not to be understood as an expression of an opinion by this Court as to the merits of any of the claims or defenses asserted by either side in this litigation, but is sent for the purpose of informing you of the settlement of this litigation so that you may take the necessary steps to make a claim against the settlement fund. It is not necessary for you to have purchased gypsum wallboard, lath or plaster manufactured by one of the defendants, nor need you have purchased directly from a manufacturer, to participate in this settlement.

**A. THE LITIGATION.** The various complaints in this litigation alleged, among other claims, that the defendants conspired to and did fix prices for gypsum wallboard, lath and plaster. The complaints contended that each plaintiff, intervenor and class member paid higher prices for gypsum wallboard, lath and plaster than would otherwise have been paid but for the alleged conspiracy. The defendants in this litigation were the following corporations: United States Gypsum Company, National Gypsum Company, Kaiser Gypsum Company, Inc., The Flintkote Company, Fibreboard Corporation, Georgia-Pacific Corporation and The Celotex Corporation.

**B. THE CLASSES ELIGIBLE TO PARTICIPATE IN THE SETTLEMENT.** The classes of plaintiffs on whose behalf certain of these actions have been maintained follow. The names of the lawyers who represent all members of each class are set out after the definition of each class. If you have any questions about this settlement, you may contact the appropriate class attorney. If you do not know which class you are a member of, or if you have any general questions about this settlement, you may contact Plaintiffs' Liaison Counsel:

Frederick P. Furth, Esquire  
c/o Office of the Clerk, United States District Court  
Post Office Box 36014  
450 Golden Gate Avenue  
San Francisco, California 94102

1. The Dealer-Wholesaler Class consists of all persons and business entities throughout the United States and its territories who purchased gypsum wallboard, plaster or lath from a manufacturer thereof for resale but did not incorporate such products in the construction of any structure, or part thereof.

The nationwide Dealer-Wholesaler Class attorneys are:

Mitchell Kramer, Esquire  
Kramer and Salus  
313 South 17th Street  
Philadelphia, Pennsylvania 19103

and  
Jerome Braun, Esquire  
Farella, Braun & Martel  
31st Floor, Russ Building  
San Francisco, California 94104

2. The Applicator or Sub-Contractor Class consists of all persons and business entities throughout the United States and its territories who were applicators or sub-contractors who purchased gypsum wallboard, plaster or lath and who used the gypsum wallboard, plaster or lath in the construction of any structure, or part thereof, of any kind or character, built for the account of others.

The nationwide Applicator or Sub-Contractor Class attorneys is:

Harvey S. Kronfeld, Esquire  
Mesirov, Gelman, Jaffe & Levin  
1510 The Fidelity Building  
Philadelphia, Pennsylvania 19101

3. The General Contractor Class consists of all persons and business entities throughout the United States and its territories who were general building contractors who built for the account of others any structure or part thereof, of any kind or character, which included gypsum wallboard, plaster or lath.

The nationwide General Contractor Class attorney is:

William C. Barnard, Esquire  
Sommer, Tinkham, Barnard & Freiberger  
815 Merchants Bank Building  
Indianapolis, Indiana 46204

4. The First Owner-Builder Class consists of all persons and business entities throughout the United States and its territories, except those persons and business entities referred to in the Dealer-Wholesaler, Applicator or Sub-Contractor, General Contractor, or Governmental Classes, who built or caused to be built for their own account, whether for their own use, rental or sale, any structure of any kind or character involving the use of gypsum wallboard, plaster or lath.

The nationwide First Owner-Builder Class attorneys are:

Samuel H. Seymour, Esquire  
Williams, Connolly & Califano  
1000 Hill Building  
Washington, D.C. 20006

and  
Joseph D. Tydings, Esquire  
Danzansky, Dickey, Tydings, Quint & Gordon  
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Washington, D.C. 20036

5. The National Governmental Class includes all governmental or political subdivisions, and all other public agencies, divisions, departments, districts, corporations, and authorities by whatever name, title or form (except the United States of America) throughout the United States and its territories who built for their own account, or had built for them, whether for their own use or for rental or resale to others, any structure or part thereof of any kind or character which included gypsum wallboard, plaster or lath excepting only the states and entities listed in paragraph B.6 below.

The National Governmental Class is represented by:

Lee A. Freeman, Esquire  
Freeman, Freeman & Salzman  
1 IBM Plaza, Suite 2300  
Chicago, Illinois 60601

6. The Statewide Governmental Classes consist of all states, counties, cities and other local or regional governmental or political subdivisions, and all other public agencies, divisions, departments, districts, corporations, and authorities by whatever name, title or form within the following named states, who built for their own account, or had built for them, whether for their own use or for rental or resale to others, any structure or part thereof of any kind or character which included gypsum wallboard, plaster or lath, within the following states:

Arizona	New Jersey
California	New Mexico
Colorado	North Dakota
Connecticut	Oregon
Idaho	South Dakota
Illinois	Tennessee
Indiana	Texas
Kansas	Washington
Maryland	West Virginia
Nevada	Wisconsin

Public agencies within these states may contact their state Attorney General's office for the name of the attorney representing them as class members.

**C. SETTLEMENT.** The defendants have paid the aggregate amount of Sixty-Seven Million, Six Hundred Forty Thousand Dollars (\$67,640,000) in final settlement of all claims involved in this litigation including the claims of plaintiffs, intervenors and members of the plaintiff classes. This amount paid has been invested and interest is being earned which will be added to the settlement fund.

As approved by the Court, the Settlement Agreements and Order provide that the settlement fund shall be divided among the classes, including all plaintiffs and intervenors, in the following proportion:

Dealer-Wholesaler Class	21.15%
Applicator or Sub-Contractor Class	21.15%
General Contractor Class	10.80%
Governmental Classes (50 States and all subdivisions thereof)	10.00%
First Owner-Builder Class	36.90%
	100.00%

**D. PROPOSED PLANS OF DISTRIBUTION WITHIN THE NON-GOVERNMENTAL CLASSES.** The following proposed plans of distribution within the classes do not apply to the governmental classes. A separate notice and claim form has been sent to the members of the governmental classes.

The settlement funds, plus accrued interest, less court-approved counsel fees, costs and administrative expenses shall be distributed among the members of each of the non-governmental classes upon the basis of the following plans of distribution, subject to the approval or modification by the Court.

Such proposed distribution will be based upon purchases of gypsum wallboard, lath and plaster during the period January 1, 1963 through December 31, 1967. However, the approved claims of a "unit of purchase" by a class member in the years 1966 or 1967 will result in twice the recovery by that class member than would the same purchase made in the years 1963, 1964 or 1965. "A designated unit of purchase" shall mean, in the case of the Dealer-Wholesaler and Applicator or Sub-Contractor Classes, one dollar's worth of gypsum wallboard, lath or plaster and in the case of the General Contractor and First Owner-Builder Classes, one square foot of gypsum wallboard or lath.

Each claimant shall state his claim separately for the period 1963 through 1965, and for the period 1966 through 1967.

Each claimant's portion of the settlement fund will be calculated according to a general formula. The formula will first add each claimant's 1963 through 1965 units of purchase to two times the claimant's 1966 and 1967 units of purchase. This will yield each claimant's total units of purchase. The formula will then add all claimants' total units of purchase within the class, yielding the total units of purchase for the entire class. The ratio of the individual claimant's total units of purchase to the entire class total units of purchase is the fraction of the class fund due to the claimant.

Within the First Owner-Builder Class and the General Contractor Class each claim will be further weighted on the basis of the class of suppliers from which the claimant purchased the gypsum products for the project. The purpose of this weighting is to reflect the presumably greater absorption of overcharge in purchases from higher levels in the chain of supply. *It is only when the identical legal entity in effect served multiple functions that this weighting will apply; the weightings are not applicable where separate legal entities served in effect more than one function in the project. In the latter set of circumstances, each separate legal entity should make its own claim against the settlement fund allocated to its class.*

The weighting to be applied for a single legal entity which in effect served multiple functions, as evidenced by the class of supplier from whom it purchased gypsum products, is keyed to the percentage of the Interclass Allocation Agreement as published in the Class Action and Settlement Notice dated October 5, 1973 and as set forth above.

The formula for weighting units of purchase within the First Owner-Builder Class when the same legal entity served in effect more than one function in the chain of distribution will be based upon from whom the gypsum products were purchased according to the following percentages:

From the Manufacturer	100.00%
From the Dealer-Wholesaler	76.50%
From the Applicator or Sub-Contractor	53.00%
From the General Contractor	41.00%

The formula for weighting units of purchase within the General Contractor Class when the same legal entity served in effect more than one function in the chain of distribution will be based upon from whom the gypsum products were purchased according to the following percentages:

From the Manufacturer	100.00%
From the Dealer-Wholesaler	60.17%
From the Applicator or Sub-Contractor	20.34%

The formula for weighting units of purchase within the Dealer-Wholesaler Class for dealers who sold to or purchased from other Dealer-Wholesalers shall have such sales or purchases weighted at the rate of 50% of purchases made directly from manufacturers.

The weighted claims will be used to arrive at the total and individual claims against the total class funds allocated for the First Owner-Builder Class, and the General Contractor Class, and the Dealer-Wholesaler Class and distribution will be in accordance with the plan set forth herein.

**ALL CLAIMS WITHIN EACH CLASS WILL BE REVIEWED BY COMMITTEES OF ATTORNEYS TO BE APPOINTED BY THE COURT.**

**E. ATTORNEYS' FEES, COSTS AND OTHER CLAIMS AGAINST THE SETTLEMENT FUND.** All attorneys' fees, costs, other claims and expense of notice and administration incurred in connection with this settlement, as may be allowed or approved by the Court, shall be deducted from the settlement fund prior to distribution. Petitions for attorneys' fees, costs and other claims against the settlement fund have been filed with the Court. Such petitions and claims have not been approved by the Court. The Court will consider all such petitions and claims and challenges thereto at a hearing to be held on April 22, 1974, as set forth herein, and after such hearing and due consideration of all matters presented to the Court, the Court will allow such reasonable attorneys' fees, costs, and other claims as are appropriate in the premises. Such attorneys' fees, costs and other claims as are allowed shall be charged against the entire settlement fund or a particular class or a combination thereof as shall be appropriate.

**NOW, THEREFORE, TAKE NOTICE OF THE FOLLOWING:**

1. If you are a member of one or more of the classes defined above, which include all plaintiffs and intervenors, and have not excluded yourself from such class(es), you are included in, and bound by, the judgment in this litigation including the settlement approved by the Court and any determination affecting the classes of which you are a member.

2. A claim form and instructions for completion of the claim form have been prepared and approved by the Court. This claim form must be completed by you or your attorney in order to claim and participate in the distribution of the settlement fund.

3. In order to obtain a claim form, instruction sheet and detailed notice, you may address your inquiries to:

Fergus R. Pettigrew  
Clerk, United States District Court  
Northern District of California  
Post Office Box 36014  
450 Golden Gate Avenue  
San Francisco, Ca. 94102

4. There will be a Court hearing on April 22, 1974, in the Courtroom of the Honorable Alfonso J. Zirpoli, United States District Judge, United States Court House, 17th Floor, 450 Golden Gate Avenue, San Francisco, California, at which time the Court will consider and determine the following:

- 1) Approve attorneys' fees, costs and other claims against the settlement fund;
- 2) Consider and allow or disallow objections, if any, to claims;
- 3) Approve plans of distribution to claimants within each class; and
- 4) Consider such other matters as shall come before the Court in regard to effectuating this settlement.

**THIS NOTICE DOES NOT APPLY TO THE GOVERNMENTAL CLASSES OR ANY MEMBERS THEREOF. GOVERNMENTAL CLASS MEMBERS, AS DEFINED HEREIN, MAY WRITE TO THE CLERK'S OFFICE AT THE ADDRESS STATED HEREIN, IN THE EVENT THEY HAVE NOT RECEIVED A GOVERNMENTAL CLASS NOTICE.**

Fergus R. Pettigrew  
Clerk, United States District Court  
Northern District of California  
Post Office Box 36014  
450 Golden Gate Avenue  
San Francisco, California 94102  
February 19, 1974  
San Francisco, Ca.



**"You gotta try it to believe it!"**

"I can nail paneling perfectly in less time with this new tool. That saves me lots of money." ("With the cost of wood going sky high, the only place I can save money is on the labor.")

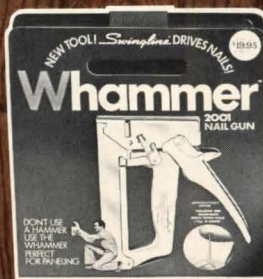
Joe Suppa  
Carpenter Foreman of  
Partition Servicing, Inc., N.Y., N.Y.

# New Whammer™ 2001 NAIL GUN Drives Nails with a Single Stroke.

Countersinks wood-toned nails. No filling. No mars. No dents. No bent nails. Easy to use as a staple gun!

I've tried everything. Glue, hammer, nails, nail sets, you name it. Nothing does it like Swingline's Whammer 2001 nail gun for getting a panel up fast. And it's easy. This tool handles like a staple gun but it drives nails with a single stroke. Not staples, nails! Lets me put up panels perfectly, in minutes. The Whammer pays for itself in a few hours.

Whammer™ nails come in boxes of 1000 or 500. Four wood-toned colors. Brad-type 1-1/2" length, 18 gauge galvanized.

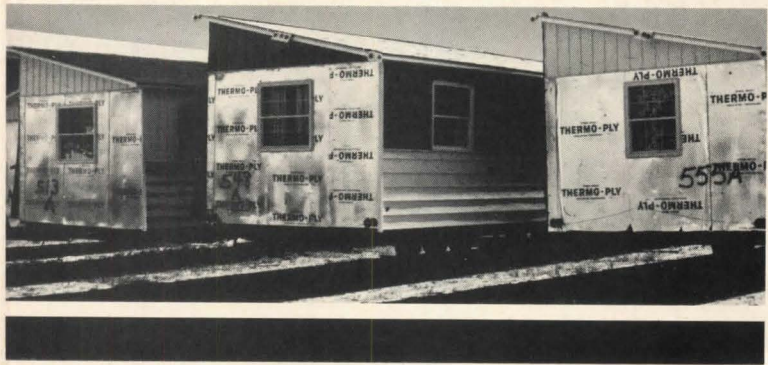


*Swingline*

Division of Swingline Inc. 32-00 Skillman Avenue, Long Island City, N.Y. 11101



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Thermo-ply structural insulative sheathing is the sheathing product with attractive money-saving bonuses for you. Its thermal resistance characteristics make it an effective insulating material. And structural grade Thermo-ply is approved for use without corner bracing. Rely on Thermo-ply. It can cut your labor and material costs.



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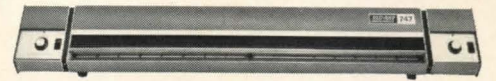
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**MORE  
UPTIME!**

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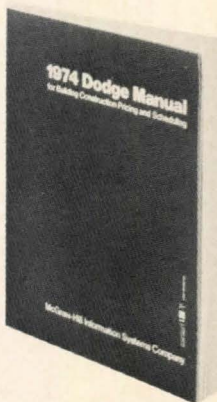
■ What's the biggest bugaboo with copying machines? Downtime! Right! ■ What's the difference how much they cost, how good they print, how fast they go, if they're on the blink half the time? ■ Shown here are 3 of Blu-Ray's latest whiteprinters. They vary in cost from low to modest. They vary in speed and in features. One thing they don't vary in: *dependable performance*. They're all sturdy and steady. For more uptime, send for brochure: Blu-Ray, Incorporated, 24 Westbrook Road, Essex, Conn. 06426. Tel. (203) 767-0141. **we give you more uptime**

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the best pricing tool I have ever  
seen. Cuts my estimating time 4:1"*

That's what one user said about the '73 Dodge Manual for Building Construction Pricing and Scheduling. Now the completely updated 1974 Edition is ready for you . . . and it's bigger and better than ever. Here's why it is one cost manual you shouldn't be without—

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CIRCLE 94 ON READER SERVICE CARD



## Our Elongated Toilets Give You Something To Cheer About All Year Long!

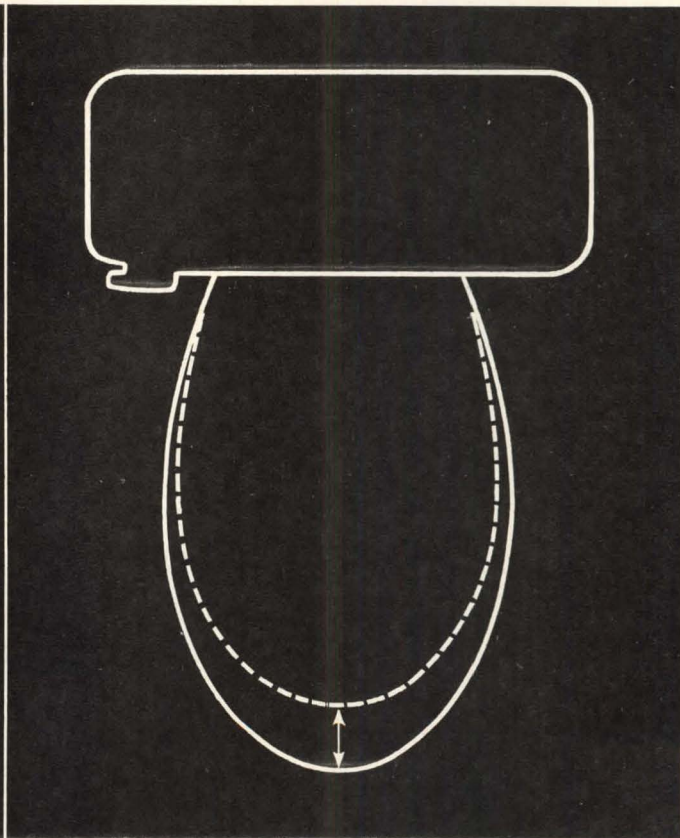
The larger water area means better sanitation. Easier cleaning. The elongated shape — more comfort. All points that score with your customers. But you've got to tell 'em to sell 'em.

Re-modeling jobs? It's a natural. Roughing-in is the same as regular toilets.

Pocket the extra profit. All along the line. Cadet, Compact, Luxor, Glenwall, Carlyle and Yorkville toilets come with elongated bowls. There is even an elongated Water-Saver Cadet that uses 1/3 less water.

Talk it over with your American-Standard distributor. He's in the business of fielding winners.

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Specify Alsons... the shower system that's a feature.

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PERSONAL SHOWERS

Alsons Personal Shower Systems give you a feature to sell... make your bathrooms more attractive... and give your buyers something extra... all for a modest cost. New designs include hand showers with push button water-savings control in systems to fit every bath need, design and decor. Write Alsons, The Personal Shower Specialists, for color Catalog No. 183.

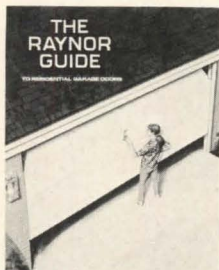


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## Are You Going To Ignore 30% Of Your Homes' Curb Appeal?



When you're designing your new homes, don't overlook the importance of the garage. With today's trend toward double garage doors, this can easily be a third of what prospective home buyers see when they look at your homes. Make sure they keep looking. Rely on the Raynor Guide to give you the right answers. It's an informative catalog that shows the many styles and sizes of Raynor garage doors. Send for your Raynor Guide today.

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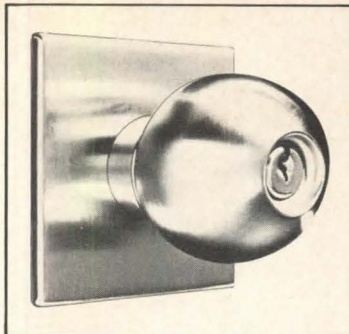
ZIP \_\_\_\_\_



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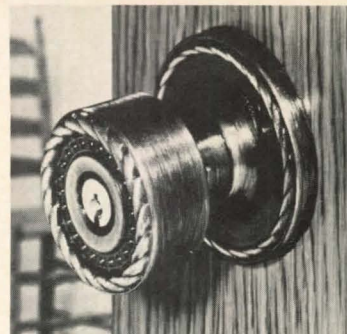
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## PRODUCTS/SECURITY



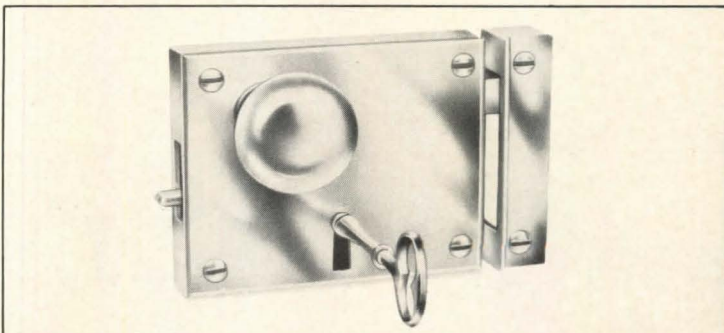
Heavy duty cylindrical lock and knob is perfectly round and easy to grip. The unit is offered in brass, bronze, stainless steel and aluminum in a range of finishes. All knobs are forged with 2 1/4" diameters and come with flat or raised roses. Arrow Lock, Brooklyn, N.Y.

CIRCLE 247 ON READER SERVICE CARD



Spanish-styled lockset, "El Regal", is suitable for entrance and interior doors. Units are constructed with heavy steel mechanisms and are zinc-plated to resist rust and corrosion. Solid brass exteriors, with an epoxy lacquer, come in two finishes. National Lock, Rockford, Ill.

CIRCLE 248 ON READER SERVICE CARD

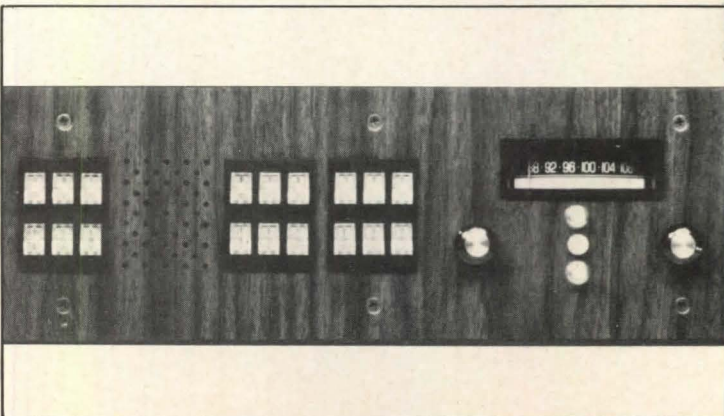
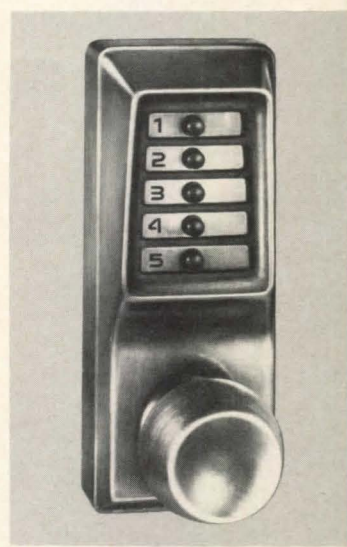


Forged brass rim-locks are authentic reproductions of Early American designs. Engineered for entrance or passage door installation, locks feature solid brass construction throughout assuring smooth operation. Polished surfaces are protected with a baked-on enamel finish. Baldwin, Reading, Pa.

CIRCLE 249 ON READER SERVICE CARD

Pushbutton access control system eliminates key problems. Entry combination is easily changed in a few seconds. Unit is designed to fit standard cutouts on 1 3/8" to 2 1/4" thick doors. Suited for new or existing construction, the system comes with a 3/4" deadlocking latch. Unican Systems, Montreal, Canada.

CIRCLE 250 ON READER SERVICE CARD



Intercom system can remotely control a hi-fi from any point in the house. The unit shown is an 18 circuit station with an FM radio control and a walnut woodgrain panel with black trim. A range of matching accessories is offered. Touch-Plate, Paramount, Calif. CIRCLE 251 ON READER SERVICE CARD



"Cambridge on the Lake" in Buffalo Grove, Ill., has nearly 1500 Marvin Casemaster window units. Every one is wood with insulated glass and double weather stripping. That makes these beautiful condominium homes warmer in winter and cooler in summer, on less fuel. Every year Marvin furnishes warm wood windows for large buildings and complexes on tight construction schedules. We also provide great service when you need special help on a small job,

# Captivating windows for cottages and condominiums

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Windows for cottages, castles, and condominiums are usually shipped within 10 days, including specials and pre-finished units. The quality speaks for itself.

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Architect: Salvatore J. Balsamo and Associates  
Builder: Richard J. Brown, Inc./Leisure Technology-Midwest, Inc.

CIRCLE 173 ON READER SERVICE CARD





**When a job calls for beautiful, textured doors with better durability than wood . . .**

Next to the three prefinished embossed hardboard door facings in the Legacy Series from Masonite Corporation, any other door facing is out of its depth.

No flat surface door with a mere grain finish has the deep-textured feeling of Legacy or its deep-rooted durability.

Legacy comes closer to nature than competitively priced doors. The texture is embossed into the substrate before the durable finish is applied. It won't scratch off. The total effect mirrors that of an actual wooden planked surface, each plank with

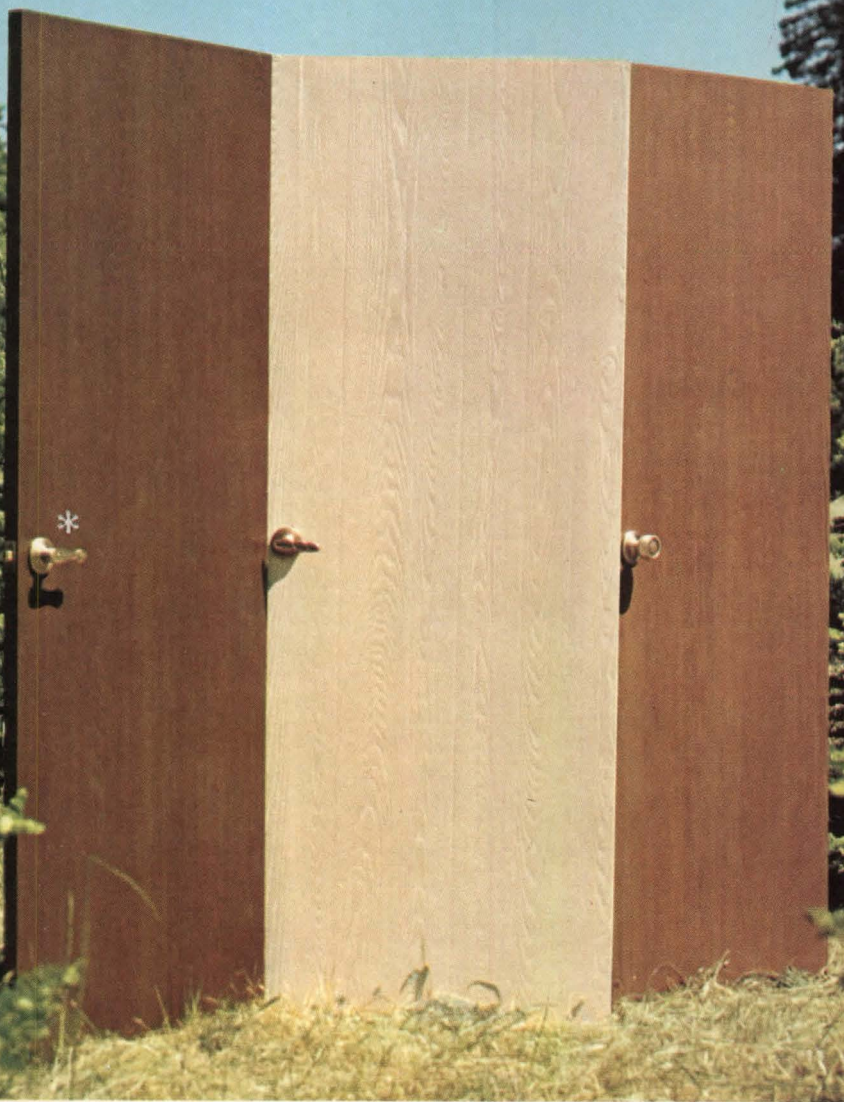
its own personality.

Mar-resistant Legacy won't split, splinter, crack or check. It can be easily repaired on site in event of damage. Legacy's high dimensional stability and great structural strength make it suitable for use with both solid and hollow core doors.

And the price is right.

Want the names of some quality door manufacturers currently using Legacy? Write Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

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Legacy series of embossed hardboard door facings: Walnut tone, New White and Oak tone.

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**...Legacy™  
stands alone.**



The closer you get  
the better Legacy looks.



Masonite Corporation will pay you a

# "Buck-a-door"

(up to 100 doors, that is, \$100)

## to install Legacy™

Why such an extraordinary offer? Because Legacy is no ordinary door facing. And because we are firmly convinced that after you install your first door, you'll be hard pressed to revert back to any other.

**The offer,** again. Masonite Corporation will pay any professional builder—directly—\$1.00 for every Legacy faced door purchased—up to 100 doors.

**Limitations.** This offer is limited to one payment per builder. It covers any one order for Legacy faced doors purchased and shipped to you between November 1, 1973 through and including March 15, 1974.

**What do you do?** Call: 800-447-4700\* (toll-free of course). We will tell you where your nearest Legacy door supplier is located and send you a qualification form. Later, after you have received Legacy doors, simply send us proof of purchase—such as a copy of an invoice to you.

**What will we do?** Send you a check. But remember, Masonite Corporation will honor one invoice only from a builder. If the invoice you submit covers one door, you will be paid \$1.00. If it covers 50 doors, you will be paid \$50.00. If it covers 100 doors, \$100.00. Any amount over 100 doors does not qualify. In short, the maximum payment to any builder is limited to \$100.00.

Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

---

For the name of your nearest Legacy door supplier,

# Call: 800-447-4700

**\*(In Illinois Call 800-322-4400)**

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## Legacy stands alone...

**... in beauty.**

Embossed and prefinished hardboard, it duplicates the look and feel of natural wood. The texture is in not simply on the surface.

**... in durability.**

The surface is harder than most conventional doors with mere printed surfaces.

**... in repairability.**

If damaged, Legacy can be easily repaired on site. Builders who have used it, report far-fewer problems, complaints or requests for replacements than with other doors.

**... in availability**

at stable prices from leading door manufacturers in Walnut tone, White and Oak tone. Domestically made, Legacy is not subject to the vagaries of the wood industry.

**... in economy**

prefinished doors generally are less costly—installed—than those which must be finished on the job site.







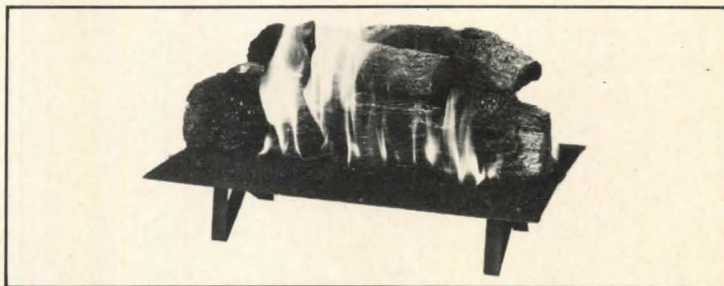
Decorative fireplace hoods come in two standard designs, both 42" high with bottom widths of 42", 48" and 54". Units are available with hammered Swedish iron, brass and copper and hammered black finishes. Custom-styles are also offered. Swanson, Owosso, Mich. CIRCLE 238 ON READER SERVICE CARD



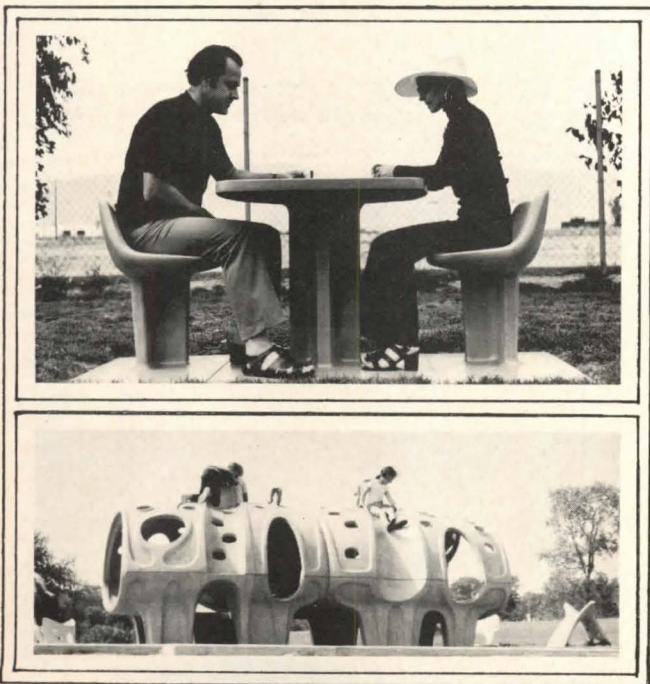
Handfinished oak gas log set, "Pan-burner", provides the look of a realistic fire. A vermiculite base gives the appearance of burning, glowing ashes. Units come with automatic safety pilots and ceramic-tipped gas jets. Clean-Fire, Belleville, Ill. CIRCLE 241 ON READER SERVICE CARD



Gas log set, "Wondercoals", combines a roaring fire with hot coal under the grate. Available in size from 18" to 60", the set consists of loose logs that can be stacked any way. Optional safety pilot is offered. Wonderflame Logs, Chicago. CIRCLE 242 ON READER SERVICE CARD



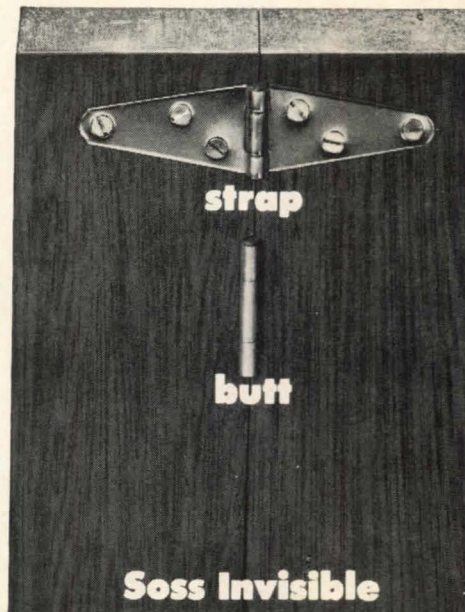
Rugged oak gas fireplace logs can be installed in any woodburning fireplace. "FlamePan" unit comes complete with a one-piece burner/grate with built-in baffles that make the flame erupt over the entire surface for a realistic look. Charmglow, Antioch, Ill. CIRCLE 243 ON READER SERVICE CARD



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hinge  
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Compare the Soss look of invisibility with any strap or butt hinge and you'll choose The Soss Invisibles. These amazing hinges hide when closed to blend with any decor. With The Soss Invisibles you can create room, closet, or cabinet openings which are unbroken by hinges or gaps . . . the perfect look for doors, doorwalls, built-in bars, stereos, or T.V.'s. The Invisibles are extra strong, open a full 180 degrees, and are reversible for right or left hand openings. See listing in Sweet's or write for catalog: Soss Manufacturing Company, Division of SOS Consolidated, Inc., P.O. Box 8200, Detroit, Michigan 48213.



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water closet  
that actually  
saves water.**

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The new Briggs Conserver two-piece water closet has gone the water saving remedies one better. It works.

It works in saving water... actually reducing the volume by 30% over most ordinary two-piece closets. And it works in *not* sacrificing flushing efficiency.

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You'll probably be hearing a lot about water saving closets as others try to find a workable answer. But, check into the Briggs Conserver first.

*What a  
beautiful  
idea!*



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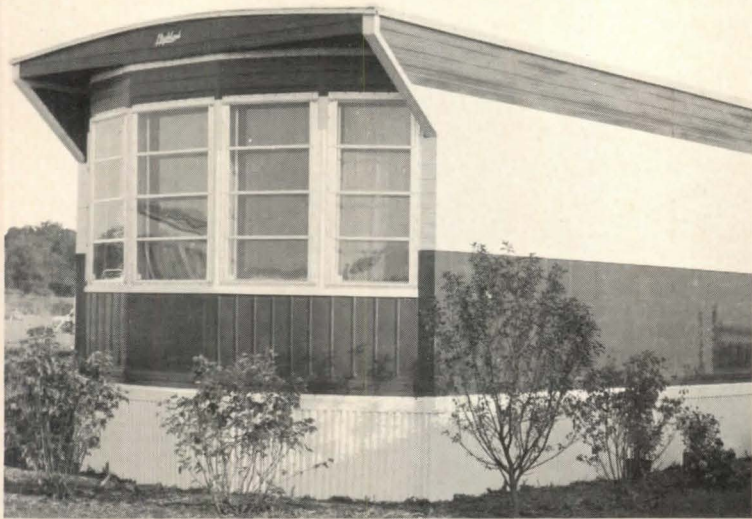
a Jim Walter company



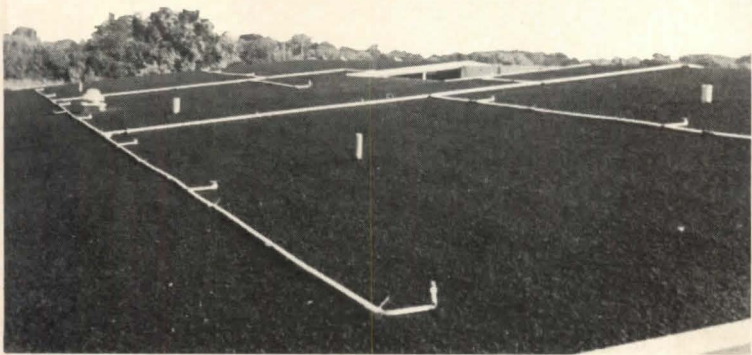
Narrower  
tank uses  
30% less  
water with  
*no* loss of  
efficiency.



# Just when you think the problem can't be solved, someone finds an answer in vinyl.



Tough specs made it difficult to build a curtain wall at ground level around this mobile home. The material selected had to resist denting and scratching. It had to be rigid and strong, yet light in weight. Weathering would be a problem. Low maintenance was desired. And the finished panel must be readily removable for easy access to utilities and storage. General Plastics Corporation, Marion, Indiana, found all the answers in one material — Geon® vinyl.



A special kind of pipe was needed for this roof-top cooling system. It would encounter prolonged exposure to sunlight. Freedom from rust and interior corrosion was highly desirable. So was light weight. The Neumark Company of Albuquerque, New Mexico, found what they wanted in white, Schedule 40 PVC pipe made of Geon vinyl.



In the restful new residential community called Level Green, Virginia Beach, Virginia, minimum maintenance was uppermost in the builder's mind. So R.G. Moore Building Corporation chose siding made of Geon vinyl by Bird & Son, inc., East Walpole, Massachusetts. Because this siding is made of Geon vinyl, it resists dents, won't rust. Color goes all the way through the vinyl.



More than 50 years old and completely vandalized this building was only a shell. But it was structurally sound enough for rehabilitation. Products made of Geon vinyl were used extensively—windows, siding, plumbing (hot and cold water distribution, also DWV), interior trim, flooring, enclosures around tub and showers. Performance and cost advantage of vinyl were impressive. Ask us for a complete report. B.F. Goodrich Chemical Company, Dept. H-32, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131. The people who started it all in vinyl.

## B.F. Goodrich Chemical Company

**B.F. Goodrich**



**UNDERWRITERS' LABORATORIES, INC.®**  
CLASSIFIED

COMPOSITE FIRE DOOR NO. \_\_\_\_\_

FIRE RATING 20 MIN.  
MINIMUM LATCH THROW 1/2 INCH  
SEE U.L. CLASSIFIED BUILDING MATERIALS INDEX

**FM**

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**COMPOSITE FIRE DOOR**  
Tacoma, Washington

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2. Weyerhaeuser DFS-20 fire door (Staved core).



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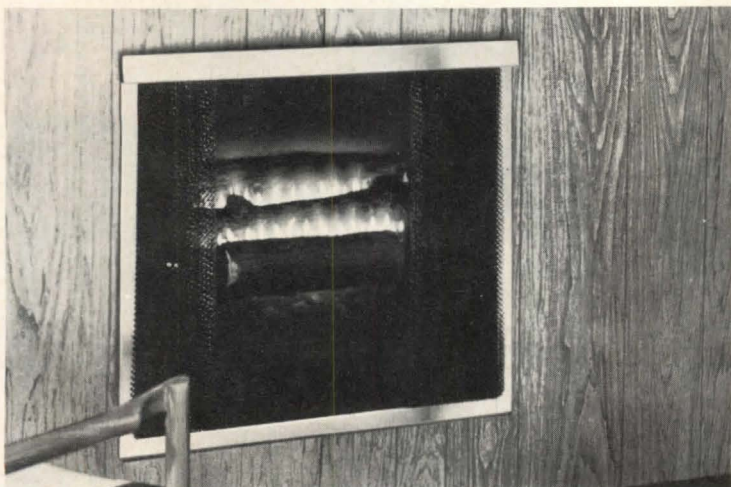
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# Simpson

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# ADVERTISERS INDEX

- Allastics, Inc. 63  
*Mackey, Green & Assoc.*  
**Alsons Products Corp.** 172  
*Frost, Shaffer Advtg.*  
**American Enka Corp.** 160  
*DKG Inc.*  
**American Forest Products Corp.** 88  
*Sanderson Advtg.*  
**American Barn/Habitat** 162C  
*Wilda Advertising*  
**A American Olean Tile** 119  
*Lewis & Gilman, Inc.*  
**A-I-L American Plywood Assn.** 140-142  
*Cole & Weber, Inc.*  
**American Standard, Inc.** 77, 144, 171  
*Foote, Cone & Belding*  
**A-L Andersen Corp.** 38, 39  
*Campbell-Mithun, Inc.*  
**A-I-L Azrock Flooring Products** Cov. II  
*Glenn Advertising*  
**B.F. Goodrich Chemical Co.** 178  
*Griswold-Eshleman Co.*  
**BRK Electronics** 126  
*Trnka Group, Inc.*  
**Barksdale Mortgage Corp.** 162A, B  
*Metzdorf Adv. Agency Inc.*  
**Blu-Ray, Inc.** 170  
*The K.C. Shenton Co.*  
**Boise Cascade Corp.** 124, 125  
*Young, White & Roehr, Inc.*  
**A-I Bradley Corp.** 123  
*Hoffman-York-Baker & Johnson*  
**A Brick Institute of America** 71  
*Henry J. Kaufman & Assoc.*  
**Briggs Mfg. Co. (Div. of Celotex)** 177  
*Lord, Sullivan & Yoder*  
**A C-E Morgan** 70  
*E.R. Hollingsworth & Assoc.*  
**CMI Investment Corp.** 153  
*Shumway Adv. Inc.*  
**A-L Cabot, Inc., Samuel** 33  
*Donald W. Gardner Adv. Inc.*  
**Capitol Products** 86  
*Richard Wallace Agency*  
**A-L Caradco, Div. of Scovill** 58, 59  
*Reincke, Meyer & Finn*  
**CarnationGlo Specialties** 50  
*Harold Warner Adv.*  
**Carrier Air Conditioning Co.** 62  
*N.W. Ayer & Son, Inc.*  
**A Celotex Corp.** 42, 43  
*Lando/Bishopric*  
**Charter Investment & Development Co.** 162C  
*Winset Fine Advertising*  
**Classified** 182  
**A-L Compositte Shower Pan** 49  
*Albert Frank-Guenther Law*  
**Crane Co.** 85  
*Doremus Uptown*  
**Crane Plastics, Inc.** 154  
*Carr Liggett Advtg.*  
**A-L-D Delta Faucet Co.** 185  
*Griswold-Eshleman Co.*  
**Dexter Lock** 14, 15  
*The Jaqua Co.*  
**Dodge Bldg. Costs Services** 170  
**DuPont Co.** 151  
*Rumrill-Hoyt, Inc.*  
**Emhart Corp.** 132, 133  
*Madison & Feldman, Inc.*  
**A-L Evans Products Co.** 32  
*Richardson Seigle Rolfs & McCoy, Inc.*  
**Excel Wood Products** 162E  
*Alden Advertising Agency*  
**A-I-D Featherrock, Inc.** 154  
*Sierra Advertisers*  
**First National City Bank** 17  
*Albert Frank-Guenther Law*  
**Ford Motor Co. (Truck Div.)** 152  
*J. Walter Thompson*  
**Form, Inc.** 176  
*Rossi & Co.*  
**A-L-D Formica Corp.** 10, 11  
*Clinton E. Frank, Inc.*  
**Fry Roofing** 51-54  
*Marsteller, Inc.*  
**A-I-L-D GAF (Bldg. Products Div.)** 73  
*Daniel & Charles Associates, Ltd.*  
**GBH-Way Homes, Inc.** 162D  
*Marketing/Communications Assoc.*  
**A-L General Electric Co.** 22, 23, 134, 135  
*Young & Rubicam*  
**A-I-L-D Georgia-Pacific Corp.** 81-83  
*McCann Erickson, Inc.*  
**Gerber Plumbing Fixtures Corp.** 86B  
*Sidney Clayton Assoc., Inc.*  
**Hamilton Mortgage Corp.** 162D  
*Lavidge & Assoc.*  
**Harcraft** 13  
*Boylhart, Lovett & Dean*  
**Harloc Products Corp.** 5  
*The F.W. Prella Co., Adv.*  
**Homasote Co.** 57  
*Richard LaFond Adv., Inc.*  
**Home Comfort Products Co.** 127, 128  
*Hult, Fritz & Heinrich, Inc.*  
**Honeywell, Inc.** 148  
*Campbell-Mithun, Inc.*  
**A-L Hotpoint Div./General Electric Co.** 6, 7  
*Compton Adv. Inc.*  
**International Masonry Inst.** 48  
*Henry J. Kaufman & Assoc. Inc.*  
**International Paper Co./Long-Bell Div.** 29  
*Gerber Advertising*  
**Jacuzzi Research, Inc.** 180  
*Lufano Assoc. Adv.*  
**Johns-Manville** 74, 75  
*Broyles, Allebaugh & Davis, Inc.*  
**Kingsberry Homes** 25  
*Liller, Neal, Battle & Lindsey, Inc.*  
**KitchenAid Div. (Hobart Mfg. Co.)** 131  
*Griswold-Eshleman Co.*  
**Kitchen Kompact, Inc.** 37  
*Frank-Thomas Adv. Inc.*  
**Kool-O-Matic Corp.** 157  
*Boger, Martin, Fairchild & Co.*  
**Logan Company** 149  
*Reincke, Meyer & Finn*  
**The Lumbermens Mutual Insurance Co.** 170B  
*Charles Duy & Assoc.*  
**McGraw-Hill Book Club** 184  
**McGraw-Hill Book Co.** 162B, F  
**Majestic Co., Inc.** 167  
*Wheeler, Kight, Gainey, Inc.*  
**Mannington Mills** 9  
*Gray & Rogers, Inc., Adv.*  
**Martin Stamping & Stove Co.** 122  
*Eric Ericson & Assoc. Adv.*  
**Marvin Windows** 173  
*Discovery Designs*  
**Masonite Corp.** 174, 175  
*Kubiak, Carpenter & Assoc., Inc.*  
**A-L Miami-Carey Co.** 159  
*Lord, Sullivan & Yoder*  
**Mortgage Guaranty Insurance Corp.** 79  
*Hoffman, York, Baker & Johnson, Inc.*  
**A-I-L National Floor Products Co., Inc.** 86A  
*Jarman Associates, Inc.*  
**Nat'l Particleboard Assn.** 87  
*H. Richard Silver, Inc.*  
**Norandex** 147  
*Hesselbart & Mitten, Inc.*  
**A Nutone, Div. of Scovill** 1, 2  
*The Media Group, Inc.*  
**A-L Olympic Stain Co.** Cov. IV  
*Kraft, Smith & Lowe*  
**Paslode Co.** 78  
*Reincke, Meyer & Finn, Inc.*  
**Pass & Seymour Inc.** 34, 35  
*Evans Garver Ligas and Paige*  
**Patcraft Mills Inc.** 19  
*Bozell & Jacobs, Inc.*  
**Pomona Tile (Div. of American Olean)** 119  
*Lewis & Gilman, Inc.*  
**Ponderosa Pine Woodwork Assoc.** 66, 67  
*Marsteller, Inc.*  
**Powers Fiat Corp.** 10  
*The Media Group*  
**Preway, Inc.** 11  
*Kinzie & Green, Inc.*  
**Price Pfister** 2  
**A Norris Industries Co.**  
*Enyart & Rose Adv., Inc.*  
**Quality Inns International** 144  
*Henry J. Kaufman & Associates*  
**Raynor Mfg. Co.** 17  
*The Fanning Adv. Agency*  
**A-L Red Cedar Shingle & Handsplit Shake Bureau** 144  
*Ayer/Baker Adv.*  
**A-I Ruud Mfg. Co.** 162I  
*Kubiak Carpenter & Associates Inc.*  
**San Valle Tile Kilns** 162  
*Weinberg Advertising Co.*  
**A-L Scheirich Co., H.J.** 46, 4  
*Doe-Anderson Adv.*  
**A Simplex Industries** 17  
*Smith-Winchester Adv. Inc.*  
**A Shakertown Corp.** 13  
*Pascoe, Starling & Pollack, Inc.*  
**A-I-L Simpson Timber Co.** 18  
*Richardson Seigle Rolfs & McCoy, Inc.*  
**A Soss Mfg. Co.** 17  
*Brewer Associates, Inc.*  
**A-L Speed Queen Div./McGraw-Edison Co.** 170  
*The Harpham Co.*  
**A Stanley Door Sys. (Div. of Stanley Works)** 4  
*E.W. Baker, Inc.*  
**L Superior Fireplace Co.** 5  
*Casa Adv. Inc.*  
**Swingline, Inc.**  
**Div. of American Brands** 16  
*Stan Merritt, Inc.*  
**A TECO (Timber Eng. Co.)** 15  
*George Lohr Studios/Agency*  
**Teledyne-Rotolite** 26, 2  
*Barbetta Miller, Inc.*  
**A-L Thermador (A Norris Industries Co.)** 6  
*Hardware Engineering Co.*  
**A-I Thiokol Corp. (Chemical Div.)** 13  
*Bozell & Jacobs, Inc.*  
**A Tile Council of America, Inc.** 15  
*McKinney & Silver*  
**Tocome of Atlanta** 162  
*Hoban, Allen & Sachs*  
**Triangle Pacific Cabinets** Cov. I  
*TPF Adv.*  
**Trus Joist Corp.** 14  
*Cline Advtg. Services*  
**A-L-D U.S. Plywood** 15  
*Young & Rubicam International Inc.*  
**A-I U.S. Steel Corp.** 60, 6  
*Compton Advertising, Inc.*  
**United Cabinet Corp.** 18  
*Dixon and Dixon*  
**A Valley Faucet Div. (U.S. Brass Corp.)** 16  
*Carpenters & Associates*  
**Valley Forge Corp.** 15  
*Donya Melanson Adv.*  
**W.G. Best** 162  
*Garfield-Linn & Co.*  
**Weiser Lock, A Norris Ind. Co.** 4  
*Hardware Engineering Co.*  
**Weslock Company** 6  
*Reeds & Farris Adv.*  
**A-I-L-D Western Wood Products Assn.** 30, 3  
*McCann-Erickson, Inc.*  
**A-I-L Weyerhaeuser Co.** 17  
*Cole & Weber, Inc.*  
**Williamson Company** 162B,  
*Baer, Kemble & Spicer, Inc.*  
**I-L York Division, Borg-Warner Corp.** 120, 12  
*Adams Associates, Inc.*  
**Yorktowne** 14  
*Aves Advertising, Inc.*  
**Zenith Metal Products Co.** 4  
*Ed. Letven Assoc. Inc.*

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He'll also make sure your cabinet deliveries meet your job's requirements.

In other words, your Triangle Pacific salesman will help you get the most out of every business dollar.

Add to all this the fact that our wide variety of kitchen and bathroom cabinets may well offer you the best quality, styling, and value and you'll understand why together, we're OK.

And why this year, more than ever, being the biggest makes us better to do business with.

 **Triangle Pacific**  
Cabinet Corp

9 Park Place, Great Neck, New York 11021, (516) 482-2600






Architect: Alan Liddle, FAIA



## Protects wood beautifully.

Olympic Stain is just about the most beautiful thing you can do for wood. It brings out the grain and subtle beauty of wood, yet penetrates for real protection. And because it allows the wood to breathe, Olympic Stain will never crack, peel or blister. (The solid colors are also excellent for re-do over old paint on rough wood siding, shingles or shakes.)

Free color samples: Write Olympic Stain, 1148 N.W. Leary Way, Seattle, Wa. 98107. Olympic Stain. A division of COMERCO, INC. 

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