January 1976

House & Home

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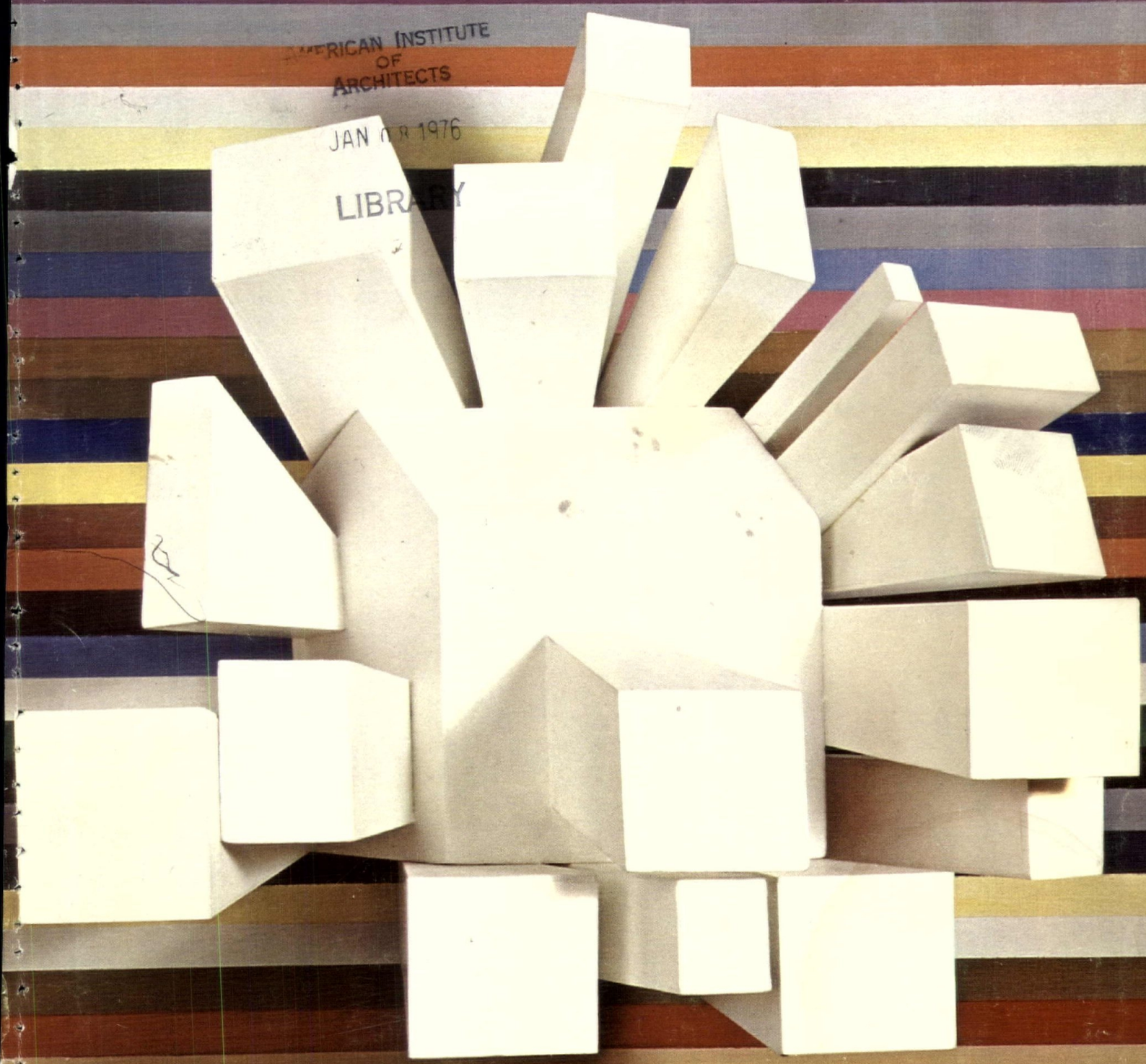

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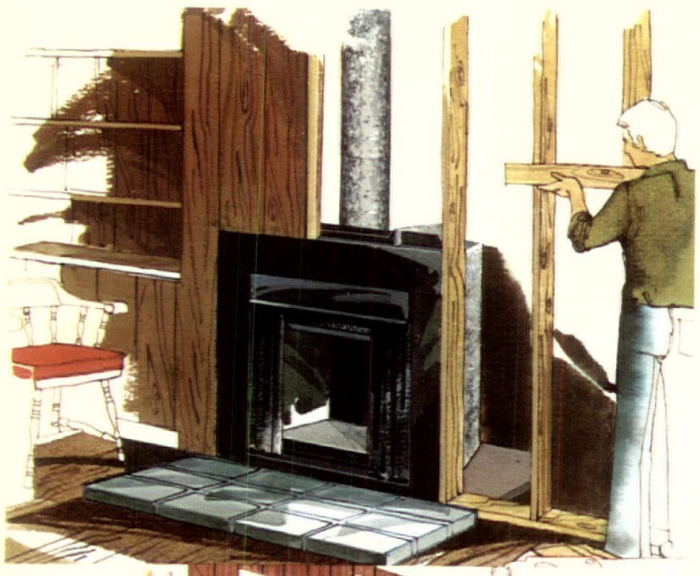

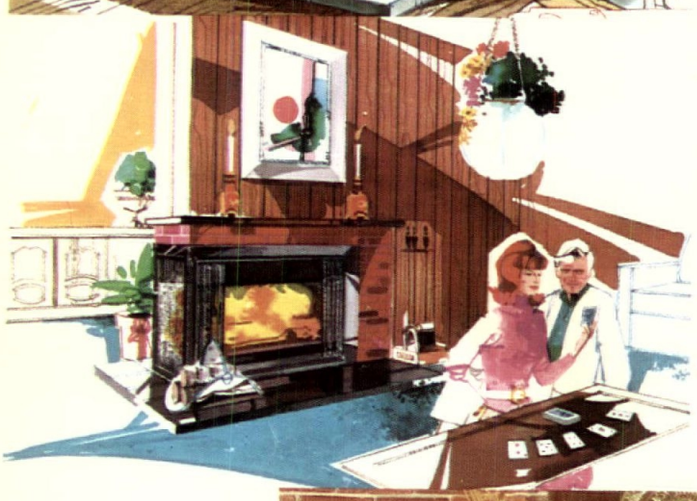

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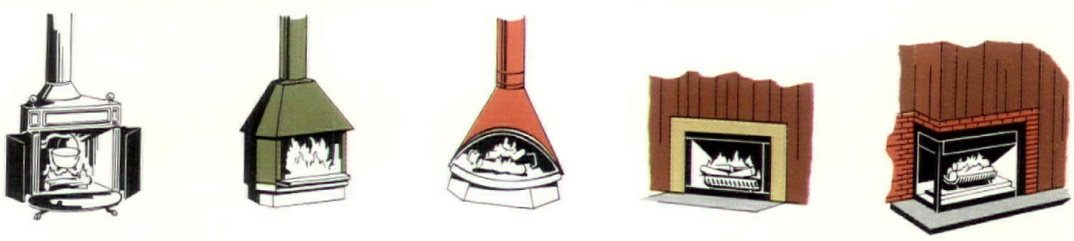

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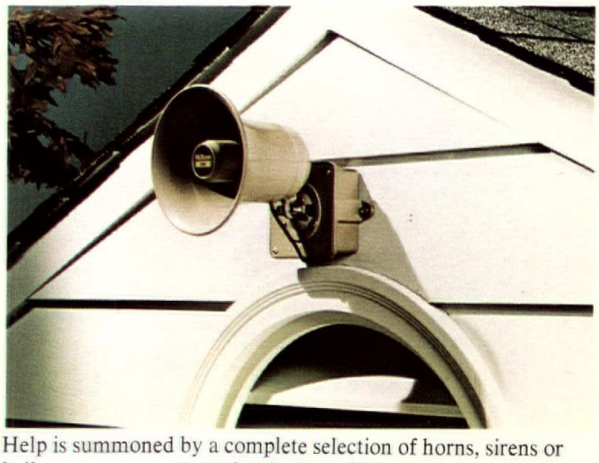

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House & Home

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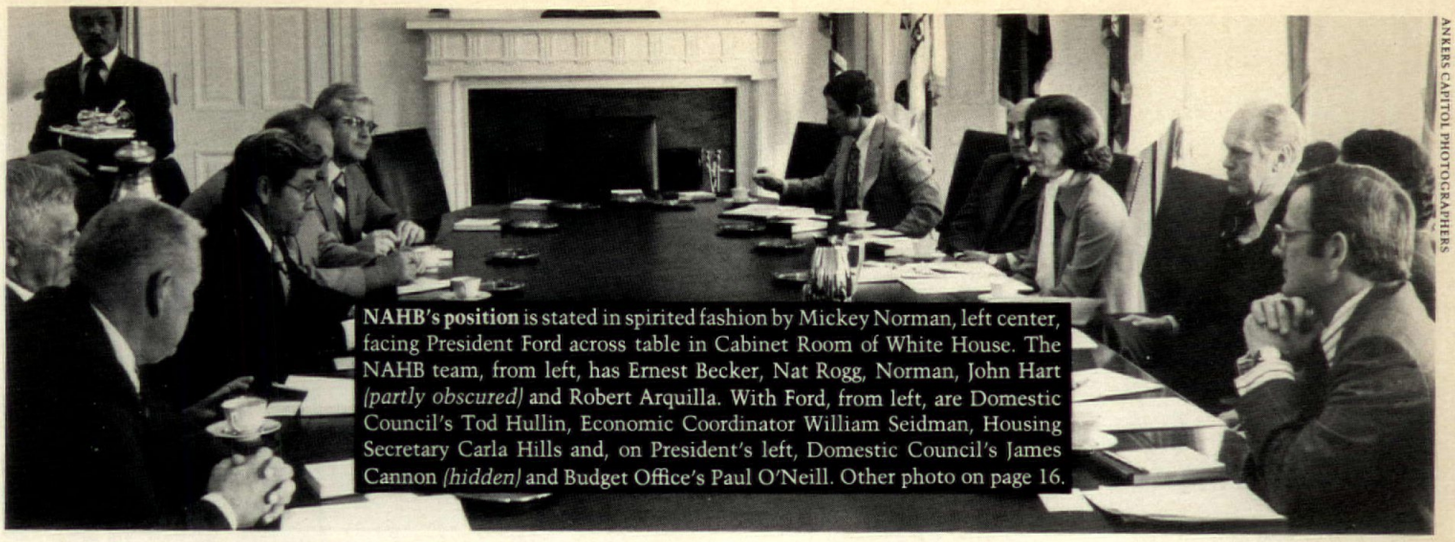

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NAHB's position is stated in spirited fashion by Mickey Norman, left center, facing President Ford across table in Cabinet Room of White House. The NAHB team, from left, has Ernest Becker, Nat Rogg, Norman, John Hart *(partly obscured)* and Robert Arquilla. With Ford, from left, are Domestic Council's Tod Hullin, Economic Coordinator William Seidman, Housing Secretary Carla Hills and, on President's left, Domestic Council's James Cannon *(hidden)* and Budget Office's Paul O'Neill. Other photo on page 16.

Ford has NAHB to White House and it's 'Hello Mickey..John..Nat'

The leaders of the National Association of Home Builders took holiday greetings to the White House. Five association officials, led by outgoing President J. S. (Mickey) Norman, won their long-sought summit meeting with President Ford.

It was "a pretty warm meeting," one NAHB officer summed up. "Our guys felt pretty good about the tone and atmosphere."

Norman issued a statement describing the meeting as "cordial" and "constructive." He told the President that the average homebuilder is a small businessman who builds 10 to 25 homes a year and believes in fiscal responsibility, but he was careful to add that more government intervention "is essential to the survival of the housing industry."

No promises. The President made no commitments to take any additional action on housing, and in fact there was virtually no discussion of any of the details of the 4½-page, single-spaced rundown of grievances and recommendations that Norman presented. Ford accepted the document and said he'd have the staff look it over.

The white paper recounted once again the housing industry's woes and the "very bleak outlook" for a "reasonable recovery." The paper said that if the President made it his policy to reach 1.8 million housing starts next year, the 1.8 million "could be accomplished."

Any discussion of details was left to an NAHB meeting the following week with Secretary Carla Hills at her tenth floor office in the HUD Building.

First names. Upon entering the cabinet room, Ford showed his sure and familiar touch by greeting the members of the NAHB delegation by their first names: Mickey Norman, Vice President John Hart, Vice President and Treasurer Robert Arquilla, Secretary Ernest Becker and Executive Vice President Nathaniel Rogg.

Ranged across the table alongside Ford were Secretary Hills; Ford's economic coordinator, L. William Seidman; the deputy director of the Office of Management and Budget, Paul O'Neill; and, from the Domestic Council, Executive Director James Cannon and Associate Director Tod Hullin.

Each NAHB official had his say. In introducing Nat Rogg, Norman praised him as one of the preeminent experts on the housing industry to the point where the President suggested that Rogg ask for a raise.

Inside stuff. The President indicated that, for his part, the Administration was trying to help the industry along. Mrs. Hills mentioned that she'd had a battle getting Administration approval of a revival of the once-frozen Section 235 subsidized housing program, and the President volunteered that she had indeed fought to get it.

Norman mentioned that he had had to oppose Mrs. Hills during the confirmation hearings on her appointment to the cabinet post, but he said that she had since shown that she was an advocate for housing inside the Administration and had gotten a good grasp of the industry and the job. —D.L.

Legis-latest: A summary from the Washington wire

This was the state of housing legislation as HOUSE & HOME went to press.

RESPA—The Real Estate Settlement Procedures Act—House approves removal of controversial sections that stirred widespread complaints from Realtors, lawyers, homebuyers. Senate adoption was likely.

Redlining—House and Senate passed legislation requiring lenders to disclose areas in which they make mortgage loans—House says by census tract, Senate by zip-code area. House bill would exempt financial institutions with less than $10 million in assets.

Realty tax reform—House was expected to pass measure allowing investors to write off tax losses against all other real estate income, as real estate lobby wanted. Senate was expected to defer action into new year. Outcome uncertain.

Variable rates—House and Senate knocked off any implementation of Federal Home Loan Bank Board's proposal for these mortgages.

Mobile home loans—House and Senate approved FHA insurance on mobiles up to $20,000 for a double and $12,000 (Senate) or $12,500 (House) for a single.

Flood insurance—Congress had to adopt by end of 1975 extension of flood control program. Administration had asked, and Congress was expected to approve, exemption allowing buyers of existing owner-occupied homes in flood zone to get loan from bank even if locality has not adopted building code and zoning requirements for new construction in flood-prone area.

Condo buyer protection—HUD Secretary Carla Hills and Banking Chairman William Proxmire generally agree on legislation setting up minimum national standards with enforcement mostly by states. Opposition to any new federal law regulating business could block any action.

$2,000 tax credit—was to expire Dec. 31, 1975, but Senator Russell Long, powerful Finance Committee Chairman, was interested in extending it.

Section 8—Amendments likely next year in attempt to make this rent-subsidy program workable.

New Section 235—Larger mortgage amounts—perhaps to $30,000 or higher—and higher income limits may be adopted.

Site picketing—Exemption for residential housing (less than three stories with no elevator) was considered almost certain to be included in bill that was expected to go to White House in December. This would continue for most single-family residential construction the ban on union picketing of an entire site when union has dispute with a subcontractor.

Energy—Congressional efforts from tax incentives to mandatory building codes were in various stages of approval.

Financial reform—Sweeping changes ending special relationship between S&Ls and housing may be passed this year. The S&Ls would come to resemble banks, and new subsidies would be enacted. —D.L.

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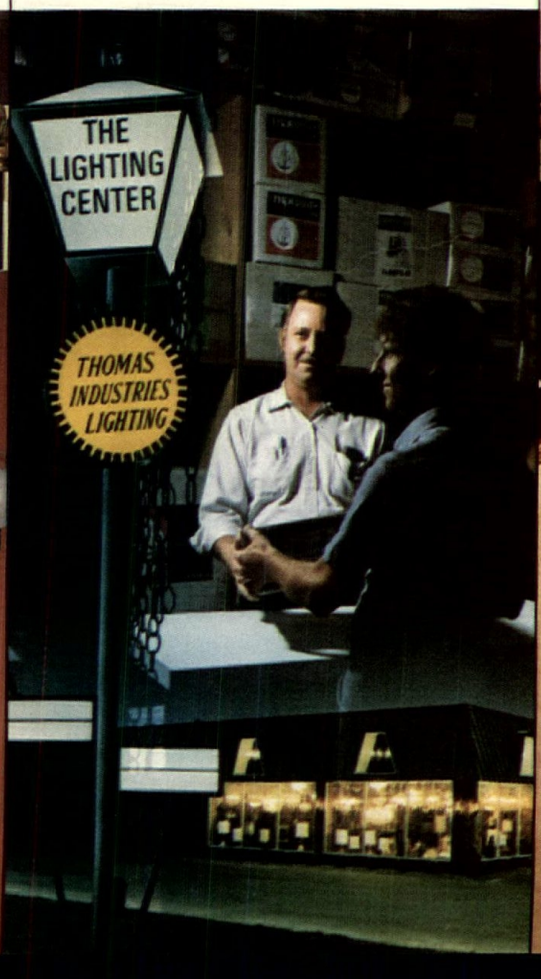

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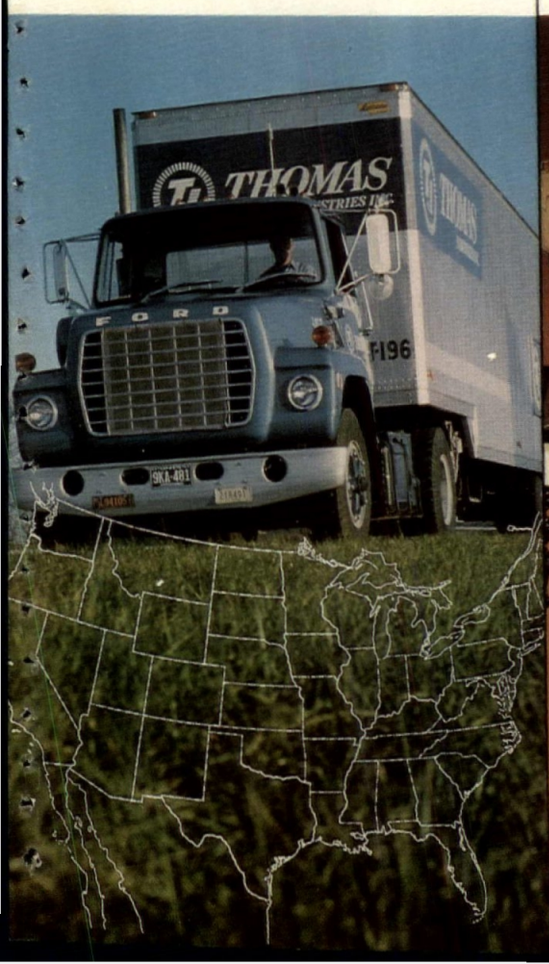

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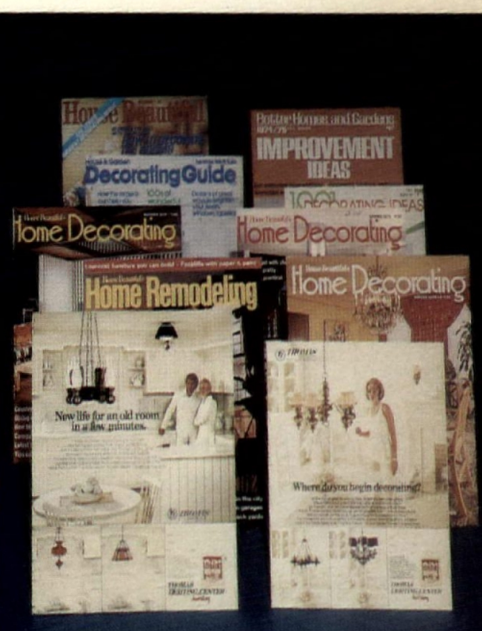

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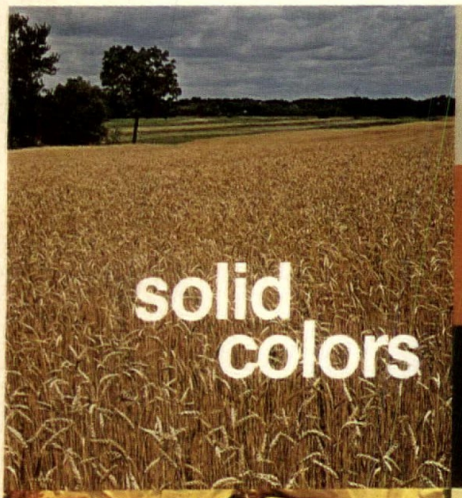

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CIRCLE 12 ON READER SERVICE CARD

Who runs fastest-growing housing programs: HUD?__ Other?__

If you checked HUD, you're wrong. Washington's fastest-growing housing programs are run by Earl Butz's Department of Agriculture—not by Carla Hills' Department of Housing and Urban Development.

Lending for housing by the Farmers Home Administration has been zooming while HUD's programs have languished.

The reasons:

- Rural and small-town families with incomes up to, say, $14,000 can get a direct 33-year loan from the federal government to buy a new or existing house.
- Families with incomes up to about $8,500 or $10,000, depending on their circumstances, can still get a mortgage at only 1% interest—similar to the rate on HUD's original Section 235 program, frozen in 1973. Families above this income level pay the regular FHA rate on their mortgage—9% since September 2, 1975.

FmHA's breakout. For years, FmHA had to limit its housing loans to rural areas and towns of less than 10,000 population. But last year Congress approved FmHA lending in towns up to 20,000, provided they are outside standard metropolitan statistical areas and have "a serious lack of mortgage credit."

Officials at HUD say about 350 towns meet the population and location requirement and that perhaps three-quarters of them will be judged eligible for the FmHA programs. These are towns where HUD's Federal Housing Administration has not been particularly active, although one HUD official said that where there was any question, the policy was to tilt in favor of including the town on the FmHA eligibility list.

The list was to be published in *The Federal Register* to enable FmHA officials to get the program operating by January 1. Partly to finance this expansion of the programs, Congress upped FmHA appropriations for fiscal 1976 above the administration's request by $466 million.

Into subdivisions. The farm agency used to operate mainly in the South and East, and the housing—new or existing—was mostly on isolated sites. Recently, however, with housing activity drying up and mortgage money tight, FmHA loans have zoomed in many areas in the North and East. They're now big in Maine, for example.

Other states where FmHA is most active include Virginia, Tennessee, Ohio, North Carolina, Missouri, Mississippi, Michigan, Idaho, Florida and California.

Now, according to Lorimer D. Elwell, the agency's assistant administrator for housing programs, "the trend is away from isolated, scattered sites to subdivision developments." That is, the agency is "moving toward approving a subdivision with the builder using our financing for a large percentage of the houses he is building."

No-down loans. Elwell says the average mortgage for a subsidized family runs to about $20,900 and the average interest they pay is about 3%.

Low-income families generally get loans with no down payment. But as income rises—and the borrowers are checked every two years—the subsidy decreases. The average family, Elwell says, "moves off of interest credit (mortgage subsidy) in four to seven years." Then the family pays the market rate that was on their original loan.

The houses have to be "modest in size, design and cost as well as adequate to the family's needs," Elwell notes. For low-income families the average size runs to 1,055 sq. ft.; for moderate-income families, 1,103 sq. ft.

Mortgages. The average mortgage for the moderate-income family, $19,100, is less than for the low-income family—in part because these moderate income families can afford to—and must—make a down payment.

Loans are made up to the appraised "present market value" of the house. The appraisal is made by the FmHA county supervisor himself—with the advice, if he needs it, of local bankers and S&Ls.

Elwell, who used to be a county supervisor in Indiana, says one reason the agency may have avoided the FHA's legacy of fraud scandals is that "we are applicant-oriented. We don't mind telling a builder that we are going to look after the interest of the applicant."

$2.7 billion for '76. Delinquency rates of families delinquent three months or more are running about 7%—and the rate is rising as fuel and taxes rise. The agency, says Elwell, rarely has to foreclose. When a family can't meet its payments, FmHA tries to arrange a voluntary sale of the house to another eligible family.

The total available for direct housing loans for the current 1976 fiscal year from FmHA will be $2.7 billion—up $500 million over last year and more than three times the $790 million the agency had for housing back in 1970.

Most of this year's money—$2.3 billion—is for low and moderate-income families to purchase more than 100,000 new and existing houses. Some $340 million of the remaining $400 million will go for loans to build about 20,000 rental units, most of them for the elderly. This is a fast-growing market in rural areas and small towns.

Stress on used homes. About 40% of the loans for single-family homes will go for existing houses. Since 1973, FmHA has been shifting loans from new construction.

"The reason," Administrator Frank B. Elliott told Congress, "is to help a family obtain an adequate home or make its home adequate at a cost that is significantly less than the cost of a newly constructed home." The change, he said, "makes it possible to reach a lower income level borrower than otherwise."

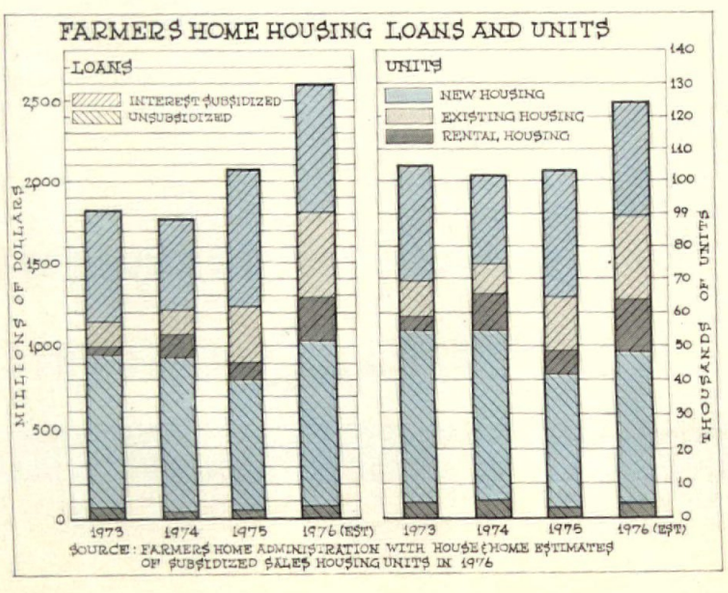
FmHA's Elliott . . .
From $790 million in '70 . . .

. . . and Elwell
. . . to $2. 7 billion in '76

The Farmers Home Administration is not only a housing agency. It offers community development loans for water and sewer facilities to towns up to 10,000, and business and industrial loans and grants for cities up to 50,000.

Budget: $5 billion. Elliott noted that, beginning in 1972, the agency "went from making loans to people who could not get credit elsewhere to making business and industry and community-facility loans to people as a prime source of credit."

The FmHA officials point out that—with a total budget of $5.1 billion for the current year—the agency is "the largest federal loan agency dealing directly with borrowers."—Don Loomis
McGraw-Hill World News, Washington



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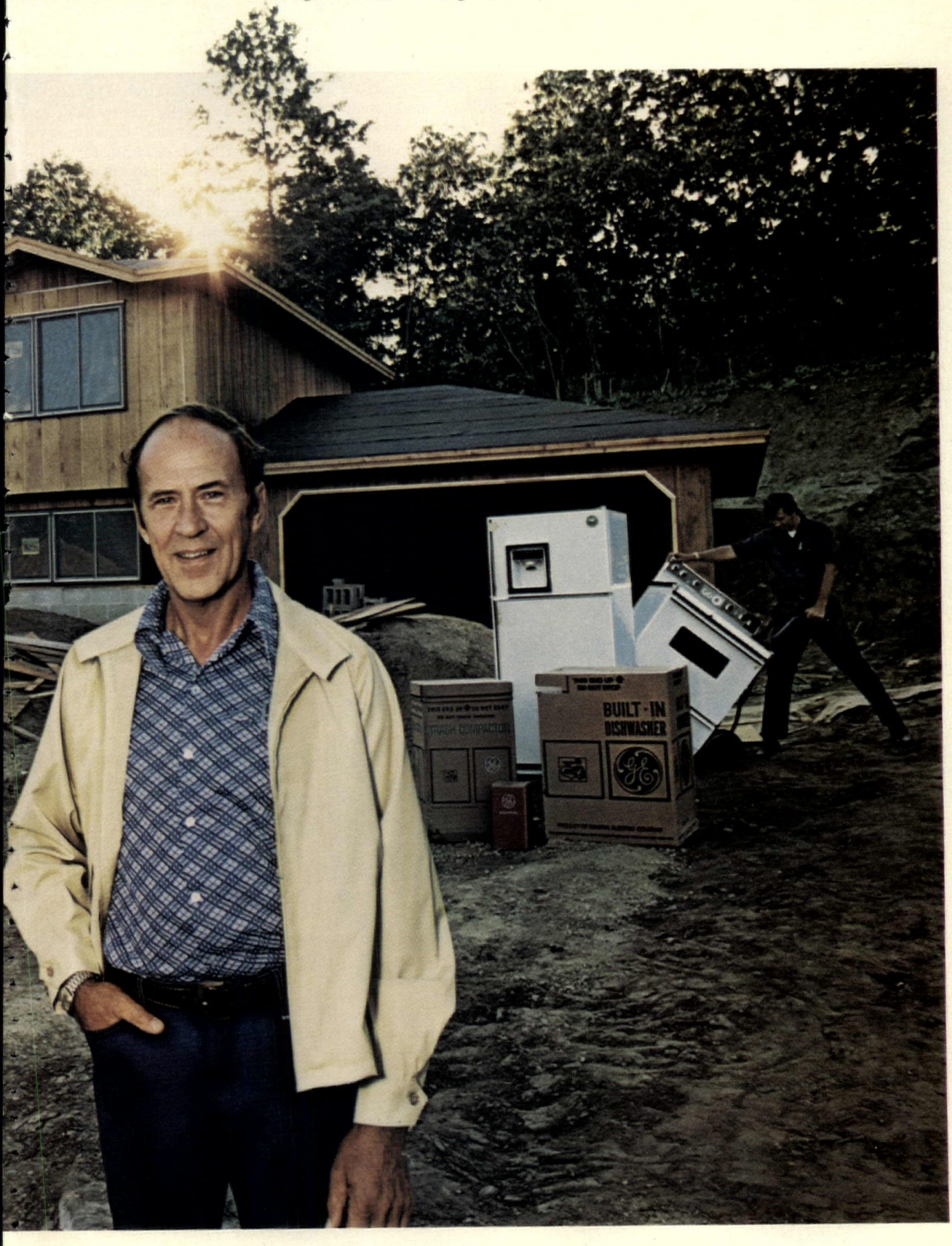

Detroit fusses over who'll get job of razing FHA-scandal houses

Bulldozers that have knocked down nearly 7,000 HUD-owned homes in Detroit were idled last summer when all but two of the city's 41 demolition contractors were suspended by the federal agency.

As a backlog of hazardous structures collected throughout Detroit, city officials had tempted legal retaliation from HUD by tearing down several agency-owned buildings without permission. Later, when HUD brought in out-of-town contractors to satisfy the city's demands for removal of ruined homes, Detroit officials began to attack the legitimacy of HUD's contractor suspensions.

"It's ridiculous for HUD to say that all Detroit demolition contractors are dishonest or inept," said Mayor Coleman A. Young, "and it's even worse to bring in outsiders to work on HUD demolition contracts when so many Detroiters are out of work."

Washington protest. The regional dispute took on greater significance when a coalition of Detroit area congressmen, led by Rep. John D. Dingell (D., Mich), asked HUD officials in Washington to explain the actions of its regional office.

"Unless there's overwhelming evidence that HUD was right, we'll push for a rebidding of contracts awarded to out-of-town companies," confided one counsel to the House small business subcommittee.

Eighteen Detroit demolition contractors were suspended by HUD last May, following an FBI investigation and grand jury inquiry into the quality of HUD-contracted home wrecking there. The FBI's diggings at 291 now-vacant lots found all but nine sites improperly filled with wood, plaster and other decomposable materials that could eventually result in cave-ins. In the worst cases, wreckers had simply punched in the sides of a building, letting it fall into the basement. They hauled away only what was necessary and covered the remains with a few inches of dirt.

Indictments. Four Detroit demolition contractors were indicted by the grand jury on charges of defrauding the government. Another has pleaded guilty to similar charges.

By midsummer, HUD had conducted its own inspection of sites where it had contracted the destruction of nearly 7,000 single-family homes over a three-year period. A second wave of contractor suspensions resulted, bringing the total to 39. One of two remaining HUD-qualified demolition contractors in Detroit went out of business. The second accepted a contract from the city to tear down two HUD-owned homes without agency permission and this contractor became a potential defendant in a threatened "destruction of government property" lawsuit to be filed by HUD.

Outsiders. Pressure on the regional HUD office to tear down the dangerous and vandalized homes was building, however, so the Detroit area HUD director, Elmer T. Binford, placed full-page advertisements in The Wall Street Journal. The ads lured out-of-town contractors. Packages of 422 homes and 137 homes were offered for bid, the largest ever in Detroit.

Accepted prior to the second wave of Detroit contractor suspensions, bids came from still-qualified local contractors and out-of-town wrecking companies. The timing was awkward.

Local contractors, facing imminent suspension, had bid low on both projects. According to Binford, the award decisions were put aside until HUD officials in Washington could rule on the eligibility of local contractors. Two months later, when word of suspensions was received, two out-of-town contractors became the lowest qualified bidders, quoting costs totaling $146,000 above the lowest bids by local contractors. Complicating matters, neither outside contractor was licensed to operate in Detroit.

In-fighting. Predictably, city officials then stalled the licensing of the contractors—National Wrecking Co. of Chicago and South Kent Wrecking Co. of Grand Rapids, Mich. In several appearances before the Detroit City Council, Binford reminded city officials, "All Detroit demolition contractors are under suspicion."

Binford then threatened to begin demolition with outside contractors with or without city licenses. Finally the city agreed to expedite necessary certification.

Stop order. It was about this time that Victor J. Cuppetilli, president of Monarch Wrecking Co. and disqualified low-bidder on the 422-home demolition package, filed suit against HUD and the two out-of-town contractors in Federal District Court. He charged that HUD's suspension of his wrecking company was arbitrary and capricious. And Cuppetilli pointed out that both HUD-qualified out-of-town contractors had quoted costs for demolishing mistakenly listed HUD properties that no longer existed. On Nov. 13, Judge Thomas P. Thornton signed a temporary restraining order preventing demolition work by National and South Kent.

Back on job. In the interim, two Detroit demolition contractors have successfully appealed HUD suspensions and have been reinstated as qualified demolition contractors. They are Monarch and the Statewide Wrecking Co.

Statewide has received a HUD emergency clearance contract to knock down 129 homes labelled dangerous by city officials. Monarch has turned in a bid on a second emergency wrecking package of 113 homes. However, even with both companies working full time, HUD will fall short of its goal of tearing down 2,000 Detroit homes immediately.

Officials from HUD's Washington staff will travel to Detroit to hear the appeals of some 25 other suspended local contractors. Judge Thornton was expected to rule on a HUD motion to rescind his temporary restraining order. And HUD Secretary Carla Hills was expected to meet with Congressman Dingell to discuss the suspensions.

His frustration showing, Binford summed up:

"Yes, I do need bona-fide demolition contractors. No, I don't need contractors who dump rubble in a hole."

—ROGER GUILES
McGraw-Hill News, Detroit

ANKERS CAPITOL PHOTOGRAPHERS

Happy ending for NAHB's meeting with President Ford at White House finds Executive Vice President Nat Rogg in friendly tête-à-tête with Housing Secretary Carla Hills. For account of conference, see page 9.

At long last—Bay State sells housing notes

Massachusetts has just sold $131 million in local housing authority notes at 8.75% interest, the highest rate the state has ever agreed to pay, to a consortium of 49 lending institutions in Boston and New York.

The notes became marketable only after the state adopted an "austerity" budget and imposed $340 million in new taxes. The sale was organized by the First National Bank of Boston.

—PAUL GIGUERE
McGraw Hill World News, Boston

THERE'S A BIG DIFFERENCE BETWEEN SIDING BRANDS:

HUSTLE.

Other than price, most people think all brands of siding are pretty much alike. But there is one other important difference: whether you'll have to wait weeks and weeks for delivery, or whether you'll get the siding when you need it.

In short, hustle.

We're not the biggest aluminum siding manufacturer, but we decided a long time ago that the only way to make ourselves big was to make ourselves fast.

So we stocked up 10 regional distribution centers all over the East, lined up dozens of independent distributors in between, and set up our own trucking system to get our siding to you before the sale cools off.

So next time you're ordering siding, ask for Crown. You'll find out how much we want to get your business, and then keep it, by bringing you a quality product, competitively priced, and delivered when you need it . . . fast.

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We're not big. But we're getting there... fast.

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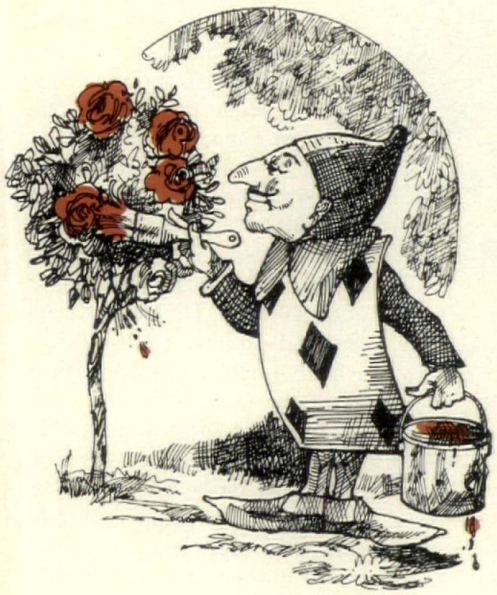
A Touch of Wonderland for the Basic Home

Tight Money Breeds Tough Customers

Selling homes is no tea party these days. Americans take a hard...cost conscious...look at every detail of the houses they consider. But that doesn't mean the basic home has to be as plain as a rabbit hole.



A Little Beauty Goes a Long Way

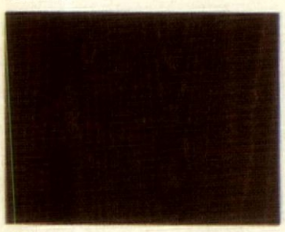
Salesmen probably tell you a dozen times a day that their items will make your homes sell like hot cakes. On and on, they paint their roses red. But just consider this: Legacy doors work for you in *every* room of the house. Its rich, deep-embossed grain on hardboard so delights the eyes and hands that few people can walk by one without running a hand over its surface. They'll remember the house with all the beautiful doors.

Of Course It Has to Last and Last

You'd be mad as a hatter if you chose doors that just looked good but couldn't take the abuse of day to day use. No worries; Legacy is tough. It's 50% again as dense as natural wood and is prefinished with a highly stain and mar resistant coating. Legacy looks good a long long time. Maybe forever.

All of Which Means Legacy Stands Alone

Oak-tone



Walnut-tone

It was true when we first introduced Legacy; it's still true today. Oak-tone or walnut-tone, Legacy's deep embossed grain is unmatched. Priced well below solid real wood doors and just a bit above lauan and unfinished birch, Legacy puts a touch of Wonderland into every room at a cost that will make both you and the home buyer smile like Cheshire cats.

For the names of quality door manufacturers using Legacy write: Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

MASONITE CORPORATION

Masonite and Legacy are Registered Trademarks of Masonite Corporation.

Denver's builders finding that NAHB warranty program sells houses

Denver metroplitan area homebuilders, beleaguered in a soft market for two years, have seized on the Home Owners Warranty program as a sales stimulant.

The Denver program leads the nation with builder participation four times greater than runner-up St. Louis, according to Vice President Larry Summers of the Home Owners Warranty Corp. of Colorado.

Since it organized October 31, 1974 the Denver HOW council has enrolled 8,665 housing units under the nationally insured program that protects the buyer against major structural defects for 10 years. The St. Louis council reports 2,199 units covered by the HOW guaranty.

'Restored confidence.' The Denver program started off with a large number of units in inventory—3,200—accounting for more than a third of the insured units.

"Our builders were ready for it," Summers said. "It has restored consumer confidence and has helped our industry out of what was a depression, not just a recession."

More than $50,000 has been spent on HOW promotions in the program's first year. Most went for newspaper, radio and TV advertising but significant sums also were spent promoting HOW at home and garden shows, the state fair and the local builder association's Parade of Homes.

Big following. The program in the six-county Denver metro area includes 148 registered builders and 48 subsidiary companies active in building. Summers said that throughout Colorado about 33% of all builders are participating in HOW. Among the 320 registered builders in te Colorado Association of Home Builders, nearly 50% are participating.

Members of the National Association of Home Builders may join the Colorado HOW program for an initial $155 and $55 for each succeeding year. In addition, the builder must pay a one-time charge of $2 per $1,000 of final sales price, making the charge $80 for a $40,000 home. A non-NAHB member may join for an entry fee of $555 and $555 for each succeeding year. His insurance rate of $2 per $1,000 of final sales price is the same.

All-or-none rule. Builders must enroll every home they build under the HOW program, once they join.

Summers said in the seven months ended September 30, 1975, 63.6% of all homebuilding permits issued in the Denver metro area were insured under HOW. In other major Colorado markets the percentage was 36% in Colorado Springs and 20% in Pueblo.

The sales impact of HOW, Summers said, "becomes especially significant when a buyer is weighing the merits of two homes—one covered by HOW. The program really becomes the difference in making a sale." He said many Denver builders have reported sales increases helped by HOW.

Denver HOW program leaders: Builder Sam Primack, chairman of Home Owners Warranty Corp. of Colorado, and Larry Summers, vice president.

Other cities. The success of the Denver program, Summers said, has brought an average of two or three inquiries a month from other areas where HOW programs are being launched. "There are some, such as Chicago, Fort Worth and San Diego, where there is going to be a significant impact," he said.

The NAHB launched the HOW program in late 1972 after consultation with Andrew Tate, director general of the National House Building Council in Great Britain. The warranty program there has enrolled 99% of the builders and covers three million housing units. Tate toured the United States in November to stimulate interest in the HOW program.

History. The first HOW council was organized in August 1974 in Pasco County, Florida. There are now 55 councils.

Under the HOW program, the builder is responsible during the first year for any defects in workmanship or materials. Beginning the second year, the warranty continues to protect against defects in wiring, piping and ductwork and against major structural defects. And after the second year the home is also protected by HOW's insurance plan against major structural defects. These include foundations, load bearing walls, beam and joint systems, roofs and anything affecting the structural integrity of the home.

Since the HOW program began in Denver, Summers said his office had received only 11 written complaints from homeowners who said they had not received satisfaction from the builder. All but four of those complaints were resolved by a telephone call to the builder, he said. The other four were resolved in a conciliation meeting arranged by HOW between the owner and builder. If necessary, HOW arranges third-party arbitration as a final step if an agreement in a dispute has not been reached earlier.—FRANK PITMAN

McGraw-Hill News, Denver

$10 million arson at non-union sites

A third Colorado union leader has been convicted of felony charges stemming from fires that have caused more than $10 million in damage at construction sites since 1968.

Anthony Mulligan, 50, was found guilty on two charges of arson and one of conspiracy. Witnesses at his trial in Denver District Court included contractors who testified that arson occurred at their construction sites after they had refused recommendations by Mulligan that only union labor be used.

Mulligan, business agent for the Colorado Construction and Building Trades Council, was accused by prosecutors of being the mastermind behind nearly 50 cases of arson at construction sites. Most fires involved apartments and condominiums.

Mulligan was charged specifically in connection with a fire Feb. 5, 1972 that caused $700,000 in damage at a condominium project and a second fire July 24, 1972 that caused $400,000 in damage.

Wayne Suggs, former assistant business manager for Cement Masons Union Local 577, had pleaded guilty earlier to a felony charge of criminal mischief in connection with the fires. William Swanson, former business agent for that local, is serving five years in prison for his conviction on arson conspiracy charges. —F. P.

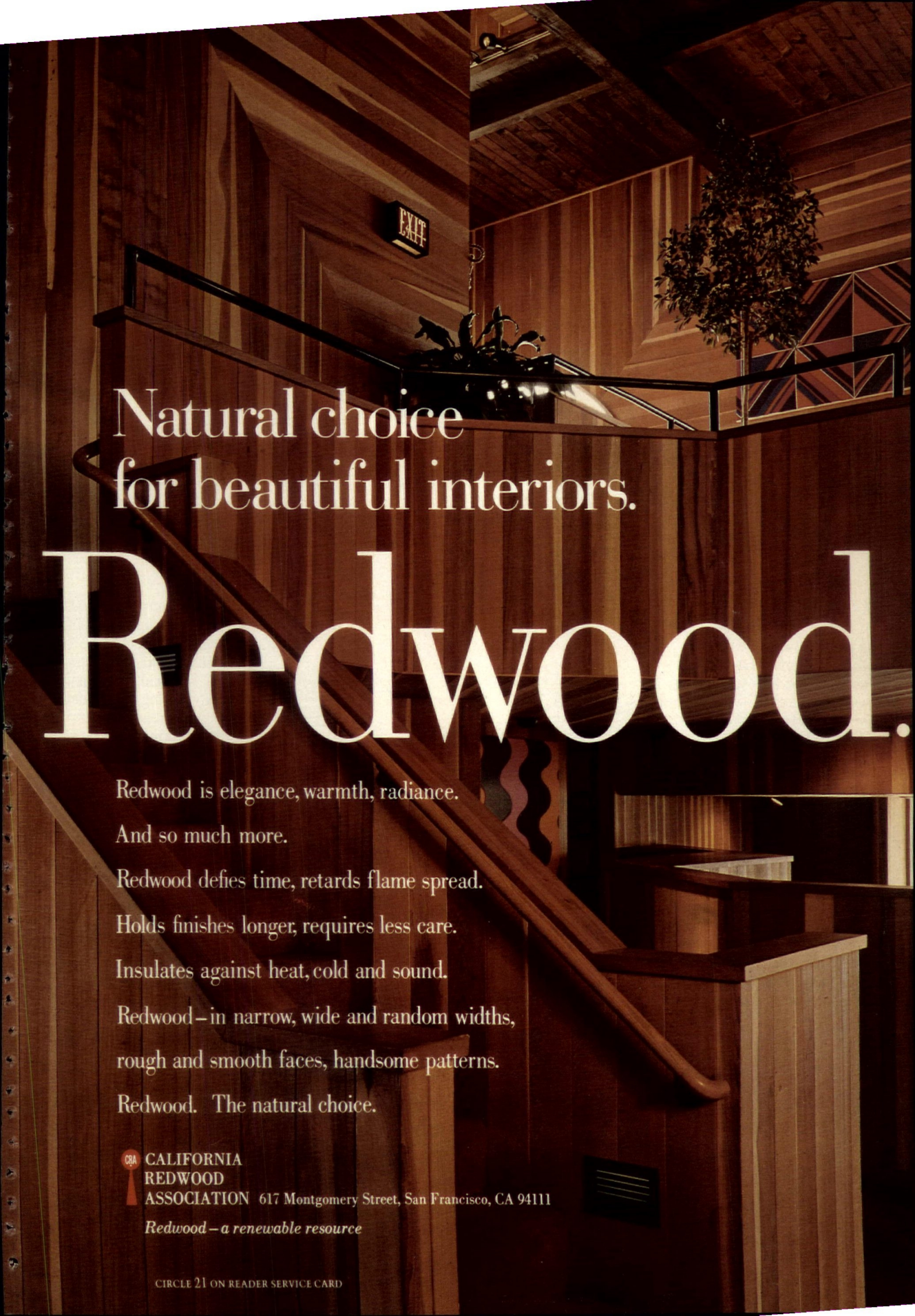
Builder opening sales to brokers

The Perl-Mack Companies, major homebuilders in the Denver metropolitan area, have just offered to let any licensed real estate broker sell any new Perl-Mack home on commission.

Jordan Perlmutter, a Perl-Mack partner, said the offer opens nearly $100 million worth of new-home sales in Perl-Mack subdivisions to brokers in the area. Trade-ins will be accepted.

The offer puts $2.5 million in ready-to-buy homes in the hands of 10,000 brokers immediately. Perl-Mack will build hundreds of other homes for the program under the new federal subsidy program for middle-income families.

Perl-Mack had formerly sold its new single-family houses and townhomes itself. —F. P.



Natural choice for beautiful interiors.

Redwood.

Redwood is elegance, warmth, radiance.

And so much more.

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Redwood – in narrow, wide and random widths,

rough and smooth faces, handsome patterns.

Redwood. The natural choice.

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Redwood – a renewable resource

CIRCLE 21 ON READER SERVICE CARD

If they can't afford to heat it, they can't afford to buy it.

The realization that heating and cooling costs are high, and promise to go even higher, can turn off a prospect fast. And lose you a sale. But there's a solution to energy inefficiency:

STYROFOAM* TG brand insulation in the Totalwall Insulation System.

The Totalwall System is simple: STYROFOAM TG brand insulation is substituted for conventional sheathing, and fibrous batts are installed as usual in the stud cavity. STYROFOAM TG brand insulation is one of the finest insulations made. It increases the thermal efficiency of the sidewalls by as much as 40%. You can tell your prospects savings of $85 to $235 a year** on their heating bills are possible.

That can put them back in the game.

STYROFOAM TG brand insulation in the Totalwall System is easy to install, doesn't add any construction steps, doesn't change the appearance of your homes a bit. What it does is make your home energy efficient, and it gives you a selling edge on your competition.

And to help you even more, Amspec is promoting STYROFOAM TG brand insulation to consumers with a broad, heavy national advertising, merchandising and public relations campaign.

If you want to turn around prospects who might say "no" when faced with the hard reality of unaffordable heating bills, start using STYROFOAM TG brand insulation in the Totalwall Insulation System in the houses you build.

Proper installation procedures are extremely important. Be sure to consult Amspec for installation details.

Send the coupon below, and we'll help you get started. It's our business. While others are looking for new sources of energy, we're finding new ways to make the energy we have work better.

**These estimated savings for one inch of STYROFOAM TG brand insulation in the Totalwall Insulation System over conventional are based on electricity at three cents per kilowatt hour and on 2,000 square feet of opaque wall area and are derived from preliminary field data on unoccupied houses with aluminum siding located in Columbus, Ohio. Estimated savings range from approximately $85 in Atlanta, Georgia, to approximately $235 in Minneapolis, Minnesota.

Tell me how I can sell more houses by making them energy efficient with STYROFOAM TG brand insulation in the Totalwall Insulation System.

NAME

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STYROFOAM® brand insulation

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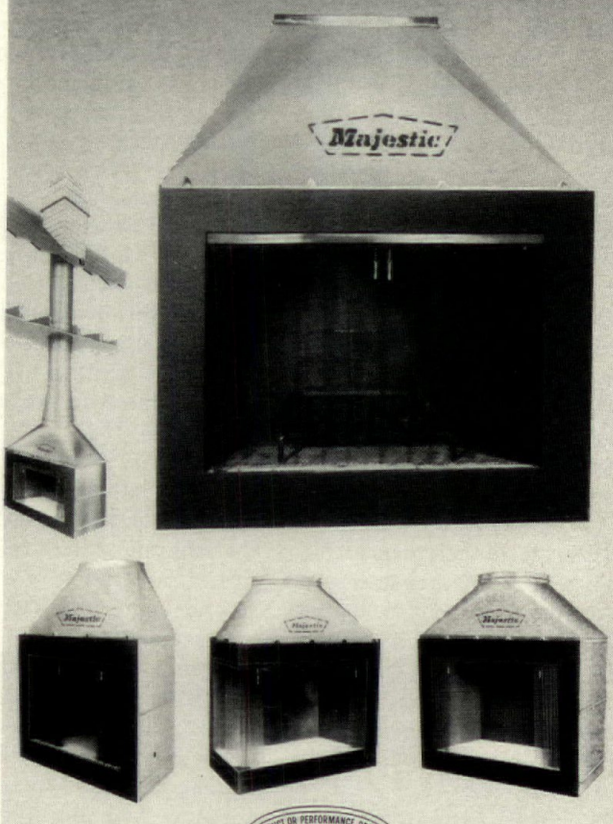
CIRCLE 22 ON READER SERVICE CARD

We do the hard part



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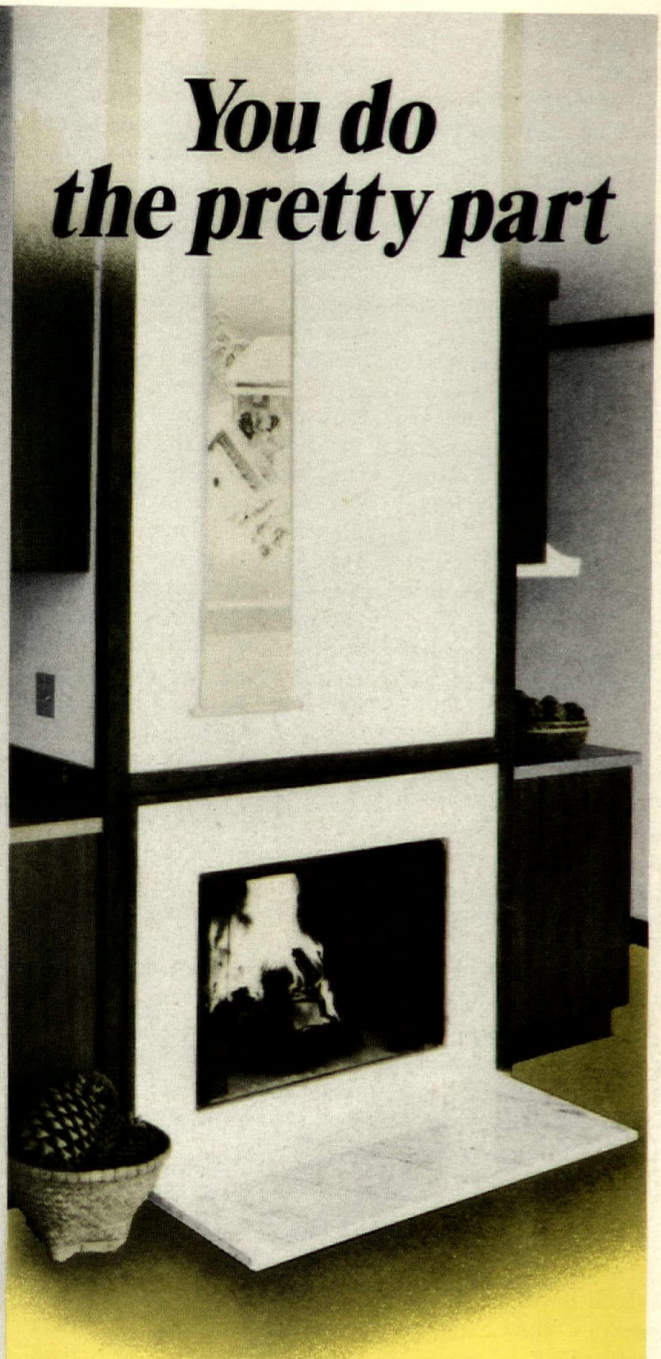
You do the pretty part



Pretty fireplaces are nothing new in homes or even old castles but the interior work of an efficient system was always a problem — and costly . . . before Majestic. The prefabricated Majestic Thulman® wood-burning fireplaces are pre-engineered and expertly factory-built to exact specifications to operate efficiently and install easily. The outside surfaces are cooled by the exclusive thermo-siphoning principle. This permits setting the unit on wood flooring without extra footers, and framing-in flush to the firebox with ordinary building materials. Less on-the-job labor makes installations economical — no masonry is required — sliding firescreens, dampers and firebrick are in place — plus each unit is prepared for a gas starter. The hard work is done at Majestic . . . even the snap-together triple-walled flues which may be offset either 15° or 30° are simple to install. The line includes fully insulated fireplaces with 28″, 36″ or 42″ screened openings. Also end-open models are available for corners or room dividers. You do the pretty work in any style or motif; the engineering is taken care of by Majestic . . . **America's Leading Fireplace Manufacturer.**

SEE US AT THE NAHB EXPOSITION—BOOTH 2312

CIRCLE 23 ON READER SERVICE CARD

Land's all that's left—so Kassuba woos creditors with a land plan

The last sentence of the summary was set apart in bold face type. It read:

"The debtor believes it is unlikely that any amounts would be available for unsecured creditors in the event of an adjudication of bankruptcy."

The warning was followed by a quarter page of blank space—the emphasis was unmistakable.

The summary was a reorganization plan filed in U.S. District Court in Chicago on behalf of the beleaguered apartment baron Walter Judd Kassuba. Now a full two years into a Chapter XI bankruptcy filing, Kassuba is still grappling with the problem of how to liquidate $400 million in debts.

Sales and deals. To date Kassuba has, as many predicted that he would, liquidated or temporarily deferred the bulk of that debt through sales of properties, renegotiations of terms, and paper deals with real estate promoters. The biggest of these deals was with the West Coast real estate dealer John Kusmiersky.

At one point Kassuba's bankruptcy attorney, Allan G. Sweig of Nachman, Munitz & Sweig of Chicago, predicted that the transfer of properties to Kusmiersky would eliminate as much as $230 million in secured debt. Insiders say that the transaction didn't work out exactly as Kassuba had planned and that the paper resulting from the deal will be good only if and when the properties show a marked turnaround.

A play for time. But Chapter XI is a time-buying proposition, and if the Kusmiersky paper has bought that time, the vote is still in favor of Kassuba. Bigger questions concern the way he will liquidate the $75 million in debt that is claimed by Ehrenkranz, Ehrenkranz & Schulta of New York and the $18 million in debt accounted for by Kassuba's 3,000 unsecured creditors.

The Ehrenkranz claim is under negotiation. The company wants the $75 million, Kassuba denies the claim, and eventually some settlement will be reached. The problem of the unsecured creditors is more delicate.

Just how delicate is seen in the reorganization plan that calls for the creation of a new Kassuba corporation in which the unsecured creditors would share 50% of the voting stock, with Kassuba occupying four positions on an eight-man board of directors. The problem for Kassuba is that $18 million can drive a man into full bankruptcy just as quickly as $200 million can.

And that's why Kassuba prefaced his reorganization plan with the warning. He and his creditors would share the same fate, he indicated, unless there was cooperation.

Back to the land. Kassuba's plan, subject for approval of the majority dollar interests of the unsecured creditors, seeks to form a new corporation built around assets that are predominantly vacant land with a cumulative mortgage value of $50 million to $60 million.

The plan is based on the hope that the real estate market will show an uptrend in the next five years and that the properties will generate enough profit to resolve all debts. Kassuba estimates the plan will cost the new corporation just over $2 million the first year. He estimates cash available for the year at just under $2 million, so that lack of working capital is going to be a problem.

Saving his home. "While success under the plan is certainly not assured," said Kassuba in a letter to his unsecured creditors, "and may depend upon things beyond any of our control, we believe that without a plan unsecured creditors will realize nothing. Accordingly, we consider it in everyone's best interest that you accept this plan."

Kassuba's *quid pro quo* is that, in forming the new corporation, his creditors would release him from personal liability for the unsecured debt while leaving him with personal assets of his Palm Beach home valued at $600,000 and a personal life insurance policy for $1.6 million. For his first year's work in managing the proposed corporation, Kassuba asks a salary of $125,000, a comfort but still a comedown for a man who only two years ago projected ownership of $1 billion in real estate and claimed net worth of $100 million.

Chance of acceptance. The consensus is that the unsecured creditors are likely to approve the new Kassuba reorganization.

"I'd have to say I'm happy, although I'd like to see some money," said Lewis H. Sapiro, executive vice president of Buchbinder, Sapiro & Associates, real estate financiers in New York City. Sapiro, a major unsecured creditor, adds:

"I'm satisfied because he's still a super-talent guy. He had to be just to do what he did. No one else was able to do it. Once he's out of bankruptcy there's a lot that can be done with the properties that the corporation would own. We don't necessarily have to build condos. They could be traded for other assets, merged with another company that might have a listing, or renegotiated on more favorable terms with lenders when everybody isn't looking over his shoulder."

Where it all went. Sapiro says the assets of the new corporation had to be undeveloped land since most if not all of Kassuba's developed properties had secondary financing either in the form of second mortgages or land-sale leasebacks.

"So there wasn't a hell of a lot of value left in them," said Sapiro. "He was released from the bankruptcy on those properties in satisfaction of the first, second and some cases third mortgages."

Sapiro claims that the Kassuba reorganization plan, which is the result of a lot of horse trading on the part of both Kassuba and the unsecured creditors.

Sapiro says he thinks the other unsecured creditors will approve the reorganization because all are painfully aware that the nation's real estate industry is still wallowing in its worst business depression in 40 years.

Word from Kassuba. "But you make your own luck, and that's what we're banking on," he says. "Kassuba has more to gain than we do if he can turn this whole thing around, and frankly we think he very possibly is the only guy who can pull it off."

As to whether the reorganization will be a success, a normally gregarious but now closeted Kassuba would say only—and through the screen of a company spokesman—"We want people to react to the plan on its own merits. We don't want any quotes appearing from Judd that might in any way alter anybody's reaction to the plan."

Such is the fate of the nation's former apartment king.

—MIKE KOLBENSCHLAG

The higher-earnings club: Centex, Shapell and U. S. Home all make it

One of the indicators of a home-building recovery is still perking, albeit at a very slow rate: the announcement, here and there, of gains in earnings rates by building companies.

One of the relative newcomers to the list is Centex Corp., which posted its first year-to-year gain in five quarters in its September 30 quarter. The pickup was cause for apparent satisfaction at Dallas headquarters—though the gain was a rather modest 7%, to 17 cents from 16 cents a share, it put Centex into a still-select group of companies.

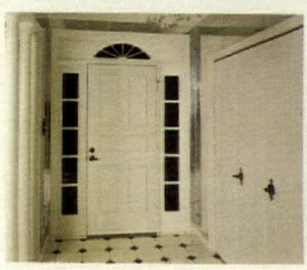
Plus for Shapell. One of the top members of the club is Shapell Industries, based in Beverly Hills, Calif. Shapell did noticeably better than Centex in the September quarter—a gain of 13% year-to-year, to 51 cents from 45 cents.

It was in fact a slow quarter for Nate Shapell: For the first nine months, the company's overall gain was a distinctly heftier 18.6%, from 1974's $129 per share to $1.53. All this came on lower sales, too. Revenues dropped 10% for the nine months, and for the September quarter.

A rush into print. U.S. Home, down in Clearwater, Fla., has been eager to climb onto the higher-earnings roster too; so eager that it announced its fiscal third quarter (Nov. 30) profit before it quite had it in hand. But that can be forgiven. The preliminary figure of 14 cents to 16 cents a share was a gratifying contrast to the year-earlier deficit of 7 cents.

It's also a beautiful door on the inside.

Perma-Door has great inner strength.



If you could look inside Perma-Door, you'd see why we call it Perma-Door.

You'd see that there is as much quality where you can't see it as where you can. You'd see the only steel door with a strong honeycomb and urethane core (the best protection against damage) and the best guarantee for permanent dimensional stability. You'd see that the urethane foam is sandwiched around an inner air space — a feature that gives Perma-Door an extremely high insulating value (no need to provide storm doors). And you'd see that Perma-Doors are totally enclosed, top, bottom and sides (there are no open seams — no way for moisture or water to get inside), but they are designed to have an effective thermal break. Lastly, you'd see that there's no wood framing in Perma-Door, so there's nothing to warp, swell or rot.

For more of the benefits of steel doors and none of the maintenance problems of wood doors, put Perma-Door in your home plans.

The best costs less in the long run.

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Putting carpeting into a busy market is a wicked way to test its soil-hiding ability. This carpet by Kemos, Inc. made with Enkalure® II soil-hiding nylon passes the test with flying colors. The installation covers the entire Crescent Market in Oklahoma City. And here's what store owner Art Pemberton has to say: "We chose this carpet for its beauty and ability to create a quality atmosphere. We got more than we expected. It's more practical than tile, far easier to clean and maintain. Plus, it provides many non-slip safety features."

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carpet is dirty. Unlike conventional fibers, there are no deep grooves to trap dirt. So daily vacuuming, occasional spot cleaning and a sensible maintenance program are all that are needed.

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For further information about how your installations can stay clean-looking longer, as well as for the complete full color Enkalure II portfolio of carpet styles, write: American Enka Co., Department HH, 530 Fifth Avenue, New York, N.Y. 10036.

Enkalure II soil-hiding nylon by ENKA

CIRCLE 27 ON READER SERVICE CARD

Realtors hear a warning:

We can't build a boom until we can build apartments at a profit

The housing industry will not fully recover until it becomes profitable to build and operate apartments, speakers told the 68th National Association of Realtors convention in San Francisco.

That means higher rents for new apartments and a substantial hike in rents for existing buildings next year, according to Anthony Downs, board chairman of the Real Estate Research Corp. of Chicago.

Homebuyers, too, will have to pay more or settle for smaller space and no frills. "In short, our standard of living concerning housing is going to decline," Downs predicted.

He blames much of the lag in housing recovery on "the immense fall in new apartment construction because rents are too low to justify creating new space at today's high costs of land, interest and operation."

Unrealistic rents. The president of the Mortgage Bankers Association of America, Jerome Howard, is also concerned about the multifamily sector.

"Apartment rents have not yet reflected even half of the inflation in construction and utility costs during the last five years," he said. "And the low level of apartment starts reflects this economic fact of life."

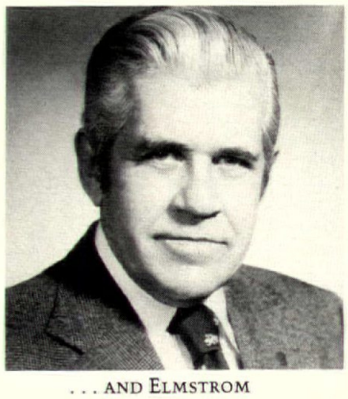
Oakley Hunter, chairman and president of the Federal National Mortgage Association, foresees "continued difficulties in the apartment construction business because of high interest rates, no-growth policies in many localities and rent controls in others.

"It is not possible to achieve a strong increase in housing starts without a good recovery in multifamilies," Hunter warned. "Should HUD decide to allocate GNMA below-market-rate funds for apartment financing, both FHA and conventional construction will be stimulated."

Hunter also said that financial institutions can do much more to make mortgage credit available by a variety of risk-pooling devices.

Single-family recovery. Mortgage experts agreed that sales of single-family homes should improve in 1976, despite inflation and high interest rates. They said the outlook for mortgage rates depends on how the government finances its deficit, pegged at $70 billion for next year.

REALTORS' SMABY . . .
Elected to top posts . . .



. . . AND ELMSTROM
. . . at San Francisco meeting

Arthur Tonsmeire Jr., president of the National Savings and Loan League, predicted that savings and loan associations will stay in the mortgage market at rates that reach 10%. And R. Gene Conaster, vice president of the California division of the Bank of America, foresees a possible mortgage interest rate of 12%.

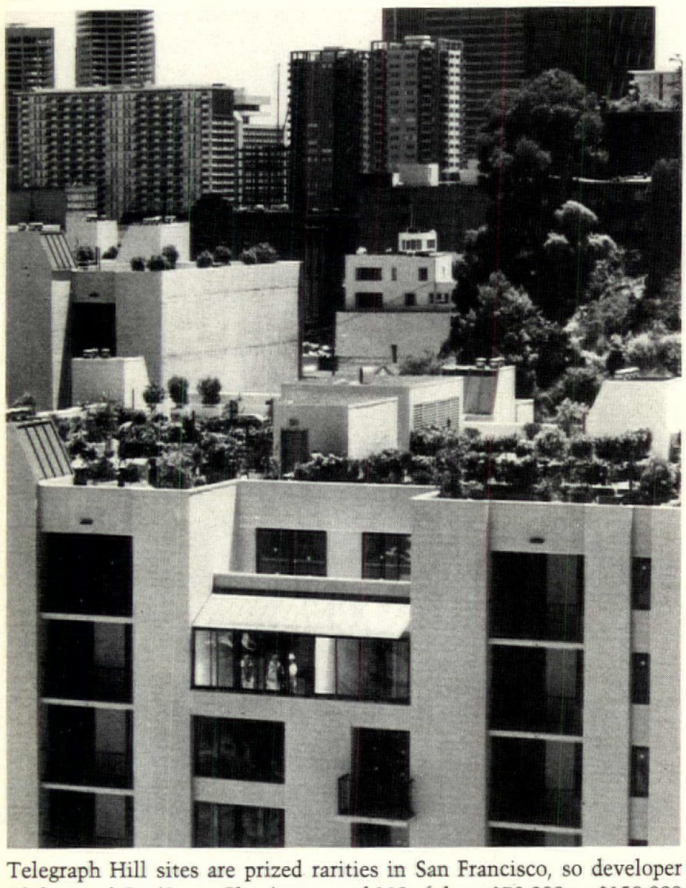
Praise for private sector. The secretary of housing and urban development, Carla Hills, won the hearts of Realtors when she acknowledged that business is over-regulated. She told the audience:

"What the government should do—and what it can do best—is to use the taxpayers' money judiciously and sparingly to help prime the pump, and let private industry take it from there."

Noting that HUD-subsidized and insured housing accounts for only a small percentage of building activities, she said, "the obvious solution to housing must lie in the hands of private industry."

New officers. The association, which attracted 16,000 Realtors this year, elected Philip C. Smaby of Minneapolis as its new president to succeed Art S. Leitch of San Diego. The new first vice president is Harry G. Elmstrom of Ballston Spa, N.Y. The treasurer is Alvin J. Wolff of Spokane, Wash.

—JENNESS KEENE
McGraw-Hill World News,
San Francisco



Telegraph Hill sites are prized rarities in San Francisco, so developer Alpha Land Co. (Santa Clara) crammed 189 of these $70,000-to-$150,000 units into a 2.17-acre condominium village, Telegraph Landing. The site plan preserves two acres of usable outdoor space. How? By landscaping even the roofs. There is a small interior plaza too. *(For the full story, see H&H February.)*

Builders to appeal Petaluma ruling

Homebuilders in California have decided to ask the Supreme Court for a hearing on the controversial Petaluma zoning plan.

The Construction Industry Assn. of Sonoma County and other plaintiffs in the landmark lawsuit will ask the high court to review a decision by the U.S. Court of Appeals for the ninth circuit in San Francisco, which ruled in favor of Petaluma [NEWS, Oct.]. The appellate court has denied a rehearing.

The builders are backed in their appeal by the Associated Building Industry of Northern California. They also have financial support from the National Association of Home Builders.

The builders, and the U.S. District Court in San Francisco, hold that the plan deprives citizens of the constitutional right to travel and migrate freely. But the appellate court said the plaintiffs had no standing to raise the right-to-travel issue on behalf of those excluded from living in Petaluma. It also turned down the builders' arguments about due process and the burden on interstate commerce.

Petaluma, with a population of 32,000, adopted the ordinance in 1972, hoping to maintain its small-town character. The plan limits new dwelling units to an average of 500 a year for five years.

—J.K.

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CIRCLE 29 ON READER SERVICE CARD

Installing vinyl siding is something less.

"We figured it would be tougher to install vinyl siding. But we wanted to try it anyway. We felt home owners would be interested in what we were doing for them. Less maintenance, with jobs like painting eliminated." So says Donald E. Burtchin, Vice President, Koch Distributors, Sandusky, Ohio.

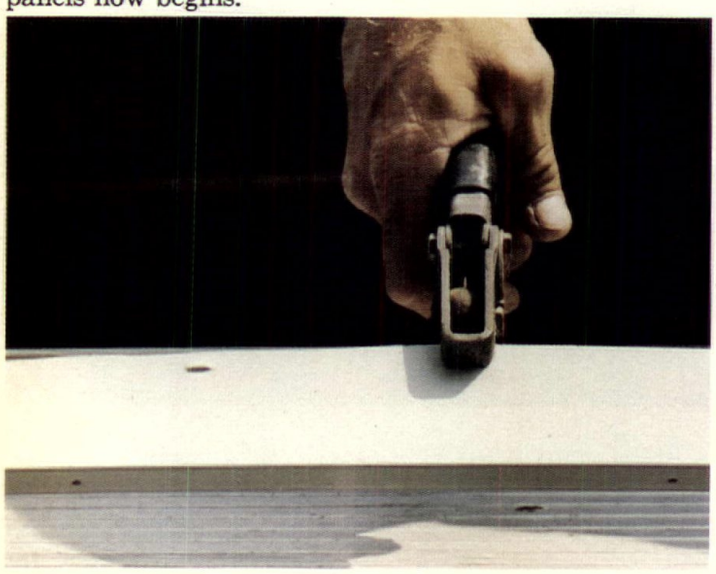
Russell Carpenter, who installs siding for Koch, says, "It came as a surprise when I found installing vinyl siding is just as easy as any other. In some ways, easier."

The siding they're talking about is made of Geon® vinyl. B.F.Goodrich Chemical Company makes Geon vinyl, which other companies use to manufacture siding. We've printed a new booklet that tells how to install vinyl siding. Send the coupon for your free copy.

1. Check to see that all sidewalls and base are level and plumb. Snap chalk line for the starter strip.

4. Trim sides and tops of doors and windows with J channels or window/door caps. Installation of siding panels now begins.

5. Snap bottom panels into the starter strip and nail. Backer board can be used for extra insulation.



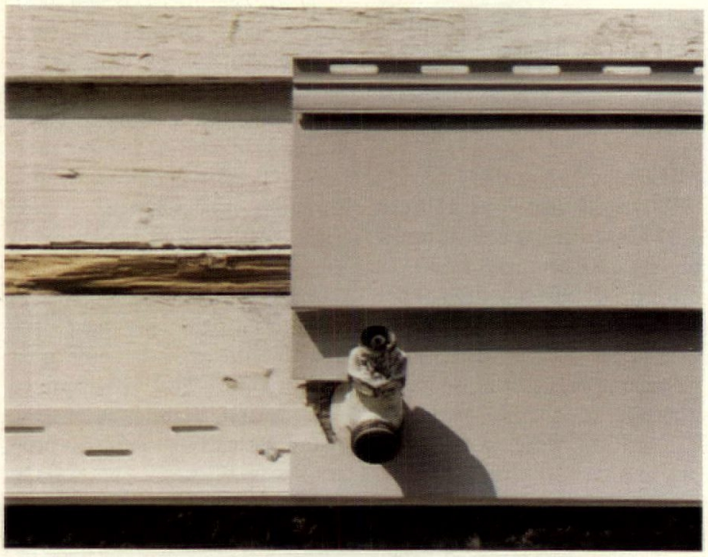
8. To fit a panel under a window, cut undersill trim the width of the opening and nail in place. Crimp the under window portion of panel with snap lock punch.

9. Slide the panel into the undersill trim. Installation of the top course follows a similar procedure.

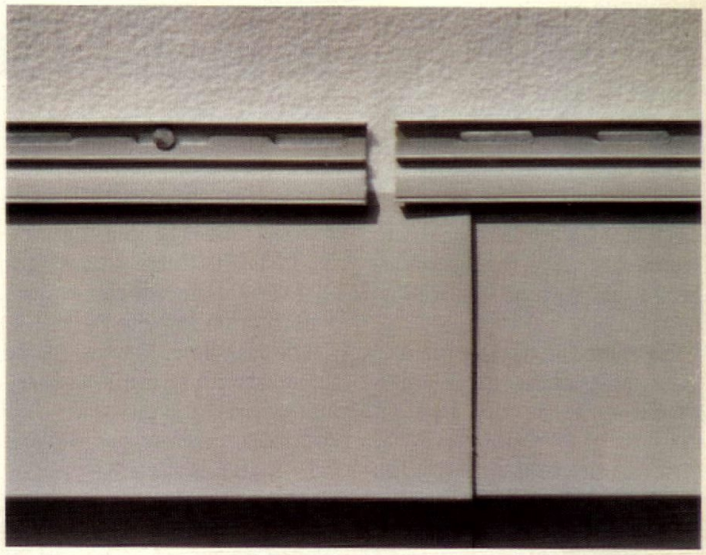
so easy, it's a shame to accept

2. Install all inside and outside corner posts. Leave ¼" at top. Finish nailing every 10" to 12" in the center of the slots.

3. Position starter strip with top edge on the chalk line. Do not nail too tight; stop when hammer head touches edges of nailing strips.



6. Obstructions, such as faucets, are easily passed. Cut a slot, using tinsnips, in one end of the siding panel.



7. Overlap panels by ½ of the factory pre-notched cutouts. Leave ½ inch space between the nailing strips.

10. When installation is completed, wipe clean with mild detergent solution and you have a vinyl clad house that will stay beautiful for years.

B.F.Goodrich Chemical Company
Dept. H-35, 6100 Oak Tree Boulevard
Cleveland, Ohio 44131

Please send free copy, "How to install vinyl siding."

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B.F.Goodrich Chemical Company

B.F.Goodrich

New York gets apts for poor—with 6 bedrms, air cond, riv vu

A HUD project in the New York City slum of East Harlem provides apartments for the poor with virtually all the amenities found in Park Avenue's highrises.

The project is intended as an experiment in social rehabilitation. It also invokes the novel concept of renting commercial space to offset low rents.

But both the social test and the supporting economic plan may collapse before getting under way. City, state and federal cutbacks threaten both schemes.

The 656-unit complex of four luxury highrises, known as Taino Towers, will include 28 six-bedroom triplex apartments.

It will also have graffiti-proof Italian mosaic tile in the lobbies and halls; central air conditioning; an indoor pool and gym; an auditorium and a theater; a greenhouse; underground parking with attendants 24 hours a day; and terraced landscaping with a man-made stream. Much of the project offers a magnificent view of the East River.

Most of the amenities, including the (rental) garage space, are intended to serve the surrounding slum community as well as the tenants.

The cost. The development is being built under the Section 236 mortgage-subsidy program at a cost of $45 million. Some critics compute the cost of the apartments at $68,597 each, based on the $45 million. But $21.6 million of that goes into the 265,000 sq. ft. of non-residential rental space on the first six floors of the 35-floor buildings—the six floors that will harbor community services and make the project viable. If the apartment costs are calculated by dividing the remaining $23.4 million by the number of units, the unit cost comes down to $35,670. The Rev. Robert Nicol, a prime mover behind the project, insists that that falls within HUD's guidelines for apartment construction in New York.

Taino Towers, HUD's $45-million experiment in social engineering, nears completion in New York. It may founder on government cutbacks.

The cash flow. The towers are financed with $6 million in seed money from the city and HUD and $39 million in four 40-year FHA mortgages at 7%.

HUD wants the sponsoring group, the East Harlem Tenants Council, to build up an annual residential rental roll of $1.8 million in the towers. This is an average of $229 a month per apartment, but rents will be allocated as the sponsors wish.

Perhaps $500,000 of the $1.8 million will come from HUD in the form of direct rent subsidies to low-income tenants, who will occupy 262 units.

HUD will also contrubute a $1,574,000 mortgage interest subsidy. Altogether, HUD is committed to subsidies that may total $80 million over 40 years.

The non-residential space is supposed to add an essential $1.2 million more to the project's annual cash flow.

The rationale. Combining non-residential with residential space is a controversial innovation but central to the point of the project, according to Nicol.

"We wanted to combine all the necessary supportive services with housing," he said, "health care facilities, day care centers, a community college center and structured community activities.

"The idea is to have them in one place, to reinforce each other and create a condition where people can be led away from the unemployment-crime-jail syndrome and, ultimately, off welfare."

The future. Will HUD's experiment work? The agency may never find out, for what government has done so expensively, government may yet undo.

The experiment needs both the support services and their rentals. But budget cutbacks at all levels of government are already precluding some services. A day care center, for instance, was to be city-operated; default threatens its existence.

"A good 75% of the program area is up in the air," Nicol admits.

Without the services, the apartments will become just apartments, and high-priced ones at that. Rents may have to rise drastically to pay the project's way. —H.S.

Florida Keys provide court test of major state conservation law

Battle lines have been drawn for what developers and environmentalists view as a crucial test of Florida's Land and Water Management Act.

The scene of the struggle is Monroe County, where 57,000 people live on the chain of coral rock islands known as the Florida Keys. The 1972 law provides the Florida Cabinet with authorization to designate areas of critical state concern, an action taken last April by Gov. Reubin Askew and four other cabinet members to protect the 70,000-acre island chain from over-development. There were two votes against the action.

Planning wanted. The majority agreed with Monroe County residents who said state action was necessary because county and municipal governments in the Keys had neglected to institute proper planning and zoning laws. The Cabinet action, in effect, gave Monroe County until November 15 to adopt such ordinances. The alternative is guidelines prepared by the State Department of Planning.

The Florida statute on land and water management is being challenged in the Florida First District Court of Appeal in Talahassee. The plaintiffs include 200 Monroe County residents, the City of Key West and an electrical workers local.

To obviate a taxpayers' suit, no city money will be spent in attacking the state laws. Funds are being provided by building contractors and businessmen.

Differing views. Developers say the Keys are no different from any other area of south Florida where people want to enjoy the clean air and the pure waters of the ocean and bay. The conservationists say the Keys are different because of an ecology made fragile by porous coral rock and vast areas of shallow water that will be forever destroyed if developers are allowed to dredge canals and fill low areas.

Really inland waterways? Up to the time of the Cabinet action, the biggest conservationist success in the Keys had come from William Mehrtens, a federal district judge in Miami. A devoted environmentalist, Judge Mehrtens plowed new legal ground back in 1974 when he ordered a developer on Key Largo to restore an entire subdivision of hundreds of homesites to its original state by filling a network of canals and replanting mangrove and other natural vegetation. The judge said the developer should have gotten a permit from the Army Corps of Engineers, holding that the 1899 Rivers and Harbors Act covers canals even though they are connected to navigable waters only by an underground aquifer.

Judge Mehrtens acknowledged his decision was unique. He and a lot of other people are waiting for the decision on an appeal that has been carried to the Fifth U. S. Circuit Court in New Orleans.

—Fred Sherman
McGraw-Hill News, Miami

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Waste King Stainless Steel Food Disposer

Grinds up the tough stuff; bones, pits, cobs, rinds and stalks. No need to sort garbage. Patented no-jam swivel impellers. MODEL SS8000

Waste King stainless steel dishwasher is backed by the strongest warranty in the industry.

Waste King has 2 full width wash arms - one under each basket for 3-way action: provides double wash, triple rinse for really clean dishes. Rugged baskets with curliques to separate dishes and prevent cracking and breaking. Large capacity with random loading is simple enough for a child. Waste King dishwashers have stainless steel tanks that don't chip, peel, crack or rust. Inner doors, wash arms and guide rails are also stainless steel. MODEL 911

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Norris Industries Booth 2438 at the NAHB Convention.

Homebuilders on the move along the Southern Rim and up north

General Development Corp., based in Miami, elects **Cyrus E. Hornsby III** as senior vice president for corporate operations. He'll be responsible for resort operations, new business, special products and community operations.

Hornsby moved to General Development in 1974 from Vanguard Properties in his native Atlanta, Ga. to be vice president and treasurer. He retains the latter post.

In Lake Worth, Hovnanian Florida Inc. appoints **Charles G. Shepherd** vice president, putting him in charge of the company's developments in that state. Shepherd came to Hovnanian in 1973 from a similar position with the Robino-Ladd Co.

Farther north, the troubled Sea Pines Plantation Co., the developer on Hilton Head Island, S.C., advances **Mike Thompson** to director of real estate marketing. He joined in 1972.

On the opposite coast Avco Community Developers, Rancho Bernardo, Calif., promotes **Robert F. Buie** to vice presidency. Buie had been general manager of a 140-acre development; now he's general manager for three others in San Diego.

Up in San Francisco, McKeon Construction Co. picks **John C. Mackay** as president and chief executive to succeed **George R. McKeon,** who resigns because of ill health. Mackay formerly ran Mackay Homes, a Bay Area residential developer. McKeon remains chairman of the board.

And in Pittsburgh, Pa., Mathews-Phillips Inc. elects **Washburne D. Wright** to its board. He's vice president and general manager of a 2,000-acre planned unit development called Panther Valley. The big project is located in Allamuchy, N.J., within commuting distance of New York City, is managed by Mathews-Phillips, and is owned by Travelers Insurance Co. of Hartford, Conn.

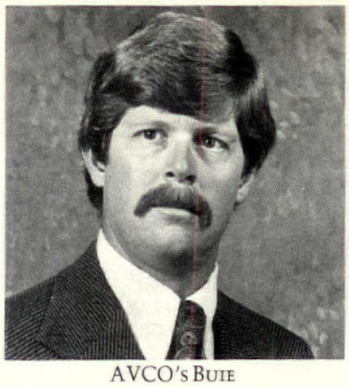
Finally, out in Dayton, Ohio, Newfields Development Corp. appoints **Edward F. McBride Jr.** director of marketing at Newfields, a new town in the area.

ASSOCIATIONS: The Building Industry Assn., with headquarters in Los Angeles, installs **Richard C. Chenoweth** as association president. He heads M. J. Brock & Sons, the Los Angeles building combine. The BIA also names a builder of the year—**James C. Cashman,** president of Corona (Calif.) Land Co.

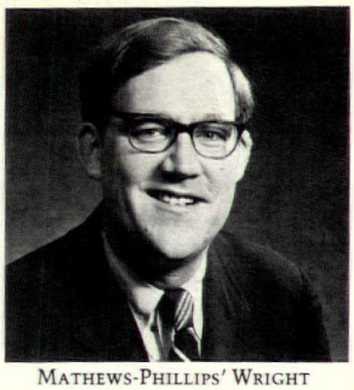
In Atlanta, the new Apartment Owners & Managers Assn. elects **Gerald A. Blonder** as president.

LENDERS: First Wisconsin Mortgage Co., Milwaukee, appoints a dozen new officers in a management reshuffle—the company is adviser to First Wisconsin Mortgage Trust, a deeply troubled REIT. Leading the list is **Paul A. Glanert** as vice president.

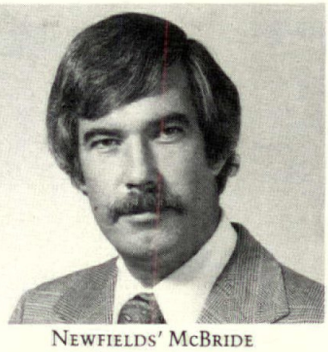
In Los Angeles, Western Mortgage Co. names **James M. Orendorff** senior vice president, general counsel and secretary. He had held similar posts with the Colwell Co. in L.A. Western Mortgage is a division of Unionamerica Inc. and is the largest mortgage banking firm in the West, with a servicing portfolio of more than $2.2 billion.



AVCO's Buie
Up from 140 acres



Mathews-Phillips' Wright
Mr. Panther



Newfields' McBride
Selling a new town

BIA's Chenoweth
Into the president's chair

Continental buys Housing Guild units

Continental American Properties Ltd., a San Diego real estate development and property management firm, has acquired the multifamily operations of the American Housing Guild.

Daniel J. Epstein, president of Continental, said that with this acquisition Continental American Management Corp., his property management subsidiary, will have 4,000 residential units under management. Epstein formerly was vice president and a director of American Housing Guild.

Florida prosecutes land fraud; early return: six convictions

That multimillion-dollar fraud based on Florida real estate that surfaced last spring [News, July '75] has produced its first convictions. Florida officials predict more prosecutions will follow.

Six defendants have just been convicted on 170 counts of fraud, grand larceny, conspiracy and securities-law violations. It took the clerk in the Florida circuit court in West Palm Beach, where the seven-week trial was held, a full 35 minutes to read the guilty verdicts.

The big sell. The schemes for which the defendants were tried centered on offering five investors promissory notes backed by purported first mortgage claims on Polk County homesites. The notes paid 10% to 14% a year.

When the interest payments stopped, the noteholders soon found that they actually held paper backed by third or fourth mortgages on virtually worthless swampland.

Those convicted. The defendants were David Edstrom and S.E.I. Inc. of Fort Lauderdale, Lane Hartwell and Hartwell & Associates of North Palm Beach, and Harris Coller and The 2609 Corp. of Coral Gables. All were convicted of five counts of fraudulent sales of securities, five counts of grand larceny, five counts of selling unregistered securities and ten counts of conspiracy.

Hartwell, Coller and their two companies were also convicted of five counts of selling securities without being registered salesmen.

Florida's state comptroller, Gerald Lewis, has said there have been at least 56 such land deals and that perhaps as many as 80,000 people from 37 states were bilked of amounts that could total $1 billion.

Another FHA mortgage lender is indicted

The FHA scandal investigations rolling across the country for some time now [News, Oct., '75 et seq.] recently added another indictment to a long list.

This time it was Stephen Rosenbaum of Merrick, N.Y., head of Springfield Equities Ltd., which was liquidated in 1973 but was once one of the largest mortgage lenders on Long Island. He was accused late last year by a federal grand jury in Brooklyn of two counts of conspiracy and two of bribery. The alleged acts were said to be parts of schemes to inflate property valuations, expedite documents and get approval of falsified credit applications from the VA and the FHA.

If found guilty, Rosenbaum would join a sizable list of convicted mortgage men in Brooklyn and on Long Island. The roster includes the top officers of three of the largest lenders in the area that dealt with the VA and FHA. The companies were the Eastern Service Corp., the United Institutional Corp. and the Inter-Island Mortgage Co., all now defunct. Convictions in the U.S. total about 300.

Ruf-Sawn 316 holds a solid color finish three times longer.

There's a lot to be said for our high performance Ruf-Sawn 316 overlaid plywood siding.

Like, how its special overlaid surface takes and holds a solid color finish up to three times longer than any raw wood surface.

And how the rock-hard resins in that surface protect against extreme weather conditions—season after season—with no checking, splitting or peeling. And with little or no maintenance.

And how, at the outset, it takes less than the usual amount of finish—just one coat of solid color stain, or just a primer and one topcoat of paint.

Its deep-embossed texture has that rugged—but handsome—rough sawn, real woodgrain appearance. And because it's a plywood panel, it's lightweight and easily installed.

All this adds up to a siding that looks better, lasts longer, and virtually eliminates call-back complaints. Real overall economy.

See for yourself. Write us for more information about Ruf-Sawn 316 and other fine Simpson sidings, such as Ruf-Sawn Redwood Plywood.

Simpson Ruf-Sawn 316. The best siding for solid color finishes.

Canadian residence. Architect: Wolfgang & Wensel, Builder: Paragon Homes Ltd.

Nebraska residence. Architect: R. Bruce Widstrom, Builder: The Kopecky Company.

Silverwood Village, Mountain View, California. Developer: Harrington-Kulakoff Development Company.

Simpson

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CIRCLE 37 ON READER SERVICE CARD

Another Hallmark that cares enough to offer the very best.

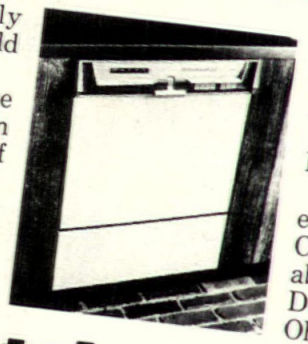
This Hallmark is Hallmark Homes, a highly successful Toledo organization headed by 30-year-old John Hall.

Though John's been in the business only nine years, his success has been phenomenal. In less than a year, 73 homes have been sold in Oakmont, one of four projects Hallmark has underway.

All the kitchens in these $45,000 to $80,000 homes are equipped with KitchenAid dishwashers and disposers. Ask John Hall why, and he'll tell you, "There's no question that KitchenAid products are definite factors in making sales. If you give the buyer value throughout the home, including quality products in the kitchen, the sales just come easier."

"What's more, we know from experience, that KitchenAid products are not going to give us problems."

Let KitchenAid appliances help make your homes easier to sell. And give you peace of mind afterwards. Call your KitchenAid distributor today. He'll tell you about his builder plan. Or write KitchenAid Division, Department 6DS-1, Hobart Corporation, Troy, Ohio 45374.



KitchenAid®
People say it's the best.

Dishwashers • Trash Compactors • Disposers • Hot-water Dispensers

HOBART CORPORATION

CIRCLE 38 ON READER SERVICE CARD

NO SQUEAKS, NO SQUAWKS, NO CALL BACKS.

You build a new home. The floor squeaks, the owner squawks, and you have to go back to fix it. Here is how Gulf FGC can prevent this:

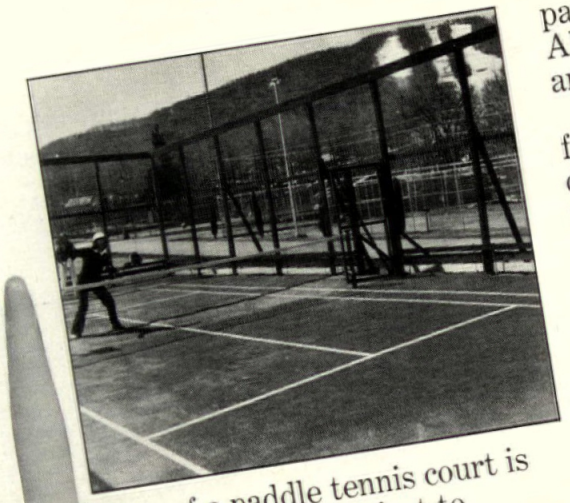
Call backs cost you money—and time. With Gulf Flooring and General Construction Adhesive (FGC), you can cure this big, expensive headache.

FGC eliminates squeaky, bouncy, nailpopping floors, and provides a structurally stronger, quieter home. And it can give you a uniquely effective selling point to make to the prospective buyer.

Besides the money you can save on call backs, you can also use less material. For instance, (where allowed by local codes) by using FGC instead of nails only, you can place your joists on 24" centers instead of 16". And instead of covering ½" plywood with quarter-inch, you can run just one ⅝" plywood.

Proof of performance.

Paddle tennis courts, like the one above, are manufactured by Lomma Enterprises, Inc., Scranton, Pa. The plywood deck (floor)



of a paddle tennis court is constantly subject to unfavorable outdoor temperature and moisture conditions. To eliminate the problem of nail popping and warping caused by these conditions, Lomma uses FGC for its decks. In nearly two years of using FGC there have been none of the problems described above.

In fact, Lomma dropped a deck glued with FGC from atop a one-story building. Close inspection showed no evidence of structural failure.

Why use FGC.

While you may not be building paddle tennis courts, Lomma's experience dramatically supports why so many builders prefer Gulf FGC. Gulf FGC significantly passed the rigorous APA-AFG-01 tests and is FHA and HUD approved.

Use Gulf FGC. Send today for the name of your nearest distributor and a free booklet on the Gulf glued floor system.

Gulf Adhesives and Resins
Gulf Oil Chemicals Company
Lansdale, Pennsylvania 19446

Please send me the free booklet showing how to use FGC and the name of the nearest Gulf Adhesive distributor.

NAME

TITLE

NAME OF COMPANY

COMPANY ADDRESS

CITY STATE

ZIP PHONE (Area code, please)

Gulf

Gulf Adhesives and Resins
Gulf Oil Chemicals Company
Lansdale, Pennsylvania 19446 (215) 855-1181

CIRCLE 39 ON READER SERVICE CARD

Florida builders open fire on regulations that up housing costs

Items such as large capacity hot water heaters, smoke detectors and overwide streets, required by local, state or federal regulations, are "nice but not necessary" and may add as much as $5,000 to the price of a home, according to the Florida Home Builders Association.

A special task force charged with finding ways to reduce housing costs came up with 64 such items. The list was intended to serve as a basis for discussion with HUD and other regulators.

In addition, the task force produced a film that shows how government restrictions are often counterproductive in providing safe housing, and how their added cost has priced some 80% of Florida families out of new housing.

"If we had the time and the inclination, we could have doubled this list," says assistant executive officer Tom Becker.

Reaction. At the recent State convention the film was shown to representatives of HUD, the Florida Building Code Board, VA, FHA and other agencies. Most agreed with the points it made. However, most also said that their agency was not responsible for the majority of the cost items.

"The only thing that bothers me is the implication that some of the things that are nice but not necessary are building code items," says Tom Moses, chairman of the Florida Board of Building Codes and Standards. "Generally they are requirements of lending institutions or of FHA or HUD."

"We didn't see any HUD requirements that were big expense items," says HUD area director R. W. Buskirk. "Most of the HUD items are safety factors that duplicate what codes would require anyway."

Buskirk believes that there would be no market for a house that lacked all 64 items. "The film doesn't face up to the real problem: land costs," he says.

And Moses, while admitting that some local code requirements do add to housing costs, pointed out that an appeals mechanism—admittedly a cumbersome one—exists for getting relief from overzealous local regulations.

"The next step should be the adoption of a minimum state code," he says. "That way we can deal with changes in a way that will have statewide impact."

Crusade. "We believe we have the beginnings of what will soon become a national effort to let the homebuyer choose the conveniences he wants or does not want in his home," says Ralph DeMeo of Opa-locka, the newly elected president of the Florida Home Builders.

"The changing economic situation means we should stop trying to build people's dream houses," adds Becker. "It's nice to have big wide streets and outside outlets to plug the charcoal grill into, but we shouldn't force a quasi-rich lifestyle on people who can't afford it."

Back to work. In a related action, local Florida builder groups from all over the state are making plans for a "We Want to Work" parade in Boca Raton (chosen because of its no-growth policies) on January 9.

"We've got to call public attention to the fact that it's red tape and needless regulation that is causing present economic problems in Florida," says Eddie Giuliano, of Boca Raton, who is leading the parade effort.

"By showing the public how many people depend on the homebuilding industry for jobs, we hope we can get things moving again." A recent industry survey showed that homebuilding is Florida's largest industry.

Giuliano expects a thousand vehicles—from cranes to wheelbarrows—and thousands of workers—from bricklayers to secretaries—to be on hand for the demonstration. —N.G.

HERE ARE SOME OF THE ITEMS THE FLORIDA BUILDERS SAY ARE 'NICE BUT NOT NECESSARY'

Ground-fault interrupters. Savings: $60 to $135 per unit. Reason: Only real need is on outside outlets at or near ground level.

Smoke detectors. Savings: $35 to $100 per unit. Reason: Overriding public need not determined.

100-amp fuse for service on temporary poles. Savings: $25 per unit. Reason: 50-amp is sufficient for most jobs.

Footings at least 8" below grade. Savings: $300. Reason: Frost line does not occur at this level anywhere in Florida.

Placement of appliance controls at rear of stove. Savings: $25 to $35 per unit. Reason: Not determined whether keeping controls out of children's reach outweighs desirability of not having to reach over boiling foods to get at controls.

High-capacity water heater. Savings: $11 if 30-gal. tank is used instead of 40-gal. tank for units with one or two bedrooms. Reason: More than necessary capacity, higher energy costs.

Cabinets. Savings: $50 per unit. Reason: Minimum shelf space, storage and countertop requirements should not help prevent families from affording basic shelter. Also, HUD certification requirement for cabinet manufacturers has a damaging effect on local small businesses.

Anti-siphon device on hose bib. Savings: $10 to $30 per unit.

Large vent stacks. Savings: $4. Reason: 1½" diameter stack is adequate.

All exterior metal painted. Savings: $25. Reason: No need on galvanized gutter, etc.

Carpets. Savings: 20 cents a yard. Reason: Carpet quality beyond reasonable standard should be optional.

Soft water connections. Savings: $100. Reason: Used by only a small percentage of homebuyers.

Return air requirements (grills in or above doors). Savings: $45 minimum per unit. Reason: undercut suffices.

Eave drip requirements. Savings: $25. Reason: Duplicates protection of roof overhang.

Moisture protection. Savings: 6 mil polyethylene saves $70 over roll roofing, $140 over hot mop. Reason: The plastic is adequate.

Exterior walls. 2x4 studs on 24" center coordinated with floor joists below and roof trusses above save $80 to $90; 1x3 bottom plate and single 2x3 top plate saves $70 to $80; ⅜" plywood on 16" centers or standard ⅝" on 24" centers saves $156.

Interior walls. 2x4 studs on 24" center and minimizing wood blocking through use of drywall back-up clips save $266 in material, $25 in labor.

Windows. Modular unit to fit between studs 2 ft. on center saves $24.70 in framing costs.

Single header for 4 ft. closet. Savings: $1.50 per door, $6 per unit.

Wire mesh in garage slab. Savings: $30. Reason: need questionable.

Single main disconnect. Savings: $25.

Lighting arrester on overhead service. Savings: $15.

Plastic-covered wiring in attics. Savings: $15.

Separate circuit for dishwasher and disposal. Savings: $15.

4-wire service cable. Savings: $35.

Insulated neutral range and dryer cable. Savings: $13.

Disconnect on electric furnaces and a/c units. Savings: $40.

Outside outlet. Savings: $25 to $35 if weatherproof and ground-fault protected.

Garage outlet. Savings: $7.

Attic light. Savings: $7.

Connectors on bond wires. Savings: $10.

L copper instead of K copper plumbing. Savings: $25.

Furnace in centrally located closet. Savings: $100 to $150.

Curbs and gutters. Savings: $250 to $350 per 100-ft. lot. Reason: Grass swales, natural drainage or sheet drainage preferable in some areas.

Right of way. Savings: cost of land. Reason: 50-ft. width adequate on most interior subdivision streets.

20-ft. paving width for interior subdivision streets. Savings: $33 per width foot beyond 20 ft. per 100 ft. lot. Reason: adequate for average traffic.

Sidewalks. Savings: $50 per 100-ft. lot if 4-ft. width used rather than 5-ft; $275 per unit if sidewalk eliminated. Reason: ecologically undesirable.

Sidewalk installation. Comment: when required prior to construction, often damaged by heavy equipment.

Solid vinyl siding by Bird... helping you sell the Great American Dream.

A home of their own.

It's a dream your customers have worked hard for, and one of the biggest investments they'll make in a lifetime. Help them protect it, and increase your sales, with Bird solid vinyl siding.

Our solid vinyl siding moves homes easier because it gives buyers the security of knowing that their investment is protected against premature aging and the elements. It never needs paint. It can't rot, split, or burn like wood. And it can't corrode, rust, attract lightning or spoil TV reception like metal.

You can promise a family that their Bird siding should be as lovely twenty years from now with minimum care as it is on the day they move into their home. And the money they save on maintenance will go a long way in making other home improvements through the years. Bird offers more color choices in solid vinyl, a broad line of low-maintenance ornamental shutters, as well as a complete line of premium asphalt roofing shingles. Look into them for your next job. It's a wonderful way to make the homes you build or remodel sell faster and endure.

Bird & Son, inc.
E. Walpole, MA 02032

House & Home
Jan. 1976

Please send me full information and samples on your low-maintenance Bird solid vinyl siding line.

Name_____

Address_____

City_____ County_____

State_____ Zip_____

Phone_____

Please also include facts on: ☐ Solid vinyl gutters ☐ Ornamental plastic shutters ☐ Bird asphalt roofing

CIRCLE 41 ON READER SERVICE CARD

SUGAR
CERTIFIED CABINET

Scheirich announces the first five-year drawer guarantee in the cabinet industry.

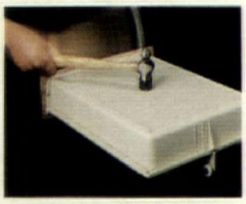
Guaranteed for five years against warping, chipping, splitting, splintering or structural faults.

To our knowledge, no other manufacturer in the industry is offering a five-year guarantee on a drawer (or any other cabinet part, for that matter).

But then no other cabinet manufacturer has a drawer, or a cabinet, quite like Scheirich's.

To show how strongly we believe that, we're now guaranteeing every Scheirich drawer body for not one, but *five* years against just about any kind of defect you can think of.

Exceptionally resistant to marring, scratching and denting.



Not only that, but we also pledge to you that a Scheirich drawer is impervious to soaps, chemicals, foods and acids. And, even better, that no other drawer material we know of offers the toughness, resilience and overall durability that this one offers.

The same material used in football helmets now formulated to Scheirich specifications.

The secret? It's a substance called polypropylene, specially formulated to our specifications, and the same super-durable material used in football helmets, shoulder pads and auto dashboards. For impact resistance, stability and easy maintenance, no other drawer material we've seen can beat it.

Cleaning's easy . . . and the drawer closes itself.

Since all the interior corners are rounded, there's no place for dirt to hide. Clean-up's as easy as wiping with a damp sponge. And a unique easy-glide roller system makes all drawers self-closing, non-sticking and surprisingly quiet.

Ask to see our torture test.

Why not check out the Scheirich five-year guarantee by trying out our torture test in person. All it takes is a call or note to either Joe Scheirich or your nearest Scheirich distributor (he's in the Yellow Pages). Write H. J. Scheirich Co., Box 21037, Louisville, Kentucky 40221. Phone 502/363-3583.

GUARANTEE

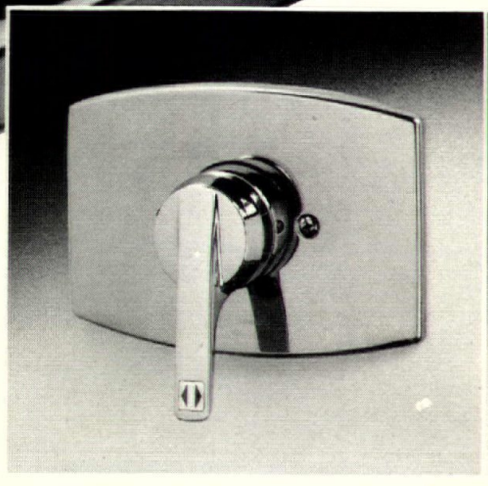
Should the drawer body of a Scheirich cabinet prove defective under normal use in a residence within a period of five (5) years from the date of manufacture, we will send you a replacement drawer body free.

SCHEIRICH CABINETRY

FINE FURNITURE FOR THE KITCHEN AND BATH

"See us in Booth 2733 in Dallas"

We had the guts to make the best even better.



All product names are
trademarks of American Standard Inc.

We gave new Aquarian II a better spout ring. A finely-honed bearing surface. A precision-machined manifold. Along with the finest disc cartridge on the market.

Then hundreds of contractors field-tested Aquarian II. And if you were one of them, you know what's happened: Aquarian II has set a new standard of excellence for the industry. Very visible evidence of quality for your customer. So instead of return calls you get new business calls.

Aquarian II fittings—engineered to be trouble-free, from the inside out. Because we believe your next job depends on your last job.

Call your American-Standard distributor.

AMERICAN STANDARD

Where quality is a beautiful thing.

New! Improved Aquarian II.

Plywood sheathing
PF-L® soffit
Fiberglass insulation
Fry asphalt roofing
PF-L® fascia
Weldwood® caulking
Novoply® particleboard shelving
Plywood or particleboard underlayment
PF-L® trim
Decolam/hpt™ and Vinylcote™ decorative overlays
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Dimensional lumber
Construction Adhesive
Weldwood® printed lauan paneling

U.S. PLYWOOD. OUR PRODUCTS ARE JUST PART OF THE PICTURE.

The more you build, the more products you need.

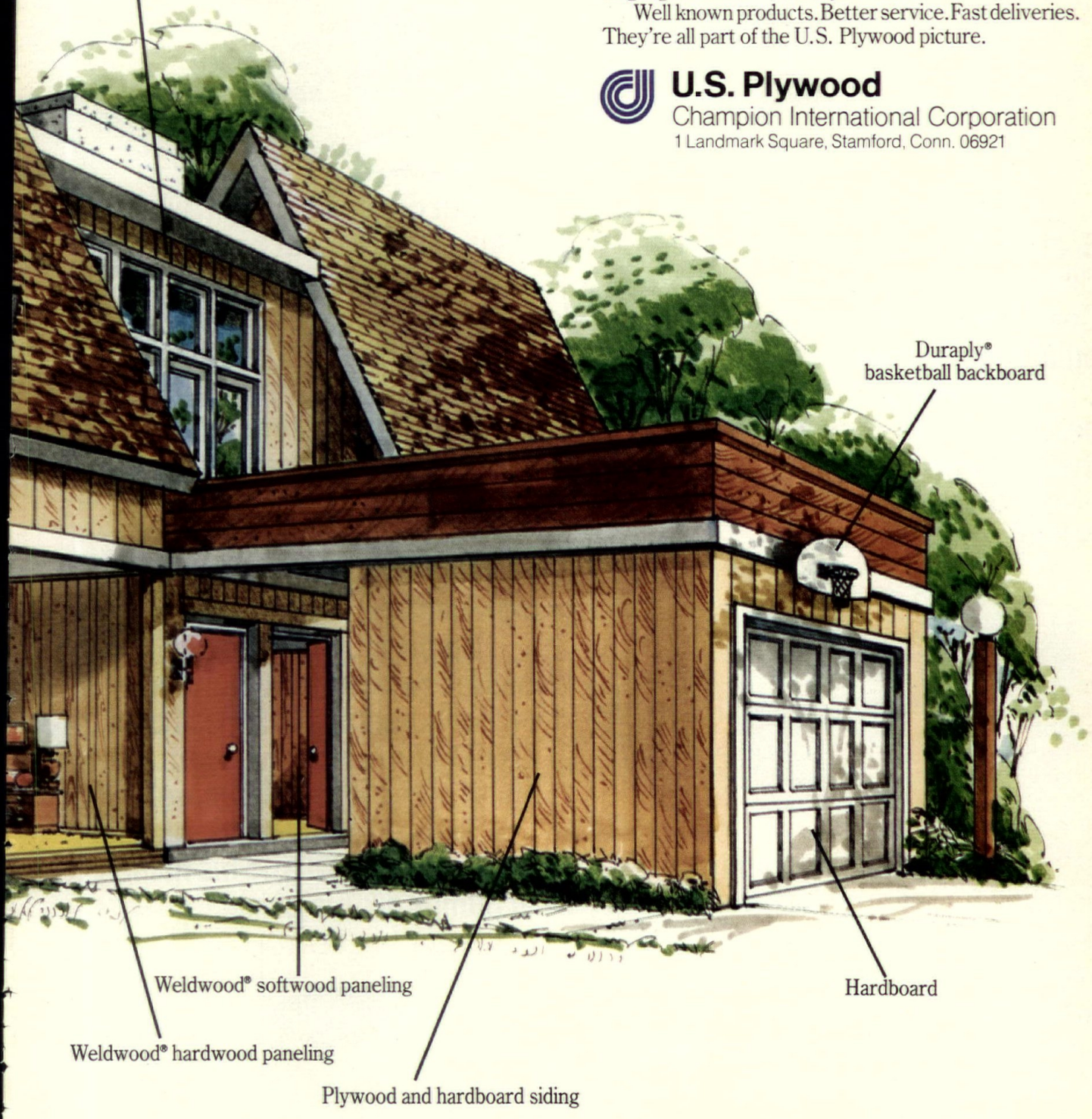
That's where U.S. Plywood comes in. With a wide range of branded products. From prefinished paneling to plywood siding, ready when you need them.

You see, we've got warehouses all over the country. Ready to serve your local dealer. So the products you need are only a phone call away.

And, when you call a branch office for advice about our products, you'll be talking with a U.S. Plywood man who's been in the business for years. He speaks your language. He knows what you want.

Well known products. Better service. Fast deliveries. They're all part of the U.S. Plywood picture.

U.S. Plywood
Champion International Corporation
1 Landmark Square, Stamford, Conn. 06921



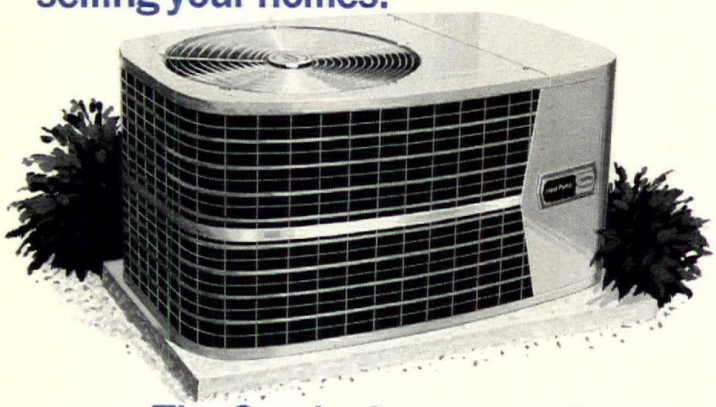
© 1975 Champion International Corporation

CIRCLE 47 ON READER SERVICE CARD

Keep the home fires burning? Not any more you can't!

Gas for heating is banned in Boston. And in lots of other places. Oil's so costly it's out of sight. Coal? Wood? Forget it! For the home builder, fossil fuels are out.

But don't panic. Let your expert Carrier dealer show you how the efficient Carrier heat pump can give you an astonishing boost in selling your homes.



The Carrier heat pump burns no fossil fuel of any kind. Delivers dependable heat even in sub-freezing weather. Gives the homebuyer twice the heat per dollar. And delivers the marvelous bonus of low cost summer cooling.

But on top of all that, when you put a Carrier heat pump in your homes, you make it easier for lower income families to buy. That's because loan requirements can be less for a heat pump house.

One caution, though. You can't beg, borrow or cajole a Carrier heat pump from anybody but a Certified Carrier dealer. He's fully trained in heat pump selection, installation and servicing.

Could you expect much more from the company that founded the air conditioning business back in 1902? And has been advancing the heat pump art for 40 years?

To the Yellow Pages, please. Under Carrier you'll find his name. Heat pumps are his game.

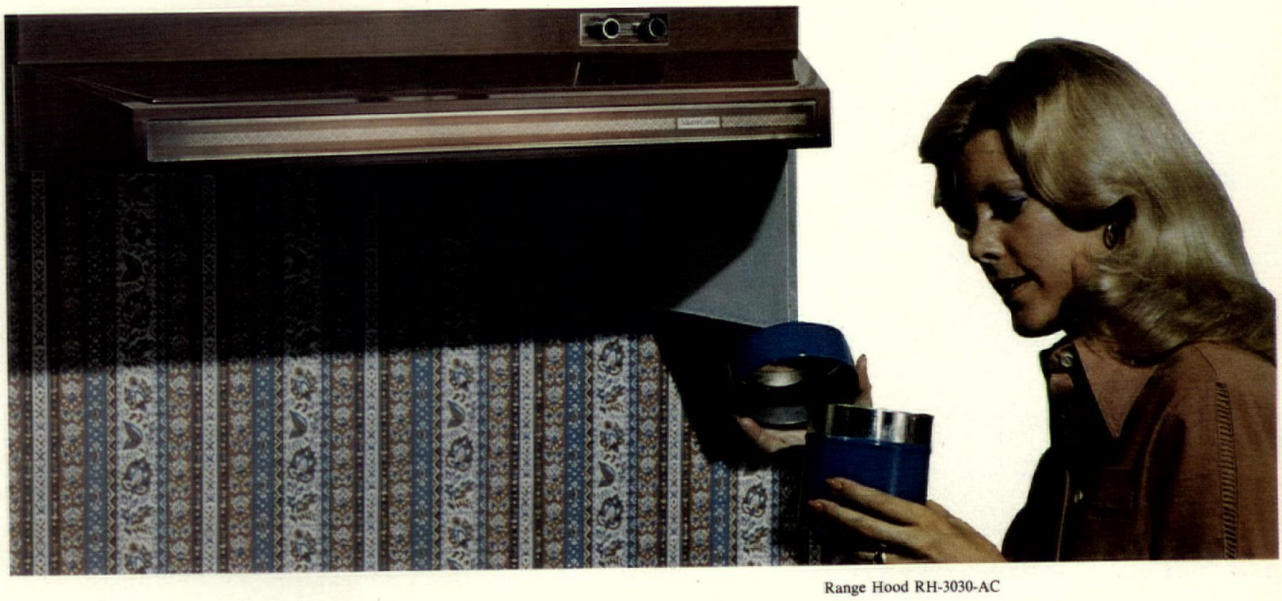
Number One Air Conditioning Maker

Carrier Corporation

Carrier®

See Carrier heat pumps at NAHB Show, Booth 2036

Miami-Carey products make it just a little easier to turn shoppers into renters or buyers



Range Hood RH-3030-AC

Every prospect makes a beeline for the kitchen and bathroom, and here, Miami-Carey helps you to feel proud of what they'll see. Innovative range hoods, fans, heaters of superb craftsmanship and trend-setting design. Surface and recessed cabinets in the most popular styles, complemented by the latest vanities, accessories and lights. Decorator mirrors to add a touch of luxury to any room.

Light LD-602

Heater-Fan 582

Vanity V-401816-D
Bathroom Accessories 1200 Series
Cabinet CRW-305-18
Mirror WM-5568
Door Chime EC-770

Encourage your prospects to touch the chime button. As they enter they will note the spaciousness of the living room reflected in the graciously-styled decorator mirror . . . be half-sold even before they get to the kitchen, bathroom, bedrooms . . . each with something beautiful from Miami-Carey.

Miami-Carey products are visible evidence that you have supplied the best materials available. They can help you to convert lookers into contracts.

Something beautiful happens when you build with

Miami·Carey

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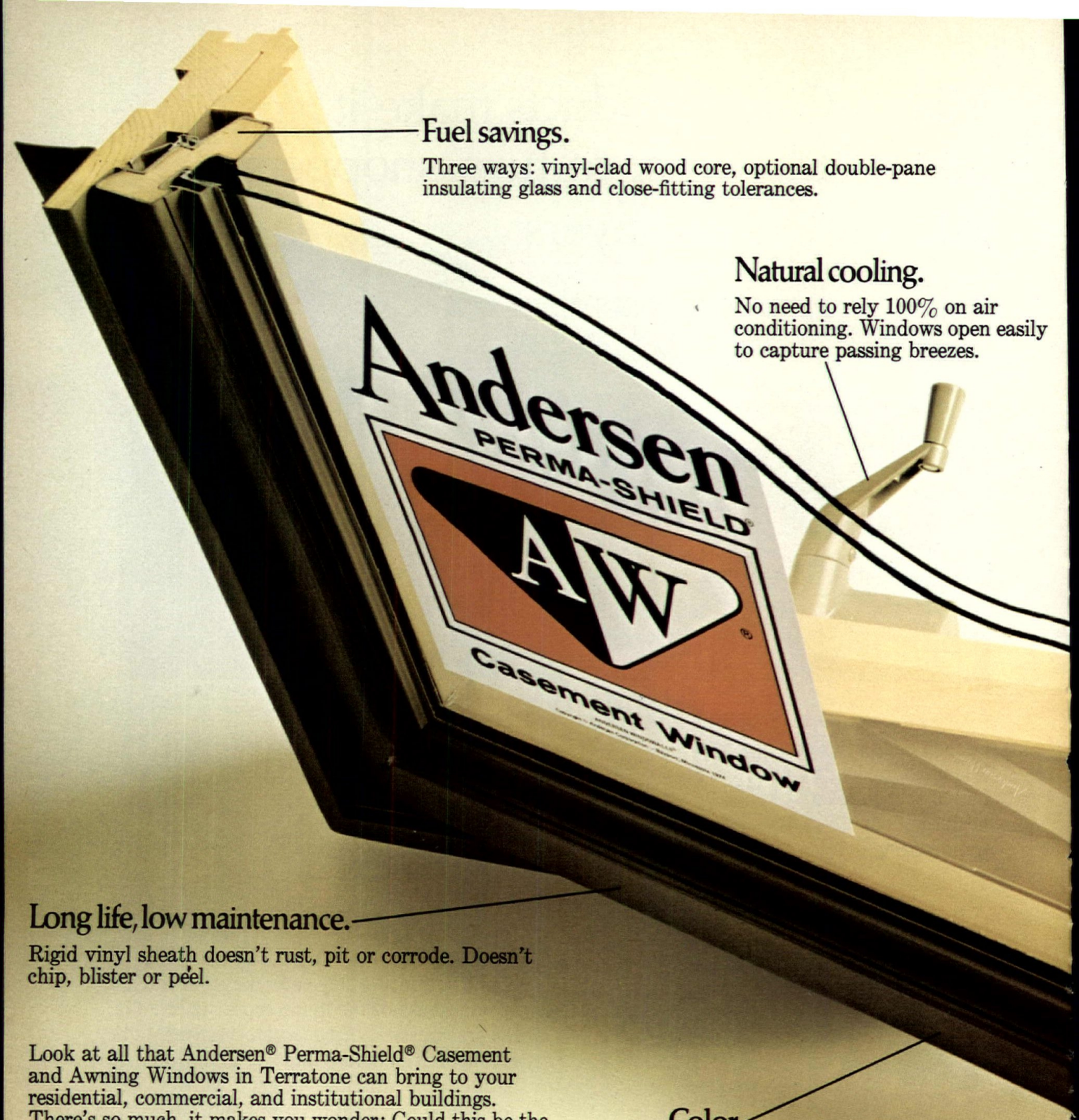
OHIO LOCATIONS 1-800 762-9208

a Jim Walter company



Fuel savings.

Three ways: vinyl-clad wood core, optional double-pane insulating glass and close-fitting tolerances.

Natural cooling.

No need to rely 100% on air conditioning. Windows open easily to capture passing breezes.

Long life, low maintenance.

Rigid vinyl sheath doesn't rust, pit or corrode. Doesn't chip, blister or peel.

Look at all that Andersen® Perma-Shield® Casement and Awning Windows in Terratone can bring to your residential, commercial, and institutional buildings. There's so much, it makes you wonder: Could this be the perfect window?

For more details, see Sweets, File 8P, or call your Andersen Dealer or Distributor. He's in the Yellow Pages under "Windows." Or write us direct.

Color.

We call this rich, inviting earth-tone color Terratone. It's a deep, natural hue that blends beautifully with wood, brick, stone, masonry—almost any building material. (Also available in white.)

The beautiful, carefree way to save fuel.

Andersen® Windowalls®

ANDERSEN CORPORATION BAYPORT, MINNESOTA 55003

Printing limitations prohibit exact color duplication. Use actual sample for building specifications.

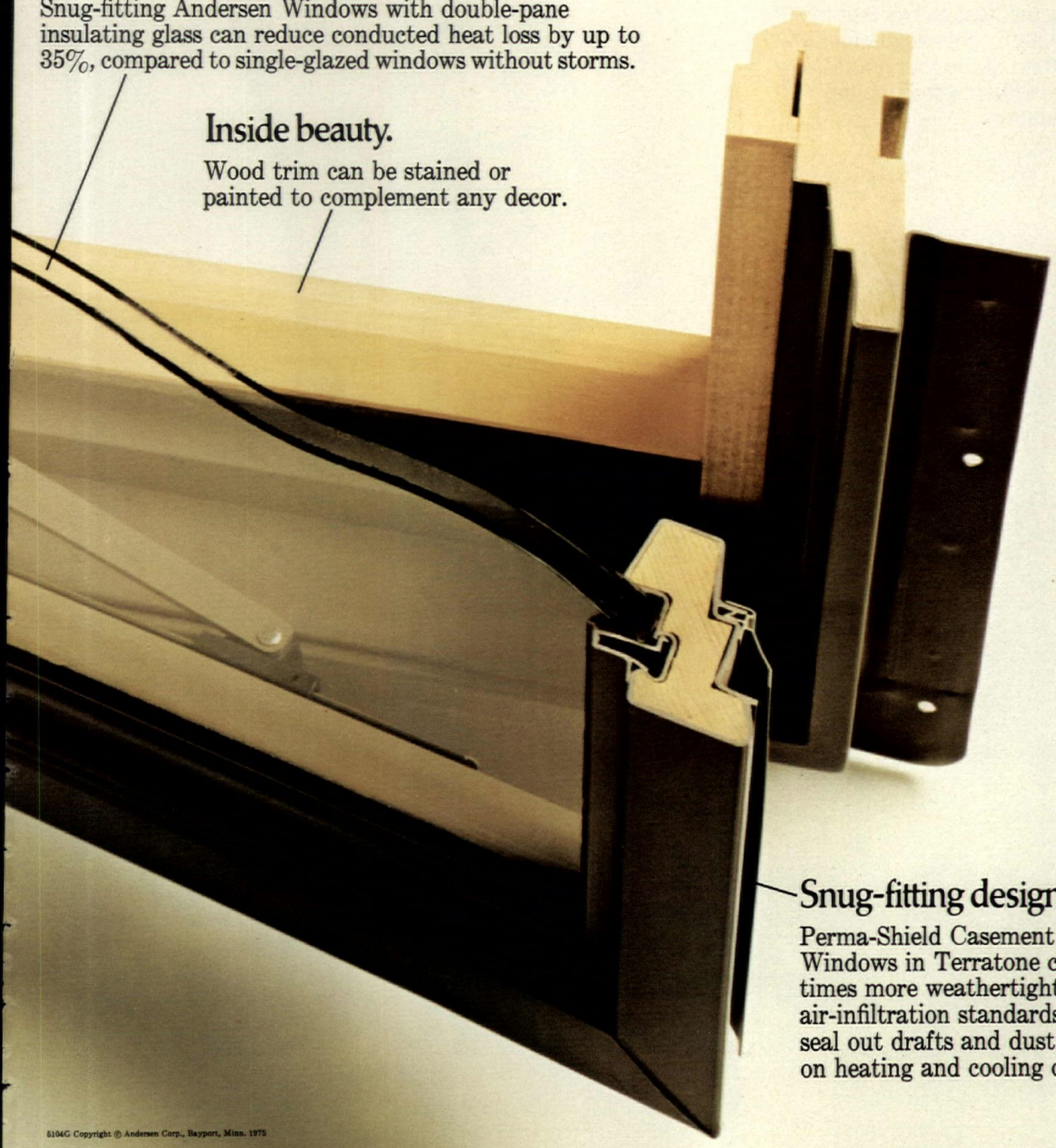
COULD THIS BE THE PERFECT WINDOW?

Double-pane insulating glass.

Snug-fitting Andersen Windows with double-pane insulating glass can reduce conducted heat loss by up to 35%, compared to single-glazed windows without storms.

Inside beauty.

Wood trim can be stained or painted to complement any decor.



Snug-fitting design.

Perma-Shield Casement and Awning Windows in Terratone color are two times more weathertight than industry air-infiltration standards. To help seal out drafts and dust, and help save on heating and cooling costs.

5104G Copyright © Andersen Corp., Bayport, Minn. 1975

CIRCLE 51 ON READER SERVICE CARD

Fill up with Zonolite Masonry Insulation to cut rising energy, construction costs.

When used to fill cores and cavities in masonry walls, Zonolite® Masonry Insulation cuts heat transmission through walls. And that means a substantial reduction in heating and cooling costs. In fact, Zonolite Masonry Insulation meets FHA/HUD multi-family U value specifications of .17 and reduces both the need and cost of other insulation to meet .10 U value specifications.

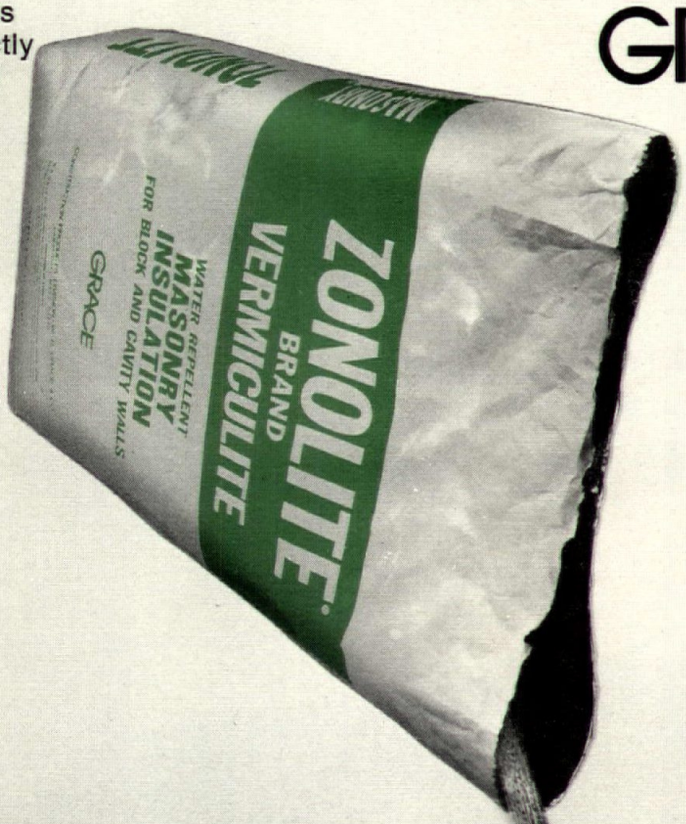
Zonolite Masonry Insulation is lightweight, free-flowing and dust-free, installs quickly and easily by simply pouring directly into the wall. And that means low installed cost and lower construction costs.

And that's not all. An Underwriters' Laboratories, Inc. test shows that the fire rating of an 8-inch lightweight block wall is improved from two to four hours when cores are filled with Zonolite Masonry Insulation.

In addition, Zonolite Masonry Insulation virtually eliminates water permeation, increases year-round comfort and combats noise pollution by reducing the transmission of noise from room to room.

Fill up your next wall with Zonolite Masonry Insulation. It's immediately available to meet your needs. From W. R. Grace & Co., 62 Whittemore Avenue, Cambridge, Massachusetts 02140.

GRACE



CIRCLE 52 ON READER SERVICE CARD

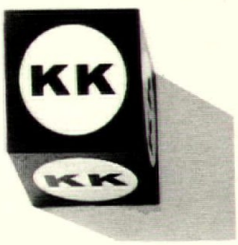
The Wizards of Ah-h-h-hs

Kitchen Kompact's new Plaza One line of cabinets will bring sighs of approval from your customers and sales to your registers. They'll love Plaza One—the cabinets with the character of deep-grained oak and none of the problems.

Doors and drawer fronts and drawers are high-impact Durium, which means abuse-proof strength and cleaning ease for your customers, and few call-backs for you.

Order now and get ready for the "wizards" of KK to please your customers. You'll say ah-h-h-h at the profit margin, too.

Look in the Yellow Pages for your nearest distributor, or write Kitchen Kompact, Inc., KK Plaza, Jeffersonville, Indiana 47130.



CERTIFIED CABINET

Housing stocks give ground in retreat led by mobile homes

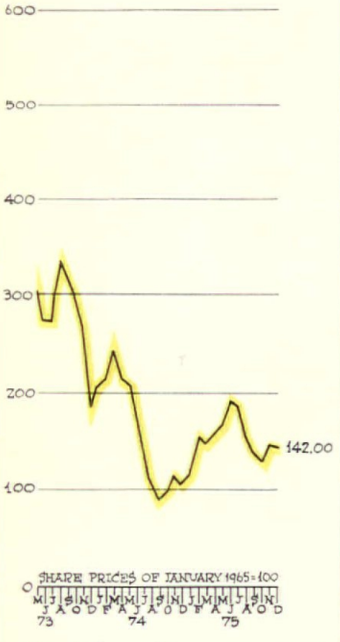
The housing industry's stocks have turned downward again.

HOUSE & HOME's share-value index of 25 issues slipped to 142.00 from 144.03 in the month ended December 1. The list had advanced in November to reverse a four-month decline.

The December downturn was led by the mobile homes. The building companies and S&Ls actually managed slight gains.

Share values of January 1965 equate with 100 on the index. Issues on the list are overprinted in yellow in the tables that follow.

Here's the graph of 25 stocks.



Here's how the companies in each section performed.

	Dec.'74	Nov.'75	Dec.'75
Builders	82	131	133
Land developers	64	74	71
Mortgage cos.	121	198	192
Mobile homes	355	417	397
S&Ls	78	104	106

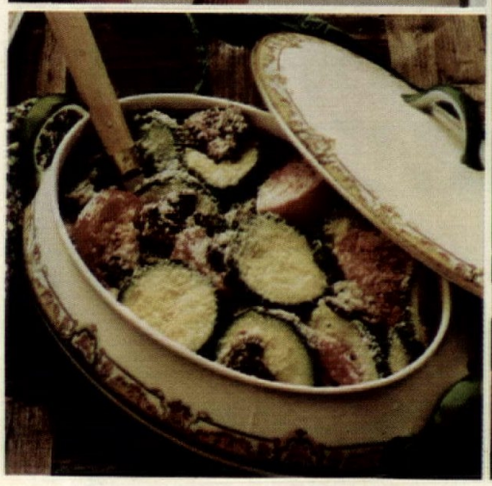
Company		Dec. 1 Bid/ close	Chng. Prev. Month
BUILDING COMPANIES			
Alodex—d	OT	1/16	.....
AVCO Comm. Develop.	PC	1/2	.....
American Cont. Homes	OT	1	– 3/8
American Urban Corp.	OT	1/4	.....
Bramalea Con. (Can.)	TR	4.95	.....
Campanelli Ind. (New American Ind.)	OT	1	– 1/4
Capital Divers (Can.)—d	OT	1/4	.....
•Centex Corp.	NY	73/4	+ 1/2
Cenvill Communities	AM	31/2	– 1/4
Cheezem Dev. Corp.	OT	1/2	.....
Christiana Cos.	AM	11/4	.....
Cons. Bldg. (Can.)	TR	2.45	+ .15
Dev. Corp. Amer.	AM	27/8	– 1/8
Edwards Indus.	OT	31/4	+ 3/4
FPA Corp.—d	AM	31/8	+ 1/2
Carl Freeman Assoc.	OT	11/2	– 1/4
Frouge Corp.—d	OT	41/2	.....
General Builders	AM	11/16	– 1/16
Hoffman Rosner Corp.	OT	17/8	– 1/8
Homewood Corp.	OT	33/4	+ 1/4
Hunt Building Corp.	OT	13/4	+ 3/8
•Kaufman & Broad	NY	61/2	.....
Key Co.	AM	13/8	+ 1/4
Leisure Technology	AM	13/8	– 1/8
Lennar Corp.	NY	37/8	– 1/4
McCarthy Co.—d	PC	5/8	– 1/8
McKeon Const.	AM	11/2	+ 1/4
H. Miller & Sons	AM	61/2	+ 1/2
Mitchell Energy & Dev.	AM	151/2	– 13/8
Oriole Homes Corp.	AM	37/8	– 7/8
Presidential Realty	AM	2	+ 1/4
Presley Development	AM	45/8	.....
Pulte Home Corp.	AM	2	+ 3/8
Robino-Ladd Co.	AM	1/4	– 3/4
Rossmoor Corp.	AM	23/4	– 1/8
•Ryan Homes	AM	18	– 7/8
Ryland Group	OT	101/4	– 3/4
•Shapell Industries	NY	111/2	+ 15/8
Standard Pacific	AM	3	– 1/8
Universal House & Dev.—d	PC	3/8	.....
•U.S. Home Corp.	NY	41/2	.....
Valley Forge Corp.—d, vj	OT	1/8	.....
Washington Homes	OT	23/4	+ 3/4
Del E. Webb	NY	33/8	– 5/8
Westchester Corp.—d	OT	1/4	+ 1/8
SAVINGS & LOAN ASSNS.			
American Fin. Corp.	OT	7	– 23/8
Calif. Fin.	NY	23/4	.....
•Far West Fin.	NY	53/4	+ 1/8
Fin. Corp. Santa Barb.	AM	93/8	+ 1/8
•Fin. Fed.	NY	91/2	+ 3/8
•First Charter Fin.	NY	121/2	+ 1/8
First Lincoln Fin.	OT	21/2	+ 5/8
First S&L Shares—d	AM	6	– 1/4
First Surety	OT	41/4	+ 1/8
First West Fin.	OT	13/8	.....
Gibraltar Fin.	NY	95/8	+ 5/8
Golden West Fin.	NY	111/4	– 1/4
•Great West Fin.	NY	133/4	.....
Hawthorne Fin.	OT	71/2	.....
•Imperial Corp.	NY	10	+ 3/4
Transohio Fin. (Union Fin.)	NY	63/8	+ 1/2
United Fin. Cal.	NY	61/8	– 1/4
Wesco Fin.	NY	95/8	+ 1/8
MORTGAGING			
•Charter Co.	NY	37/8	– 17/8
CMI Investment Corp.	NY	77/8	– 3/4
•Colwell	AM	43/8	+ 1/4
Cont. Illinois Realty	NY	11/8	– 1/8
•Fed. Nat. Mtg. Assn.	NY	143/8	+ 1/4
Fin. Resources Gp. (Globe Mortgage)	OT	3/8	– 1
•Lomas & Net. Fin.	NY	6	– 1/8
•MGIC Inv. Corp.	NY	101/2	– 5/8
Palomar Fin.	AM	13/8	– 3/8
United Guaranty Corp. (formerly FMIC Corp.)	NY	65/8	– 1/8
Western Pac. Fin. Corp. (formerly So. Cal. Mort. & Loan Corp.)	OT	23/4	– 1/4
REAL ESTATE INV. TRUSTS			
Alison Mtg.—d	NY	21/4	+ 1/8
American Century	AM	1	– 1/8
API Trust (formerly Arlen Prop. Inv.)	OT	51/4	– 1/2
Atico Mtg.	NY	15/8	.....
Baird & Warner	OT	61/4	– 13/8
Bank America Rlty.	OT	51/2	+ 5/8
Barnes Mtg. Inv.	OT	11/2	– 1/4
Barnett Mtg. Tr.	NY	1/8	– 17/8
Beneficial Standard Mtg.	AM	17/8	+ 5/8
BT Mort. Investors	NY	17/8	+ 5/8
Cameron Brown	NY	11/4	– 1/8
Capitol Mortgage SBI	NY	3/4	.....
Chase Manhattan	NY	33/8	+ 13/8
CI Mortgage Group	NY	3/4	– 1/8
Citizens Mtg.	AM	7/8	– 3/8
Citizens & So. Rlty.	NY	13/8	.....
Cleve. Trust Rlty. Inv.	OT	11/2	– 3/8
Colwell Mtg. Trust	AM	11/8	– 3/8
Conn. General	NY	15	+ 3
Cousins Mtg. & Eq. Inv.	NY	1	– 3/8
Diversified Mtg. Inv.	NY	1	.....
Equitable Life	NY	177/8	+ 13/8
Fidelco Growth Inv.	AM	31/8	– 5/8
First Memphis Realty	OT	13/4	– 1/8
First of Denver	AM	11/4	– 1/2
First of Pennsylvania	NY	17/8	+ 1/4
Franklin Realty	AM	15/8	+ 1/8
Fraser Mtg.	OT	81/4	.....
Gould Investors	AM	31/2	– 1/8
Great Amer. Mtg. Inv.	NY	3/16	– 2 5/16
Guardian Mtg.	AM	11/4	+ 1/8
Gulf Mtg. & Realty	AM	11/8	– 3/8
Hamilton Inv.	OT	3/4	– 1/4
Heitman Mtg. Investors	AM	1	.....
Hubbard R. E. Inv.	NY	101/4	– 3/8
ICM Realty	AM	8	– 1/4
LMI Investors (Larwin Mort. Inv.)	NY	15/16	– 1/16
Mass Mutual Mtg. & Rlty.	NY	87/8	– 3/8
Mission Inv. Trust (formerly Palomar)	AM	9/16	– 1/8
Mony Mtg. Inv.	NY	71/8	+ 3/8
Mortgage Trust of Amer.	NY	2	– 3/8
National Mortgage Fund	OT	1/20	– 1 7/16
Nationwide R.E. Inv. (Galbreath Mtg. Inv.)	OT	23/4	+ 1/4
North Amer. Mtg. Inv.	NY	6	– 1/4
Northwest Mut. Life Mtg. & Rlty.	NY	95/8	+ 1/2
PNB Mtg. Rlty. Inv.	NY	47/8	+ 3/8
Penn. R. E. Inv. Tr.—d	AM	91/8	+ 1/8
Property Capital	AM	77/8	+ 11/4
Realty Income Tr.	AM	5	– 5/8
Republic Mtg. Inv.	NY	9/16	– 7/16
B. F. Saul, R.E.I.T.	NY	31/4	+ 1/8
Security Mtg. Inv.	AM	3/4	+ 1/16
Stadium Realty Tr.—d	OT	21/2	– 7/8
State Mutual SBI	NY	7/8	+ 1/8
Sutro Mtg.	NY	35/8	.....
UMET Trust	NY	1	– 1/8
United Realty Tr. (Larwin Realty & Mortgage Trust)	AM	43/4	– 1/4
U.S. Realty Inv.	NY	17/8	+ 1/4
Wachovia Realty Inc.	NY	21/4	– 1/8
Wells Fargo Morgage	NY	51/8	+ 1/8
LAND DEVELOPERS			
•AMREP Corp.	NY	11/2	.....
Arvida Corp.	OT	37/8	– 1/4
Canaveral Int.—d	AM	1/2	– 1/8
Crawford Corp.	OT	4	.....
•Deltona Corp.	NY	4	– 5/8
Fairfield Communities	OT	11/16	+ 1/16
•Gen. Development	NY	41/8	+ 3/8
•Horizon Corp.	NY	11/2	– 3/8
Landmark Land Co. (Gulf State Land)	AM	13/8	.....
Land Resources	OT	5/8	+ 1/8
Major Realty	OT	15/16	.....
•McCulloch Oil	AM	33/8	– 1/4
Sea Pines Co.	OT	1/2	– 1/2
MOBILE HOMES & MODULES			
•Champion Home Bldrs.	AM	31/4	– 1/2
Conchemco	AM	53/4	– 3/8
De Rose Industries	AM	7/8	– 1/8
•Fleetwood	NY	127/8	+ 7/8
•Golden West	AM	33/8	+ 1/8
Moamco Corp.—d (formerly Mobil Americana)	AM	13/4	.....
Mobile Home Ind.	NY	31/4	– 1/2
Monarch Inc.	OT	1/2	– 1/4
•Redman Inc.	NY	2	– 1/8
Rex Noreco	NY	3/4	– 1/4
•Skyline	NY	143/4	– 11/4
Town and Country	AM	13/8	– 3/8
Zimmer Homes	AM	31/2	– 5/8
Brigadier Inc.	OT	1	– 1/8
Hodgson Houses—d	OT	1/2	+ 1/8
Liberty Homes	OT	15/8	– 1/8
Lindal Cedar Homes	OT	11/8	– 3/8
Nationwide Homes	AM	163/4	+ 1/2
Shelter Resources	AM	13/4	+ 1/8
Swift Industries	OT	1/8	.....
DIVERSIFIED COMPANIES			
American Cyanamid	NY	251/2	+ 7/8
Amer. Standard	NY	153/4	+ 23/8
Amterre Development	OT	5/8	– 1/8
Arlen Realty & Develop.	NY	21/4	.....
AVCO Corp.	NY	41/2	– 1 1/8
Bendix Corp.	NY	421/8	– 7/8
Boise Cascade	NY	223/4	+ 3/4
Building & Land Tech.	OT	1/4	.....
CNA Financial (Larwin)	NY	61/4	+ 1
Campeau Corp.	TR	4.80	+ .55
Castle & Cooke (Oceanic Prop.)	NY	151/4	+ 5/8
Champion Int. Corp. (U.S. Plywood-Champion)	NY	177/8	+ 33/8
Citizens Financial	AM	5/8	.....
City Investing (Sterling Forest)	NY	71/2	– 3/8
Cousins Properties	OT	11/4	.....
ERC Corp. (Midwestern Fin.)	OT	151/4	– 13/4
Evans Products	NY	47/8	+ 1/8
Ferro Corp.	NY	217/8	– 3/8
First Gen. Resources	OT	0.5	– .01
First Rlty. Inv. Corp.	AM	1/2	.....
Forest City Ent.	AM	41/8	– 1/8
Flagg Industries	AM	15/8	+ 1/8
Frank Paxton Corp. (Builders Assistance Corp.)	OT	81/2	+ 1
Fuqua Corp.	NY	47/8	+ 5/8
Georgia Pacific	NY	435/8	+ 5/8
Glassrock Products—d	AM	3	– 1/2
Great Southwest Corp.—d	OT	1/4	+ 1/8
Gulf Oil (Gulf Reston)	NY	203/4	– 1/2
Gulfstream Land & Dev. (Bel-Aire Homes)	AM	31/8	– 3/8
INA Corp. (M. J. Brock)	NY	351/2	+ 17/8
Inland Steel (Scholz)	NY	381/4	– 21/8
International Basic Econ.	OT	11/2	– 1/2
International Paper	NY	561/8	+ 13/4
Inter. Tel. & Tel.	NY	223/8	+ 2
Killearn Properties	PH	5/16	– 5/16
Leroy Corp.	OT	3/4	.....
Ludlow Corp.	NY	6	– 5/8
Monogram Industries	NY	71/8	+ 1/8
Monumental Corp. (Jos. Meyerhoff Org.)	OT	93/4	+ 1
Mountain States Fin. Corp.	OT	23/4	– 3/4
National Homes	NY	31/8	– 3/8
National Kinney (Uris Bldg.)	AM	21/8	– 1/4
NEI Corp.—d	OT	1/8	– 1/8
Perini Corp.	AM	43/4	+ 1/8
Philip Morris (Mission Viejo Co.)	NY	551/4	+ 63/4
Pope & Talbot	NY	161/8	+ 1 1/2
Republic Housing Corp.	AM	7/8	– 1/8
Rouse Co.	OT	31/4	– 5/8
Santa Anita Consol. (Robt. H. Grant Corp.)	OT	53/4	+ 1/2
Tenneco Inc. (Tenneco Realty)	NY	253/4	+ 13/8
Time Inc. (Temple Industries)	NY	597/8	+ 37/8
Tishman Realty	OT	10	– 7/8
Titan Group Inc.	OT	11/8	– 5/8
UGI Corp.	NY	133/8	+ 1/8
Weil-McLain	NY	63/8	– 1/8
Westinghouse (Coral Ridge Prop.)	NY	131/2	+ 1
Weyerhaeuser (Weyer Real Est. Co.)	NY	361/4	– 1/2
Whittaker (Vector Corp.)	NY	27/8	+ 1/8
Wickes Corp.	NY	83/8	– 7/8
SUPPLIERS			
Armstrong Cork	NY	241/8	+ 1/8
Automated Bldg. Comp.	AM	21/8	+ 1/8
Bird & Son	OT	75	+ 14
Black & Decker	NY	221/4	– 13/4
Carrier Corp.	NY	103/8	+ 15/8
Certain-teed	NY	153/4	+ 33/8
Crane	NY	451/4	– 1
Dexter	NY	133/4	+ 21/8
Dover Corp.	NY	46	+ 1 1/2
Emerson Electric	NY	373/8	+ 27/8
Emhart Corp.	NY	231/4	+ 41/4
Fedders	NY	31/8	– 5/8
Flintkote	NY	16	+ 1 1/8
GAF Corp.	NY	111/2	+ 7/8
General Electric	NY	481/2	+ 7/8
Goodrich	NY	17	+ 3/4
Hercules	NY	283/8	+ 3/4
Hobart Manufacturing	NY	241/4	+ 31/2
Int. Harvester	NY	257/8	+ 13/4
Johns-Manville	NY	22	.....
Kaiser Aluminum	NY	261/4	+ 13/4
Keene Corp.	NY	43/4	+ 1/4
Leigh Products	AM	71/8	– 1/4
Masco Corp.	NY	467/8	+ 3/8
Masonite Corp.	NY	29	+ 31/2
Maytag	NY	317/8	+ 5/8
National Gypsum	NY	12	+ 1
Norris Industries	NY	22	+ 1 1/2
Overhead Door	NY	61/8	+ 1/2
Owens Corning Fibrgl.	NY	453/4	+ 71/2
Potlatch Corp.	NY	493/4	+ 27/8
PPG Industries	NY	341/4	+ 23/4
Reynolds Metals	NY	213/4	+ 1
Rohm & Hass	NY	623/8	+ 21/8
Ronson	NY	41/2	– 1/2
Rober Corp.	NY	157/8	+ 21/2
St. Regis Paper	NY	321/4	.....
Scovill Mfg.	NY	11	.....
Sherwin Williams	NY	37	+ 3
Skil Corp.	NY	81/8	– 1
Slater Electric	OT	31/2	+ 1/4
Stanley Works	NY	201/2	+ 45/8
Tappan	NY	6	+ 1
Thomas Industries	NY	8	+ 1/2
Triangle Pacific	NY	71/2	+ 3/8
U.S. Gypsum	NY	161/2	– 1/8
U.S. Steel	NY	631/4	+ 11/2
Wallace Murray	NY	121/4	+ 17/8
Jim Walter	NY	337/8	+ 13/4
Whirlpool Corp.	NY	263/4	+ 1/8

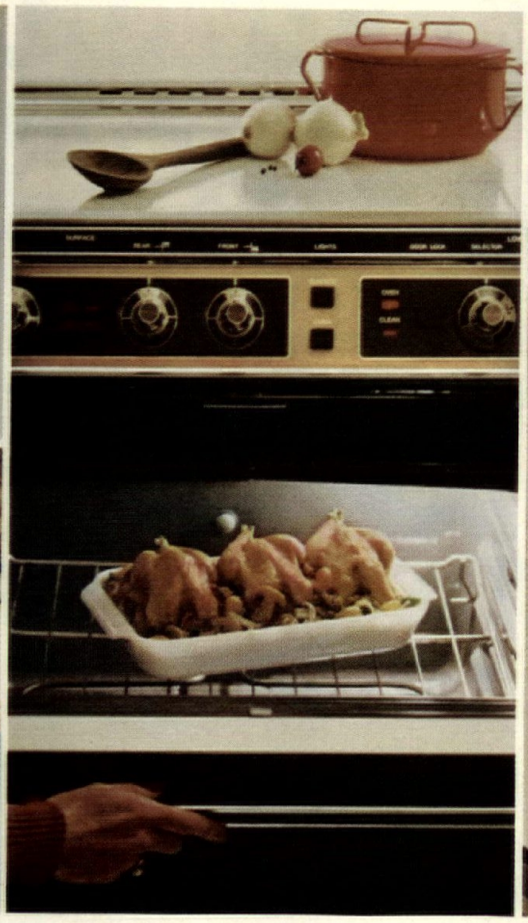
AM—closing price American Stock Exchange. NY—New York Stock Exchange. OT—over-the-counter bid price. PC—Pacific Exchange. PH—Philadelphia Stock Exchange. TR—Toronto Stock Exchange. a—stock newly added to table. d—not traded on date quoted. vj—in bankruptcy. •—Computed in HOUSE & HOME's 25-stock value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

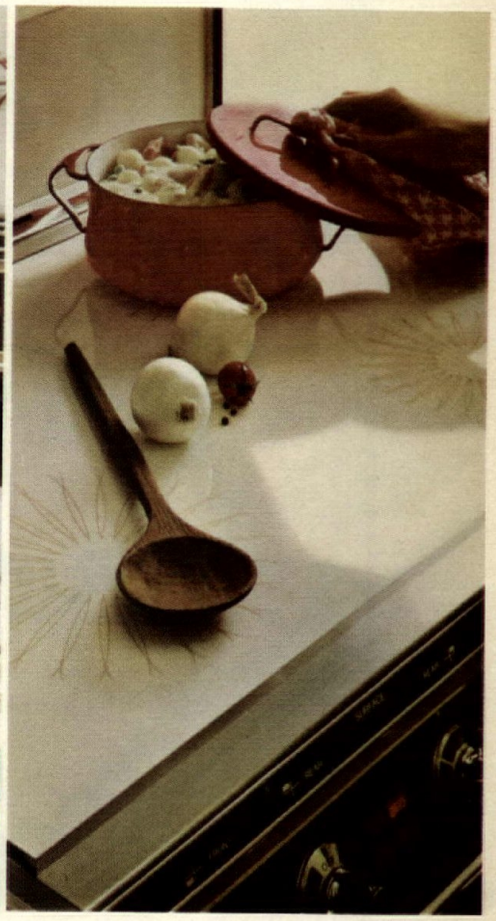
MINIMUM-RISK MANAGEMENT

Correction: The Ross Organization's MLS manager Judy Smith was incorrectly identified as sales manager Mary Jordan in the December issue of HOUSE & HOME. Her photograph appeared on page 48.

New!
The Ultimate Cooking Center: Microwave. Self-cleaning. Smoothtop.







It's not just a better range, it's the ultimate. An exciting arrangement of all the most advanced features you've ever wanted in one complete cooking center. The Litton Micromatic™ double-oven microwave range.

Microwave speed.
Cook a complete meal or a quick snack in the eye-level microwave oven. Or rely on automatic defrost to thaw frozen foods fast. Either way, you save time and energy with microwave speed.

Self-cleaning ease.
Save clean-up time, too. Litton Micromatics have a self-cleaning oven system that removes even the toughest baked-on stains. And a one-piece smoothtop that keeps spills from dripping away.

LIMITED WARRANTY TO CONSUMERS ★ Good Housekeeping PROMISES REPLACEMENT OR REFUND IF DEFECTIVE

Cooks four ways.
So now there's always time for complete meals. Cook with microwave speed in the eye-level oven. Bake or broil in the conventional oven. Stir up something saucy on the smoothtop. Or prepare one dish or a complete meal using both ovens for a combination of conventional browning and microwave speed.

Completely convenient.
Everything about the Micromatic double-oven is designed for your convenience. Micro-Timer™ digital control. Automatic oven timer. Special 8-inch "quick-heat" cooktop element. Safe push-to-turn infinite heat controls. Black glass see-thru oven doors. And closed-door smokeless broiling.

It's another Litton first.
Litton changed microwave cooking with the first family-sized microwave oven. The Micro-Browner® Steak Grill. And the first countertop oven with automatic defrost and Micro-Timer™ digital control.

Now we're changing America's cooking ways again, with the Micromatic double-oven microwave range.

Isn't it time you make the change? Ask your Litton dealer for a demonstration of the ultimate, the Micromatic microwave range.

Or call us toll-free, **800-328-7777.**

LITTON
Microwave Cooking
1405 Xenium Lane No., Minneapolis, Minnesota 55441

Litton... changing the way America Cooks.

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WELDWOOD BRANCHES OUT.

NOW THE GREAT NAME IN PANELING IS THE GREAT NAME IN SIDING.

Weldwood.

It's the brand name customers recognize when they want quality paneling. And now, this famous brand name says quality sidings, too. Because all our sidings are going to be called Weldwood® Sidings.

What's more, we're going to make sure your prospective customers know Weldwood stands for sidings.

We've created brand new commercials for our national television campaign: "Knock on Weldwood", this Spring. These exciting new commercials star our sidings as well as our paneling. Millions of Americans will learn about Weldwood Sidings. And they'll know it when they see it on the houses you build.

You'll appreciate the look, too. The wide range of textures. The durability. And the ease of installation. At a price you want to pay.

When you're at the N.A.H.B. Show, stop by Booth 2518. And see how Weldwood Sidings can mean a landmark year for you in 1976.

But see your U.S. Plywood Dealer, now.

Because when you Knock on Weldwood Sidings, you open your doors to sales.

Weldwood®
SIDINGS

U.S. Plywood
Champion International Corporation
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CIRCLE 56 ON READER SERVICE CARD

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Steel Doors, Frames and Entrance Systems

Steelcraft is the leading manufacturer of commercial, residential (Perma-Door®) and industrial (Slidecraft®) steel doors and frames. These quality products are available from distributors' stock to meet the most stringent building codes and virtually all types of wall opening conditions. Quality, Dependability and Service are assured when you "Specify Steelcraft".

Majestic®

Prefabricated Built-In and Free Standing Fireplaces

America's leading manufacturer of modern prefabricated fireplaces. The Majestic line includes wood-burning and gas-fired Built-Ins, economically installed anywhere without masonry; Contemporary models — free-standing and wall-hanging — in a choice of decorator colors and fuels (wood, gas or electric); and Majestitherm, the all new, controlled heat circulating fireplace.

Modernfold®

Operable Walls, Folding Partitions and Folding Doors

The most complete and quality line of interior space division products available . . . every style and type, from one source. Interior space division consultants will work with you in designing the right kind of flexibility into any structure, then follow through to the last detail to assure the performance for which Modernfold is known.

For over 115 years, American Standard has been a leader in building products. The Building Specialties Group offers exciting new product lines in the American Standard tradition. Each company in the Group is an innovator in its field and markets its product through independent factory-trained distributors throughout the U.S. and Canada.

For further information on any of the products, please write:

AMERICAN STANDARD INC.

Building Specialties Group • 9017 Blue Ash Road, Cincinnati, Ohio 45242

Jack of all trades.

Master of one.

Buying cabinets from anybody who builds them as a sideline or from a Mom-and-Pop operation, is a great way to get yourself into a fix. Too often, they simply can't live up to their commitments.

Because they're simply not committed to building just cabinets the way we are. As a business. Our main business. At Triangle Pacific we are committed to cabinets—all types, all customers, all markets.

So we have to do a better job.

And we do. We offer more cabinets in more styles and at more prices than anybody else in the business.

All by itself, our popular-priced Triangle Pacific line is the number one selling cabinet in the country. Plus we offer the highest quality, most complete custom cabinet line in the business, Mutschler. Add to this our new Del Mar line, which completes the gap, and we sell more than twice the number of kitchen cabinets as our nearest competitor.

But we don't stop there. We also offer the broadest line of bathroom vanities for the do-it-yourself market with the 18 styles featured in our new Triangle Pacific collection.

Like we said, we offer more cabinets. But to our dealers and distributors we offer a lot more than cabinets. We offer more sales tools and sales aids than anybody else, as well as sophisticated business management assistance in such vital areas as inventory control and identifying new and potential customers.

Because we can't make it unless you make it.

If you're interested in building your success story right along side ours, contact Bob Meltzer or Joe Nussbaum today. But don't ask us to sharpen your mower. We're not a jack of all trades.

Just the master of one.

Triangle Pacific
Cabinet Corp

The only name you need to know in cabinetry.

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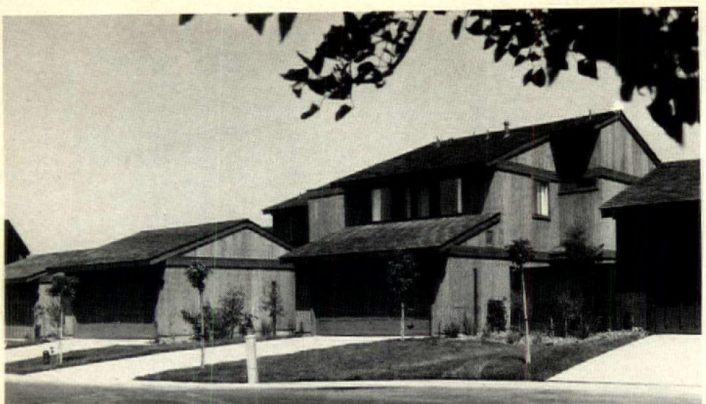
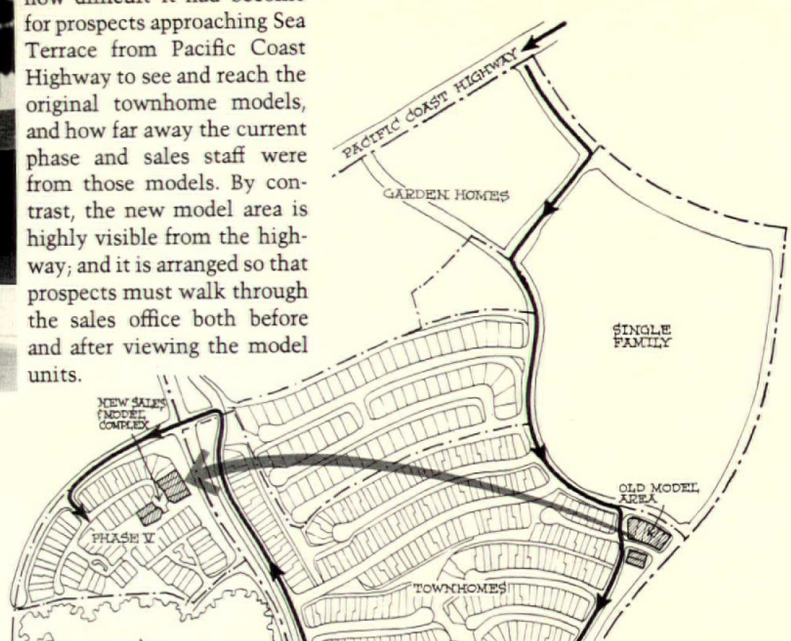
CIRCLE 59 ON READER SERVICE CARD





Overall site plan indicates how difficult it had become for prospects approaching Sea Terrace from Pacific Coast Highway to see and reach the original townhome models, and how far away the current phase and sales staff were from those models. By contrast, the new model area is highly visible from the highway; and it is arranged so that prospects must walk through the sales office both before and after viewing the model units.

Moving models increases sales by 850%...

and at minimal cost

Even the most successful model complex can lose its sales appeal after three years—as Avco Community Developers Inc. learned the hard way.

The lesson started when marketing began for the fifth phase of townhouses at Sea Terrace—a 719-unit, resort-oriented section of Laguna Niguel, the 7,000-acre planned community in California's Orange County.

Sales had been perking along ever since Sea Terrace's first townhomes opened in March 1972 (209 were sold in the first 14 months). But they dropped alarmingly—to only 12 in one year—after the new phase opened in June 1974. And the reason, the developers discovered, wasn't the faltering housing market.

"Our main problem was that what once had been a great model-complex location—right at the entrance to the first townhome phase—had outlived its usefulness," says David Stein, Avco vice president and project manager at Laguna Niguel.

For one thing, says Stein, it was now difficult to see the complex from the highway. Hence important drive-by prospects were being lost.

Further, the old models are in what now is a completed residential area. So all prospective buyers had to be screened at Sea Terrace's private entrance.

And to compound the problem, the sales staff had moved to the new phase. Therefore many people who did tour the models left without meeting a salesperson or seeing the production units.

Avco's decision: Create a new model complex—but not for the $50,000 it would cost to duplicate the original elaborate complex, which was one of three built to market the project's single-family, garden-home and townhome neighborhoods [H&H, June '73].

Instead, last July the developer merely moved furnishings, accessories and landscaping from the old model area to where the new units are being built; then a new sales complex was created, using standard production units.

"We produced five furnished models and a sales office for something between $5,000 and $7,000," says Stein, "a low cost when you consider the results: 34 units sold in the first four months compared to those 12 in the first year."

Stein credits interior designer Kathy Akins of Irvine for much of the move's success.

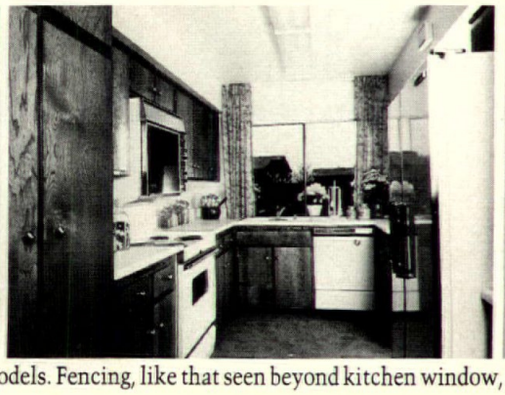
"She helped supervise the take-down and set-up procedures," he says, "and her expertise kept our costs to a minimum."

Another reason the model move was relatively painless: There has been little change in the townhome design (by architect Salerno-Livingston of San Diego) since the project opened. Smaller units are slightly larger than their original counterparts. And items like cabinets have been upgraded. Everything else—even the Texture 1-11 plywood siding—is the same. So except for things like paint, Avco had a ready-made interior-design package.

Although the townhome design hasn't changed very much, the same can't be said for prices. They've jumped from a range of $39,500 to $54,900 when the project opened to a present range of $52,900 to $72,400.

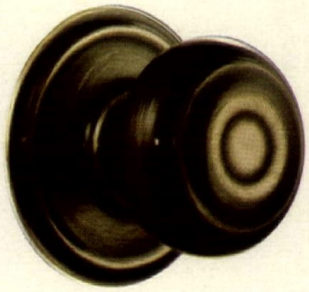
Some of that increase, says Stein, reflects the number of Laguna Niguel amenities that have been completed since Sea Terrace opened—a private beach, and shopping and entertainment facilities. They are open to Sea Terrace buyers along with the project's own three rec centers which include a swimming pool, a jacuzzi, saunas, tennis and volleyball courts, and a landscaped park with playing fields and barbecue areas.

But even with all of these amenities plus a heavy newspaper and radio ad campaign, says Stein, Avco needed the relocation of its prime selling tool—the models—to get phase five into the profit column.



PHOTOS: COURTESY AMERICAN PLYWOOD ASSN.

Re-used furnishings turned production units into models. Fencing, like that seen beyond kitchen window, helped create a sales trap around new models.



Georgian

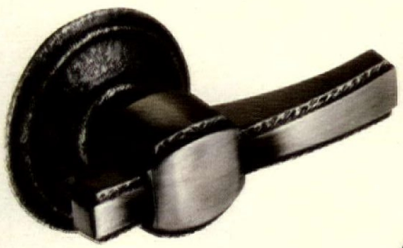
ANTIQUE BRASS

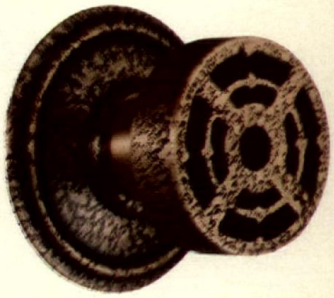
A touch of period authenticity shows in this traditional Colonial design. Schlage on any door means you have chosen security.

Sonora

OLD IRON BRUSHED

Levers offer a "natural grasp" ease of operation and a horizontal design element for both modern and traditional doors. Schlage on any door means you have chosen the lock that lasts.





Dover

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Portola

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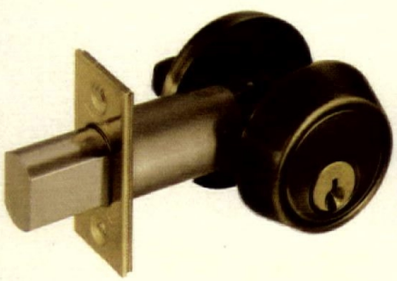

High security deadbolts are available in matching or complementary finishes. A Schlage deadbolt on any door means you have taken extra security precautions.

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Today's prospective buyers are looking harder at details, questioning quality and expecting reassurance as to the wisdom of their investment. Schlage Locks are an inescapable clue to the quality of materials and craftsmanship in any home.

SCHLAGE

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San Francisco, California 94134

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Is "friendly" really the key word in title insurance?

All other things being equal, it's probably true that any service sells better when accompanied by a smile.

All other things being equal.

But before you award your title insurance business to the fellow who's showing the most teeth, consider some other facts. For example:

The primary risk that a title insurance company can assume without asking other title insurers to share in the project is a good indication of that firm's strength. On major projects it can turn out to be a direct benefit to the insured—both in time and cost. But even if your property is nowhere near the maximum figure, primary strength is still a good criterion in seeking the most reliable firm.

Simple fact: The financial strength of the Ticor Title Insurers allows us to assume greater dollar risks without going to third parties than any other title insurance firm.

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THE TICOR TITLE INSURERS

CIRCLE 62 ON READER SERVICE CARD

Five more reasons to choose Tuscany ceramic tile.

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A total of eight romantic colors to choose from. And designer shapes—Valencia, Hexagon, and the 4¼" and 1⅜" squares. Use coordinated fixtures or even color-coordinated Tuscany grout to take your customizing one step further. What's more, Tuscany 4¼" squares are available in pregrouted Redi-Set® tile sheets.

For new construction or remodeling. For walls, residential floors, countertops, vanity tops. Nothing creates customs—or pleases customers—like Tuscany ceramic tile.

CIRCLE 63 ON READER SERVICE CARD

American Olean Tile Company
2201 Cannon Avenue,
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☐ Please have a sales representative call.

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If a developer takes a town to court and wins, the court should give him specific zoning approval for his job. Otherwise, it's throwing him to the same sharks he defeated in court.

A zoning case that is likely to affect every housing producer in the country is awaiting decision before the Supreme Court of New Jersey. It involves not only the developer's right to force a town to undo its snob zoning, but—and this is significant—the developer's right to have the courts direct that zoning permits be issued after he has won his case. This is technically known as "definitive relief."

Background. Briefly, what has happened is this: A developer, Oakwood at Madison Inc., proposed building 2,400 units on a 350-acre parcel in Madison Township, New Jersey. The project was to consist of 150 single-family detached homes and 2,250 townhouse and garden-apartment units that would sell or rent for prices that moderate and lower-moderate income families could afford.

The municipality denied the application and the developer started an exclusion suit. That was five years ago.

Ever since, the town has been ducking and dodging, using "environmental" data as a basis for, among other things, doing nothing about the exclusionary nature of the township. It has also used a dodge that had been tried before in Pennsylvania and found improper by the courts: condemning part of the land for a public park.*

Meanwhile, on March 24, 1975, The Supreme Court of New Jersey announced its decision in the Southern Burlington County NAACP v. Township of Mt. Laurel case [H&H, May '75]. In ringing phrases the Court held that municipalities that did not provide for their "fair share" of the middle and low-income housing markets had unconstitutionally trespassed, and directed that Mt. Laurel rezone itself.

No relief. Scholars, lawyers and others acquainted with the field quickly noted that the Mt. Laurel decision contained a fatal flaw: It failed to grant definitive relief.

The absence of definitive relief meant, in effect, that the courts were throwing developers to the tender mercies of the sharks whom the developers had defeated in court. It would be naive to expect a town to act reasonably under such circumstances.

Still, the New Jersey courts, as in most states, have been extremely solicitous about local governments' feelings. If these governments are found to be wrong—and even where they are proven to be clearly antisocial—the courts have simply chastised them with a "now, go and sin no more" lecture.

It has often been said that if judges could witness a couple of zoning hearings before the local lynch mob, they might be disabused of the notion that such a lecture could accomplish anything.

Oakwood remedy. The Oakwood case is now before the New Jersey Supreme Court—the same court that handed down the Mount Laurel decision. And the developer, his counsel and Suburban Action (a non-profit group dedicated to opening up suburban housing to low- and moderate-income families) are asking the court to take that extra step: to sanction the granting of definitive relief to a developer where a town unconstitutionally engages in exclusionary or discriminatory zoning practices.

In other words, they want the New Jersey Supreme Court to take the ringing phrases of Mount Laurel and turn them into a realistic tool.** This follows the ancient legal adage that "there is no right without a remedy." And that is precisely what makes this case so important.

If the court decides that this kind of suit can be brought by a builder/developer and that he can win specific approval for a job, then the municipality that engages in exclusionary zoning will be forced to do an honest rezoning job.

The ruling is important, also, because this interpretation is being sought under the New Jersey Enabling Act which is very similar to the enabling acts of most states.†

Argument. At the last argument before the Supreme Court of New Jersey, the township took the position that it had met its "fair share" burden of moderate-income housing by providing for a number of garden apartments. No one stopped to question the fact that many moderate-income families do not wish to live in garden apartment complexes, nor should they be compelled to.

The township also took the position that zoning has no effect on the ultimate cost of housing. A study done by Rutgers University†† shows that, on the contrary, zoning has a marked effect on housing prices.

The township analogized its attitude by saying this was kind of "tough luck"; low- and moderate-income families would be relegated to buying used housing much the same way as they were relegated to buying used cars.

Future constituency. Most notably absent was any intervention by the National Association of Home Builders or the Urban Land Institute. Had they been there, they might have been able to explain to the Court that local government responds only to a "constituency in place"—the voters who are already registered there. And the builder/developer really stands before the court as a symbol of a "constituency yet to come." The people to whom he will sell housing have as yet no voice in the local government.

As a matter of fact, because of the long lead time needed for development, these future buyers and renters may not yet know who they are. They may be the young couple that has just met. Or the older couple whose last child is about to leave home. Or the person who is about to become widowed.

Ghosts. These people are ghosts in the room where any moderate-income development is being considered. They cannot come down in busloads nor threaten the local officials with reprisals. Unless effective definitive relief is granted, no one can or will stand up for them.

The Oakwood case is before the same court that recently validated the need for rent control by local option, justifying this with the fact that there is a known housing shortage. A casual glance at the maps shows there is enough land zoned for high-income families to last well into the year 2300, but land zoned for middle-income families is in short supply. Wealthy families are welcome into the year 2300, but the ordinary ranks of middle-income Americans must justify their need for decent shelter.

If the Court takes the logical and necessary step of granting definitive relief, it will change this. It—and the courts of most other states—should look to Pennsylvania to see that granting definitive relief does not end civilization as we know it. To the contrary, it forces municipalities to rezone rationally, and allows people to follow jobs, schools and roads.

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*After the famous Netherprovidence Township exclusion case in Pennsylvania, the township tried the same ploy of condemning the property for a public park. See the sequel to events in In re Appeal of Girsh, 437 Pa. 237, 263 A.2d 395 (1970).

**The Constitution of Soviet Russia is also filled with ringing phrases and great statements on human rights and freedom. Obviously, they do very little good unless there is an enforcement mechanism.

†Under Pennsylvania's enlightened Municipalities Planning Code, definitive relief is granted subject to compliance with building and fire codes and other such items which are processed at the local level. Other states could do well to study the Pennsylvania experience.

††Sternlieb, George, and Sagalyn, Lynne B. *Zoning and Housing Costs—The Impact of Land Use Controls on Housing Price.* New Brunswick: Rutgers University Center for Urban Policy Research, 1972.

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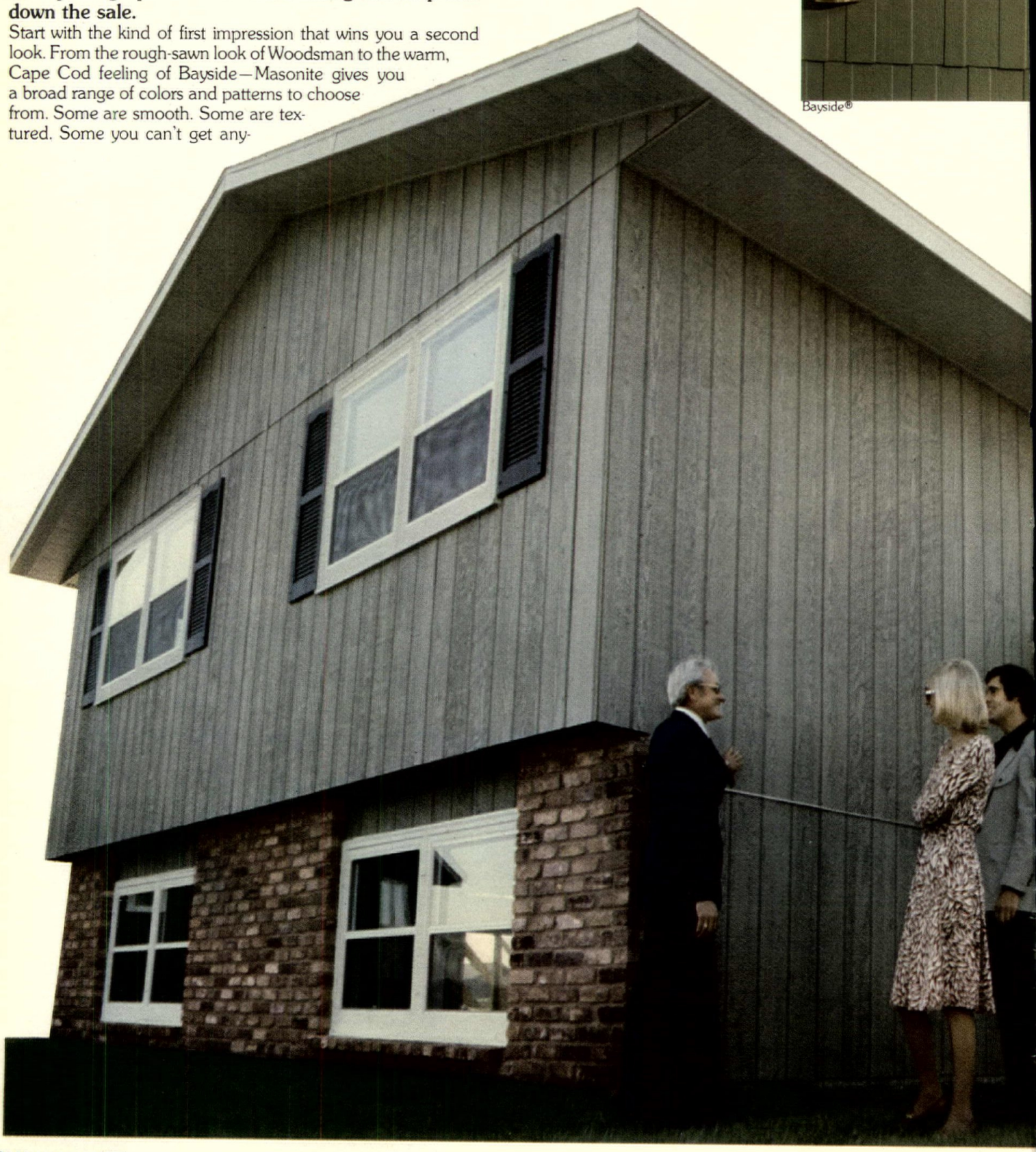

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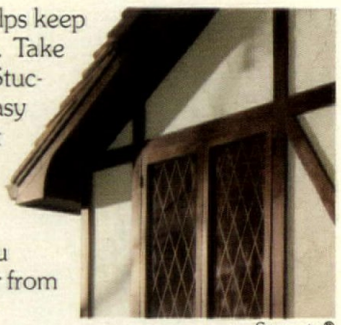

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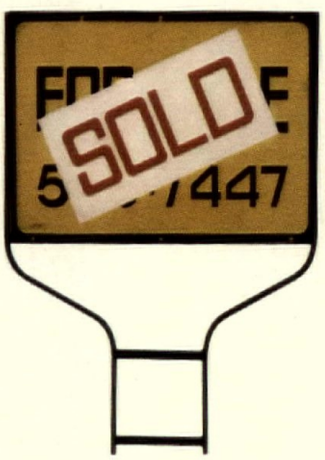

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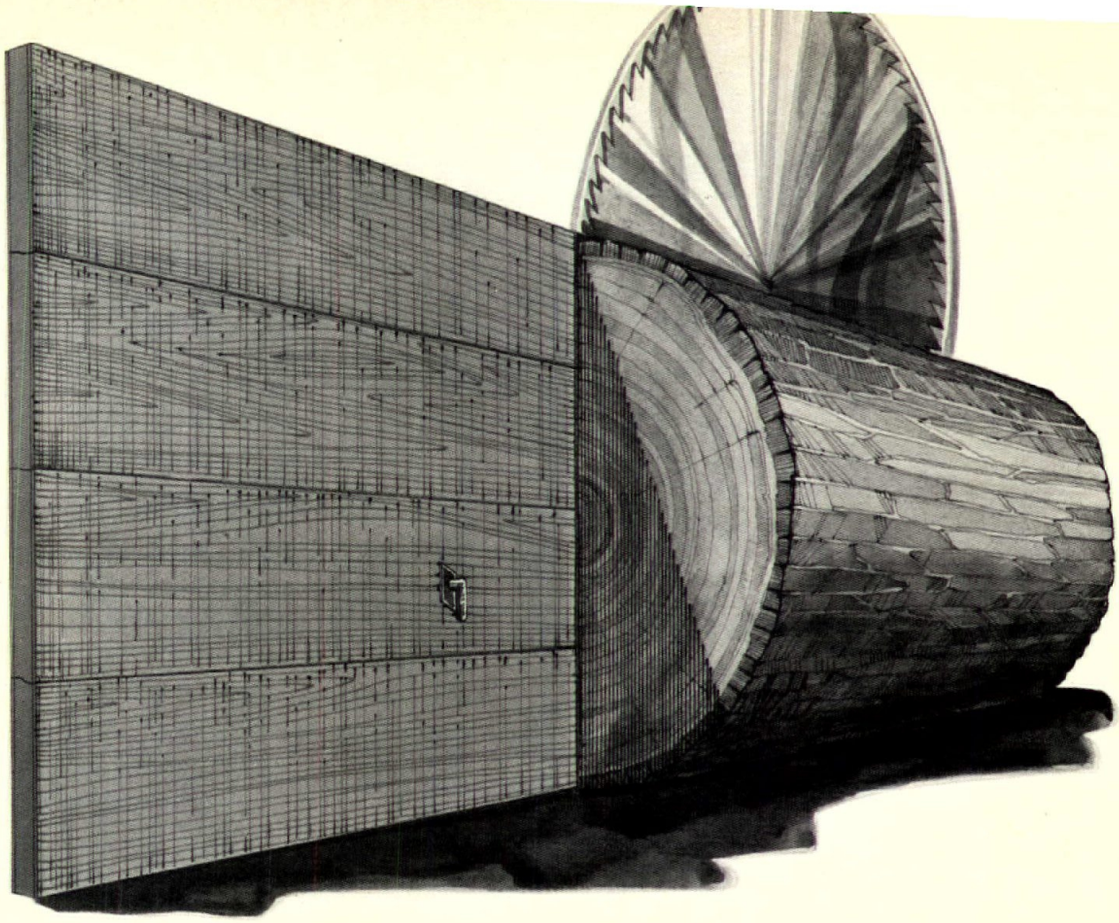

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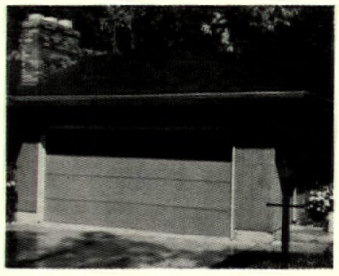

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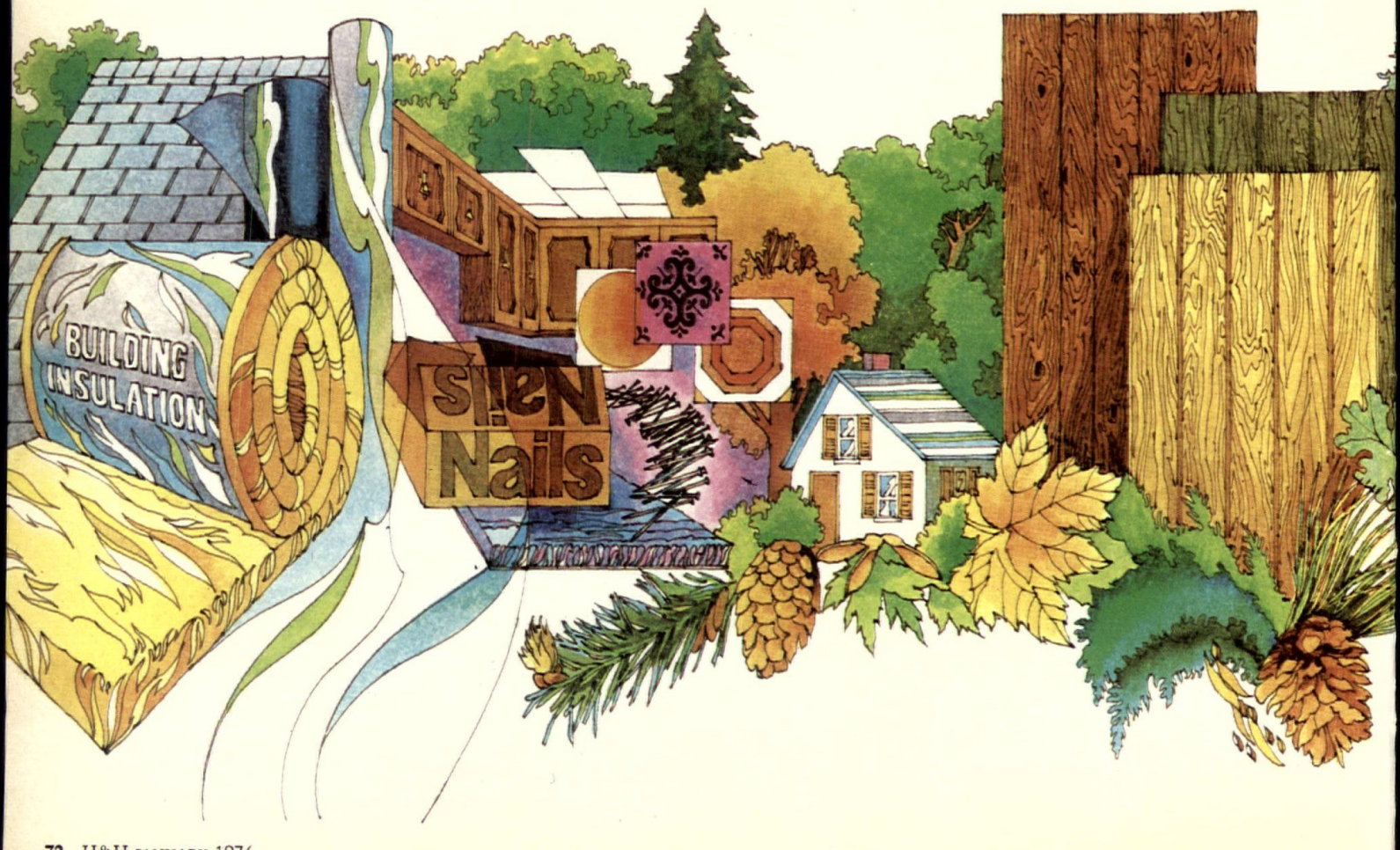

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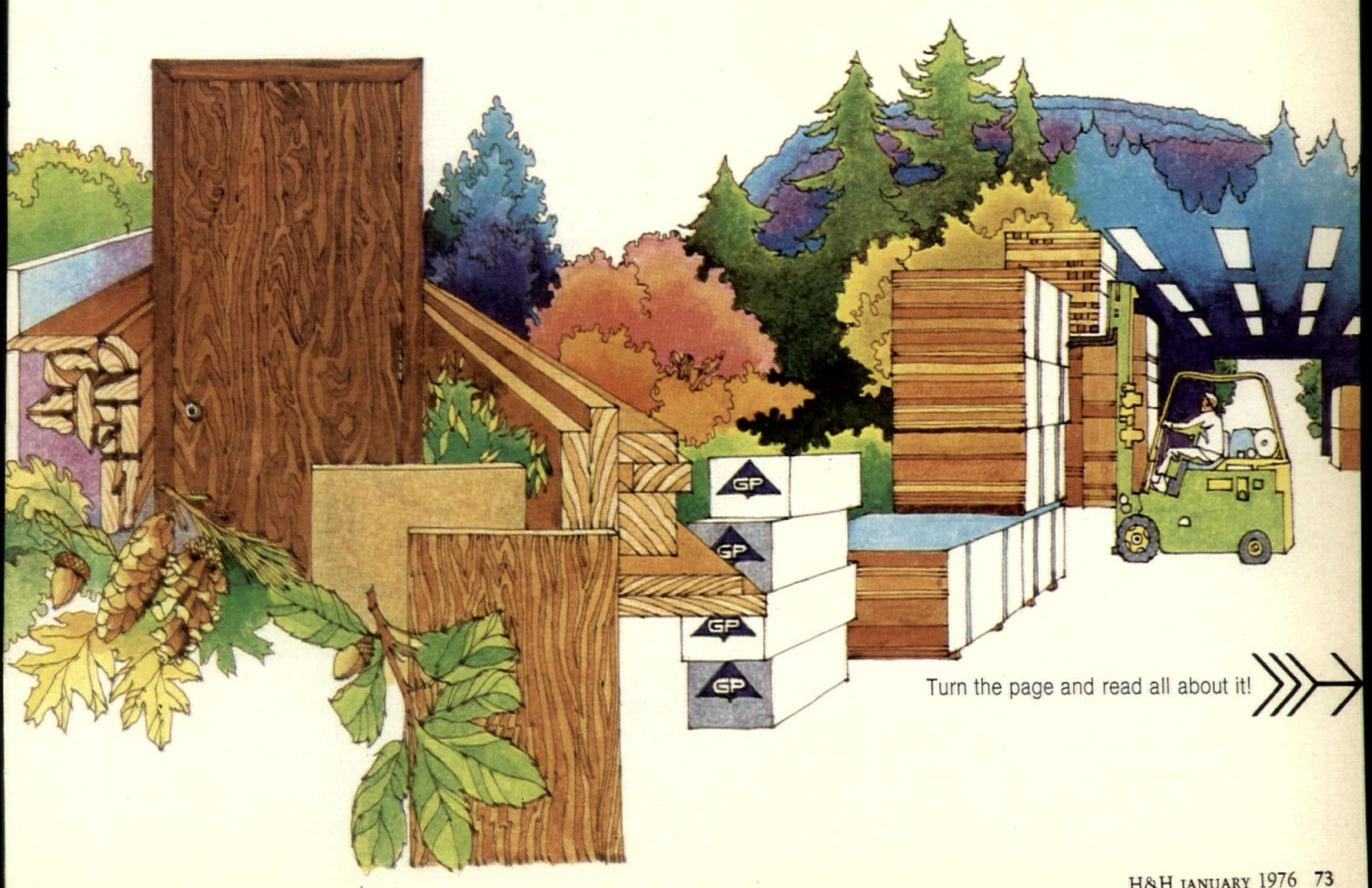


Turn the page and read all about it!

Lenders now counting on an inflation bailout should play for perspiration bailout instead

'Tis the season for pontificating about the future—but this writer is not going to devise predictions this year because prospects for housing and real estate development are so completely dominated by what happens to the glut of problem properties in most markets. There is so much confusion and misinformation about this undigested real estate that every housing professional has an interest in the outcome.

First, it's vital to get a handle on what kind of property we're talking about and where it's located. The REITs alone acknowledge about $9¼ billion of non-earning investments and foreclosed property. It's generally believed that they may hold half again as much in borderline loans, ready to be tipped into problem status unless local markets turn around quickly. A lot of ink has been shed over REIT problems but little has been said about the *banks'* problem loans. Since the banks hold more than twice as many construction and development loans as the REITs, one must assume banks have their problems too. If we assume that banks are twice as efficient as REITs, then banks also have $9-$10 billion in problem properties. Life insurance companies are not immune—their investment is probably close to $25 billion. While the number is large, it represents only about half of total construction in a good year.

Problem-loan territory. Most REIT problems are in Florida, Texas, Georgia and California. Bank and insurance company problems are dispersed more widely. About two-thirds of the REIT problem properties are residential, and they run to about 25% in condominiums, 20% in land acquisition and development loans, 15% in apartments and the remainder in single-families.

Many projects are ambitious to the point of grandiosity, conceived in the mistaken idea that ever-rising incomes would make top-of-the-line units salable or rentable. This thread of expectancy runs through many projects, and a large portion of land loans financed streets, utilities and other site improvements for future project phases. The inflationary burst of 1973-4 drove construction costs up 15% to 25%. Meanwhile, inflation and a sour economy pinched consumer ability to pay. The result is that these projects are the crest of a wave, beautiful but frothy.

Inflation's fantasy world. Most real estate men know almost intuitively that these projects are uneconomic in today's environment. There's no way they can command the prices needed to repay mortgage lenders. And the lenders know it, in their most personal moments. When things get tough, lenders typically retreat to a private world to work out solutions behind closed doors lest publicity upset delicate rescue plans. (In this vein, bankers refused to appear on the recent convention program of the National Association of REITs.)

Inflation is being counted on by the banks and other lenders to bail them out of this deep hole. The comment by Chairman Walter Wriston of First National City Bank of New York is typical of lender thinking: "I've been around long enough to know that today's real estate values are transitory." As a result the commercial banks holding the whip hand over the REITs aren't pressing them to dispose of problem properties.

The closed door. The upshot of this strange faith in inflation is that hundreds of real estate men who've tried to open negotiations with banks, REITs and other lenders about their "tough" or "slow-moving" properties haven't gotten to first base. Most lenders have given real estate entrepreneurs and investors a cold shoulder usually reserved for thieves and outcasts. One of the real tragedies is that very few lenders have developed any simple screening device for offers of help thrown their way. Hence, the honest proposals of veteran builders are landing in file 13.

The inflation bailout belief has also led lenders to adopt some strange and counterproductive practices that amount to holding actions. A favorite is to assign a junior officer, often without any real estate experience, to monitor a group of projects. We have run across such loan officers assigned to as many as 59 separate projects. Often they rely upon a hired gun—architect or consulting engineer for unfinished construction, local real estate agent for sales and leasing of completed property—to keep them advised about what's going on in a distant city. The net result is that projects begin drifting and lose momentum.

We spoke recently with a loan officer who had a $10-million condo project in his stable of 30 properties. The condo was 70% completed but no marketing efforts had begun. The neighborhood was "fairly high income," the loan officer said, but he had no real idea of whether units were priced correctly. This frank young man spent no more than one day a month on this project; were he the owner with his future dependent upon it, he said, he'd be working seven days a week on getting those units sold.

Refusal to admit loss. The condo incident illustrates the frozen nature of these problems. The projects will ultimately be marketed, but meanwhile lenders will sit with a fearful investment. With inflation running at about 7% annually now, it's possible that market prices will catch up to the amount invested in three to five years for most properties. It takes no mathematical genius to know that a lender who's received little or no income on an investment for five years—but recovers principal at the end of that time—has suffered a real loss.

Accountants have forced REITs to recognize such holding costs—one big reason for the huge losses reported by some REITs recently—but banks and insurance companies appear strong enough to beat off imposition of these rules on them. Thus by *their* bookkeeping they may ultimately get an inflation bailout even though everyone else knows they will have lost money. And because they count on this inflation bailout, they hold projects for fear that they will sell them too early or at prices that are too low.

Hard work and its rewards. Precious few lenders have swung to the view that a perspiration bailout is what they need.

Real estate development has always been a game of nickels and dimes (which turn into dollars when capitalized at 10%) and the rewards have always gone to those who can devote enormous amounts of time and energy to renting or managing apartments efficiently, or selling units quickly to cut carrying costs.

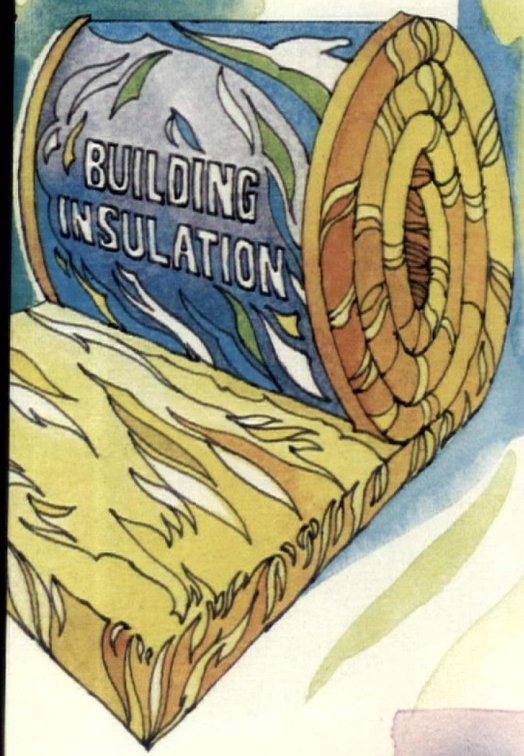
That's exactly what's necessary to turn around all those sick projects: lots of time and lots of sweat on the part of people who know what they're doing.

It doesn't matter whether the banker or REIT does the sweating itself or brings in someone else to do it. The point is, the perspiration bailout is, in almost every case, the only kind of bailout that will work. And the sooner everyone realizes that and gets to work, the better.

KENNETH D. CAMPBELL, AUDIT INVESTMENT RESEARCH INC., NEW YORK, N. Y.

Ken Campbell, whose monthly HOUSE & HOME columns start in this issue, heads Audit Investment Research Inc., an investment-analysis and advisory service specializing in the real estate industry. His firm publishes two authoritative newsletters—*Realty Trust Review* and *Real Estate Disclosure Digest*. A former H&H editor (1960-1967), Campbell also spent two years with Standard & Poor's.

WHAT'S THE LATEST?!



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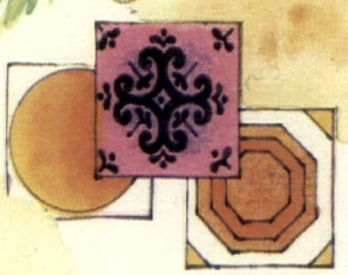

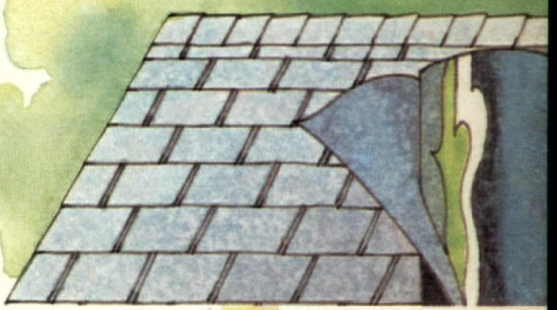

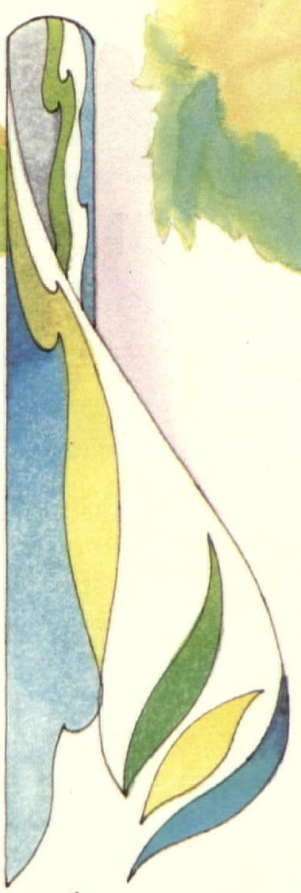

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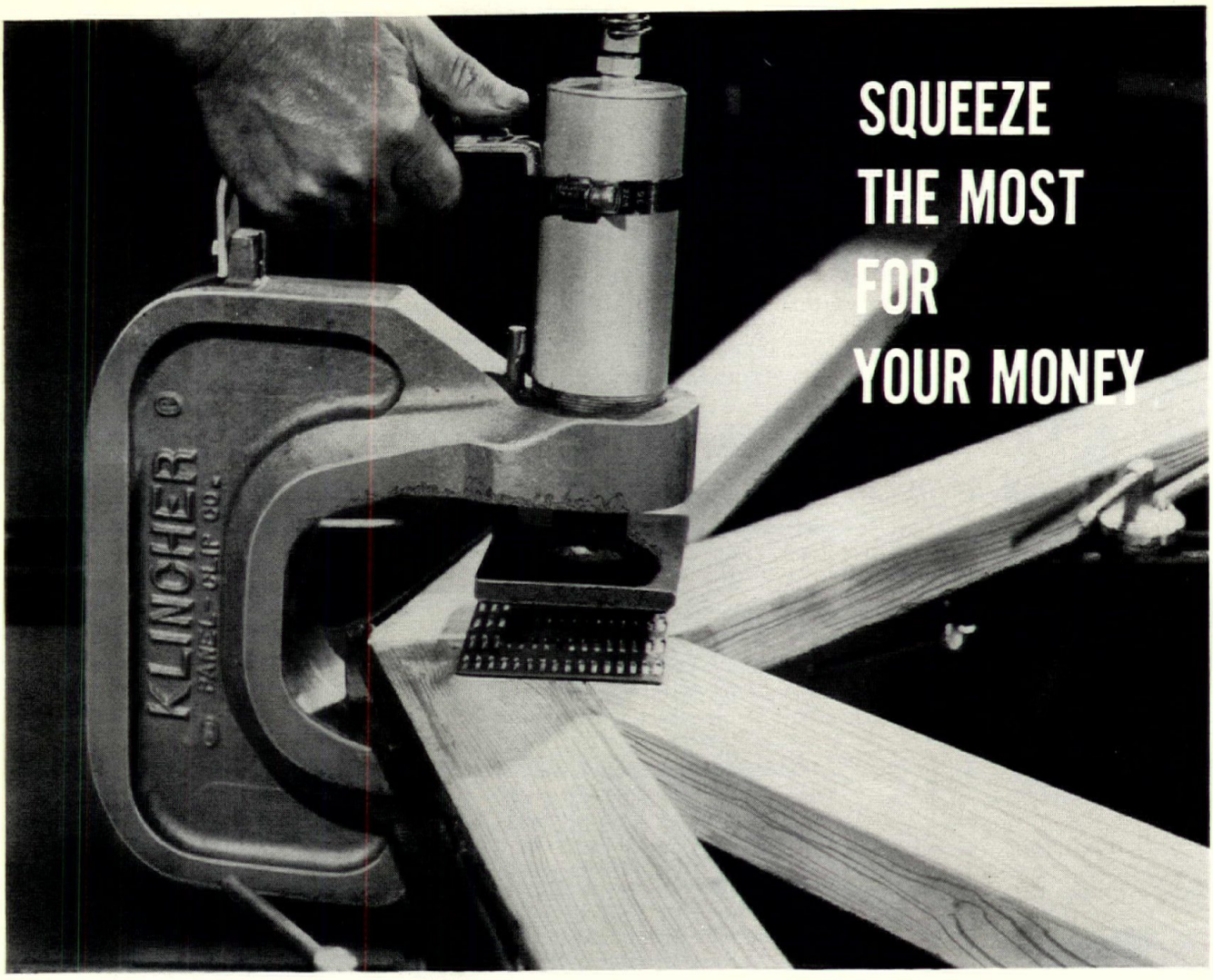

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See your G-P Registered Dealer. He's backed by a distribution system second to none. He's got the product, got the price, and we'll back him with the service to get it to you. Fast.

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Tell your remodeling customers: It pays to stay with gas.

Gas appliances use less energy, cost less to operate.

Huge remodeling/replacement market. 33 million families heat with gas. 29 million families heat water with gas. 32 million families cook with gas. 9 million families dry clothes with gas. A lot of them will be remodeling this year and replacing their gas equipment. Here are some facts you should know about gas:

Gas is the efficient energy. People replacing their old gas equipment with new gas equipment don't add to the energy problem. Studies by the U.S. Government's Council on Environmental Quality show that gas appliances use considerably less of America's energy resources than other comparable types of appliances. And they cost less than half as much to operate.

Gas will keep coming. The Federal Power Commission has specified that the natural gas industry's first priority must be to keep on supplying homes that now have gas. So your customers for home additions and other remodeling can expect to have continued gas service.

How to have satisfied clients. Recommend that your customers stay with gas. They already know about the convenience and dependability of natural gas. They'll thank you for pointing out its efficiency and economy. Now more than ever, it pays to stay with gas.

Use gas wisely. It's clean energy for today and tomorrow.

AGA American Gas Association

CIRCLE 78 ON READER SERVICE CARD

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NATURE'S OWN HARD HICKORY WOOD
DESIGNED IN THE ELEGANCE OF A CLASSICAL PERIOD
BUILT WITH UNCOMPROMISING HAAS CRAFTSMANSHIP

Sculptured panel doors

Distinctively shaped panels of choice hickory veneers and surrounded by solid hickory a full inch thick. Hickory has a rare combination of strength, toughness and hardness.

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Durasyn® extra protection

The natural hickory beauty is protected by exclusive Durasyn® finish to resist scratches and stains. Every detail of Haas cabinets demonstrates quality and lasting value.

The new GE Home Sentry™ Smoke Alarm home buyers are seeing on television and in magazines is available at GESCO outlets now!

And now's the time to make sure every house you put up for sale has the built-in sales appeal of GE's New Home Sentry Smoke Alarm.

Why a Smoke Alarm?

Because prospective buyers in increasing numbers are demanding the protection against the hazards of fires that a reliable smoke alarm affords. *Because* the FHA requires the installation of a smoke alarm in new homes insured through the FHA. And *because* more and more local building codes require them.

Why the GE Home Sentry Smoke Alarm?

First of all, the GE name is assurance to you and prospective home buyers that the Home Sentry Smoke Alarm is a reliable quality product. In addition, hard-hitting national television and print advertising throughout the fall will make your customers aware of the benefits of GE's Home Sentry Smoke Alarm.

How GE's Home Sentry Works

GE's New Home Sentry Smoke Alarm is a true early-warning device—an ionization detector so sensitive it can detect a fire and set off an alarm often before appreciable smoke is visible. When seconds count, the Home Sentry Smoke Alarm can help give the homeowner the time it takes to evacuate his family safely. Solid-state circuitry helps ensure reliability.

The Home Sentry AC model operates on ordinary household current and is easily installed in a standard 3½" octagonal or 4" square junction box. It has an operating signal light and a test button to help assure that the unit is in working order. There's a "quick disconnect" feature for easy servicing, and GE has almost 200 service facilities to answer questions and help solve servicing problems.

The wired-in unit retails for less than $40. GE's Home Sentry is also available in a battery-operated model that retails for under $55. Both models are UL-approved, and both are available now through all 190 GESCO outlets.

To give the houses you build the added appeal of a GE Home Sentry Smoke Alarm, contact your local General Electric Supply Company distributor now. They're listed in the Yellow Pages.

GENERAL ELECTRIC

CIRCLE 80 ON READER SERVICE CARD

Editorial

Distressed properties: the need for a realistic approach

For roughly four years—1970 through 1974—real estate, especially its home-building sector, was treated to a Lucullan feast. The main ingredients were heaping servings of money ladled out by the REITS and a seemingly insatiable consumer appetite for housing of all kinds.

We are now witnessing the inevitable action of the cosmic law which says, in effect, there's no such thing as a free lunch. The feast is over. The housing industry has an acute case of indigestion, exemplified by hundreds of thousands of unsold units. The bill has been laid before the lenders who invited everyone to the feast. And the lenders, having peeked at the bill, have hastily laid it back down on the table and started talking about something else—*anything* else.

The bill is going to have to be paid, of course. But with a few notable exceptions, the REITS and the banks who have found themselves the effective owners of billions of dollars worth of real estate have up to now done almost nothing about it.

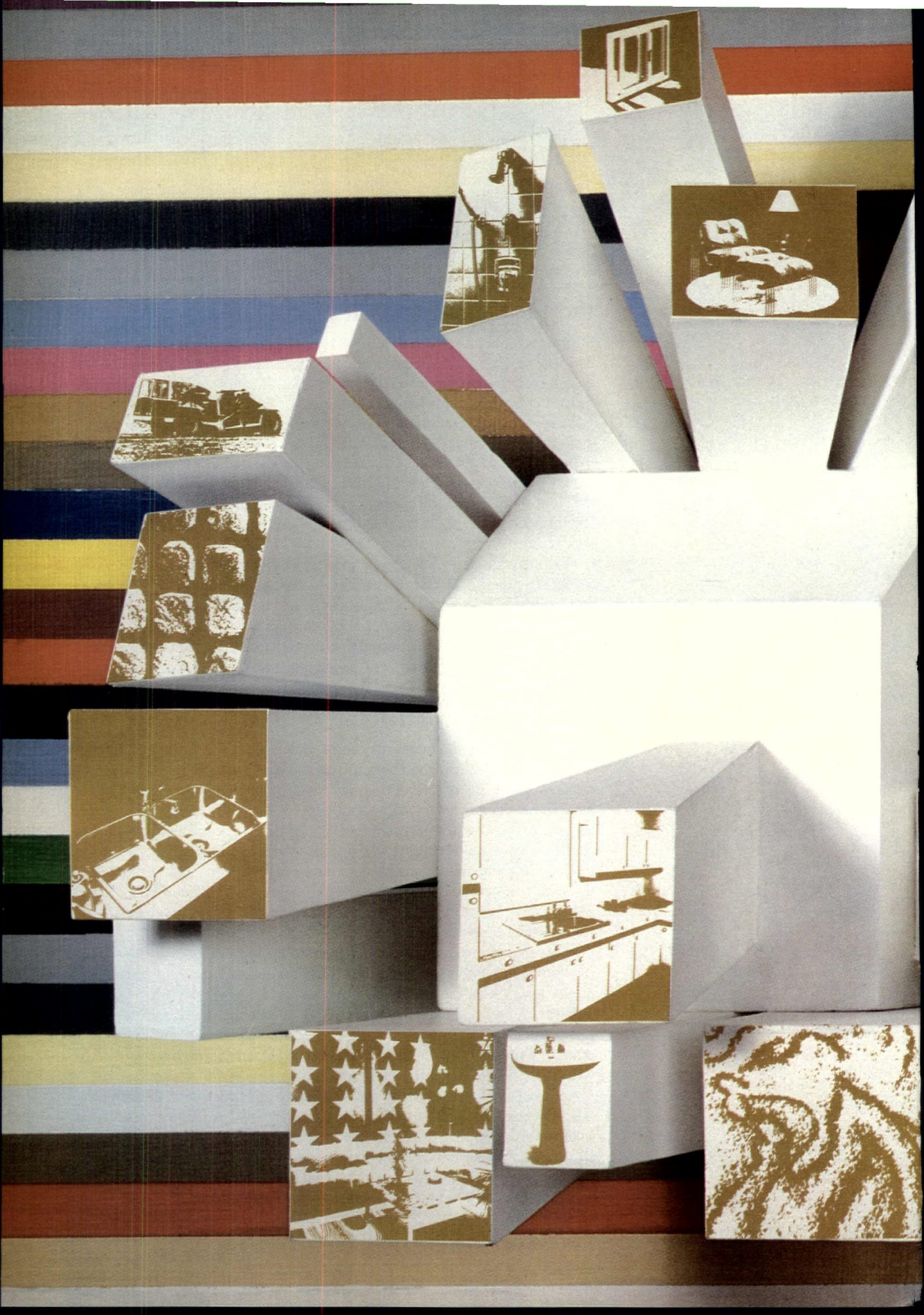
Their most frequently expressed justification for non-action is that if they wait long enough, inflation will appreciate the value of their properties enough to bail them out. There also seems to be a mystic hope that if it is ignored long enough, the problem will somehow dematerialize of its own accord.

To some degree, this paralysis can be understood. The lenders obviously don't want to swallow the enormous write-downs that will be involved in either working out or selling their distressed properties. Few if any lenders have the development or managerial expertise to work the properties out themselves. And for the past couple of years they have been hustled by hordes of self-styled work-out artists who promise to solve all the lenders' troubles in return for whopping monthly fees plus a big piece of the action. (It's interesting to note that many of these work-out artists are former REIT people. Presumably they learned the path out of trouble by having previously traveled it in the opposite direction.)

Be all that as it may, the lenders have to do something, and the sooner they do it, the bigger the jump they'll have on other lenders in getting the properties back on the market.

There is only one realistic course. First, accept the unpleasant fact that losses must be swallowed; second, find solid, responsible developers and managers to work out the distressed properties; and third, negotiate deals with these people that adequately reward fast, successful workouts.

A typical example of such a successful work-out situation is shown in the article of page 110 of this issue of HOUSE & HOME. For lenders, it suggests a course of action that can be successfully applied to a majority of work-out situations. And for builders and developers, it both indicates opportunities in the work-out field, and shows the kind of abilities and characteristics a company must have to take advantage of those opportunities.—M. C. H. JR.



NEW PRODUCTS 1976

Never has the balance between housing quality and housing costs been more critical than in today's price-conscious market. All across the country, builders, developers and architects are looking for ways to squeeze costs but, at the same time, maintain—and even increase—sales appeal.

So product selection, no less than design, planning and construction efficiency, demands closer attention than ever before.

This preview of 1976 materials and equipment is an ideal place to start. On the following pages you will see more than 200 different products. Many of them will be on display at the NAHB convention in Dallas, January 18-22, while others are included because HOUSE & HOME considers them to be of special interest.

Products are shown in two sections—one on the next 18 pages, the other in the back of the magazine. To find your way around, check the index below.
—ELISE PLATT

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BATHROOMS

1. Tub/shower enclosure in four easy-to-handle pieces is precision molded of lightweight Fiberglas. Available in bone or white with a textured finish, unit has optional color trim strips. Owens-Corning, Toledo, Ohio. *Circle 200 on reader service card*

2. "Visu-temp" shower valve combines anti-scald pressure balancing system and a bimetal thermometer. Since the water temperature is always in view, it is easy to maintain a consistently safe level for showering. Symmons, Braintree, Mass. *Circle 201 on reader service card*

3. Handshower, Pulsation®, delivers water in a range of steady or pulsating sprays depending on control setting. Unit has a high-impact handle and an extra long flexible chrome hose. Moen, Stanadyne, Elyria, Ohio. *Circle 202 on reader service card*

4. Bamboo-style lavatory set is part of an all brass line of decorative plumbing fittings. Available in five finishes, including the antique 24-K gold shown, line has a series of matching accessories. Artistic Brass, Los Angeles. *Circle 203 on reader service card*

5. Washerless faucets and fixtures with SuprValve™ last up to 10 times longer than conventional compression washer units. The line includes sink, lavatory and tub/shower units with metal or acrylic handles. Union Brass, St. Paul, Minn. *Circle 204 on reader service card*

6. "Beauty Spa Whirlpool Bath" comes factory-assembled with pump, piping, self-cleaning jets, drain and overflow attached. The porcelain-on-steel tub is supported by sound-deadening insulation bonded to the bottom. Briggs, Jim Walter, Tampa, Fla. *Circle 205 on reader service card*

7. Tangerine-color soaking tub is the center of the "Sun Country" bath. Also shown are two Americana brown lavatories with "Heritage" fittings, a "Luxor" toilet, a "Luxette" bidet and a 48" shower with an integral seat. American Standard, New Brunswick, N.J. *Circle 206 on reader service card*

8. Elegant lavatory centerset, "Exquisit," comes in the polished chrome shown or 23-K gold plating. The sleek, contemporary fitting has a slow-closing feature and a non-rotating washer. Grohe, Elk Grove Village, Ill. *Circle 207 on reader service card*

9. Single-handle tub/shower valve, "Val-Temp," provides automatic water temperature control. The chrome unit features a dial with red and blue visual guides to indicate hot and cold. Valley Faucet, Plano, Tex. *Circle 208 on reader service card*

10. Distinctive hardware series, "Classic Americana," is designed to complement all the traditionally styled bath fittings on the market. The line of solid brass accessories comes in four decorative finishes including the gold shown. Franklin Brass, Los Angeles. *Circle 209 on reader service card*

11. Lavatory/cabinet combination, "Lavanity," features a one-piece seamless top that incorporates a bowl, counter and backsplash. Easy-to-assemble 20" storage cabinet has a woodgrain finish. Gerber Plumbing, Chicago. *Circle 210 on reader service card*

12. Extra wide shower enclosure with two integral seats is molded of easy-to-maintain Corlglas®. Unit with one-piece seamless construction comes in a choice of five colors or white. Corl, Ft. Wayne, Ind. *Circle 211 on reader service card*

13. Single-handle fittings for the tub and lavatory, "Avante," feature push-pull operation. A patented cartridge with a single moving part that controls both water flow and temperature eliminates the use of O-rings. Price Pfister, Pacoima, Calif. *Circle 212 on reader service card*

14. Decorative handle inserts for the "Olympian" line of faucets come in ten colorations to match or contrast with vanity tops. Marbleized colors are molded into the pendant-shaped inserts. Bradley, Menomonee Falls, Wis. *Circle 213 on reader service card*

15. Pedestal fixtures, "Serie Ariete," shown in brilliant red, are part of the contemporary "Il Bagno" collection. Lavatory is accented by gracefully styled "Principe" fittings in a chrome finish. Hastings, New York City. *Circle 214 on reader service card*

[More bathrooms on page 120.]

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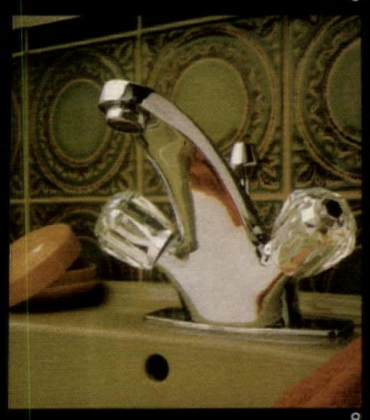

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CABINETRY

1. Coordinated cabinetry with Early American styling, "Old Mystic," comes in white *(shown)* or oak. The vanity is available in six widths, two depths and with or without drawers exposed. Williams, Leigh, Elkhart, Ind. *Circle 215 on reader service card*

2. Sliding-door cabinet, "Roma," has a custom, built-in look. The easy-to-install surface-mount unit with a decorative frame is offered lighted or unlighted in a choice of finishes. Monarch Metal, Elk Grove Village, Ill. *Circle 216 on reader service card*

3. Traditionally styled vanity, "Warrick," offered in woodtones and white, comes in a wide range of sizes. Top is cast in one piece of "Duracril II," a marble-like acrylic plastic that is impact and stain resistant. Peerless, Evansville, Ind. *Circle 217 on reader service card*

4. "Riviera" modular cabinetry is a full line of wall and base units that can be combined in a variety of arrangements. Finished in FORMICA® laminated plastic, cabinets come in driftwood white *(shown)* and walnut. Miami-Carey Monroe, Ohio. *Circle 218 on reader service card*

5. Country-styled bath cabinetry, "Embassy," comes in antique white *(shown)* or warm honeytone. The surface-mounted medicine cabinet is offered with or without lighting. Vanity bases are available in a wide range of sizes. General Bathroom, Elk Grove Village, Ill. *Circle 219 on reader service card*

6. "Chadwick" vanities in antique white are accented by decorative wicker-like panels. Available in a wide range of sizes, including a space-saving model, units have vinyl exteriors and cultured marble tops. Boise-Cascade, Berryville, Va. *Circle 220 on reader service card*

7. Two-way access cabinets, available in all size wall and base units in the "Luxuria" line, make serving and storing easier. Shown is the "Latina" style with "K-Lux" textured plastic fronts. Long-Bell, Portland, Ore. *Circle 221 on reader service card*

8. "Unifront" cabinetry has an acrylic finish inside and out, cured by an ultra-violet process. Cabinets come in the distressed walnut shown and antique white. Belwood, Ackerman, Miss. *Circle 222 on reader service card*

9. High pressure plastic laminate, "Country Cedar," has the look of genuine wood. Easy-to-maintain material comes in a choice of finishes in sheet sizes to 48"x120". Lamin-Art, Los Angeles. *Circle 223 on reader service card*

10. Solid hardwood cabinetry, "Alderbrook," with a hand-rubbed look, is available in maple or walnut tones. The easy-to-maintain cabinets are protected by a three-step finish. Diamond, Grants Pass, Ore. *Circle 224 on reader service card*

11. Light "Country Oak" cabinetry, featuring wood drawers and reversible hinges, is part of the AristOKraft® line. Door panels and frames and drawer fronts are solid oak. United Cabinet, Jasper, Ind. *Circle 225 on reader service card*

12. Sleek contemporary cabinetry, "Toscana," features vertically grooved hardwood fronts. Cabinets with recessed grips have a protective lacquer finish. The line, shown in natural oak, also comes in two other shades. Tielsa, Contemporary Systems, Needham, Mass. *Circle 226 on reader service card*

13. Traditionally styled cabinets, "Colonel Hickory," are protected by a stain- and scratch-resistant Durasyn® finish. Doors are shaped panels made of choice hickory veneers surrounded by a 1" solid hickory frame. Haas, Sellersburg, Ind. *Circle 227 on reader service card*

14. Elegant "Yorkshire" cabinetry is highlighted by raised panel maple doors with a cathedral design and thumb-latch door pulls with an antique brass finish. Doors mounted on concealed hinges feature magnetic catches. Yorktowne, Red Lion, Pa. *Circle 228 on reader service card*

15. Modern-style cabinetry, "Forecast," comes in 13 bold colors and 12 woodgrains. Fully accessorized cabinets with laminated plastic inside and out have three-way adjusting hinges. Roseline, Farmingdale, N.Y. *Circle 229 on reader service card*

(More kitchens on page 117.)
(More bathrooms on page 120.)

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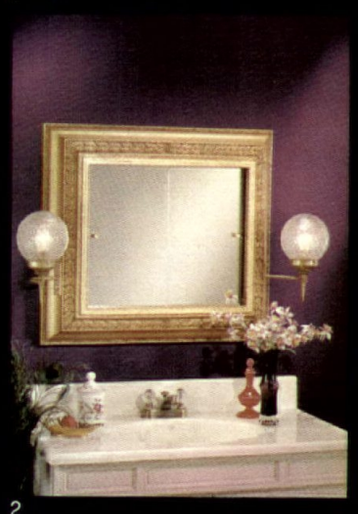
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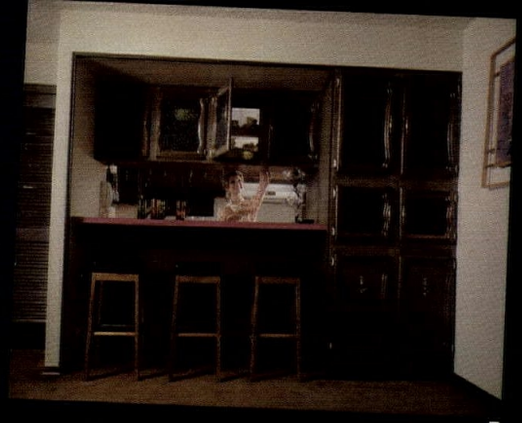

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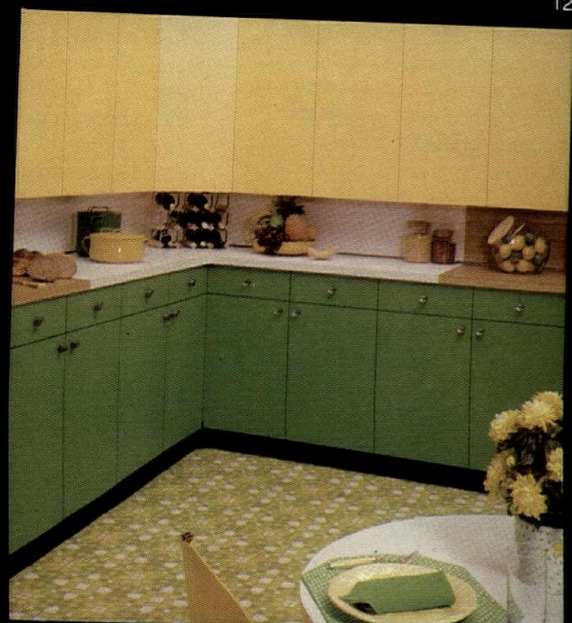

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KITCHENS

1. Trash compactor features safe key-on operation. Unit, with 3,000 lbs of ram force, reduces trash to ¼ its original volume. A litter bin accommodates small items and a large capacity drawer takes bulky trash. KitchenAid, Hobart, Troy, Ohio. *Circle 230 on reader service card*

2. Dishwasher with design flexibility has a specially constructed door containing two panels offering a choice of four colors. Door can also accommodate custom decorative material. The six-cycle unit with a porcelain enamel interior is engineered for quiet operation. Tappan, Mansfield, Ohio. *Circle 231 on reader service card*

3. Deluxe microwave oven features a recipe timer and a defrost cycle. The large capacity unit has a "Carousel" turntable that rotates, automatically assuring even cooking. Oven has a black-tinted see-through door and an interior light. Sharp, Paramus, N.J. *Circle 232 on reader service card*

4. "Counter-Saver Plus" is a built-in/portable ceramic glass work surface that doubles as a food warmer. Unit can be removed from its counter-top position and used anywhere there is an electrical outlet. Equipped with infinite controls, it has a special hot corner for beverages. Corning Glass, Corning, N.Y. *Circle 233 on reader service card*

5. Built-in electric appliances with black glass doors have a custom look. Continuous-cleaning wall oven is offered in single and double versions. Energy-saving dishwasher has eight cycles. Cooktop comes in 28" and 34" widths. Caloric, Topton, Pa. *Circle 234 on reader service card*

6. Surface-Saver® counter insert comes with a stainless steel frame for easy installation. Unit with a "Wild Herb" design is available in a range of colors. Surface will not burn, scratch, cut or mar. Vance, Chicago. *Circle 235 on reader service card*

7. One-on-one stacked dryer is featured in this apartment laundry center. Unit requires only 7′ of floor space and can dry two single loads using about half the electricity it takes for a multi-load dryer to run through one cycle. Maytag, Newton, Iowa. *Circle 236 on reader service card*

8. Compact "Touch 'N Cook" range offers large capacity cooking and easy cleaning. Unit with a "Ceramatop" cooking surface and an "Electri-clean" oven, features solid state controls that record cooking instructions at a touch. Frigidaire, Dayton, Ohio. *Circle 237 on reader service card.*

9. Single-handle lever faucet, "Tiara," is a top-of-the-line model designed for stainless steel sinks. Unit features a drip- and maintenance-free washerless, removable cartridge with a 10-year warranty. Elkay, Broadview, Ill. *Circle 238 on reader service card.*

10. Range hood with a decorative black glass lip-front has light and blower switches under the lip, out of the grease flow. Unit with snap-out housing for easy cleaning features a "Magic Lung" blower system available in two sizes. Vent-A-Hood, Richardson, Tex. *Circle 239 on reader service card*

11. Automatic washer contains a "Dispensall" system in the lid which permits the addition of presoaks, powdered detergents, liquid bleach and fabric softeners at the start of a wash cycle. Additives are automatically dispensed at the proper time. General Electric, Louisville, Ky. *Circle 240 on reader service card*

12. Double oven microwave range, "Micromatic 988," is a total cooking appliance. Unit features an eye-level microwave with a defrost cycle, a self-cleaning conventional electric lower oven and a one-piece smoothtop cooking surface. Litton, Minneapolis. *Circle 241 on reader service card*

13. "Thermatronic" microwave oven, for built-in installation, has a stay-hot control which keeps food at serving temperatures. Unit with a browning element has three power levels: low and medium for defrost and slow cooking, high for typical fast microwave cooking. Thermador, Los Angeles. *Circle 242 on reader service card*

14. Modern cooking ensemble features an easy-to-clean four-burner electric cooktop and an island hood. A companion self-cleaning double wall oven features black glass doors and a digital clock/timer. Whirlpool, Benton Harbor, Mich. *Circle 243 on reader service card*

(More kitchens on page 117.)

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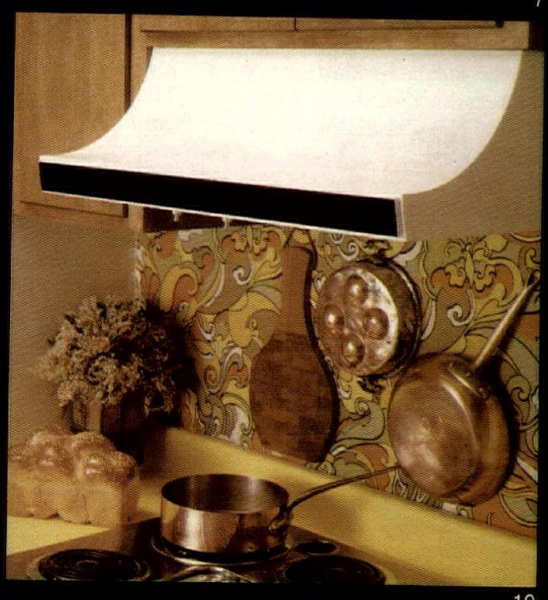

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DOORS/WINDOWS

1. Handcarved wood entrance doors are available in a wide range of styles to complement contemporary or traditional designs. Multi-panel doors of kiln-dried mahoganies and pines have mitered, raised moldings for dimension. International Wood, San Diego, Calif. *Circle 244 on reader service card*

2. Turn-of-the-century style door, "Tiffany," features a stained glass insert in the center of its nine panels. Manufactured of vertical grain kiln-dried Douglas fir and hemlock, doors are 1¾" thick. Simpson Timber, Seattle. *Circle 245 on reader service card*

3. One-piece decorative door skin, "Uni-Panel," is molded of high-density urethane. Facing, which can be applied to any flush door, will not crack, chip, fade or peel. Offered in a range of designs, panel comes prefinished in a walnut tone or primed, ready to paint. Entol, Miami, Fla. *Circle 246 on reader service card*

4. Elegant beveled glass doors, constructed of safety-glazed tempered glass, are part of the "Quintessence" series. Doors, with single-pane or insulated glass, have magnetic weatherstripping and a thermal break. Single- or double-door units and the multi-unit patio package shown are available. Pease Ever Strait, Fairfield, Ohio. *Circle 247 on reader service card*

5. Horizontal sliding wood window, "C-300," is available with insulated glass or with standard glazing and a piggy-back storm panel. Preservative-treated unit has double-contact head weatherstripping, woven pile at the sill and tubular vinyl weatherstripping along the sash. Caradco, Dubuque, Iowa. *Circle 248 on reader service card*

6. Double-hung aluminum window, designed for the replacement market, has a tilt-in feature that allows for easy cleaning and maintenance. Optional panning and interior trim systems permit installation over existing frame materials. Graham Engineering, York, Pa. *Circle 249 on reader service card*

7. Insulated steel entry door with a decorative look, Superdoor™ has a foamed-in-place urethane core with a k-value of .13. Door with class B fire rating comes in a range of styles and sizes. Rugged, easy-to-install unit has a floating hingeplate for fast alignment. Rapid Freeze, Miami, Fla. *Circle 250 on reader service card*

8. Insulated fiber glass entry door, "Fiber-classic," has a wood perimeter and a polyurethane core. Unit with a positive weather seal has molded-in woodgrain texture and sculptured design. Doors are pre-stained in natural wood tones. Lake Shore, Toledo, Ohio. *Circle 251 on reader service card*

9. Decorative steel entry doors have deep-drawn embossed designs on both sides. Doors with a Class B fire rating have a special insulation filling and magnetic weatherstripping. General Products, Fredericksburg, Va. *Circle 252 on reader service card*

10. One-piece steel garage door, "Ironwood," features embossed panels that simulate the appearance of roughsawn lumber. Weatherstripped door with no sectional joints helps reduce heat loss. Stanley Works, Birmingham, Mich. *Circle 253 on reader service card*

11. Ventilating roof window with insulating glass can be pivoted 180° to allow for easy cleaning of the exterior. Offered in a range of sizes, window locks open in a variety of positions. Roto, IMMS, Essex, Conn. *Circle 254 on reader service card*

12. Louver cafe doors are made of kiln-dried western hemlock. Doors are 3'6" in height, 1⅛" thick and come in stock widths to fit 2'6", 2'8" and 3' openings. E.A. Nord, Everett, Wash. *Circle 255 on reader service card*

13. "Sun Garden" window is a miniature greenhouse that projects only 10" from the exterior wall. Easy-to-install unit comes in eight standard sizes with insulated Spaceglass® or single glazing. General Aluminum, Dallas, Tex. *Circle 256 on reader service card*

14. Casement angle-bay window features a low-maintenance vinyl sheath over a preservative-treated wood frame and sash. Unit with double-pane insulated glass comes in the terratone shown and white. Andersen, Bayport, Minn. *Circle 257 on reader service card*

15. Molded exterior millwork of high-density polyurethane simulates the look of authentic pieces. Easy-to-install, maintenance-free components include sunbursts, window panels and dormer heads. Fypon, Baltimore. *Circle 258 on reader service card*

[More doors on page 140.]

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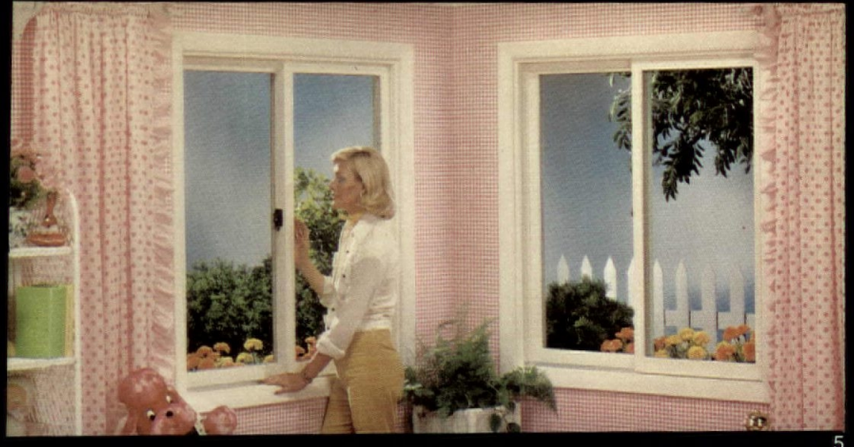
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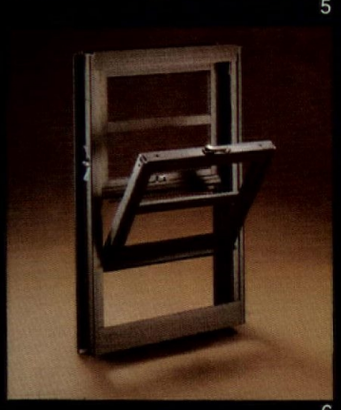
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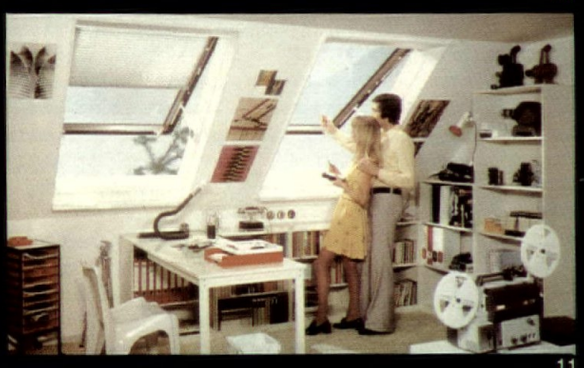
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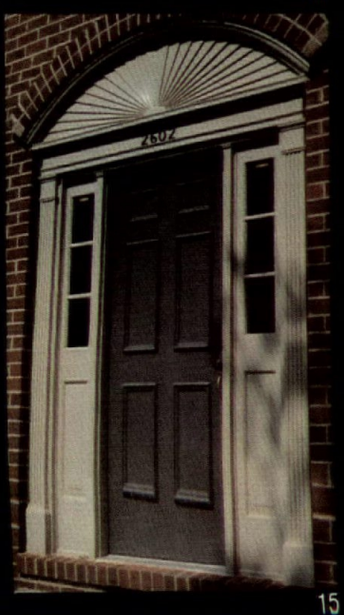

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EXTERIORS

1. Redwood lumber enriches both the interior and exterior of a contemporary house. Ceiling is clear all-heart T&G, siding is naturally weather-resistant sap-streaked clear-grade wood. California Redwood, San Francisco. *Circle 259 on reader service card*

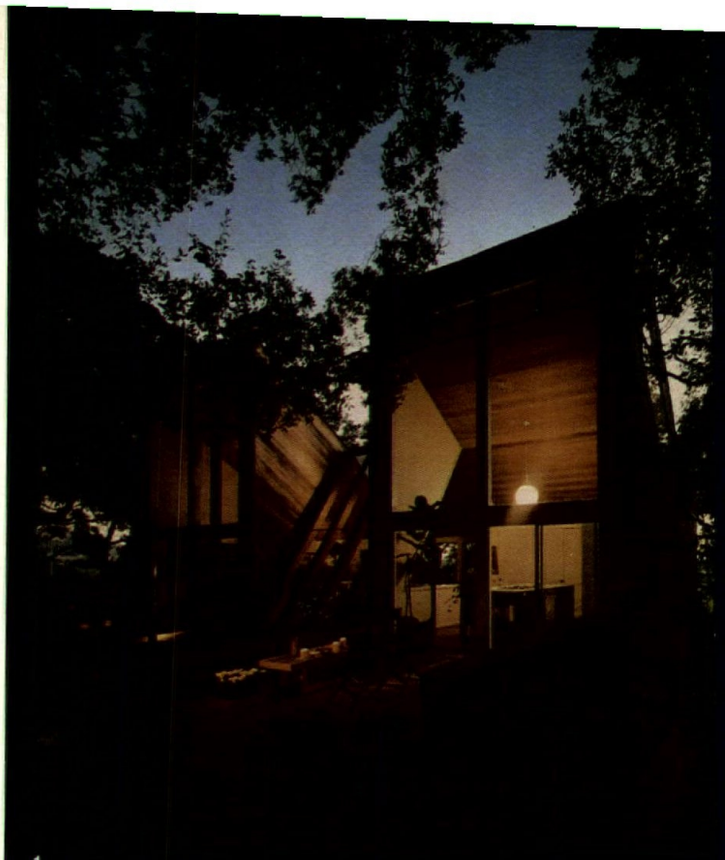
2. "Sawtooth" siding in 4'x8' and 4'x9' panels is easy to install. Available in grey *(shown)*, red, green and brown, siding has a weathered-barnboard appearance. Boise-Cascade, Portland, Ore. *Circle 260 on reader service card*

3. Vinyl siding, now available in sky blue as well as five other architectural colors, has the deep shadowlines of clapboard. Material never needs painting and will not blister, peel or flake. Certain-teed, Valley Forge, Pa. *Circle 261 on reader service card*

4. Zip-Rib® aluminum roofing is quickly and easily installed using a self-propelled tool that seams panels together at 50 fpm. Panels can be specified any lenth, with or without insulation. Material comes in six colors. Kaiser Aluminum, Oakland, Calif. *Circle 262 on reader service card*

5. Aluminum roof, "Great American Shake," has the look of handsplit wood. Easy-to-install roofing comes in 2'-long panels. Offered in six colors, material has a special finish, five times thicker than paint. Alcan, Warren, Ohio. *Circle 263 on reader service card*

(More exteriors on page 144.)



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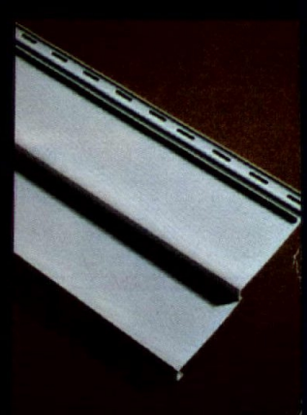

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FLOORING

6. Cushioned sheet vinyl flooring, "Charlemagne," has a repeat design of 3" tiles in a wood burl look. Part of the "Castilian" line, flooring comes in 6' and 12' widths and can be loose laid. Armstrong, Lancaster, Pa. *Circle 264 on reader service card*

7. Rustic ceramic tiles with a handcrafted look have a natural undulating surface. Unglazed tiles in flint and terra cotta shades come in 4"x4", 4"x8", 8"x8", 8" hexagon and two curved shapes. American Olean, Landsdale, Pa. *Circle 265 on reader service card*

8. "Elekati" fake fur rug has a long, lush 3" pile of acrylic and modacrylic. Rug comes in sizes from 5'x9' to 10'x14' and in 5' widths for wall-to-wall use. Collins & Aikman, New York City. *Circle 266 on reader service card*

9. Vinyl asbestos floor tiles in a traditional Early American design, "Lexington Brick," come in white or red. Embossed pattern conceals heel and scuff marks. Azrock, San Antonio, Tex. *Circle 267 on reader service card*

10. Cushioned sheet vinyl flooring, "Citation," features a no-wax "Brite Bond" surface. The "Victoria Garden" pattern, shown in a dramatic dining area, is a large-scale design with a stained glass motif. It comes in four colorways. GAF, New York City. *Circle 268 on reader service card*

11. Rustic hardwood flooring, "Village Plank," comes in 3", 5" and 7" widths. Offered with or without pegs, flooring can be installed over concrete, wood floors or plywood subflooring. Bruce, Memphis, Tenn. *Circle 269 on reader service card*

12. Berber-style carpet with a cross-hatch pattern, "Foxhollow," is tufted of DuPont soil-hiding "Antron" nylon. Two-level loop fabric comes in six earth tones. Evans-Black, Arlington, Tex. *Circle 270 on reader service card*

13. No-wax sheet vinyl flooring, "Lustrecon," is a cushioned material with an asbestos backing. The "Casino Royal" pattern shown, designed to look like hand-laid tiles, comes in four colorations. Mannington Mills, Salem, N.J. *Circle 271 on reader service card*

14. Handcrafted ceramic tiles add natural elegance to a southwestern-style dining room. Tiles, shown in stone grey, have a slip-resistant glazed surface. Amsterdam, New York City. *Circle 272 on reader service card*

15. Plush carpet, "New Liberty," is tufted of Allied Chemical's anti-soil Anso® nylon. Shown in "Rainforest Green," carpet comes in 18 colors and retails for about $12 a sq. yd. Wunda-Weve, Greenville, S.C. *Circle 273 on reader service card*

(More flooring on page 160.)

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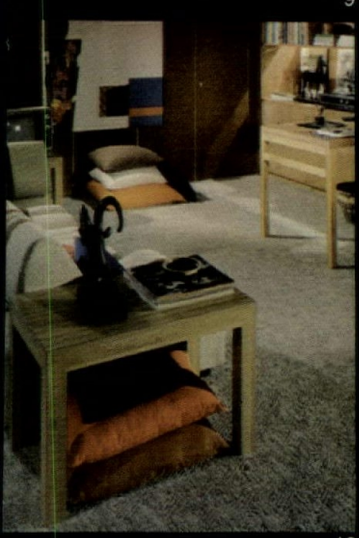

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INTERIORS

1. Pretrimmed vinyl wallcovering, "Pawnee," has an American Indian motif. Part of the "London Style 4" collection of prepasted "Vymura" wallcoverings, the pattern comes in three colorways. ICI United States, Wilmington, Del. *Circle 274 on reader service card*

2. Pine-veneered plywood paneling "OL' Savannah" looks like old pine boards that have been restored and refinished. Panels have "age-worn" grooves 16" on center for easy stacking and matching. Material comes in four shades. Georgia-Pacific, Portland, Ore. *Circle 275 on reader service card*

3. Rustic plywood paneling, "Weldwood Shenandoah," adds a country feeling to a contemporary kitchen. Offered in five colors in 4'x7', 8', 9', and 10' sizes, paneling has a Class C flame-spread rating. U.S. Plywood, Stamford, Conn. *Circle 276 on reader service card*

4. Colonial-style wall plank, "Pegged Plank," can be installed over framing or old walls. The 16"x8', T&G planks have concealed metal clips to assure a strong bond. Offered in three shades, planks can be damp-wiped clean. Masonite, Dover, Ohio. *Circle 277 on reader service card*

5. Hardboard paneling, "Walls of Stone," is an embossed design that simulates the look and feel of natural stone. Prefinished wood moldings with a hand-hewn effect complete the country look. Easy-to-maintain moldings and panels install vertically or horizontally. Abitibi, Troy, Mich. *Circle 278 on reader service card*

6. Bold floral wallcovering, "Just for You," comes in bright fresh colors. The vinyl-coated prepasted material is strippable and scrubbable. A coordinated fabric is also available. Imperial, Cleveland, Ohio. *Circle 279 on reader service card*

7. Bicentennial-style wallcovering, "Apollo XI," is a tribute to the space pioneers. The mural-scale pattern is part of the "Great American Happy Birthday Book" series of patriotic designs. "Apollo XI" features grey-white stars on red, white, blue or blue denim vinyl or gold or silver Mylar grounds. Jack Denst, Chicago. *Circle 280 on reader service card*

8. Coordinated vinyl wallcoverings combine plaids and flowers. "Virginia Plaid" is transformed into "Virginia Reel" by adding small scale bouquets. The companion floral is "Shenandoah." Offered in a choice of colorways, all wallcoverings are prepasted, washable and strippable. J. Josephson, So. Hackensack, N.J. *Circle 281 on reader service card*

9. Natural wood wall panels are ponderosa pine knot blocks laminated to one side of an architectural core. Offered in a variety of patterns in a choice of stains and finishes, panels can be used vertically or horizontally. Whittlewood, Albuquerque, N.M. *Circle 282 on reader service card*

10. Polyester brick reproductions in a deep burnished red add an authentic look to a colonial-style dining room. The lightweight, easy-to-clean bricks are non-porous and won't absorb dirt. Dacor, Worcester, Mass. *Circle 283 on reader service card*

11. Rustic hardboard paneling, "Country Plank," features short horizontal segments of simulated wormy chestnut, knotty pine and pecky cypress in a 2' pattern. Offered in two shades, paneling is easily cleaned with a damp cloth. U.S. Gypsum, Chicago. *Circle 284 on reader service card*

12. Quik-Tak® vinyl wall paneling is Homasote structural board substrate covered with a textured vinyl laminate. Offered in a choice of colors, 4'x8' panels are durable and easy to clean. Homasote, West Trenton, N.J. *Circle 285 on reader service card*

13. Hardboard paneling, "Pecky Cypress," has the graining and deep-etched character marks of genuine wood. The 4'x8' panels, available in golden, white, brown and grey, have a random plank design. Masonite, Chicago. *Circle 286 on reader service card*

14. Striking wallcovering, "Square Border," is composed of 5"-wide horizontal diamond shapes and continuous parallel lines on silver Mylar polyester film. Offered in four colorways, the pattern is part of the "Magic on Mylar" collection. James Seeman, Garden City Park, N.Y. *Circle 287 on reader service card*

15. Cheerful vinyl wallcovering, "Morning Glory," features small bouquets on a patchwork ground. The companion pattern, "Good Morning," repeats one of the background stripes. United DeSoto, Chicago. *Circle 288 on reader service card*

(More interiors on page 164.)

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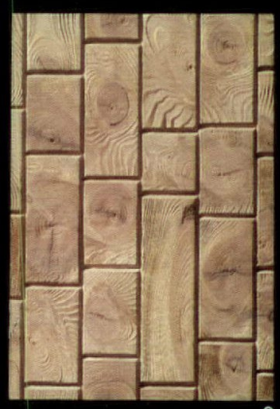

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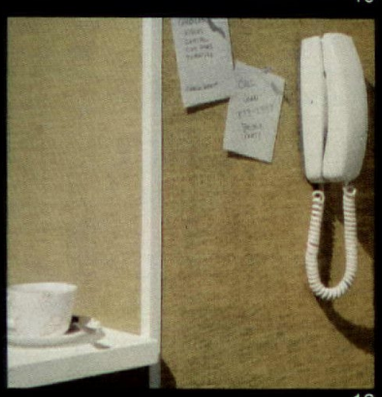

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STRUCTURAL

1. "Vari-Tran" Thermopane glass is decorative as well as practical. The mirror-like surface reflects the sun's radiation, keeping interiors cool. Insulating glass reduces heat loss in cold weather. Libbey-Owens-Ford, Toledo, Ohio. *Circle 289 on reader service card*

2. "Super-C" steel joists are lightweight and precut to length, making them easy to install. Sized to wood joist dimension, "Super-C" is compatible with conventional construction materials. U.S. Steel, Pittsburgh, Pa. *Circle 290 on reader service card*

3. Bronze-tinted reflective glass, "Solarcool," keeps the heat in but doesn't block the view. Glass looks like a mirror from outside, yet is fully transparent from indoors. PPG, Pittsburgh, Pa. *Circle 291 on reader service card*

4. "Totalwall Insulation System" features Styrofoam TG insulation instead of conventional sheathing. Fiberous batts fit between the studs as is usual and a ½" gypsum board finishes the interior. Ampsec, Columbus, Ohio. *Circle 292 on reader service card*

5. Wolmanized® lumber, pressure-treated with a preservative, was used to build a deck and outdoor stairs. Wood, protected against insect attack and decay, can be stained, painted or left natural. Koppers, Pittsburgh, Pa. *Circle 293 on reader service card*

RECREATIONAL

6. Two-player table game, Air Handball™, combines air hockey and handball. Ideal for installation in a compact recreation space, table measures only 5' long by 3' wide. Brunswick, Skokie, Ill. *Circle 294 on reader service card*

7. Platform tennis courts for use all year round are constructed of wood or aluminum. The decked courts are set on piers so they can be installed on any type of ground. Courts can be equipped with lighting. Richard Reilly, Danbury, Conn. *Circle 295 on reader service card*

8. Redwood-lined saunas come in modular sizes ranging from the 3'x3' individual model to the large 6'4"x12'4" version. The prebuilt units are easily assembled using a special latching device. Viking Sauna, San Jose, Calif. *Circle 296 on reader service card*

9. Pocket billiard table, "Visonaire," features tubular chrome tripped legs and a three-piece slate top. Unit with a teak-finished cabinet and black mica rails has a six-point leveling device. Ajay Ebonite, Delavan, Wis. *Circle 297 on reader service card*

10. Multi-purpose kiosk can be a security, sales or information booth. Made of maintenance-free fiber glass, unit has vandal-resistant windows. Offered in a range of colors, it can be insulated. Novaglas, Hicksville, N.Y. *Circle 298 on reader service card*

11. "Contour jogger," suitable for use in gymnasiums, features a self-centering tread that stays in place. Unit has wood rollers and a heavy-duty frame. Battle Creek, Battle Creek, Mich. *Circle 299 on reader service card*

12. Cabana with two dressing rooms features all-aluminum, rust-proof construction. Unit with a baked enamel finish has a lock, seat, shelf and valet board on each side. Cabanarama, Miami, Fla. *Circle 300 on reader service card*

13. Casual dining group, "The Sun Set," accommodates six people. A colorful umbrella shades the reinforced fiber glass table. Vinyl-clad steel chairs are wrapped with PVC straps in a choice of colors. Wall Tube, Newport, Tenn. *Circle 301 on reader service card*

14. Outdoor furniture, "Marina 6500," has 1"-diameter aluminum tube frames. Seating is woven of PVC-coated polyester cord yarn and laced to the frame with matching cord. Lawnlite, Miami, Fla. *Circle 302 on reader service card*

15. Prepiped "Whirl-spa" is a fiber glass hydro-therapy bath. Installation of the octagonal unit shown requires hooking up just five PVC junctions. Whirl Spa, Ft. Lauderdale, Fla. *Circle 303 on reader service card*

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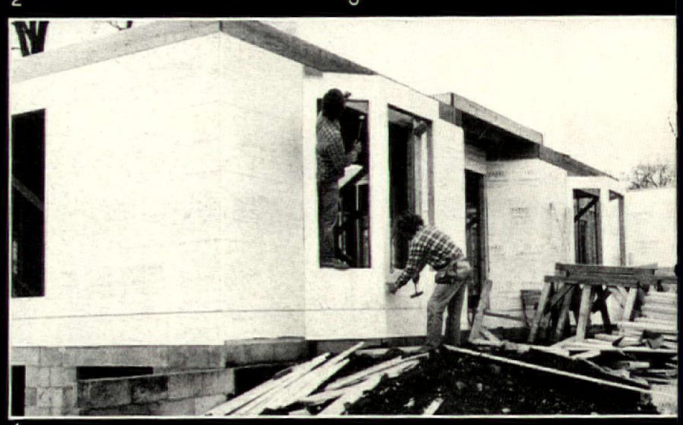
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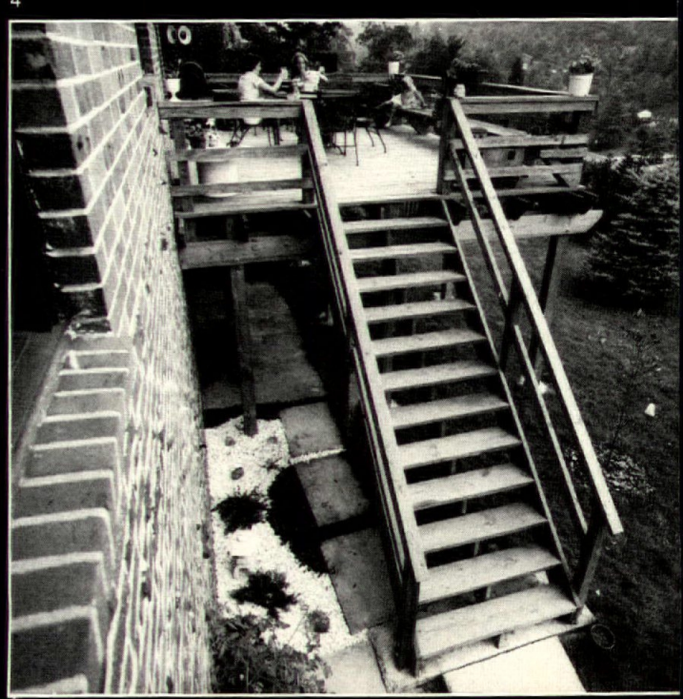
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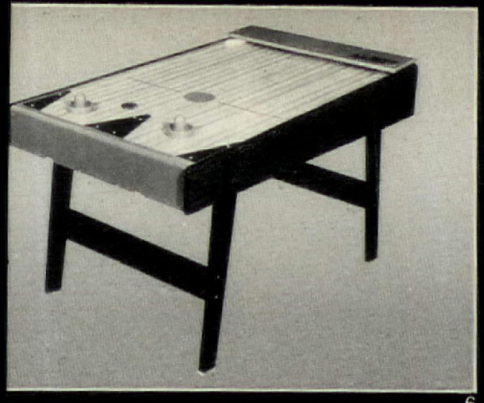

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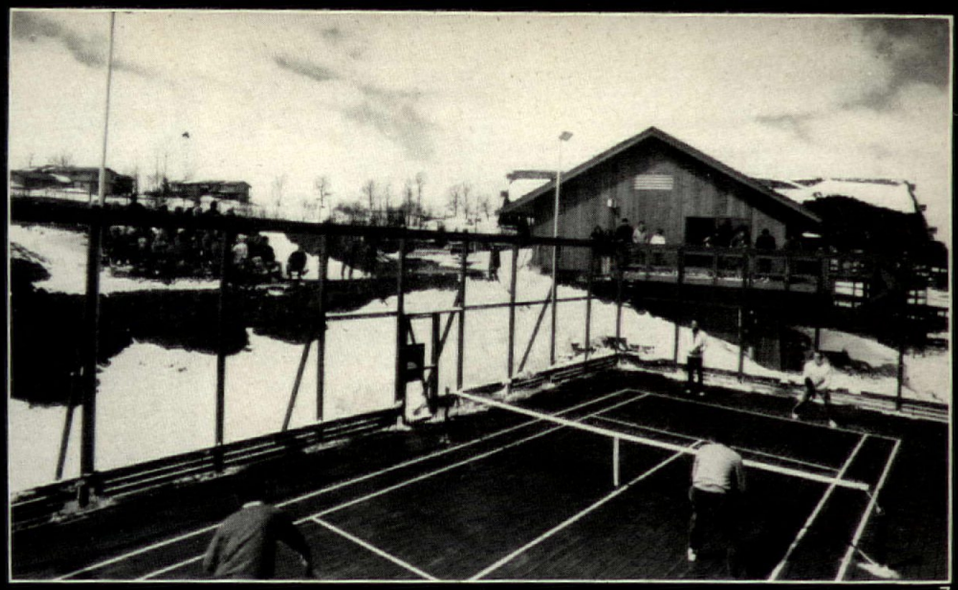

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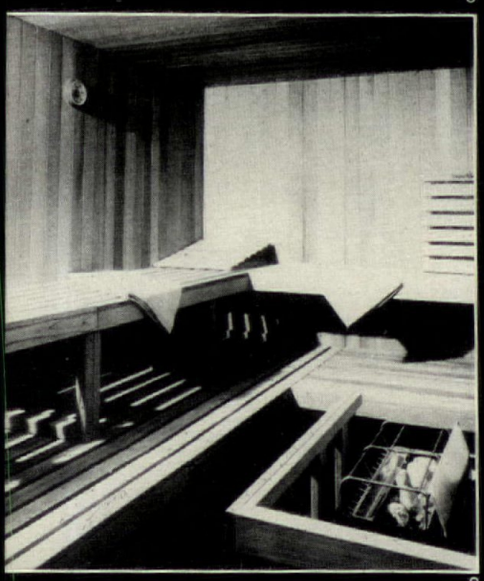

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FIREPLACES

1. Heating fireplace can provide 50,000 to 75,000 BTU heat output. Unit with black porcelain cabinet has controlled damper system that slows rate of burning and reduces overnight heat loss. Automatic fan for increased circulation is optional. Martin, Huntsville, Ala. *Circle 304 on reader service card*

2. Zero clearance fireplace, "Builder 800," features 8" wall flue system with quick-snap assembly. Easy-to-install unit has unitized front face that fits flush against dry wall. Superior, Fullerton, Calif. *Circle 305 on reader service card*

3. Freestanding fireplace/heater, "Royal Franklin," is surfaced with black heat-resistant paint textured to give the look and feel of cast iron. Combustible wall clearances are UL-listed at 12" for the back, 18" for the sides. Malm, Santa Rosa, Calif. *Circle 306 on reader service card*

4. Electric fireplace, "Jupiter," comes with all connecting parts, a six-foot cord and an electric log set. Unit in black and five colors can be installed in any room that has a 120-v outlet. Majestic, Huntington, Ind. *Circle 307 on reader service card*

5. Woodburning fireplace for mobile homes, "Valley Forge," is easy to frame-in directly on wood floors. UL-listed, prefabricated unit has 28" firebox opening with glass doors. Preway, Wisconsin Rapids, Wis. *Circle 308 on reader service card*

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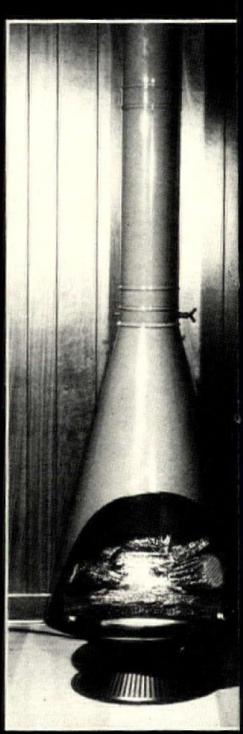

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SECURITY

6. Residential burglar alarm is a battery-operated, high-security system. Package includes master control panel *(shown)* and sensor for door or window installation. Kwikset, Anaheim, Calif. *Circle 309 on reader service card*

7. "Monitalert" security system provides fire and intrusion protection. Easy-to-service "Model 2008" includes: master control unit, indoor audio unit, door and window sensors and heat and smoke detectors. AMF, Alexandria, Va. *Circle 310 on reader service card*

8. Deadbolt with ⅝" throw features a solid brass bolt and ¼" hardened steel rotating pin. Completely enclosed latch mechanism guards against abuse. Dexter, Grand Rapids, Mich. *Circle 311 on reader service card*

9. Interior lever lock, "Sonora," has a rugged Mediterranean look. Easy-to-operate horizontal lock is suggested for bedroom, bathroom and passage doors. Schlage, San Francisco. *Circle 312 on reader service card*

10. High-security lock cylinder features interlocked pin tumblers. In conventional lock, pins can be manipulated into open position with picking tools; one-unit pins must be raised and rotated with special key. Emhart, Berlin, Conn. *Circle 313 on reader service card*

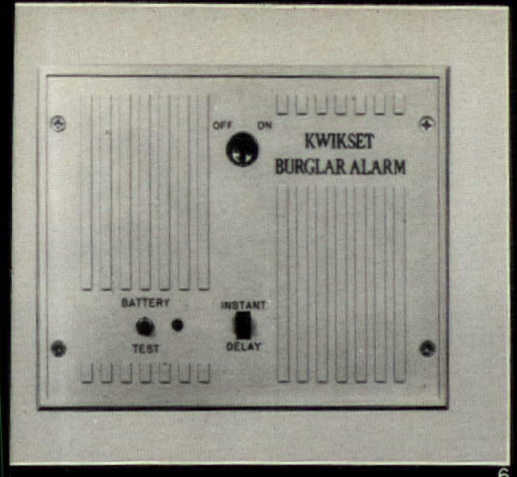
11. Thumb lever entry set is part of "The Carriage House" decorative hardware collection. Mechanisms are adjustable for standard door thicknessses—$1\frac{11}{16}$" to $2\frac{9}{32}$". Amerock, Rockford, Ill. *Circle 314 on reader service card*

12. Horizontal aluminum mailbox, "The Aristocrat," is offered in front and rear-loading models. Boxes with five-pin cyclinder locks can be arranged up to five doors wide by seven high. American Device, Steeleville, Ill. *Circle 315 on reader service card*

13. Fire and instrusion alarm is a solid-state residential system. Fire circuit includes heat and smoke detectors and alarm horns. Perimeter detection circuit guards doors and windows. NuTone, Scovill, Cincinnati. *Circle 316 on reader service card*

14. Garage door opener, "Model 90," locks and unlocks doors on signal. Remote control, which may be installed in car, also turns interior lights on and off. Overhead Door, Dallas, Tex. *Circle 317 on reader service card*

15. Entry handles, "1400 Series," feature 1"-throw high-security deadbolt and easy-exit retraction of deadbolt when inside knob is turned. Weslock, Los Angeles. *Circle 318 on reader service card*



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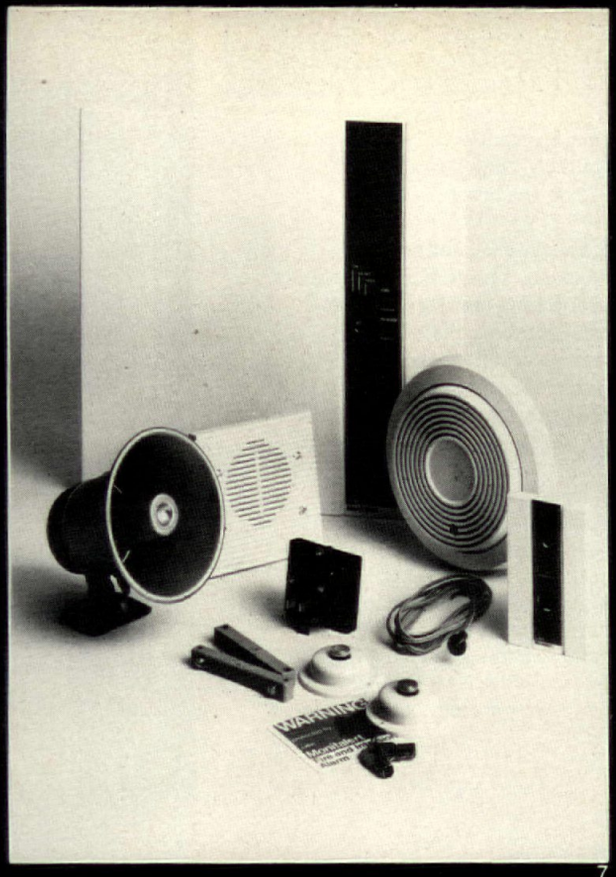

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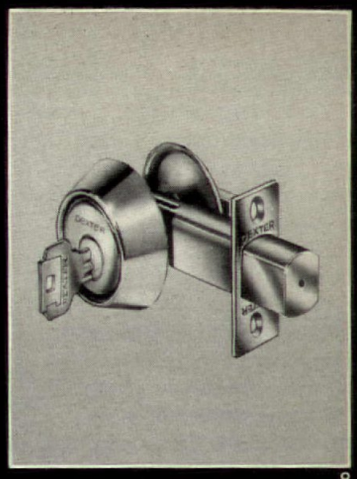
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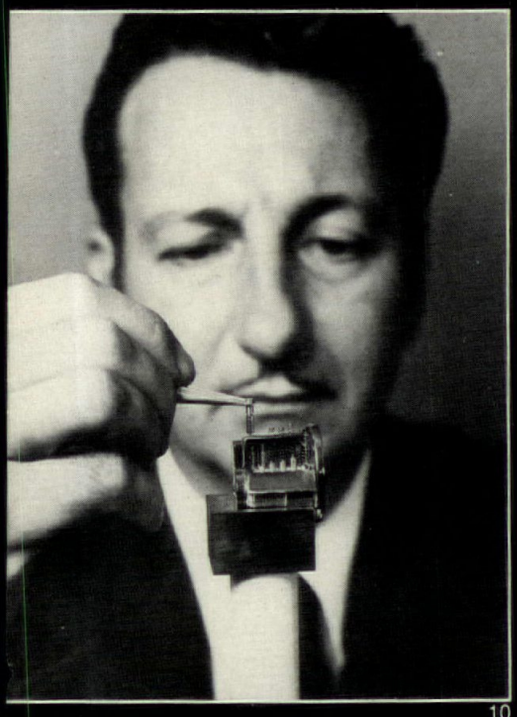
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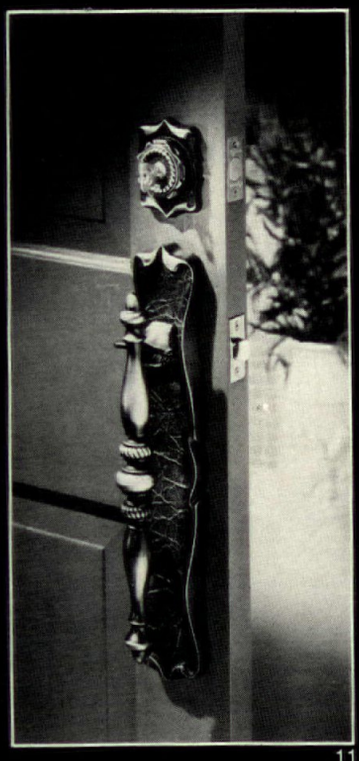
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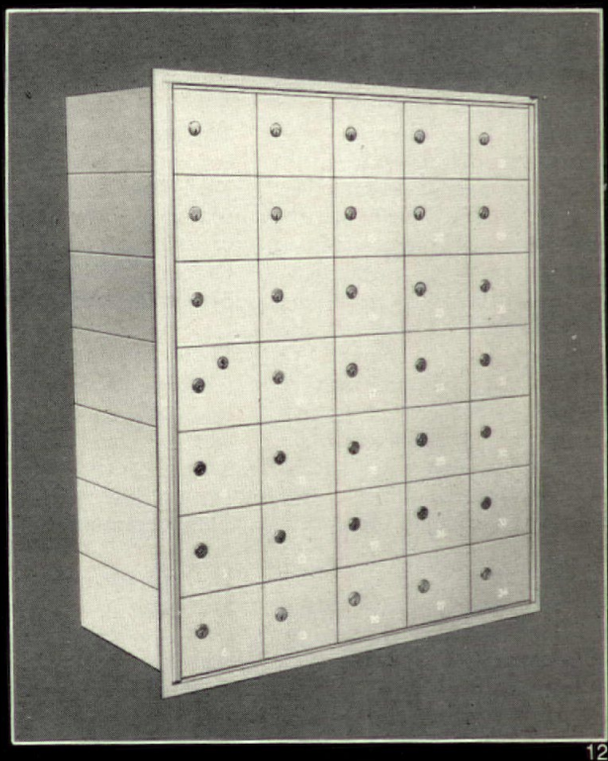
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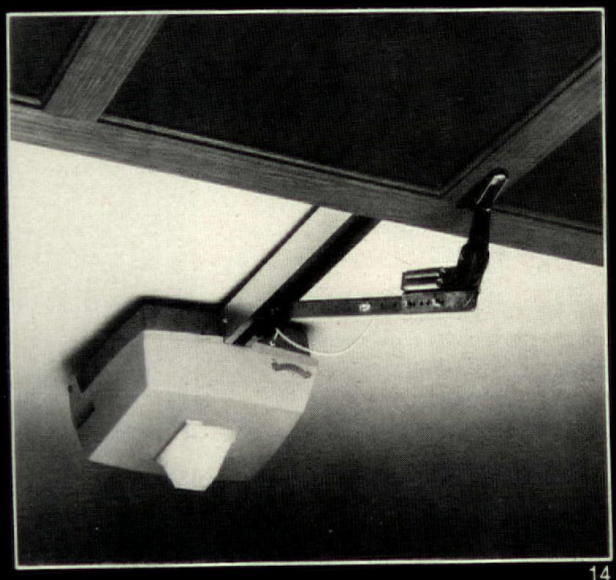
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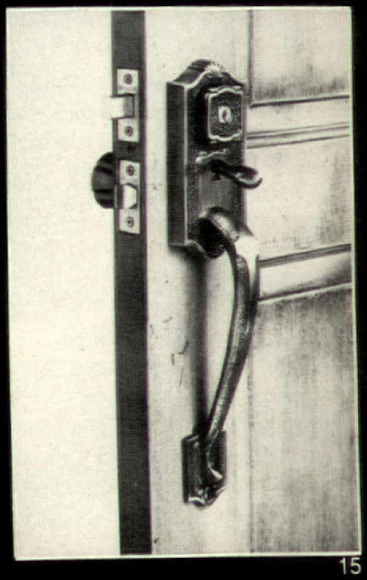
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FURNITURE

1. Modular furniture, "Softop," can be arranged in a variety of ways. The group includes six seating units and a series of tables. Harvey Probber, Fall River, Mass. *Circle 319 on reader service card*

2. Overstuffed seating group, "Innovation," is upholstered in an easy-to-care-for stretch fabric of Dacron polyester and Lycra spandex. Craft, Wilkes Barre, Pa. *Circle 320 on reader service card*

3. Contemporary pop-up recliner, "Del-Ray," is a parsons-style chair. Weltless upholstery is a flamestitch pattern woven of Herculon®. Barcalounger, Chicago. *Circle 321 on reader service card*

4. Square armchair designed by Udstad-Dandridge Associates has a defined bullnose-shaped, exposed-wood frame. Upholstered chair has comfortable foam seat. Helikon, New York City. *Circle 322 on reader service card*

5. Lounge chair and ottoman, "Ascona," designed by Heinz Meier, have frames of silvery chrome parallel tubing. Natural wood crosspieces offer a striking contrast. Rounded cushions come in a choice of fabrics. Landes, Gardena, Calif. *Circle 324 on reader service card*

6. Upholstered contemporary seating, "Maralunga," designed by Vico Magistretti, features back cushions that can be easily flipped from conventional to lounge height. Furniture comes in a range of fabrics, leathers and vinyls. Atelier International, New York City. *Circle 325 on reader service card*

LIGHTING

7. Tennis lighting system for tournament level play can illuminate one or more courts. The solid 100' system is engineered to conserve energy without sacrificing light uniformity and distribution. Devoe, Carlstadt, N.J. *Circle 326 on reader service card*

8. Delft candelabra fixture with Flemish blue and white porcelain glass has metal arms finished in antique brass. Lamp accommodates five 60w candle lights. Lightcraft of California, Cincinnati. *Circle 327 on reader service card*

9. "Homestead Lantern," inspired by an Early American oil lamp, has a gleaming brass hood and font. Fixture features a frosted hurricane chimney with a filigreed holder. Wick knob is a switch. Lightolier, Jersey City, N.J. *Circle 328 on reader service card*

10. Traditionally styled chandelier with contemporary sphere lights, "Coventry," blends with any decor. Offered in pewter or weathered brass, fixture has a downlight concealed by the center tankard. EJS Lighting, Compton, Calif. *Circle 329 on reader service card*

11. "Concept 4" track lighting is small scale so it is unobtrusive. Ten fixtures with a wide variety of attachments are available. Track features a snap-on cover that conceals the wiring. Prescolite, San Leandro, Calif. *Circle 330 on reader service card*

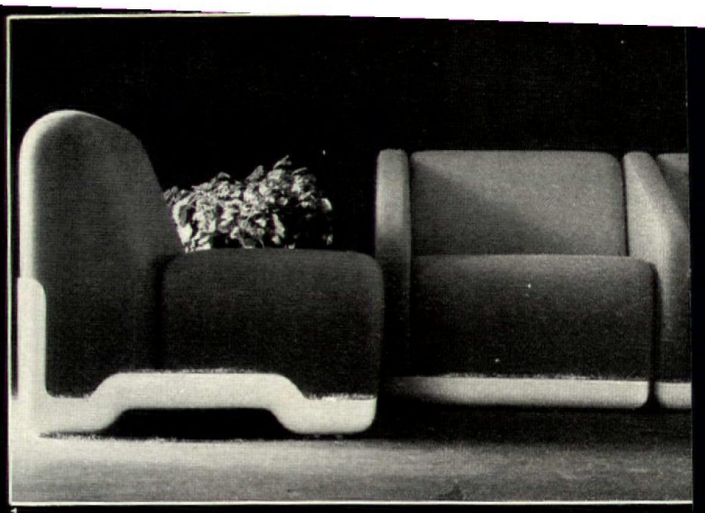
12. Chain-hung cluster is part of the contemporary "Gamma" series. A hidden light source creates the illusion of a lightburst on the inside of the handblown globe surrounding it. Thomas, Louisville, Ky. *Circle 331 on reader service card*

13. Ornately designed hanging lamp is antique brass with a marble and lace look. Fixture has candle lights which accommodate 60w incandescent bulbs. Del-Val Lighting, Willow Grove, Pa. *Circle 332 on reader service card*

14. Outdoor lantern with an old world look, "Greenwich," is cast aluminum with Belgian amber lozenge and arctic glass. Shown in a wall model, fixture also comes for ceiling, post or base mounting. Holophane, Denver, Colo. *Circle 333 on reader service card*

15. Redwood walkway light, "Laguna," provides ground illumination in critical areas. Offered in single- or multi-light models, unit is installed directly over a weatherproof outlet box. Sylvan Designs, Canoga Park, Calif. *Circle 334 on reader service card*

16. "Power-Trac" lighting system, designed for residential use, can be used vertically or horizontally. Miniature lampholders blend with the slender lines of the track which comes in a choice of finishes. Halo, Elk Grove Village, Ill. *Circle 335 on reader service card*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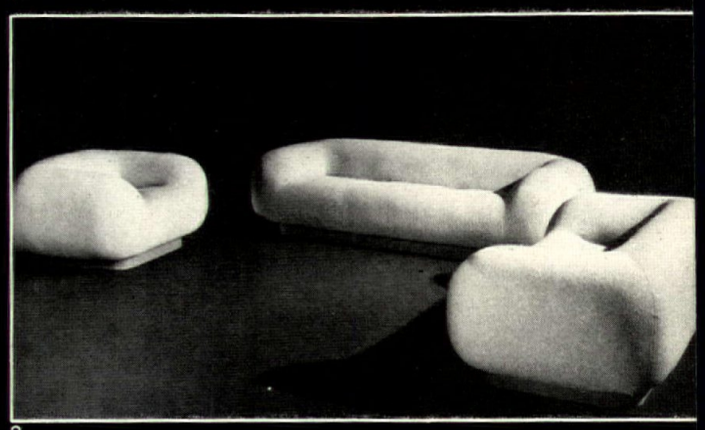
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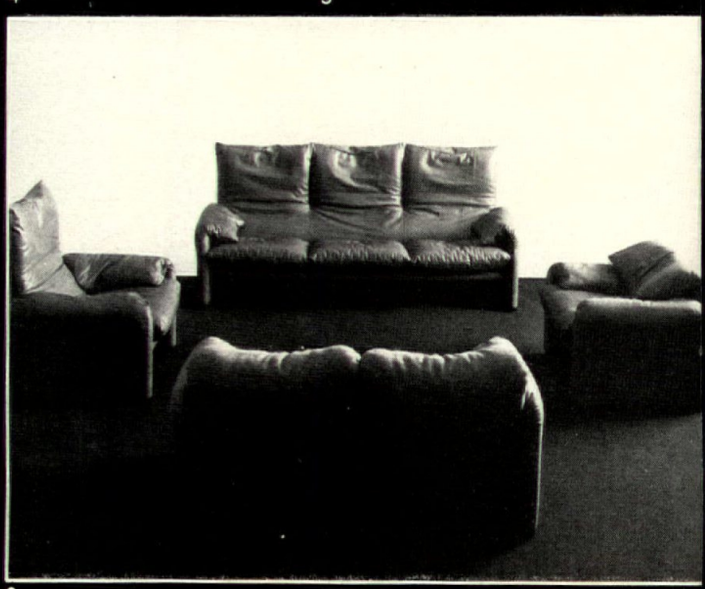
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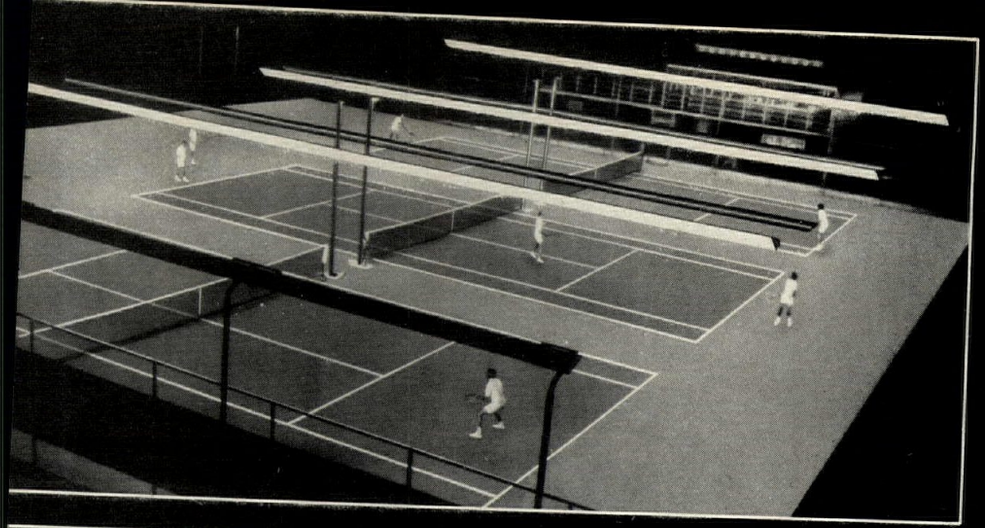
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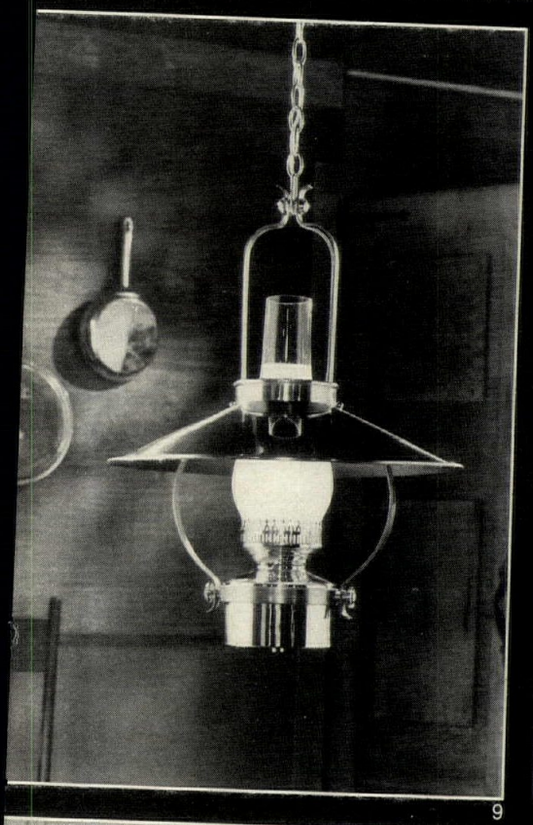
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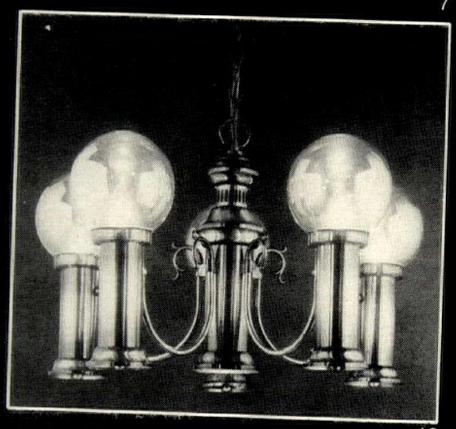
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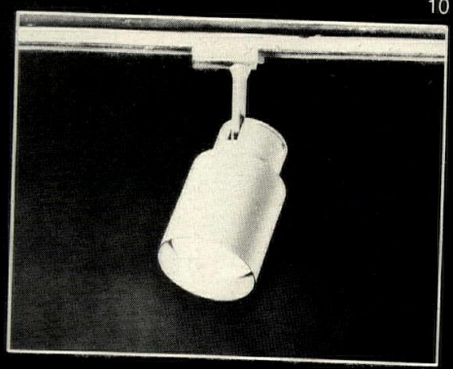
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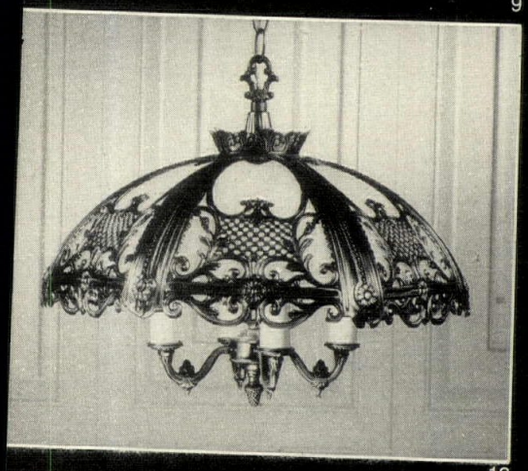
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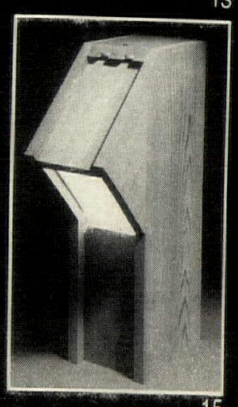
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What turns multifamily residents on and what turns them off?

That question led Boston architects Childs Bertman Tseckares Associates to conduct an unscientific but very useful survey.

CBT assigned Brandt Andersson, an MIT architecture student who was interning with them for a semester, to go back to three CBT projects to ask the residents what they liked and disliked. Andersson came up with some opinions and reactions that will come as surprises to both builders and professional survey-takers.

Some examples:

- In all three projects, parking was not only important, it was an emotional issue. Satisfaction was determined not by how much space was provided but by whether the space was near the resident's unit. Thus, people were happier where specific spaces were assigned to tenants than where there were more—but unassigned—parking spaces.
- In a townhouse development, the designers had wanted to put enclosed decks off living rooms in front of the units, to provide privacy, rather than off kitchens in the rear. But the residents overwhelmingly preferred the decks in the back.
- And even in rental projects, landscaping was important to the tenants. They noticed, appreciated and commented on it, particularly where large trees had been retained near the buildings.

Andersson did not speak to enough people to constitute a valid statistical sample (see box on p. 107). However, he made up for lack of numbers by interviewing each person in depth—sometimes up to three hours—and he gained a good feel for the projects. He also ended up with a healthy respect for the market.

"People really care about their homes," he says, "and it's surprising how much they know about the advantages and disadvantages of particular elements."

On the following five pages are some of the things Andersson learned about what turns people on—and what turns them off—in multifamily projects.

—Natalie Gerardi

The projects studied

Project A is a 350-unit garden apartment complex located about 25 miles west of Boston. It has a mix of ⅔ one-bedroom and ⅓ two-bedroom units scattered in buildings with anywhere from 12 to 30 units. Rents ranged from $225 to $325 when the project opened in 1974.

Tenants are primarily young working couples, some roommates, and a good number of retirees. There are few people between the ages of 35 and 60, and only about 20 or 25 children.

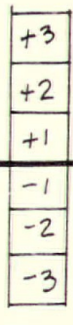
Project B is also about 25 miles from Boston, but it is north rather than west. It is a 250-unit rental complex with a mix of ⅗ one-bedroom and ⅖ two-bedroom units, 18 to 30 units to a building. Rents ranged from $220 to $290 in 1974.

As with project A, tenants are mostly young working couples and a fair number of roommates. There is also a significant number of retirees. Again, there are few people in the 40 to 60 age group, and only about 15 to 20 children.

Project C is quite different from A and B, for it is a condominium development located on Cape Cod. It consists of 60 identical two-bedroom townhouses built in clusters of five to eight. Prices were in the low- to mid-thirties when the project opened in 1972.

Most of the buyers are retired or nearly-retired couples. There are only a few young people and just three children.

Ratings



Where the majority of residents expressed satisfaction with a particular item, Andersson rated it +1, satisfactory. Where they were pleased he rated it +2, good, and where they were enthusiastic, he rated it +3, excellent.

Similarly, where more people expressed dissatisfaction than satisfaction, Andersson rated the item –1, unsatisfactory. Where they were unhappy about the situation, he rated it –2, bad. And where they were very unhappy, he rated it –3, terrible.

These ratings apply only to the specific items described.

The margin between good and bad may be a matter of inches

Project A's kitchen is 7′4″ x 8′2″; project B's is 8′ x 8′. The eight-inch difference in width marks the difference between tenant satisfaction and dissatisfaction.

Project A's tenants complained that two people cannot work in the kitchen at the same time and that cabinet doors hit in the center. Project B's kitchens were considered wide enough to accommodate two people in reasonable comfort.

Project C's kitchen is larger—9′6″ x 9′2″—and its layout is considered efficient. However, some people complained that because of the back door, they must put their dining table too close to the refrigerator.

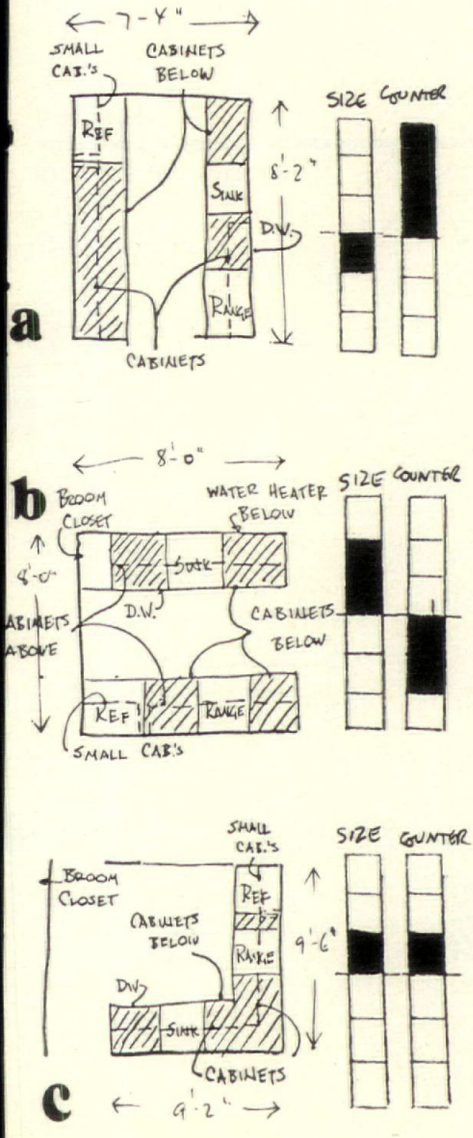
From another point of view—cabinet and counter space—project A turned out to have the best arrangement. The cabinets were considered accessible and the counter space well arranged. The only complaint was that there was no place for a wastebasket.

Project B had the worst cabinet and counter arrangement. Tenants complained that the counter space was too broken up and no one space was large enough for certain jobs. Cabinet space is tight because some of it is taken up by the water heater. The one bright spot: There's room for a wastebasket in the broom closet.

Project C's buyers felt that counter space was good but there was not enough cabinet space. This could be because many are used to larger kitchens and pantries. Again, buyers complained that there was no place for a wastebasket.

Satisfaction with kitchen equipment was related to quality. A range hood that exhausted toward the ceiling was considered useless, for example. And there was also some over-equipping of the kitchens. Project B's tenants admitted that they only used their dishwasher after parties, but they were glad to have it for that. And most never used the self-cleaning oven.

Many of project C's buyers had upgraded their kitchen equipment. The two features most often acquired: self-defrosting and ice-making refrigerators.



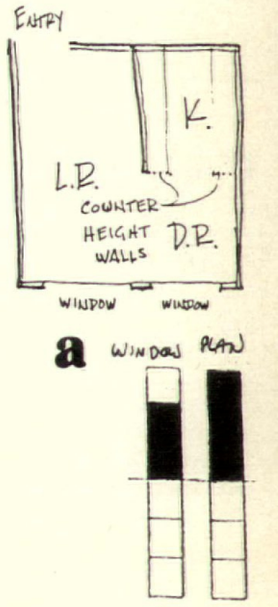
Kitchen windows:

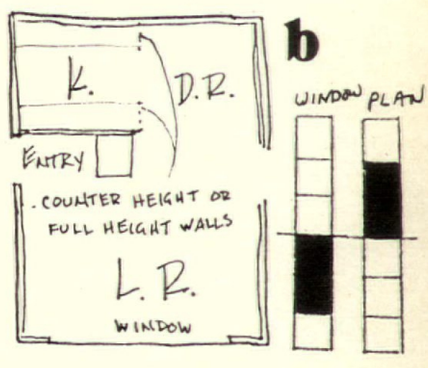
Tenants can live without them, but they'd rather not

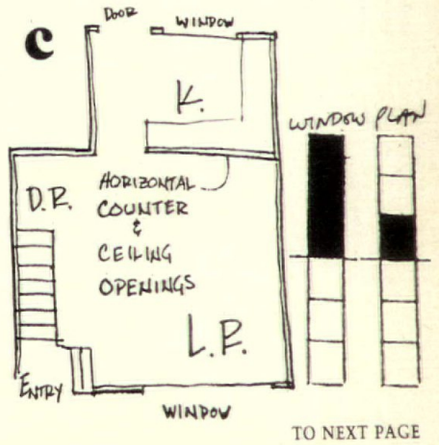
Of the three layouts shown above, project A's was considered the best even though the nearest window is 11 ft. from the kitchen. The tenants admitted that they would have liked a kitchen window, but the indirect view was sufficient. The large opening between the living room and kitchen created by the counter-height walls increases their satisfaction. And the relationship of the kitchen, dining and living rooms was considered excellent. Many tenants volunteered compliments.

Most project B tenants would have liked some daylight in the kitchen—perhaps an opening to the living room or a skylight if a window was not possible. Otherwise they were pleased with the layout of the three rooms.

Project C has no daylight problems, for the kitchen has a large window overlooking the deck. The buyers are less happy with the arrangement of the rooms, however, for they regard the dining room as an uninviting back corner. Most liked the counter opening between the kitchen and the living room, although they were not so sure about the ceiling opening. One buyer had closed off both.







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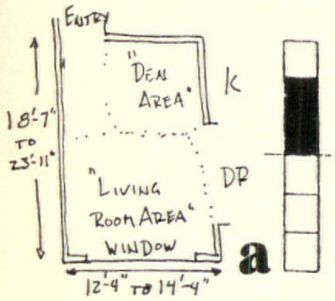
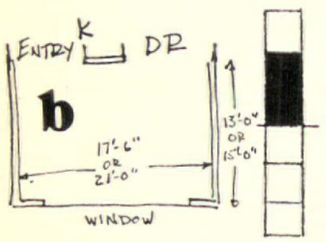
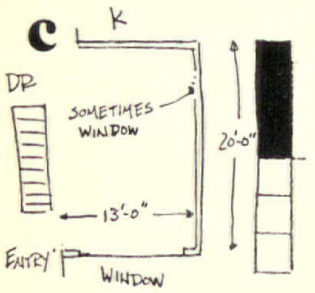
SKETCHES: BRANDT ANDERSSON

Living room:

Shape and windows determine how it will be used







Living rooms in project A tend to be divided into two areas, with couch and chairs near the windows and the area away from the windows furnished as a den. In project C, the living room tends to be divided into two areas if there is no second window, unified if there is.

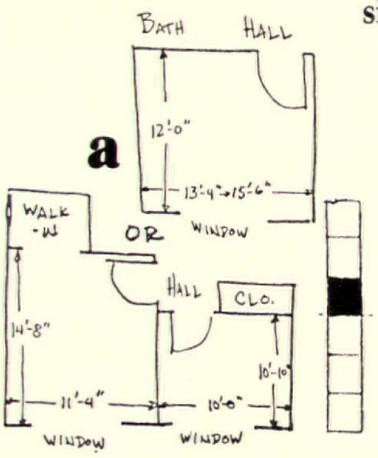
In project B, on the other hand, the space tends to be used just as a living room. It is about the same size as in the other two projects, but it has its window on the long wall, and that determines furniture placement. Still, residents who divided their living rooms into two areas and those who did not appeared to be equally satisfied.

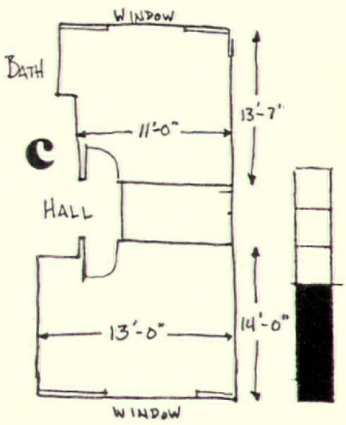
Bedrooms:

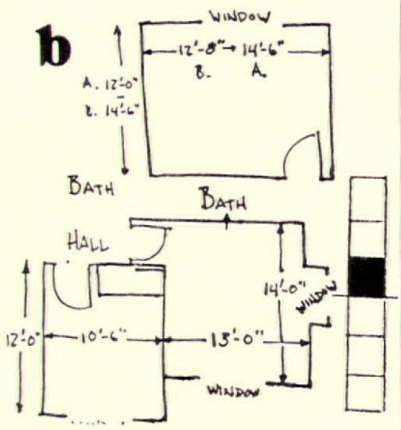
Here satisfaction is a function of size

Project C, where the two bedrooms were nearly equal in size, rated the highest. Objections at projects A and B were entirely related to the unequal size of the bedrooms, especially where roommates shared an apartment.

None of the bedrooms in any of the projects have direct access to the bath, but this was something no one complained about.

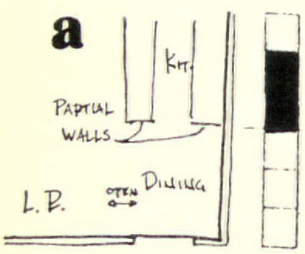


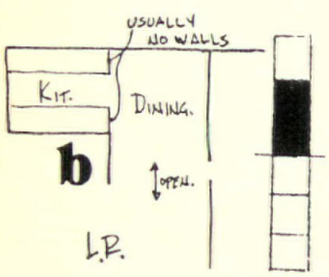


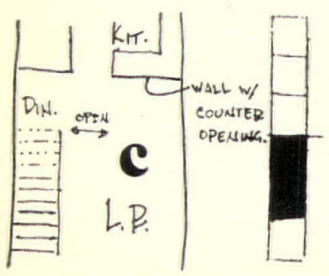


Dining area:

It's okay to have it open to the living room







That makes both areas seem larger. And besides, neither the young people nor the retirees felt any need for a formal dining room.

In fact, while the dining areas of projects A and B are always used for that purpose, the dining area of project C—the one with the most retirees—is seldom used for eating. A few use the space for a bar or sitting room. Others furnish it as a dining room but don't use it.

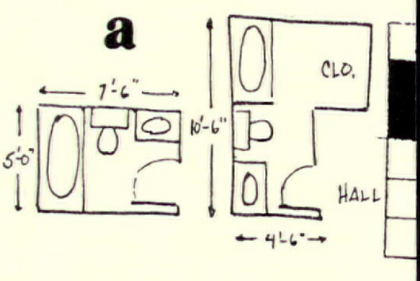
One reason, of course, is that they have an alternative: an eat-in kitchen. But another reason is the space itself. While it is only slightly smaller than the dining areas of projects A and B, it is perceived as being very small whereas the others are thought of as adequate. One reason may be that project C is a condominium, and buyers are used to larger homes. But the main reason is that part of the dining area is under the stairway, and diners must watch out for their heads.

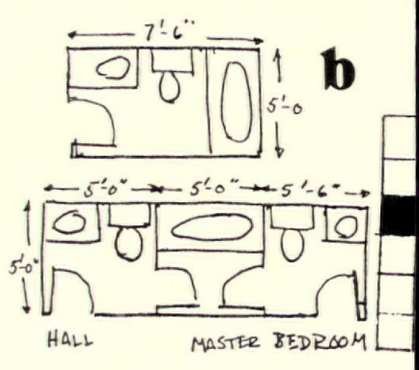
Bathrooms:

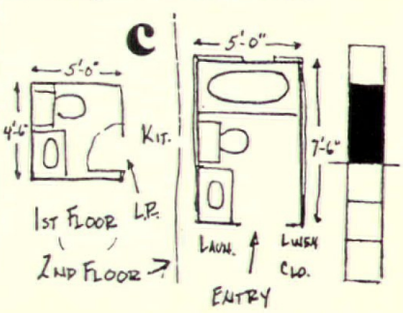
Tenants are content with a simple bath

Small size doesn't bother them. Nor does lack of windows in the rental projects. Those interviewed were evenly divided on the shared tub in project B's two-bedroom units. And they thought the closet in project A's larger bath was great.

Project C's condominium buyers were just a little fussier. They considered a bathroom window necessary, and some complained that theirs was too small. They did not complain, however, about being able to see into the bathroom from the entry below. And they liked the location of the laundry and linen closet right outside the bath.





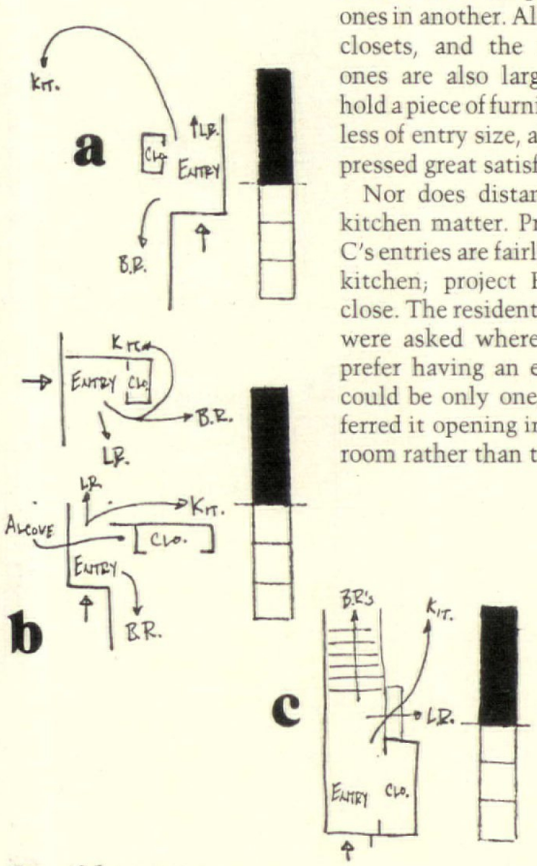


Entry:

Anything goes, so long as there is one

Projects A and C have medium-size entries in all units; project B has them in one plan and small ones in another. All entries have closets, and the medium-size ones are also large enough to hold a piece of furniture. Regardless of entry size, all tenants expressed great satisfaction.

Nor does distance from the kitchen matter. Projects A and C's entries are fairly far from the kitchen; project B's are fairly close. The residents of project C were asked where they would prefer having an entry if there could be only one, and all preferred it opening into the living room rather than the kitchen.



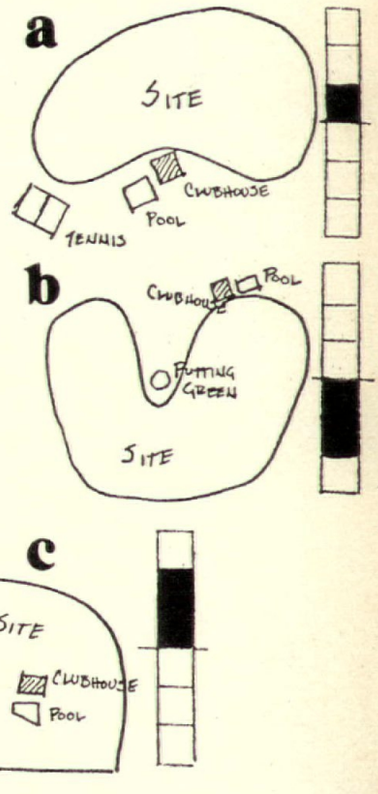
Amenities:

First choice is a pool, with tennis close behind

The pool areas in all three projects are very active. And all could have used larger decks; people don't swim, they sit.

Project A also has two tennis courts that are in constant use, and there is a demand for more. Project B has a putting green that is rarely used. The tenants would have preferred tennis courts.

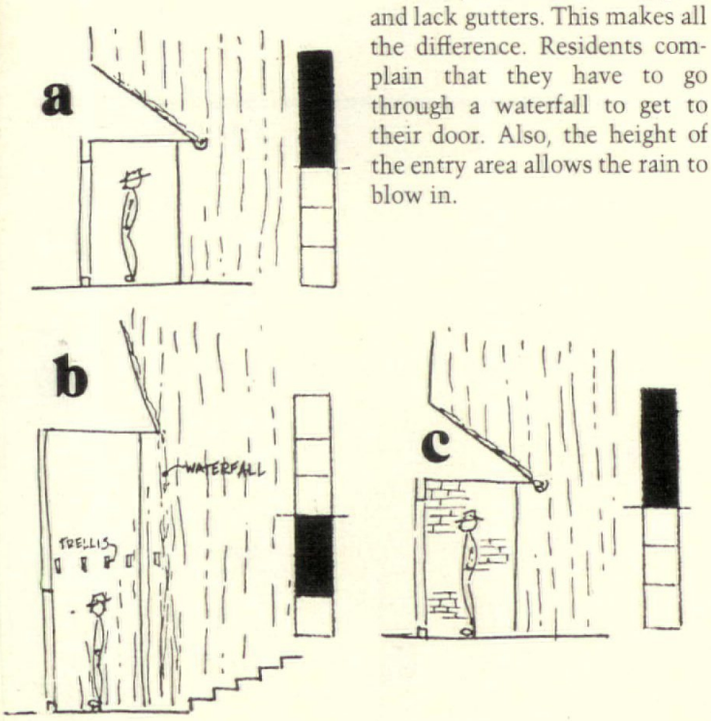
Nor are the clubhouses used much in the rental projects. Project A's is not available for private parties and the public uses are not popular enough. Project B's is available for private parties, but it is small and quite far from most of the units. Project C's, which is available for parties, is enjoyed for both public and private events and is the focus of the project.



Outside entry:

If it doesn't keep people out of the rain, it's no good

Projects A and C have fairly low covered entries with gutters, and residents are happy with them. The entries at project B, however, are a few feet higher and lack gutters. This makes all the difference. Residents complain that they have to go through a waterfall to get to their door. Also, the height of the entry area allows the rain to blow in.

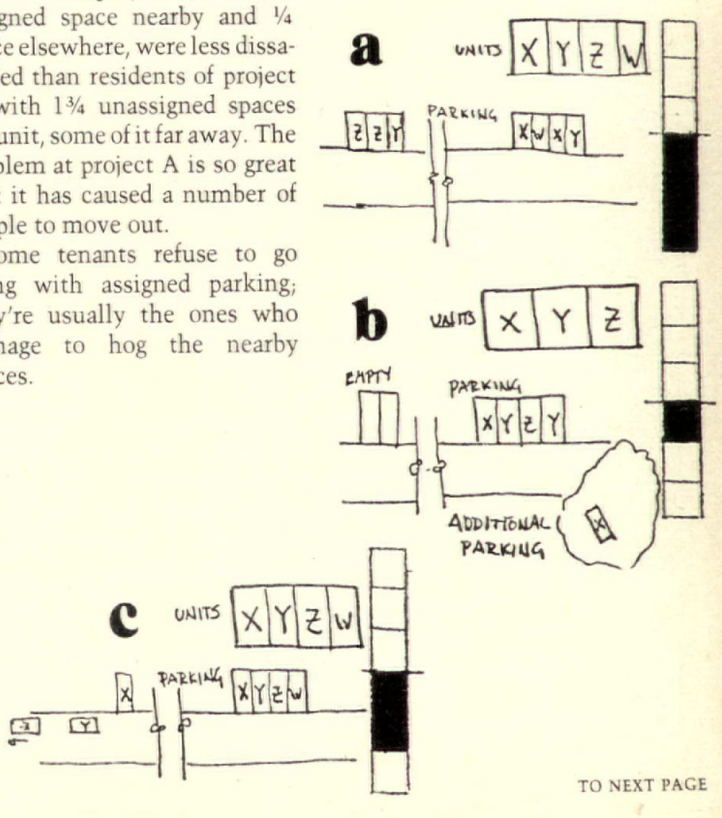


Parking:

It's always a problem, but it helps to assign spaces

Residents of project B, with one assigned space near their unit and ½ space elsewhere—often distant—and project C, with one assigned space nearby and ¼ space elsewhere, were less dissatisfied than residents of project A, with 1¾ unassigned spaces per unit, some of it far away. The problem at project A is so great that it has caused a number of people to move out.

Some tenants refuse to go along with assigned parking; they're usually the ones who manage to hog the nearby spaces.



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Noise:

Conditions ranged from good to very bad

Tenants complained mainly about mechanical noise in project A and about noise from adjoining apartments in project B. The condominium development, project C, got the highest rating, although some sound does carry in its back-to-back bathrooms when both medicine cabinets are open, and there is some impact sound from stairways.

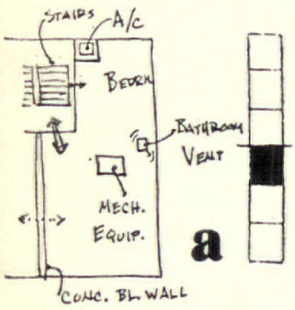
Project C's units are separated by the stairways, which are framed to steel I-beams, and by concrete block walls. Thus there is good sound insulation.

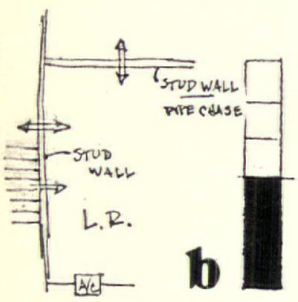
It has electric heat, which is quiet, and its air conditioners, which are space units placed high on the walls of the living room and one bathroom, are seldom used. The only mechanical noise that people complained about was from the lavatory vent fan, which is so loud that some have disconnected it.

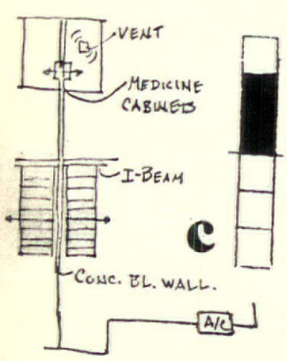
The apartments in project A are separated by the entry and by concrete block walls. The stairs are not framed into the wall.

Although a large gap under the door allows sound to travel from the stairways, there were few complaints. Isolation from the next apartment and from above is good. The main problems are the clicks, whistles and vibrations from the water heaters and individual gas furnaces, which are located in the center of the apartments, and from the apartment air conditioners, which are in the bedroom. As with project C, many people disconnect the noisy bathroom vent.

Project B's apartments are separated from each other and from the stairways only by stud walls. The stairs are framed into the walls. Sounds from the stairway and footsteps from the apartment above can be heard clearly in apartments, and conversation from next door can sometimes be understood. There are no problems with mechanical noise, however, as project B has electric heat and its air conditioners, which are space units placed low on the walls of the living room and second bedroom, are rarely used.







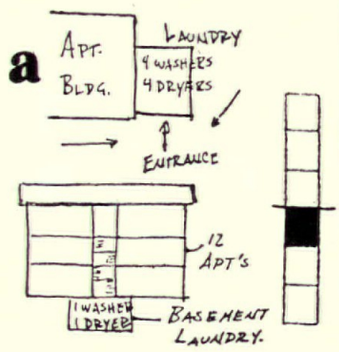
Laundries:

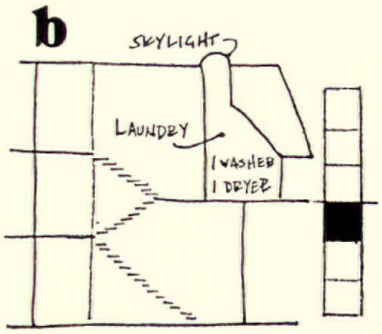
There were too few machines and too much noise

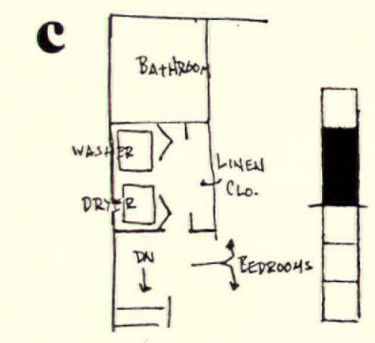
The conditions differ in projects A and B, but the tenants were equally dissatisfied. Project A has large unfurnished laundry rooms with four washers for 40 units. One type of building has a basement laundry with one washer for 12 units. People complained that there were not enough machines. A few objected to carrying laundry baskets outside. And the lack of furnishings meant that the laundry could not become a social gathering place; no one stayed while the machines were running.

Project B has small laundries with one washer for each six or 12 units located off the landing between the second and third floors. Most people felt this was very convenient; only a few objected to climbing stairs. And the third floor tenants didn't mind the appearance. Everyone objected, however, to the noise, which can be heard throughout the building. And in the 12-unit buildings, tenants felt that one washer and dryer wasn't enough.

Project C, of course, is not comparable as most buyers have installed their own washers and dryers (although a community facility is available in the clubhouse). Most owners like having their machines on the second floor, because most of the clothes are there anyway. However, many complained about insufficient insulation against vibration noise.





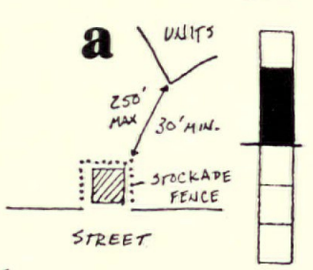


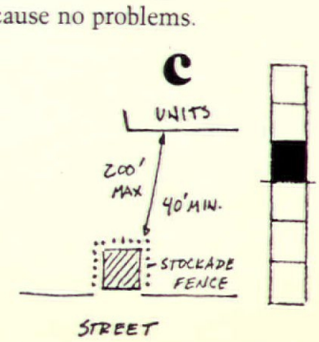
Dumpsters:

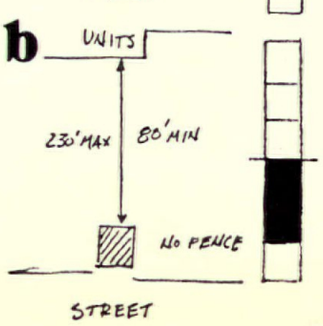
They're regarded as a necessary evil

If they're not fenced in, there are complaints about spilled garbage, as at project B. And if they're too close to any units, there are complaints about odors. This happened at project C, and the dumpsters were moved as a result.

For most people, however, dumpsters are convenient enough and cause no problems.

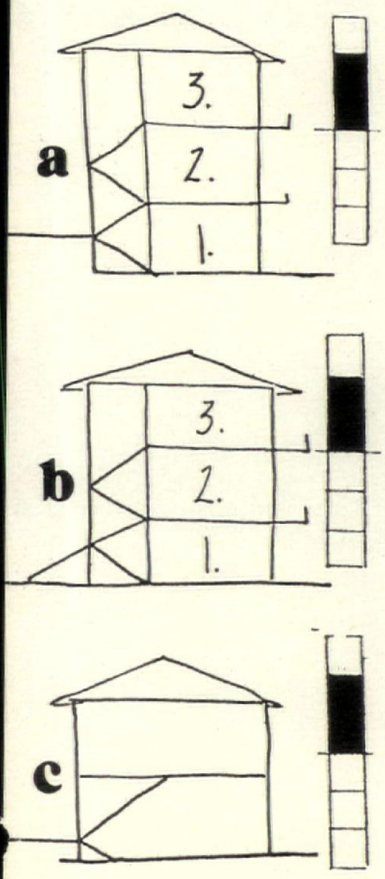






Floor level:

Luckily there's something to please everyone



In the two rental projects, most people had picked the floor they were on and liked it. The first floor was preferred for convenience, lack of stairs, and the chance to barbecue. In project B, however, some first-floor residents complained about walking a few steps down to their doorways.

The second floor had everything in moderation and the third floor was preferred because it was the quietest and had the best view.

In the condominium townhouses, buyers said they preferred the two-story unit to a one-story unit because it seemed more house-like and allowed people to remain in contact with the ground. One elderly lady used the staircase for exercise. In fact the stairs, which have open treads and balusters, are considered an important design feature at project C.

Common storage:

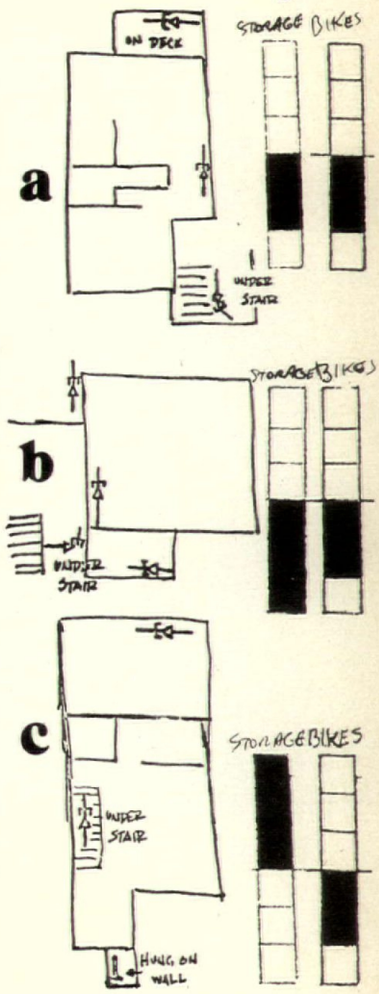
If it's not accessible, forget it

It just goes to waste.

Project A provides common storage in the clubhouse, and a security guard has to let people in and out of the storage area. That means it's inconvenient to use for such things as bicycles, which tenants keep on their balconies instead. And despite the security guard, tenants complain about property damage and theft in the storage area.

Project B's storage area is even more inconvenient—it's in an off-site building that can only be reached by car. Few people use it. Again, no provision has been made for bicycles, although there are a few spaces under stairways where they may be left.

Project C needs no community storage; each unit has its own attic. It could use a place for bicycles, though. A few people keep them under the stairs—which means they're in the dining area—or hang them on a wall. Some say they have put off getting a bicycle until there is a place to keep it.



Window sills and alcoves:

They're both appreciated

Four-inch window sills were used for plants and knick-knacks. And alcoves large enough for furniture were also liked and used. Two or more, however, caused problems by breaking up wall space.

Color:

The more neutral, the better

Projects A and B have white walls and beige carpets; project C has white walls and yellow carpets. Project C buyers complained about the bright carpet, whereas the others were pleased with their neutral color scheme.

Methodology

Andersson first familiarized himself with each project by studying the drawings and talking to the designers to find out what was intended, what constraints they had worked under and what unusual decisions had been made.

He also talked to each project management to find out what complaints they had received and what their problems were. Then he simply rang doorbells and told people what he wanted.

"For me this was the most onerous part of the job because I hate to impose upon people," he says. "But the door was seldom slammed in my face. Sometimes it was closed firmly; sometimes I had come at a bad time. But usually I was invited in."

Once inside, Andersson's next job was to get people to open up.

"I'd make an unkind remark about architects in general and let them know that I personally had not designed their homes," he says. "They could then complain without fear of insulting me."

He found that people felt freer to speak if he didn't ask their names. He also found that he got the most information if he took his time writing the answers; people usually expanded on what they had said to fill the silence, and often they added valuable information.

He was careful to make it clear right from the start that he could not accomplish anything about their complaints.

At the end of the interview, Andersson sketched furniture placement.

"I'd even ask to see the bedroom," he says. "Nobody minded. By this time they had already shown me various nooks and crannies and confided personal habits their own mothers wouldn't know about."

Finally, he thanked them for their time, assured them that they had been terribly helpful and got out fast.

"By this time I'd proven myself a good listener," he says, "and some of the people would have been happy to take advantage of that."

These house-like apartments let affluent empty-nesters live the wa

Like most empty nesters, the people who rent these apartments—primarily middle-aged and older executives and retirees—were ready for smaller homes and fewer maintenance chores. But they weren't about to trade the lifestyle and creature comforts of their large, expensive single-family homes for the high-density rental environment.

River Park Apartments is designed specifically to match this market profile. Its site, six acres of prime land in Upper Arlington, Ohio (ten minutes from downtown Columbus), was acquired in 1974 by Wallace F. Ackley Co., a developer with long experience in building and managing apartments for older families.

The site is in an area of $70,000 to $120,000 single-family houses; so the developer knew that for zoning as well as marketing purposes River Park would have to be designed to complement the surrounding neighborhood. The decision: Build the apartments in the form of single-family houses.

Architect Richard Sologa of Eschliman & Associates designed three basic apartment layouts—a single-story, a one-and-one-half-story and a two-story—then put two or three together in various configurations to form the project's 17 buildings. The effect from the exterior is that each building is a single large detached house. And a modicum of custom look is attained by the different brick, roofing materials and trim colors used throughout the project.

Unit interiors, although smaller than the homes most renters came from, provide many similar amenities. For example, all the units have these features:

- Large closets plus 500 sq. ft. of attic storage.
- Woodburning fireplaces, slate entries, private patios and private garages.
- Trim that includes beamed ceilings, crown moldings and handbuilt stair rails, balustrades and chair rails *(see living room and stairwell photos on facing page).*
- Kitchens with self-cleaning ovens, dishwashers, ice-makers, self-defrosting refrigerators, garbage disposals, exhaust fans.
- Interior color schemes chosen by each tenant, and woodwork stained or painted to specification.

There are 40 units at River Park and they rent on one-year leases for $290 to $360, which project manager Leah Shoemaker says is above average but not expensive for the area. Tenants pay for garbage collection and for all utilities except water.

Obviously a project like River Park makes sense for marketing and environmental purposes. But how does it stack up costwise against a more typical high-density rental complex?

Managing director Stanford M. Ackley admits that front-end costs are higher. But over the course of construction, he says, the numbers work out just about the same as with any other apartment project.

The reason: Buildings are staged like they would be in a single-family for-sale project, and they're rented up as completed. This means the developer isn't paying interest over a long, rentless build-out period as he would with buildings with many apartments in them. At River Park, for instance, Ackley says the construction-loan interest for the whole project was very nearly the same as rents generated during build-out.

Ackley's experience with similar projects indicates that appreciation is greater than in conventional projects. And he cites two other long-term benefits:

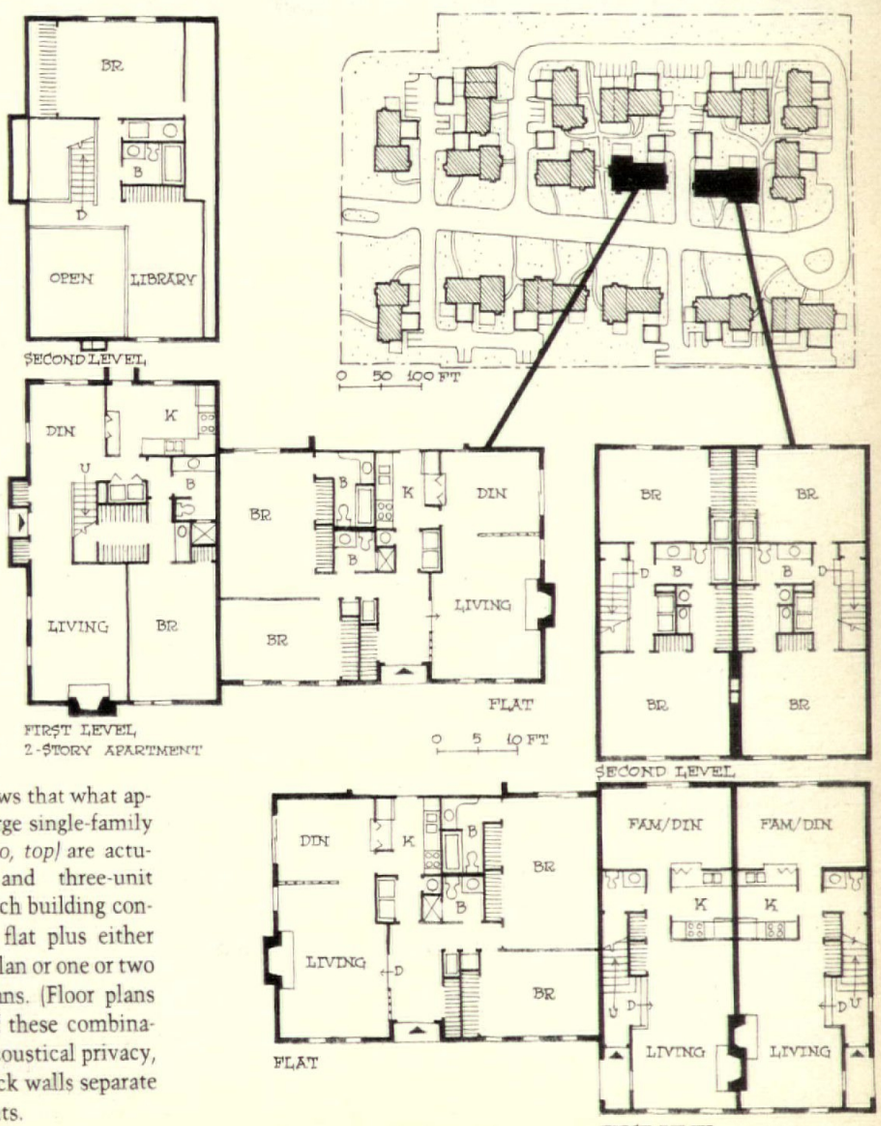
First, maintenance costs are much lower than in high-density complexes. At River Park they're limited primarily to landscape upkeep and repainting—which isn't needed too often.

Second, tenant turnover is practically nil. "High turnover can kill you," says Ackley. "We've found that in projects like River Park, once you're through one cycle, tenants seem to stay forever—unless you hit them with exorbitant rent increases."

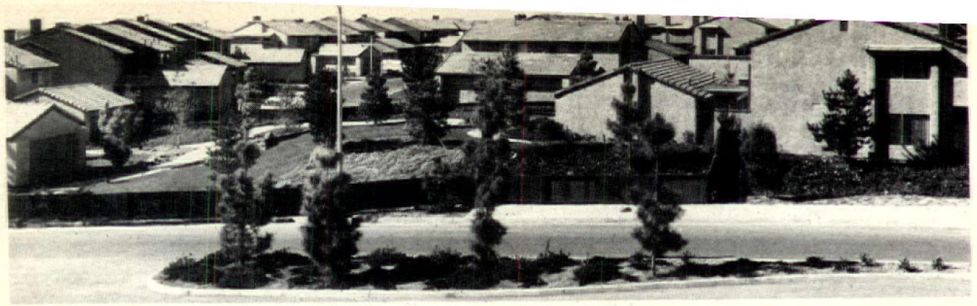
So far, turnover at River Park has been limited to people transferred to new job locations, says Ms. Shoemaker. And, she adds, there is a waiting list for the units.

...they always have...almost

PHOTOS: LARRY PHILLIPS



Site plan shows that what appear to be large single-family houses *(photo, top)* are actually two- and three-unit buildings. Each building consists of one flat plus either one 2-story plan or one or two 1½-story plans. (Floor plans show two of these combinations.) For acoustical privacy, concrete block walls separate all apartments.



A year ago, this project lay dead in the water. Only 35 of the first 66 units were sold, the lender was threatening foreclosure, the builder was threatening bankruptcy.

Today, the project is completely turned around. The first phase is sold out, plans for the next phase are well advanced, and the lender stands to recover a lot more of its money than seemed possible a year ago.

In a word, this is an example of...

How to make a workout work

The project is SunnyRidge, a 40-acre, 245-unit condo in Fullerton, Calif. And the process through which it became a successful workout is increasingly important as REITs and banks reluctantly face up to portfolios clogged with what are euphemistically called distressed properties.

So far, such successful examples have been the exception rather than the rule. Workouts are almost always more complex and more difficult than starting a project from scratch, and there simply aren't enough qualified companies around to handle the present load.

The SunnyRidge turnaround is significant for a number of reasons. It points up the kind of company most liable to do successful workouts; it shows the kind of attitude a lender must adopt if he is to make a feasible workout deal; and perhaps most important, it proves that if these two ingredients are present along with a little bit of luck, workouts really can work.

Core of SunnyRidge's problem: inability to control costs

SunnyRidge is a classic example of a project that might have squeezed by had times remained good, but was doomed to distress when the economy and the housing market took gas together.

The builder, Pyron Co., had been a successful single-family developer in the Fullerton area for many years. In late 1971, however, Pyron felt that SunnyRidge's 40-acre site was more suited to low-priced condos and started planning townhouses at $22,000 to $25,000.

But by mid-1972, when Pyron submitted SunnyRidge to Fidelity Mortgage Investors (FMI) for financing, rising cost estimates had pushed the projected prices to an average of about $31,000. On this basis, FMI approved a total loan of $6.2 million for 245 units. Site work began early in 1973, and the units themselves were started in May of the same year.

Serious trouble surfaced towards the end of 1973. FMI ran a check on the project and discovered that costs had reached the point where 1) there was a cost overrun of nearly $1 million, and 2) the only way to make the project profitable was to raise prices again—this time into the $40,000-to-$45,000 range.

"Of course, costs were shooting up everywhere at that time," says Charles Ray, FMI's western regional vice president. "The normal procedure would have been to increase the loan, then raise sales prices to cover it. But there were two problems."

The first problem: Although Pyron had informed FMI's local office of the cost increases early in the game, the regional vice president (Ray's predecessor) had neglected to pass on the information to FMI's main office in Jacksonville, Fla. The second problem: By the time the main office was finally informed, the 1973 money squeeze was well underway and FMI had stopped all loan increases.

"At SunnyRidge the increase would have had to be $2-3 million," says Ray, "with the first phase's 66 units just about completed, we already had $4.3 million out.

"Also, Pyron stopped paying interest late in 1973. We had an interest reserve in the loan, but when that ran out there was nothing else."

So FMI told Pyron that it would finance the completion of the first phase, but that was all.

"We could never find out what the finished cost of the units would actually be," says Ray. "They seemed to be out of control, and eventually we lost confidence in the builder."

SunnyRidge finally went on the market in June 1974. By February 1975, only 35 of the first 66 units had been sold. This produced $960,000 in repayment to FMI, plus about $300,000 in escrow to complete the remaining units.

Unhappily, it also produced another cost overrun—roughly $200,000 this time. Meanwhile FMI had troubles of its own. In January 1975 it filed for Chapter 11 for its entire portfolio, having previously converted from a REIT to a business trust to make this step possible.

So FMI told Pyron it would foreclose on SunnyRidge. And Pyron promptly announced it would take all necessary steps to protect itself against foreclosure. Presumably, such steps would have included filing for bankruptcy, which left the dismal prospect of a couple of years of litigation while SunnyRidge just sat there.

It was here that the workout began.

The company that FMI selected to work out SunnyRidge was National Horizon Corp. of Brea, Calif. Horizon had a solid background in all phases of real estate—houses, apartments and commercial. And its president, Dan Keiserman, had founded and headed Heritage Construction Co., one of the country's ten biggest homebuilders in the sixties.

The first work-out stage: negotiate a fair deal

"Keiserman became the man in the middle," says Ray, "His immediate job was to come up with a settlement that would keep the project out of court so it could start moving again."

Says Keiserman: "When we saw all the difficulties that had stacked up, we realized that foreclosure was the only way to go. So a fair deal had to be made with Pyron."

Keiserman was able to structure just such a deal. FMI agreed to deposit in escrow enough money to cover all of Pyron's outstanding debts in the project. Pyron in turn

agreed to indemnify FMI against all future claims. And FMI took Pyron off of nearly $4 million in guaranteed notes.

The second work-out stage: move the standing inventory

This involved completing and marketing the remaining 31 units in Phase 1.

"There were a lot of little things to be done," says Keiserman. "For instance, all the model interiors were white; there's no warmth in a white house. In one model, the entry looked right into a half bath from which the door had been removed; it's good to take some doors off in a model but not all of them. And then there were no-nos like a king-sized bed in a 9'x10' bedroom."

Finally, Keiserman went back to the 35 residents already living in SunnyRidge "who had been raising general hell over a lot of things." His first step was to make good on all the callback defects that had accumulated; his second step, pretty much accomplished by the first, was to convince the residents that the project would now move forward and become a well-managed community.

FMI's Charles Ray

National Horizon's Dan Keiserman

This portion of the work-out agreement was done under a management contract between National Horizon and FMI.

Says Keiserman, "We told FMI we'd need $85,000 for completions and corrections, and $73,000 for marketing; this would net FMI about $1,172,000 from the remaining units. And we would receive $1,000 per unit as a management fee, plus out-of-pocket expenses."

As it turned out, marketing costs came to only $25,000: "We thought we'd have to cut prices," says Keiserman, "but instead we were able to raise them a little—and thus to boost FMI's net."

Also contributing to the reduced marketing cost was a fast sellout: The remaining 31 units were gone in five weeks.

The third work-out stage: complete the project

Under a plan which, according to Ray, is about to be approved, Keiserman will have totally different working arrangements with FMI.

"For the first 44 units in phase 2," says Ray, "FMI will take back a deed of trust, and repayment will be through our taking 75% of the profits. We'll subordinate the land, but Horizon will find its own source of construction money. So in essence, we'll act as a land warehouser."

Why the workout worked: the lender's view

"We haven't usually had happy experiences with work-out companies," says Ray, "but Horizon is an exception. And we hope to be able to work with them on other projects."

The reason, Ray feels, is that Horizon has all the basic qualifications of the successful work-out company. Specifically:

1. It is a financially stable company with a proven track record.

"A work-out company can get to you very fast," says Ray, "because there's lots of money moving around. "So it must be solid, well capitalized, and have a top reputation for integrity. Shoestring companies are potential catastrophes."

2. It has few if any of its own projects in progress. "A company can be very sound," says Ray, "but if any of its own projects happen to be in trouble, the company's attention will inevitably go first to them."

3. It is willing to work on an incentive basis. "If you pay a monthly fee," says Ray, "that's negative incentive. The builder will have a stake in stretching out the project. He should be willing to make his money based on his performance."

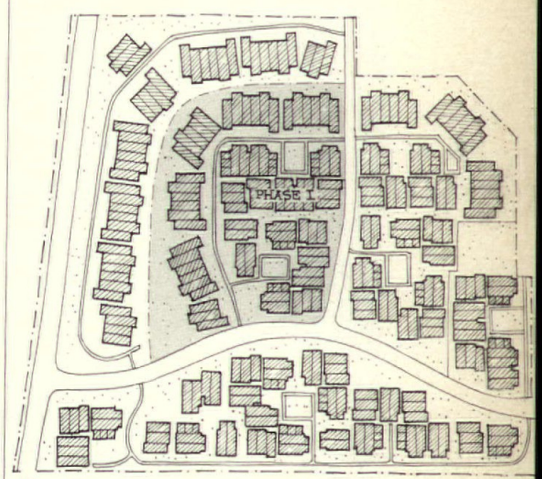
4. It has access to all the development functions. "It's not enough to be expert in just one area—construction, for instance, or marketing," says Ray. "The distressed project needs the whole spectrum of expertise, and your work-out man must either be able to supply it himself or have access to the best outside talent."

5. It has knowledge of the area. "Real estate is a local business," says Ray, "and if a work-out man doesn't know the territory he'll get into trouble, not out of it."

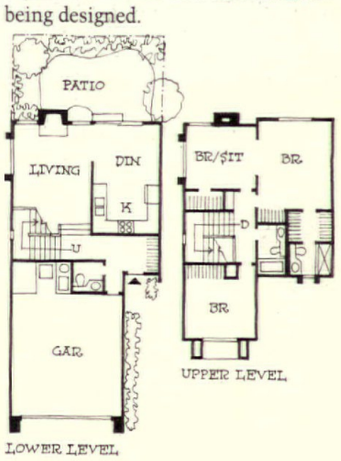
Why the workout worked: the builder's view

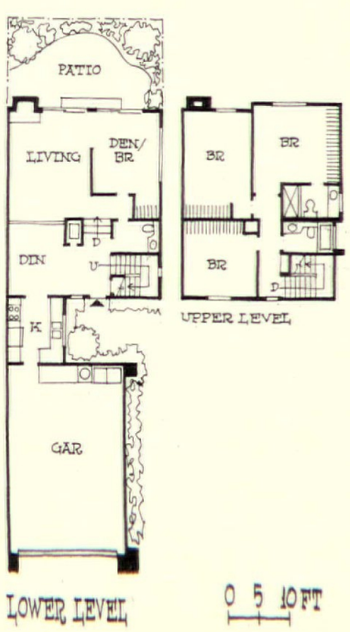
"The primary reason we were able to pull SunnyRidge out," says Keiserman, "is that FMI took a realistic posture. They were satisfied with a deal that gave us a reasonable incentive."

Adds Ray: "We're not kidding ourselves. We don't talk about accruing interest or anything like that. We feel that by taking 75% of the profit, we're doing as well for ourselves as we possibly could—keeping our losses to a minimum. And it's certainly a lot better than trying to do the job ourselves."



Site plan shows recently sold-out first phase *(tinted area)*. Density in remaining phases will be reduced slightly under the work-out plan so more one-story and split-level models can be added. Two of the original five two-story models are shown in plan below. The price range—$40,000 to $45,000—will be continued for the new models now being designed.





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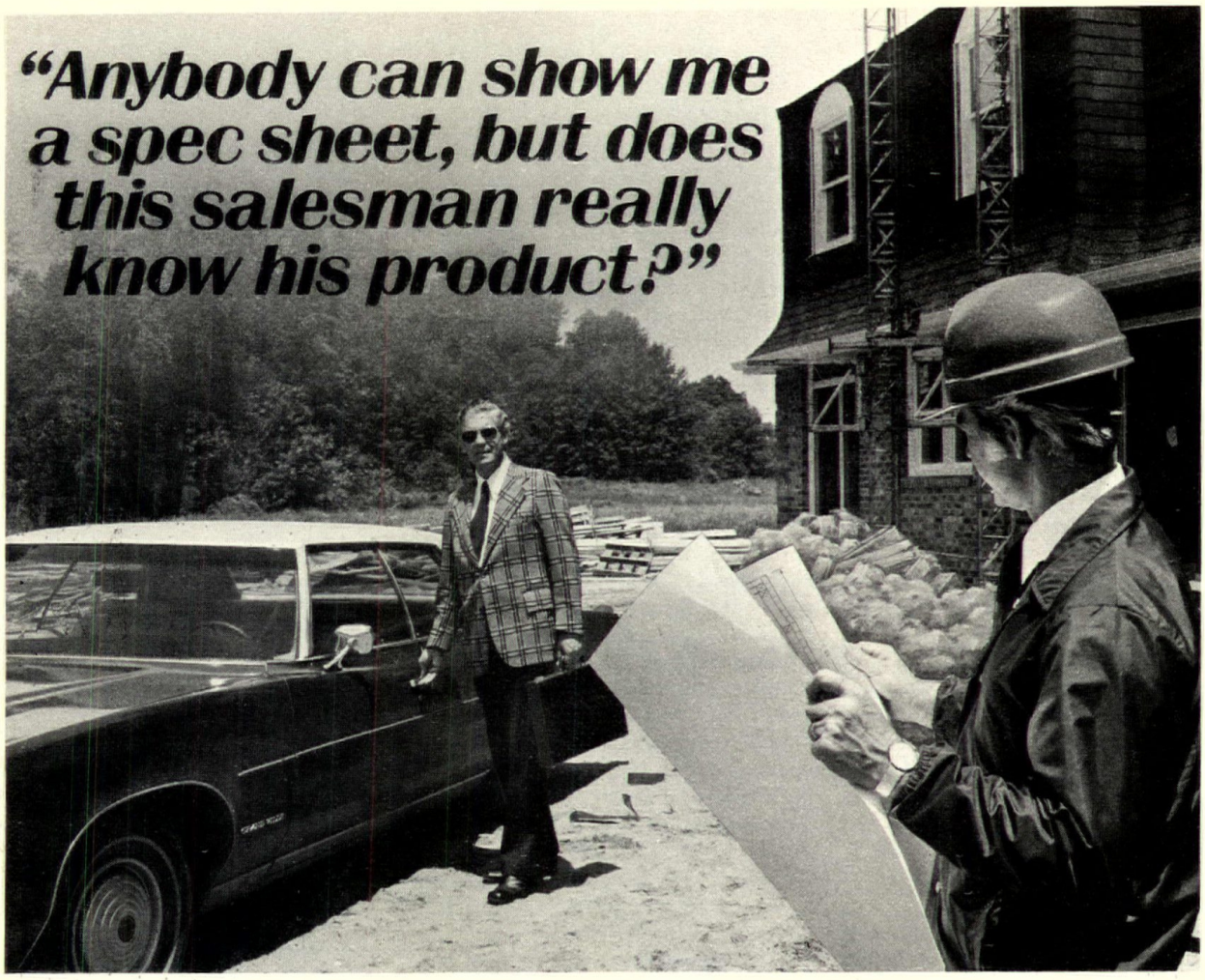

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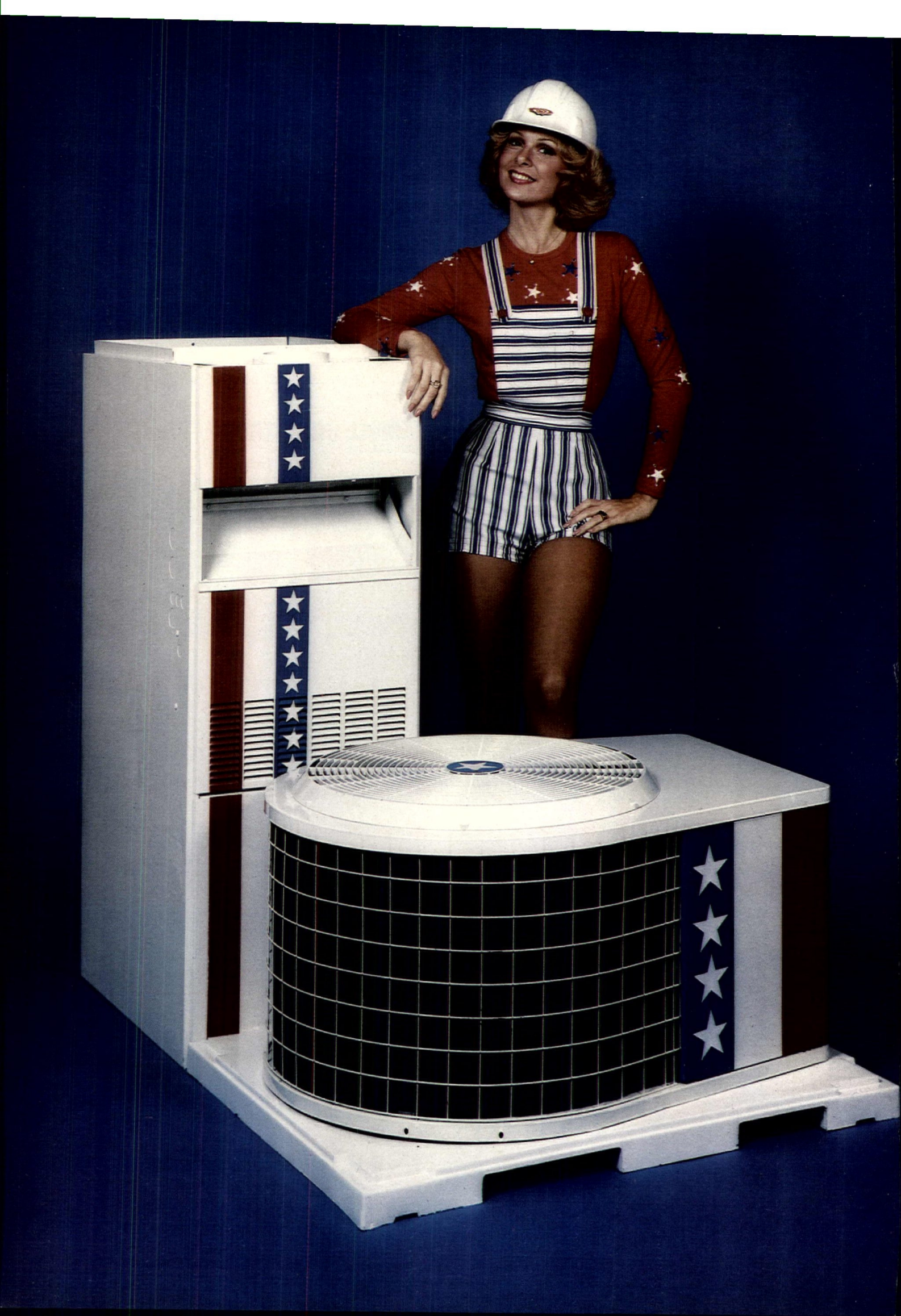

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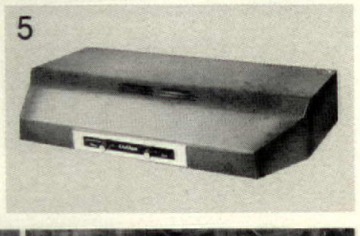
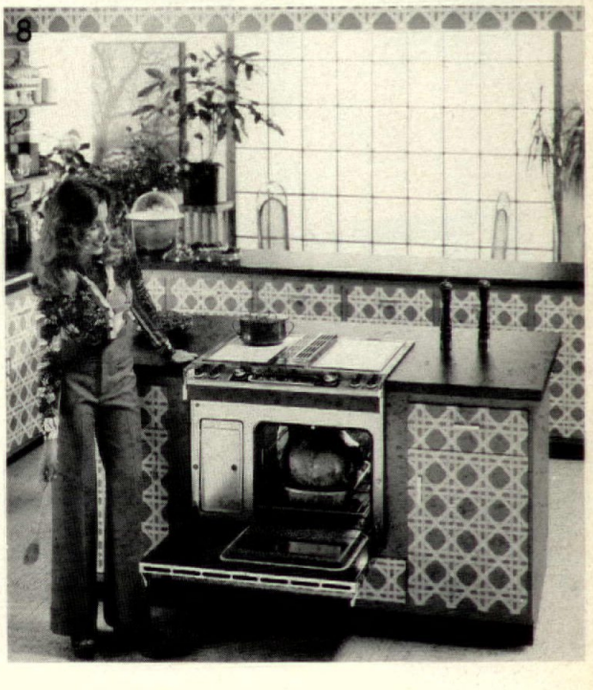
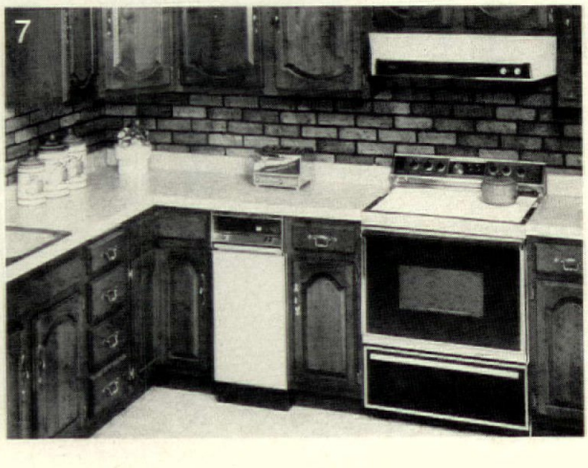






PRODUCTS: KITCHENS

1. Easy-to-maintain gas range has a porcelain enamel finish, a no-drip lift-off cooktop, a removable oven door and a continuous-cleaning oven. The top-of-the-line model features a black glass oven door and a digital clock/six-hour timer with an automatic cook-and-keep-warm control. White-Westinghouse, Pittsburgh, Pa. *Circle 336 on reader service card*

2. Energy-saving dishwasher for undercounter installation has eight cycles. During the wash/cool-dry cycle the fan and heating element shut off automatically at the start of the drying phase. This can save up to 30% of the energy normally used for a load. Admiral, Schaumburg, Ill. *Circle 337 on reader service card*

3. Traditionally styled cabinetry, "Harvest Oak," has solid oak frames and doors with a hand-rubbed furniture finish. Interiors have a low-maintenance wipe-clean surface. Adjustable shelves are standard in 30"-high wall cabinets as are slide-out trays in base units. Merillat, Adrian, Mich. *Circle 338 on reader service card*

4. Wall-size entertainment center contains all basic kitchen components. Unit includes a 4.2-cu.-ft. refrigerator, a porcelain enamel sink, a two-burner electric cooktop and ample storage space overhead and under the counter. Center is built into a hardwood cabinet that comes in three finishes. Cervitor, South El Monte, Calif. *Circle 339 on reader service card*

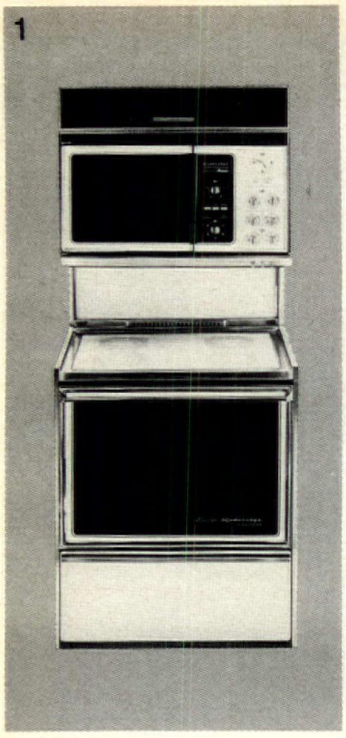
5. Ductless Chef-Aire® range hood has infinite speed solid state controls that operate at the touch of a finger. Unit features activated charcoal and lifetime aluminum grease filters and an enclosed light. Hood comes in a choice of appliance colors, hammered enamels or stainless steel. National Industries, Ocala, Fla. *Circle 340 on reader service card*

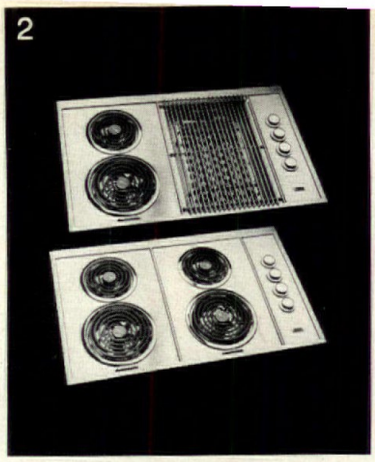
6. Early American style cabinetry, "Chatooga Oak," adds a country look to a contemporary kitchen. Door fronts feature a rustic pegged, grooved-plank design accented by traditional hardware. The light oak cabinetry is in the low-medium price range. Del-mar, Triangle-Pacific, Dallas. *Circle 341 on reader service card*

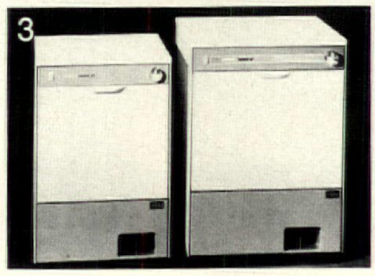
7. Range with an easy-to-clean, one-piece ceramic cooktop has a continuous-cleaning oven. Unit comes in the freestanding version shown or in two drop-in models. Companion under-the-counter trash compactor can compress the equivalent of 20 gallon cans of solid waste before bag needs to be removed. Sears, Chicago. *Circle 342 on reader service card*

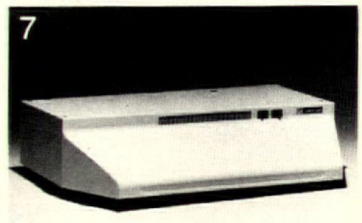
8. Convertible cooktop grill-range has a selective-use oven that cooks with radiant or convected heat. Convected heat provides faster cooking of roasts, etc., at lower temperatures. A power-driven stream of heated air circulates in the oven about 20 times a minute providing faster, more even heating. Jenn-air, Indianapolis. *Circle 343 on reader service card*

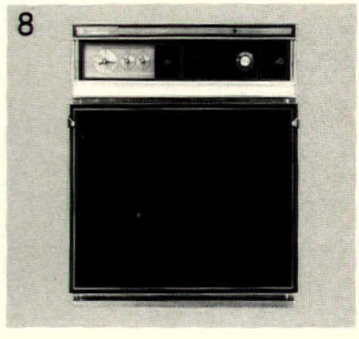
MORE PRODUCTS ON PAGE 118











PRODUCTS: KITCHENS

1. Versatile cooking center has an eye-level Radarange® microwave oven and a conventional continuous cleaning lower oven. Ceramic-glass cooktop accepts any flat-bottom utensil. Range with black-glass styling is offered in white, coppertone, gold and avocado. Eye-level control panel, out of children's reach, monitors all functions. Amana, Iowa. *Circle 344 on reader service card*

2. "Dacor" convertible range serves as a built-in electric barbecue grill or a four-burner stainless steel cooktop. Interchangeable components plug easily into a prewired chassis. Griddle and rotisseries are optional. Matching two- and six-element units are also available. Distinctive Appliances, Sun Valley, Calif. *Circle 345 on reader service card*

3. Tumble dryers available in two sizes are designed to fit into kitchen cabinetry. Imported from England, easy-to-operate units have rocker switches to select heat levels and setting dials with up to 120 minutes. An automatic 8-10 minute cold tumble completes every cycle to prevent wrinkling. Burco, New York City. *Circle 346 on reader service card*

4. Contemporary cabinetry line imported from England includes the stainless steel sink module, base and wall units and full height tall-storage cabinet shown. Easy-to-assemble units are shipped in flat packs. Doors are prefitted with concealed fittings. Grovewood, New York City. *Circle 347 on reader service card*

5. Double-oven range features a woodtone glass panel on both oven doors, digital clocks and glass control panels. Offered in gas and electric versions, range has automatic cooking features such as a cook-and-keep-warm control. Unit is easy to maintain with a lift-up cooktop and removable oven doors. Magic Chef, Cleveland, Tenn. *Circle 348 on reader service card*

6. Modern-style drop-in range features a sleek black glass door, a brushed chrome cooktop and a restyled backsplash. Available with a standard or self-cleaning oven, unit features two-step surface controls with infinite heat settings. Two models are offered. Hotpoint, Louisville, Ky. *Circle 349 on reader service card*

7. Ductless range hood features a two speed motor and a built-in light. Designed for easy installation, unit has two washable aluminum filters to remove grease and odors. Ducted models are also available. Hood with a baked enamel finish comes in avocado, white, coppertone, gold and red. Home Metal, Plano, Tex. *Circle 350 on reader service card*

8. Built-in electric oven with continuous-cleaning feature is designed to conserve energy. Oven has extra-heavy insulation and a constant-cool door. Automatic stop/start clock timer, a preheat control, signal and oven lights, and a two-coat interior oven finish are standard. A double-oven model is available. Chambers, Oxford, Miss. *Circle 351 on reader service card*

MORE PRODUCTS ON PAGE 120

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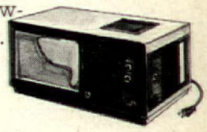

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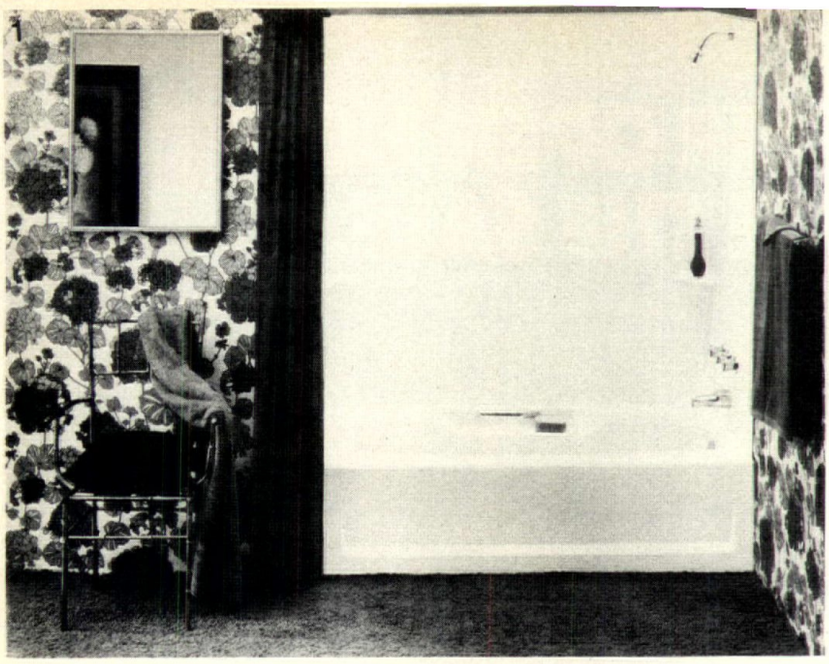

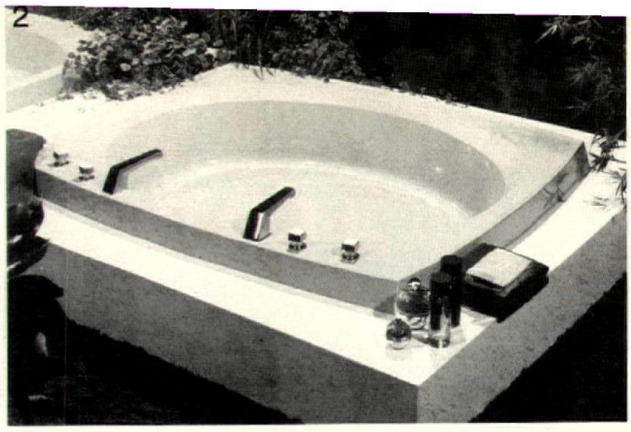

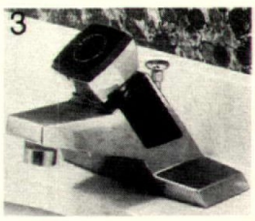

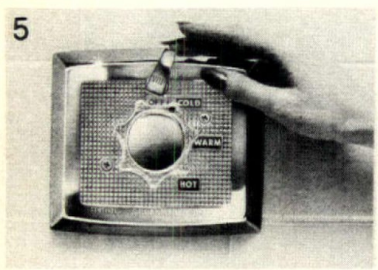

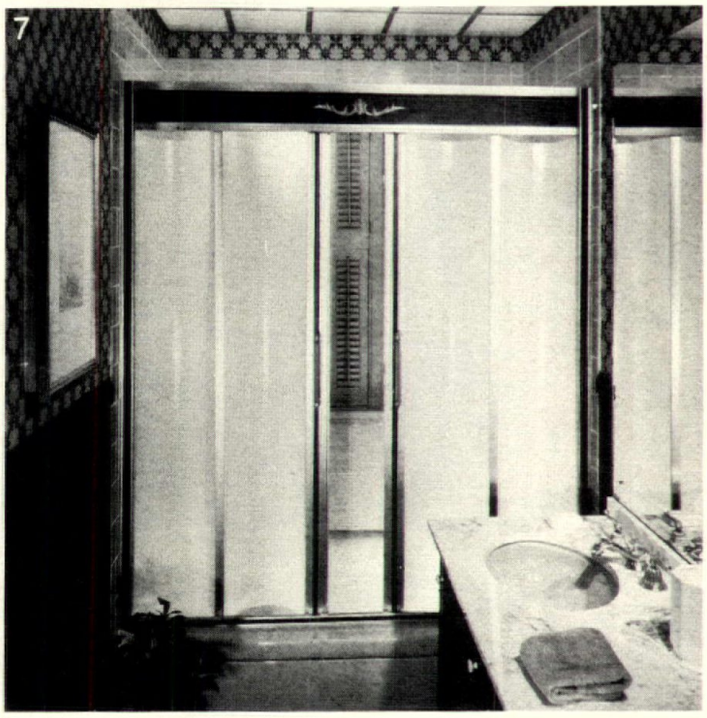

PRODUCTS: BATHROOMS

1. Fiber glass bathtub and matching surround provide a unitized look. Easy-to-install five-piece surround has waterproof joints and seamless shelves with molded-in soap dishes. Tub features a contoured back and headrest. Surround and tub are available separately or as a complete kit. Both come in a choice of colors. Lasco, Anaheim, Calif. *Circle 352 on reader service card*

2. King-size bathing oval, "The Bath," now comes in five bold accent colors as well as its standard eight shades. New colors are: sunflower, expresso, tiger lily, blueberry and antique red. The seamless fiber glass tub is available with dual water controls and showers. Kohler, Kohler, Wis. *Circle 353 on reader service card*

3. Single-handle faucet features quad-ring seals that provide twice the sealing area of conventional O-rings. Pull-on operation of the acrylic handle offers constant temperature and volume control. Contemporary-styled unit has a spout angle engineered for hand clearance. Rockwell, International, Morgantown, W. Va. *Circle 354 on reader service card*

4. Early American-style vanity, "Plymouth," features louver doors. Constructed of "Herculex," a polyester and melamine laminate on high-density particleboard, unit is available in a full range of sizes from compact to queen size. It comes in white teak or oak finishes. Camden Crafts, Lebanon, Ohio. *Circle 355 on reader service card*

5. Single-handle shower valve protects against sudden water temperature changes due to pressure variation and saves water and fuel. "Sentinel Mark II" features a pressure-sensitive shut-off, an adjustable temperature limit stop and a volume control. Speakman, Wilmington, Del. *Circle 356 on reader service card*

6. Traditionally styled vanity, "Duchess," features two usable drawers and a door cabinet. A panel resembling a third drawer conceals the underside of the center bowl. Constructed of high-density particleboard, unit is finished with an ultra-violet curing process. Vanity comes in antique white or light walnut. Belwood, Ackerman, Miss. *Circle 357 on reader service card*

7. Center-opening bath enclosure, "Tiara," features crack- and shatter-proof doors. Showerfold® unit glides on Delrin® rollers and stays open without latches. Doors are offered in a choice of gold, avocado, beige, pink, white and white with gold flecks. Aluminum frames come in gold or in silver with woodgrain accents. Kinkead, Chicago. *Circle 358 on reader service card*

8. Vitreous china toilet has an elongated siphon jet bowl and a low profile tank. Twin jets in a widened trapway provide rapid, efficient flushing. A water-saver flush valve shuts off the water if the lever is raised for controlled flushing and to protect against overflow. Mansfield, Perryville, Ohio. *Circle 359 on reader service card*

MORE PRODUCTS ON PAGE 122

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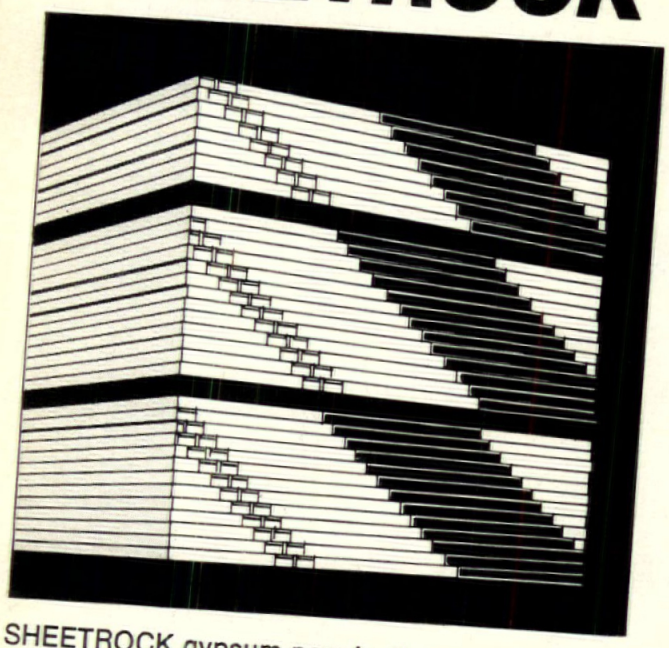

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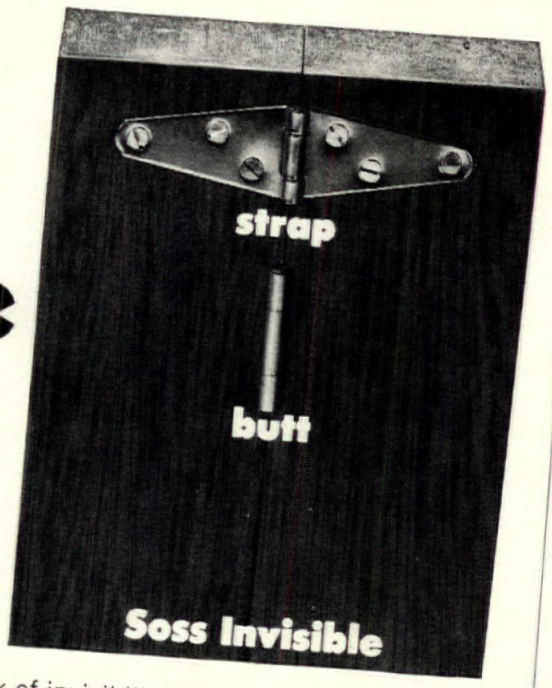

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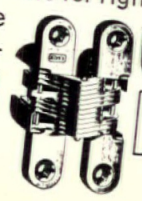

the SOSS Invisibles

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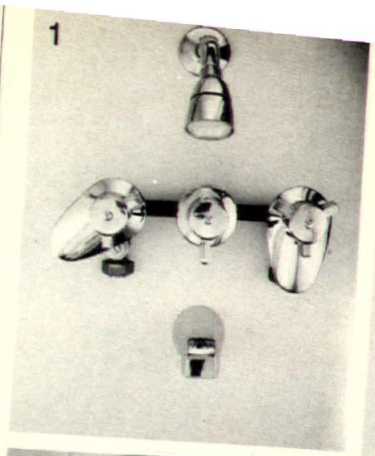

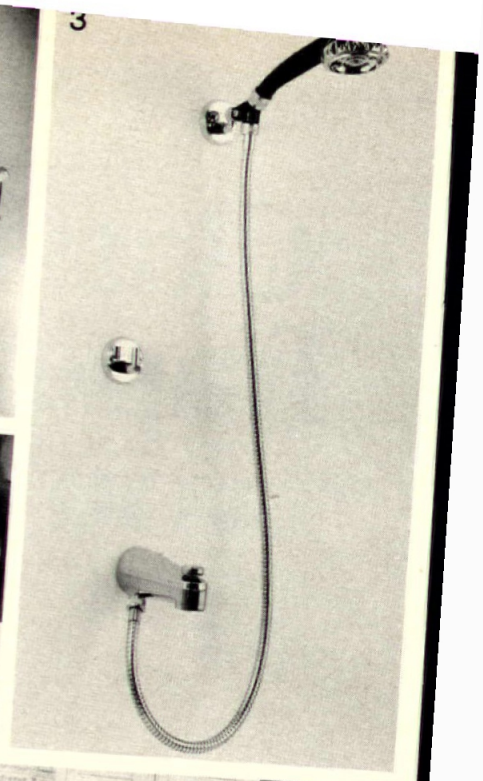

PRODUCTS: BATHROOMS

1. Tub/shower fitting is a three-valve diverter with 8" centers and 2" adjustments. Integral stops permit servicing of the hot and cold valves directly from the front with no need to shut off water to the entire unit. It is available with copper or iron pipe inlets and outlets. Royal Brass, Cleveland, Ohio. *Circle 360 on reader service card*

2. Toilet flushing system, Flushmate®, uses 2½ gals. of water instead of the 5-8 gals. required by most conventional systems. Water is stored in the unit and forced through the bowl by releasing compressed air. The self-contained Flushmate® cylinder replaces the flush tank. Water Control, Troy, Mich. *Circle 361 on reader service card*

3. Pulsating personal shower features a spray pattern that provides a massaging effect. Changing the dial on the head gives a conventional spray. Unit comes as a replacement hand shower or in two complete flexible-hose models. Tub-spout version shown is ideal for baths without showers. Black and chrome fixture blends with any decor. Alsons, Covina, Calif. *Circle 362 on reader service card*

4. Water conserving toilet with hydraulic design, "Mercury III," uses less than 3½ gals. of water per flush. The k.d. vanity, shown in a double-door model, is supplied with a faucet and a vitreous china bowl in a choice of five colors. Universal-Rundle, New Castle, Pa. *Circle 363 on reader service card*

MORE PRODUCTS ON PAGE 125

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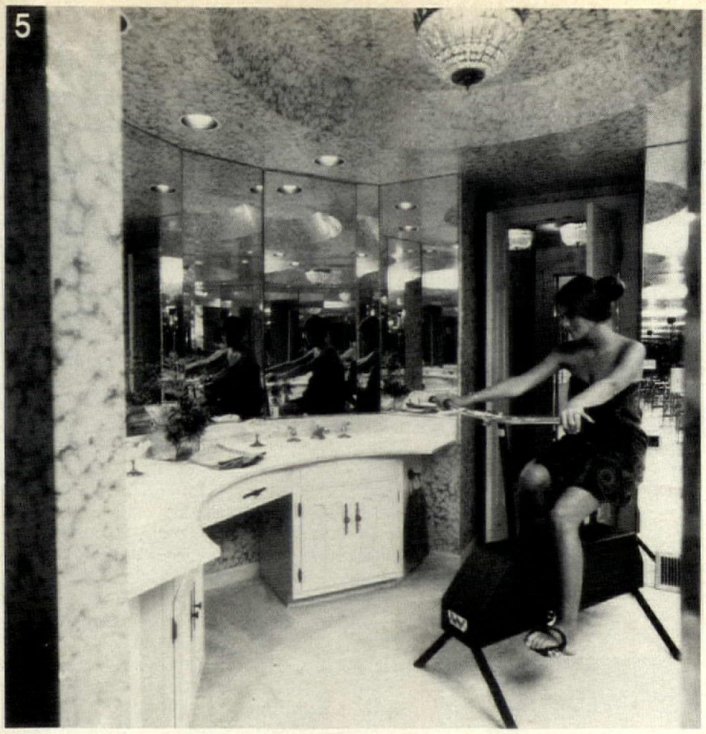

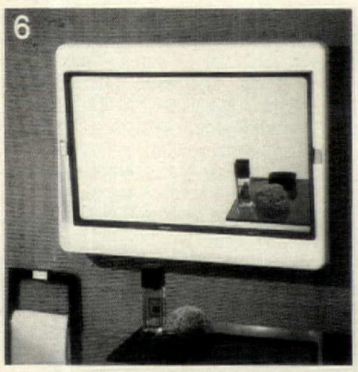

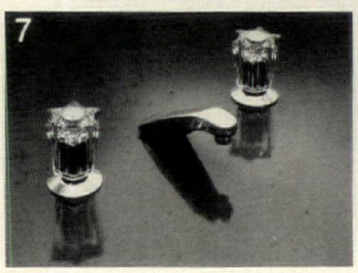

PRODUCTS: BATHROOMS

5. Elegant curved vanity top with the look of genuine stone is molded in one piece of precision-ground marble and special resins. Material has a high-gloss surface impervious to household stains and chemicals and easily cleaned with a damp sponge and a mild detergent. It is offered in a wide range of neutral and richly marbled colors. Molded Marble, Menomonee Falls, Wis. *Circle 364 on reader service card*

6. Lighted rectangular mirror with concealed incandescent bulbs tilts to give full length viewing. Offered in brown-smoke with a chrome finish, mirror is contained in a white shell that reflects the illumination. Installation instructions are provided. Allibert, New York City. *Circle 365 on reader service card*

7. Widespread lavatory faucet set has easily removable two-piece escutcheons that permit changing of external components without disconnecting water lines. The system is offered on chrome-finished fittings with a choice of Chrystal-glo or Aquatique handles. Tub sets are also available. Harcraft, Torrance, Calif. *Circle 366 on reader service card*

8. Compact lavatory/cabinet unit, "Vanessa 19," has a seamless vitreous china top available in a choice of colors. Cabinet with a woodgrained plastic laminate exterior comes in brown cherry shown or antique white walnut. Unit can accommodate 4" centerset or 8" combination fittings. Eljer, Pittsburgh, Pa. *Circle 367 on reader service card*

MORE PRODUCTS ON PAGE 126

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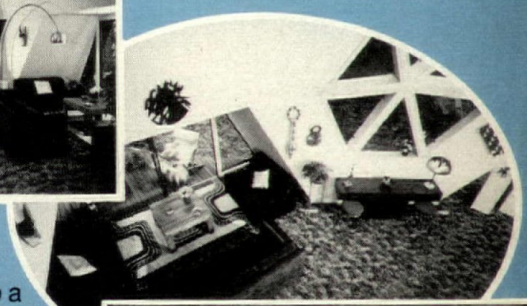

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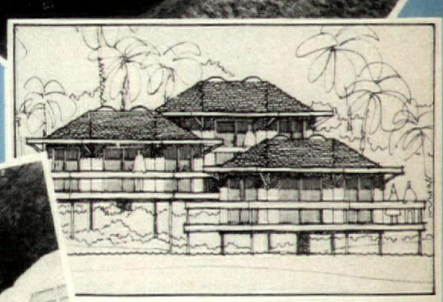

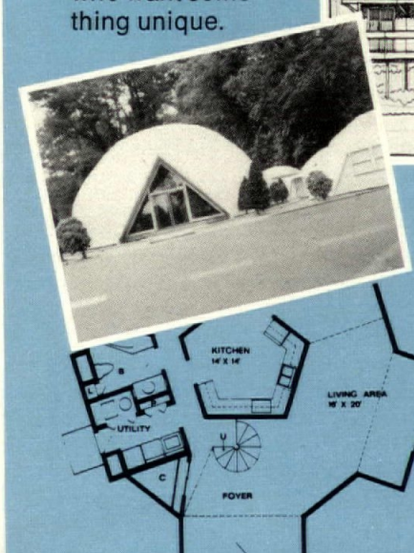

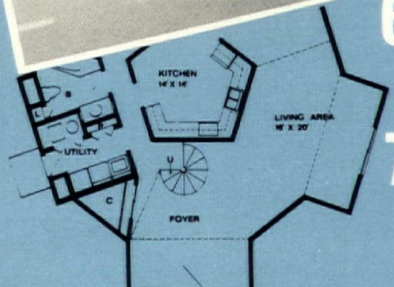

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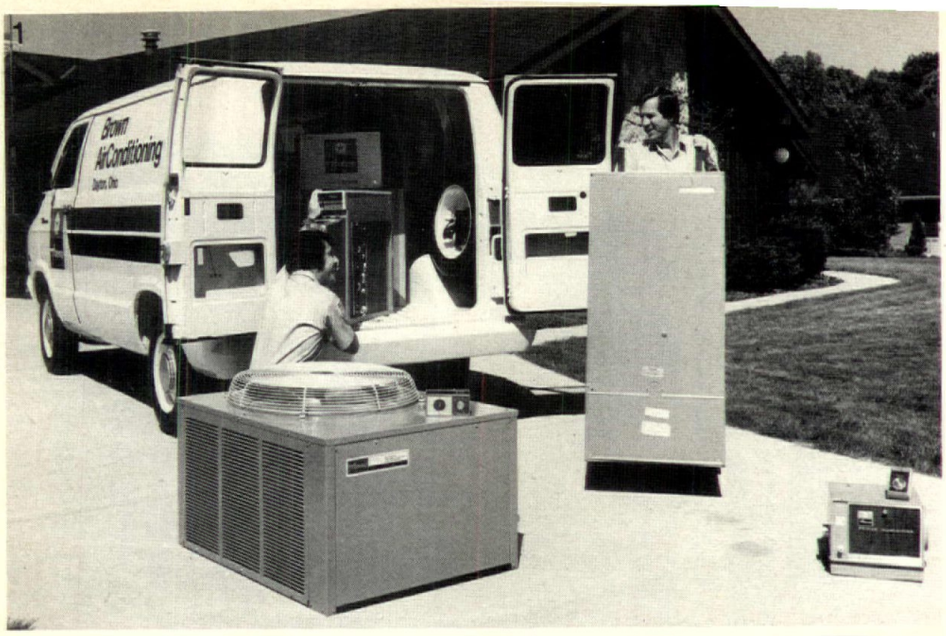

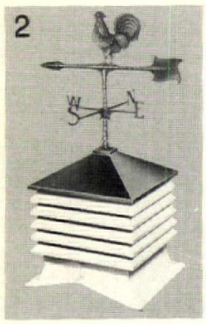

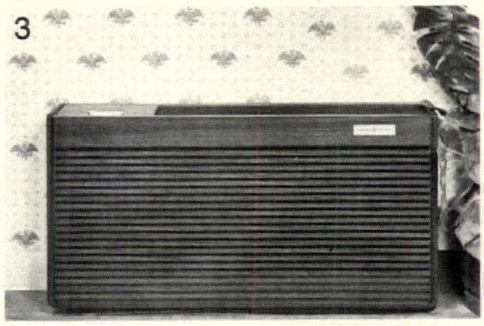

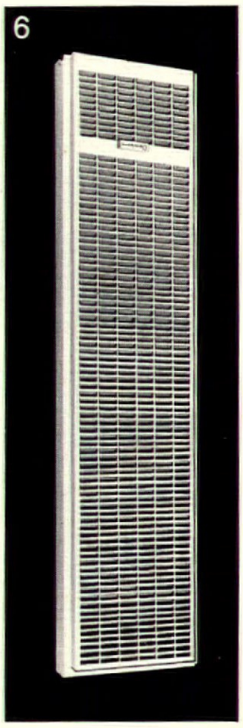

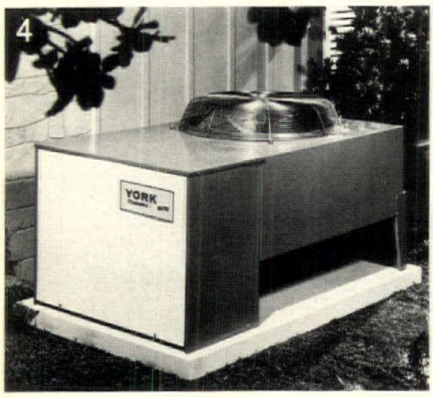

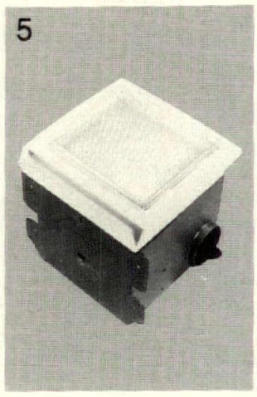

PRODUCTS: INTERIOR ENVIRONMENT

1. Unitary climate-control products line includes a split system heat pump available in 2½ and 3-ton models, an electric furnace which comes in 5 KW to 30 KW units and a dual cell electronic air cleaner and by-pass humidifier (all shown). Airtemp, Chrysler, Dayton, Ohio. *Circle 430 on reader service card*

2. Vari-pitch cupola with a decorative weather vane on top is an attic ventilator. Unit which can be converted into a power vent by adding a fan/motor is constructed of aluminum with a baked-enamel finish. Lomanco, Jacksonville, Ark. *Circle 431 on reader service card*

3. Built-in 32"-wide heating and cooling unit is a through-the-wall model available in 10,000 BTUH cooling capacity with 2.5 to 4.5 KW of heating. Unit with an EER of 7.5 has a top air discharge to eliminate drafts and permit low mounting. General Electric, Louisville, Ky. *Circle 432 on reader service card*

4. Energy-saving central air conditioning line has EERs as high as 8.8. Because units contain 30% more condensing coil surface, a smaller compressor is needed and less energy is used. Quiet-operating systems come in five sizes from 24,000 Btu to 48,000 Btu. York, Borg-Warner, York, Pa. *Circle 433 on reader service card*

5. Combination exhaust and light fixture for the bathroom is UL-listed. Improved lighting and quiet operation are featured. Unit delivers 60 cu. ft. of air per minute. Rittenhouse, Emerson-Chromalox, Honeoye Falls, N.Y. *Circle 434 on reader service card*

6. Vented single and dual wall furnaces are designed to heat problem areas. Space-saving units for wall-mount or recessed installation have cast iron burners and ceramic-coated heat exchangers. Heaters have safety pilots and thermostat controls. Dearborn Stove, Dallas. *Circle 435 on reader service card*

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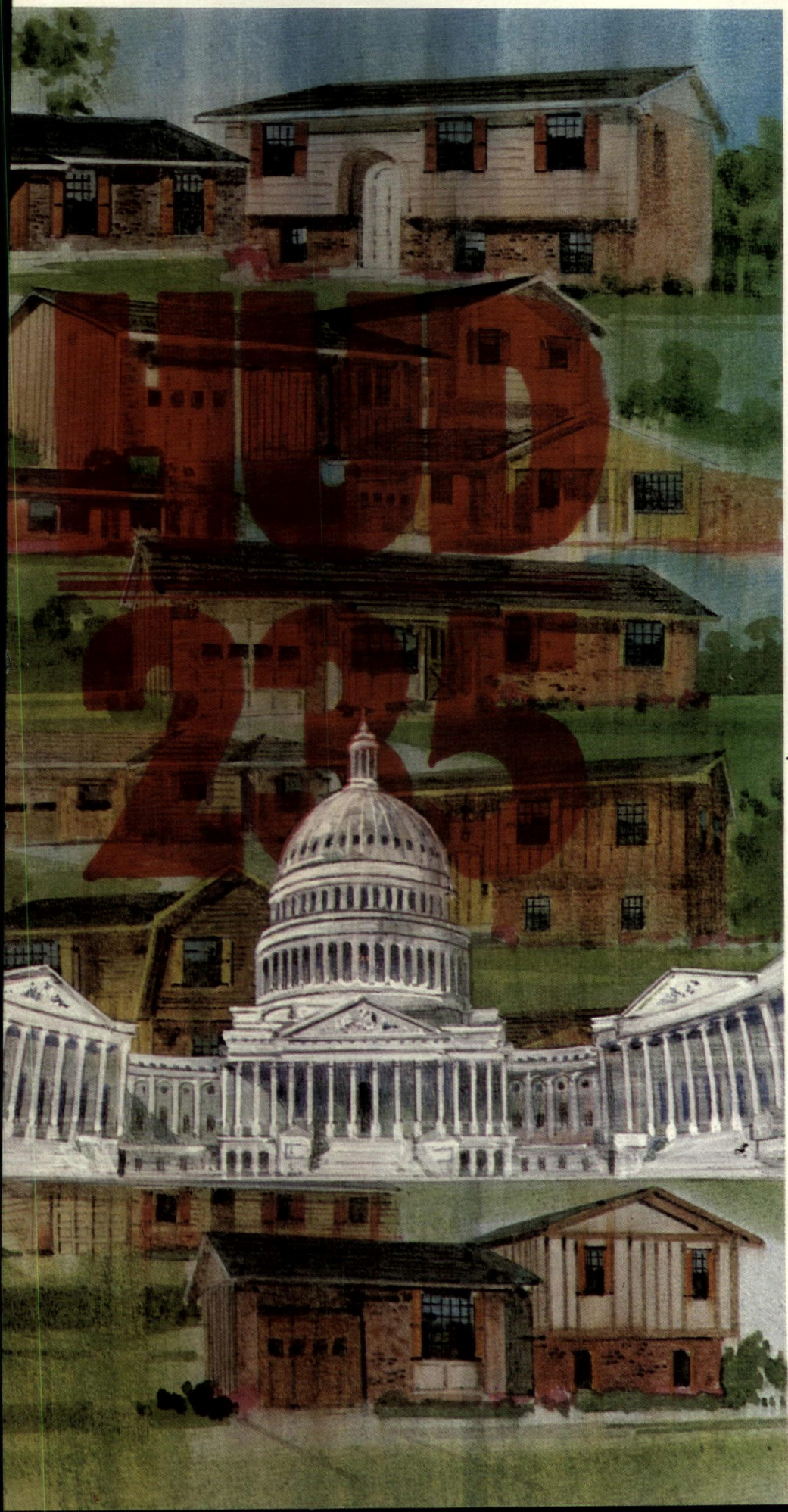
MORE PRODUCTS ON PAGE 128

HUD 235



The Kingsberry Man can help you cash in on it.

It's your chance to get into a whole new market. A market of buyers who, until now, simply couldn't afford to own their own homes. A market created by the U.S. Department of Housing and Urban Development's Revised Section 235 Homeownership Subsidy Program. Your Kingsberry Man has over 30 models that can get HUD 235 funds working for you. Every qualifying model features panelized construction, plus the design integrity and manufactured excellence found in all Kingsberry Homes. HUD 235—it's the way to get in on a vast new market. And the Kingsberry Man can help you get started just as soon as you send in the coupon.

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Lots ready to build on:
☐ None, ☐ 1-10, ☐ 11-25, ☐ 26-50

Units built in past year:
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Kingsberry Homes are distributed throughout a 38 state area of the Mid-West, Mid-Atlantic, Southeast, Southwest and New England states from plants located in Alabama, Iowa, Oklahoma, Pennsylvania and Virginia.

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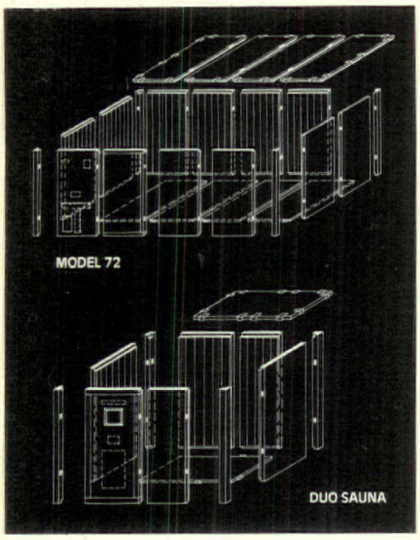

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Eighty-seven different sauna room arrangements are possible with the six Universal pre-built rooms from Viking Sauna.

It's complete modularity — floor, benches and walls. Even control panels are modular.

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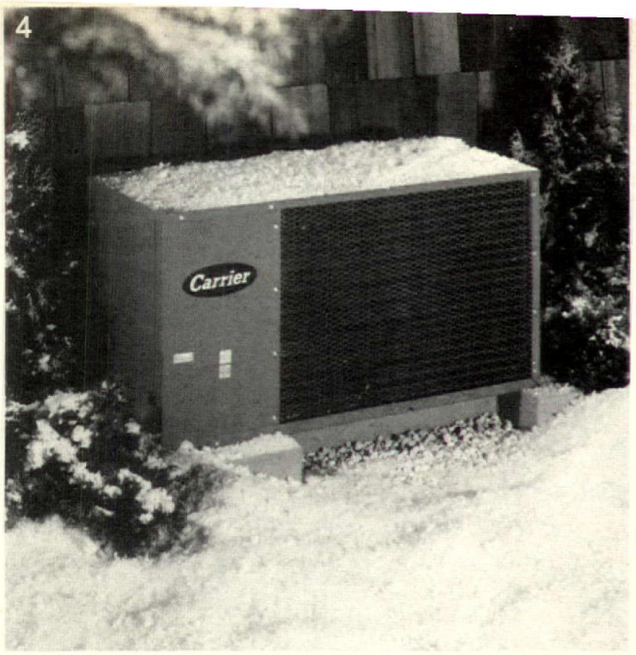
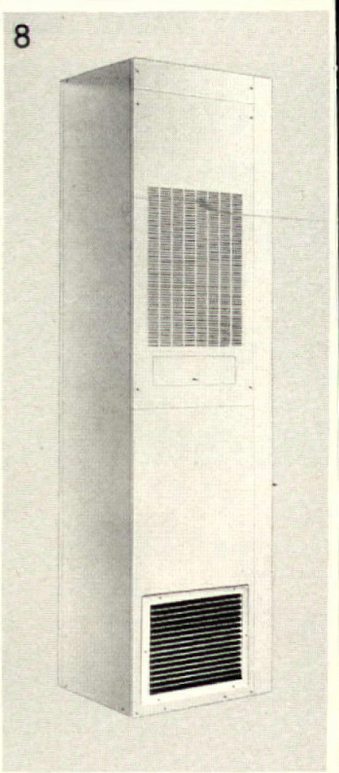
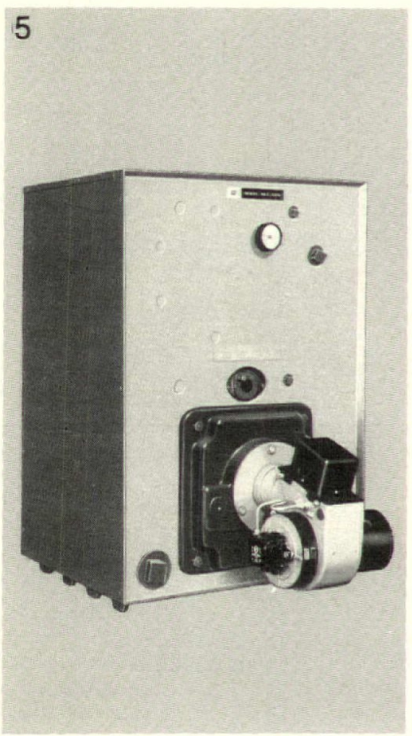
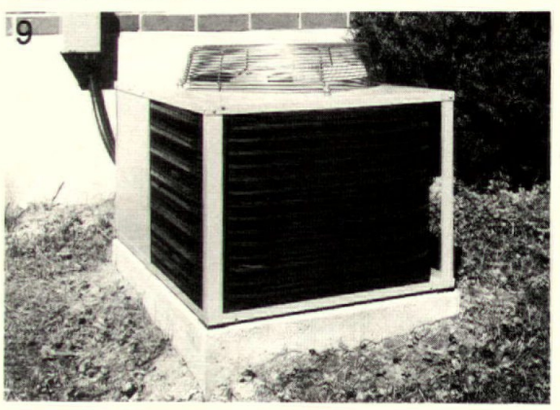








PRODUCTS: INTERIOR ENVIRONMENT

4. Split system heat pump is available in five models. Cooling capacities range from 24,000 to 58,000 Btu. Heating ranges from 27,000 to 63,000 when matched with an indoor section. For colder climates, electric-resistance accessory heaters are offered in 4 or 28.8 KW. Carrier, Syracuse, N.Y. *Circle 442 on reader service card*

5. Medium capacity oil burner/boiler for hot water or steam heat systems comes in six sizes. Compact unit has a built-in horizontal flue-way, a flame-retention burner, top clean-out openings, a built-in air eliminator and an insulated steel jacket. Weil-McLain, Michigan City, Ind. *Circle 443 on reader service card*

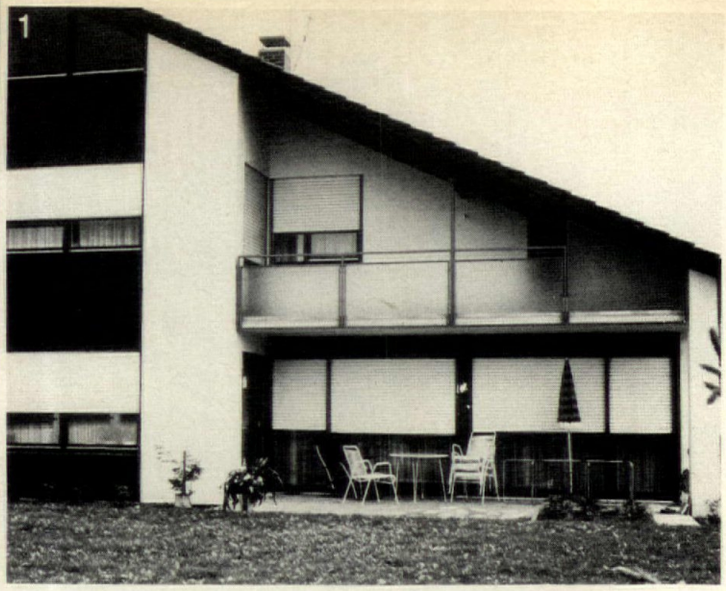
6. Deluxe power ventilator is designed for roof or gable mounting on structures with up to 2,500 sq. ft. of attic space. A pre-set adjustable thermostat automatically activates the unit as it is needed. Butler Ventamatic, Mineral Wells, Tex. *Circle 444 on reader service card*

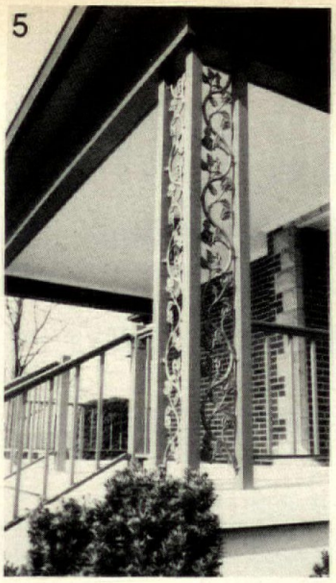
7. Multiple-setback thermostat provides manual control and automatic operation. Unit combines a hand-wound timer with a conventional thermostat so that temperatures can be raised or lowered as desired for specific periods up to 11 hours. Honeywell, Minneapolis. *Circle 445 on reader service card*

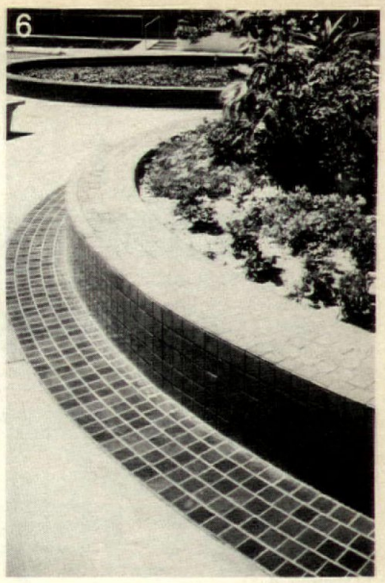
8. Water-to-air heat recovery unit, "Seasonaire," transfers heat from areas of the building that require cooling to areas that need heating. Unit has a heating capacity of 9,600 Btu and a cooling capacity of 9,000 Btu. McQuay-Perfex, Minneapolis. *Circle 446 on reader service card*

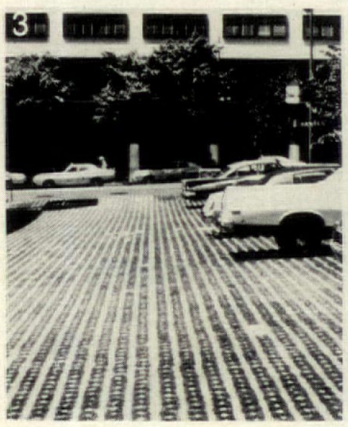
9. Remote condenser unit in 1 to 5 ton capacities and 1.5 to 7.5 ton cooling coils are designed for use with a line of electric furnaces. Coils can be built in furnaces or added on later. Easy-to-maintain-and-service condensers have removable top and end panels. Square D, Lexington, Ky. *Circle 447on reader service card*

MORE PRODUCTS ON PAGE 131









PRODUCTS: OUTDOORS

1. Roll-blinds installed on the outside of windows, prevent heat transfer and block light and sound. Constructed of wood, aluminum or PVC, they have an extended design that creates an insulating air space between the blind and the window. Excellent for security, blinds can only be operated from inside. IMMS, Essex, Conn. *Circle 400 on reader service card*

2. Cushioned outdoor furniture is accented by wrought iron decorations in a grape and leaf pattern. Heavy-gauge welded steel frames have a "Leisurecote" protective finish that will not weather. Zippered polyurethane cushions can be covered in vinyl or treated fabric. Bunting, Philadelphia, Pa. *Circle 401 on reader service card*

3. Load-bearing grass, Grasscrete®, is a poured-in-place reinforced concrete slab with holes in it through which grass can grow. Used for parking lots and for erosion control without a totally sterile look, the material is self-draining and able to stand up under heavy traffic loads. Surfacing needs the same care as grass. Bomanite, Palo Alto, Calif. *Circle 402 on reader service card*

4. Seamless vinyl flooring, "Lonleum," for use indoors or out, is formulated of PVC resins. Material can be exposed to direct sunlight and weathering without shrinking or rapid aging. A special protective wear-surface allows the flooring to be used in heavy-traffic areas. Lonseal, Torrance, Calif. *Circle 403 on reader service card*

5. Decorative columns manufactured of heavy-duty aluminum are available in satin anodized or baked enamel finishes in black, white or bronze. Offered with the cast aluminum inserts shown or with lighter scrollwork, columns are load-bearing members. Easily installed on porch or patio, they are supplied in a range of heights. Columns can be used in conjunction with aluminum railings as shown. Superior Aluminum Products, Russia, Ohio. *Circle 404 on reader service card*

6. Ceramic tiles in fiery colors add visual excitement to outdoor gardens and plazas. "Valencia Caliente," which may be used on any wall surface indoors or out, comes in a graduating range of bright colors. Combining the colors gives added design versatility. Supplied in 13"x13" sheets of 3"x3" tiles, material is easy to install. It resists acids, stains, frost and heat. Non-absorbent tiles are easy to clean. Latco Products, Los Angeles. *Circle 405 on reader service card*

7. Fiber glass-rock waterfalls enhance the attractiveness of indoor or outdoor garden pools. Water flows lazily down the authentic-looking fiber glass rock formations. Falls are available in nine different sizes ranging from 19" to 7½' high. Suitable for use with any of ten heavy-duty fiber glass oriental style garden pools, falls are not harmed by seasonal changes or temperature extremes. Russell Reille, Canastota, N.Y. *Circle 406 on reader service card*

MORE PRODUCTS ON PAGE 132

SUPERIOR solves building problems FOUR WAYS

SERIES 900 HEAVY DUTY RAILING for apartment, motel and commercial use.

COLONIAL COLUMNS, a decorative, well designed, load bearing column for that special desired environment.

RESIDENTIAL RAILING for new homes or home remodeling use.

DECORATIVE COLUMNS —various designs with cast or scroll type inserts.

All in maintenance-free, easy to install, low cost, long lasting ALUMINUM.

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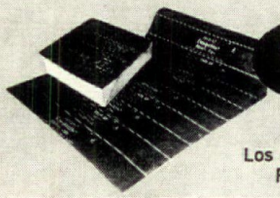
Compotite waterproofing can result in a fully tiled shower area at no more than the cost of a tub or open-base receptor. For Compotite is less in price than any other shower pan material. Beautify your baths, upstairs laundry rooms, and other wet-areas with everlasting ceramic tile based on Compotite. Give her the tile she loves!



Compotite Shower Pan

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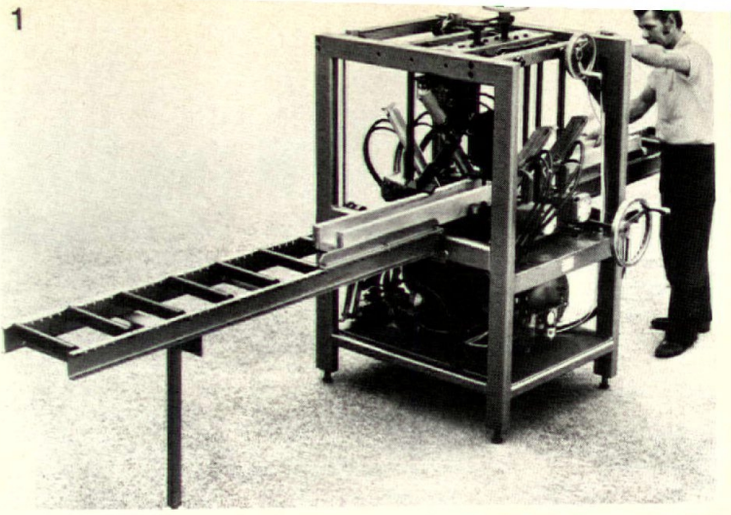

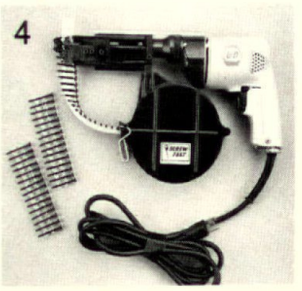

PRODUCTS: TOOLS / EQUIPMENT

1. Sub-component nailing machine for the assembly of headers, channels, king studs, cripples and tees features four Paslode pneumatic nailing guns. Easily operated by one person, the semi-automatic machine is capable of processing 900 units a day. RCH Tool, Morton Grove, Ill. *Circle 481 on reader service card*

2. Airless spray painter, "Super Bee," is a self-contained mobile unit. Electric sprayer with a fluid filter, handles water-based emulsions, lacquers, enamels, varnishes and epoxies. Unit can be used for wet feed or with siphon tubes for a dry feed. The siphons allow for use with any size container up to a 55-gal. drum. Binks, Franklin Park, Ill. *Circle 482 on reader service card*

3. Wheel-less "Flymo" mower is operated by an impeller fan that produces an air cushion on which the machine floats. Lightweight unit, which runs ½" above the ground, can go over bumps and up and down hills. Cutting blades can be raised or lowered to desired cutting heights. Cuttings are turned into fine mulch which enriches the soil. Emerson Quiet Kool, Greenwich, Conn. *Circle 483 on reader service card*

4. Electric screwdriver is equipped with a mechanism that feeds screws into the drive position automatically. Designed for use in drywall-to-metal-stud installation, tool is trigger-activated. Screws are available in three lengths in coils or strips. Duo-Fast, Franklin Park, Ill. *Circle 484 on reader service card*

MORE PRODUCTS ON PAGE 134

CASINO ROYALE.

A Lustrecon™ design you can build on.

Like all of Mannington's Aristocon™ and Lustrecon designs, Casino Royale has the exclusive no-wax JT88® wear layer.

So, it's the finest no-wax flooring available at a moderate price.

Lustrecon has great stain-resistance to most household problems like mustard, iodine, alcohol and shoe polish. And it looks just great. It could become the showcase of your kitchens. Something beautiful to build around.

But, Lustrecon is more than just a pretty face. It comes in 12 foot widths, as well as 6, for seamless installations in most rooms. And, the special cushioning means softer, quieter, warmer floors.

It's easy to install and the modest price is easy on your pocketbook. Beautiful. Strong. Available in all 50 states, Canada and many countries overseas. Your customers are hearing about Lustrecon. One reason is our expanded advertising program. More people are looking for Mannington. And living with Mannington.

Success is beautiful.

To help make your next job a success, come look us over at the NAHB Show in Dallas at Space 1504.

Mannington Mills, Inc.
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Over 60 years of fine flooring.
Others by Wellco Carpet Corp.,
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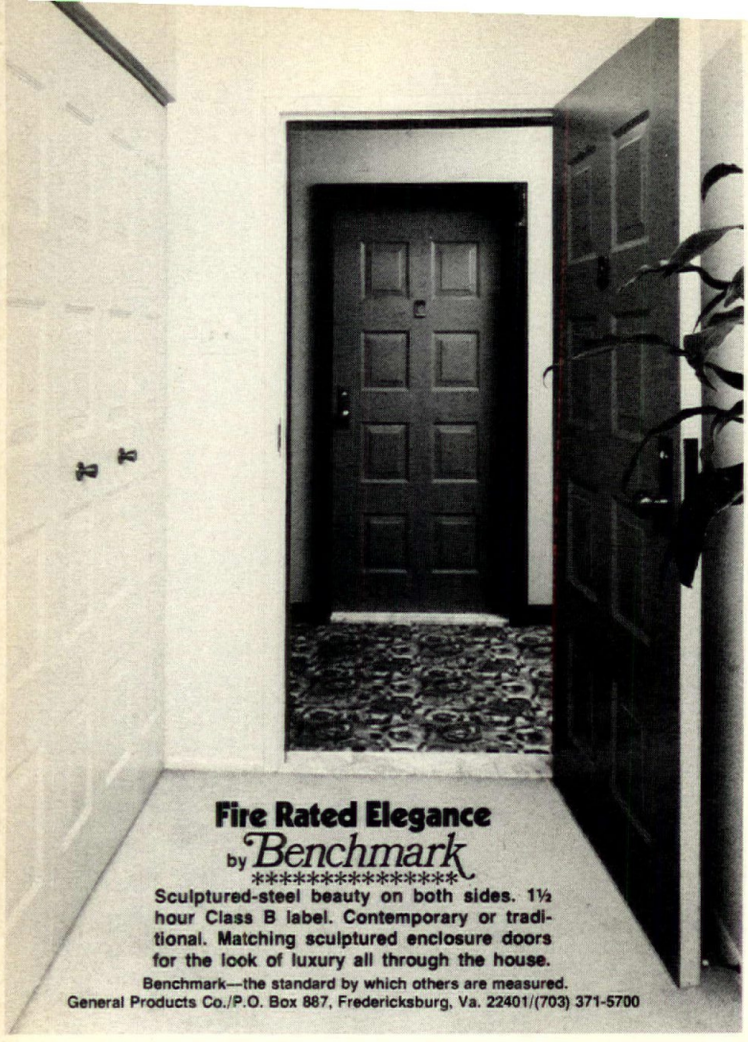
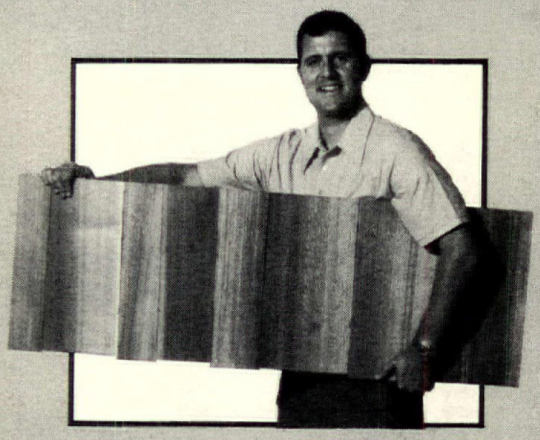


CIRCLE 83 ON READER SERVICE CARD

What's the newest way to install cedar shakes and shingles?

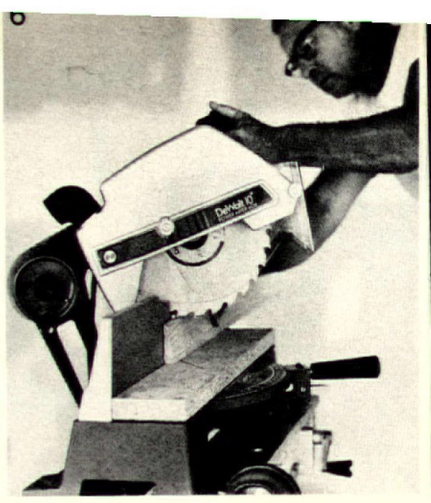


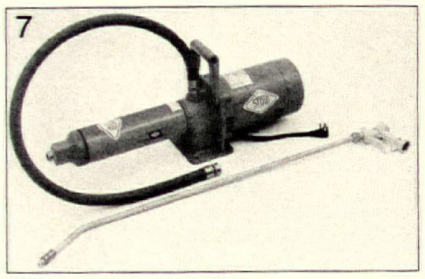
4' Easy Panel

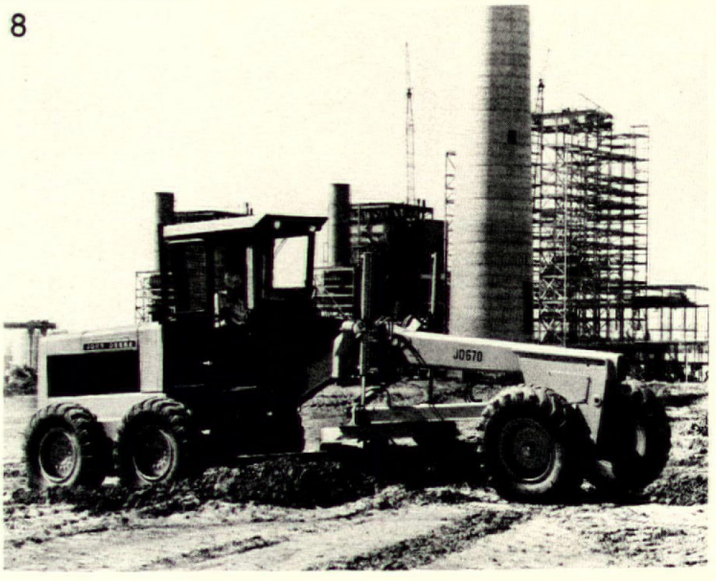
Put up Western Red Cedar shakes and shingles four feet at a time with new Easy Panels. See just how much time they can save. Visit Booth 2617 at NAHB. Or write for a free brochure.

Shakertown Panels

Dept. 1H, P.O. Box 400, Winlock, WA 98596







PRODUCTS: TOOLS / EQUIPMENT

5. Two-stage snowblower comes in seven models ranging from 18" to 32" wide and powered by 4 to 8 hp winterized engines. The compact 18" unit shown is easily maneuvered and stored. It features friction disc drive for forward, neutral and reverse. Gilson Brothers, Plymouth, Wis. *Circle 485 on reader service card*

6. Ten-inch power miter box is easy-to-operate. A one-handed trigger release miter pivot handle and lock provide fast accurate miter angle. A removable lock-off switch bottom prevents accidental starting. Two layers of insulation plus a grounding plug protect against electrical shock. Black & Decker, Towson, Md. *Circle 486 on reader service card*

7. High pressure pump, "Hydro Gun," is designed to handle water or any other clear liquids at up to 212° F. Lightweight maintenance unit has a ½ hp motor, a ¾" high-pressure gun and an intake hose. Options include a 32" aluminum spray wand extension, a nozzle assortment and a ¾" hose quick couple. Stow, Binghamton, N.Y. *Circle 487 on reader service card*

8. High-performance motor grader is an all-hydraulic articulated vehicle. Hydraulic controls work according to operator's natural response. To shift the blade left, the lever is moved left. Unit with a quiet running turbo-charged diesel engine travels at a top speed of 23.9 mph. John Deere, Moline, Ill. *Circle 488 on reader service card*

CIRCLE 134 ON READER SERVICE CARD

MORE PRODUCTS ON PAGE 136

Your customers want good looks and good value. That's Yorkshire. Solid maple doors with raised cathedral panels, antiqued brass pulls and rich nutmeg finish bring luxury to any kitchen.

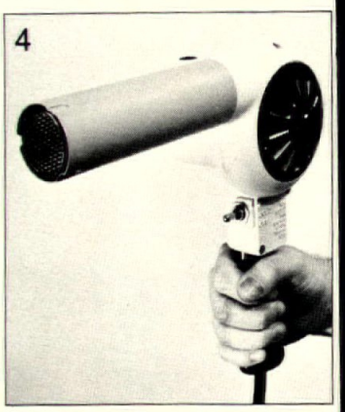
Sturdy construction, self-closing drawer slides, adjustable shelves and other conveniences give outstanding value at attractive prices. Vanities, too, in nutmeg or white finishes.

For details, write Yorktowne, Red Lion, Pennsylvania 17356.

Yorktowne KITCHENS

CIRCLE 135 ON READER SERVICE CARD

New Yorkshire Cabinets. A beautiful combination of value and elegance.



PRODUCTS: TOOLS / EQUIPMENT

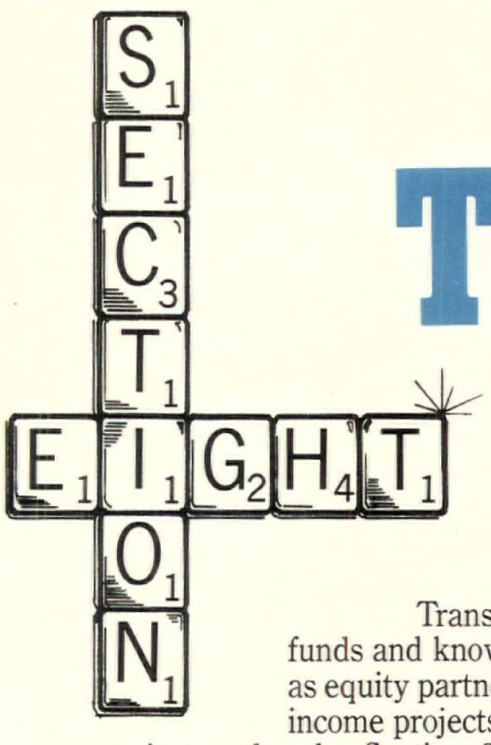
1. Loader/landscape tractor, "380," is powered by a high-torque, three cylinder, 48 hp diesel engine. Unit has an eight-speed synchromesh transmission and hydrostatic power steering. A three-point hitch is standard equipment. J.I. Case, Racine, Wis. *Circle 448 on reader service card*

2. Cushion-tire lift trucks in 3,000 to 10,000-lb capacities have quiet, clean internal combustion engines. Newly designed units are compact with a low center of gravity for easy maneuverability. Lifter has a monotrol power shift transmission. Hyster, Portland, Ore. *Circle 449 on reader service card*

3. Economy-priced circular saw has a heavy-duty motor for long life. Double-insulated for maximum safety, 7¼" saw is finely balanced to simplify cutting. Saw features shunted brushes for maximum commutation and reduced arching. Rockwell International, Pittsburgh, Pa. *Circle 475 on reader service card*

4. Portable heat gun delivers concentrated, flameless electric heat up to 750° for softening, thawing, drying, curing and shrinking. Less than 1'-long, gun has a built-in circuit breaker for operator protection. Unit operates on 115 V. Stanley Power Tools, New Bern, N.C. *Circle 476 on reader service card*

MORE PRODUCTS ON PAGE 138



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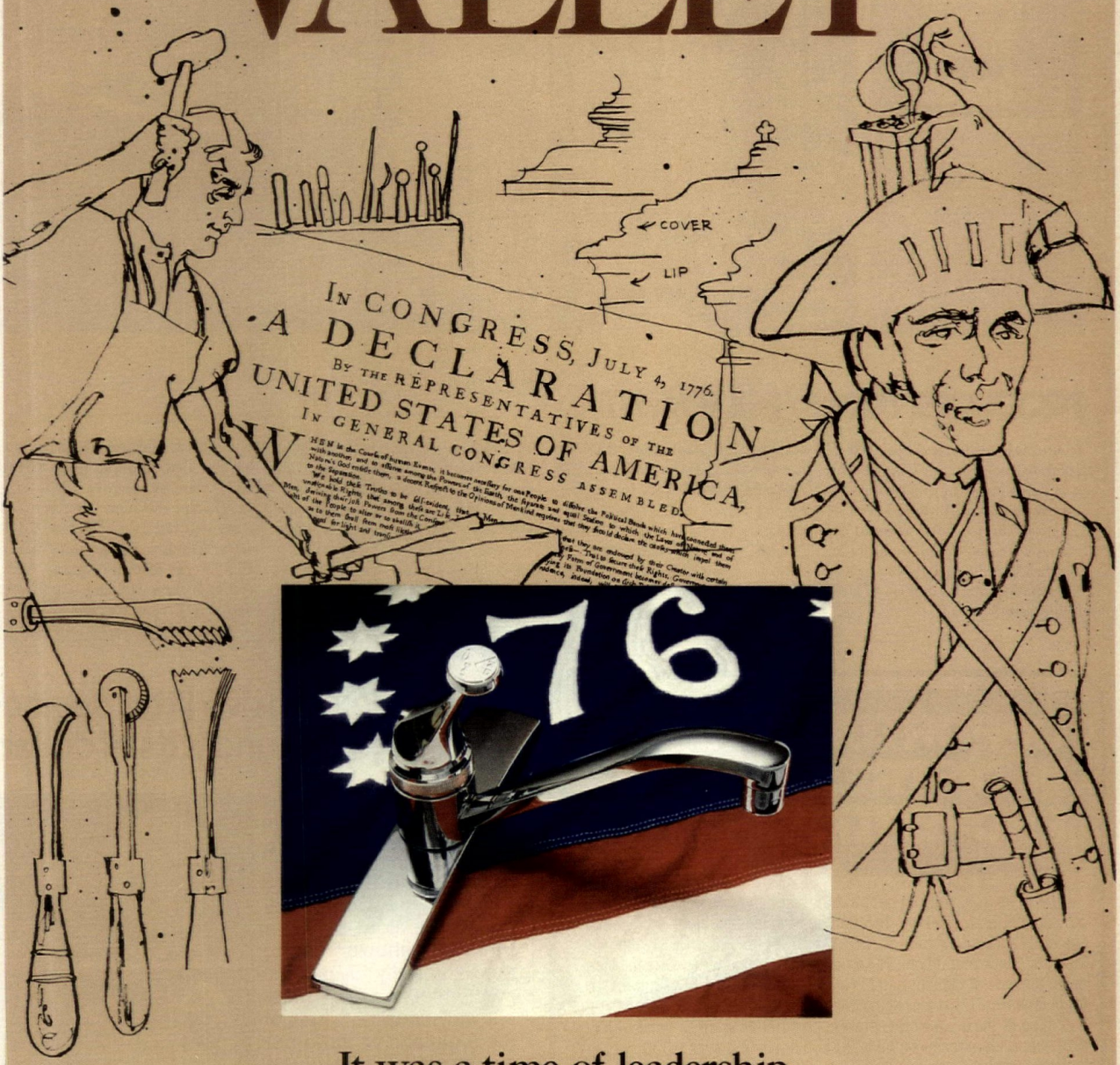
CIRCLE 136 ON READER SERVICE CARD

VALLEY



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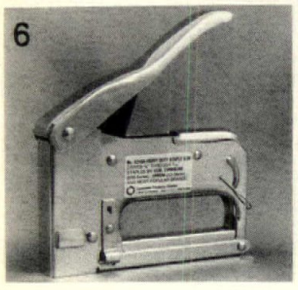

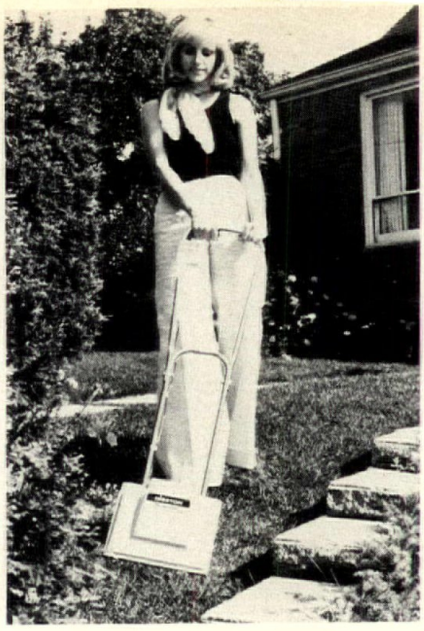

PRODUCTS: TOOLS / EQUIPMENT

5. Btu heat load calculator used in combination with area & volume calculator provides timesaving factors for computing heat loss. No calculations are too large or small for the slide charts. Calculators can be purchased individually. Wadington, Kalamazoo, Mich. *Circle 477 on reader service card*

6. Heavy duty staple gun, "HTS 59," can handle all types of tacking jobs from self trimming to roofing. Stapler drives most popular brand staples in ¼", 5/16", ⅜", ½" and 9/16" leg lengths. No adjustments are necessary. Unit is offered in chrome or painted. USM, Reading, Pa. *Circle 478 on reader service card*

7. Cordless electric grass trimmer, Wide Tracker™, cuts a swath almost a full foot wide. The 40" adjustable handle allows for easy, safe operation. Battery-run unit features a super-hard steel Power Cut™ blade. High-impact plastic unit is durable. Disston, Chicago. *Circle 479 on reader service card*

8. Skid-steer utility loader has the longest forward dump reach in the 30 hp class. A patented boom linkage enables the bucket to reach forward as it rises. Available with diesel or gasoline engine, unit has a 1000-lb lift capacity. Sperry New Holland, New Holland, Pa. *Circle 480 on reader service card*

MORE PRODUCTS ON PAGE 140

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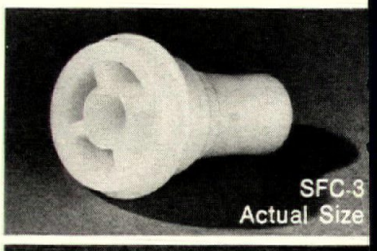

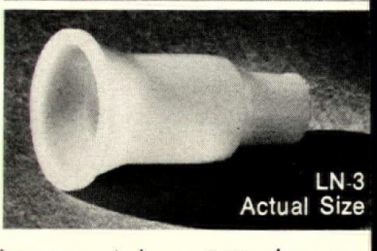

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CIRCLE 84 ON READER SERVICE CARD

What makes the home on the bottom so special is the home on the top.

Scholz Design

We don't have to tell you that there's a new generation of homebuyer today. Everyone's trying to build the right kind of home for them. Smaller. More practical. More economical to own and maintain.

The home on the bottom is the Fairfield, one of the 100 new designs in the Scholz New Generation Series.

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Livable. Designed to the special lifestyle of the new generation of homebuyers.

But what makes the home on the bottom so special is the home on the top. It's the Bentbrook Farms, part of the Scholz Custom Series of prestige luxury homes.

You see, we put a lot of the Scholz Custom Series into our New Generation homes, too. The kind of style and features that set them apart from ordinary houses. The traditional Scholz excellence of design.

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Superior fireplace announces a new cost-reducing BUILDER 800

8″ flue system zero clearance fireplace

MODEL 836

(right screen removed to show screen pocket detail)

Use rods through built-in lift-tab spacers for moving.

Now, the BUILDER 800 can cut your costs two important ways. First, the simplified firebox provides attractive pricing . . . and the versatile Air Syphon triple wall flue system adds even more economy! From firebox to chimney top, the completely prefabricated unit is pegged to improve your profits.

Second, the BUILDER 800 installs fast and easy. You'll save time and trouble with new lift-tab spacers for quicker positioning . . . with 12½″ O.D. lightweight flue sections that fit right between 16″-on-center studs . . . with no need to cut and replace 16″-on-center joists where the flue passes up through a ceiling or roof . . . with in line stacking at 8′ floor to ceiling . . . with new quick-fit strapped elbows and stabilizers . . . and with a new single piece, self-facing front that can finish without trim and with up to a 6″ raised hearth.

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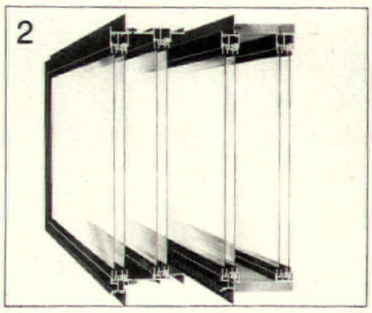

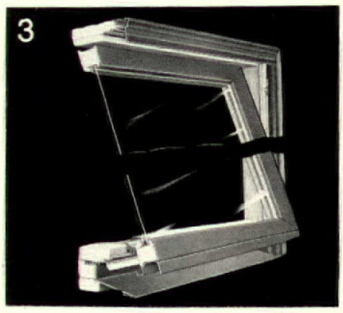

PRODUCTS: DOORS/WINDOWS

1. Steel entry door has a specially designed sill/threshold/door bottom system making it completely watertight. Threshold of heavy duty aluminum is capped by a rigid vinyl thermal-break and contains a concealed drainage area. Door bottom has a self-sealing, synthetic rubber weatherseal. Perma-Door, Steelcraft, Cincinnati. *Circle 392 on reader service card*

2. Sliding aluminum windows are available in thermalized or wood-frame models. Both types of window feature double-pane glass separated by a built-in air barrier that protects against heat and noise transfer. Fully weatherstripped Twinair™ windows have automatic adjustable locks. C-E, Chico, Calif. *Circle 393 on reader service card*

3. Wood-frame windows have exteriors clad with a maintenance-free, acrylic-coated aluminum in brown, bronze or white. Pivoting sash makes for easy cleaning of inside and outside window surfaces. Insulating glass or a double-panel glazing system that permits the use of Slimshades® between-the-glass, light control blinds are available. Rolscreen, Pella, Iowa. *Circle 394 on reader service card*

4. "Cadette Classic" garage doors feature a choice of six window inserts to add a decorative look. Precision-formed of weatherproof vinyl, inserts are finished to match the door. Glass and inserts are held in place by a glazing bead giving weathertight seal. Raynor, Dixon, Ill. *Circle 395 on reader service card*

MORE PRODUCTS ON PAGE 142

26 Years ago we sold the first electric garage door system.

We're still waiting for a competitor.

A lot of companies build garage doors. And a lot of companies make their own electric openers and controls to open and close garage doors. But only one company makes all three—the complete system. Overhead Door.

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We have 400 distributor stocking points and 9 major distribution centers. Exclusive Innovator trim that lets you make our door your door. And we have a merchandising program that helps your prospects remember the many values in your home. All part of our system.

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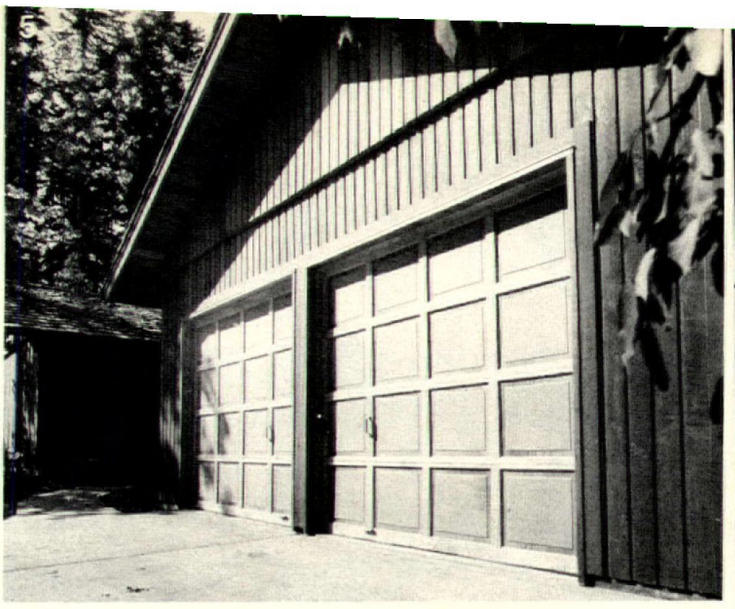

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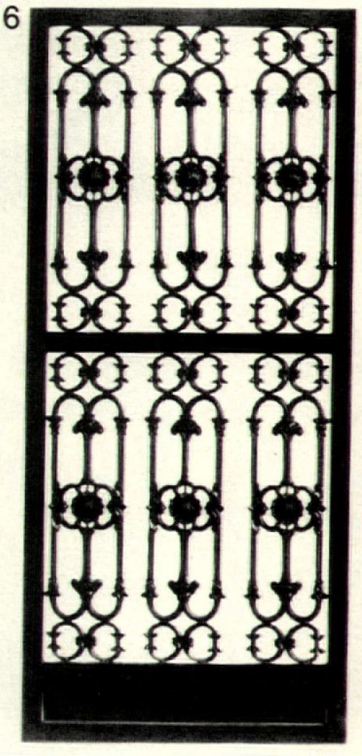

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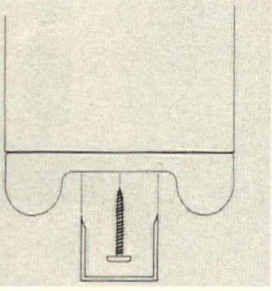

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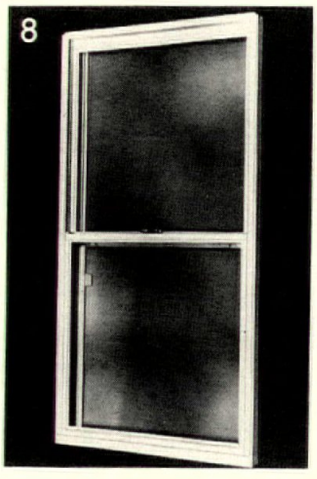


PRODUCTS: DOORS/WINDOWS

5. Decorative garage door panels, "Cladwood," slide into grooves in the door frame. Constructed of medium-density board with a resin-impregnated fiber overlay on both sides, panels will not split, crack or check and are impervious to weather extremes. Surfaces can be stained or painted. Publishers Forest Products, Portland, Ore. *Circle 396 on reader service card*

6. Ornamental security door has a tempered plate panel for weatherproofing. Door with uni-frame welded construction has a double cylinder deadlock with a lock-out feature. Automatic hydraulic door closer and heavy-duty solid hinges with nylon bearings assure quiet operation. Tefco, Memphis, Tenn. *Circle 397 on reader service card*

7. Self-leveling door bottom adjusts itself to fit variations up to ⅜". Featuring unitized urethane foam construction with a polyskin and vinyl insert, bottoms have sealed ends to minimize water absorption. Used in conjunction with pile corner seals, bottom provides fully weathertight door seal. Schlegel, Rochester, N.Y. *Circle 398 on reader service card*

8. Window/storm/screen combination is extruded in one piece of maintenance-free aluminum. Double-hung thermal unit has one sash for the window and another for the storm separated by 1½" of air space. A vinyl thermal break eliminates metal-to-metal contact. Fiber glass screen will not dent, rust or corrode. Season-all, Indiana, Pa. *Circle 399 on reader service card*

CIRCLE 142 ON READER SERVICE CARD

MORE PRODUCTS ON PAGE 144

How to be beautifully bold without losing precious energy.

Step up to new Quintessence Series doors. They're rich in craftsmanship, design and practicality.

Individual plate glass panes are hand beveled and polished, safety tempered and assembled into insulating units . . . to create a vintage leaded look. A superb compliment to any home . . . or apartment or commercial building.

They save energy, too. Insulating glass, magnetic weatherstripping and the Pease patented thermal break make an Ever-Strait door system 2½ times more effective in controlling heat loss than a wood door with a storm door.

Be bold. Be practical. With extraordinary Quintessence Series all-weather doors. Available only from an Ever-Strait distributor near you. Or write, Ever-Strait Division, Pease Company, Fairfield, Ohio 45023.

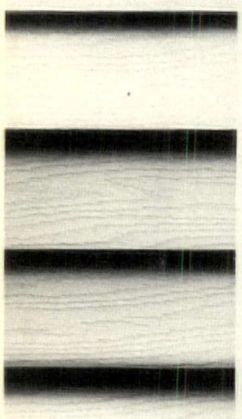
Pease Ever-Strait Door Systems are covered by U.S. Patents Nos. 3,153,817, 3,273,287, 3,238,573, 3,426,479. Others pending. Patented in Canada in 1965, 1966 and in the United Kingdom, 1962.

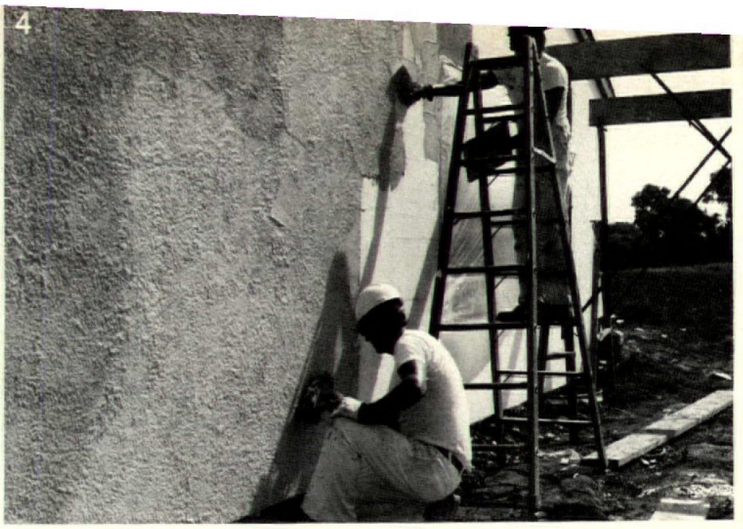
Pease

Ever-Strait Door Systems

E-76-1

CIRCLE 143 ON READER SERVICE CARD





PRODUCTS: EXTERIORS

1. Shingles and handsplit shakes of Western red cedar are shown in the traditional overlapped installation. Appropriate for both roofing and siding, low-maintenance cedar has inherent insulating qualities that help save energy. Shakes of natural wood with line-and-shadow pattern can also be used as an interior wall finish. Red Cedar Shingle and Handsplit Shake Bureau, Seattle, Wash. *Circle 368 on reader service card*

2. Solid vinyl siding, "Vanguard," is lightweight and easy-to-install. PVC-formed siding for remodeling or new construction is rust-, rot- and insect-resistant. Surface soil can be removed with water and detergent. Smooth- or rough-textured panels are offered in 8" or double-4" clapboard and vertical styles. Siding is available in a choice of six integral colors that won't peel, blister, or flake. GAF, New York City. *Circle 369 on reader service card*

3. Rain-carrying system, "Omni Facade," is a roll-formed aluminum gutter channeled to accept and hold a soffit. After system is attached to rafters, either pan or continuous-roll soffit may be secured to channel provided. Fabricated from heavy .032 gauge aluminum, "Omni Facade" is available in white or brown baked-on enamel finish and is fitted with brackets for permanent support. Standard lengths are 16', 24', 32'. Special lengths are available. System can be assembled on the ground and fitted into place. Omni Products, Addison, Ill. *Circle 370 on reader service card*

4. Insulation system, ZONOLITE® THERMOCLAD™, doubles as exterior finishing. System consists of crack-resistant fiber glass mesh laminated to styrene foam insulation board; adhesive to secure insulation to underlying wall; a primer and a finish coat. Finishing may be trowel or machine applied. Colors available are white and beige. Grace, Cambridge, Mass. *Circle 371 on reader service card*

5. Roughsawn siding with natural wood look is now available in a brown tone. Material has a two-tone finish with bright highlights and deep grain shadows. Dent-resistant hardboard siding in 4' wide panels is pre-finished, ready to install. Forest Fiber, Forest Grove, Ore. *Circle 372 on reader service card*

6. Waterproofing tape, Flashband®, is a heavy-duty, aluminum-faced material with a gray vinyl coating. Suitable for all types of flashing, peel 'n stick tape has a thick layer of pliable, contact-sealing asphalt. It can be permanently set with hand pressure alone. Eight available widths range from 2" to 24". Length is 33'. Tape can be used on conventional building materials that are dry and clean. Evode, Somerdale, N.J. *Circle 373 on reader service card*

7. Clapboard siding comes smooth or in Branded® printed woodgrain. Solid vinyl material in double-4" or 8" widths is available with or without fiber or foam polystyrene backing. A choice of six colors is offered. Bird, E. Walpole, Mass. *Circle 374 on reader service card*

MORE PRODUCTS ON PAGE 152

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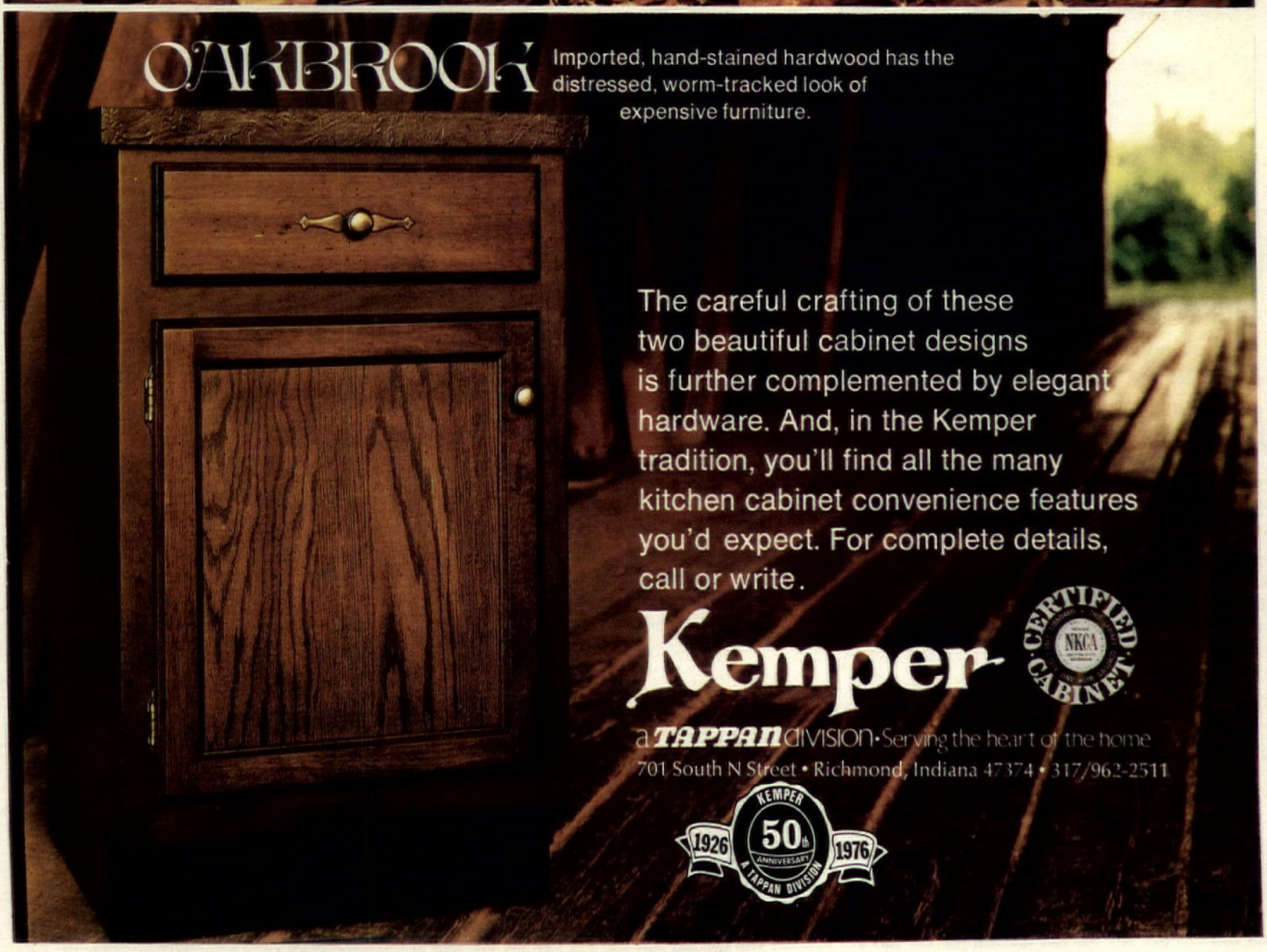
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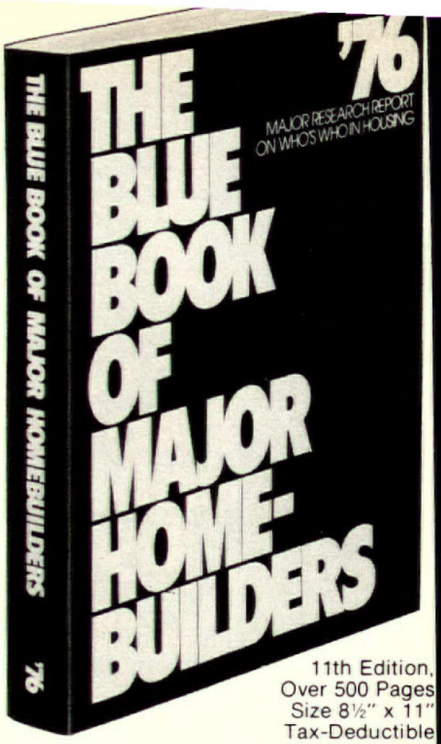

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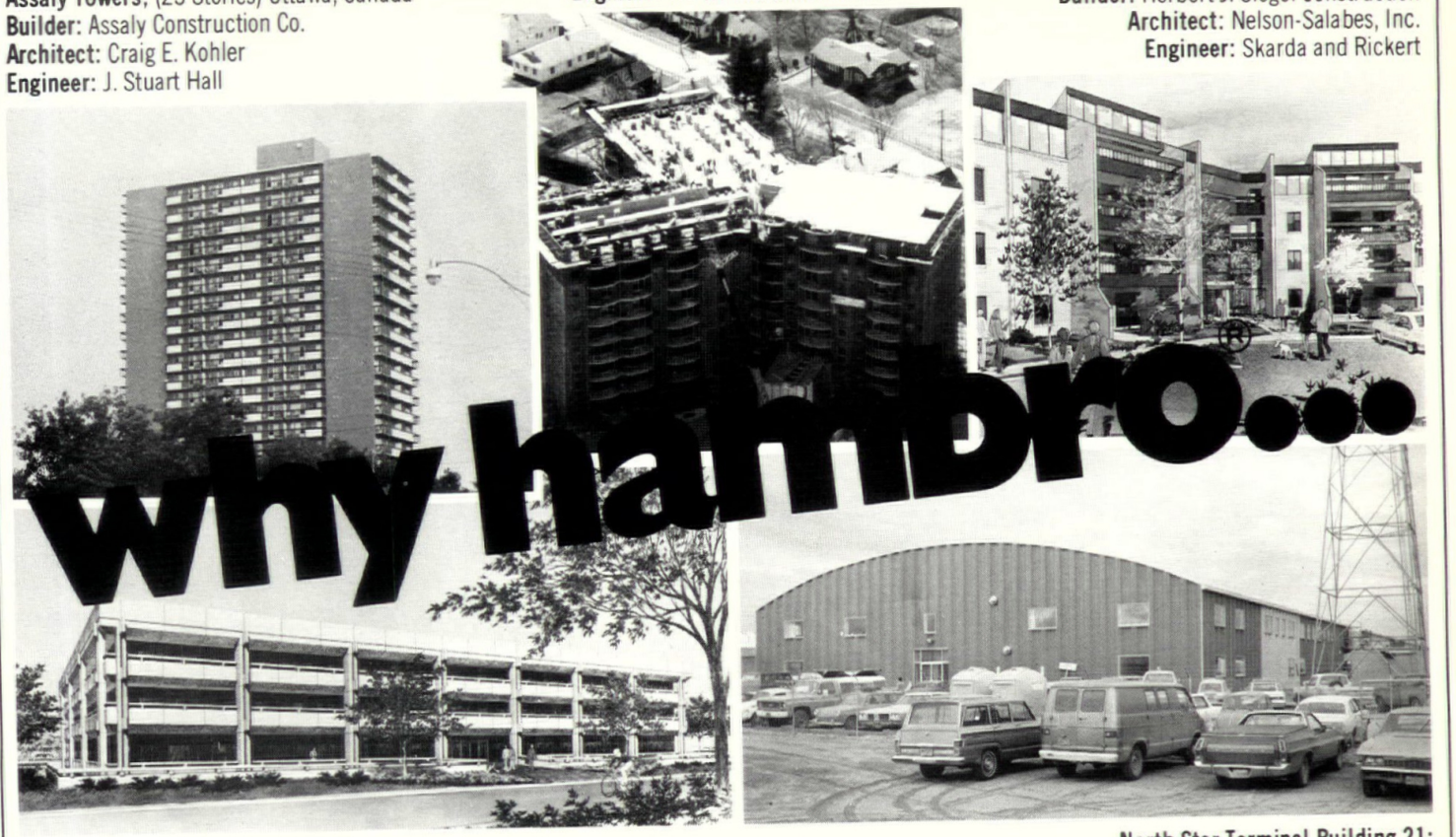

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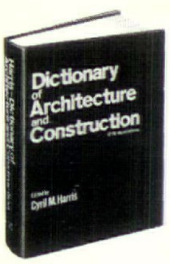

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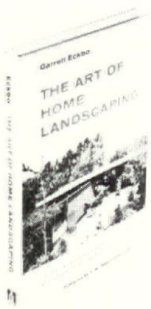

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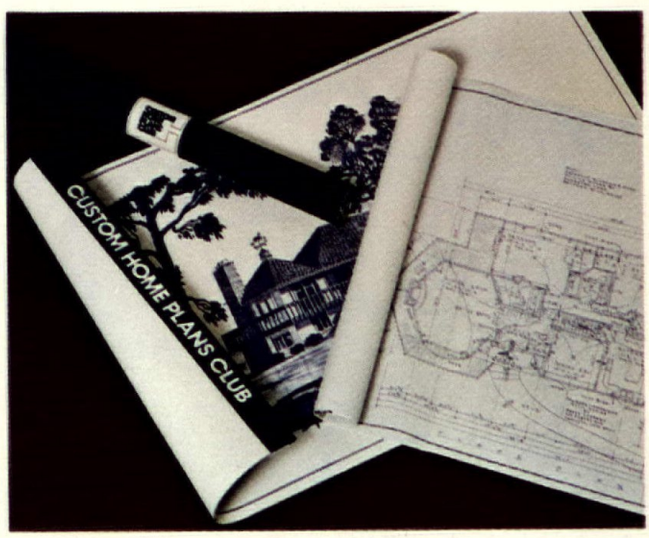

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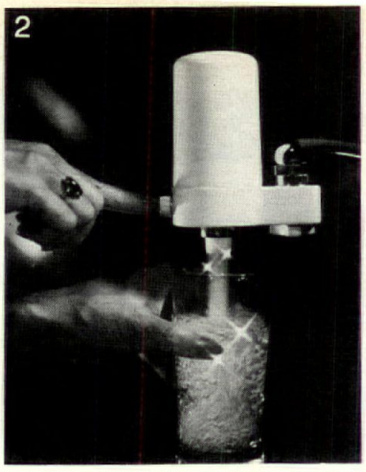

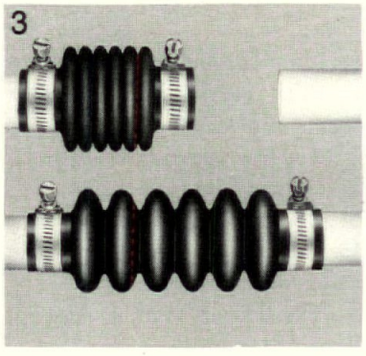

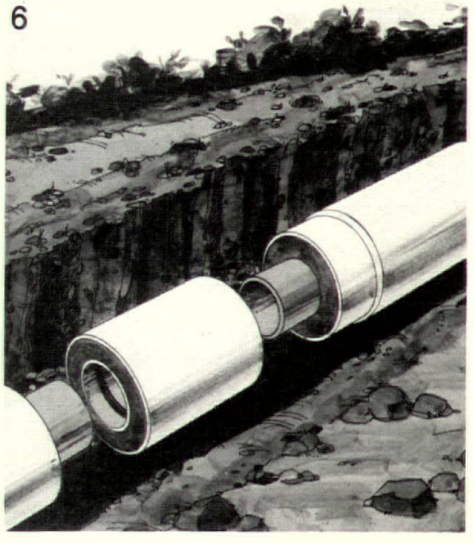

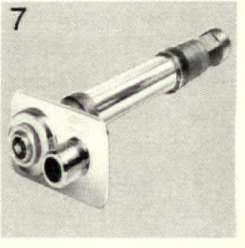

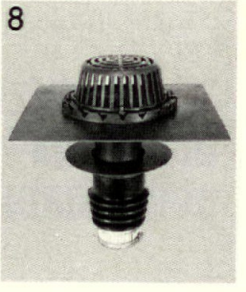

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2. "Aqua-Guard" faucet filter provides tap water as clear and fresh as spring water. A touch of the button diverts water through the filter which removes tastes, odors, stains and sediment. Easily attached to kitchen or bathroom faucets, unit is constructed of corrosion-resistant ABS plastic. USW, West Chicago, Ill. *Circle 423 on reader service card*

3. Flexible coupling, Variflex®, also serves as a fitting, pipe connector and union joint. The clamp-on device, fabricated of high-impact polyester can be bent, compressed or stretched to make installation easier. Variflex® can join otherwise hopelessly misaligned pipes. National Drain Supplies, Sun Valley, Calif. *Circle 424 on reader service card*

4. Water purification system, SeaGull™ IV, removes rust, scale, dirt, chlorine, and other foreign chemicals and matter, as well as organic tastes, odors and colors. Easy-to-install system has a four-stage purification process that utilizes microfiltration techniques. General Ecology, Paoli, Pa. *Circle 425 on reader service card*

5. Self-sanitizing water naturalizer, "Mark II," is easily installed in cold water lines under the sink with a self-tapping valve. Based on an activated carbon filter impregnated with oliodynamic silver, system removes chlorine, color and odor-causing agents, chemicals, detergents and sediments. Pollution Control, Ft. Lauderdale, Fla. *Circle 426 on reader service card*

6. Insulated copper piping system, Copper-Gard™, for underground installation is factory fabricated and jacketed. System consists of a Type-K copper tube insulated with rigid foamed-in-place polyurethane encased and sealed in a corrosion-resistant PVC jacket. Ric-Wil, Brecksville, Ohio. *Circle 427 on reader service card*

7. Through-the-wall hydrant, "Hydrasan II," has an automatic pressure relief valve so unit can be drained in freezing weather. Due to the pressure-assisted closure valve featured, water pressure exerted against the lip of the seal and shuttle creates a dual, watertight seal. Josam Manufacturing, Michigan City, Ind. *Circle 428 on reader service card*

8. Flexible roof drain, "Flex-I-Drain," secures the membrane of a built-up roof to the interior or exterior drainage system and compensates for vertical and lateral pipe and deck movement. Drain features an elastomeric bellows with sleeve-type sealing gasket. Johns Manville, Denver, *Circle 429 on reader service card*

MORE PRODUCTS ON PAGE 154

Shakertown Panels win the cedar shake sidewall race.

What's the fastest way to install cedar shakes and shingles? With Shakertown Panels.

In fact, you can apply Shakertown Panels on sidewalls as much as 70% faster than individual shakes and shingles. But that's where the difference ends.

Because once they're in place, they look, last and insulate just like individual shakes and shingles. That's because 8 foot long Shakertown Panels are made of #1 grade shakes and shingles permanently bonded to a wood backing.

With Shakertown Panels you get all the things you like about individual shakes and shingles. Of course, there's one thing you won't get, and that's high labor cost. So why not find out more? Write us.

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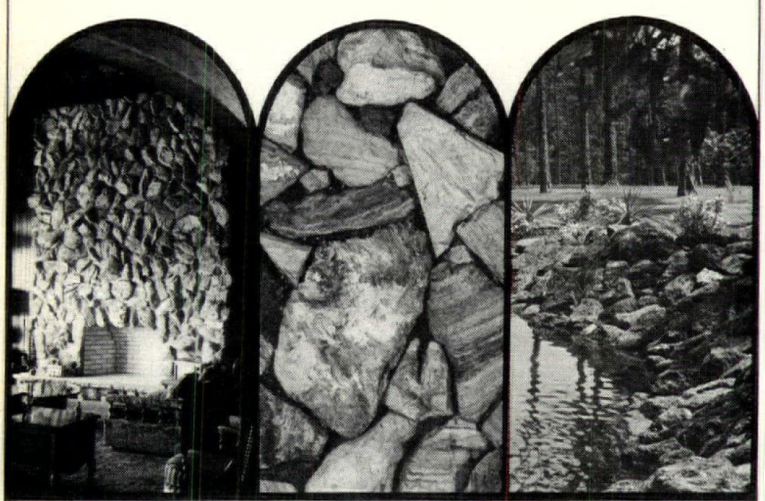
ARCH 'n TRIUMPH



are yours with FEATHEROCK®—the one natural stone that says and does it all for the building and environmental designer. Install at low cost light weight, pre-sawed, flat back veneers. Colors and textures for traditional and contemporary styles. Face and landscape stone coordinates available nationwide. Write to:

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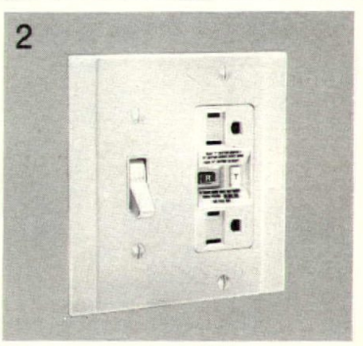

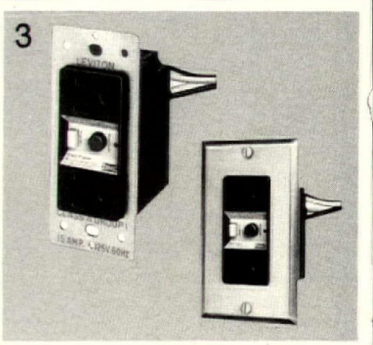

PRODUCTS: ELECTRICAL

1. Built-in vacuum cleaning system is designed to service the entire house from one main power source. Dust and dirt are whisked through rigid PVC tube lines concealed in the walls to a remote power/collector unit. Air that carries the dirt is exhausted outside. Lexan® inlet valves, strategically located around the house, service a 28′ hose. System with no filter or bag has a removable dirt pan that only needs emptying 3-4 times a year. A durable all-purpose attachment set comes in a lightweight carry-all caddy. HP Products, Louisville, Ohio. *Circle 407 on reader service card*

2. Two gang wall plate features one opening for a wall switch and another for a GFI receptacle. The dual-purpose device allows for easy installation of the GFI/switch combination required in bathrooms according to the 1975 National Electrical Code. The wall plate comes in ivory, white or black. Pass & Seymour, Syracuse, N.Y. *Circle 408 on reader service card*

3. GFI duplex receptacle, Sure-Gard™ designed to fit any standard outlet box, meets the latest GFI provisions of the National Electrical Code. UL-listed device can be conveniently located for testing and resetting. For maximum protection against corrosion, unit contains a chrome-plated metal yoke. Available in either brown or ivory with an outdoor cover, Sure-Gard™ fits all Decora™ wall plates. Leviton, Little Neck, N.Y. *Circle 409 on reader service card*

CIRCLE 154 ON READER SERVICE CARD
MORE PRODUCTS ON PAGE 157

Delta washerless faucets. An appealing touch people recognize.

When prospects visit a home or condominium featuring Delta Faucets, they inch a little closer to buying. Because they recognize the distinctive styling that sets Delta apart from all other kitchen faucets.

They know Delta works as good as it looks, thanks to its patented rotating ball valve that does away with washers once and for all. And to you, that means elimination of costly callbacks that faucets with old-fashioned compression washers often create.

Home buyers recognize Delta's exclusive ball handle as a sign of kitchen glamour—and convenience. The handle turns easily on and off with a flick of the wrist or a nudge of the elbow. The desired water temperature and flow rate can be set with one simple movement.

You Can Believe In Delta & Delex Washerless Faucets

The Delta Faucet story is an appealing one to every home owner. And millions will be seeing this story throughout the year. On network television. In consumer magazines. And with sales promotion and publicity. It's additional evidence that Delta is the faucet to specify and install.

To see the full line of Delta and Delex Faucets for kitchen, bath and lavatory, write for our free, full-color catalog.

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CIRCLE 155 ON READER SERVICE CARD

IF MY BUILDER INSTALLED THE CLEAN AIR MACHINE, MORE PEOPLE WOULD WANT TO BUY ME."

Help Your Home Sell Itself. With A Honeywell Electronic Air Machine

Sadness is an unsold home. It's sad that you're paying interest on construction money while a finished house stands ... empty. Sad because lot taxes accrue while the house needs heat, maintenance.

But think happy; there's a super-simple way Honeywell helps homes sell themselves. Just offer the Honeywell Electronic Air Cleaner as a standard applicance -- like the dishwasher and air conditioning.

Homebuilders, real estate agents and architects have discovered the Clean Air Machine gives homes a promotable, tangible, competetive difference in modern deluxe and mid-price houses. Why? Because your prospects are looking for better living quality.

More than ever, today's homeowners want -- and intend -- to spend less time and money keeping their homes bright, fresh ... less time and money protecting the family's single biggest investment.

So it's natural enough for prospective buyers to get a little excited when they learn about the Honeywell Clean Air Machine that comes with the house ... excited when they discover it removes up to 95 percent of all dust, smoke and grime passing through it. So the home environment has less airborne dirt. And walls, drapes and furnishings stay cleaner, longer.

Another thing. The Clean Air Machine features an easy-to-handle, lightweight Super Cell that fits right in the dishwasher. So it's fast and easy for users to drain away months of pollution. That's more of the maintenance-free living today's homeowners demand.

The Honeywell name is a sales builder, too. Since 1885, it's been a part of American life. Helping keep homes safe and comfortable with reliable wall thermostats. Dependable furnance controls. Season after season, year after year. And generation after generation. So it's easy to see why your customers have confidence in the Honeywell name.

Which all boils down to this; as a standard appliance, the Honeywell Clean Air Machine gives your homes a very healthy sales and profit boost.

(And -- for what it's worth -- the Honeywell Electronic Air Cleaner doesn't cost very much, compared to the cost of construction money you're paying for unsold homes.)

So make a home happy. Call your local Honeywell office today. Or write Honeywell, Honeywell Plaza, Minneapolis, Minnesota, 55408.

CIRCLE 156 ON READER SERVICE CARD

Strong. Silent.
It's the new Gran Prix steel tub. Crane's answer to cast iron. And full of innovations.
Like the exclusive "I" pattern bottom supporting frame for added strength, permanently bonded to the tub by a sound-deadening material that cushions and absorbs most noise associated with steel tubs. (Patent Pending)
Like the heaviest steel yet used in a Crane tub.
Like the widest slip-resistant bottom for a steel tub. And a luxurious size: 60" x 31½" by 16".
Like those decorator Crane colors: Aztec Gold, Sky Blue, Avocado, Sun Tan, Shell Pink, Citrus Yellow and White.
Contact your local Crane representative for details on the strong, silent one. Or write Crane Co., 300 Park Ave., N.Y., N.Y. 10022.
CRANE

This is the New Louver II.

look what it can do.

Put our new folding door to work in any decor and see what it can do. The new "Louver II" is unlike any other louver door on the market today. A unique deep-profile louver creates dramatic shadow effects and provides full ventilation.

Like our complete **Slimfold** Folding Door line, the new "Louver II" fits beautifully into contemporary, Early American, traditional, Mediterranean and other period surroundings. It is the ideal finishing touch for bedrooms, hallways, kitchens or dens.

Includes the patented **Slimfold** hardware package for smooth and dependable operation plus reliability backed by 20 years in the business and over 8 million doors produced.

For quality styling, durability, easy installation and customer appeal . . . see what the "Louver II" can do for you. New . . . from the **Slimfold** line of pre-finished steel folding doors.

EVANS PRODUCTS COMPANY
DOOR SYSTEMS DIVISION

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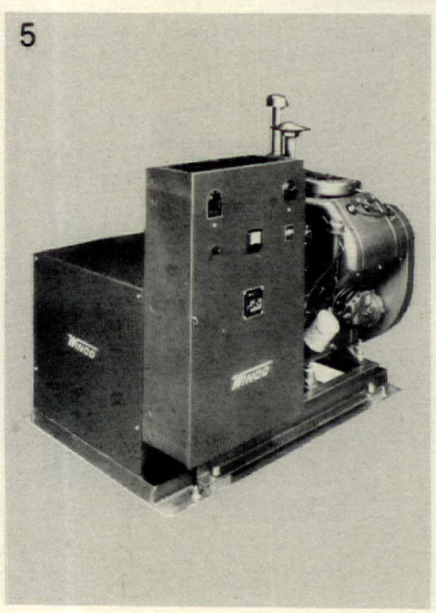
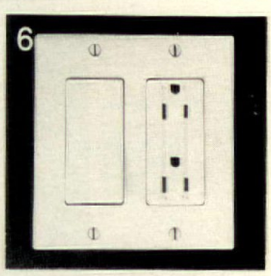
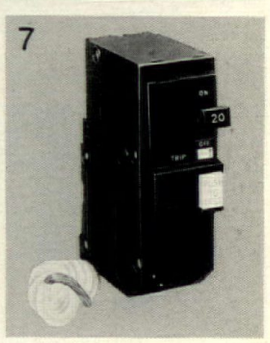
CIRCLE 188 ON READER SERVICE CARD







PRODUCTS: ELECTRICAL

4. Built-in hand and hair dryers are especially suitable for use in public and recreational facilities such as sauna or pool dressing rooms. Convenient, sanitary devices come in fully-recessed, semi-recessed and surface-mounted models. Blower units are UL-listed and operate on 115 V. Electric-Aire, South Holland, Ill. *Circle 410 on reader service card*

5. Standby generator for individual dwelling units is completely factory assembled. Generators insure continuation of regular household operations such as heating, air-conditioning and refrigeration, when normal power fails. They come in sizes from 3-65 kw. Selection of a unit is based on individual needs. Winco, Sioux City, Iowa. *Circle 411 on reader service card*

6. Two-gang wall-plate with a duplex receptacle and a touch switch is part of the versatile "Decorator Series." Wall-plate openings accept a full range of wiring devices. This modular concept allows for the ganging of any combination of one to six devices in standard wall-plates. Slater Electric, Glen Cove, N.Y. *Circle 412 on reader service card*

7. Two-pole circuit breaker/GFI, Qwik-Gard®, provides both ground fault interruption and branch wiring protection. Available in 15, 20, 25 and 30 amp units, the UL-listed device occupies the same space as a standard 2-pole, circuit breaker and saves in wiring costs. Square D, Lexington, Ky. *Circle 413 on reader service card*

MORE PRODUCTS ON PAGE 158

Good news for noses.

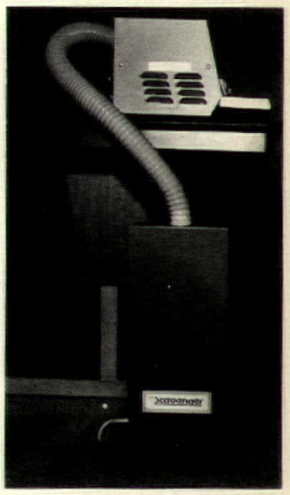
Blu-Ray's new Scavenger takes the clothespins off the noses of whiteprinter operators everywhere!

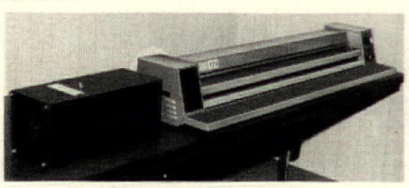
THE Scavenger

The little black magic box that siphons off ammonia fumes and neutralizes them in its dry disposable cartridge. The low-cost Scavenger (patent applied for) is easily fitted to Blu-Ray models: 146, 747, 121, 350, old models or new.

It's as plain as the nose on your face . . . other ammonia odor eliminators have been less than perfect! Some use expensive caustic fluids, or messy neutralizer baths. Print quality suffers. Our new Scavenger is different.

It removes virtually all the ammonia vapor *from surface of prints* as they exit from the machine. So you get the crisp quality that only ammonia-developed prints have—without the odor! Contact your Blu-Ray dealer for a demonstration. Send for our brochure. Your nose will be glad you did! Blu-Ray, Incorporated, Westbrook Road, Essex, Connecticut 06426. Tel. (203) 767-0141.





BLU-RAY
we give you more uptime

Scavenger attached to whiteprinter.

CIRCLE 87 ON READER SERVICE CARD

Instant Nostalgia

In answer to the demand for a stain that will simulate the weatherbeaten appearance of old barns, Samuel Cabot Inc. introduces Cabot's #1299 Barn Board Stain. It is antique gray in appearance, has a darker and more weathered look than the other grays in the Cabot line. Uniquely transparent, it accents the variations and irregularities of the wood surface, producing the soft, aged look of old barn boards. Particularly effective on rough-sawn lumber, provides rustic atmosphere for interiors or exteriors . . . paneling, beams, siding . . . for homes, vacation cottages, motels, etc.

Cabot's Stains, the Original Stains and Standard for the Nation since 1877

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☐ Send information on Barn Board Stains.
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See you at Booth 2238.

Thermovision® pinpoints heat loss in buildings.

That could mean business for you.

Anyone thinking of reinsulating his home, apartment building, commercial building or factory, should start with Thermovision® inspection because that will tell him exactly where to use his dollars most effectively.

Providing this service may be a lucrative extension of your present business.

Equipment, training program, and marketing package are all available through **AGA CORP.** Call a Thermovision representative at (201) 866-3344 for details, or fill out coupon.

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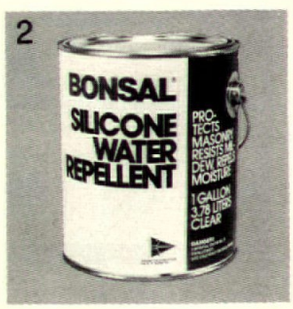


PRODUCTS: COATINGS/ADHESIVES

1. Rigid polyurethane foam, Isofoam®, is installed on roofs to provide a smooth surface for the application of a protective coating. Foam is formulated to retain the same smooth texture over a wide temperature range. At low temperatures it can be froth-sprayed. Witco, New Castle, Del. *Circle 414 on reader service card*

2. Silicone water repellent is a transparent silicone-resin compound developed to protect above-grade, unpainted brick or other masonry surfaces. Deep penetrating and fast drying substance dampproofs without leaving a waxy surface residue. It can be applied with a brush or spraygun. Curing time is 12 hours. Bonsal, Lilesville, N.C. *Circle 415 on reader service card*

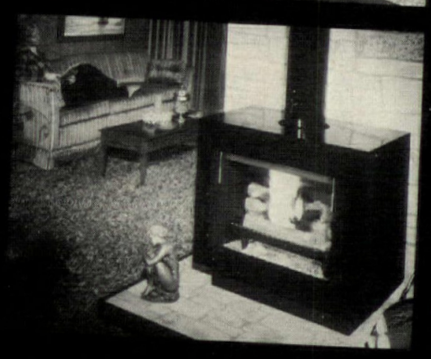
3. Acrylic stain for wood surfaces, "Rain Stain," is available in 56 semitransparent, 90 solid, 8 Western outdoor stock colors and a semigloss finish. Practically odor-free, it can be used indoors or out. Substance can be applied by brush, roller or spray to rough, smooth, stained or damp surfaces. "Rain stain" will not crack, peel, blister or oxidize. Napko, Fremont, Calif. *Circle 416 on reader service card*

4. "WonderBrix", texturing compound in a bucket, can be applied to any interior surface in a brick, stone or stucco pattern. Lightweight material, installed by an easy three-step process, dries to a rock-hard surface. A choice of colors is offered. WonderBrix, Lake Forest, Ill. *Circle 417 on reader service card*

MORE PRODUCTS ON PAGE 160

Martin Fireplaces will help you beat high building costs while improving your profit picture.

Sound like a tall order? Read this:



Martin Free-Standing fireplaces are low in cost, easily installed!

Energy-conscious home-owners are finding Martin Free-Standing Fireplaces to be the ideal supplemental heat source for family rooms, add-on rooms, basements, vacation homes, and anywhere warmth and a touch of elegance are desired. Choose from wood-and-coal-burning, electric, and gas models in a variety of styles, including two new contemporary models.

Martin "Build-In-Anywhere" fireplaces have zero clearance for complete adaptability!

Because they are engineered for zero clearance, Martin "Build-In-Anywhere" fireplaces may be set directly on floor, sub-floor, or suitably constructed wooden platform. They require no masonry foundation and may be supported and surrounded with standard building materials. Each is a complete hearth-to-chimney-top system, offering unlimited trim possibilities and simplified multi-level installation.

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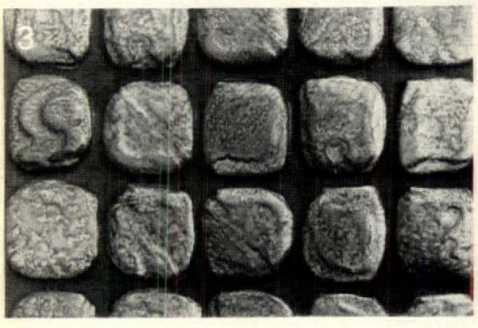
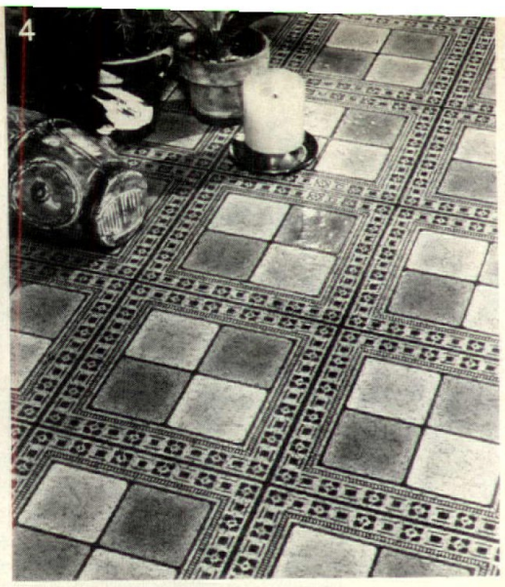
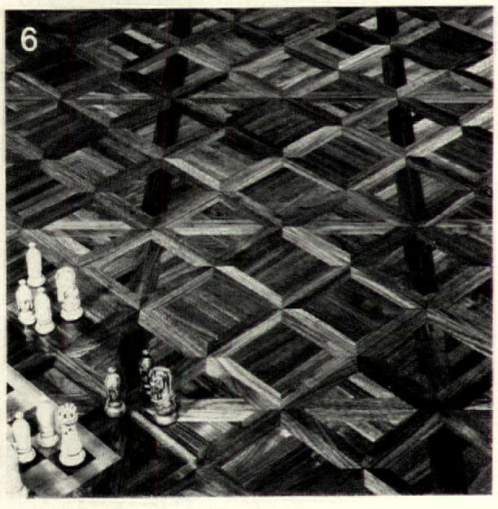
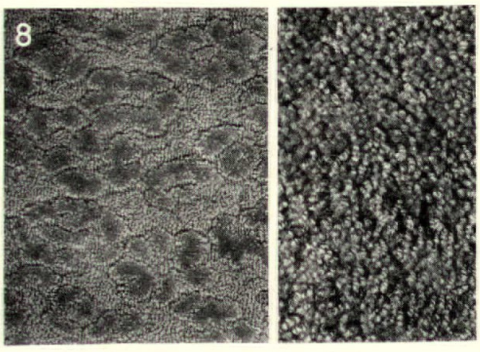








PRODUCTS: FLOORING

1. No-wax vinyl floor tiles, "Century II," are 12" squares available with conventional or "Quik-Stik" self-adhering backs. Offered in a choice of five colorways, tiles have a completely non-porous "Nafglo" wear surface that wipes clean with a damp mop. NAFCO, Florence, Ala. *Circle 375 on reader service card*

2. Cerwood™ flooring combines the natural beauties of ceramic tile and hardwood. The elegant flooring features tiles in a traditional Mediterranean motif framed by oak-face pickets. Flooring installs quickly and easily with no grouting. Quamagra, North Hollywood, Calif. *Circle 376 on reader service card*

3. "Franciscan Cobble Tile" has the effect of old world paving. Glazed 4"x4" ceramic tiles have surface irregularities and slight variations in color and texture. Tiles are offered in six colors. Interpace, Los Angeles. *Circle 377 on reader service card*

4. Cushioned sheet vinyl flooring, "Colony Square," has a "Shinyl-Vinyl" no-wax wear surface. Part of the "Spacemaker" line, pattern of four textured bricks encased in a scroll border is available in six colorways in 12' and 15' widths. Congoleum, Kearney, N.J. *Circle 378 on reader service card*

5. Custom-tufted Berber carpet, "Bryndle," can be produced to fit any shape. Constructed of Zefran acrylic the nubby-texture floorcovering is available seamless to 25'x60'. It comes in ten colorations. Philadelphia Carpet, Cartersville, Ga. *Circle 379 on reader service card*

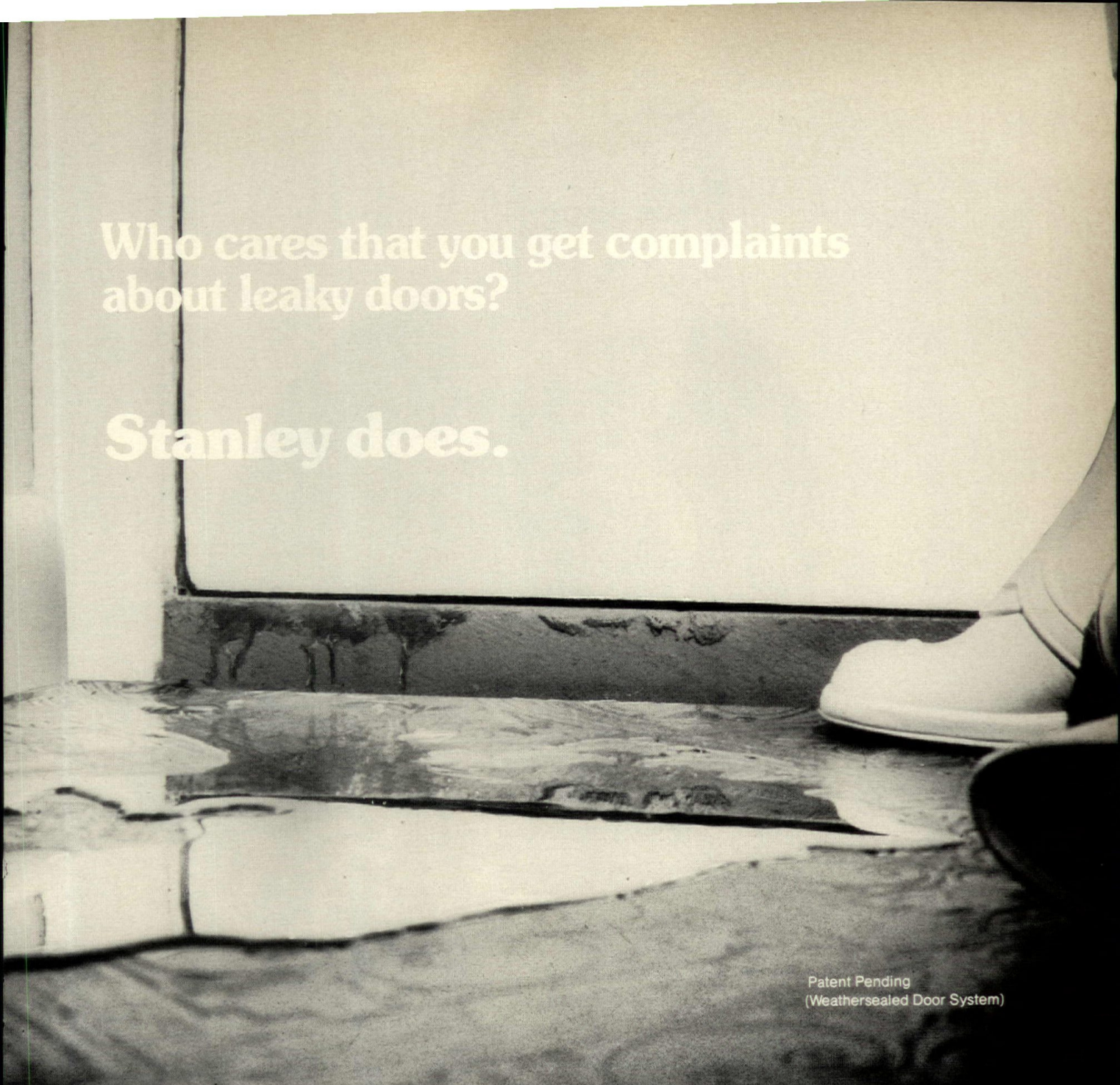
6. "Saxony BondWood Parquet" provides the elegance of old English inlaid hardwood flooring. Offered in 19"x19" prefabricated panels, flooring can be installed on dry slab concrete, or particleboard or plywood subfloors. Pattern comes in four wood shades. Harris, Johnson City, Tenn. *Circle 380 on reader service card*

7. Vinyl asbestos tile in a herringbone brick pattern, "Federal Brick," has a rustic authentic look. Made in easy-to-install 12"-square tiles, with self-adhering or regular backs, flooring comes in red or white. Kentile Floors, Brooklyn, N.Y. *Circle 381 on reader service card*

8. Super 4® line of residential carpets includes "Fashionable" *(left)* a multi-level, random-shear carpet of Trevira Star polyester. Another carpet in the line is "Very Best" *(right)* a bold textured mini-saxony constructed of heat set nylon. Gulistan J. P. Stevens, New York City. *Circle 382 on reader service card*

9. Needlepoint-patterned carpet, "Little Women," features a well-defined medallion-like floral design. Constructed of Kodel polyester, carpet background is low-level loops. It comes in 15 two-tone colorways in 12' widths with a jute backing. Magee Carpet, New York City. *Circle 383 on reader service card*

MORE PRODUCTS ON PAGE 164



Who cares that you get complaints about leaky doors?

Stanley does.

Patent Pending
(Weathersealed Door System)

It isn't any secret that warped, leaky doors are among a builder's most common complaints. That's why we've invested literally thousands of man hours and dollars developing a system for our metal clad doors to resolve the problem. And when we knew the system was ready, we submitted it to an independent laboratory for tests based on ASTM #283 for high velocity winds and ASTM #331 for infiltration of water. The doors passed these tests by a wide margin, proving conclusively, that when properly installed, our new system provides an effective seal against wind and/or rain on both single and double doors . . . and we believe it is the best system you can buy today.

So, if you're tired of getting complaints about leaky doors, call or write today about our new weathersealed door system. Stanley Door Systems, Division of The Stanley Works, 2400 East Lincoln Road, Birmingham, Michigan 48012.

STANLEY®

helps you do things right

Great Doors for All American Homes™

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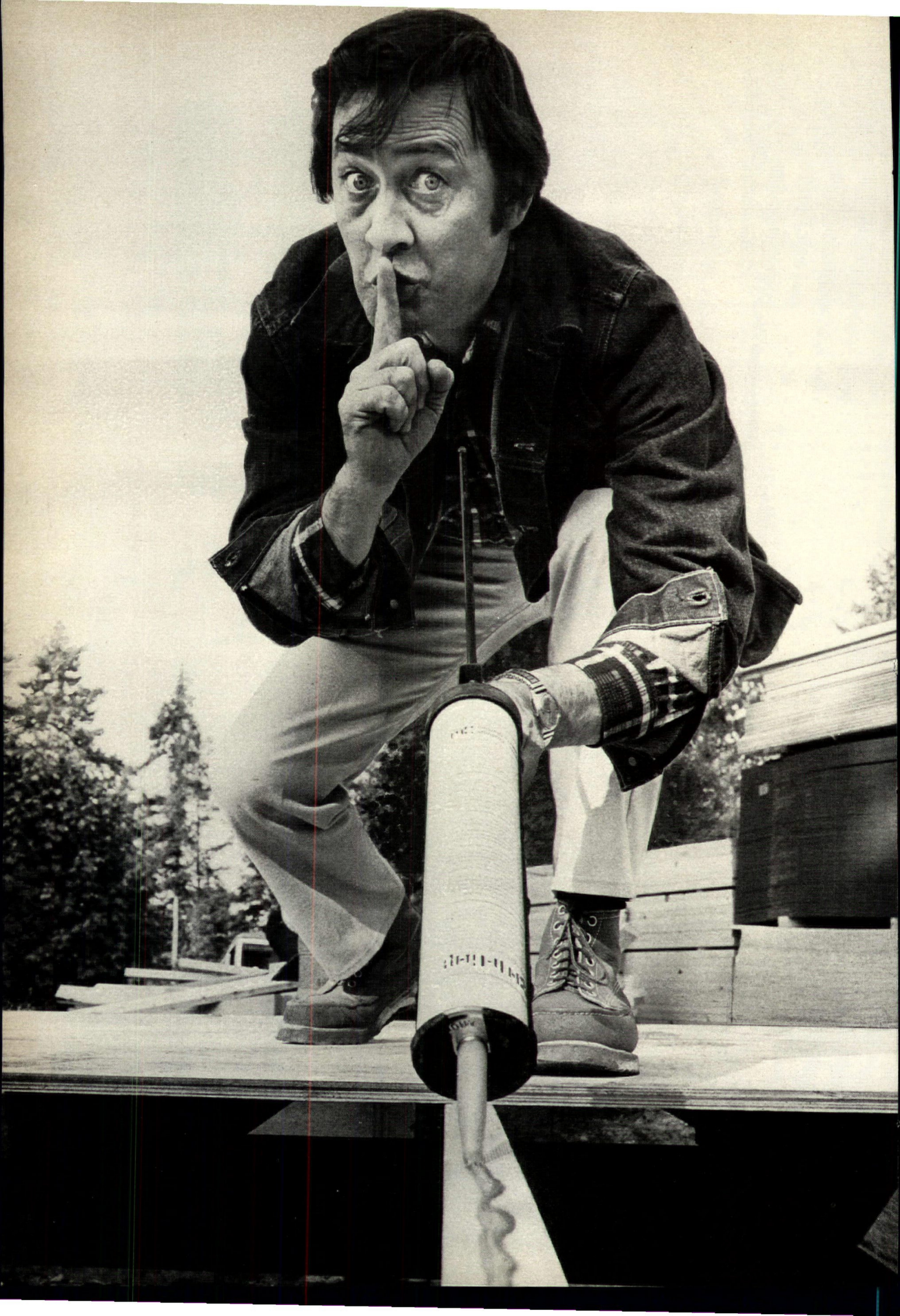

Save money. Quietly.

Six builders talk about the no-squeak floor:

"We save $6,000 a year with the APA® glued-floor system, because we don't need a man to service squeaky floors on callbacks anymore. Also no sags." *George Glenn, Bluebonnet Homes, Carmichael, Calif.*

"Saves about $260 per average-size home. The type of glue recommended by APA works in all weather. Even our cold Minnesota winters." *Marlin Grant, Marvin H. Anderson Construction Co., Minneapolis, Minn.*

"The APA glued-floor system creates a complete unit, with no individual beam movement. Eliminates about 50% of the nailing and 100% of the squeaks. It's the type of workmanship we insist on for the $200,000 homes at Oak Knoll." *Frank J. Cerra, Cerra Construction, Inc., Mendham, N.J.*

"Produces a sounder floor structurally, and virtually eliminates callbacks. We'll use the glued-floor system in 450 condominium units this year." *Malcolm Jones, Kaufman and Broad, Inc., Wellesley, Mass.*

"We've been using glued-floors for five years. Just about eliminates squeaks. Tends to level up the floors, too." *Marvin Kenney, United Homes Corp., Federal Way, Wash.*

"The glued-floor is much cheaper. Not only from a labor standpoint, but the damn interest rate on borrowed money is so high, the faster the system the better. It really makes a difference." *Henry Bordeaux, ABG Industries, Durham, N. C.*

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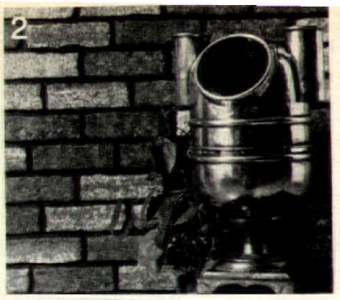
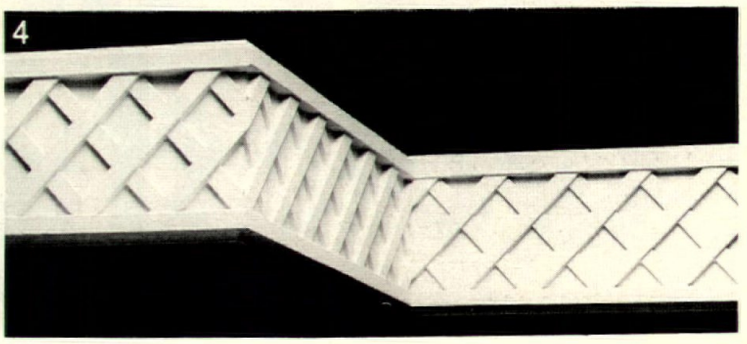




PRODUCTS: INTERIORS

1. Vinyl wallcovering, "Garden of Allah," adds the flavor of the Far East to a small living area. The design is a combination of intricate symbolic motifs. Part of the "Fashion Originals II" collection, it comes in three colorways. General Tire, Akron, Ohio. *Circle 384 on reader service card*

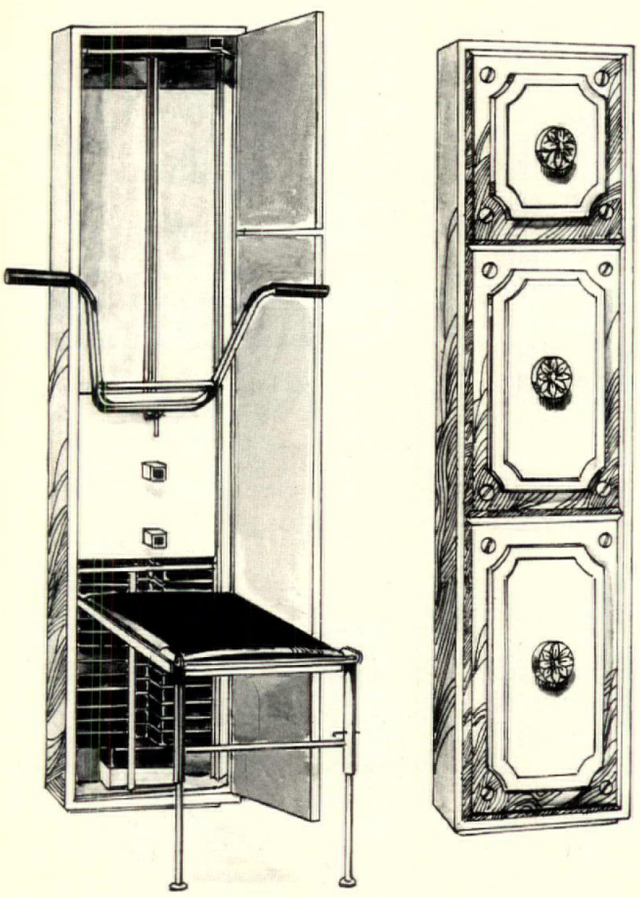
2. Decorative brick wall surfacing, "Country Rustic," with the irregular shape and texture of handmade, now comes in a cool grey. Material is fireproof for use around fireplaces and weatherproof for outdoor applications. Z-Brick, Woodinville, Wash. *Circle 385 on reader service card*

3. Three-dimensional wallcovering, "Trowel Track," part of the "Textures Unlimited" collection, has the natural rustic look of stucco. Heavily-embossed pattern is one of 14 designs available in a range of 122 color combinations. B. F. Goodrich, Marietta, Ohio. *Circle 386 on reader service card*

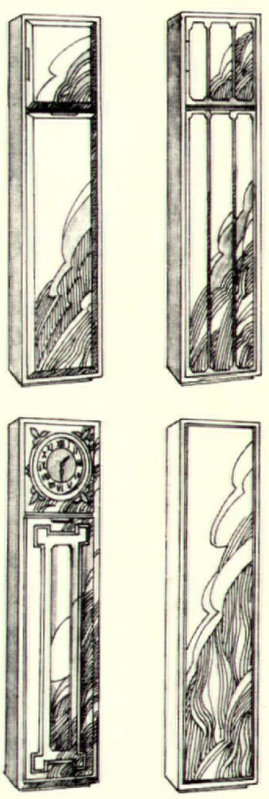
4. Accessory molding in a traditional trellis pattern is designed for use beneath a crown molding. Lightweight strip can also be applied vertically or horizontally as geometric accent or trim around doors and built-ins. Moldings come factory-primed. Focal Point, Marietta, Ga. *Circle 387 on reader service card*

MORE PRODUCTS ON PAGE 166

NOW YOU SEE IT...NOW YOU DON'T



Marcy built-ins make any room a gym, and make any builder more profitable.



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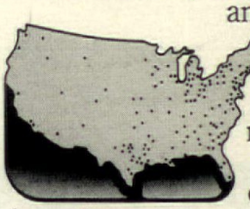

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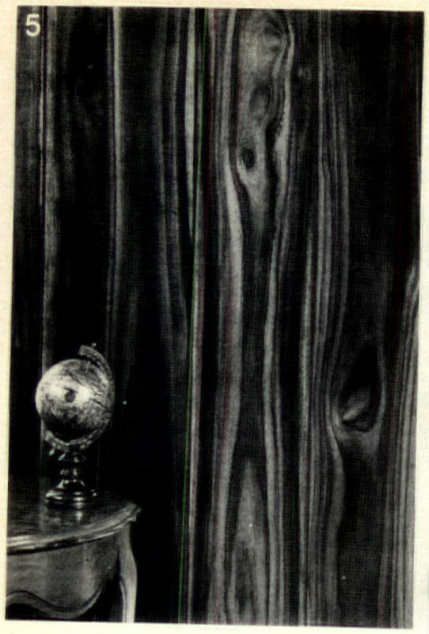
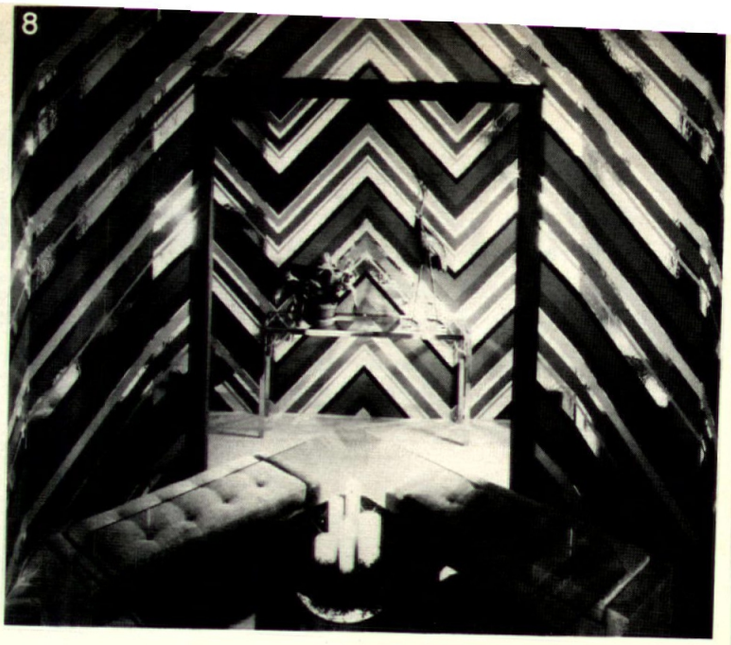




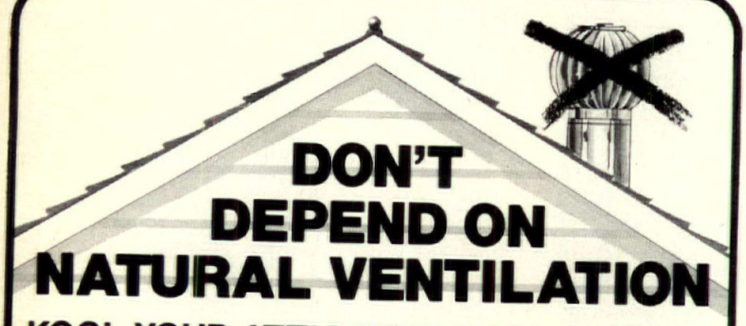
PRODUCTS: INTERIORS

5. Elegant wood paneling, "Imperial," uses more stain in the grain for a richer appearance. In the production process, a reverse roller coating of stain and sealer plus extra drying steps are the keys. Panels come in 13 woodtones including rosewood. Pavco, Pascagoula, Miss. *Circle 388 on reader service card*

6. Chinese-inspired wallcovering, "Willow Ware," is one of ten patterns offered in the eclectic "Orientations" collection. The simply stated two-color design depicts flowing florals framing stylized temples and pagodas. Karl Mann Associates, New York City. *Circle 389 on reader service card*

7. Natural cork wallcovering imported from Spain is tissue-thin sheets of cork on a lacquered paper backing. Shown in the hand-printed "Balloonery" pattern reminiscent of ancient engravings, easy-to-clean wallcovering is moisture resistant. Armstrong Cork, Lancaster, Pa. *Circle 390 on reader service card*

8. Design-in-sequence wallcovering, "Signal Two," is bold stripes on silver Mylar that can be combined in a variety of patterns. In the foyer shown, stripes form V-shapes. In contrast, they give a cascade effect in the dining room. Winfield Design, San Francisco. *Circle 391 on reader service card*



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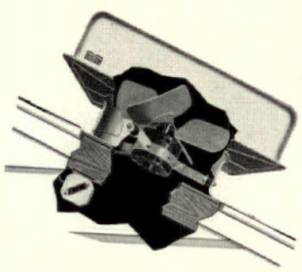

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Phil Reilly-Professional Builder's "1975 Builder of the Year."

A letter to: Mr. David E. Link, Editor
PROFESSIONAL BUILDER
MAGAZINE
Chicago, Illinois

Congratulations to Phil Reilly—Professional Builder's Builder of the Year.

Perhaps some of the accolades given so generously to Mr. Reilly in the December issue of Professional Builder Magazine are appropriate, but not because of his accomplishments as the "creative planning" force behind the concept of Mission Viejo.

Time frequently obscures facts as they actually occurred, causing distortions and aberrations to individuals who are unable to distinguish the reality or unwilling to give credit to those who are truly the "creative" innovators. And so is the information that apparently was provided to your editors and news reporters by well-intentioned individuals who may not be familiar with the real facts as they exist.

Here are the facts as given to me during a recent conversation with Donald L. Bren. So let us set the record straight.

The 11,000 acre new community Mission Viejo was the conception and "creative planning" of Donald L. Bren.

Not Phil Reilly.

Not Jim Toepfer.

The Mission Viejo Company was a venture formed in 1963 by Donald Bren, the George A. Fuller Company and the O'Neill family, owners of the 52,000 acre Mission Viejo Ranch in southern Orange County, California; *not* "Reilly, along with Senior Vice President, Jim Toepfer and Donald L. Bren, a Newport Beach builder." At that time, Phil Reilly was an attorney with the law firm of Rutan and Tucker of Santa Ana. Shortly before the formation of the Mission Viejo Company, Mr. Bren employed Mr. Reilly as an administrator in one of Mr. Bren's building companies. After the formation of the new company, as an employee, Mr. Reilly was named Vice President by Mr. Bren.

Several months later, Mr. Toepfer joined the Mission Viejo organization as director of planning. At the time of the development of the plan, Mr. Toepfer was Planning Director of the City of Santa Ana, California, and was subsequently employed by Mr. Bren, but *after* the plan was *conceived* and *designed*. The article stating that "Toepfer drew the original plan for Mission Viejo" is at variance with the facts. Boyle Engineering of Santa Ana, California, in fact, developed the community plan under the personal direction of Donald L. Bren, *not* Jim Toepfer.

It was during Mr. Bren's four year tenure as President and Chief Executive Officer of the Mission Viejo Company that *he* initiated the successful "team effort" which is well described in the article. Messrs. Reilly, Toepfer, as well as many other staff members were, of course, contributors to Mission Viejo's success. But one must also include outstanding consultants such as Dale Naegle, Ed Malone, architects; Courtland Paul, landscape architect; and Sanford R. Goodkin, marketing research.

Under Mr. Bren's close personal supervision, the master plan was conceived, with all basic utilities and support systems implemented. It was *not* under the administration of Mr. Reilly or the subsequent employment of Mr. Toepfer that the plan was conceived. However, both individuals assisted in the implementation of *Mr. Bren's plan.*

The innovative marketing of La Paz Homes and Eldorado Homes commenced for which the Mission Viejo Company received many awards. For the first time there was a significant departure from the ticky-tacky architecture of the 50's and 60's. An abundant use of rough-sawn lumber and textured stucco was used extensively and was the predecessor of major architectural changes that occurred in residential housing in the subsequent decade. (It was also the first time that the American Institute of Architecture (AIA) recognized architecture for single family merchant-built homes.)

Hundreds of homes were built. Schools and parks were built. The early California-styled shopping center was completed. The new town of Mission Viejo was an instant success, as evidenced by prospective homebuyers sleeping in front of the sales offices to buy new homes even during two depressed industry periods. The Robert Trent Jones' golf course and architecturally unique clubhouse was completed. All of this was accomplished under the administration and responsibility of Mr. Bren and *his* "team effort," *not* Mr. Reilly's. Mr. Bren was not a passive Chief Executive, he was an articulate, and innovative Chief Executive and demonstrated strong leadership.

After four years, as President and Chief Executive Officer, in 1967 Mr. Bren sold his Mission Viejo Company interest to the O'Neill family, concentrating his building efforts on a regional basis throughout California. At that point, Mr. Reilly became Chief *Operating* Officer under Mr. James West, Chief *Executive* Officer. He then assumed operating responsibility for Mr. Bren's success team; however, certain key executives from the team continued with Mr. Bren.

The success pattern was indelibly established for Mission Viejo Company. Since then, presumably, Mr. Reilly has largely *followed* the original long-range planning, marketing, and building concepts *established by Mr. Bren* and *his* original "team."

The article further suggests that one of the four reasons why Professional Builder determined to give the award to Mr. Reilly is that the Mission Viejo plan "has given builders new hope that prices can be kept down through *cost cutting* and *innovative design*." This is an excellent pontifical statement. The so-called "cost cutting" disciplines, while important, are clearly *not* the singular reason for low prices. And unfortunately, neither is "innovative design." The simple reason is that the base land value is extremely low, particularly when compared to other properties in the general market area. The Mission Viejo Company pays the same for land development; lumber, shingles, drywall, labor, cement, and other raw materials as any other large housing producer. Any other suggestion might be misleading to other builders who *think* they can do the same thing and as a result, may compromise his company's future.

Real credit should be given to Mr. Bren and to all those individuals for their "creative planning" and "positive approach" and who are deserving.

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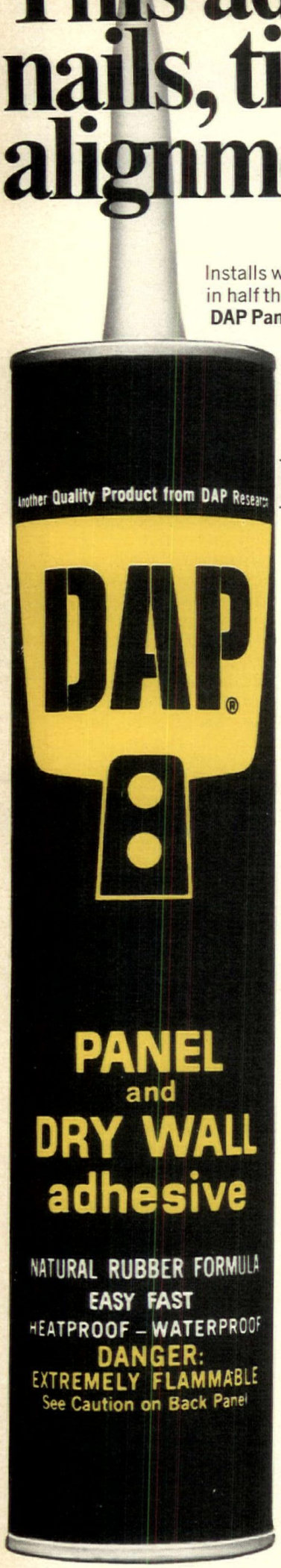

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CIRCLE 168 ON READER SERVICE CARD

LITERATURE

Sound-reducing blankets constructed of spun mineral fibers are the subject of a two-page fact sheet. Fire resistance and high-density construction are discussed. A photograph accompanies detailed directions for application. U.S. Gypsum, Chicago. *Circle 450 on reader service card*

Cellular concrete insulation for masonry walls can help save energy. So says a four-page illustrated brochure that includes charts showing: 1) heat loss ("U" value) per hour for common types of block walls and 2) typical fuel (energy) savings in representative northern cities (shown as a percentage of insulation costs). Cost and method of installation are discussed and detailed specs given. Waukesha, Waukesha, Wis. *Circle 451 on reader service card*

Insulating products are described in a 12-page booklet. Drawings accompany data on water-repellent vermiculite fill for masonry walls. A variety of applications for polystyrene foam insulation are discussed: as perimeter and cavity wall insulation, as sheathing board and in cooler/freezer systems. Cost data, "U" values, diagrams, application instructions and specs are included. A wall insulation system incorporating metal furring strips is introduced. Grace, Cambridge, Mass. *Circle 452 on reader service card*

The all-weather wood foundation (AWWF) is described in 16 pages. Photographs show the AWWF, a below-grade pressure-treated plywood-sheathed stud wall, in all stages of installation. Text explains the system's properties. A cost study comparing the AWWF and concrete block foundations appears in table form. Diagrams accompany construction data and tables giving minimum structural requirements for framing, footing plate sizes and minimum plywood grades. The booklet concludes with a list of additional literature available. American Plywood Assn., Tacoma, Wash. *Circle 453 on reader service card*

Metallic laminates brochure shows residential and institutional installations in full color. Photographs of all brushed-aluminum and copper patterns are included. Text outlines laminate's characteristics and applications. Diller Corp., Elk Grove Village, Ill. *Circle 454 on reader service card*

Lath-and-plaster curtainwall manual details construction and cost data for this type of exterior assembly. An introduction begins the 12-page manual by giving basic information about characteristics of lath-and-plaster curtainwalls. The following four chapters discuss: 1) system components—studs, bracing, sheathing, etc., 2) fabrication techniques—on-the-job vs. off-site, 3) erection and attachment and 4) engineering considerations. International Association of Wall and Ceiling Contractors, Washington, D.C. *Circle 455 on reader service card*

Anti-graffiti coating for masonry, stone and metal surfaces is the subject of a two-color flyer. The coating, which seals against stain penetration, is described and stain-removal techniques are outlined. Sonneborn-Contech, Minneapolis, Minn. *Circle 456 on reader service card*

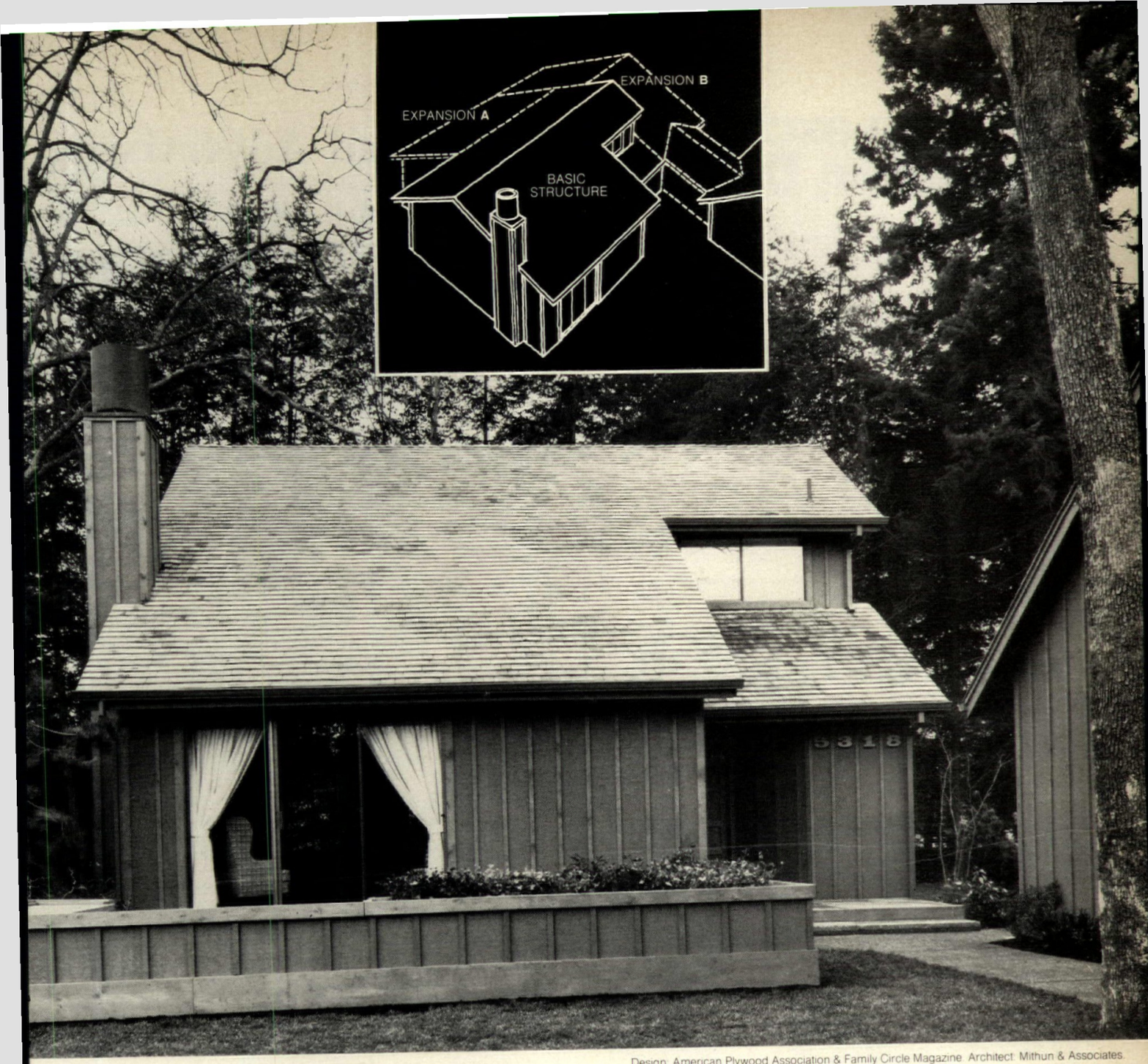
Aluminum in building is the subject of an illustrated booklet. Twenty-four pages open with basics of the anodizing process and how it affects specification of color and finish. A color chart is included, as is data on how to specify. Full color photographs show aluminum in a variety of interior and exterior applications and tables present the mechanical properties of various alloys. The use of aluminum extrusions and cast aluminum for decorative purposes is discussed. Comments on aluminum in renovation and remodeling conclude the booklet. Kaiser, Oakland, Calif. *Circle 457 on reader service card*

Horizontal mailbox selection guide includes front- and rear-loading models. The configuration of boxes needed for from 15 to 210 tenants can be determined using a table provided. Diagrams and typical specs are given; a photograph of companion directory is included. American Device, Steeleville, Ill. *Circle 458 on reader service card*

Composite-core plywood is introduced in four illustrated pages. Text outlines the plywood's composition and uses. Application data for roof, sub-floor and side-wall sheathing is given in chart form accompanied by diagrams. Potlatch, Spokane, Wash. *Circle 459 on reader service card*

Builder/contractor instruments catalog pictures and describes levels, level-transits, tripods and accessories. The function and job accuracy range of each model is explained. A guide to choosing the right instrument and sections on reading circles and verniers and on metric conversion are included. David White Instruments, Menomonee Falls, Wis. *Circle 460 on reader service card*

Roof and wall finishings catalog indexes six lines of asphalt tile, a line of shutters, mineral sidings and other materials. The catalog describes each line, gives specs and includes photos and samples of available colors for each. A table lists roof coatings and plastic cements, giving uses, specs, etc., for each. GAF, New York City. *Circle 462 on reader service card*



Design: American Plywood Association & Family Circle Magazine. Architect: Mithun & Associates.

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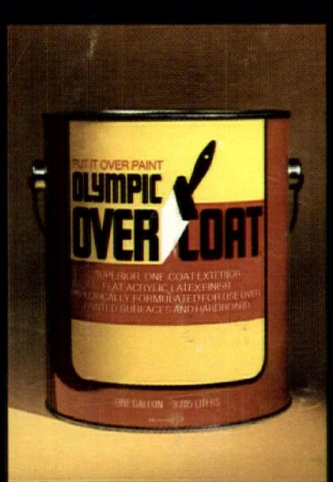

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