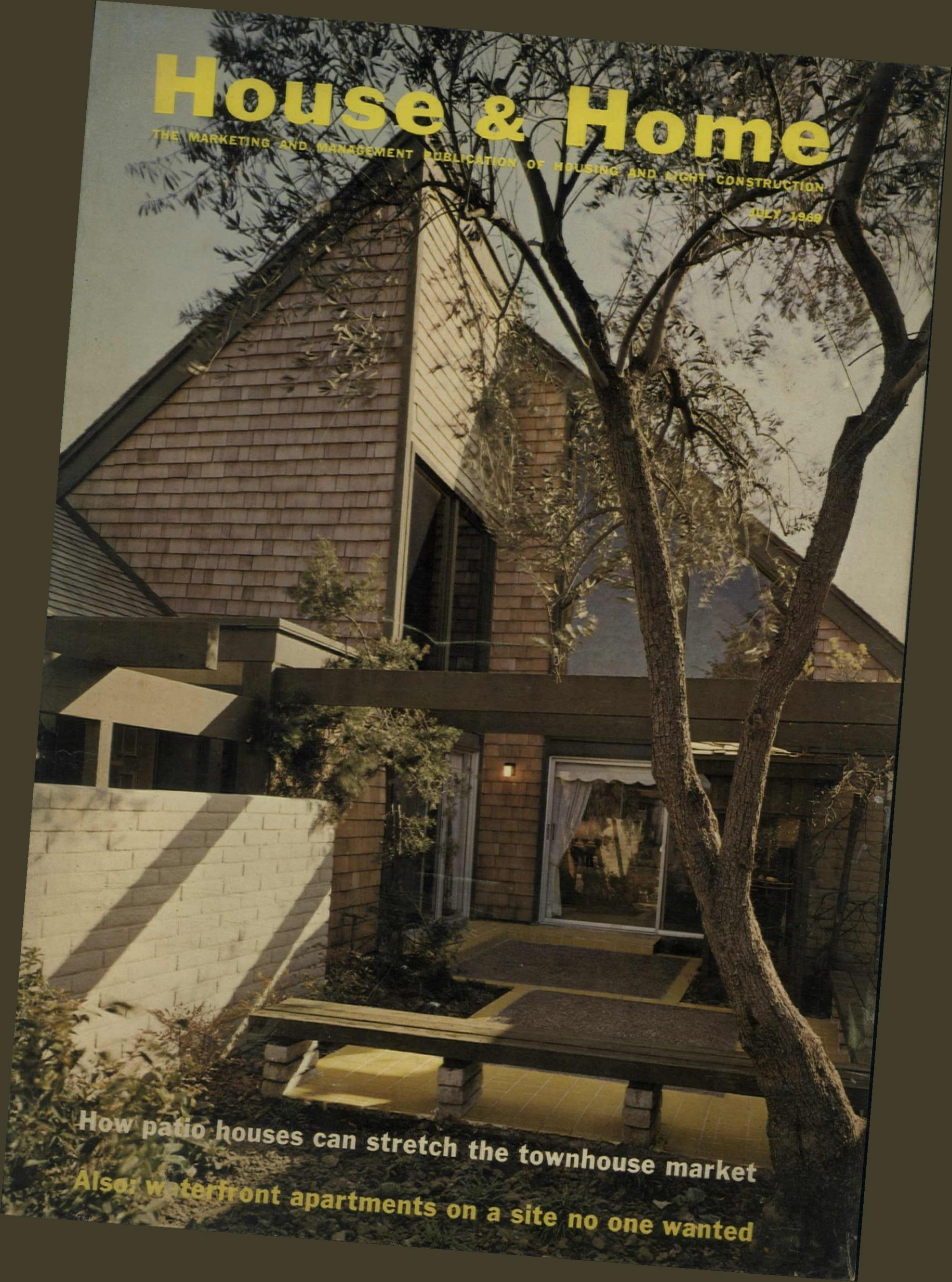


# House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF HOUSING AND NIGHT CONSTRUCTION

JULY 1969



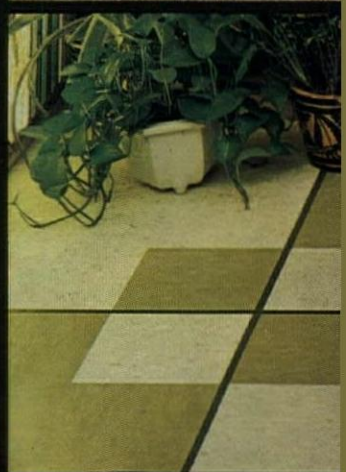
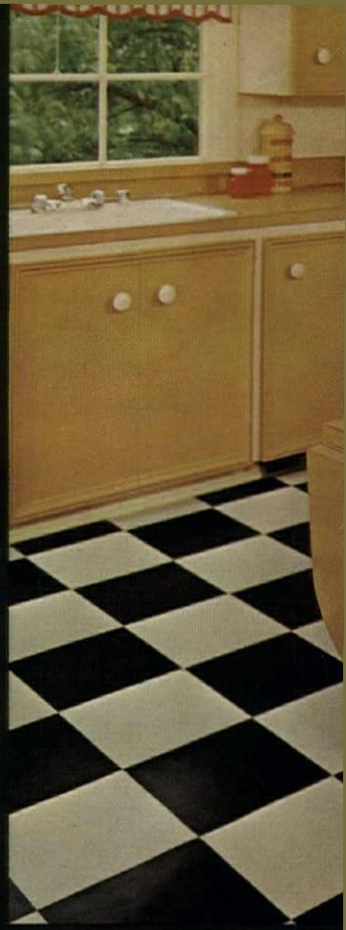
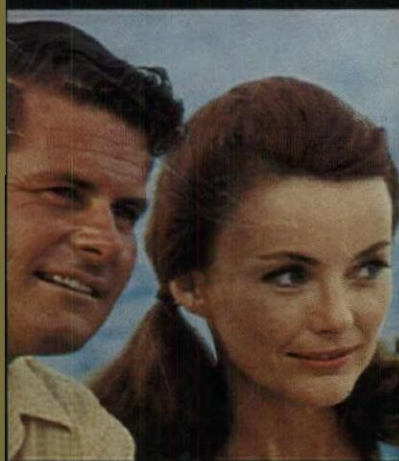
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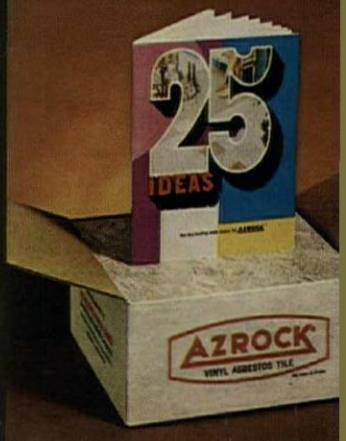
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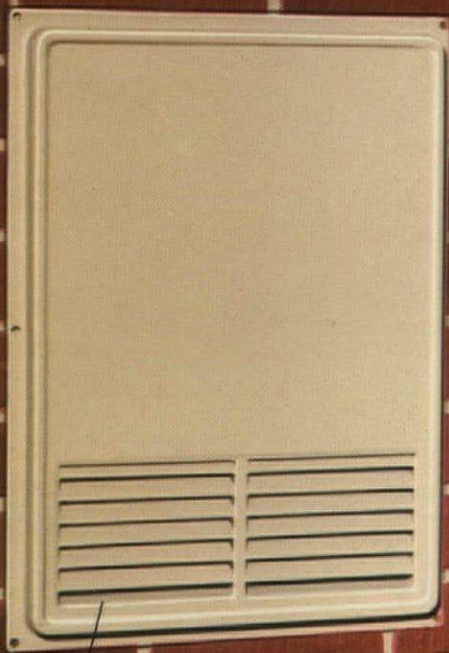
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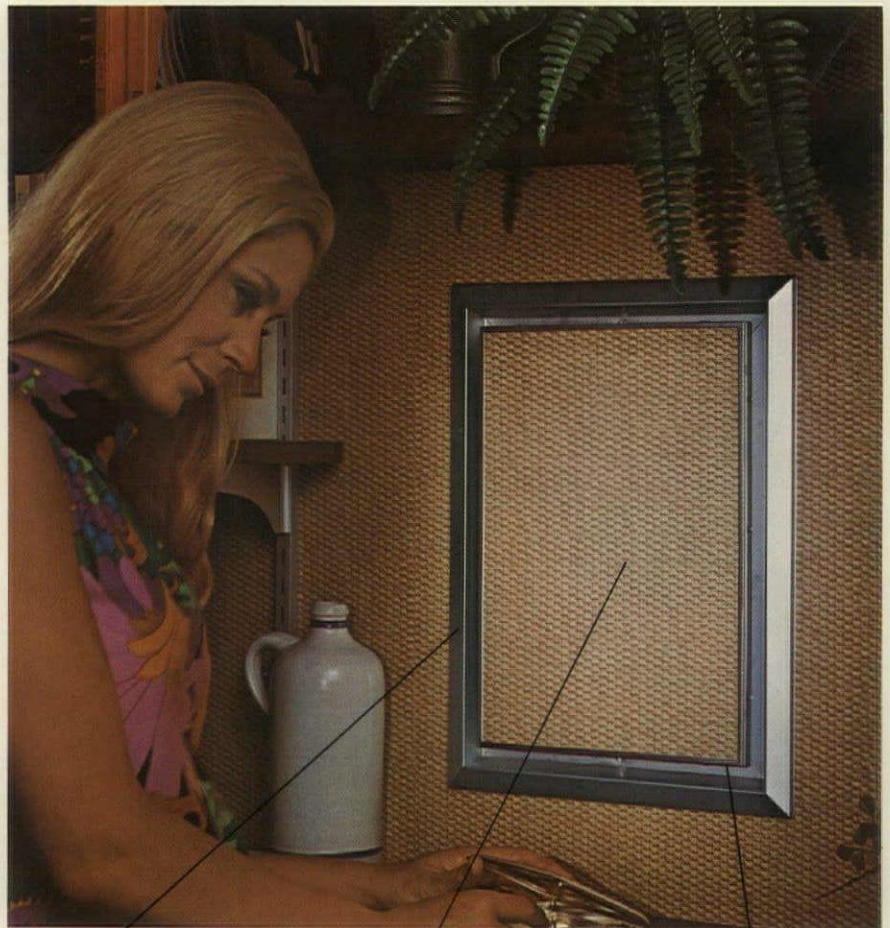
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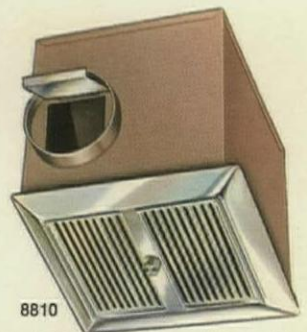
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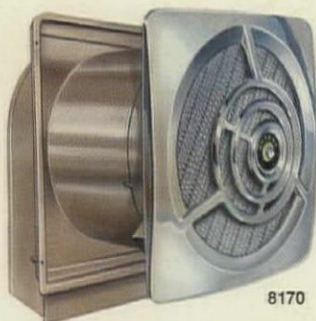


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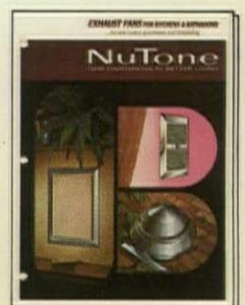
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A McGRAW-HILL PUBLICATION

VOL. 36 NO. 1

JULY 1969

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**Cover:** Front elevation of a patio house in University Park, Irvine, California. Builder: Stanley C. Swartz Co. Architect: Thomas/Richardson and Associates. Photo: Julius Shulman. For story, see page 54

## NEXT MONTH

New ways to cluster houses without sacrificing privacy . . . Ideas for entrances—or how to make your houses more inviting to buyers . . . Nine award-winning merchant-built houses . . . How to sell single-family houses to young families

## Making Model Cities out of a muddle; HUD's Floyd Hyde is giving it a try

With no illusions about the difficulties but with a mandate from President Nixon to get the job done, Floyd Hyde is now trying to bring some token of order to the government's confused Model Cities program.

He has been the assistant secretary for Model Cities for less than six months. But Hyde has already shaken federal, state and local bureaucracies with his plea for a common-sense approach.

He has laid this rule on the line for the cities themselves: You—and not local pressure groups—have statutory responsibility for action. Model Cities is an orderly program, not a battleground.

He has shown the states that they too have an enormous stake in Model Cities, even though HUD program contracts are let directly to local governments. And he has helped initiate what could be a federal first, if it works—interdepartmental cooperation on city problems.

**Warning of cutback.** The course differs from that taken by HUD officials under former Secretary Robert Weaver. Hyde, like Weaver, recognizes that the cities are in crisis, but Hyde seems to be realistic enough to know what can and cannot be done.

So far, HUD has involved 150 cities and about half the nation's poor in the program. That is ambitious, and Hyde is quick to stress realities. He cautions that the operation depends on funding. (*For a different view, see editorial, p. 53.*)

Secretary George Romney has asked for \$675 million for Model Cities in fiscal '70, or \$75 million less than the sum sought by former Secretary Weaver. But with Congress in a budget-cutting mood, Hyde knows his program is in jeopardy.

"If there are substantial cuts in appropriations," he warns, "we will have to see whether we can continue with 150 cities. We might not be able to fund all second-round cities. It's that simple."

**'Some progress.'** Hyde's methods appear to be winning him support. As a former mayor of Fresno, Calif., he knows the frustrations of local officials. He is a warm man, and he is sympathetic to cities' problems.

"We are beginning to see some progress," he says, "some coordination in all areas."

It was a lack of such coordination at every level of the Model Cities program that moved Secretary Romney to promise drastic reforms. Romney cited several deficiencies:

- Federal agencies had not been responsive to proposals reflecting local conditions.
- Local authorities had been hindered by uncertainty about federal funds.
- Few effective attempts had been made to involve state governments.
- Federal guidelines had forced cities to set model-neighborhood boundaries that created divisions among residents.

With all this in mind, Hyde repeatedly

emphasizes one point: cooperation within the government is the key to success for Model Cities. And he says full cooperation is now developing, from the White House down:

"We are getting cooperation now because of the Urban Affairs Council. Its subcommittee on Model Cities has met six times, and its members represent the various Cabinet departments involved in city programs.

"Each of these—Labor, HEW, HUD—has a stake in the Model Cities plan, but they had all been working at cross purposes."

Another important change assigns a greater role to the states. Hyde is careful to say that this will not mean more red tape.

"The funding will not be through the states but directly to the cities," he explains.

Then why would the states want any part of the program?

Because so many federal programs already administered by the states overlap Model Cities.

"The states have had very little to do with Model Cities," Hyde points out, "and this lack of coordination has added to the confusion.

"Now HUD has issued grants to 20 states to set up agencies that will pull together the programs related to Model Cities."

There is not yet full cooperation at the state capitals, Hyde admits.

**Back to reality.** Hyde notes that the cities themselves had been asked to do the impossible.

"We gave them one year to come up with an entirely new governmental structure and a comprehensive five-year plan to encompass all physical and social elements of a Model City.

"That's utterly impossible. We allow more than two years just for the survey and planning on most HUD projects. We gave the cities a year—without any coordination at state or federal levels."

Even if the cities did their job, Hyde says, the federal agencies did not. "The federal house was not in order. There was not the directive from the top that we now have."

The directive is President Nixon's public expression of interest and concern for the Model Cities.

The President has also taken two big steps to coordinate the government attack on city problems, Hyde explains.

"The first was to reorganize and consolidate the regional federal offices.

"The second involves pending legislation to simplify the 400 grant programs of the federal agencies and deliver the money to states and cities faster and quicker."

**Under one roof.** Hyde has not neglected such lessons in simplicity when it comes to his own department. He would like to see all low-income housing programs under one roof, preferably that of

Photos: Ken Feil



**OUT OF THE SMOKE** and haze enveloping the federal government's schemes for Model Cities . . .



**FLOYD HYDE**, HUD's assistant secretary in charge of the controversial program, grants . . .



**INTERVIEW** to HOUSE & HOME's correspondent and details . . .



**A SERIES OF REFORMS** that are designed to streamline operations and get projects moving.

his Housing Assistance Administration. He believes HUD is finally working toward just such centralization.

Such an achievement, Hyde emphasizes, would mean far more than orderly administration and ease of operation. It would mean that some of the dream programs might actually begin to work.

—ANDREW R. MANDALA  
Washington

# Proxmire to Romney: Stop stalling—you have the money

The first full-scale attack on the housing programs of the Nixon administration has been launched.

Senator William Proxmire, whose attacks have taken aim on federal spending, extension of the 10% surcharge and the Federal Reserve System, has now added George Romney to his list.

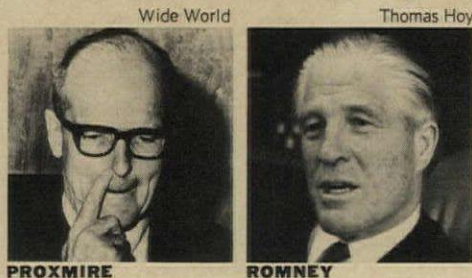
In a scathing attack on the Senate floor, Proxmire accused Romney of stalling and of employing misleading tactics in his housing programs. He urged the HUD secretary to "get on with the job of housing America."

He charged Romney with "poor mouthing and making excuses now, so that if he fails to meet the goals he can say a year from now, 'I told you so.'" Moreover, the Wisconsin Democrat complained, the HUD chief's Operation Breakthrough "has been going on for years. If we have to wait for it, we will wait forever."

**'The funds are there.'** Proxmire chided the Secretary for misleading Congress and public by saying he has no funds for Operation Breakthrough. In a hearing before the House housing subcommittee, Romney had said he would need new money to conduct his Breakthrough plan.

The Wisconsin Senator said this "cannot be used as an excuse. The funds are there if the Secretary will use them."

Proxmire said there is available for fiscal 1970 some \$473.5 million to pay for the



local public housing contract reservations. "With no further action by Congress," he said, "the Secretary can start almost 160,000 new public housing units."

Moreover, Proxmire went on, "there are a variety of programs administered by HUD where Congress has made funds available to the administration." He pointed specifically to the special assistance funds of Ginny May, noting that "these funds are available and can be used with no further appropriation from Congress. They can be used for the 221d3 moderate income program as well as for the special assistance programs under FHA sections 220 and 221."

**'Almost unlimited.'** The Senator said the funds available under these programs "are almost unlimited," including \$467 million in unused special assistance money; \$421 million in authority for GNMA to purchase mortgages; and \$500 million for the 221d3 or moderate income program.

Proxmire told the Senate that not only

has the administration refused to use funds already available, but that the President has asked that \$500 million, which former President Johnson recommended be deferred until fiscal 1971, be rescinded.

"The Secretary of HUD . . . can hardly claim that success in meeting housing goals is conditional upon enough funds from Congress when, under one of the main programs, the Nixon administration is asking that the funds for at least 25,000 units of moderate income housing be rescinded. This is double talk."

**Romney is silent.** Secretary Romney refused to comment immediately on Senator Proxmire's charges.

Proxmire's annoyance with Romney began early in the Secretary's term, when Romney said the 1968 Housing Act set housing goals that were "unrealistic" in light of the nation's resources.

Proxmire argues, however, that "we cannot wait until every problem in the world is solved before we meet our housing goals. . . . There now exists in the housing industry an abundance of materials and a variety of methods which if organized efficiently and used appropriately could bring dramatic reductions in housing costs.

"While Romney's Operation Breakthrough is to be welcomed, it must not become an excuse to put off a major effort to meet the 1968 Housing Act goals."

## When it comes to housing, you spell Canada Can-do

The Dominion is already up and moving on its housing task force's demand for a million new homes in the next five years.

The government has put into effect half a dozen of 47 bold recommendations made only four months ago by a team of experts led by the former minister in charge of housing, Paul T. Hellyer.

And Prime Minister Elliott Trudeau has now made the biggest housing decision: to ask Commons to free the interest rate on mortgages insured by the government. The step waits only a decision on timing.

Because Canadian housing men often like to observe that their own government acts while others talk, the achievements have a certain relevancy for Americans. Washington officialdom has been struggling since last July, with almost no success, to effectuate only a few of the wildly ambitious programs in the 1968 Housing Act.

**Mortgage reform.** Canada hopes to encourage all building, but it particularly wants to protect the single-family house and the supply of private mortgage money.

Starts reached a record 196,878 in 1968 and were up 42% in the first four months of 1969, but apartments are grabbing an enormous share of the financing. They accounted for 103,383 units, or 53%, of the total last year and jumped to 62% for the first four months of 1969. Higher yields and the ease of placing and servicing apartment loans explain much of the shift in investment.

So the government has taken these steps:

- Raised the ceiling on new-house loans insured under the National Housing Act to \$25,000 from \$18,000. The NHA loans are roughly the equivalent of FHAs in the States.
- Reduced minimum down payments to \$3,300, from \$5,900.
- Stretched the amortization period to 40 years, from 30.
- Halved the 2% loan insurance fee.
- Permitted lenders to reopen loans every five years to set a new interest rate.
- Upped the ceiling on existing house loans to \$18,000, from \$10,000.

**A free rate.** The decision for the free rate is derived partly from the success of a floating rate devised in 1967. After the credit crisis of 1966 squeezed housing right out of the investment picture, Canada began setting its mortgage ceiling at 2¼% above the yield on government bonds.

Results were spectacular. From \$1.6 billion in 1966, private institutional lenders increased their mortgage approvals to \$2.1 billion in 1967 and \$2.7 billion in 1968. The 27% increase in 1968 was concentrated almost entirely in government-insured loans, whose ceiling rode up to 9¾% on the new formula. The private lenders increased investment in such mortgages from \$356 million in 1967 to \$832 million in 1968 while raising conventional lending only from \$745 million to \$963 million.

The private lenders' action was a lifesaver for insured new-house loans. The government, which also makes such loans direct to builders, reduced its lending from \$685

million in 1967 to \$456 million in 1968 in an economy drive. It was the private lenders who made up the difference.

**New squeeze.** Since that time, tight money has come again to Canada. The mortgage market has begun to drift, and housing leaders now doubt that the 2¼% spread over bonds will protect mortgage investment. They will turn the rate free.

The plan has generated some fear of runaway rates, but government leaders now feel that a free rate will stabilize after an initial spurt. They are also convinced that a freely competitive rate is the only device that will safeguard private mortgage investment. One of Canada's many trust companies, which resemble S&Ls, has already announced that it is setting aside \$25 million for free-rate NHA loans.

**A personal story.** In spite of the quickening pace of reform, Hellyer himself has apparently felt that his government was not moving fast enough. He resigned the housing portfolio after failing to win federal aid for land purchases, an activity the economy-minded Prime Minister prefers to leave to provincial governments.

Hellyer is highly regarded throughout Canada and he still sits in Commons. As a watchdog he may lend greater impetus to the million-home program than he could have done had he remained as minister.

For it was after Hellyer's resignation that the recent changes were rushed into effect. He is watching—and waiting—for still further reforms.

NEWS continued on p. 8

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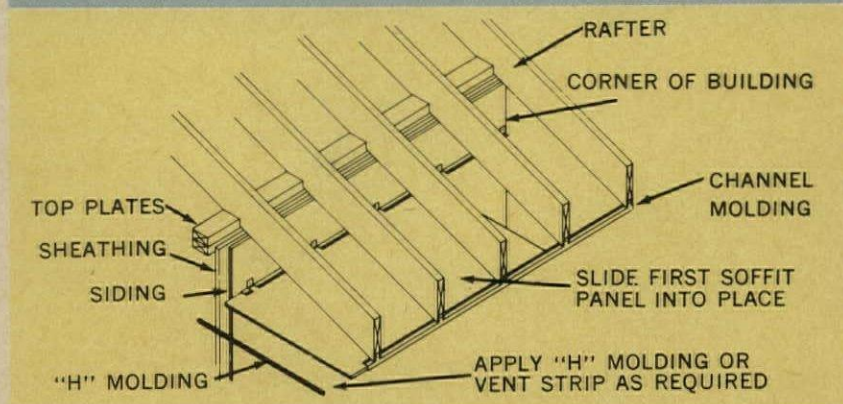
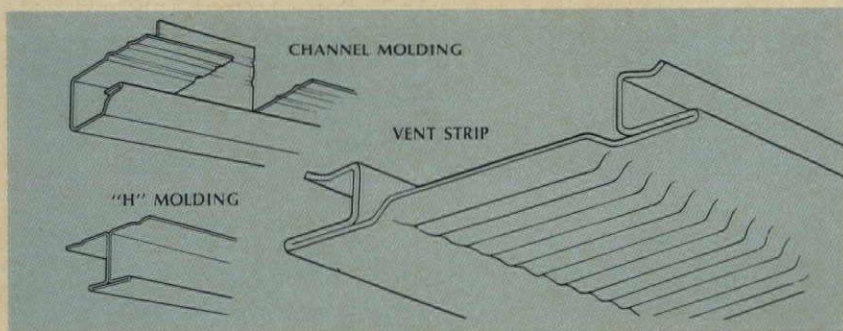




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## In the cities, rent control may be closer than you think

So far New York City alone has rent control. But any town that has a few enterprising politicians and even fewer vacant apartments could be next.

Apartment builders and owners everywhere dread rent control. And owners in major apartment cities, such as Chicago, Los Angeles and Boston, are especially restive. For inflexible rent ceilings limit income, and sometimes turn profit-making buildings into marginal performers.

Gordon Neilson, executive vice president of the Dallas-based National Apartment Assn., says:

"I don't think there is a national rent-control movement yet. But I am concerned. There are more than a few straws in the wind."

Indeed, there are:

- The prerequisites to rent control—a severe apartment shortage and steep rent hikes—are becoming commonplace in much of the country.

- An influential California assemblyman, reacting to "astronomical rent increases" in San Francisco, has proposed a bill to create statewide rent control.

- And New York's City Council has just extended rent control to nearly every apartment in town, despite vigorous opposition from builders and landlords. The vote was 36 to 1. Now only 192,000 of the city's 2,000,000 units are exempt.

(The original 1947 law, which allows 15% increases only when a new tenant rents, covers 1,400,000 units. The new law, which allows periodic 10% to 25% raises, effects 408,000 units.)

The story behind New York's law offers two distinct lessons—for optimistic and pessimistic apartment operators. Optimists will note that the apartment market became incredibly tight before the politicians reacted. But pessimists will observe that in the end the politicians reacted harshly.

**How tight it is.** After World War II, when the boys came home looking for homes of their own, New York felt compelled to adopt controls to prevent rent gouging.

Last year apartments became as scarce as they had been in 1947. Vacancies sank to 1.23%, and some landlords responded by doubling rents.

Workers took off weeks from their jobs to search for apartments, only to settle for fewer rooms than they wanted and more rent than they could truly afford. Surgeons postponed operations to inspect vacant units.

A man walked the streets with a looking-for-apartment sign (*photo*).

Another desperate soul got a headstart on other apartment hunters by breaking into *The Village Voice* and stealing the weekly's upcoming rental ads.

The average real estate broker, who collects a month's rent from each new tenant, could find units for only one of 100 applicants.

One broker, interviewed at random, said 12 persons had phoned that morning after seeing a moving van outside an apartment.



**THIS DESPERATE HUNTER** carries sign in New York. Landlords have signs too: no vacancies.

They wanted to know whether there was a vacancy. The broker said: "They were too late. The old tenant died at least a week ago."

The new tenant was the undertaker's daughter.

**The big spiral.** The tenants' hell was the landlord's paradise.

Owners had purposely overbuilt in 1962 to escape a forthcoming zoning law, and they had been waiting for the rent bonanza ever since. For a few years they filled their buildings by handing out more prizes than quiz show emcees—vacations, three months' free rent and furniture.

By 1968, owners of the city's 600,000 uncontrolled units—all built after the 1947 law—wanted to even the score.

According to a city report in early 1969, the average rent increase was 26.5%. In costly Manhattan raises of 60% to 100% were not uncommon.

Everyone close to real estate had a favorite horror story: One family began building a house out of town when rent for its ordinary two-bedroom apartment soared from \$440 to \$660; rents on new buildings stretched from \$100 to \$150 per room; unfurnished studios in the right neighborhood cost \$300 a month; and one man paid \$125 a month to live in a converted chicken coop atop a Manhattan townhouse.

Landlords insisted that, on balance, the new rents were justified. They noted that the owners' costs had risen too:

Since 1960 real estate taxes have climbed 38%; water and sewer taxes, 110%; other city and state taxes, 110%; mortgage interest, 50%; repairs and improvements, 41%; fuel costs, 22%; management costs, 18%; public utilities, 31% and insurance costs, 26%.

**Politics for rent.** In this election year, Mayor John V. Lindsay and a flock of contenders seemed more impressed with the tenants' plight than the landlords'.

Mayor Lindsay ordered the owners to draw their own binding rent regulations. Then in March, he recommended that the

City Council adopt the owners' proposed rent-hike ceilings of 15% on two-year leases and 20% on three-year leases.

But in April, the Democratic Council adopted the new law that 1) limits increases on two-year leases to 10% and three-year leases to 15%\*, 2) requires refunds to tenants who paid larger increases in 1968 and 3) calls for a Mayor's committee to review the guidelines in 1970. If a landlord violates the rent law, his buildings can be put under the stiffer 1947 law.

Rexford Tompkins, chairman of the owners' committee that offered the 15%-20% package, called the 10%-15% law a "complete double cross." And the city's leading apartment men immediately began planning a lawsuit. A Queens' landlord has already sued the city.

The city seems unconcerned. Says Housing and Development Administrator Jason Nathan: "I am sure that the courts will uphold the law."

**Case against rent control.** Landlords and builders believe the new controls will intensify New York's apartment squeeze by discouraging construction.

A cutback in construction would be disastrous. Now only 3,000 privately financed units are built each year, down sharply from 15,000 in the late 1950s.

Ken Boss, a Brooklyn real estate broker and landlord, says: "The solution to the housing shortage is new construction. But nothing will be built now, because rent control takes the profit out of residential construction." †

Peter J. Felstein of Alexander Wolf & Co., a diversified company, notes that a builder exodus has already begun:

"Everybody is headed for greener pastures. We are now deeply involved in New Jersey. Jack Parker, who built Parker Towers, is building in Miami. And Sam Lefrak of Lefrak City is building conventional apartments in suburban Westchester County."

Owners also contend that the new law will force more landlords to abandon their buildings. So far, owners have abandoned 12,000 buildings (with 350,000 units) that apparently proved unprofitable to operate under the 1947 law.

**Lessons—and a warning.** The Apartment Association's Neilson draws two lessons from the New York story:

1. "Don't overbuild."
2. "Avoid sharp rent increases."

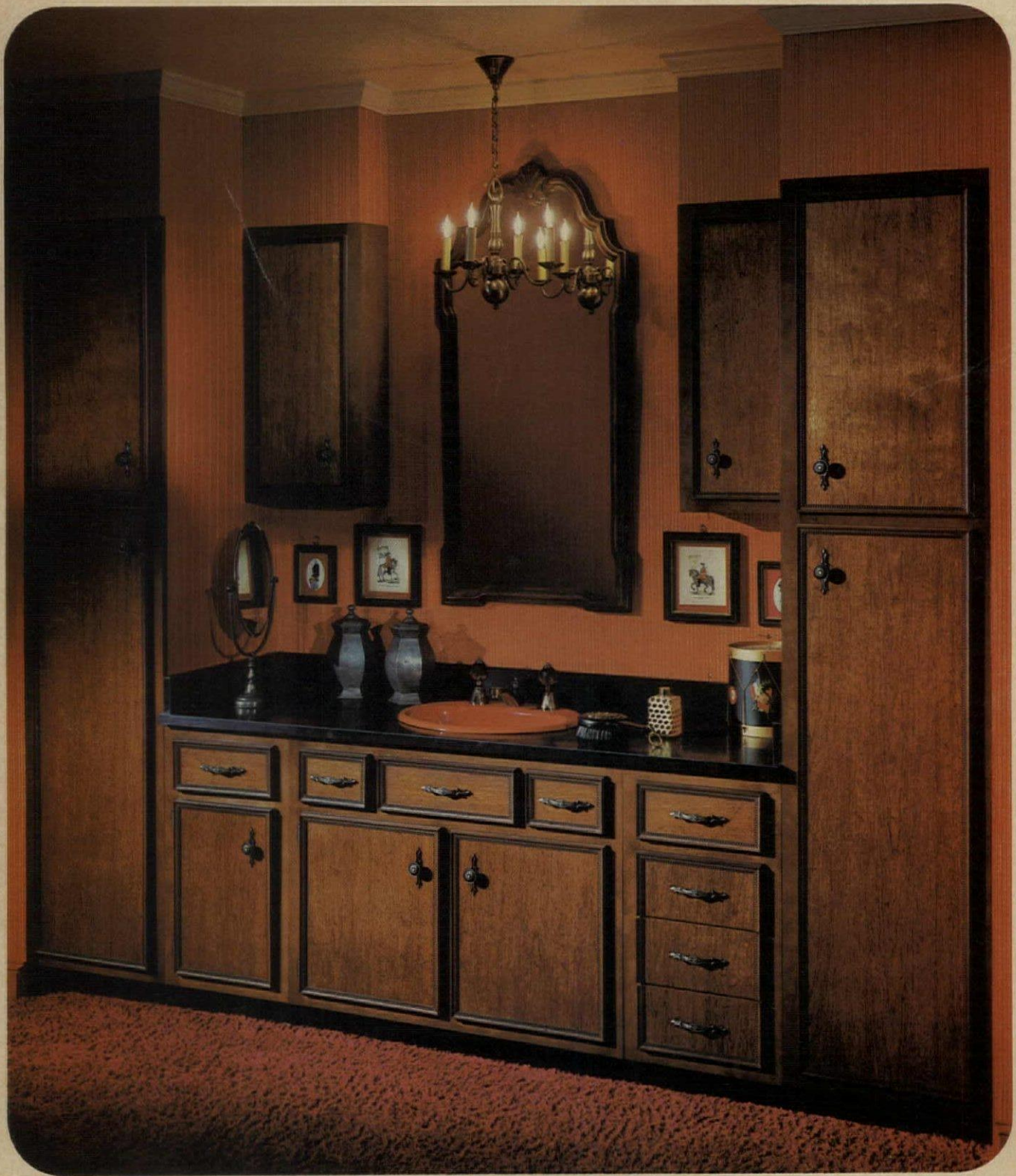
But Philip Stern, a New York architect and real estate broker, says:

"Rent control will spread. New York got this new law because some landlords got greedy. I am sure there are greedy men in other cities."

—FRANK LALLI

\* The 10%-15% hikes apply to tenants who renew leases. Owners may ask new tenants to pay increases up to 25% on three-year leases. Buildings with five or fewer units are exempt.

† The law's rent-hike ceilings limit an owner's income. The 1947 law allows an owner a steady 6% return on his building's assessed value, plus 2% depreciation.



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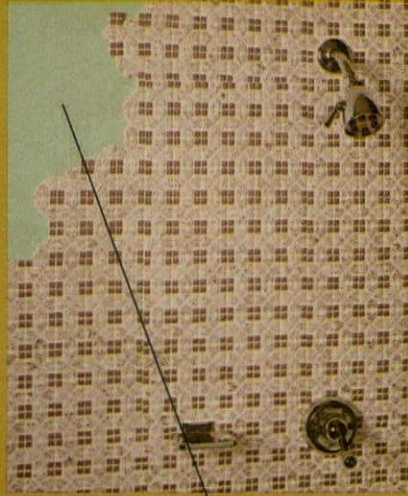
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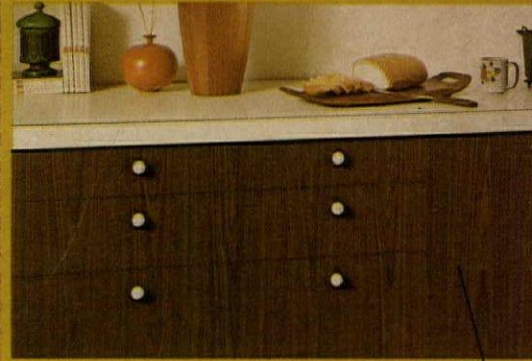
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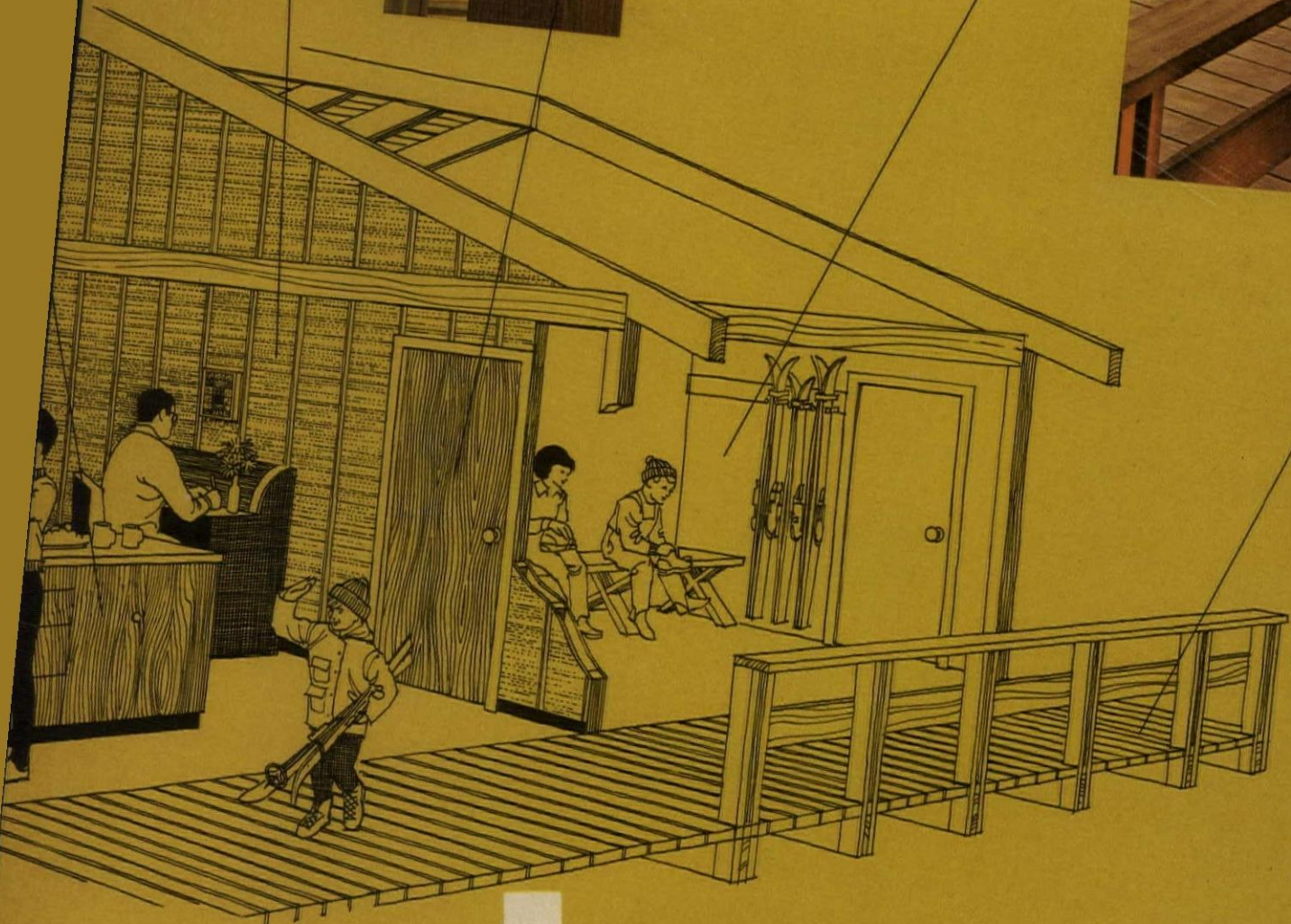
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## NAHB's 25% budget boost, or what the dues increase buys

The NAHB—backed by a record \$4.4-million budget—plans a major staff expansion in the current fiscal year ending June 30, 1970.

The emphasis is on increased services for local chapters—more field men and more regional seminars.

Extra services mean more people. The budget contains \$1.7 million for salaries, up \$315,485.

In all, the budget adopted at the NAHB directors' May meeting is \$932,950 higher than the \$3.5 million budget for the year ended June 30, 1969.

A study of the budget and interviews with NAHB directors revealed exactly where NAHB is getting the extra \$932,950 and how it plans to spend it. The association's staff officers declined to answer any budget questions asked by a HOUSE & HOME correspondent.

The bulk of the new money, \$626,000, comes from dues that have doubled to \$50 a member in the last two years. In December 1967, the directors voted to stretch the increase over two years (NEWS, Jan. '68), so its full impact is being felt now for the first time.

**Success in Houston.** The annual convention is the other big source of income, and it is getting bigger since NAHB moved to Houston. The January meeting there raised \$825,000, and that seems to be \$75,000 more than NAHB had anticipated. Now the association expects the second Houston show to produce \$840,000.\* Chicago conventions in recent years had raised about \$750,000.

Some other income items are deceptive. The *Journal of Homebuilding*, NAHB's monthly (circ.: 49,804, with 17,476 of it to builders), will produce revenue of \$647,500, up \$93,050 from the last budget. But

\* The NAHB convention will remain in Houston at least through 1974. Officers also hold a three-year option through 1977.

NAHB BUDGETS' ESTIMATED INCOME FOR OPERATIONS				
	Budget 7/1/67 6/30/68	Budget 7/1/68 6/30/69	Budget 7/1/69 6/30/70	Change from fiscal '68 to fiscal '70
Membership Dues*	\$1,150,000	\$1,432,000	\$2,058,000	+\$626,000
Convention & Exposition	750,000	825,000	840,000	+ 15,000
Journal of Homebuilding	427,400	554,450	647,500	+ 93,050
National Housing Center	298,710	288,000	275,000	- 13,000
Seminars & Workshops	279,750	209,650	308,575	+ 98,925
Interest Income	49,500	55,000	55,000	.....
Spring & Fall Meeting	42,000	52,000	58,000	+ 6,000
Publication Sales	28,000	28,000	42,500	+ 14,500
Multifamily Compendium Subs	40,000	35,300	38,500	+ 3,200
Sales & Marketing Council	47,500	25,000	25,000	.....
Research Foundation	30,200	28,600	28,725	+ 125
Manpower Training Program	.....	9,500	7,000	- 2,500
Cash Discount, Misc.†	3,000	3,000	3,000	.....
Rentals 1205-15th St., N.W.	.....	.....	72,000	+ 72,000
Rentals-Tenants NHC	.....	.....	19,650	+ 19,650
Adjusted for Field Reps	(65,000)	.....	.....	.....
Appropriated from Surplus	30,000	.....	.....	.....
<b>TOTAL</b>	<b>3,111,060</b>	<b>3,545,500</b>	<b>4,478,450</b>	<b>+ 932,950</b>

\* Average number of full year members in '67-'68: 46,000; '68-'69: 48,300 & '69-'70: 49,000.  
† No cash discount noted in the '67-'68 budget.

after expenses of \$723,525, the magazine will lose \$76,025, which is \$64,280 more than the loss shown in the last budget.

And NAHB's regional seminars and workshops will produce revenue of \$308,575, but cost \$304,950.

Neither the magazine nor the seminars are run as profit-makers. Officers at NAHB believe both provide invaluable services to builders. The seminars are excellent teaching devices, and the publication helps attract new members.

**Expansion expenses.** Salaries for new administrators are the big item.

Some of the new men will expand existing programs. For example, \$15,000 of the \$16,475 budget increase for NAHB's clean air and water program is for salaries. (The entire '68-'69 outlay for this program was \$8,225.)

Other increases, largely for salaries, are manpower development, up \$11,950; federal government relations (lobbying), up \$27,800, and the executive department, up \$17,300.

The controller's office gets \$28,600 more, including \$10,000 for computer rentals. And the field representatives got a \$51,250 increase, including \$15,900 for travel.

Besides expanding existing programs, NAHB will set up four new departments to reach builders locally. Cost: \$126,900.

A new government relations group, costing \$34,650, will survey county and city affairs. (The NAHB already has federal and state relations groups.) And a new staff vice president's office (\$36,250) will work on local HBA activities while also directing the expanded team of field representatives.

A publication department (\$25,000), spun off from public relations, will produce more brochures and booklets and a specialized housing department (\$31,100) will answer questions about HUD programs, rehab, mobile homes and leisure homes.

Planning for a new National Housing Center will take \$75,000. Another \$84,000 will operate an apartment now on the site. The building is earning \$72,000 a year.

—F. L.

## The NAHB's directors vote to censure HOUSE & HOME

The 500-member board of directors of the National Association of Home Builders has voted to censure HOUSE & HOME for "irresponsibility" in an article that appeared in the magazine's May issue.

It was the first time in the big trade association's 29-year history that the directorate had voted censure of an independent publication.

The article, headlined "The Strange Story of Don Decker," told of the Omaha builder's five-week disappearance in December-January and said: "When he (vanished), there but for the grace of chance went a president of NAHB." The text pointed out that Decker had very nearly attained the bottom rung of NAHB's automatic-election ladder in 1965 despite a 1961 conviction and fine for fraud against the FHA.

The article also said, "Decker operated in that no-man's-land of homebuilding

called Low Cost Housing, where the fastest route to making a dollar is often by cutting a corner." The magazine reported

HGH Staff



LEADERS of censure move were these two former NAHB presidents, Leon Weiner and Lloyd Clarke.

that even after Decker withdrew from the 1965 election in the face of the 1961 scandal, the NAHB's president in 1968, Lloyd Clarke, hired him as a contractor on a low-cost project in Des Moines.

**Charge and reply.** The NAHB directors voted a resolution that described the article as "an unwarranted disparagement of the organized homebuilding industry as well as unfair to the man."

The board voted that its "strong displeasure in this matter be brought to the attention of the publisher of HOUSE & HOME and of other proper officials of the McGraw-Hill Publishing Co."

And NAHB officials said that Executive Vice President Nat Rogg had telephoned Publisher James E. Boddorf of HOUSE & HOME and had forwarded a copy of the six-paragraph resolution.

Story continued on p. 16

Formula to a Success Story



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## Censure . . . (continued)

Boddorf replied: "As long as HOUSE & HOME remains what it has always been—a strong, independent voice in the housing industry—I think it is inevitable that we will at times come into conflict with individuals, official organizations and various power groups."

**The session.** The directors' spring meeting in Washington heard impassioned pleas for the resolution from Clarke and another former president of NAHB, Leon Weiner of Wilmington, Del.

They complained that the article was only the latest of several "uncalled-for" stories in HOUSE & HOME and said its publication represented an "on-going pattern." They argued that the article "contributed nothing to the industry, nor to journalism," and an NAHB official said later that the two had been disturbed because "the article was written in a mean tone."

Weiner, who has built housing for low-income buyers, contended that the article's description of low-cost housing constituted a veiled attack on the homebuilding industry itself.

Clarke said the Decker family had approved the proposed resolution.

**The vote.** Before the vote, director Richard Harwood of Northbrook, Ill., asked how many had read the article. He said he thought it was a clear majority.

The resolution passed without opposition, although Atlanta's builder-lawyer Lew Cener asked why the draft had not been submitted to the resolutions committee in the regular way, before going to the executive committee. Instead, the draft was presented at a special joint meeting of the two committees, and only executive committeemen voted on whether to submit it to the directors.

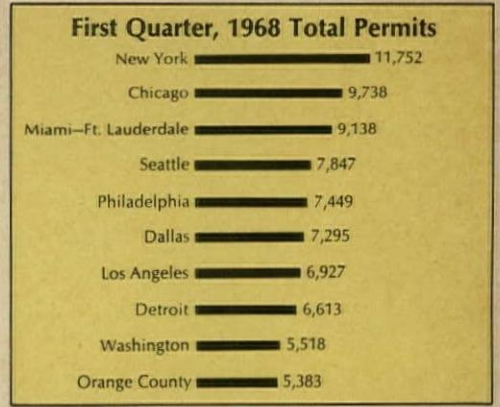
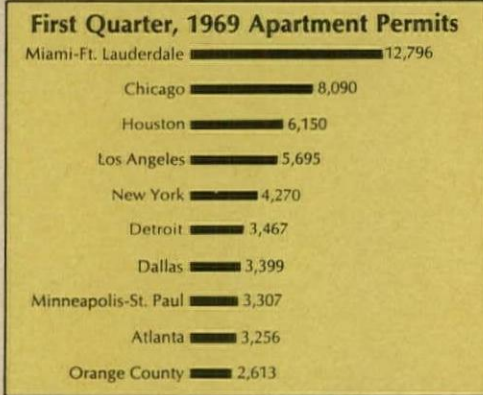
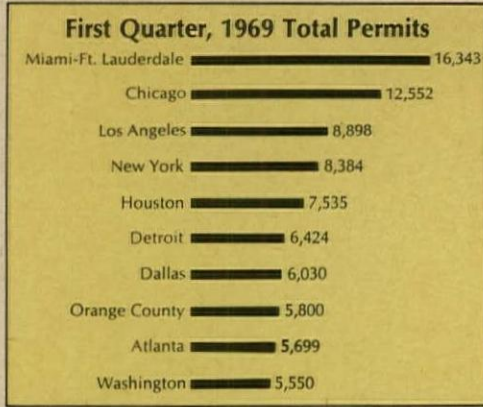
The Decker story was written in HOUSE & HOME's New York offices from material gathered by the magazine's correspondents and bureaus in Omaha, Des Moines, Chicago, Los Angeles and Washington, D.C.

Nowhere in the resolution, and at no time during the discussion on the floor or during a HOUSE & HOME reporter's interview with NAHB officials, was the accuracy of the article questioned. —A.M.

### THE RESOLUTION IN FULL

Whereas, a full and free flow of information about the housing industry is helpful to its performance, and whereas, NAHB, believing fully in a free press and the right of fair comment, has actively endeavored to facilitate press coverage of its industry, and whereas, NAHB believes that reporting of news of the homebuilding industry should be constructive, even when it is critical, and whereas, NAHB believes responsible journalism in the housing industry, as in other areas, requires adherence to standards of good taste and fairness, now, therefore, be it resolved:

That the Board of Directors of NAHB deploras any departure from the above standards and cites as an example of such irresponsibility an article in the May issue of HOUSE & HOME about builder Don Decker, and furthermore that the Board considers the article an unwarranted disparagement of the organized homebuilding industry as well as unfair to the man. And be it further resolved: That the board's strong displeasure in this matter be brought to the attention of the publisher of HOUSE & HOME and of other proper officials of the McGraw-Hill Publishing Company.



Advance Mortgage Corporation

## Toward a nation of apartment builders

The apartments are already moving out front in the permit count. It's only a matter of time in starts.

More permits will be issued for apartment units than for houses this year. Apartments took 48% of all permits and 70% of those in the five largest markets in the first quarter, according to a national survey by Advance Mortgage Corp. of Detroit.

The corporation's economists say apartments are certain to move beyond 50% in each of the remaining three quarters.

Apartment starts lag several months behind permits, and more than 100,000 houses are built each year without permits. So apartments still trail in the start census. They accounted for 39% of all private starts in 1968 and about 40% in first-quarter 1969.

The editors of HOUSE & HOME have predicted, however, that apartment starts will catch up in 1970 and take a clear lead in 1971.

Advance's president, Irving Rose, attributes much of the apartment boom to the fact that apartment mortgages offer considerably higher returns to investors than do house loans. Lenders are committing apartment funds so fast that they may run short by fall, Rose says, but that will not affect this year's building program.

**A first for Miami.** The survey found that Miami-Fort Lauderdale will be the top housing market this year. It was twice as big a market as metropolitan New York in the first quarter and half again as big as Chicago.

The Miami area's first-quarter permits represent an annual rate of 40 new units per 1,000 population, a pace never before attained in this country. Chicago made 1968

the biggest year in its history, but it built only eight units per 1,000.

Half of Miami's construction is for second homes.

Los Angeles would have been a contender for leadership but for the weather. Rains postponed at least 15,000 starts in California.

**And a first for Houston.** Some 78% of the Miami area's permits were for apartments, but that was not the most apartment-minded market.

That distinction belongs to Houston, with 82% of its permits issued for apartments.

Washington ran completely counter to the national trend. Apartment permits dropped 50% from a year ago and house permits reached their highest point since 1950. Apartments took only 27% of the permits, and yet Washington had been the largest apartment market in 1965 and 1966.

NATIONWIDE STARTS (Preliminary)				
	Total	1-Family	2-4	Apart.
1st qtr. '69	315,000	167,300	19,700	128,000
1st qtr. '68	286,500	174,700	17,600	94,200
% change	+10%	-4%	+12%	+37%
PERMITS				
	Total	1-Family	2-4	Apart.
1st qtr. '69	306,700	139,200	20,200	147,300
1st qtr. '68	277,800	142,900	18,800	116,100
% change	+10%	-3%	+7%	+27%
APARTMENTS UNDER CONSTRUCTION				
	Total	Walkup	Elevator	
March '69	468,400	297,800	170,600	
March '68	359,600	236,900	122,700	
% change	+30%	+26%	+39%	
VACANCY RATES (Inside metropolitan areas)				
	Total	Sale	Rent	
1st qtr. '69	2.3%	0.8%	4.3%	
1st qtr. '68	2.6%	0.9%	4.9%	



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Mill Valley, Calif. residence. Architect: Seichi Kami



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Put two identical houses side by side, and the one built with Redwood Plywood will attract all the attention.

Unless, of course, the other house has something extra special going for it.

Like Redwood Plywood's *big* brother.

# Home Loan Banks join Fanny May in mortgage rescue effort

Not since Ray Lapin's first weeks with Fanny May have mortgage men seen such whirling-dervish activity in Washington as is now being conducted by one of President Nixon's newest appointees, Preston Martin.

The new chairman of the Federal Home Loan Bank Board has come on strong, and the adrenalin he's giving to the savings and loan industry could be life-saving medicine for the sagging home-mortgage market.

Like his counterpart at FNMA, Martin sees his job as one of providing liquidity. The board and FNMA now represent just about the only remaining reservoirs of liquidity for housing.

**Relief for S&Ls.** Martin was not appointed until March 13, but he has already taken five major steps to ease the credit squeeze on S&Ls.

- He has liberalized the way in which S&Ls can use the terms "deposit" and "interest," a device that will help associations retain more funds.

- He has moved to improve the liquidity of the Home Loan Bank System, which provides funds to S&Ls to meet withdrawals and to expand.

- He has proposed an overhaul of the entire credit operation of the bank system, with an eye toward providing long-term loans to S&Ls for housing.

- He has suspended for one year a bank board ruling on S&L reserves which inhibited advance planning for associations and restricted their lending.

- He has opened bank-system credit to associations for lending outside their normal 100-mile lending territory, thus relieving areas traditionally short of funds.

The last reform may be a sop to California, where Martin had been S&L commissioner before coming to Washington. But the action will ease the way for associations in usury-ceiling states to attract out-of-state investments.

**The credit gap.** Martin's actions have been motivated by a phenomenon that he calls a mortgage credit gap.

With savings banks and life insurance companies remaining aloof from the home mortgage market, savings and loans have been providing almost the only private-market support for housing. But with credit tightening and interest rates at or near historic peaks, the S&Ls have been unable to pick up all the slack.

This is the reason Fanny May has been pumping money into its weekly mortgage auctions. Private investors now maintain, in fact, that FNMA's prices are artificially high because the private mortgage market is trading on such thin volume.

The bank board chairman has concerned himself with the mounting credit crisis. He talks about a "housing supply shortfall of serious proportions." He maintains that not enough housing is being built and that not enough units are being rehabilitated to satisfy current and anticipated demand.

**Billion-dollar danger.** Martin insists that over-the-counter flows of savings plus internally generated cashflows cannot now



savings institutions. He was proved right in April, when S&Ls showed a net savings outflow of \$493 million. And S&L managers are concerned about an even larger outflow in the July reinvestment period. In April of 1968, the S&Ls lost only \$294 million, but the losses doubled that July. Should the drain increase at the same rate this mid-year, the S&Ls could lose nearly \$1 billion.

The credit crunch feared by savings houses early this year is now close at hand. Loan commitments, while high, show signs of a sharp slowdown.

**A time of need.** Martin sees today's discouraging economic climate as an opportunity for his agency to do considerable good.

"The extent of the mortgage gap can be decidedly influenced by the policies of the bank system," he says. "Funds produced through the bank system should be utilized to deepen, stabilize and stimulate the mortgage market instead of allowing it to become non-responsive to mounting demand."

Martin sees his present policy in terms of contrast to that of the past six years, when the industry and bank board were at sharp odds.

Martin objects, for instance, to the fact that the Home Loan Bank System's credit is today used primarily for liquidity rather than expansion. "One-year maturities (on loans from the bank system) do not stimulate 25- and 30-year loans," he argues.

**Bid for more lending.** Martin's most significant reform has been suspension of the S&Ls' 6% growth formula.

The rule required associations to put into reserve the larger of either 5% of net income or 6% of loan growth every six months.

Martin argued that the practical effect was to reduce mortgage lending. Because S&Ls could not always be sure of having reserves to meet the 6% formula, they often declined to expand their lending. Instead, they would post to reserves a mere 5% of net.

Martin suspended the growth formula for two six-month periods, with a promise to the industry to continue a close look at the entire reserve regulation. The 5%-of-net rule stands.

**Favorable reaction.** Martin's actions have been generally well received in the S&L business, which has felt the sting of monetary policy for years.

But the new chairman is not trying to remake the industry overnight. What he has offered the S&Ls—and the mortgage market—is "a program for savings and loan growth." He is quick to qualify this as "evolutionary, not revolutionary change."

For the beleaguered housing and home financing markets, seeking some way out of a new credit crisis, the new look is appealing indeed. —A. M.

## HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending June 13.

FNMA Auction Prices June 16 7½%	FHA Sec. 203b— Min.-Down* 30-year immed. w/ Discount paid by builder		Conventional Loan Interest Rates		Construction Loan Rates		
	City	Private mkt. 7½%	Trend	Comm. banks, Ins. Cos. 75%		Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%
90-day commitment Average 93.56 Accepted bid range 91.99-94.24	Atlanta	4-4½ <sup>b</sup>	Down ¼	8½-8¾	8¼-8½+2½-4	8¼-8½+2½-4	8½-9+1-2½
	Boston	Par-2	Steady	7¾	8 <sup>b</sup>	a	7¾+1
	Chicago	a	—	7 <sup>b</sup>	7 <sup>b</sup>	a	8½+2
	Cleveland	4-5	Steady	7½-7¾	7½-7¾	7¾+1-2	8½+1-2
	Dallas	4-6	Up 1	8-8¼	8¼-8½+1	8½+2	8½-9+2
	Denver	4-5 <sup>b</sup>	Up 1	8½+1	8+1-1½	8¼-9+2 <sup>b</sup>	8½+1½-2
	Detroit	3-4	Steady	7	7+1-2	a	8-8½+2
	Honolulu	5-6	Up ½	8¼-8½	8¼-8½+2-3	b	8½-9+1-2
	Houston	4½-5½	Steady	8-8½	8½+1-3	8½+2-3 <sup>b</sup>	8½+1½
	Los Angeles	4½-5	Up ¼	7¾-8½+1	7¾-8½+1-2	b	8¼-8½+1½-3
	Miami	5	Up ½	8+2½-3	7½+3	8+4	7½-8½+1-2
	Minn.-St. Paul	4-5	Up 1½	8	8	7¾+3-4	8-9+2
	Newark	3-5	Steady	7½	7½ <sup>b</sup>	b	8½-8¾+1-2
	New York	2-4 <sup>b</sup>	Steady	7½	7½	7½	8½+1-2
	Okla. City	3-5	Steady	a	7½-7¾+1	8+3	8+1-2
	Philadelphia	3-4	Down 2	7+2 <sup>b</sup>	7+2 <sup>b</sup>	a	9½+1½
	San Francisco	3½-4½	Up ½	8¼-8½+1	8¼+1½	9+3 <sup>b</sup>	8½-9+1½-3
	St. Louis	4-6	Up ½	7½-7¾+1	7½-7¾+1	7¾-8+1-3	7¾-8+1-2
	Seattle	3½-4½	Steady	7¾-8½+1½-2	8-8½+1-2	8¼-8¾-1½-3	8¼-8¾+1½-2½
	Wash., D.C.	4½-5½	Steady	7¾ <sup>b</sup>	7¾ <sup>b</sup>	8 <sup>b</sup>	8-8½+2-3

\* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.  
 • Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.  
 • Quotations refer to houses of average local quality.  
 • 3% down on first \$15,000; 10% of next \$5,000; 20% of balance.  
 Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 7½% mortgage plus extra fees, w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5½ Savings Bank; Chicago, Robert H. Pease, senior vice pres., Draper & Kramer Inc.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr.

vice pres., First National Bank; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Robert E. Morgan, senior vice pres., Colwell Co.; Miami, Lon Walter Crow Jr., pres., Lon Walter Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, Sigfred L. Solem, sr. vice pres., Dime Savings Bank; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, senior vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pers., the Berens Cos.

# The wash'n wear kitchen

Create a new selling environment of elegance that's practical with FORMICA® brand products.



Carpet: CRESLAN® acrylic fiber

Sell what your prospects are seeing in Better Homes & Gardens, American Home, Good Housekeeping, House & Garden and Redbook. Contact your local distributor, fabricator or Formica representative.



Sell a new concept in wall hung furniture clad with FORMICA® brand laminate. Village Oak, 340, coordinates with the kitchen cabinets, reflects an appealing, total design concept.



Sell imaginative contrasts in colors and woodgrain for kitchen cabinets. Inserts of Aztec Gold, 938, and Bittersweet, 871, are framed by matching laminate molding of Village Oak.



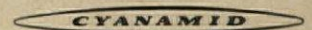
Sell trend-setting convenience with an island sink unit of Village Oak topped by Aztec Gold. Completely carefree with all exposed surfaces of durable FORMICA® laminate.

There are other brands of laminate but only one



## Leadership by design

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# Wall Street will bet \$1 billion on housing this year

Wall Street fever, which gripped housing last year, has hit epidemic proportions.

Some stock-market observers say public stock offerings by housing companies may top \$1 billion this year, up from \$497.6 million last year. (In 1963, all public companies—in and out of housing—issued stock worth only \$1.9 billion.)

About 60% of the projected \$1 billion in housing stocks will be issued by companies that are going public for the first time.

By mid-May, at least 29 housing and related companies had made initial offerings, compared with 25 in all of 1968. Everybody has the fever. Even companies with annual sales of only \$100,000 are floating issues (see chart at right.)

The Wall Street statistics have been compiled by a former HOUSE & HOME editor, Kenneth Campbell, for his Audit Publications study, "Cost of Capital." Says Campbell: "Initial public offerings have raised \$234.5 million [before underwriting fees] in common stock since Jan. 1, compared with \$147.5 million raised during 1968."

Some \$182.2 million of the \$234.5 million (or 77%) was pumped into the companies. The other \$52.3 million went to major shareholders.

**Cost of public offering.** The cost of raising capital through an underwriting normally ranges from 6% to 10%.

Campbell broke down the costs of underwriting this way:

Security	Year	Issues	Commissions & Discounts	Other Expenses
Stock Initial	1968	23	8.0%	1.33%*
	1969**	8	7.8%	1.39%
Public Co.	1968	32	5.9%	0.90%
	1969	6	6.5%	1.05%
Stock & Debenture Initial	1968	2	9.9%	0.50%
	Public Co. 68-69	4	4.3%	0.88%
Debenture Public Co.	1968	8	2.4%	0.71%**
	1969	2	2.0%	0.61%

\* Based on 22 offerings \*\* Jan. and Feb. of 1969  
\*\*\* Based on 7 offerings

Although underwriting fees are negotiated separately, companies making initial public offerings must generally pay more than established public companies. Campbell notes that in 1968, and the first two

## Crafts to organize workers in housing factory

Detroit's building trades will organize unskilled workers in one of the area's new housing factories this summer.

Until now, craft unions have ignored the nation's 1,500 mobile-home and house building factories. And Detroit's Building Trades Council broke ranks only after a month of direct pressure from three rival unions.

These moves came in quick succession. Teamsters Local 299 organized the area's first housing factory, owned by the Pre-built Homes subsidiary of Intercontinental Industries. The Teamsters' ally and crafts' foe, Walter Reuther, renewed threats to move his United Auto Workers into housing factories. And an independent black group,

Company (business)	Date	Shares	Offering Price	Bid Price May 20, 1969	P/E May 20, 1969	Gross Proceeds Total	(000) New funds	Disc. & Comm. (%)	(M) Sales Last FY
Centex Corp. (Homebuilder, contractor)	2/ 5	500	19	30½	37	9,500	9,500	6.8	98.0
Coachman Indust. (Recreational vehicles manufacturer)	2/19	414	8⅞	24½	61	3,674.3	1,775	8.0	8.3
Galbreath First Mts. Investment (Mortgage REIT)	2/27	700	25	32	—	17,500	17,500	8.5	—
Golden West Trailers (Mobile home mfr.)	2/25	350	10	18½	42	3,500	1,750	7.5	6.5
Leisure Technology (Retirement comm. Bldr.)	2/27	400	13	28¼	37	5,200	3,575	7.0	9.7
McGrath Corp. (Homebuilders)	1/14	100	19½	30	25	1,950	—	8.0	10.2
Mouldings, Inc. (Pre-finished mouldings) <sup>b</sup>	1/14	325	14¾	39¾	162	9,573	5,162.5	7.5	14.3
National Mtg. fund (Mortgage REIT)	2/28	400	10	14 <sup>c</sup>	—	4,000	4,000	10.0	—
Guardian Mtg. Inc. (Mtg. REIT)	3/ 4	500	25	46	—	12,500	12,500	10.0	—
Security Mtg. Inv. (Mtg. REIT)	3/ 6	1,684	10	24½ <sup>c</sup>	—	16,484	16,484	4.0-8.0*	—
Netgo, Ltd. (Title Insur.)	3/ 4	600	5	4¾	—	3,000	3,000	9.0X	—
Inter-Island Mtg. (Mtg. banking)	3/11	172	5	12½	90	860	860	10.0X	0.8
Prosher Investment (Realty develop.)	3/ 6	120 & 120 wts.	5**	7 <sup>c</sup>	—	600	600	10.0X	0.1
Kit Mtg. Co. (Mobile homes)	3/27	640	14½	19¼	37	9,280	1,160	6.5	22.1
Mortgage Inv. Group (Mtg. REIT)	4/ 2	2,250 & 450 wts.	100+	26 <sup>c</sup>	—	45,000	45,000	9.0	—
AcRite Indust. (Kitchen cabinets)	4/ 1	200 & 100 wts.	20++	58 <sup>c</sup>	—	2,000	2,000	10.0X	4.4f
Rangaire Corp. (Appliances, limestone)	4/10	250	12½	9½	11	3,125	1,750	8.0X	16.2
Sutro Mtg. Inv. Tr. (Mtg. REIT)	*4/24	1,600	16	22½ <sup>c</sup>	—	25,600	25,600	9.0	0.2
Price-Meyers Corp. (Mobile homes)	4/24	350	3¼	8¾	59	1,137.5	487.5	10.0	8.1
Develop. Intl. Cp. (Homebuilder)	4/24	200	10	18	199	2,000	2,000	8.0	4.0
Mechanics Bldg. Mtl. (Bldg. mtl. whole.)	4/28	220	4	5	31	880	880	9.0X	5.6
ICL Products (Mob. home supplier)	4/30	524	10½	14	27	5,502	2,100	8.6	15.5
Preform Bld. Comp. (Bldg. components)	4/28	120	5	5	NA	600	600	10.0	NA
AAA Enterprises (Mob. home franchiser)	5/ 2	500	13	20¼	84	6,500	2,600	6.9	4.9
Pulte Home Corp. (Homebuilder)	5/ 6	200	13½	13¾	18	2,700	2,700	6.7	19.9
La Salle-Deitch Co. (Mob. home supplier)	5/ 6	240	18½	28½	28	4,440	2,220	NA	18.6
Newhall Land & farm. (Land development)	5/ 8	768.2	31	51	48	23,814.6	15,500	5.0	25.3
Parkwood Homes (Mobile homes)	5/ 8	200	15	25¼	32	3,000	900	8.0	24.9
Daniel Construction (Genl. contractor)	3/12	400 com. & 7,500 cv. deb.	26½	19¾ <sup>c</sup>	—	10,600	7,500	5.6	NA
<b>TOTAL (STOCK ONLY)</b>						<b>\$234,520.4 \$182,184.5</b>			

\* Underwritten rights offering.  
\*\* Units of one common share and one warrant.  
+ For units of five shares and one warrant.  
++ For units of two shares and one warrant.  
f Pro forma including acquisitions.

X Warrants sold to underwriter may constitute additional compensation.  
a Company sold a small number of shares in 1964 but no organized market existed prior to this offering.  
b Adjusted for 2 for 1 split, April 1969.  
c Bid price, June 2.

months of 1969, companies making initial offerings paid underwriting commissions and discounts of 7.9%, compared with 5.9% paid by companies that had gone pub-

lic earlier. Other expenses cost companies going public an additional 1.3% of gross proceeds, compared with 1% for the established public companies.

## A rehab failure: Armstrong is throwing in the trowel

The company was losing \$5,000 a unit. Its story was much like others in Cleveland and New York City (News, Sept. '67 and May '68). Armstrong Cork fixed up nine rundown houses in Lancaster, Pa., and sold eight for \$12,900 to \$14,050. When final figures were in, the \$5,000 loss showed up.

"We have concluded that rehabilitation is not the best current solution to the problem of providing housing for low-income families," says Treasurer Max Banzhaf. "We think the solution, at least for now, lies in industrialized housing, unitized construction and new approaches to standard construction."

Local 124, pressed plans to make itself the city's dominant building trades union. The Trades Council, stronghold of the AFL-CIO crafts, responded by agreeing to organize a housing factory owned by Le Bon Walker, a black. But Walker's black workmen may challenge that agreement and opt for membership in black Local 124. Under the plan, the Council—for the first time—will accept unskilled workers doing a variety of jobs, such as plumbing and carpentry. The workers will be members of the Council, but their dues will be passed on to individual crafts. The workmen will receive factory wages, which are often \$5 to \$7 an hour lower than wages union craftsmen receive.

# Air King makes 182 different range hoods, all beautiful!

Whatever style, price, size or finish range hood your kitchens call for you can be confident Air King Hoods will bring you beauty that helps sell homes. See them all in our new Building Products Catalog...as well as Air King Radio/Intercom Systems, Door Chimes, Bath & Kitchen Fans, Attic Fans, Bathroom Heaters and Furnace Humidifiers. Write Berns Air King Corporation, 3050 North Rockwell St., Chicago, Ill., 60618.

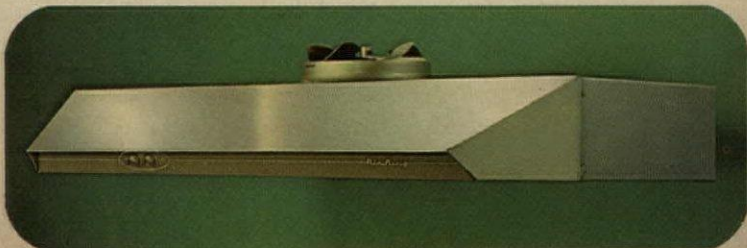
## *Air King*



Deluxe 3-speed Cabinet-Sav'R



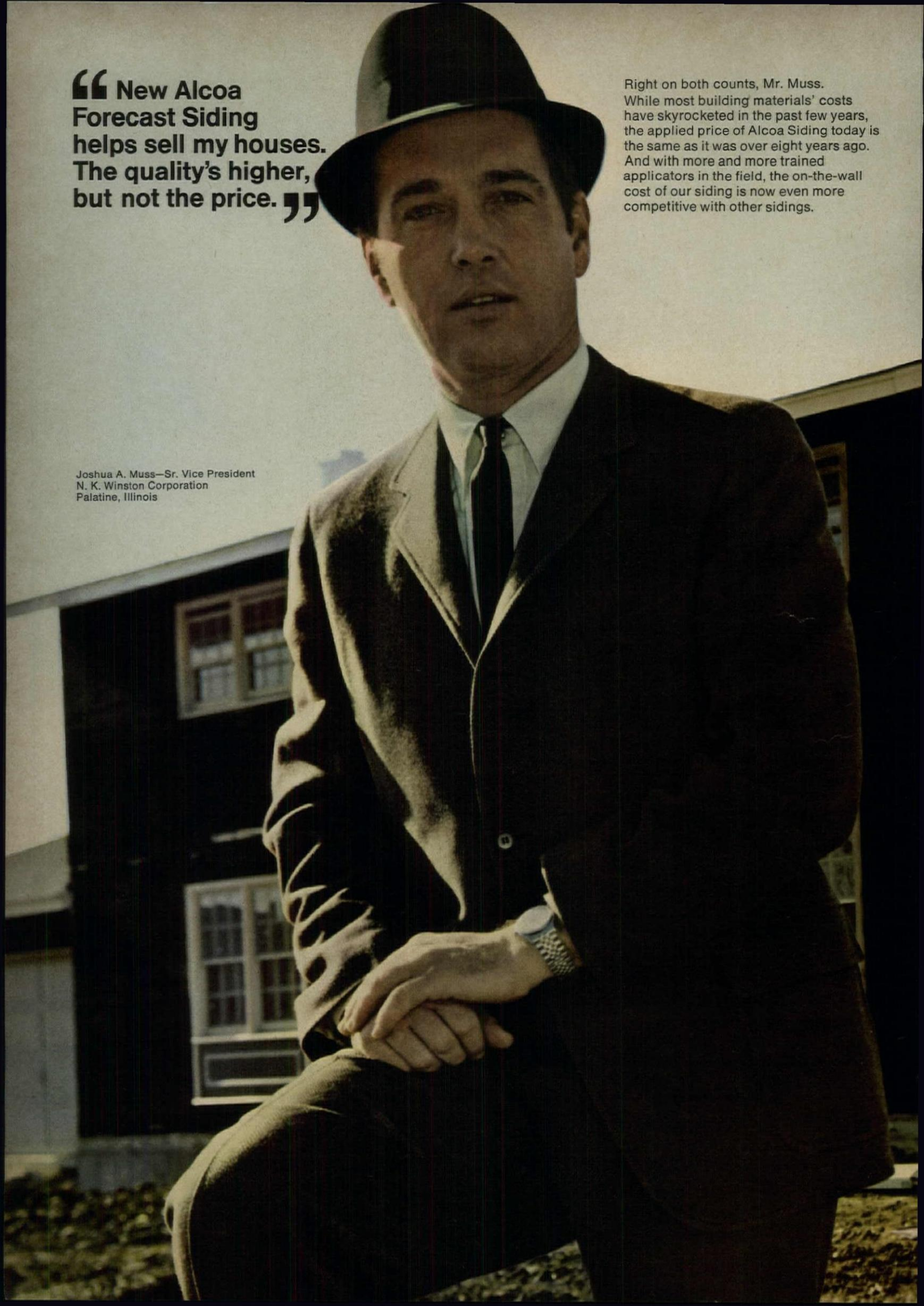
above: Moderate-priced 2-speed Cabinet-Sav'R  
left: Hi-Flow ductless model with rechargeable filter system  
below: Low cost vertical discharge model



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Forecast Siding  
helps sell my houses.  
The quality's higher,  
but not the price. ”**

Joshua A. Muss—Sr. Vice President  
N. K. Winston Corporation  
Palatine, Illinois

Right on both counts, Mr. Muss. While most building materials' costs have skyrocketed in the past few years, the applied price of Alcoa Siding today is the same as it was over eight years ago. And with more and more trained applicators in the field, the on-the-wall cost of our siding is now even more competitive with other sidings.





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The long-lasting beauty of *all* Alcoa Forecast Building Products—siding,


gutters and downspouts, soffit and fascia, shutters—is well-known. Their built-in value is presold.

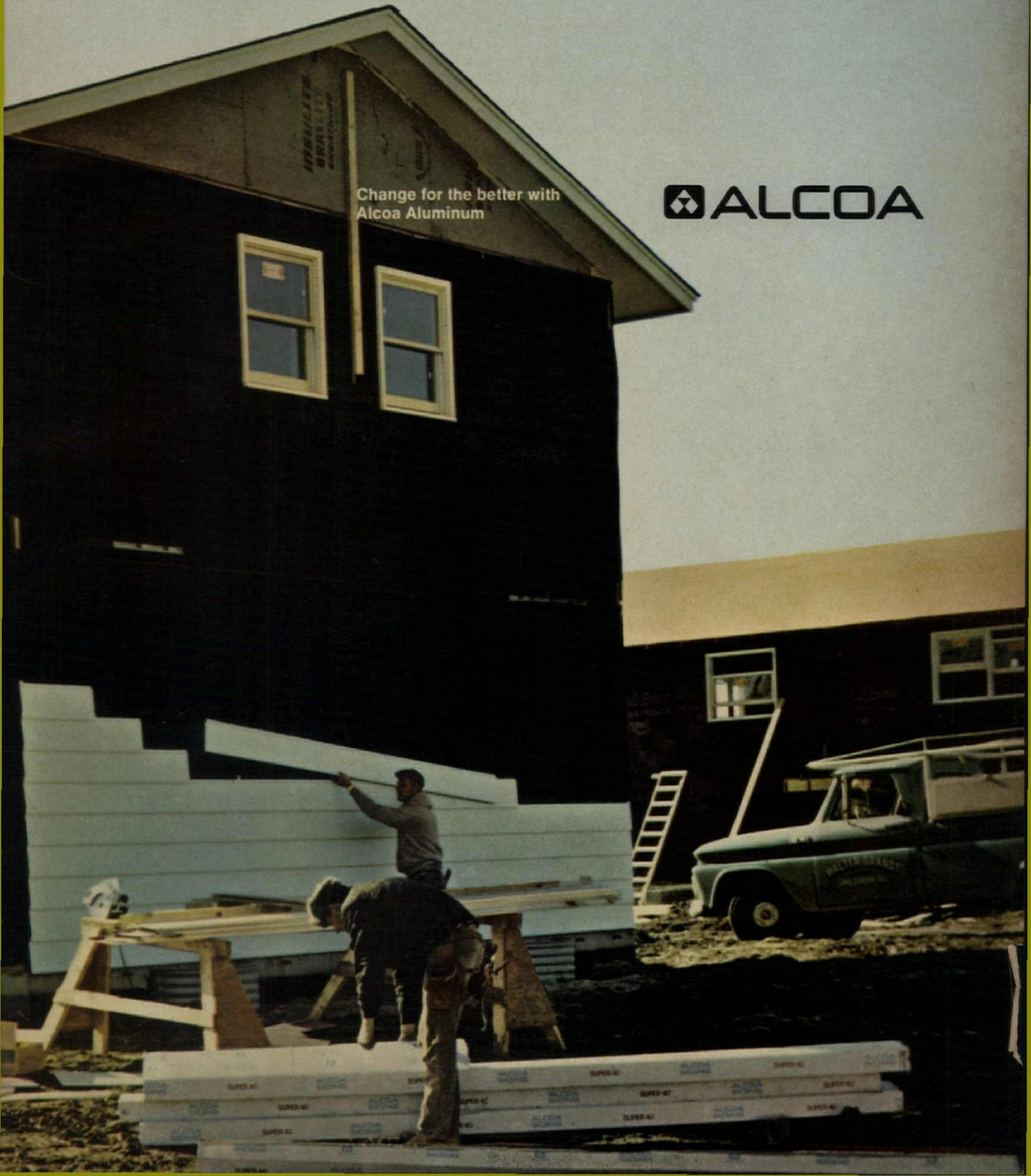
For the full story on all our building products, on application and on applied-on-the-wall costs in your area, just write to Jack W. Anderson, President, Alcoa Building Products, Inc., Grant Building, Pittsburgh, Pa. 15219.

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 **ALCOA**



# Loew's Theatres books Jerry Snyder for housing spectacular

The \$775-million conglomerate will team with the veteran California builder to construct housing from coast to coast.

The joint venture was set up with the immediate goal of starting \$200 million worth of housing on five California sites. Jerome Snyder will also begin out-of-state operations later this year.

This marks the homebuilding debut for Loew's, the New York-based hotel, movie theater and tobacco conglomerate headed by Laurence Tisch.\*

Under the venture agreement, Snyder folded his widely known Signature Homes Corp. and formed a new company, J. H. Snyder Inc. Snyder will outline all the new company's projects directly to Loew's as if it was his private banker. Says Snyder:

"I tell Loew's what and where I want to build, estimate the construction cost and outline the projected return. Then Loew's has the option of accepting or rejecting."

"So far, Loew's hasn't rejected anything."

**Building program.** Loew's has already bought four California properties for \$2.9 million in stock—some 64,000 shares of common selling at about \$45 in mid-May.

Building will begin soon at these sites:

- 1,300 single-family houses on acreage in the city of South San Francisco.



**SNYDER**



**TISCH**

- 150 single-family houses, a 600-unit apartment complex and a shopping center in nearby San Carlos.

- 600 housing units and a shopping center in Orange County's Yorba Linda.

- 1,500 condominium units on the beach at Coronado.

- And 850 housing units in Beverly Glen Park in West Los Angeles This is a part of a previous triple venture between Snyder, the Elgo Corp. of Los Angeles and U.S. Plywood-Champion Papers. Loew's becomes a party to the project.

**Builder's track record.** Snyder, at 39, has already built and sold 15,000 homes worth \$150 million.

He began in 1949 with \$1,100 and an uncanny ability to spot a hot market. In 1953, he started his first subdivision in Garden Grove, near Santa Ana—an area that became one of southern California's population centers.

Snyder also helped pioneer other areas: Lompoc, near the Vandenberg Air Force Base; Goleta, north of Santa Barbara; Granada Hills; Conego and most recently Newhall-Saugus.

Besides beating some builders to land, Snyder sensed the trend toward big companies when it began in the late 1950s. So in 1961, Pacific Coast Properties acquired his Signature Development Co. as a wholly-owned subsidiary for \$750,000 worth of stock. But after Pacific showed losses in 1963, '64 and '65, Snyder formed his own Signature Homes, purchased \$9 million worth of residential land from Pacific and began building on his own again.

—CAROL HARRIS

McGraw-Hill World News, Los Angeles

**PENDING MORTGAGE TRUSTS**

	Shares (million)	Unit price	Proceeds (million)
Atico Mtg. Investors	2	\$20	\$40
Burnham Mtg. Trust	2.25+wts.	40	45
Century Mtg. Trust	1.25+debens.	20	50
City Investing Mtg. Tr.	3.5 +wts.	100	70
Fidelity Mtg. Investors	1.25	20	25
First Lincoln Mtg. Inv.	2.3	15	34.5
Great Amer. Mtg. Inv. (U.S. Fin. Corp.)	1.26	21	26
Larwin Mtg. Investors	2.5	20	50
Mortgage & Equity Inv.	3 +wts.	15	45
Mort. Trust of Am. (Transamerica)	3	20	60
Midland Mtg. Inv.	1.2 +wts.	50	15
Nooney Mtg. Inv.	1.5 +wts.	44	33

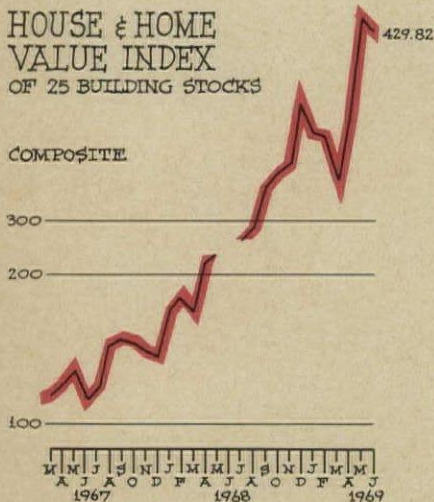
**LATEST ON MARKET**

	Issued June 3	Gross \$18mil.	Issue price	Price June 3
Fraser Mtg. Inv.	June 3		18	22

\* Loew's Theatres owns 16 hotels, 110 movie theaters, real estate, pet food companies and the Lorillard Corp., the tobacco combine.

## Housing stocks dip slightly in general market's retreat

HOUSE & HOME's index of 25 top building stocks slid from 436.88 to 429.82, or about 2%, in the month ended June 2. The stock market itself had drifted downward for most of the month, and tight money added pressure on housing issues. Here's the composite:



How the top five did in each category:

	June '68	May '69	June '69
<b>Builders</b>	312.48	534.84	530.52
<b>Land develop.</b>	410.56	696.27	760.86
<b>Mortgage cos.</b>	352.97	632.92	627.78
<b>Mobile homes</b>	410.81	849.87	822.47
<b>S&amp;Ls</b>	139.46	216.06	193.57

## HOUSING'S STOCK PRICES

COMPANY	June 2 Bid/Close	Chng. Prev. Month	COMPANY	June 2 Bid/Close	Chng. Prev. Month	COMPANY	June 2 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>			<b>Colwell</b>	29 1/4	-3/4	<b>Forest City Entr.</b>	33 1/2	-1 1/2
Bramalea Cons. (Can.)	9.20	-92¢	Cont. Mtg. Investors	46 3/4	-3 3/4	Investors Funding	36 1/4	-9 1/2
Capital Bldg. (Can.)	8 1/4	+7/8	Cont. Mtg. Insurance	32 1/4	+3 1/2	Rouse Co.	52 1/2	+7 1/2
Christiana Oil	24 1/4	+1 1/4	Excel Investment	5 1/4	-5/8	Tishman Realty	30 1/2	-3 3/4
Cons. Bldg. (Con.)	4.80	+50¢	FNMA	244	+27	<b>MOBILE HOMES &amp; PREFAB</b>		
Dev. Corp. Amer.	14 1/4	+1/4	First Mtg. Inv.	28 1/2	-3 3/4	Con. Chem. Co.	30 3/4	+2 3/4
Edwards Indus.	22 1/4	-3/4	Kissell Mtg.	13 1/4	-1 1/4	Champion Homes	34 1/2	-2 1/2
First Hartford Rlty.	18	-6	Lomas & Net. Fin.	14	-1	Commodore Corp.	35 1/2	+1 3/4
First Nat. Rlty.	9 1/4		MGIC Invest. Corp.	59	+3 3/4	DMH (Detroit)	41 3/4	+3 3/4
Frouge	4	-1	Mortg. Assoc.	27	+1	Fleetwood	51 1/2	+2 3/4
-General Bldrs.	12	+2 1/2	Palomar Mtg.	9 1/4	+3/4	-Guerdon	37	-1 1/2
-Kaufman & Bd.	39 1/4	-2 1/4	Southeast Mtg. Inv.	6	-1 1/2	Mobile Home Industries	50	+13 3/4
Key Co. (Kavanagh-Smith)	22 1/2	-1 1/4	United Imp. & Inv.	7 1/4	+3/4	Monarch Ind.	34 1/4	-5 1/4
National Environment (Sprout Homes)	25 1/4	+4	<b>LAND DEVELOPMENT</b>			Redman Indus.	51 1/4	-5
Nationwide Homes	10 1/4	+1 3/4	All-State Properties	2 1/2	+7/8	Rex-Noreco	19	-6
-Presidential Realty	9 1/4	-2 3/4	American Land	2 1/2		-Skyline	97 3/4	-4 3/4
Revenue Prop.	15 1/2	-4 1/2	-AMREP	53 3/4	-3 3/4	Town & Country Mobile	25 1/4	-2 1/4
Ryan Homes	32 1/4	-5	Arvida	22 1/2	-1/2	Zimmer Homes	44 1/4	-5 1/4
Standard Pacific Corp.	16 1/4		Atlantic Imp.	15 1/2		<b>Hodgson Homes</b>		
U.S. Home & Dev.	31 1/4	-2	Canaveral Int.	17 1/4	+1 1/4	Natl. Homes A.E.	14 1/2	-3 1/4
-Jim Walter	37 1/4	-1	Crawford	8	-1	Scholz Homes	46	+2
-Del E. Webb	21 1/2	+1 1/4	-Deltona Corp.	115 3/4	+17 3/4	Swift Industries	7 1/4	+1 1/4
Western Orbis (Lou Lesser Ent.)	18 1/4	-5/8	Disc Inc.	11 1/2	+2 3/4			
<b>S&amp;Ls</b>			Don the Beachcomber Ent. (Garden Land)	19 1/4	+1 1/4			
American Fin.	33 1/4	+3/4	Fla. Palm-Aire	24 1/4	+5 1/4			
Belmont S&L	27 1/4	-3	-Gen. Devel.	35 1/4	+2 3/4			
Calif. Fin.	11 1/4	-1 1/2	-Holly Corp.	6 1/2	+1/2			
Empire Fin.	28 1/4	-6 1/4	Horizon Land	50 1/4	+2 3/4			
Equitable S&L	34 1/4	+3/4	Laguna Niguel	9 1/4	-3/4			
Far West Fin.	18 1/4	-4	Major Realty	13	-3/4			
-Fin. Fed.	30 1/4	-5 3/4	-McCulloch Oil	61 1/4	+7			
-First Char. Fin.	43 1/4	-4 3/4	Scientific Resources (Sunasco)	30 1/2	+10 1/2			
First Lincoln Fin.	13 1/4	-2 1/4	<b>So. Rlty. &amp; Util.</b>	9 1/4	-1 1/4			
First Surety	11 1/4	-2	<b>DIVERSIFIED COMPANIES</b>					
First West Fin.	6 1/4	-5/8	Boise Cascade	76 1/4	+1/2			
Gibraltar Fin.	34 1/4	-4 3/4	City Invest.	33 1/4	+3/4			
-Great West Fin.	25 1/4	-2 3/4	Cousins Props.	41 1/2	-22 1/2			
Hawthorne Fin.	14 1/2	-3						
Huntington Savings (First Fin. of West)	16	-1 1/2						
-Imperial Corp.	16	-4						
-LFC Financial (Lytton)	16	-1 1/4						
Midwestern Fin.	10 1/4	-4 1/4						
Trans-Cst. Inv.	6 1/4	-7/8						
Trans World Fin.	17 1/4	-1 1/4						
Union Fin.	16 1/4	-1 1/4						
United Fin. Cal.	20 1/4	-3 3/4						
Wesco Fin.	29 1/4	-5						

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

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

## SHORT-TERM BUSINESS LOAN RATES

Average % per year	7 other N.Y. City	8 North Central cities	7 South-eastern cities	8 South-western cities	4 West Coast cities
<b>LOAN SIZE (000)</b>					
\$1-9	7.76	7.79	7.37	7.56	8.09
10-99	7.65	8.03	7.81	7.42	7.81
100-499	7.30	7.76	7.60	7.21	7.53
500-999	7.13	7.48	7.49	6.79	7.26
1,000 up	7.06	7.18	7.26	6.84	7.18

Feb. '69 rates in Fed. Res. Bulletin, Apr. '69 NEWS continued on p. 34A



*"Spiraling costs were chopping away my profits in conventional building," says Tom Muldowney.*

## "Now, with Kingsberry, I maintain tight cost control and my profits show it!"

And tight cost control isn't the only plus factor M. C. Construction Company experiences when they build Kingsberry Homes. "There's the added advantage of working with a top quality name," Mr. Muldowney stated, "which helps tremendously in pre-sales." Build a house within your cost projections, sell it faster, and watch the upturn in profits.

Kingsberry starts at the beginning to provide the builder meaningful help. Over 130 designs by famous architects, so you can choose to fit

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Kingsberry Bordeaux, as built by M. C. Construction Company, Panama City, Florida, Tom Muldowney, president.

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**Robert H. Welsh, Director—Marketing / Kingsberry Homes / Department HH-7  
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Kingsberry serves leading builders in 33 Midwestern, mid-Atlantic, Southeastern and New England States.




## Nathan Shapell *President, S&S Construction Company*

If you were president of one of the world's largest construction companies, an outstanding builder of quality homes *in quantity*, it would be because you know your particular field better than anyone else. Through the years, you've tested, proved, built your reputation from the ground up — like Mr. Nathan Shapell. When it comes to carpeting, Mand is his first and only choice. Mr. Shapell likes our full range of fashion colors. The textural interest and durability of our Commercial Carpet. The wide variety to be found in Royalweve Residential Shags, Plushes and Patterns.

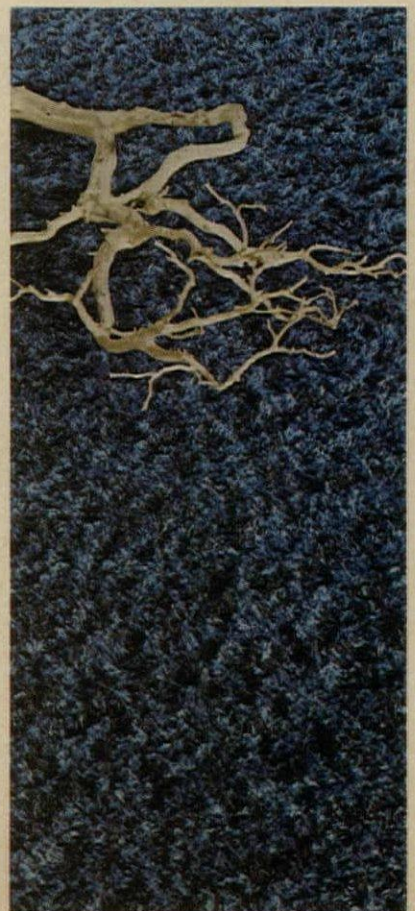
Enter any of Mr. Shapell's furnished model homes and you will see Mand Contract Carpet. It's also where traffic is heaviest, in his sales offices. And you'll find he selected one of Mand's luxury carpets for his private office.

The complete Mand line is composed of exceptional carpet for every conceivable need, and Mr. Shapell is particularly impressed by our good service. So we have a good relationship. One we'd like to extend to you. And if you're not already a company president, Mand Carpet is a step in the right direction.

*For your next contract carpet specify The Wilds of California*

 **Royalweve**

Mand Carpet Mills, 2310 East 52nd Street, Los Angeles, California

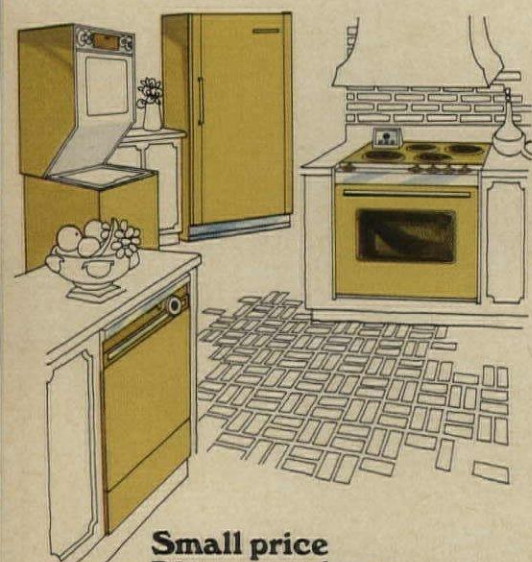


# Frigidaire makes the appliances that make the kitchen that makes the sale



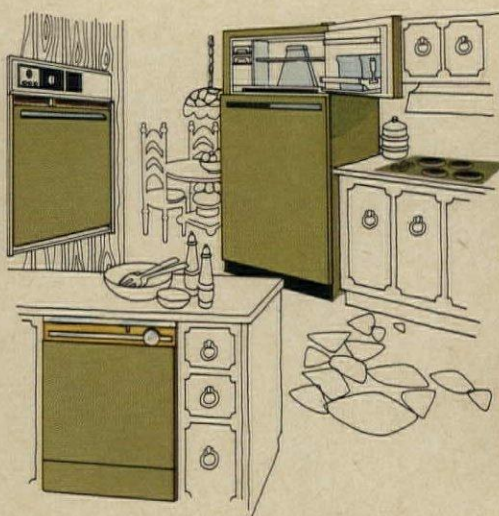
## ... at every price level

Make sure the kitchen in your house or apartment lives up to her great expectations! Make it a Frigidaire kitchen. Bright! Beautiful! Packed with the ease and convenience she has already decided she wants. Here, a mere three possibilities at three different price levels. Many more are available.



### Small price Big convenience

Here, you will note the exclusive NEW Frigidaire Laundry Center which will be available later this year. It is a stacked washer-dryer and is just 24" wide. You will also note a Compact 30" Built-In Range with a Glass Door, a sizable single-door Refrigerator and a DeLuxe Undercounter Dishwasher that installs flush front.



### Middle-of-the-road prices Extra convenience

In this price category, you might select a 30" Wall Oven with Electric-clean feature, a Cooking Top and a Custom DeLuxe Undercounter Dishwasher. Other Middle-of-the-road selections might well include a 16.6 cu. ft. Refrigerator which is Frost-Proof and on rollers, plus a 2-speed Washer with Durable Press Care and matching Dryer.



### Just a little more for luxury living

Here is the lavish convenience for which she is really looking. The Refrigerator has just about everything: it is 21.9 cu. ft. in size and features Side-by-Side styling plus an Automatic Ice Maker. In addition, there is a Twin 30 Two-Oven Range with Electric-clean lower oven and a Custom Imperial Undercounter Dishwasher. She can also express her own decorating tastes in her kitchen with Designer Doors; either standard or optional equipment on the appliances shown.

The Frigidaire Quantity Sales Representative in your area has the facts, figures and ideas for kitchens that SELL! Call him today.



Frigidaire bothers to build in more help

# If the first 17 dream houses didn't impress them, why should yours?

They come through every weekend. They're bleary-eyed and shell-shocked after being led from house to house. And room to room.

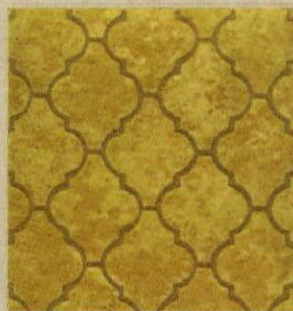
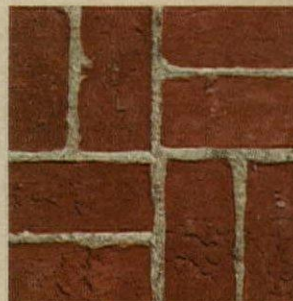
Now you'll really have to show them something special to sell them. Something special like beautiful GAF Luran® sheet vinyl floors.

GAF makes Luran in 22 different designs and over 129 colors. It's cushioned. And that makes it quiet to walk on. In fact, Luran sheet vinyl has both a foam cushion interlayer and asbestos backing.

Luran is easy to keep clean, too. (That should impress any housewife.) It has a smooth wear-surface of heavy-duty vinyl instead of compressed vinyl particles like other flooring.

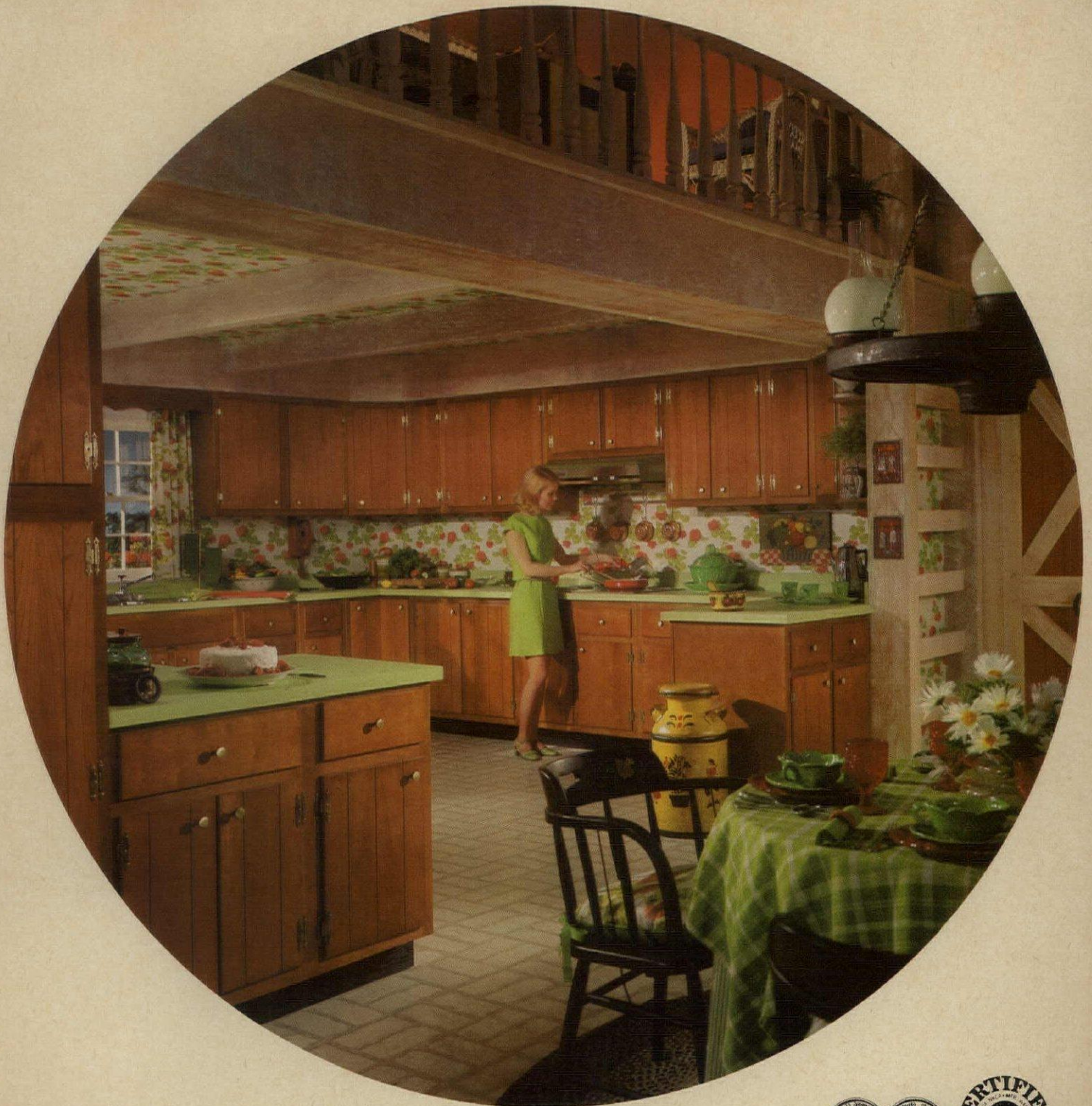
Next time a family of lookers comes along, turn them into a family of buyers.

For more information contact your GAF Flooring dealer or write to GAF Corporation, Floor Products Division, Dept. HH, 140 West 51 Street, New York, New York 10020.



Sell them with **gaf** floors.

**MODEL HOME**



Here's a great idea for your next kitchen.

## Kemper's V-Grooved genuine cherry cabinets.

More homes and apartments are sold in the kitchen than any other place. That's why successful builders are installing competitively priced Kemper cabinets. When you specify Kemper . . . here's what you get.



**design.** This year you have a choice of six exciting cabinet styles and finishes including English Oak, Contemporary

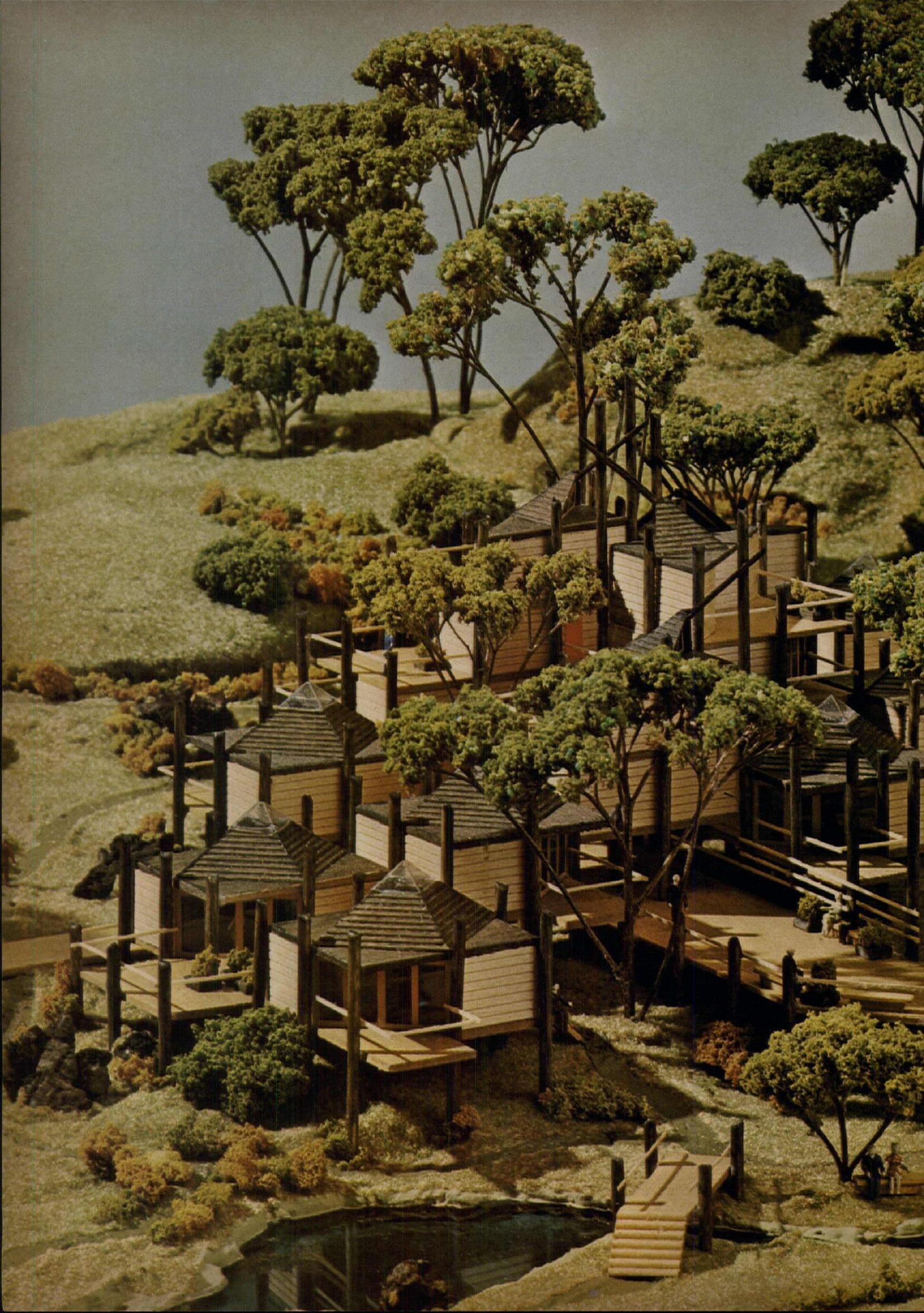
Oak, Tiara Shadow Maple, Colony Cherry (pictured above), Traditional Fruitwood & the completely new Antiqued Pecan. In addition, a complete selection of decorator styled bathroom vanities is available.

**features.** With Kemper you can offer such outstanding convenience built-ins as storage cabinets with handy roll-out shelves, self-closing doors, the latest ideas in decorative hardware and the exclusive Kemper do-it-yourself door front decorating option.

**construction.** Everything about the Kemper cabinet is quality. You as a builder

will recognize it immediately. More importantly . . . so will your customers. And that, to them, means a quality house. Your nearby Kemper Distributor has everything you'll need . . . actual kitchens on display, kitchen design ideas, full color catalogs and complete specifications. And he has something else you'll like . . . a helping attitude. Kemper Brothers, A Division of The Tappan Company, Richmond, Indiana 47374.

# Kemper







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What makes Western Wood so special?

What else gives you such dramatic effects for so little cost?

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What other material is so familiar to all your subs?

What else makes prospective renters and buyers feel so much at home? (Can't say all that about steel or concrete, can you?)

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Can you think of any problem sites that you can pick up for a song? We can give you some exciting ideas on how you can develop them more profitably.

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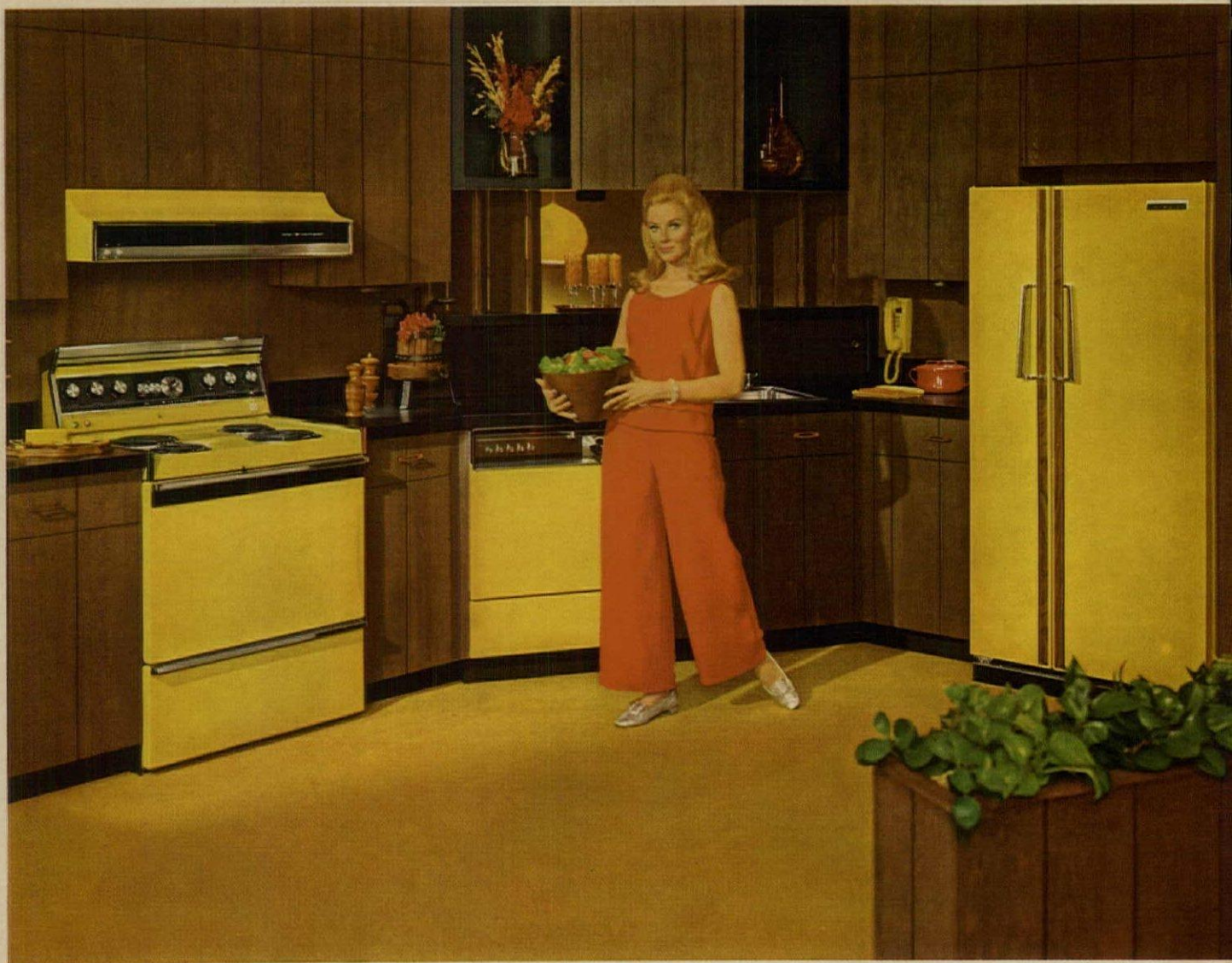
State \_\_\_\_\_

Zip \_\_\_\_\_

Western Woods include knotty and clear grades of Douglas Fir, Ponderosa Pine, Western Red Cedar, Incense Cedar, Western Hemlock, White Fir, Engelmann Spruce, Western Larch, Lodgepole Pine, Idaho White Pine, and Sugar Pine.

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

Circle 68 on Reader Service card



You get the finest builder planning services in the country from Hotpoint. We'll help you with everything, start to finish.

For instance, our kitchen planning staff will evaluate your kitchen plans for design function and appeal.

For layout practicality and convenience.

For color harmony and beauty.

For all the many things that make an ideal kitchen.

And, as with our many other services, your Hotpoint counselor works closely with you every step of the way. He's always there to keep things going smoothly and to follow through on the details. (Such as scheduling delivery of our products.)

Our other services range into most every area.

Interior and exterior lighting, heating and air conditioning calculation and layout (and assistance in preparing operational cost estimates), merchandising

# We'll help you build kitchens that sell houses.

# With appliances that sell kitchens.

and promotional planning, professional sales counseling. Together with our planning services, we offer you the finest line of builder appliances. All with the features women look for. And all backed by our fine service, nation-wide.

Hotpoint has everything you need to make kitchens that sell houses.

**Hotpoint** / *Look for  
the Hotpoint  
Difference*  
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See Hotpoint's complete builder line insert in Sweet's catalog.



Hotpoint's big line offers you many refrigerators, oven-ranges (with self-cleaning models in every style), countertop ranges, exhaust hoods, dishwashers, disposers, water heaters, washers, dryers—plus a full line of cooling and heating products.

# We're U.S. Plywood not U.S. Sheathing.

A lot of people seem to think we just make plywood sheathing. It must have something to do with our name. But as you can see, it isn't so.

We make a whole range of materials that can make your houses more attractive. We've only shown you a few of them here, but your U.S. Plywood Builders Service Representative can tell you all about the others.

We also have a Design Assistance staff to help you integrate these materials into the homes you build. You'll be surprised how many original variations they can produce on any basic design. Ask our Representative about this service, too. That's what he's there for.

The following products are shown below:

1. Weldwood® Paneling—Fine domestic and imported natural hardwood prefinished panels.

2. Siding—Plywood and hardboard sidings including textured and overlaid panels and PF-L®, a Tedlar® surfaced panel.

3. Luan Paneling—Quality low cost grooved panels—many with printed and embossed grain.

4. Doors—Residential and commercial doors including hollow core, metal and wood bi-folds.

5. Vinylgard® Paneling—Plywood panels with protective grain printed vinyl face, or Hearthside® wood grain printed hardboard panels. Resists scratches, dents and stains.

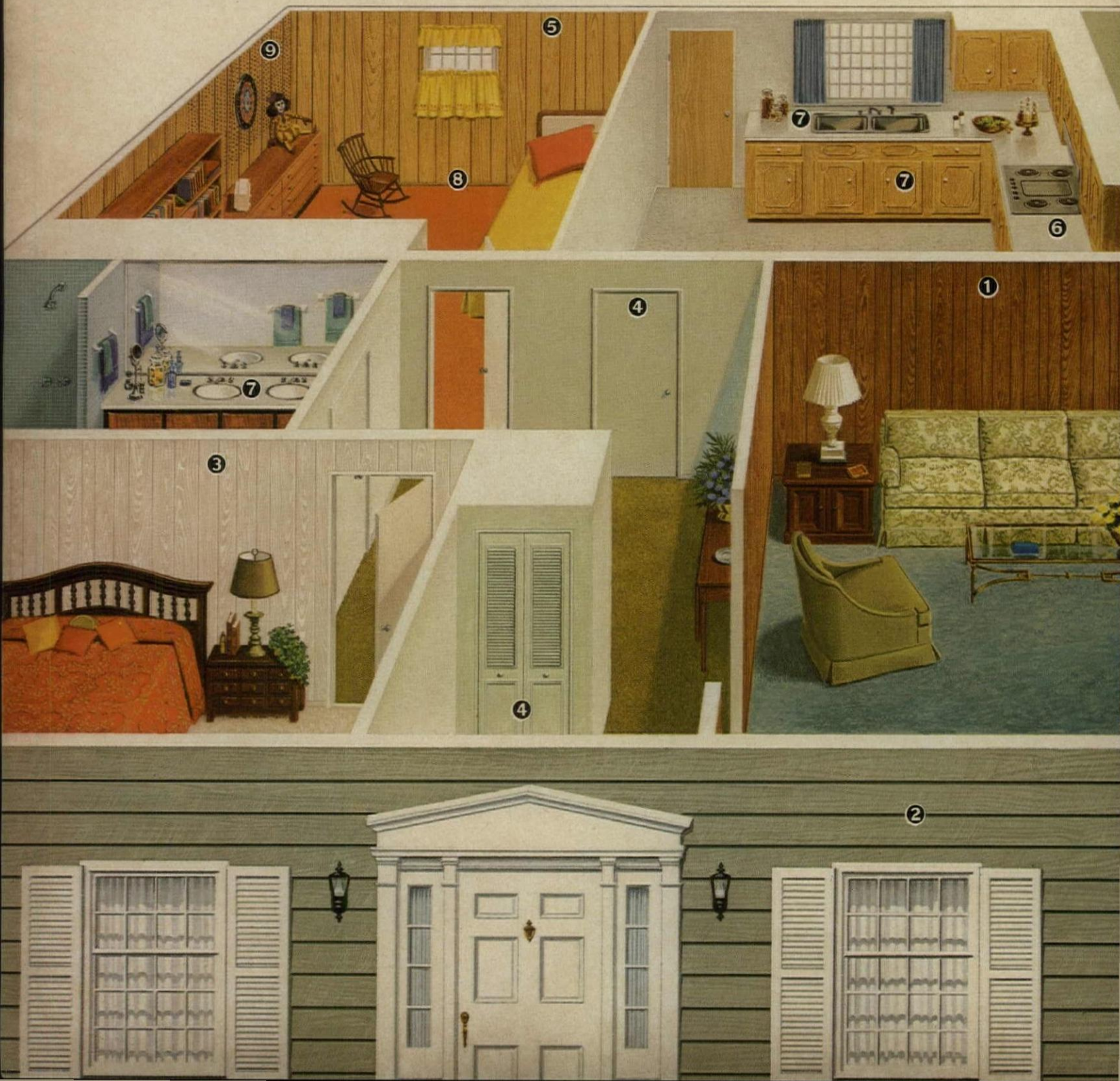
6. Micarta®—Plastic laminate in a wide range of colors, textures and patterns.

7. Novoply®—Three-ply particleboard underlayment, extremely flat and warp-resistant.

8. Molding—Prefinished hardwood molding and trim, and hardwood faced aluminum moldings in a variety of styles and finishes. Made to harmonize with Weldwood paneling.

9. Stor-Mor®—Prefinished grooved perforated hardboard panels. Panels provide useful areas of hanging storage with complete freedom of design. Embossed hardboards also available. Scuff and mar resistant.

**U.S. Plywood**  
A Division of U.S. Plywood-Champion Papers, Inc.  
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Wagner International



**K&B gets Big Board listing**

Kaufman & Broad's KB symbol made its debut on the New York Stock Exchange last month under the scrutiny of company President **Eugene Rosenfeld** (center), NYSE Executive Vice President **John Cunningham** (left) and **Robert Picoli**, specialist in the stock. The Big Board had never listed a company whose predominant business was homebuilding.

In 1962, K&B became the first housing producer listed on the American Stock Exchange, where its warrants continue to be listed. Said Rosenfeld: "Listing on the Big Board is an indication of our development as a mature, growth company." (The Los Angeles-based company, which has been growing by 50% a year, may post \$100 million in sales this year.)

**Colwell's Chris Gebhardt is dead**

**Christian M. Gebhardt**, one of the most widely known and respected figures in the private mortgage market, died May 26 of a heart attack in Los Angeles. He was 58.

Gebhardt was vice president, loan production and marketing, for the Colwell Co. of Los Angeles, the nation's fifth largest mortgage banking house. The company services a portfolio of \$1.16 billion in mortgages, and Gebhardt was one of the half-dozen top loan originators in the United States.

He was recognized as a steady influence in both the California and national markets. He was a particular point of stability amid the confusion of sudden price changes—when the state's biggest bank jumped unexpectedly from

97 to par, when the FHA raised the interest ceiling or when a change in the Federal Reserve's discount rate sent tremors through the secondary mortgage market. At such times, the question in a dozen brokerages, banks and rival mortgage banking houses across the country was always, "What's Colwell doing—call Chris Gebhardt."

Gebhardt began with the Dollar Savings Bank in New York City in 1933 after graduation from Princeton. He went to Los Angeles in 1955 as a vice president of the Institutional Mortgage Co., moving later to the Ralph C. Sutro Co. as manager of the FHA-VA loan department. He joined Colwell in 1958 as an assistant vice president, and he was subsequently elected a vice president and member of the board.

**Dick Hughes is dead; headed NAHB in 1954**

**R. G. (Dick) Hughes**, 63, first Texan to head the National Association of Home Builders, died June 3 in a Fort Worth hospital after a long illness.

Hughes was a member of President Eisenhower's advisory committee for drafting the Housing Act of 1954. He was the dominant homebuilder in the Pampa area near Fort Worth until 1963, when he moved his development operations to Fort Worth. He owned the Hughes Investment Co.

Another past president of NAHB and a fellow Texan, **Larry Blackmon**, said of Hughes: "He was always concerned about his industry and his nation. He spent



High Staff

**BUILDER HUGHES**  
"He was always concerned"

much time and effort persuading builders to produce more housing for low-income and minority families, but few outsiders knew this."

NEWS continued on p. 34B

**MR. JACUZZI KNOWS HOW TO TREAT A LADY!**



**LUXURY ROMAN WHIRLPOOL**

**BATHS BY Jacuzzi**  
WHIRLPOOL BATH

Famous Jacuzzi water massage built-in to 5' and 6' colored, contoured tubs and loaded with custom features. Shipped as complete unit with all fittings, piping, timer, etc., ready to install as easily as an ordinary tub.



**FAMILY SPA** an entirely new dimension in luxury, pleasure and health. Big enough for the entire family.

Your next project will sell faster when you include JACUZZI. WRITE US FOR DETAILS.

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American Panel Products introduces a glamorous wood and steel stair in straight or spiral form with custom appearance and quality—in a completely pre-finished and economical package. Components quickly bolt together and require no welding. Handsome wood treads and handrail are factory pre-finished oak. (Composition available for carpeting.) Steel finished in matte black. Units are available in a variety of sizes and prices to fit your specifications. For further information write direct to

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*Quick Henry,  
the prints!*



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The table-top 146 is inexpensive to buy, yet a rugged performer that will work for you all day long. It's the sturdy, quality machine in the compact whiteprinter field and backed by Blu-Ray's exclusive 1-year warranty.

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Circle 62 on Reader Service card

## Gunmen slay a Washington builder linked to city's mortgage scandals

Eugene Butler seemed to be just the sort of black capitalist that cities want these days.

His 10-man construction company was improving inner-city houses in Washington, D.C., and building two restaurants in Virginia. And Butler had formed a syndicate of black businessmen to finance renovation of \$1 million worth of slum housing.

At 46, Butler appeared to be the quintessence of respectability.

Then, one sunny afternoon in May, two gunmen entered Butler's home and shot him to death in front of his wife and two young children. Nothing was stolen.

The murder seemed senseless—until police looked closer. For Butler was a man of two lives and many enemies.

Butler had woven himself into Washington's twin real-estate scandals. He is the first link between home-improvement contractors who slapped exorbitant second mortgages on Negro homeowners and savings and loan associations that granted inflated first mortgages to slum speculators (NEWS, April '68 and March '69). The government has won a fistful of indictments and some convictions, and the FBI and postal authorities are continuing their investigations into both scandals.

Police are still uncertain about why Butler was killed. But they say there is strong suspicion that his death sprang from the city's mortgage scandals, which involved a closely knit band of local operators.

Homicide detectives theorize that the killers—both young and black—were hired gunmen working for a local man. The gunmen apparently had orders to take Butler away, perhaps to deliver a final warning about something, such as a bad debt. But they botched the job by killing him in his bedroom.

Butler started in Washington in the early '60s as a promoter for home-improvement contractors. Some of the same remodelers now face these complaints: Homeowners say the improvements, which were seldom completed properly, inevitably cost much more than expected. And the huge debts to the contractors were secured by falsely notarized second mortgages that the homeowners did not realize they had signed. (The mortgages were often FHA-insured.)

While selling for others, Butler also took on some jobs for himself, but he subcontracted all the actual remodeling. His income reached \$14,000 in 1964. But in 1965, while still earning a \$200-a-week commission from one contractor, Butler declared bankruptcy. He listed \$21,500 in debts, and a referee said Butler had only \$600 in assets.



**THIS HOUSE** is one of ten bought up by Butler. His partners lost money.

Butler, who had lost his wife by divorce, moved in with his brother. He had hit bottom.

Suddenly and mysteriously his fortunes changed. Somehow Butler found cash to launch a thriving building business. He began remodeling houses and then building restaurants.

He paid the IRS \$2,300 for back taxes, and moved his new wife and family into a comfortably middle-class home.

Police do not know where Butler got his cash, but they have two clues. Butler has been linked to the local numbers racket, and he was involved in Washington's S&L scandal.

Butler dealt with Republic S&L, which the government merged into a larger association last year after investors charged that Republic had overlent to slum speculators. Some speculators used the loans to amass rental holdings.

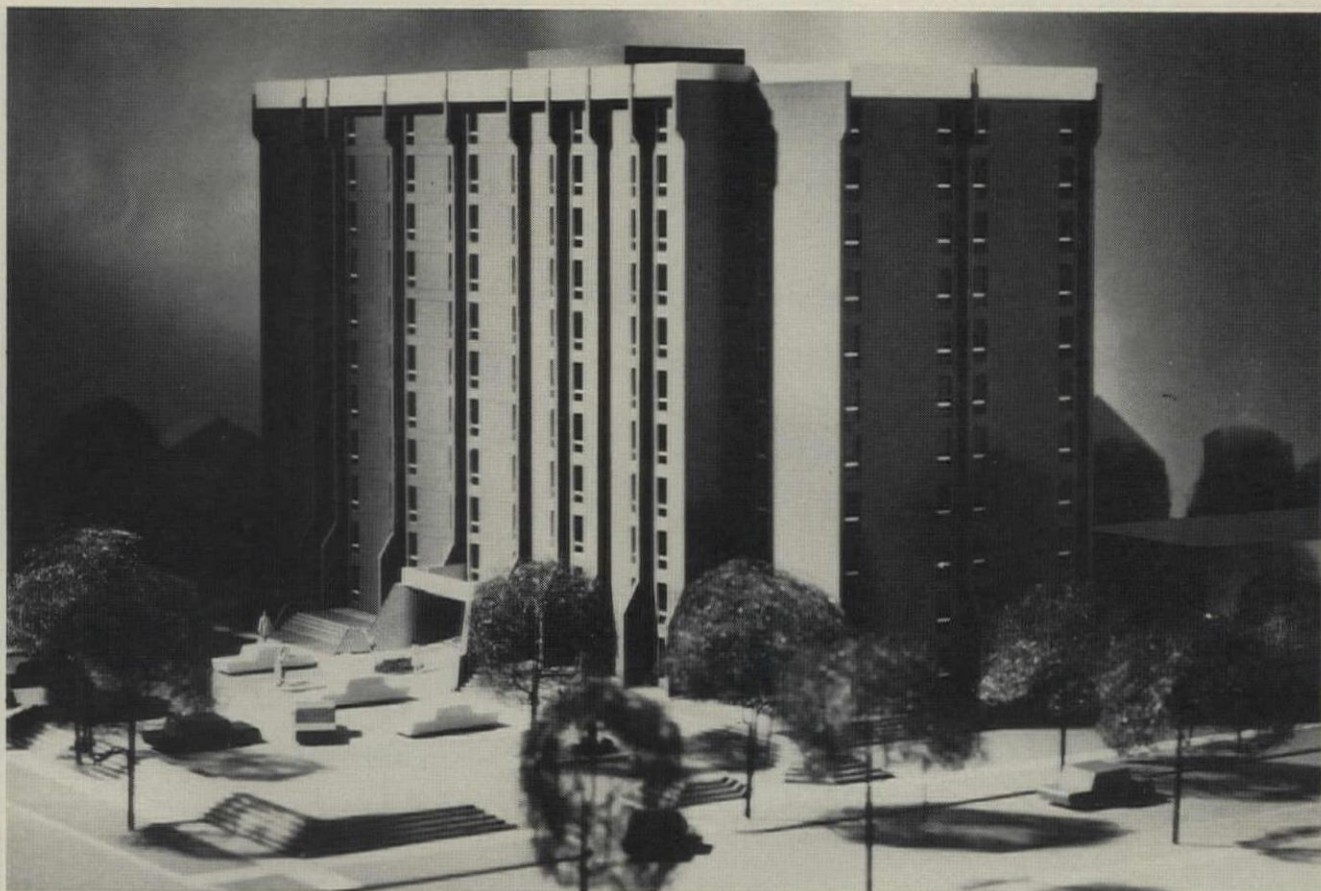
Tight money hit in 1967, and the speculators fell behind on mortgage payments. Republic could not foreclose, for the buildings could not command nearly enough money to cover the inflated mortgages. The losses would have been disastrous.

Enter Eugene Butler, who had done business with Republic's President Pete Kalavritinos a few years earlier. Early in 1968, Butler agreed to take over Republic's most troublesome properties, rebuild them and repay the outstanding mortgages (photo).

Then he persuaded several Negro professional men to put up the cash in the interests of preventing abandonment of the inner-city housing. His new partners never knew exactly what they owned (four apartment buildings and 10 houses) or what they owed (\$1 million in mortgages). They trusted Butler to repair and manage the properties at a fee and to repay the mortgages from rentals.

The mortgages went unpaid. So the S&L that absorbed Republic was forced to foreclose. The Federal Savings and Loan Insurance Corp. covered the S&L's losses and took title to the property.

Butler's partners lost everything.  
—LEONARD DOWNIE JR.  
Washington



**This apartment building came in \$100,000 under the estimate. 8" Brick-Bearing Walls provided the structure, exterior and interior finish, fireproofing, and sound control.**

**Muskegon Retirement Apartments**

Muskegon, Michigan

**Architect and Structural Engineer**

DeVries & Associates

**General and Masonry Contractor**

Muskegon Construction Company

**Owner**

Muskegon Retirement Apartments, Inc.

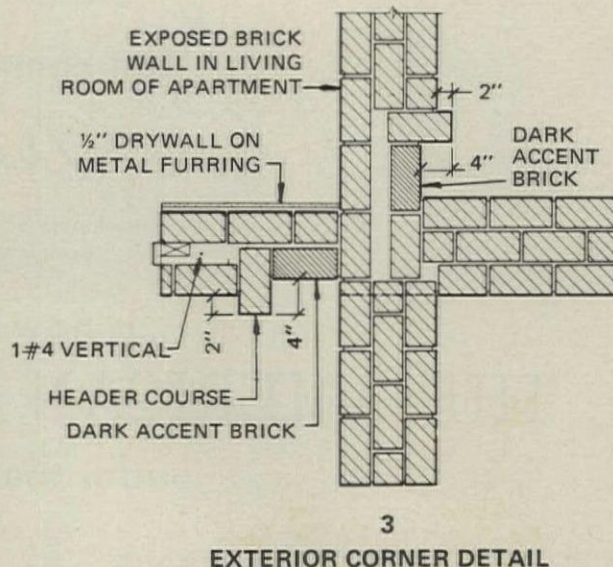
8" brick bearing walls are used through the entire 11 floors of Muskegon Retirement Apartments, in Muskegon, Michigan.

The structural system consists of 8" brick bearing walls and 8" precast concrete floor planks topped with 1½" of concrete.

Eliminating the traditional building framework offers economies, and permits infinite design possibilities. One example is shown in the exterior corner detail to the right.

Construction is simple, and rapid, because all brick wall thicknesses are identical from foundation to roof. In essence, Muskegon Retirement Apartments is a series of 11 one-story buildings, one atop another.

Complete details, including a thorough cost-breakdown of 40 major elements of the building are contained in an 8-page brochure that you can have. Ask your brick salesman for SCPI brick bearing wall Case Study No. 16. Or contact SCPI.



Structural Clay Products Institute 1750 Old Meadow Road, McLean Virginia 22101 Phone 703-893-4010

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NEW ISSUE

June 4, 1969

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 (A Real Estate Investment Trust)

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 (Without Par Value)

Price \$18.00 Per Share

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Circle 131 on Reader Service card



June 19, 1969

The common stock of  
*U.S. Home & Development Corporation*

(Developers of land, residential and commercial properties)

is now traded on  
**THE AMERICAN STOCK EXCHANGE**  
 under the symbol UHD

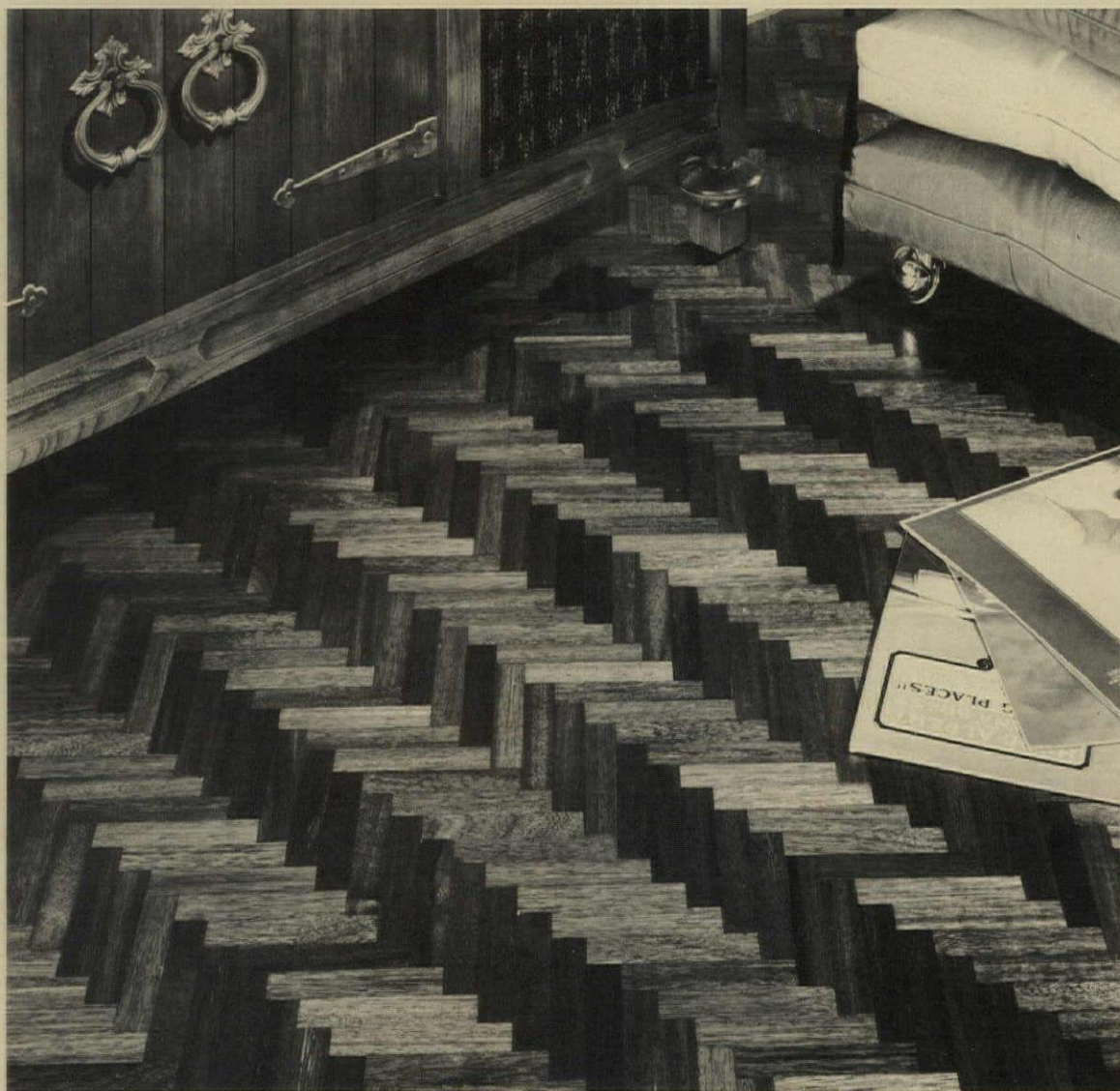
**FINANCIAL HIGHLIGHTS:**

	Feb. 28, 1969	Feb. 29, 1968	Increase
Sales	\$36,704,921	\$26,626,538	38%
Net Income	1,406,079	963,837	46%
Earnings Per Share	1.02	.70	46%

Write for annual reports to: **Robert H. Winnerman, Chairman**  
 U.S. Home & Development Corporation  
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Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

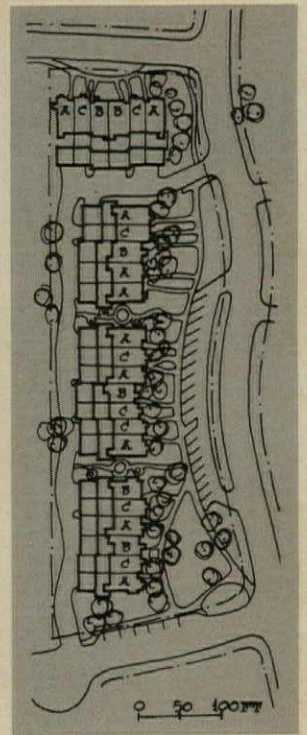
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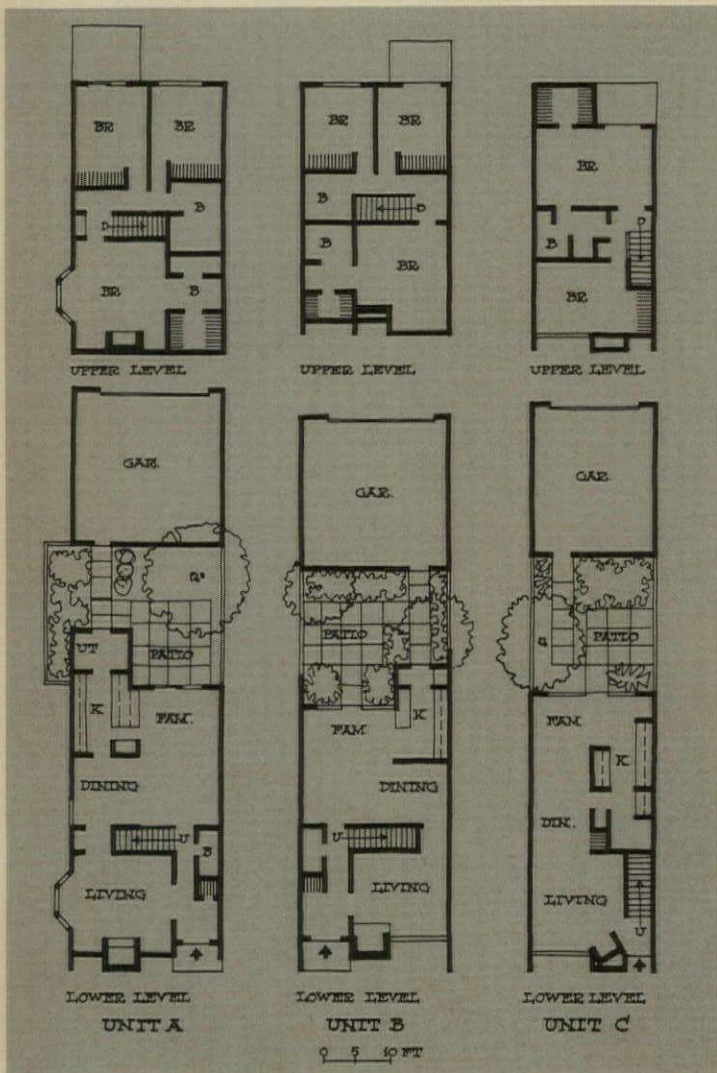
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TOWNHOUSE UNITS (above) are staggered up the slightly sloping site. Exteriors are finished in both brick and board-and-batten. Site plan is at right.

**This townhouse project makes maximum use of an odd-shaped site**



FLOOR PLANS of the three models show larger of three-bedroom units at left, smaller three-bedroom unit, center, and two-bedroom unit at right.

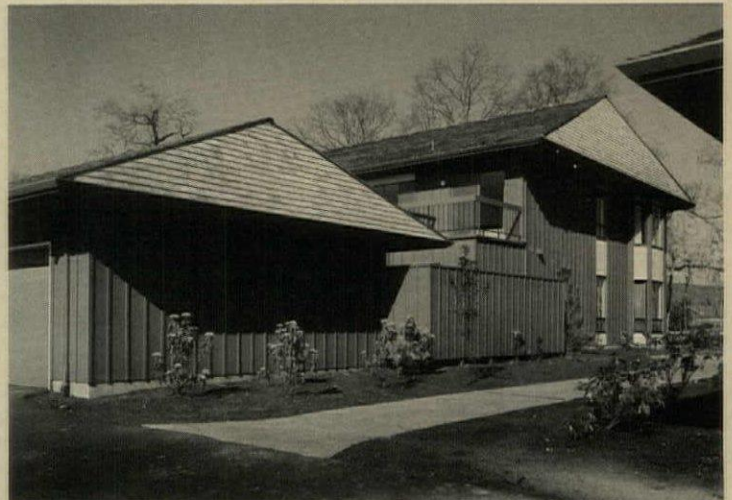
The site is long and narrow (660'x190') and it is bordered on the two long sides by streets. The problem: the 190' depth is unusually great for townhouses, yet it had to be worked with if the maximum density—nine units per acre—was to be reached.

The solution, shown here, included these elements: 1) the front 90' was given over to guest parking and a landscaped strip between cars and the houses; 2) the houses were designed as long and thin as possible (22'x54'), and then extended even further via walled patios in the rear; and 3) two-car garages were built behind the patios so that they opened onto the second street.

The project consists of eight two-bedroom and sixteen three-bedroom units. All units feature balconies outside of rear second-floor windows, and fireplaces. Ten of the larger three-bedroom units have bay windows, extra large patios and utility rooms.

The site is part of a 240-acre planned unit development (reputedly Oregon's first) that includes single- and multifamily houses, townhouses, a recreation center and 55 acres of parks.

Price range: \$21,500 to \$27,000. Architect: Broome, Selig & Oringdolph. Builder: United Homes Corp. Location: Portland.



SIDE VIEW of one of the units shows closed-in patio between two-car garage and rear of townhouse. Balcony opens off of rear second-floor bedrooms.

Letters start on p. 38

# Do yourself a favor.

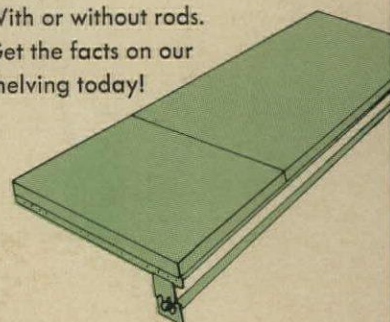
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**California revisited**

H&H: Your May issue is the best in your history. The coverage of the California market is superb, and your tour of the various projects, most of which I have personally visited, would consume a month's time of any builder attempting to duplicate this exposure in person.

My enthusiasm is augmented by the story on our company in the same issue. The story, however, contains a couple of errors in sales figures which I think should be corrected. Scholz Homes' sales for fiscal '68 (year ending Feb. 28, 1969) amounted to \$47 million rather than the \$9.1 million indicated. This amounted to a sales increase of 70% over the prior year. Net earnings were \$1.6 million, up 89% for the same period.

Also, we are projecting sales for fiscal '69 in excess of \$70 million for the present Scholz operation broken down as follows: home manufacturing, \$20 million; apartment project construction, \$20 million; mobile-home manufacturing, \$34 million. This is without a number of acquisitions which are in process. With the acquisitions, we could approach \$100 million in sales rather than the \$60 million indicated in the story.

DONALD J. SCHOLZ, president  
Scholz Homes Inc.  
Toledo, O.

*House & Home's figures are fundamentally correct. First, the \$60 million estimate has appeared in Scholz's own press releases. Second, the \$9.1 million sales figure is the best available for the year ending Feb. 28, 1968, which we call fiscal '68 and, through a difference in auditing techniques, Mr. Scholz calls fiscal '67.*

*Mr. Scholz's \$47 million sales figure not only covers his operations during 1968, but also includes a pro forma reconstruction of sales for a major company that was not acquired until November 1968.—Ed.*

H&H: It isn't very often that architects get their work on the cover of a national publication, so it was delightful to see Crown Valley Highlands on your May cover. It was disappointing, however, not to see the credit given correctly.

Just for the record, the credit should have read, "Architects & Planners: Knowlton Fernald Jr., Ricardo A. Nicol, Arthur R. Schiller."

Your California issue was wonderful, and has made us California land planners and architects proud.

RICARDO A. NICOL, AIA  
San Clemente, Calif.

H&H: Your article on California is outstanding. [However] after devoting \$20 million and five years of my life to, as you quote, "the best project of its kind in the world"—The Bluffs in Newport Beach—and not to be recognized by your magazine as the developer of that project is an insult.

GEORGE M. HOLSTEIN III  
George M. Holstein and Sons  
Costa Mesa, Calif.

*H&H apologizes to builder Holstein for the inadvertent omission of his name, but points out that he has previously been recognized as the developer of The Bluffs in the February 1967 and April 1965 issues of House & Home.*

—Ed.

H&H: There is an error in credits on pages 120 and 121 of the May issue. The buildings depicted in the color photograph and the ones shown in the golf course shot were designed by this firm.

Our work has seldom appeared in your magazine, so it is quite disappointing that when it does, the credit for the work goes to others.

JASPER S. HAWKINS, AIA  
Hawkins and Lindsey, architects  
Los Angeles

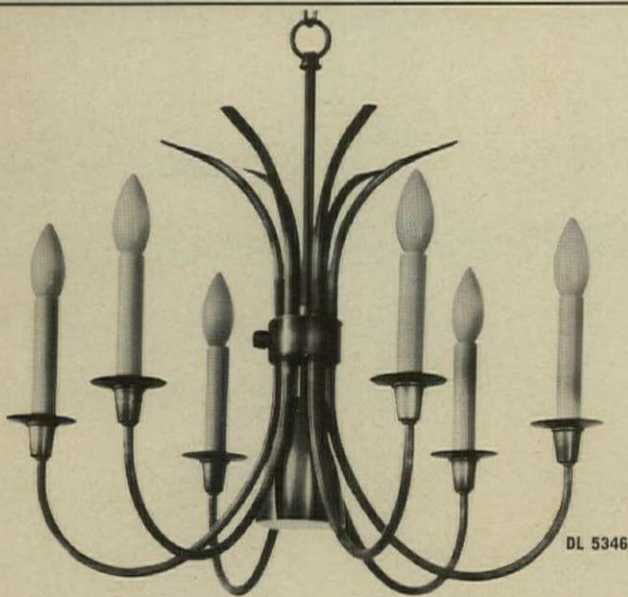
*If architect Hawkins will look closely, he will see that no one else was credited with his design. However, neither was his firm, an oversight which H&H is happy to correct.—Ed.*

H&H: Phil Shipley and Associates, landscape architects, have been an integral member of the team designing and developing Ring Brothers projects since their inception about seven years ago. We are quite disturbed that his firm did not receive credit for creating, in pools, patios and plantings, what is undoubtedly a distinguishing element of The Meadows apartments, which appeared in your May issue.

BORIS MARKS, AIA  
Kamnitzer/Marks & Partners  
Los Angeles

H&H: Congratulations on your California issue. You seemed to have culled out the best examples of what's going on out here. I'm very pleased with the coverage you've given us [Trillium Lane]. There was one error: The

*Letters continued on p. 40*



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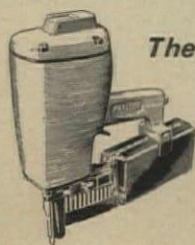


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## LETTERS

continued from p. 38

architects are John O'Brien and John Armstrong and not yours truly. I'm not an alumnus of Warren Callister, although I've known him for so many years I feel like I might be. There's certainly no question about his influence in northern California.

LESLIE SMITH, architect  
Mill Valley, Calif.

H&H: I wish to express my appreciation for the great coverage given to projects B. A. Berkus has been associated with. However, I consider myself a designer, not an architect as you indicated. Organized under present corporate laws, B. A. Berkus Associates remains flexible, yet comprehensive enough to include architects, planners, engineers, contractors, philosophers or any discipline.

BARRY A. BERKUS  
B. A. Berkus Associates  
Los Angeles

H&H: In the California article, you give credit to Barry Berkus for the design of Pheasant Run subdivision in St. Louis, being built by the A. H. Mayer Co. The credit for the total environmental land planning and the design of the homes belongs to Theodore C. Christner and Associates, St. Louis. Barry Berkus & Associates had the role of design consultants.

JULIUS JURACSIK, associate architect  
Theodore C. Christner & Associates  
Clayton, Mo.

H&H: Having just read the current issue of HOUSE & HOME, which is a beautiful California exclusive, I have one question. What happened to the housing construction in San Diego County? The only reference to the city that won the All-American City Award this year was a one-paragraph, one-picture reference to Rancho Bernardo.

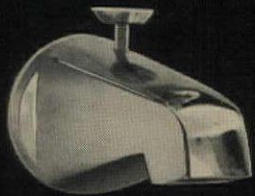
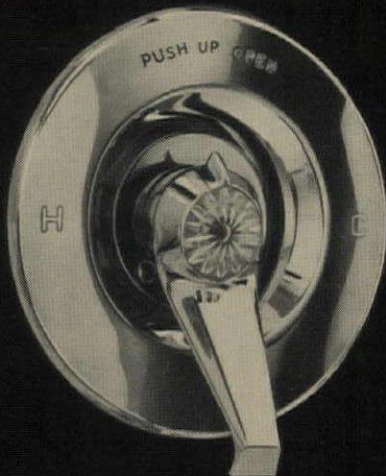
To familiarize you with some of the projects currently in construction in San Diego County, which substantiate the \$419 million spent here last year, I am enclosing the January and May issues of *San Diego Magazine* (pardon me for sending "coals to Newcastle"). I am also enclosing a release concerning the largest FHA Title 10 loan ever granted in the United States (to a San Diego developer with world-wide operations) to help finance one of the largest earthmoving jobs in construction since the Panama Canal.

LYN ROLFE, publicist  
Reed, Miller & Vinson Inc.  
San Diego

Obviously, no one issue of *House & Home* could even begin to cover all of California's housing markets. The purpose of H&H's May issue was not to write about California markets but about California housing—two very different things. And to the charge of ignoring San Diego, H&H pleads not guilty. Rancho Bernardo received two pages of coverage, not just one photograph and one paragraph. And considerable additional space went to the work of Architect Robert Jones of La Jolla—which when last seen was still part of San Diego.

The \$16-million Title 10 (land-development) loan referred to by reader Rolfe was made through Home Savings & Loan of Los Angeles to Irvin J. Kahn, president of Pensacitos Inc. Kahn's company is developing a community for 35,000 residents.—ED.

Letters continued on p. 42



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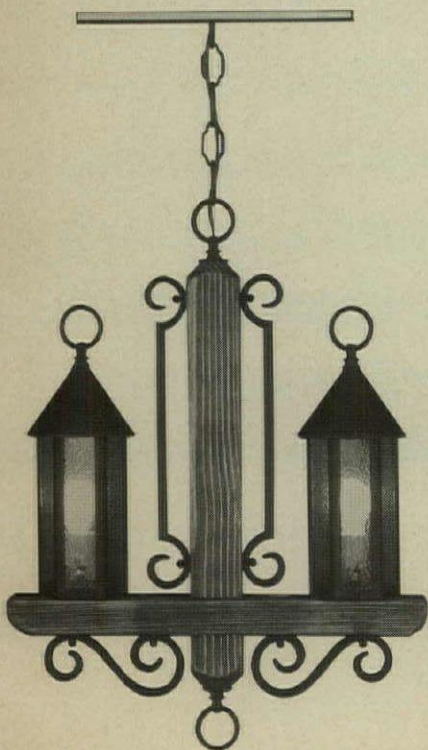
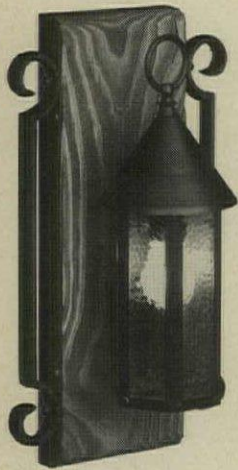
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## LETTERS

continued from p. 40

### Kitchen conflict

H&H: I have been selling homes for eight years, and I was absolutely amazed at your answer [May] to Mrs. Hassenplug and Mr. Baum in regard to the kitchen designs in the February issue: "Buyers [you said] are neither home economists nor designers."

You can sell men lots, location, etc., but, believe me, if you don't have a kitchen and bath that are well designed and functional, no woman is going to buy.

All women will not be satisfied with the same kitchen, that's true, but they do insist upon well-planned rooms that fit their own desires and needs. If builders would listen to women when they plan their kitchens, our job of selling would be much simpler.

Thanks so much for a good magazine. You have a good group of advertisers, and your articles on financing are really great.

MRS. BILLIE PRESTON, sales representative  
Bill Hampton Real Estate  
Ashland, Ore.

H&H: Your reply was snide and evasive. Buyers are people—and every woman who cooks in the kitchen is a "home economist", and would love to be a kitchen designer. But builders continue to force poor work areas. For what? Excitement and appeal? This wears thin with aching legs after a few weeks.

CLAIRE BARRETT,  
architect and housewife

H&H: If your comment truly reflects the philosophy of HOUSE & HOME, please cancel our subscription.

DONALD E. HOWDEN  
Howden and Barnes, architects  
Knoxville, Tenn.

*Perhaps H&H's reply should have read "Unfortunately, most buyers are neither home economists nor kitchen designers." We were expressing no philosophy, but a situation obvious to anyone who sees lots of houses—namely, relatively few kitchens in either merchant-built or custom houses would survive the kind of detailed critique made by designer Baum. Exciting kitchen design is important in selling houses, so builders and architects use it wherever possible. Precisely efficient kitchen layout is apparently much less important; otherwise it would appear more often. This, we think, is a most unfortunate situation that eventually hurts the buyer; that's why we have run articles in the past on better kitchen layout and why we plan to do so in the future.—Ed.*

### Wrist slap

H&H: This is to inform you that as a HOUSE & HOME subscriber and a homebuilder, I concur in the censure of your publication by the NAHB Board of Directors at their May meeting in Washington.

Your publication has stood as one of the corner posts of this struggling industry. But the article in the May issue in regard to Mr. Don Decker certainly cannot in any way fall in the pattern of standards you have established in the past.

CLARENCE C. KRUEGER, president  
Krueger Construction Co.  
Lincoln, Neb.

*For the story of NAHB's censure of House & Home, see page 12.—Ed.*

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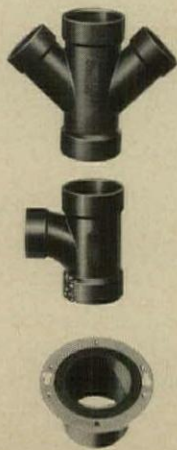
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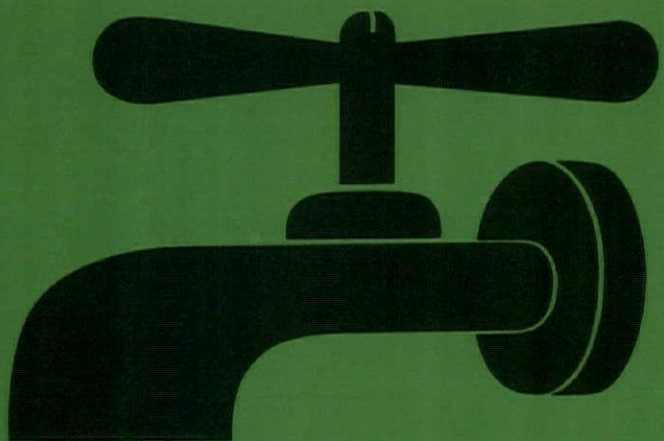
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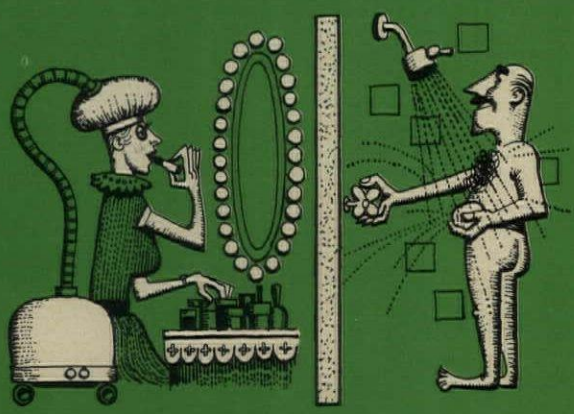
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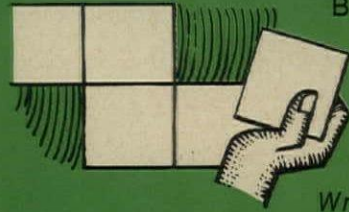
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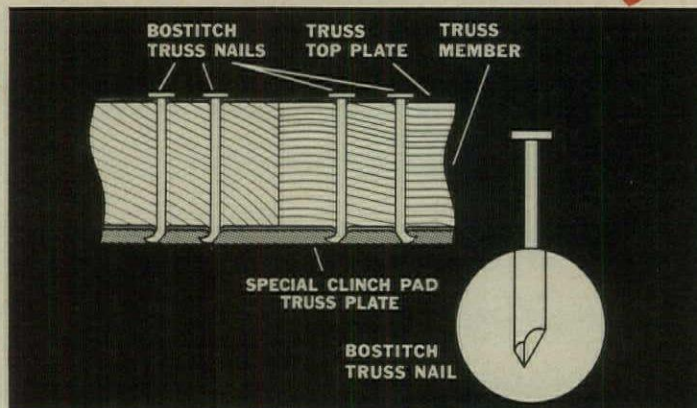
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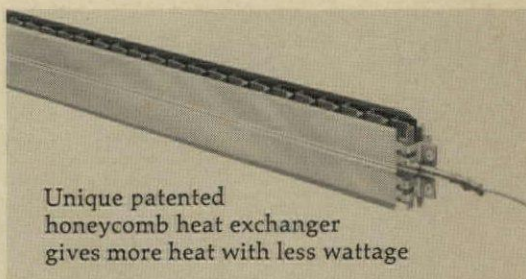
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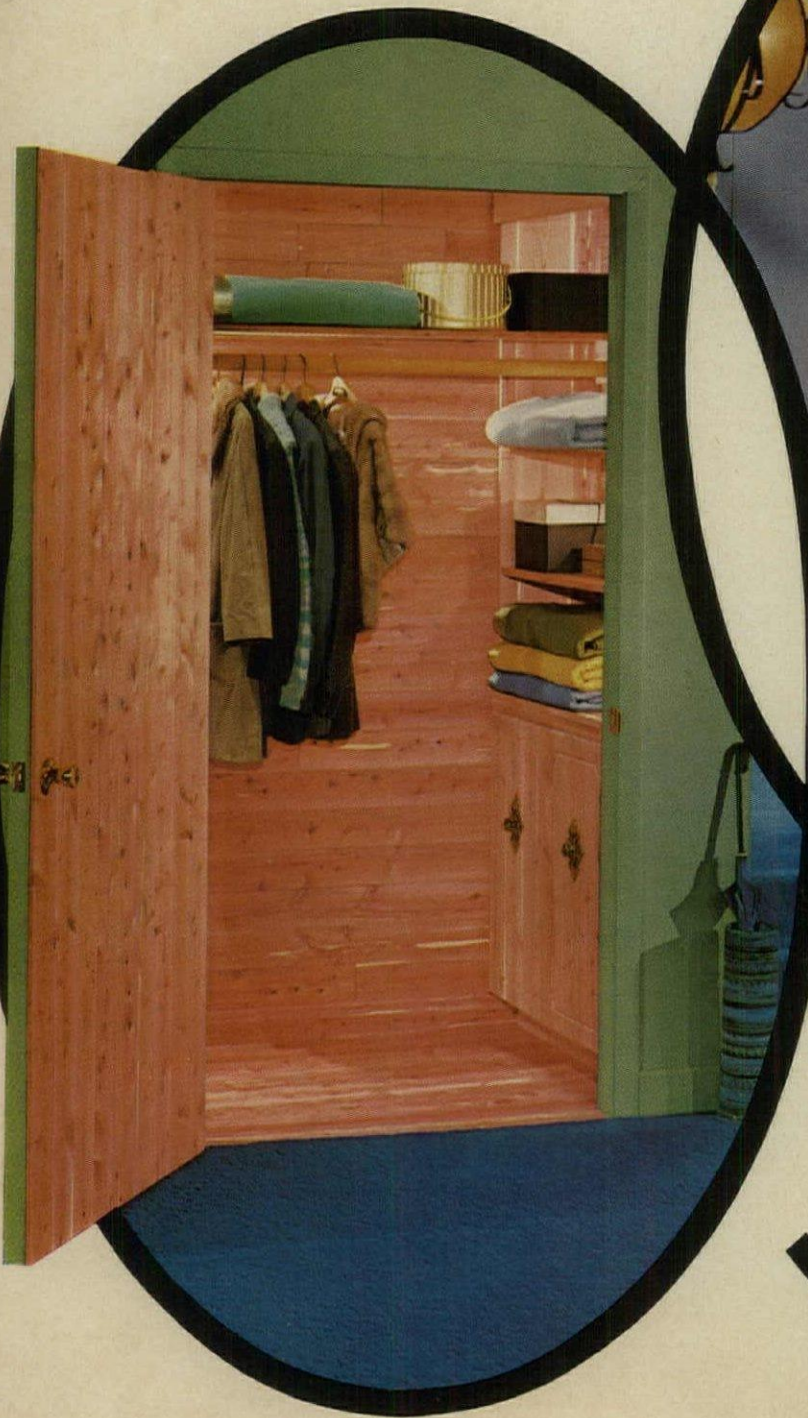


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## EDITORIAL

*A fiction?*

## Scraps from an imaginary dialogue among some savants on the Potomac's banks, or how to negate a mandate

Now, men, how can we show people that we're really doing something about low-income housing without getting the Budget Bureau or the Council of Economic Advisors mad at us for increasing the federal budget more than a few million?

Well, how about announcing a big project to study the constraints on building more economical housing, like that last bunch in here did with their In-Cities contract?

Yeah, but you know that that In-Cities hoopla about studying constraints, which everybody knew about anyhow, was just a lot of jazz. Hell, Herbert Hoover, *before* he was President, when he was Secretary of Commerce, identified most of the constraints back in the 1920s—codes, zoning, lending, all that stuff.

Well, then, maybe we better phase out In-Cities. Just leave a little bit of it to preserve the old bureaucratic integrity in '70. Kill it in fiscal '71.

I guess you're right. That last bunch of desk jockies only liked projects on paper. We've got to move some dirt to show we're action guys. So let's do some applied research, not just a lot of reports, but let's do it without much cost.

Great. Now let's throw that around and see if it sticks to the wall. We can use Section 108 of the Housing Act of 1968. Not even the Democratic Congress can shoot us down on that.

You mean the Proxmire amendment. You know, it tells the Secretary to approve five 1,000-unit projects each year for five years. Boy, that's 25,000 units. What a gas!

Now wait. We can't spend that kind of money. The guys over at Treasury would kill us. Look, 108 was designed to test a number of new building systems with the economies of scale, like 1,000 units at a whack. We don't stand a chance of getting money for more than just a few, but we can project the economies of scale on paper.

I object. Section 108 was specifically designed for empirical experience, and mere theorizing is all prototypes have ever given us. And you don't have to ask for any money; you've already got it.

You mean the Treasury's got it. You might as well tell the guys.

Okay. There's about a half billion of special assistance that hasn't been used, and another half billion allocated for public housing in fiscal '70. Then there's another half billion that Johnson put into fiscal '71, but that Nixon wants to rescind, plus almost a half billion still in GNMA takeout authority, not to mention unused urban renewal and Model Cities money lying around.

Why, we're swimming in money! Let's see. Section 108 would call

for only about \$100 million in its first year. And doesn't the Act tell us to spend that money?

Yes it does, but not on your Council-of-Economic-Advisors you don't, dummy. That money stays in the Treasury. We've got to fight inflation, too, you know. No sir, we'll have to go before the Congress and ask only for money for *research*. We're not going to use that other money for 108, even if the Act tells us to.

But Congress would love to come up with answers to housing the poor, and they want a show of housing volume to get re-elected. Furthermore, they decided last fall that money and not technology was the answer: for sure in the short term—and probably in the long term, too.

I agree. They won't take kindly to more small-scale research, and they won't like our trying to duck Section 108.

Nonsense. The Big Guy said housing has to fight inflation like everybody else, and we're going to do our part. We're not going to dip into our pot over at Treasury and add to the federal budget.

Well, then, let's prepare a project. Let's call it Project Breakdown, because it will produce a good breakdown of all the cost components in new building systems.

Good. We'll invite a lot of guys to make proposals to us, then we'll select sites for them and get everybody to cooperate. We'll get all the government agencies to work together, the labor unions to change their ways, the politicians to forget politics, community groups and building departments to work out new alliances and new rules for building.

Wait a minute! What new systems, what guys, what sites? Don't you know what Appropriations will say to a research pitch like that? And do you seriously believe all those different constituencies will lie down together and play patty-cake? Come on, chief!

He's right. You know what each of those groups acts like when they see that boodle coming down that old log-rolling road. They'll all be howling for theirs like a pack of wolves.

And then some smart guy on Appropriations is going to ask us sweetly, "Will you stockpile subsidized housing allocations so you can award them to your favorite prototype winners, in your favorite locale?" What about that?

The trouble with you guys is that you worry too much about details, and what lies ahead. We'll worry about the future when we get there. Let's get on with the job, team.

End of imaginary dialogue. No comment.

—RICHARD W. O'NEILL



**TOWNHOUSE NEIGHBORHOOD** (plan, left) is based on a no-maintenance theme. Houses have minimum lots, with openness provided by commonly maintained greenbelts. There are 400 units on about 70 acres, a density of roughly six per acre. Photo below shows a typical group.

Photos: Rene Laursen



**PATIO-HOUSE NEIGHBORHOOD** (plan, left) is based on prestige and privacy, with openness provided by small parks. There are 234 units on about 70 acres for a density of less than four per acre. Photo shows a typical street elevation.

## Patio houses: a new way to stretch the townhouse market

Patio houses and townhouses are very different breeds of cat, and it's unusual to find them in the same project, much less the same neighborhood. Townhouses represent the maximum density for single-family housing; the patio houses represent the maximum privacy and outdoor living possible for moderate-density housing. There's little reason to think the two types might complement each other.

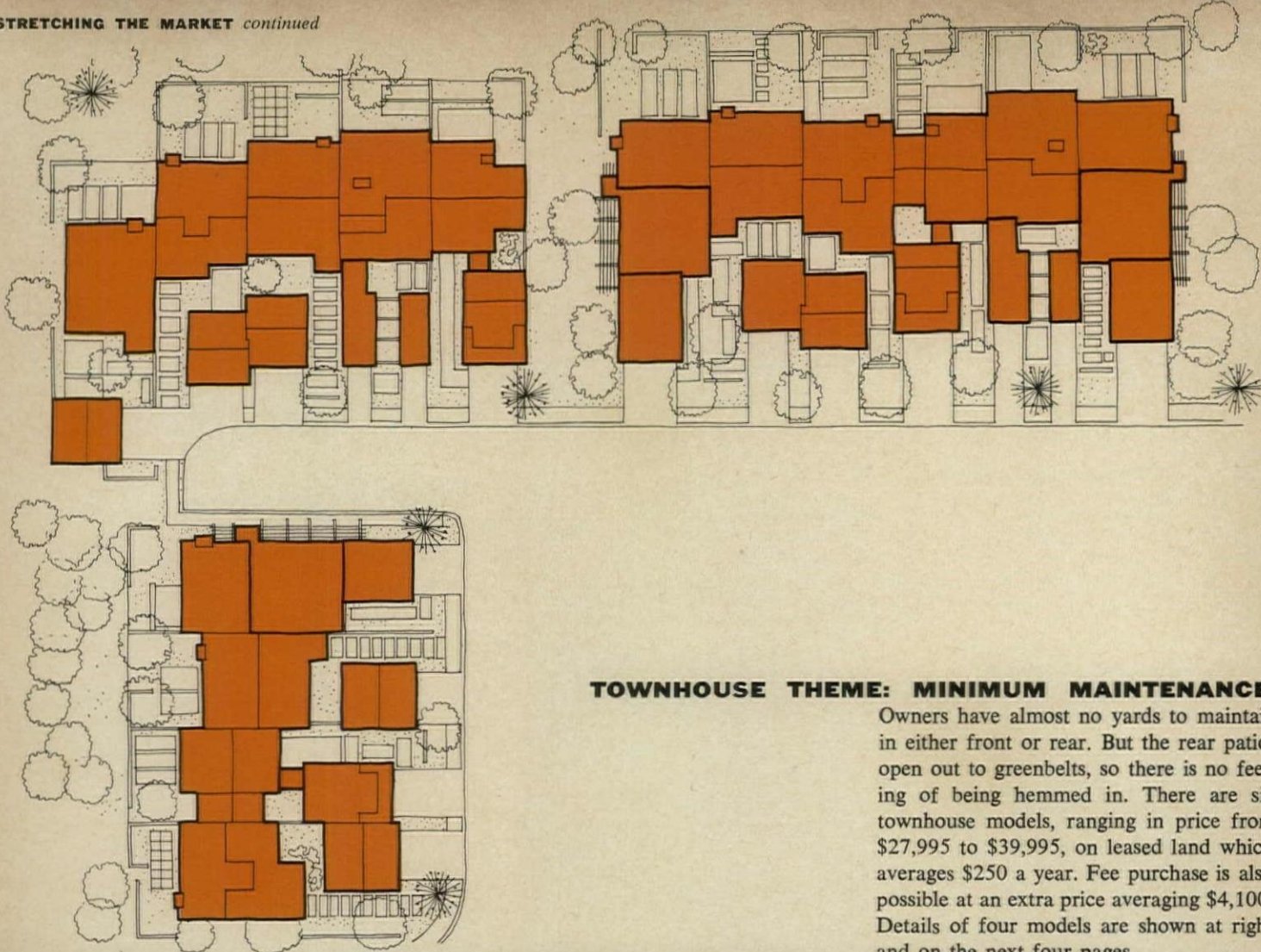
Yet this is exactly what is happening at Village Three/The Park, a two-in-one project being built by the Stanley C. Swartz Co. in University Park, part of California's giant Irvine Ranch.

Up to now, Swartz's success in the area has been based entirely on townhouses; in the past 3½ years he has built and sold 749 of them in the adjacent Villages One and Two. But the Irvine Co. also wanted detached houses in the area, and Swartz President Stan Swartz saw an opportunity to augment his own market. Reasoning that there were prospects who wanted 1) more outdoor privacy and 2) more curb prestige than the townhouses could offer, he created both a townhouse neighborhood (Village Three) and two patio-house neighborhoods (The Park), with the latter offering big enough walled yards for swimming pools, if they were desired, and bigger, more impressive frontages.

Sales have justified Swartz's theory. The patio houses are selling at about 50% the rate of the townhouses, but this share is expected to rise (one reason: the townhouses started with a waiting list left over from Village Two). Says Swartz: "The important point is that the majority of the patio-house buyers wouldn't have bought a townhouse."

Despite the basic difference in the two types of houses, there are no jarring notes in the overall look of the project. The architects, Thomas/Richardson & Assoc., have produced striking designs which blend well with each other and yet, maintain the differences on which the project's marketing is based.

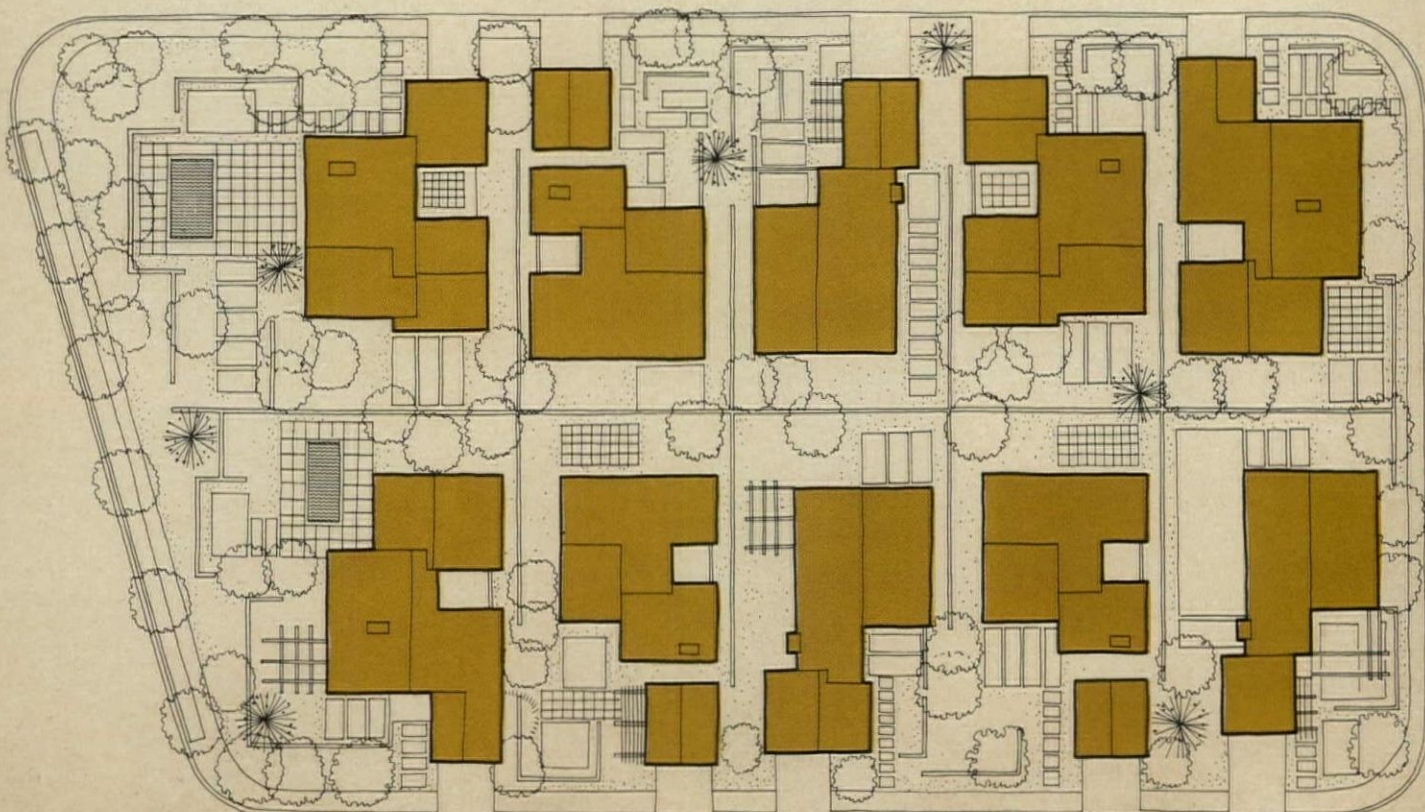
For a closer look at houses and sites, turn the page

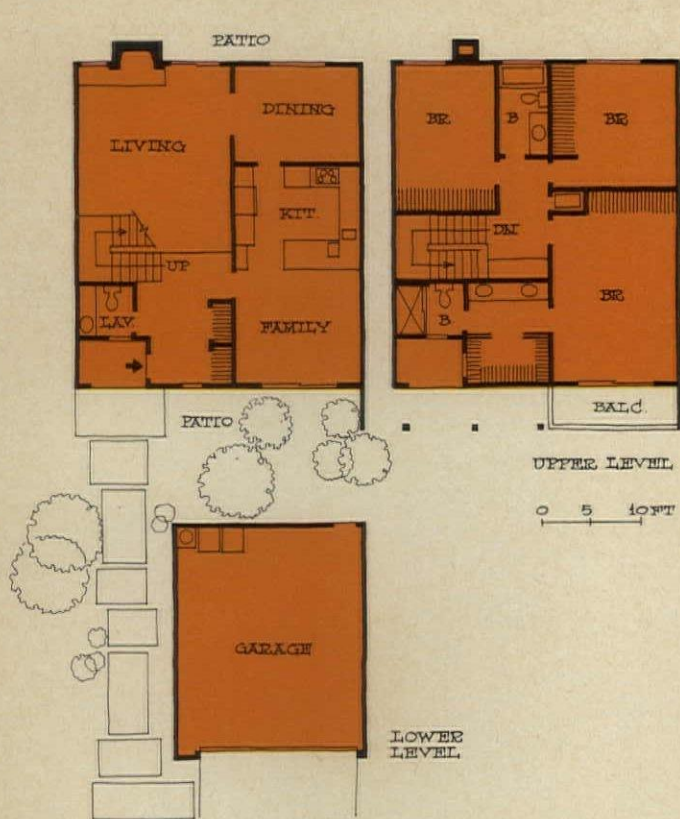


**TOWNHOUSE THEME: MINIMUM MAINTENANCE.**

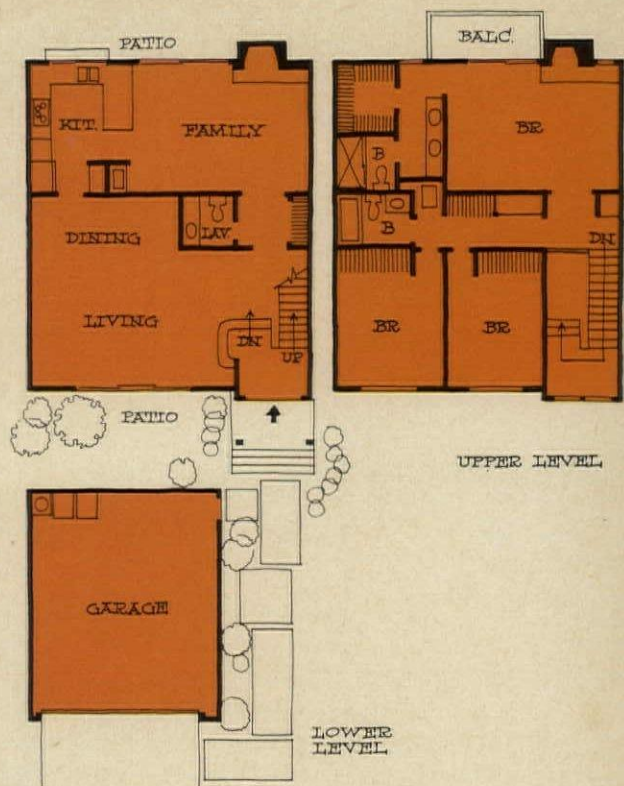
Owners have almost no yards to maintain in either front or rear. But the rear patios open out to greenbelts, so there is no feeling of being hemmed in. There are six townhouse models, ranging in price from \$27,995 to \$39,995, on leased land which averages \$250 a year. Fee purchase is also possible at an extra price averaging \$4,100. Details of four models are shown at right and on the next four pages.

**PATIO-HOUSE THEME: PRIVACY AND THE PRESTIGE OF BIGGER FRONTAGE.** There are four models, priced from \$33,995 to \$43,995, on leased land at an average of \$335 a year. Fee purchase of lots averages another \$5,600. Details of the four models are shown at right and on the next four pages.





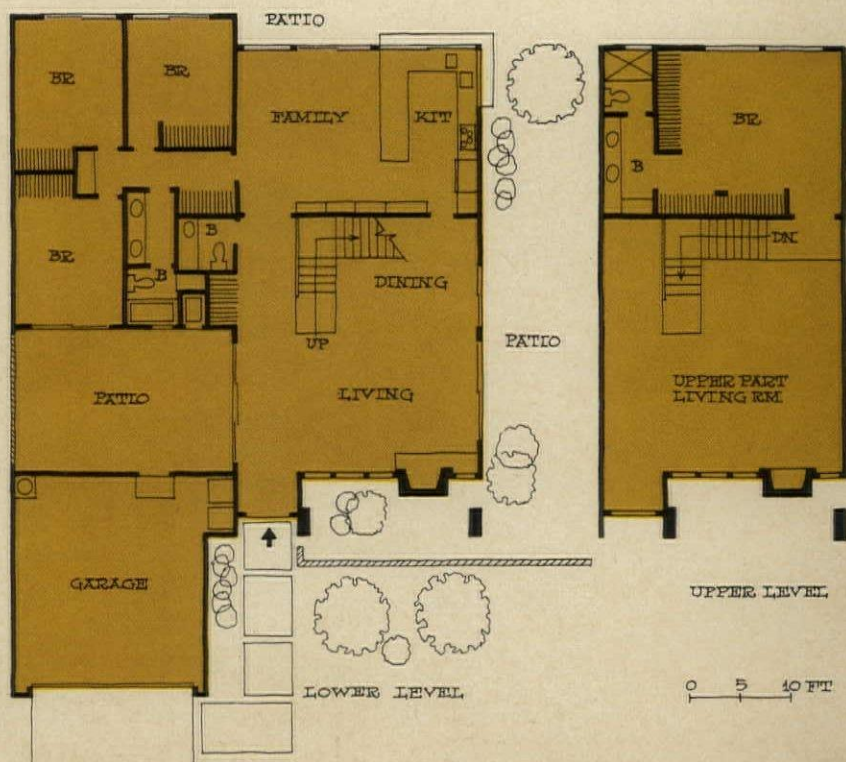
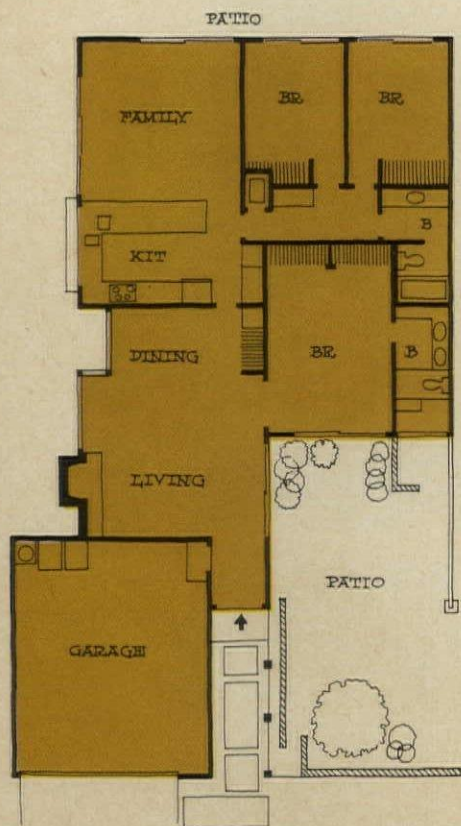
**FORMAL TOWNHOUSE** has a large entrance foyer and a separate dining room, with a small family room in the front. Second floor has three bedrooms and two baths. Price: \$33,995.



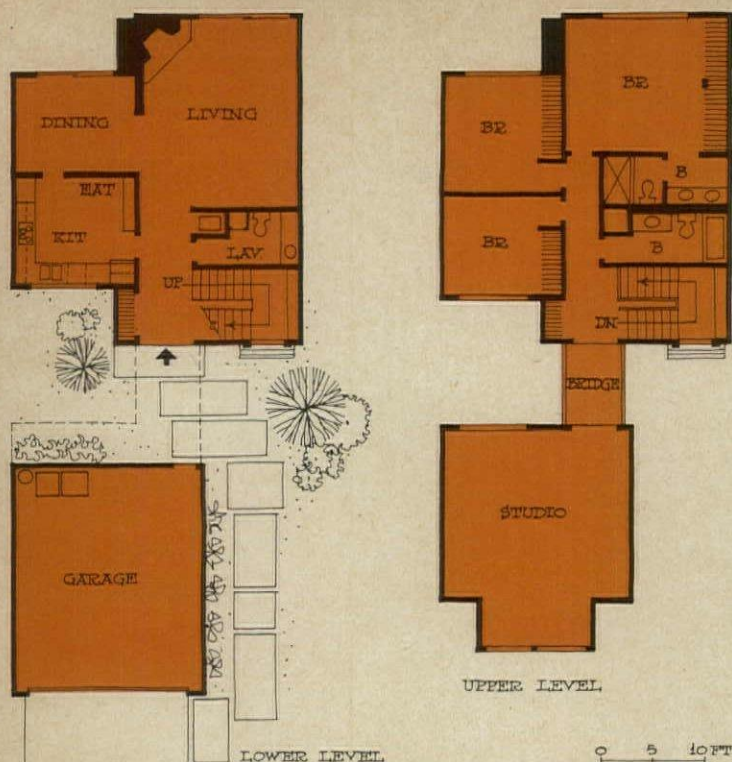
**INFORMAL TOWNHOUSE** is exactly the same size as the one at left, but lower floor is divided into just two big areas with kitchen opening to the rear patio. Price: \$33,995.

**ONE-STORY PATIO HOUSE** allows every room to open to at least one outdoor area. Note separation of adult and children's domains at front and rear. Price: \$33,995.

**TWO-STORY PATIO HOUSE** has three bedrooms on first floor, master bedroom suite on the second floor. An atrium augments side and rear patios. Price: \$40,995.

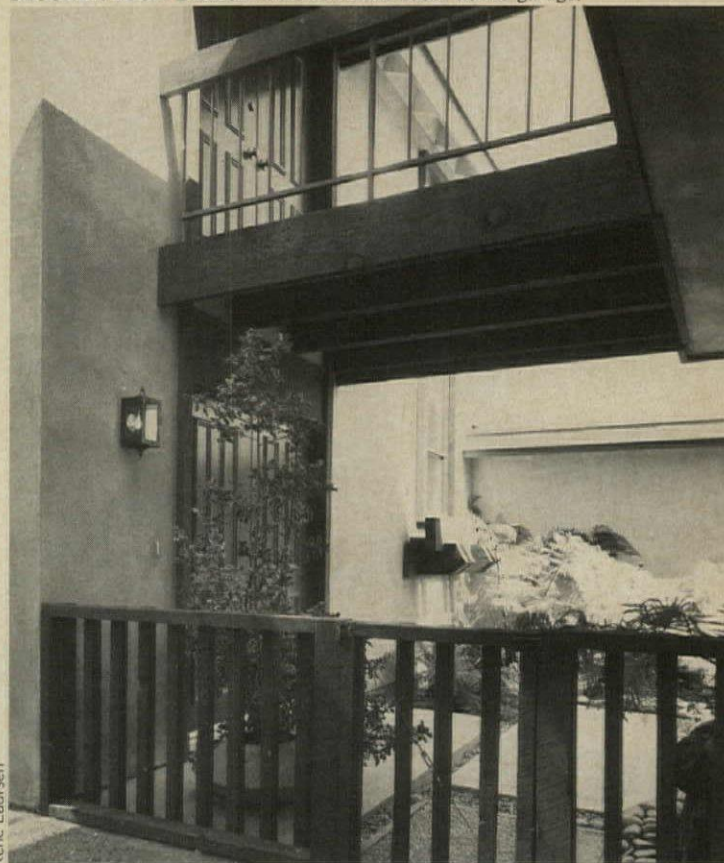


continued



**TOWNHOUSE WITH A BONUS ROOM** over the garage is priced at \$33,995. This is one of the shallowest of the townhouses, and excluding the garage room, it is the smallest. But despite its size, it offers a plan with an almost perfect traffic pattern plus such other features as two and half baths, a corner fireplace in the living room, and a dining-room patio in the rear.

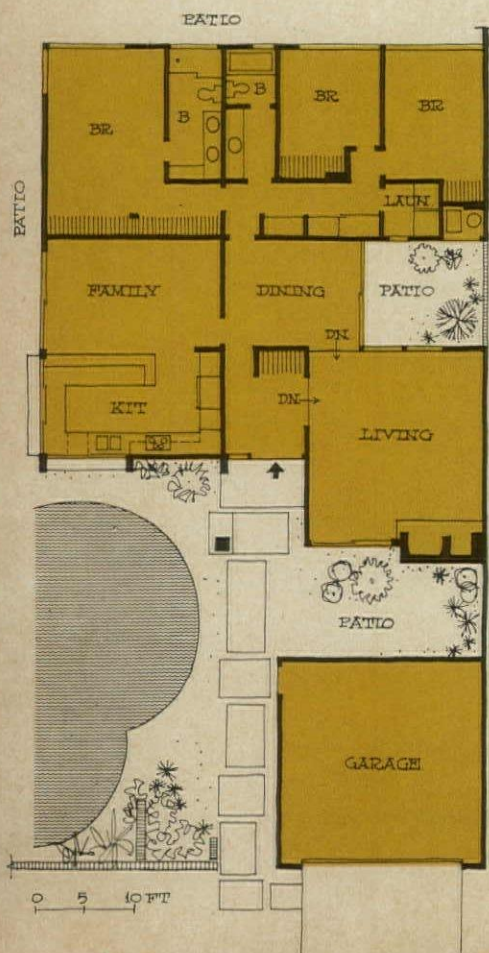
**SECOND-FLOOR BRIDGE** leads to bonus room above garage.



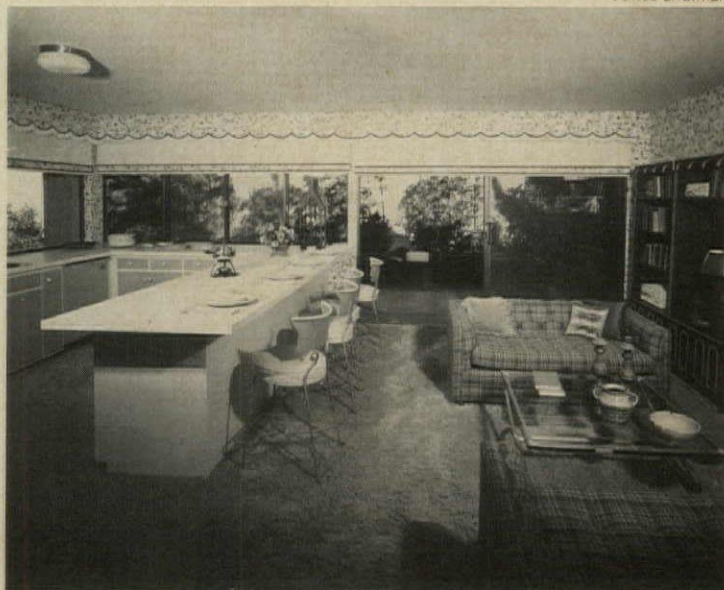
Rene Laursen

**A PATIO HOUSE WITH A FRONT YARD BIG ENOUGH FOR A POOL** shows clearly the

added appeal this type of unit offers over the townhouse. The kitchen-family-room area, obviously the center of family activity, opens to the pool on one side, and to a dining patio on another. Note also that the three main living areas—formal, informal and sleeping—are separated outdoors as efficiently as they are indoors. Priced at \$36,500, this model is second from the bottom of the line. The swimming pool is an extra in all models.



Julius Shulman



**KITCHEN-FAMILY ROOM** is completely glassed on wall opening to side patio.



Photos: Julius Shulman

**STREET ELEVATION** shows portion of garage roof raised for bonus room.



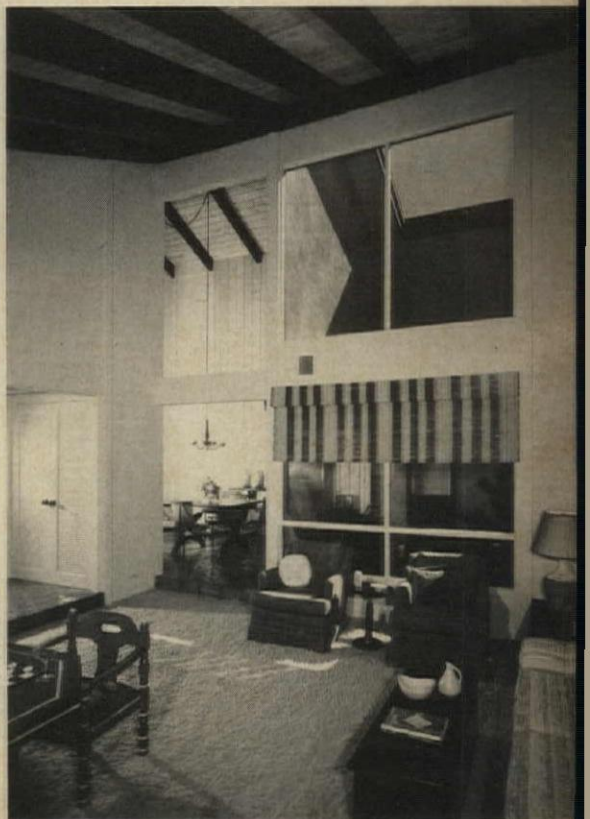
**BONUS ROOM** (above) in model is furnished as a recreation area; it can also be an apartment with one or two bedrooms and a bath. Living room (below) opens to a rear patio, has a corner fireplace.



**LIVING ROOM** (below) has a high glass wall opening to an atrium beyond. Dining room is visible through door at center, entry through door at far left.

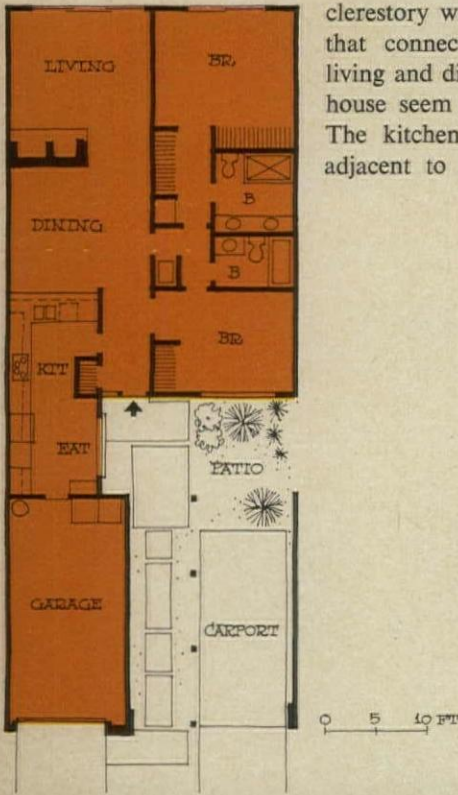


**POOL TERRACE** is between kitchen wing, left, and entrance walk, right.



*continued*

**THIS TWO-BEDROOM TOWNHOUSE** is the bottom of the price line in Village Three at \$27,995. Although it is small in area (about 1,100 sq. ft.) it does not feel cramped. High ceilings over the living area (*photos, facing page*), clerestory windows and a fireplace divider that connects rather than separates the living and dining rooms, all help make the house seem much larger than it really is. The kitchen is unusually well located—adjacent to both garage and front entry.



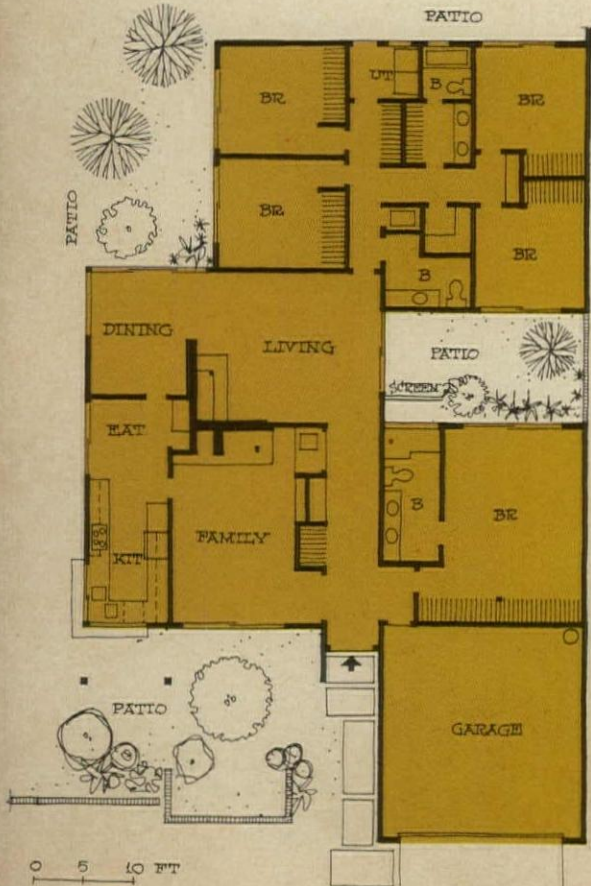
**ENTRANCE WALK** gets added spaciousness from carport visible at right.



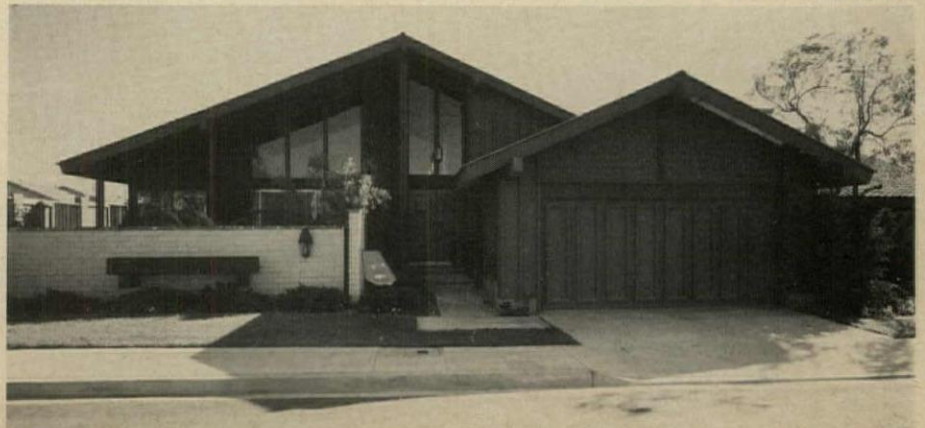
Rene Laurson

**THIS FIVE-BEDROOM PATIO HOUSE IS AT THE TOP OF THE PRICE LINE** at the Park, and

it proves the patio house's potential as a family home. At \$43,995 it offers an impressive list of features, including: 1) a four-bedroom, two-bath wing at the rear with three of the bedrooms opening out to patios and the fourth to the atrium; 2) a master-bedroom suite completely isolated from the bedroom wing, living area and outdoor areas; and 3) a living area split in two, with the formal living and dining rooms on one side and the kitchen and family room on the other. There are fireplaces in both the living room and the family room.



Photos: Julius Shulman



**FRONT ELEVATION** is impressively wide. Front wall is lower than side walls.



**LIVING-DINING AREA** is shown here in three views: from the kitchen (*above*) into the dining room, from the living room (*right*) into the dining room, and the living room itself (*far right*), with the front entrance visible just beyond the fireplace wall.



Photos: Rene Laursen

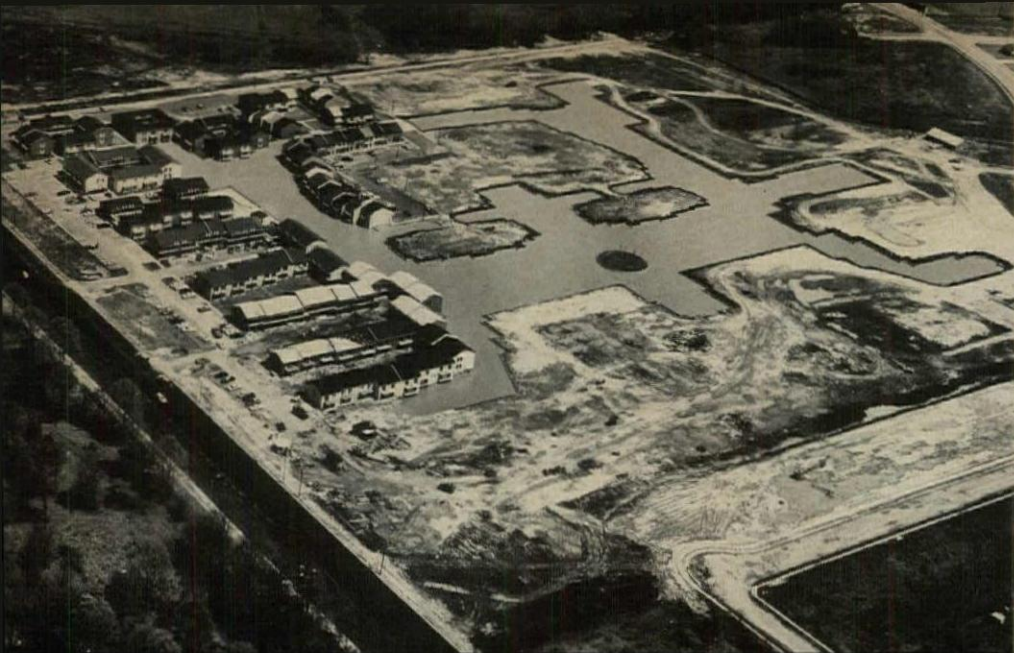


**FRONT PATIO** is adjacent to family room, at left. Entrance hall is at right.



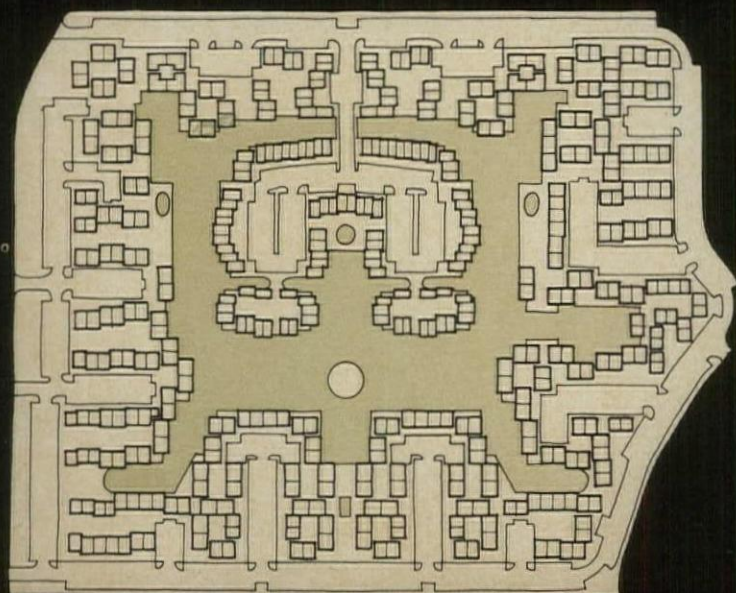
**LIVING ROOM** has a high fireplace wall as partial divider from dining room.

Photos: Julius Shulman



*This used to be a soggy, neglected field; today it's the site of one of the fastest renting projects in the Memphis market. Behind the transformation is the story of how a farsighted builder produced. . .*

# Waterfront apartments on land no one wanted



■ You're not looking at just another project on a man-made lake or just another rescue of water-logged land. What you are looking at—and what sets this project apart—is housing that is literally at the water's edge. Specifically:

- Building facades are flush with the lake's concrete retaining wall.
- Balconies overhang the water.
- Eventually, the water will lap just 2' beneath the balconies (the lake level shown above is 2' below normal).

Builder Irving Evans and his architect—Donald Lee Sickler of Baltimore—planned the project (called Meadow Lake) to create a canal-like environment reminiscent of Venice. Their site plan (left) puts 65% of the 122 townhouses and 616 apartments at the water's edge and most of the townhouses on an island. The lake wall was laid



out jaggedly so the waterfront buildings could be staggered to produce interesting shadow lines.

Before planning Meadow Lake, Evans faced a problem that had led other builders to bypass the site: Much of the land was 1½' to 2' below flood level. So he had to decide whether to fill the entire 42 acres or to dig a lake, thus reducing the buildable area to about 33 acres.

In taking the latter course, Evans opted for long-term benefits. A lake would create a highly desirable environment, thus assuring him of maximum occupancy and letting him charge higher rents. Meadow Lake rentals—roughly 14% to 24% above others in the area—range from \$125 for one-bedroom, one-bath apartments to \$235 for three-bedroom, 2½-bath townhouses; and there's a \$5 premium for lakefront

units. With the first phase of 203 units two-thirds completed, rentals were 45 units ahead of deliveries.

Evans also reaped some immediate savings. To raise the whole site above flood level, he would have had to truck in 150,000 cu. yds. of fill at \$1.25 a yard. By using 9 acres for the lake, he reduced the necessary fill to 75,000 cu. yds. And since dredging produced the fill, its cost was only 40¢ a yard.

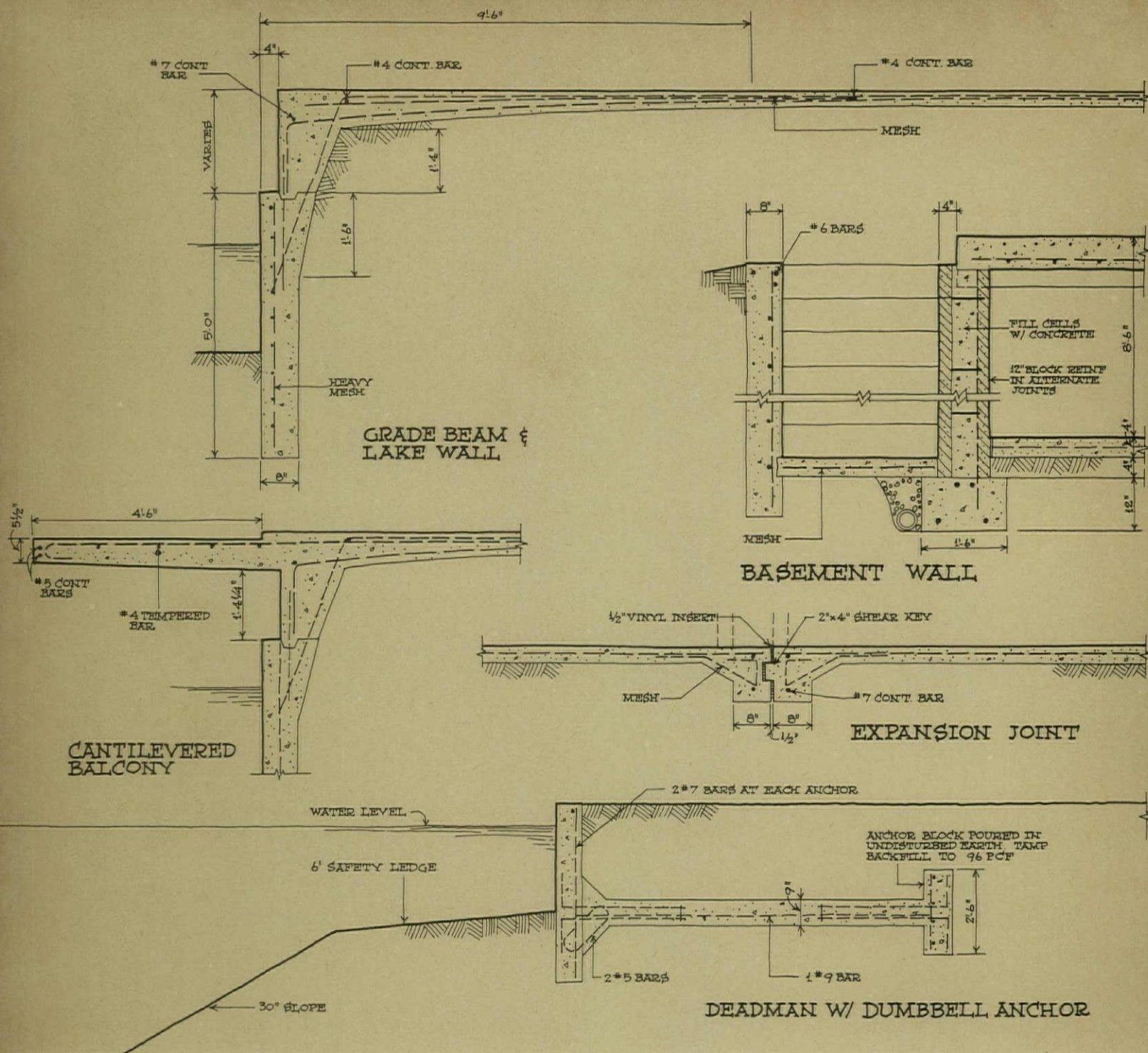
On the other hand, putting buildings right on the water made for extra costs. The lake wall is, in effect, part of the buildings' foundations (*see p. 64*), so it cost \$80 a unit compared with \$50 for normal bulkheading.

Tying the lake wall to the building foundations also complicated the site's legal description—so much so, in fact, that the

insurance company that financed the project was willing to lend on the dry land but not on the lake. The lender finally insisted that Evans guarantee permanent control of the lake by setting up a separate lake-owning corporation.

Besides coping with legal complexities, Evans had to consult soil and structural engineers to determine 1) how deep to dig the lake (9'), 2) how steep to make the underwater slope of the sides (30° from the horizontal) and 3) how much settling to anticipate in footings and slabs (2").

For the foundations of his buildings, Evans used a grade beam of poured concrete with steel reinforcing. And for the lake wall he used a design that looked simple enough until the work started. *For details of the foundations and the lake wall, turn the page.*



**Building a lake wall for water's edge housing turned out to be much tougher than it looked in the engineering plans**

■ First, Evans couldn't use conventional two-sided formwork for the wall. Reason: Earth on the house side of the wall couldn't be removed and backfilled because it had to remain 95% compacted to carry the weight of buildings right up to the wall's edge.

So the dirt had to be cut away precisely to leave a shear wall of undisturbed earth against which the concrete, 8" thick, could be poured directly. To do this, Evans had to design a one-face form with a bracing system to hold the form parallel to the earth wall while the concrete was being poured.

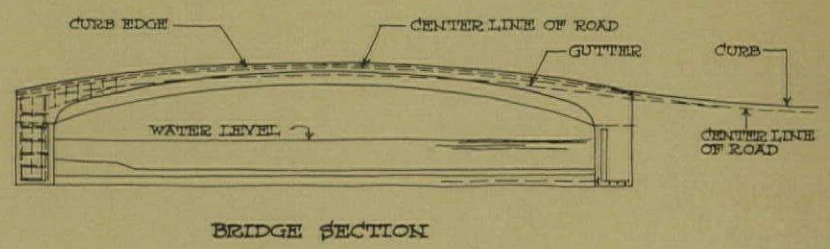
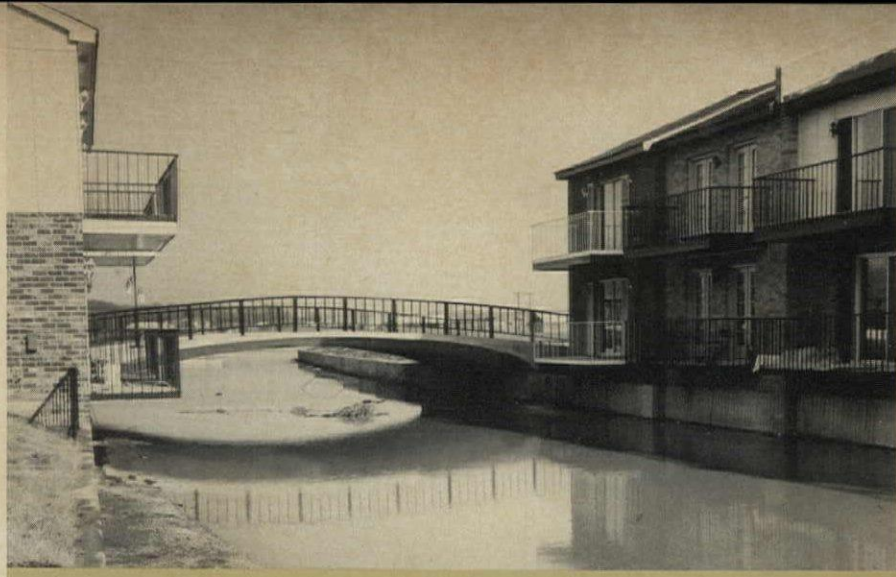
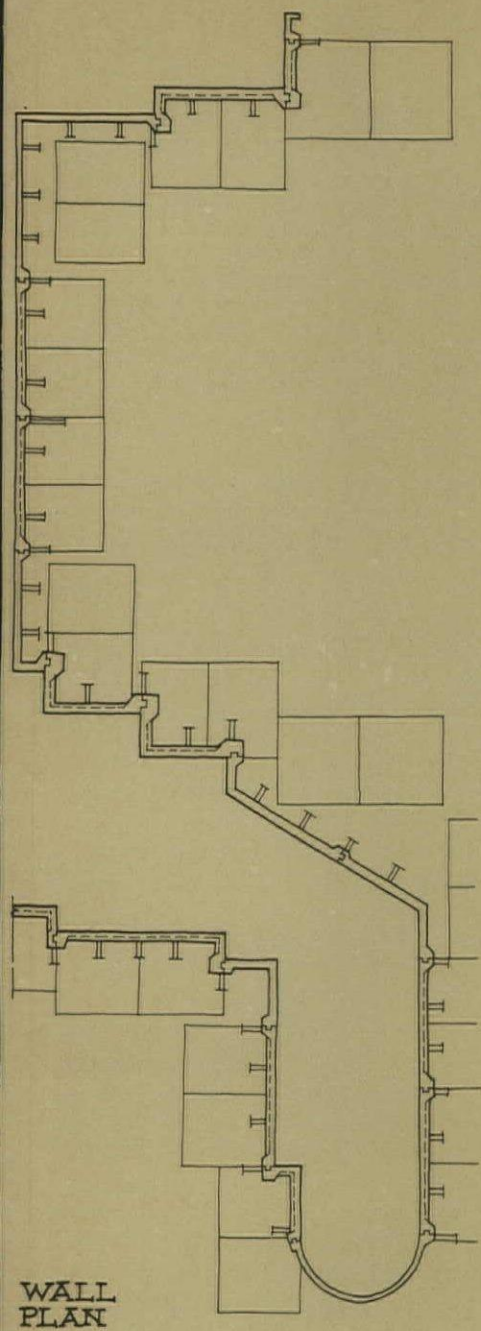
A second problem: The wall, whose total height is 5', had to extend 2' below the lake bottom. This meant digging a 2' trench flush with the 3'-high dirt wall at its base—an impossible job for the average

trencher, which needs working space on both sides. So Evans had to find a small ditch-digging machine with an offset chain that could operate against the wall.

And to keep the wall from tipping, Evans had to pour 10'-long deadmen every 18'. The deadmen (*drawing above*) are integral with the wall, and their dumbbell design provides holding power, which Evans verified by pulling on a sample deadman with a tractor.

Evans's wall has no footings because it isn't loadbearing. Slabs are tied into it (*drawing above*), but the only weight it carries is the brick veneer on the building facades.

To allow for expansion, the wall contains a construction joint at the end of each building. Vinyl water stops, inserted in the joints, permit expansion and contraction



**Building a concrete bridge costs 50% less when it is poured on dirt fill**

■ Normal cost of a bridge like the one shown above is \$6 a sq. ft. But this one cost only \$3.50 a sq. ft. because Evans built it without using conventional forms. He poured the concrete on dirt fill, then excavated the dirt after the concrete had cured.

Ground beneath the bridge was first excavated so a tie-rod could be laid across the channel to link the bridge's footings to each other. Then the dirt was backfilled up to roadway level, shaped to the arched and beveled contours called for by the designer and, prior to pouring, covered with a heavy vinyl liner and steel reinforcing. The only forms required were batterboards to retain the concrete at the roadway's edges.

The picturesque span is the sole access to Meadow Lake's island of townhouses.

without leakage (drawing above).

The entire 9,200 ft. of wall is continuously reinforced with overlapped No. 4 rebars. Welded-wire fabric could also have done the job but would have cost more. And Evans could have built the wall with corrugated asbestos panels or creosoted timbers, but concrete priced out lower than asbestos and promises less maintenance than timbers.

The lake bottom's slope doesn't start at the shore. Instead, there's a flat, 6'-wide ledge, where the water is 2' deep, along the shoreline. The 2' depth was required by the local health department because mosquitoes breed in shallower water. The ledge itself is a safety measure in case children should fall over the lakeside wall. It is protected from erosion by a layer of gravel.

**Lake maker Irving Evans is a veteran earthmover and a marketing pioneer**



■ His Evans Construction Co.—part of Evans Enterprises, a two-generation family business—has had 20 years of earthmoving, land-developing and building experience.

Evans is also no stranger to lake building. His earthmoving jobs have included sewage lagoons as well as grading.

As an apartment marketer, Evans is one of the Memphis area's innovators. His initial garden-apartment project, now five years old, was the first in town to include dishwashers. And his current project is the first with clothes washers and dryers in each unit. He worked them into his compact kitchen plans by using a 24"-wide washer designed for mobile homes.

Evans is developing Meadow Lake as part of a 100-acre tract that will include single-family houses and a 100,000-sq.-ft. shopping center.

*continued*



**OVERFLOW BOX**, designed to handle anticipated rainfall, also contains drain valve so lake level can be lowered for cleaning.

**LANDSCAPED COURTYARD** (left) of apartment cluster is set back from lake's edge to leave space for one of project's five swimming pools.

**CANAL EFFECT** (below) is created by flanking balconies, arched bridge. Boat ramp (below, left) is one of several throughout project.



### Pre-completion tours of apartment living on water convert 95% of Meadow Lake prospects into tenants

■ Prospects aren't put off by the lake's muddiness or by the temporary exposure (during construction) of concrete work at the water's edge. Even at the project's half-completed stage, the charm of balconies overhanging the water and the suggestion of future boating and fishing are strong attractions.

To enhance the lake's value to tenants, Evans has stocked it with game fish and has built an 80'-diameter island for picnics. The project will also have a five-acre playground, five swimming pools and an elaborately illuminated fountain with colored light patterns to be changed 150 times an hour by a computer system. There will be two parking spaces for each unit.

When the lake is brought up to normal level (during construction it has been kept 2' below normal), silt won't be picked up

from the safety ledge (see p. 64), and, Evans says, the water should be particularly clear. In fact, to make the lake as clear and as clean as drinking water, he sank his supply well down to the site's artesian strata—a distance of 385'.

The well's 6" shaft feeds into two 4" lines, which empty into the lake over two separate waterfalls. A shutoff valve on each of the 4" lines lets Evans regulate the amount of water passing over each of the falls. The well's size was determined by the amount of water that could be expected to 1) evaporate, 2) leak out and 3) be augmented by rain. Overflow boxes (top right) will handle any sudden rise in the lake level caused by heavy rain.

To minimize pollution, all surface drainage—except on the townhouse and picnic islands—slopes away from the lake.



*Want to hear more from  
the residents of your next rental project?  
See more of them? Get to know them better?  
If so, here are . . .*

## **16 surefire ways to keep your apartment tenants complaining about noise**

Of course, no apartment builder in his right mind wants to do anything to rile up tenants. But the sad fact is that, despite all the recent talk about sound control, too many rental projects are still being designed and built with flaws that cause apartment-to-apartment noise transmission, tenant complaints and, eventually, high vacancy rates.

So says an expert who spends a good

part of his time pinpointing the reasons for noise problems in multifamily housing. He is Dan E. Morgenroth (*left*), manager of technical sales for the Home Building Products Division of Owens-Corning Fiberglas. Morgenroth, a civil engineer, has spent more than ten years inspecting hundreds of apartments. Broadly speaking, he traces the most prevalent noise troubles to these general sins of omission and commission:

- Too many builders leave the location of pipes, ducts and electrical outlets to chance or the convenience of subcontractors. Instead, says Morgenroth, they should make sure all such locations appear on plans.

- Too many builders put plumbing and ductwork in party walls and corridor walls. Instead, they should make every effort to leave these walls intact and to run pipes and ducts in interior partitions.

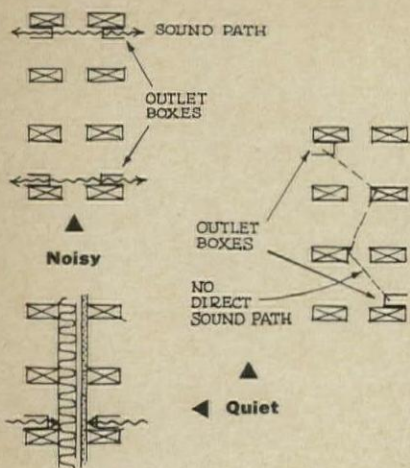
- Too many builders ignore the need for a team approach to noise problems. Instead, they should call on their subcontractors for advice and make sure each knows what the other is doing.

Any one of these sins, or any combination of the three, can produce noise carriers like those shown on the next two pages. You may have to spend more to eliminate these noise carriers. But usually there's no extra expense, and sometimes it even costs less to do the job right.



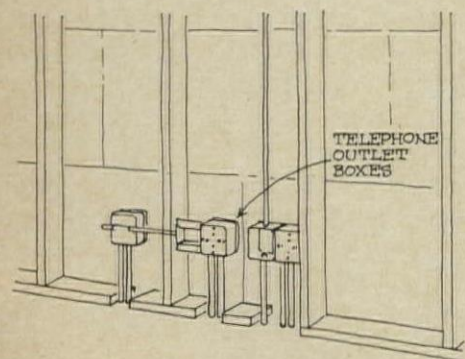
**SILENCER MORGENROTH**

*For a close look at the common noise carriers  
—and how to avoid each of them—turn the page*



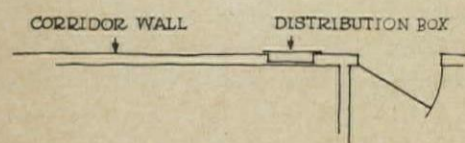
**The noisy way:** In double-stud or staggered-stud party-wall construction, install electrical outlet boxes back to back, or in the same stud space. This provides a straight noise path between apartments.

**The quiet way:** Install boxes at least 3' apart, so there's no straight path for sound. Or, if there's no way to avoid the back-to-back arrangement, insert a sheet of wallboard and a batt of insulation at least 2' square between the boxes.



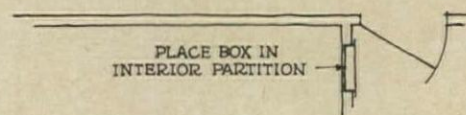
**The noisy way:** Telephone outlets—open frames without backs—are even better noise transmitters than electrical outlet boxes. So install them back to back in party walls.

**The quiet way:** Keep phone outlets at least 3' apart. If that's not possible, install an electrical-outlet box behind each phone outlet, and pack the space between them with wallboard and insulation.

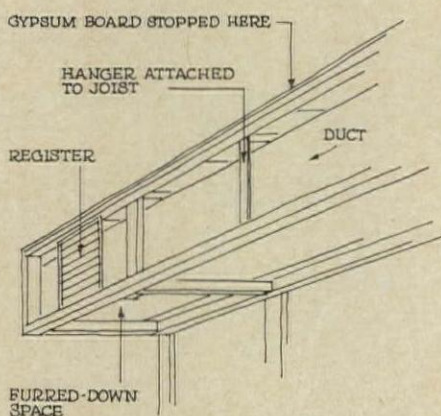


**The noisy way:** Install distribution boxes in corridor or party walls. That way, you'll

have to leave a floor-to-ceiling cavity a couple of feet wide for each box, so the sound-reducing ability of the wall will be no better than that of the wallboard that covers the cavity.



**The quiet way:** Move the distribution box to the nearest interior partition, and leave the corridor wall intact.



**The noisy way:** Have your rough carpenters frame the box section above the kitchen cabinets before the drywall is installed. Then the drywall contractor will have to stop at the framing, leaving the whole top corner of the kitchen open to the between-floors space above. You can make an even better path for noise by putting an air duct and a register in the furred-down space. This will transmit the sound of footsteps from the floor above more directly into the kitchen. And if there are two kitchens back to back, you can have a lateral as well as vertical noise path.

**The quiet way:** Don't build a box section. This lets you install drywall all the way from wall to wall and from floor to ceiling, also saves on both labor and lumber. And, the cabinet top can serve as an extra shelf. If you have to run ducts, conceal them with a luminous dropped ceiling at cabinet-top level or a fascia from cabinet top to ceiling.

**The noisy way:** In garden apartments, run ducts—excellent noise transmitters—from central heating/cooling equipment through the walls in one apartment to the registers in the ones above.

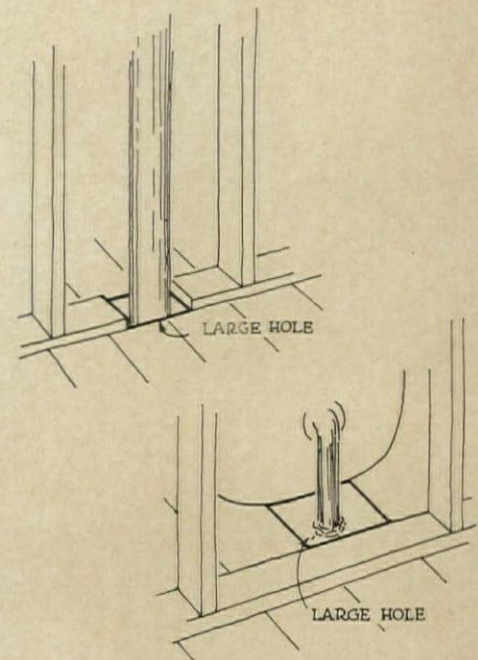
**The quiet way:** All other things being equal, consider installing individual heating/cooling units in each apartment.

**The noisy way:** Install range-vent ducts in party walls, preferably back to back with the ducts from adjoining apartments.

**The quiet way:** Plan your kitchens so that vent ducts can go on outside walls. And for quieter performance, install vent fans at duct outlets rather than directly over ranges.

**The noisy way:** Nail plywood subflooring to joists; nails will eventually work loose and cause squeaks.

**The quiet way:** Instead of nails, use one of the new adhesives; four nails, which you can later remove, will secure each plywood sheet until the adhesive sets.

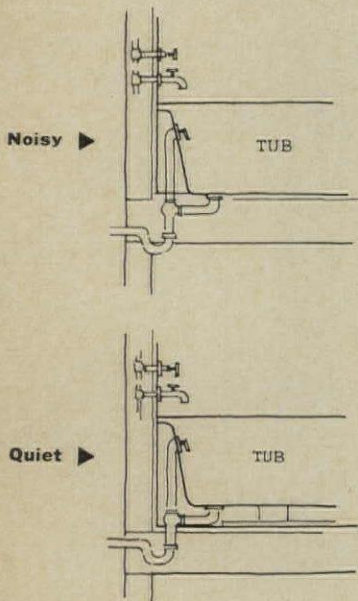


**The noisy way:** Run plumbing through studs, joists, plates and other framing members and simplify the job by cutting large holes for small pipes.

**The quiet way:** If possible, run piping along walls, not inside them. For example, in a kitchen cabinet the loss of usable space will be minimal. Also, to minimize both vibration and sound transmission, isolate pipe from framing members with 1"-thick pipe covering, or pack spaces with insulation. Most important, plan plumbing so that pipes are clustered and thus penetrate walls at one point rather than several.

**The noisy way:** Cut nice, big holes in bathroom floors to accommodate not only the vertical tub-drain lines but the horizontal segments as well; then run drain lines into party wall. So that way, you'll trans-

mit noise to both the apartments below and those next door.



**The quiet way:** Raise the tub, and use an above-the-floor drain so that only the vertical drain line penetrates the floor; also, run the drain line into a partition rather than a party wall. Of course, keeping plumbing lines out of party walls costs extra—you have to run a stack in each apartment. But the extra cost will be partly offset by simplified installation—your plumbers will have more working room.

**The noisy way:** Don't butt plywood sub-flooring sheets together tightly; cracks between them will permit vertical sound transmission.

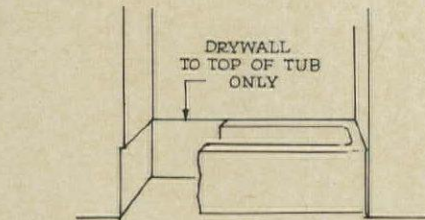
**The quiet way:** Make sure the sheets butt tightly; and if you want a first-class job, spend some extra money for either tongue-and-groove plywood or 1/4" particle-board overlayment. When installing particle board, put full-size sheets under heavily traveled areas and smaller pieces in lightly traveled places like closets.

**The noisy way:** Jack drywall up against the ceiling, and leave a gap between the sheet and the floor; then conceal the gap with baseboard. If the party wall ends at a masonry wall, stop the drywall at the furring strip instead of at the masonry.

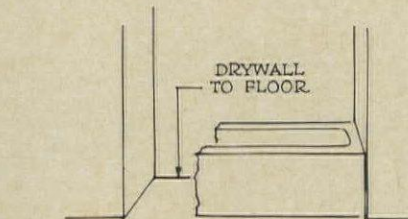
**The quiet way:** Try to fit drywall snugly at floor, ceilings and corners. If there are still gaps, seal them with non-shrinking gypsum plaster.

**The noisy way:** If a finished wall has holes around utility lines, simply conceal the holes with cover plates.

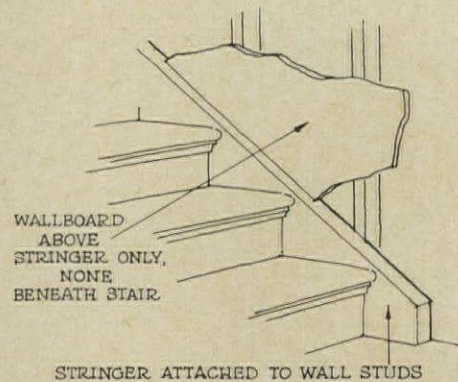
**The quiet way:** Before installing cover plates, pack the spaces around pipes and wires with scraps of insulation or with non-shrinking plaster.



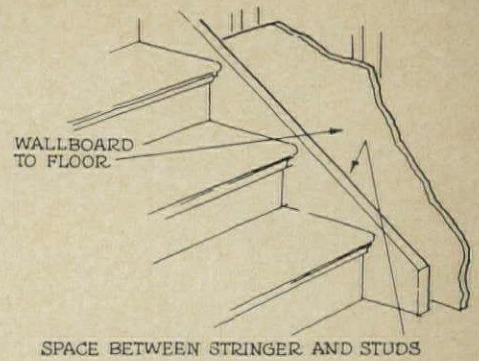
**The noisy way:** In bathroom party walls, run drywall only to the top of the tub. This is especially effective if two tubs on opposite sides of the same party wall are linked by a common drain line—a good sound transmitter.



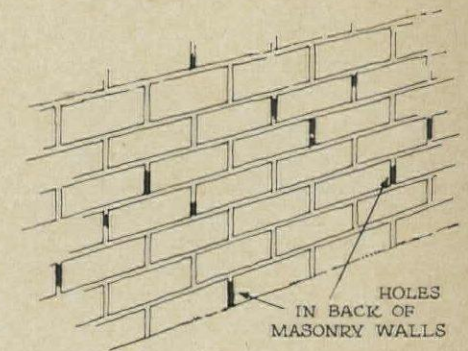
**The quiet way:** Install drywall all the way to the floor behind the tub. This will cause scheduling problems—you have to install the drywall before the tub goes in—but the result is well worth the trouble. Better yet: Plan bathrooms to keep tubs off party walls.



**The noisy way:** Nail staircase stringers directly to studs in corridor walls. This makes it impossible to install a single sheet of wallboard from floor to ceiling in the hall, and downstairs tenants will have the impression that outsiders are literally walking up their walls.

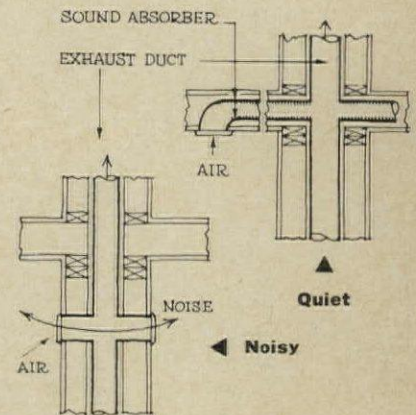


**The quiet way:** Make staircases free-standing, leaving a 3/8" space between stringers and wall studs.



**The noisy way:** Assume that a brick wall—in an apartment building entry, for example—is an effective sound barrier. It isn't because of voids in the mortar, which are easy to see in the back of the wall.

**The quiet way:** Fill voids by putting a coat of plaster on the back of the wall.



**The noisy way:** Install bathroom exhaust ducts back to back, creating a direct opening from one apartment to the next.

**The quiet way:** Eliminate the straight noise path by putting the ducts in the ceiling. Then minimize vertical noise transmission by covering the ducts with a sound-absorbing material such as fiberglass insulation.



## The custom house at its best— nine award winners

The nine custom houses shown on the following 14 pages were among 17 cited for awards in the 1969 Homes For Better Living program. Eight other custom winners were mountain or beach second homes and will be published later this year.

Even a casual glance through the winners shows three distinct trends that are likely to eventually make their way into built-for-sale housing:

1. There is less and less applied decoration and more and more use of shapes and masses to create visual interest. The box is dead.
2. Wood and plywood are used to their fullest capabilities, both esthetically and structurally.
3. Window and wall openings are of every size, shape and dimension.

The HFBL is the oldest and largest residential design awards program in the nation. It is sponsored by the American Institute of Architects, in cooperation with HOUSE & HOME and *American Home*.

*For a look at the nine houses the jury (below) liked, turn the page.*



**THE JURY** (left to right):

REX WHITTAKER ALLEN, FAIA, San Francisco

WALTER F. WAGNER JR., AIA, Editor, ARCHITECTURAL RECORD

CHARLES W. MOORE, AIA, New Haven

LOUIS SAUER, AIA, Philadelphia

PHILIP J. MEATHE, FAIA, Detroit

Photos: Robert Lautman



# Honor Award

This urbane townhouse by Architect Hugh Newell Jacobsen was designed to blend easily with the 19th century houses that flank it on a narrow tree-shaded street in the Georgetown district of Washington, D.C.

A burgundy-colored brick, dark grey mortar, and black steel window trim were used to make the house seem a natural addition to the streetscape despite its contemporary design. The steel-framed bay windows (*photo, left*) project 2' beyond the front building line, and floors are carried right into the bays. The heart of the house is a pair of circular-stair towers, capped by clear plastic domes 10' in diameter that flood the center of the house with light. A formal garden opens off the living room, and is overlooked by the tall narrow slit windows of the two-bedroom floors above.

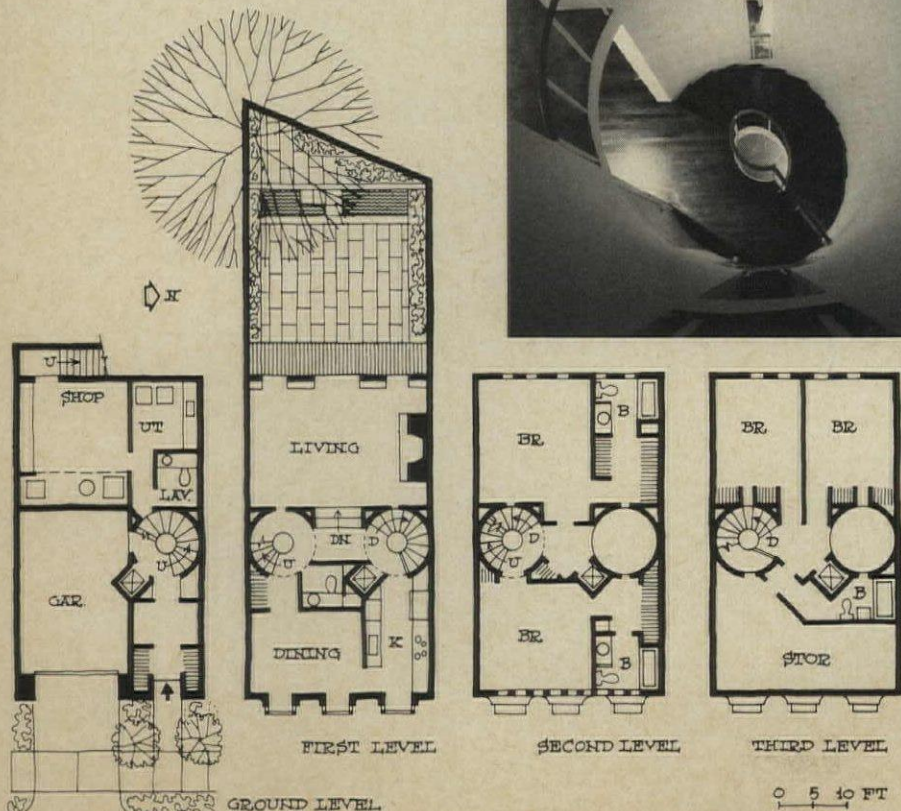
Elvin Brincefield was the builder of this 3,300-sq.-ft. house, and Lester Collins was landscape architect.



**LIVING ROOM WALL** contrasts the solidity of floor-to-ceiling bookcases with the tall, narrow windows and door that open into the walled garden beyond.



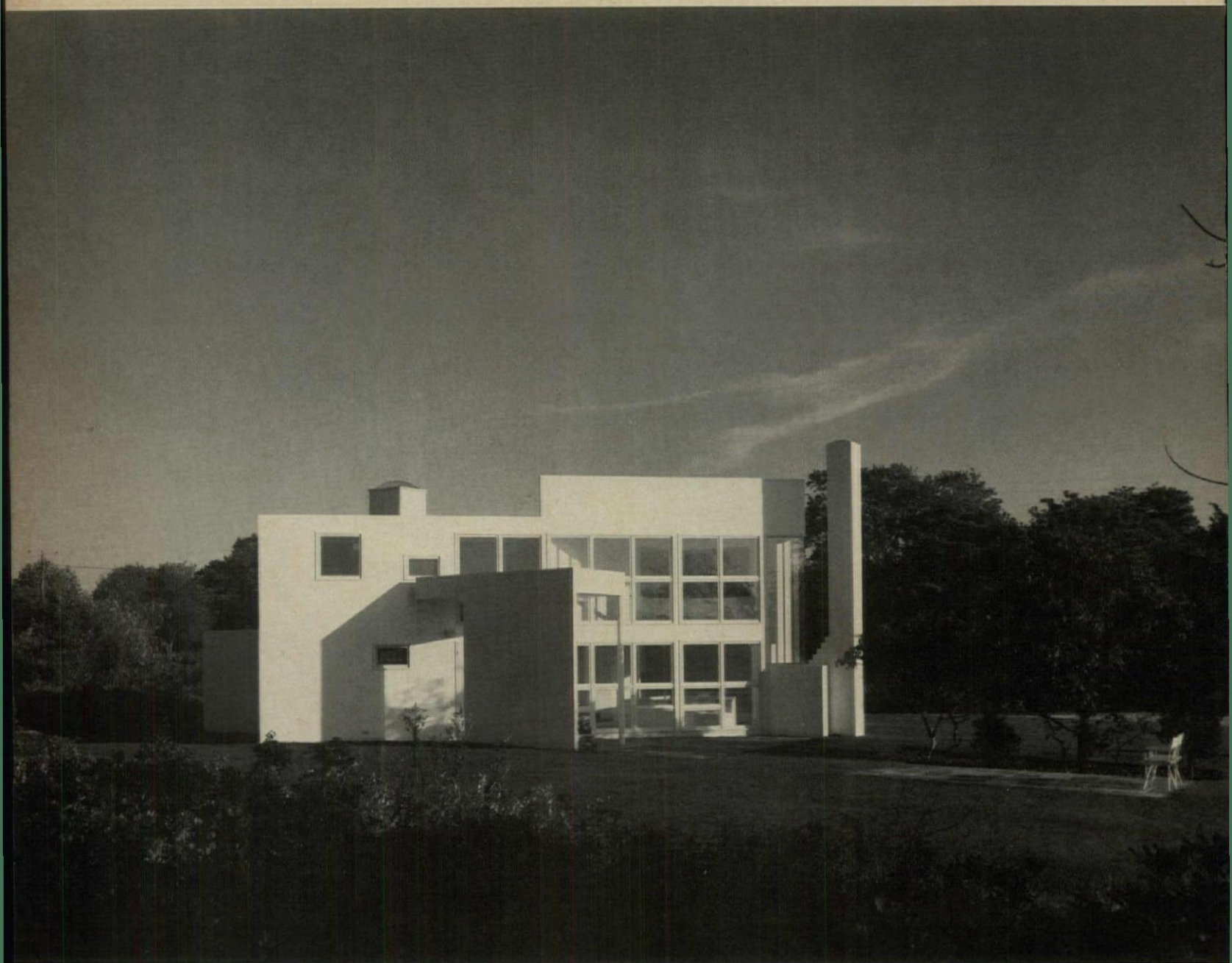
**CIRCULAR STAIRWELL** (*left*), seen here from above, also brings light from skylight to lower floors.



**FLOOR PLAN** shows twin stairwells supplemented by a small elevator.

**GARDEN ELEVATION** (*below*) shows variety of fenestration on three levels. All windows are ceiling height and recessed in wall.





**RIGID GEOMETRY** of house (seen here from northwest) contrasts with the relaxed living of a vacation area.



**LIVING ROOM** (*left*) is walled in glass (lower sash are operable). Ceramic-tile floors, woodwork, walls and plastic laminate countertops are all dead white, with occasional accent colors.

**SEATING ALCOVE** in living room (*right*) is focused on the deeply recessed fireplace.



# Honor Award

Photos: © Ezra Stoller (Esto)

This house is not carved from a block of white marble, as it seems to be. It is actually made of taped-joint plywood, painted white, over a wood-frame structure and a few judicious supporting steel columns.

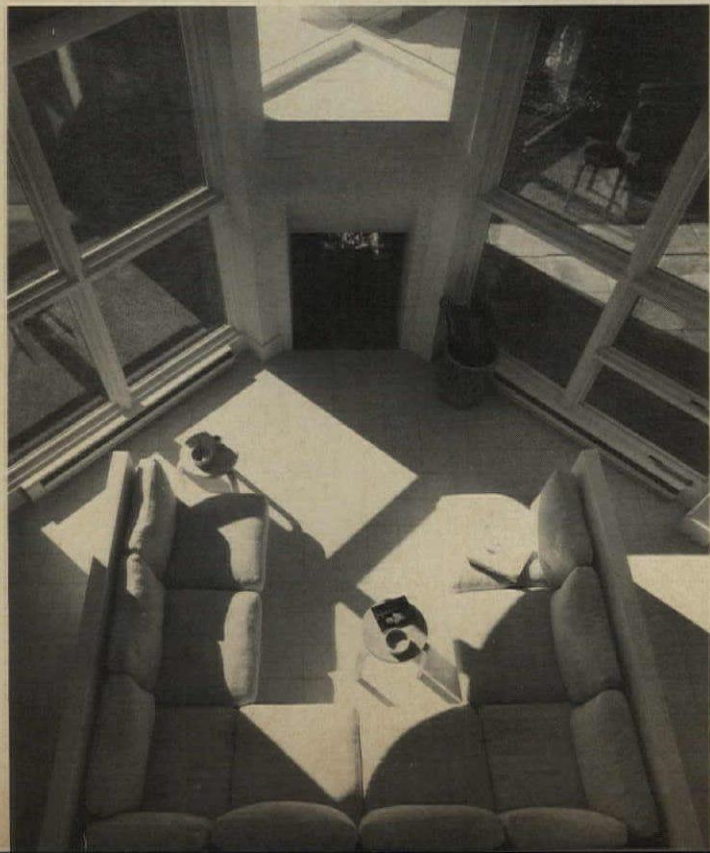
Architect Richard Meier planned this 2,000-sq.-ft. Easthampton, N.Y., house for weekend and summer use by a young, active family of five. For family activities, he provided a lofty, 2½-story living room (*bottom of facing page*), made even more spacious by its contrast with an adjoining low-ceilinged dining area. Tucked away in the angular plan are four bedrooms, kitchen, playroom and 2½ baths.

A blank wall faces the public road, and major window openings are sheltered by a small group of trees that give a measure of privacy.

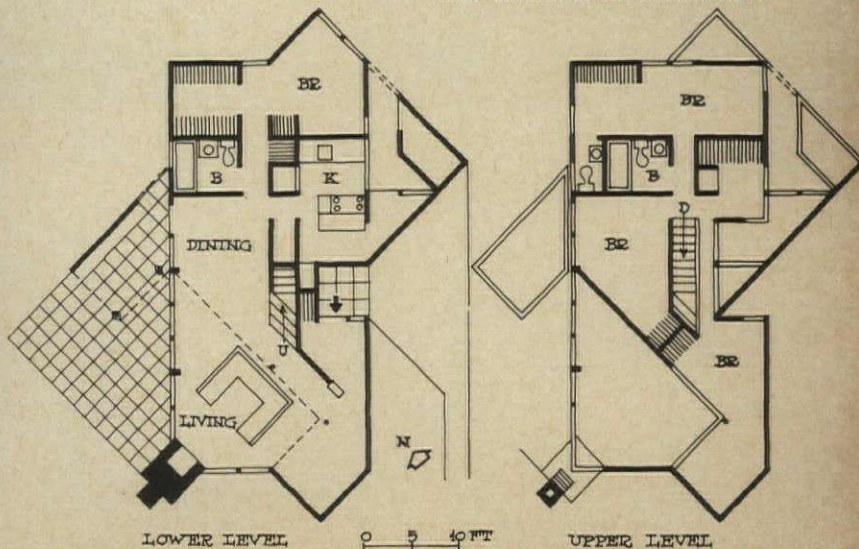
### A strong minority report

Indicating the complete independence given to all HFBL juries, this house, which so impressed three jurors, brought the following emphatic disclaimer from two others:

"Two members of the jury felt that this sculptural quality had been bought at far too heavy a price, since it forces conformance to a rigid discipline and interferes with the flexibility needed for normal family living. They questioned the success of the house even as sculpture, and felt it undeserving of any award."

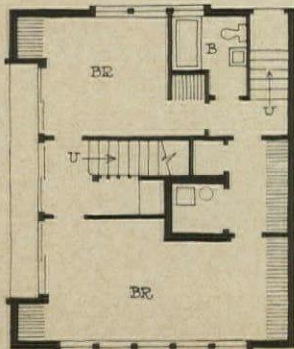


**FREE-STANDING CHIMNEY** is dominant element in this exterior view.

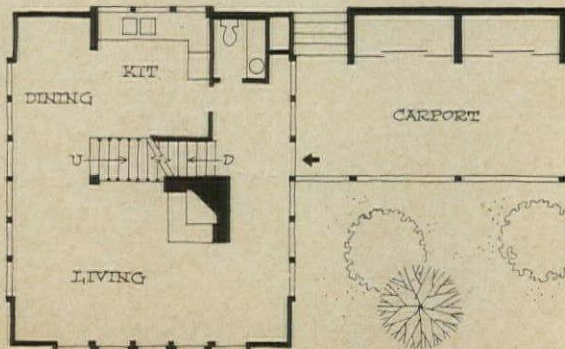


**FLOOR PLAN** shows how angles in house provide unexpected spaces and interesting room shapes.

*continued*

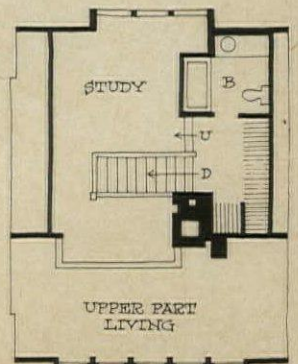


FIRST LEVEL



SECOND LEVEL

0 5 40 FT



THIRD LEVEL

## Honorable Mention

Photos: Lens-Art

This West Lafayette, Ind., house has modest dimensions (28' x 30'), but it gets 2,400 sq. ft. of area into its three levels and gives the look and feeling of far more space even than that.

A U-shaped bedroom-and-study is located on a balcony overlooking the main living area, and there is a guest apartment on the lower level that opens to grade. The upper levels are given a feeling of unhindered openness by a continuous plexiglass skylight along the peak of the roof which lets sunlight penetrate from one end of the house to the other.

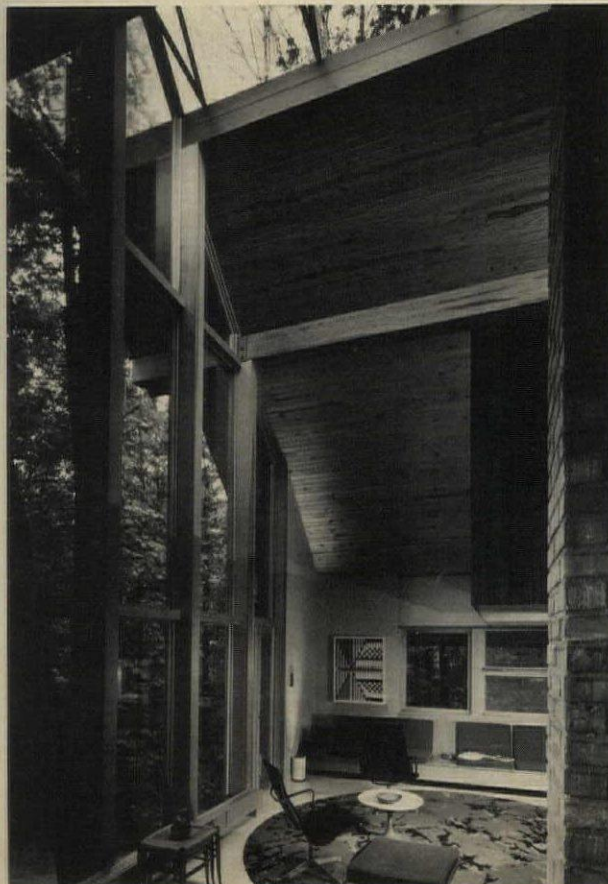
Architect E.H. Brenner was associated with Perkins & Will Partnership in the design, and Don Martin was the contractor.



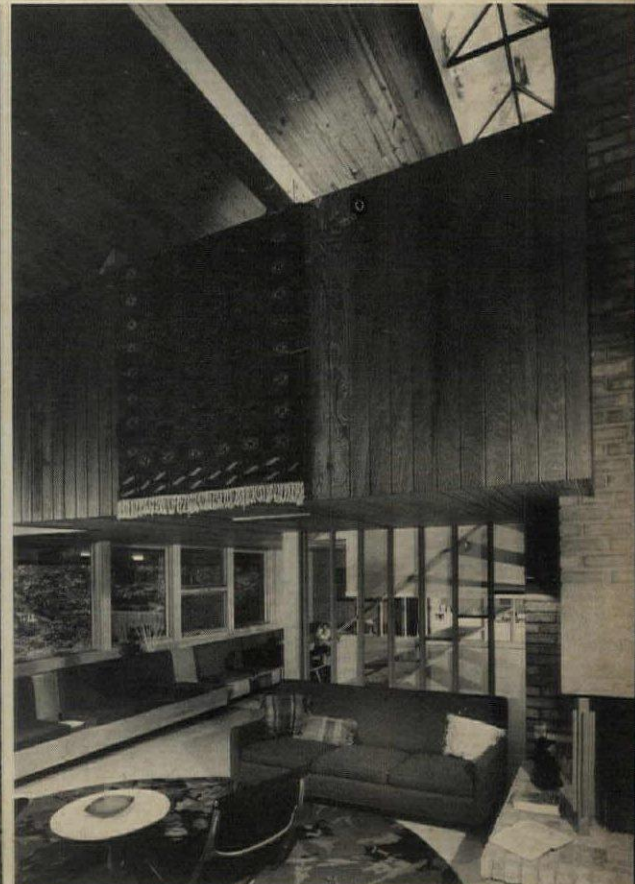
**UPPER LEVEL** (above), has bookshelves tucked under sloping roof and natural lighting from skylight. Wood interiors (two views, below) are of boxcar siding, redwood, and clear stained pine.



**END VIEW** shows window wall extending up to the peak of the roof, with roof projections shading the glass and adding interest to the overhang. Carport bridge connects house to road.



**THREE-LEVEL PLAN** puts guest apartment, living area, and bedroom/study on different floors.



continued

# Honor Award

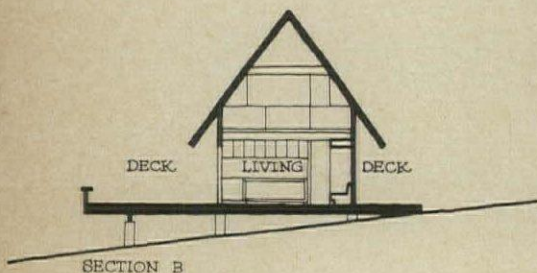
Photos: Paul Steucke

A strict budget (\$16,000) and a difficult site (a legal flood plain bordering a creek) were the key problems in designing this small (1,168-sq.-ft.) house in McLean, Va.

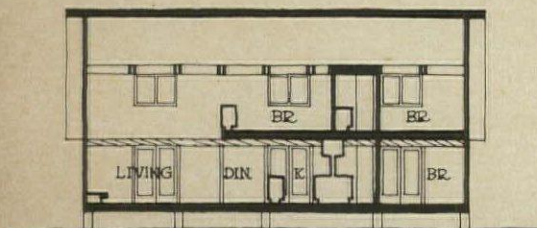
Architect Robert W. Mobley, who acted as his own contractor, laid out a shallow (16'- deep) plan to fit the house on the allowable space, then added spacious decks on concrete piers well above any potential flooding. Simple balloon framing made the living room two stories high, with two bedrooms in the peaked upper level. A future bedroom could be added over the present open living room.



**RAISED FOUNDATION** (above and bottom) gives ample clearance against high spring-flood waters.



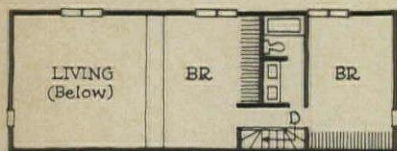
SECTION B



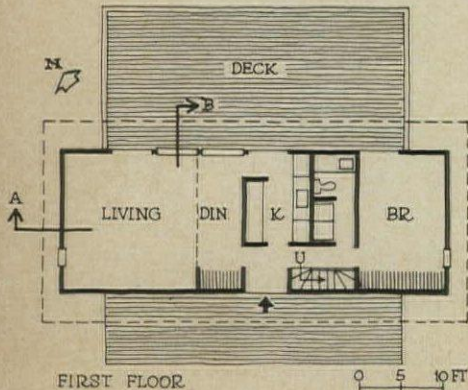
SECTION A

0 5 10 FT

**SECTIONS** show simplicity of construction and arrangement of master bedroom overlooking the open living area below. Overhangs shelter both decks.



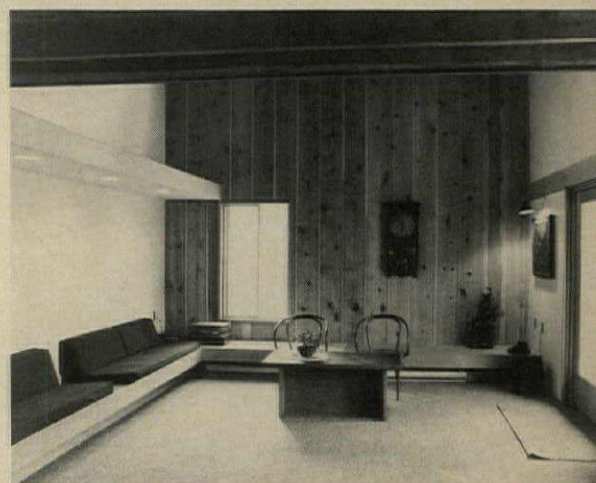
SECOND FLOOR



FIRST FLOOR

0 5 10 FT

**FLOOR PLAN**, a simple rectangle, gives every room at least one comfortable 16' dimension.



**LIVING ROOM** (right) conserves space with built-in seating along two walls. Batten treatment on far wall follows the 12" stud spacing of the balloon framing.



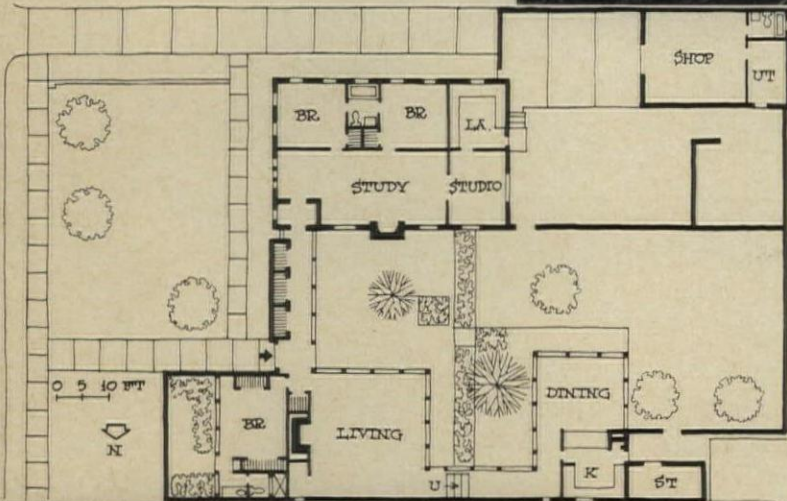
# Award of Merit

Photos: Frank Lotz Miller

A small existing house on a typical subdivision lot in an established residential area of Little Rock, Ark., served as a framework for this 2,283-sq.-ft. addition. An adjoining corner lot was bought to provide the necessary room to expand.

The architect—Wittenberg, De-loney & Davidson—used the older house for extra bedrooms and a study, then added two pavillions—one a living/master bedroom wing, the other a smaller kitchen/dining area. All three are connected by glass-walled galleries, and enclose a completely private central courtyard.

High windows above the blank walls facing both streets provide visual privacy without creating the impression of an unfriendly facade.



**SITE PLAN** calls for a series of walled gardens with elements of house and outbuildings wrapped around them. Placement of buildings preserved mature trees (above).

**CORNER VIEW** shows addition placed right up against front and side yard setback lines. Slit windows break up long blank wall.



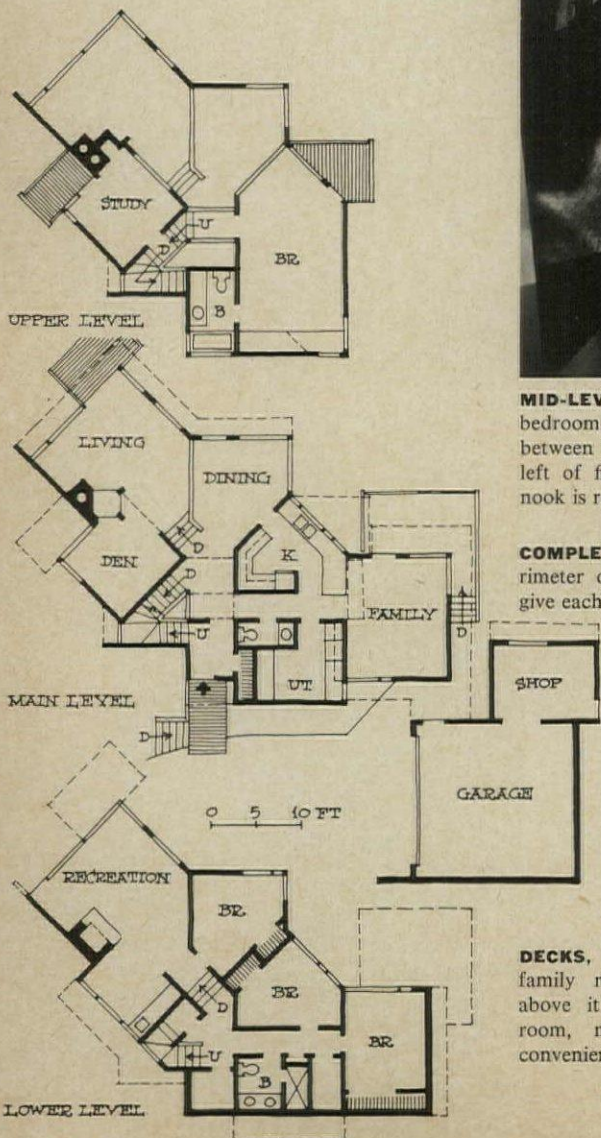
# Award of Merit

Photos: Art Hupy

There are six different levels in this 2,600-sq.-ft. house on Mercer Island, near Seattle (*here and photo, p. 70*). All have a view of a lake the house overlooks to the east.

In designing the house for a young family with three children, Architect Richard W. Hobbs put the children's rooms on the lower level, the common family and entertainment areas at the mid-level, and parents' bedroom and study above that. Result: an easy vertical and horizontal circulation combined with effective separation of areas.

Exterior cedar siding and cedar shingles blend naturally into the heavily wooded site, and interiors offer a contrast between white-painted drywall and wood ceilings. Builder was Leo Fisher.



**MID-LEVEL**, shown from master bedroom, has three-step separation between living and dining areas. To left of fireplace an intimate inglenook is recessed under study.

**COMPLEX PLAN** and irregular perimeter of house were required to give each room a view.

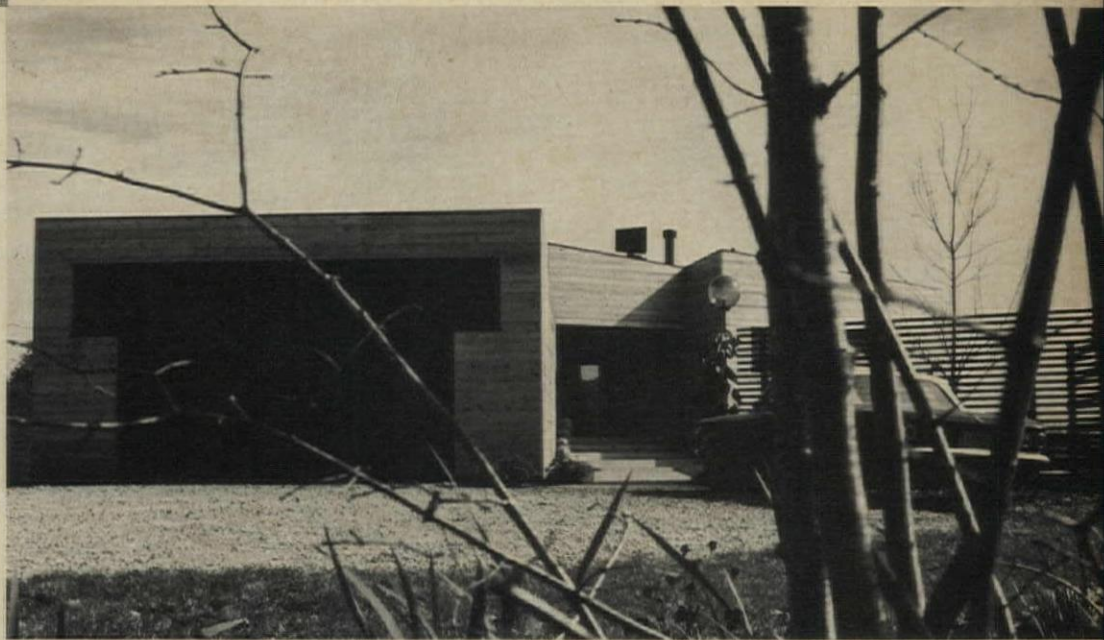
**DECKS**, a large one serving the family room and a smaller one above it serving the master bedroom, make indoor-outdoor life convenient.



## Honorable Mention

Although the hilltop site of this 2,290-sq.-ft. house is barren and exposed, a deep recessing of the important rooms gives a strong sense of shelter—an important requisite for most families. The house was designed by Thomas Reilly, partner in the firm of Crites & McConnell, for a family of three in Iowa City, Iowa.

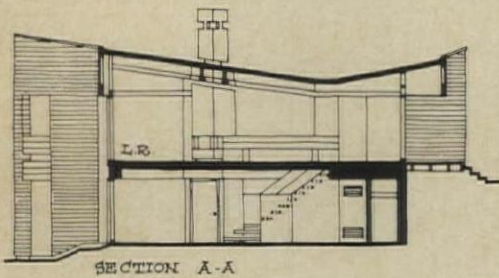
Ground-level terraces and upper-level balconies are all sheltered and angled sharply to avoid interfering with one another's (and neighboring houses') views of a small lake to the south. Exterior siding is cedar, and all interior walls are dry-wall. Contractor was Paul Witter.



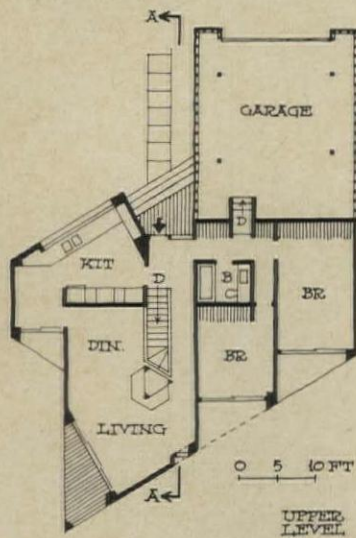
**FRONT VIEW** of entry elevation gives little hint of actual bulk of house (below).



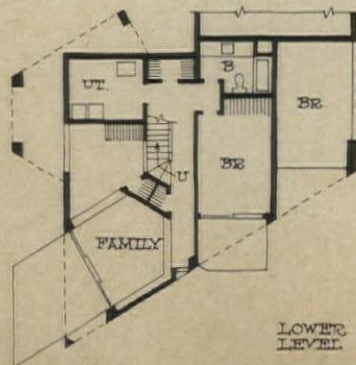
**REAR VIEW** is towering, shows how balconies and patios are given the sheltered look and feeling of porches. Clean detailing of openings got special mention from jury.



SECTION A-A



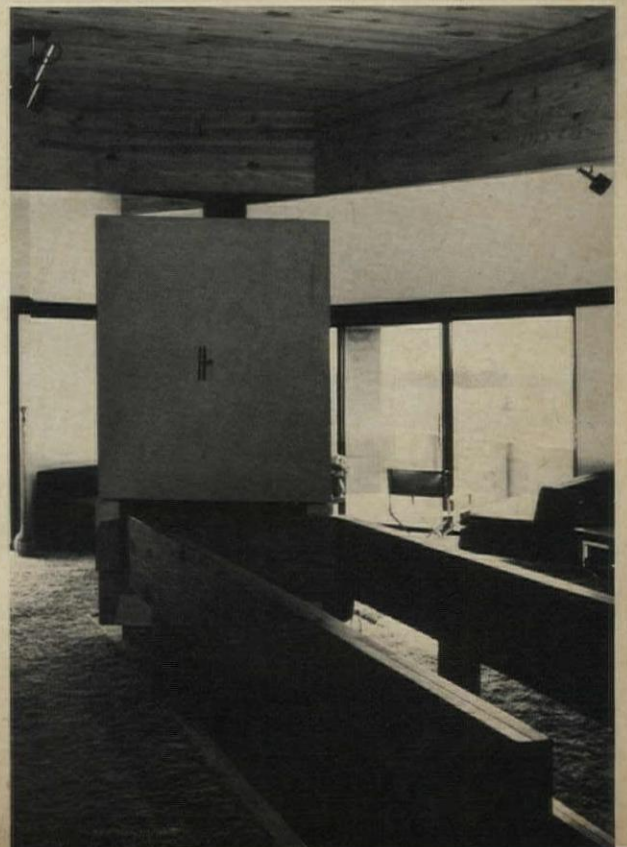
UPPER LEVEL



LOWER LEVEL

**SECTION AND PLAN** (left) explain how steep slope of land made lower-level rooms habitable.

**LIVING ROOM**, here viewed across stairwell from lower level, extends visually out onto triangular balcony. Wood ceiling adds to indoor-outdoor feeling.

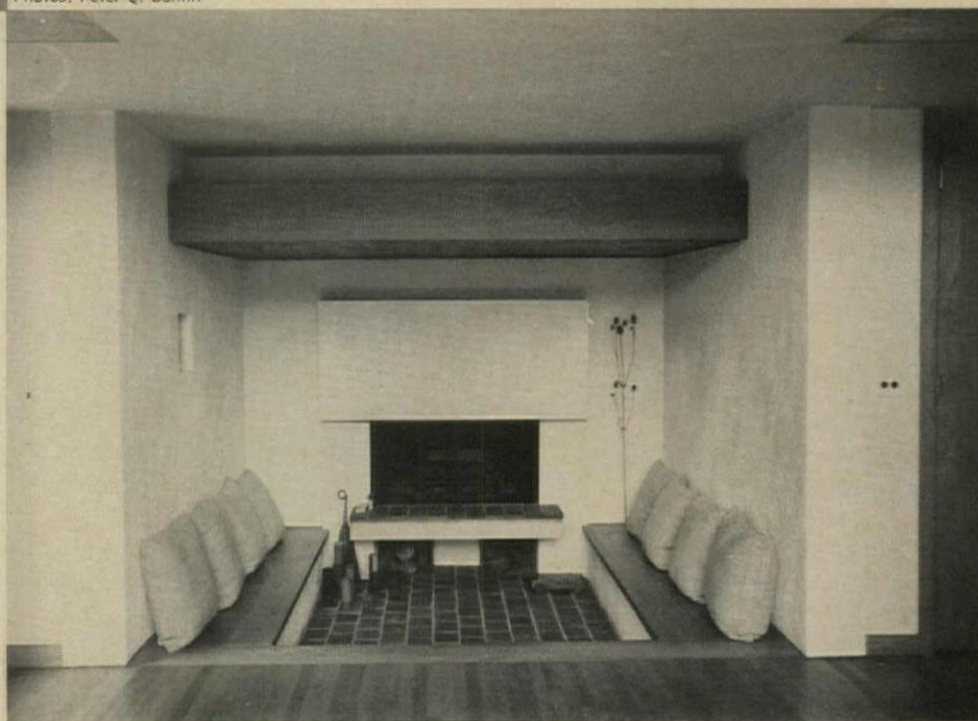


# Honorable Mention

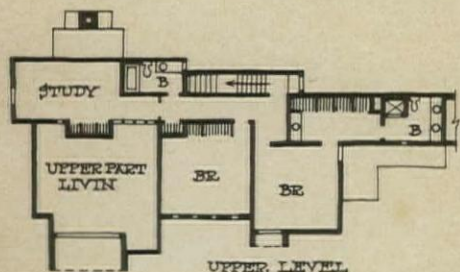
Photos: Peter Q. Bohlin

Using standard methods and materials (conventional wood framing and redwood exterior siding), Architects Bohlin & Powell were able to create a series of differing shapes and elements in this 3,520-sq.-ft. plan. Located at Bear Creek, Pa., the house was planned for everyday use by a mature couple, but it had to have enough flexibility to accommodate large groups for entertainment.

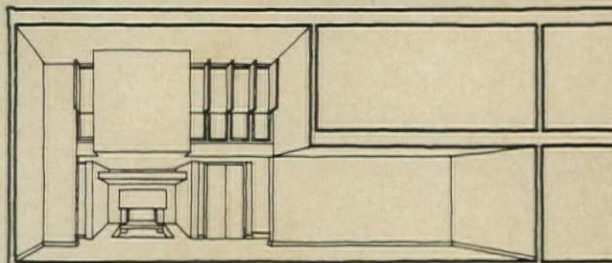
All major rooms face east, south or west, with stairs, closets, halls and baths organized along the north wall. Heating room, laundry and a utility area are located in the corridor linking house to garage. Welbilt Construction Co. was the contractor.



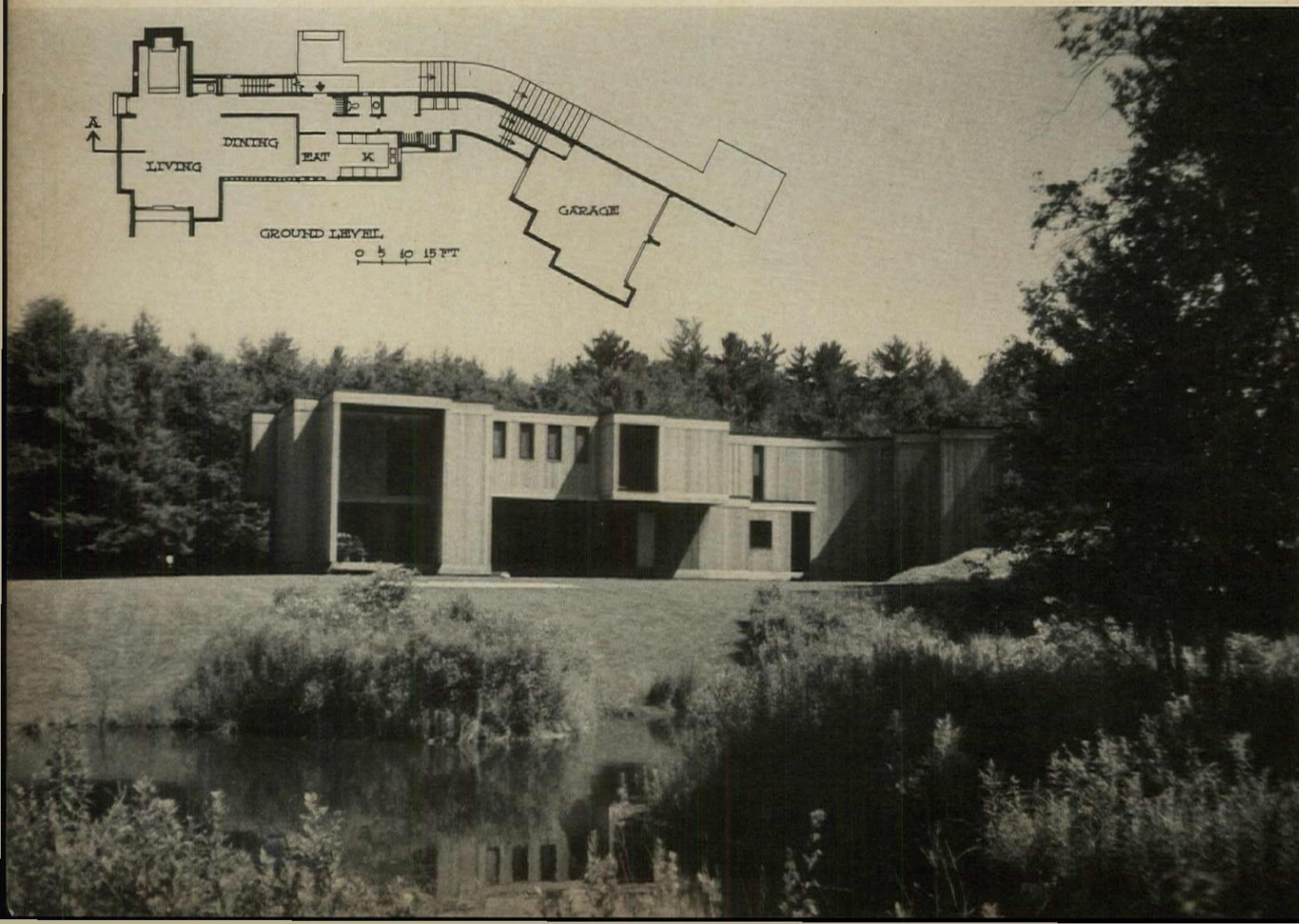
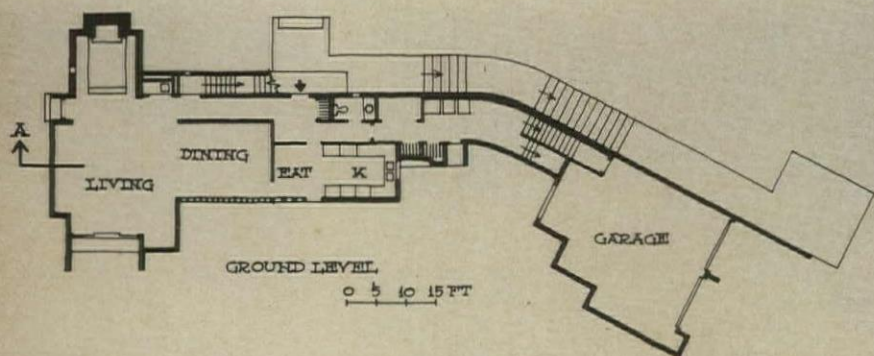
**FIREPLACE CORNER** (photo, above and section, right) is sunk below level of living room. Oak benches are built-in.



**TWO-LEVEL PLAN** faces all rooms except inglenook (above) and study south toward a small pond, shown in the photo below.



SECTION A





# Honor Award

Photos: Hedrich Blessing

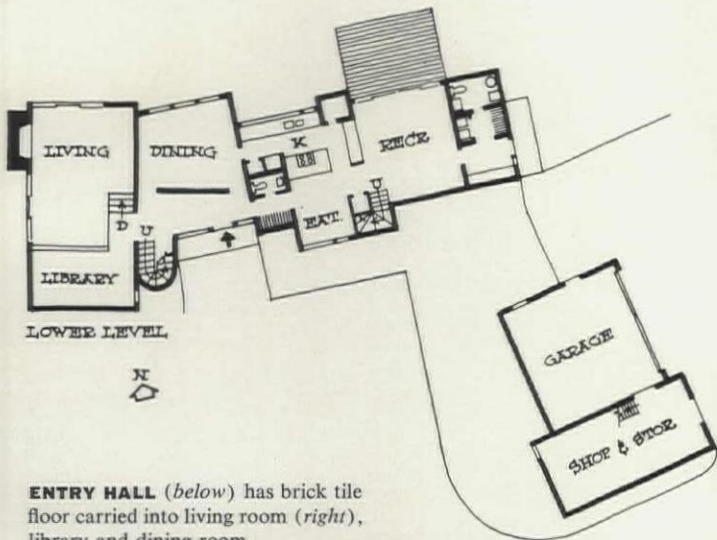
Strongly reminiscent of a group of Iowa farm buildings, this 3,386-sq.-ft. house in West Des Moines, designed by Architect John D. Bloodgood, is relatively blank on the approach side (*right*) but open and expansive inside and to the rear.

All exterior walls are cream-colored stucco over wire lath, broken only by expansion joints. (The limits of this material make it necessary to keep all panels less than 10' in any dimension to minimize cracking.)

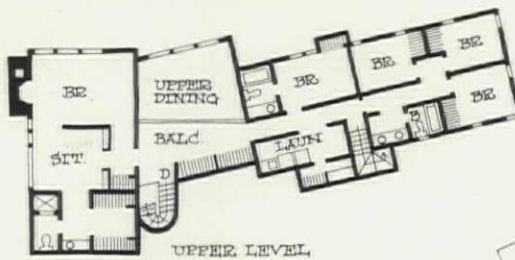
A second-floor parents' wing (*plan, below*) has a bedroom, sitting room and dressing area, separated from the children's rooms by a long balcony. A first-floor dining room is two stories high and glass-roofed for its secondary use as a greenhouse. Owner/builder Frederick Weitz is a Des Moines general contractor.



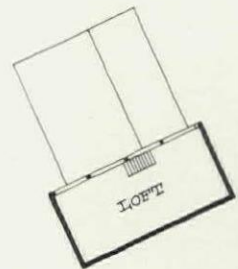
**APPROACH VIEW** shows complete lack of ornamentation. Terne metal roof echoes the general appearance of nearby farm buildings.



**ENTRY HALL** (*below*) has brick tile floor carried into living room (*right*), library and dining room.



**FLOOR PLAN** shows the irregular perimeter outlines and distinctive shapes that give the house its uniqueness.

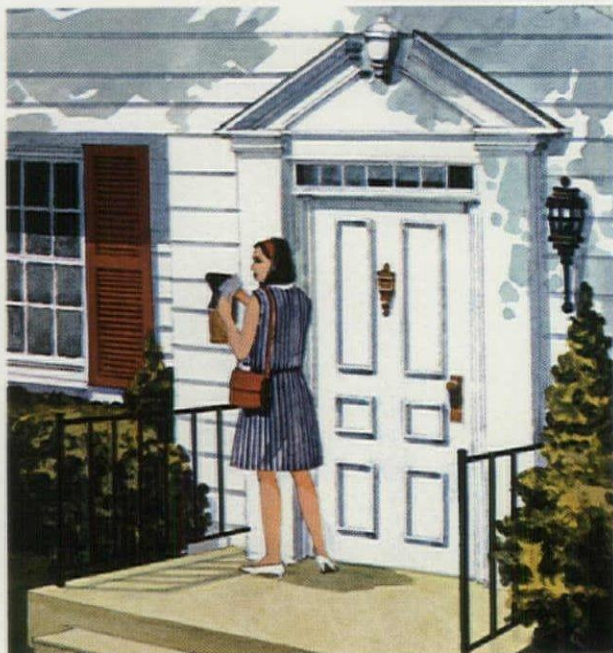


**LIVING ROOM** has glass on two sides. Walls throughout house are painted white, trim is minimal.

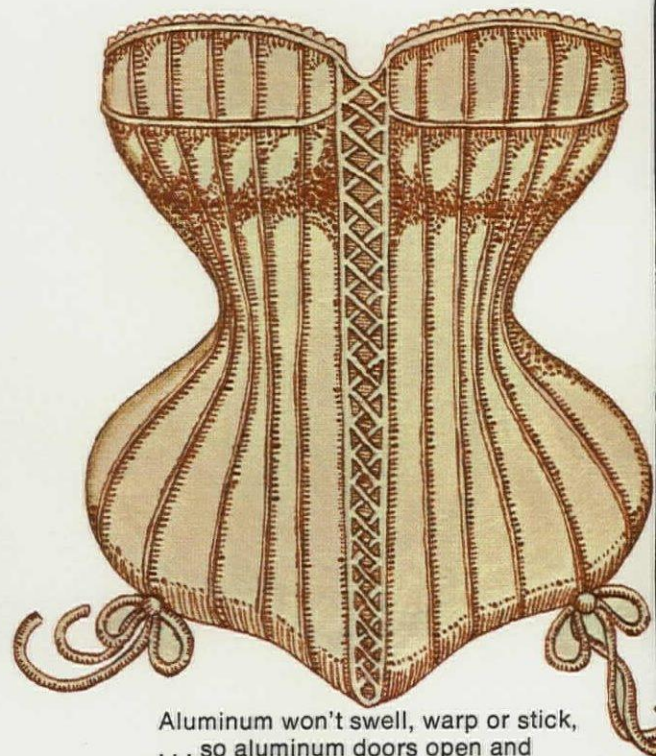


# What makes aluminum doors better?

## The aluminum.



Aluminum is easy to work with . . . so aluminum doors are easy to install. They come pre-hung, prime coated and ready to hang.



Aluminum won't swell, warp or stick, . . . so aluminum doors open and close easily all year 'round.



Aluminum doors come in a wide range of styles, from colonial to contemporary.

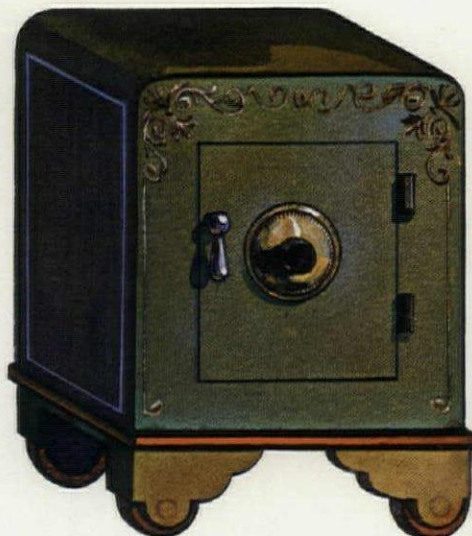




And can be finished in any color to suit the decor.



Aluminum takes a durable paint finish better and holds it longer than other materials. Scratches don't develop into ugly stains.



Aluminum offers increased security over doors of conventional materials because aluminum is strong and durable.

What makes aluminum doors better? The aluminum.



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Alcoa® Aluminum

 **ALCOA**



**AQUATOMETER** consists of two compasses: one, top, orients the instrument; the other reacts to changes in the earth's magnetic field underground.



**TWO-MAN TEAM** uses Aquatometers to conduct water search. Readings are taken at 9' intervals; instruments are mounted on modified pack frames.

## Here's a scientific water locator—but nobody knows why it works

Called the Aquatometer, it's 98% accurate in finding usable supplies of underground water, according to George Jamieson, president of Accurate Water Location, Poughkeepsie, N.Y., who holds the patents and is about to franchise the instrument nationwide.

Why does it work? Jamieson can't say—and probably couldn't care less. But in four years he has used the Aquatometer to locate nearly 1,000 wells for developers,

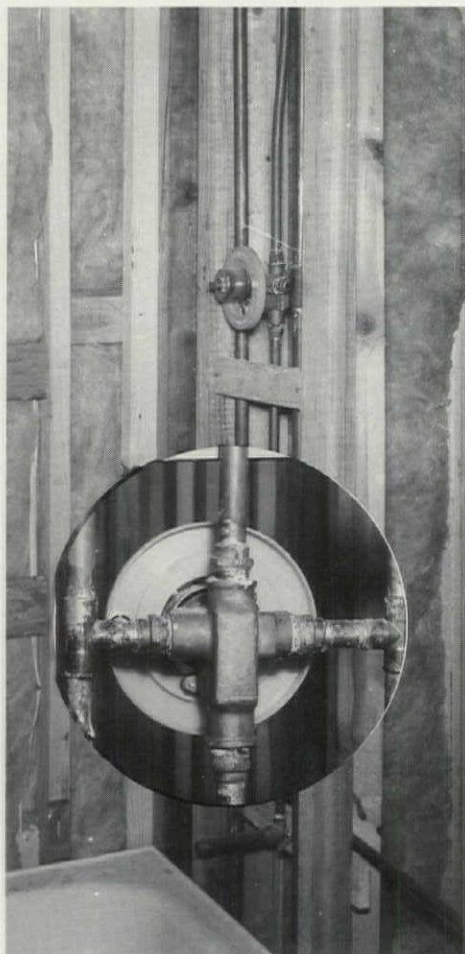
builders and homeowners, frequently after one or more dry holes had been drilled on the same property.

The Aquatometer consists of two compasses. One, mounted horizontally, orients the instrument as the area being searched is traversed from southeast to northwest in tracks nine feet apart. The other, mounted vertically, reacts to variations in the earth's magnetic field: The greater the variation, says Jamieson, the better the

chance that the well driller will find a usable water supply.

Scientists tend to be skeptical about the Aquatometer. Says Jay Lehr, executive director of the National Water Well Assn.: "If it works, it's for reasons we don't understand. But my mind is open. I watched it in action for a day and saw nothing to convince me that it *didn't* work."

Meanwhile, Jamieson continues adding to his list of satisfied customers.



## The non-scald shower valve: Manufacturers are pricing a luxury item for the housing market

Non-scald valves, which protect bathers from sudden water-temperature changes, formerly cost at least twice as much as conventional equipment. So their use was limited to hospitals, hotels, luxury apartments and a few custom houses. But now at least two manufacturers are taking dead aim at the residential market by offering non-scald valves at prices that compete with top-of-the-line standard units.

Symtrol Valve Co., Boston, sells a non-scald shower valve for \$25.20, less builder's discount, or a tub/shower package (including shower valve, head and arm, tub spout and diverter) for \$35.10.

Powers Regulator Co., Skokie, Ill., concentrates on volume: Valves are packed ten to a carton, and no units are sold individually. Price of a tub/shower package in an order of 100: \$28.65, with no discount.

How can the manufacturers afford to drop prices? They offer different reasons: Symtrol cites longer production runs and minor changes in the valve; Powers says it's simply a matter of selling only in large quantities.

Non-scald shower valves are engineered

**INSTALLATION** of non-scald valve is no more difficult than putting in a conventional unit.

to do their job in either of two ways:

1. By detecting changes in water temperature. A sensor reacts to the change and, through a mechanical linkage, adjusts the size of the hot- or cold-water orifice to maintain the correct proportion.

2. By detecting changes in water pressure. For example, if hot-water pressure suddenly drops, cold-water pressure is equalized at the lower level.

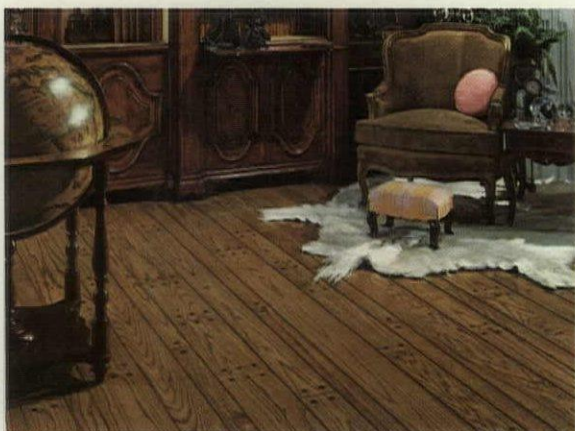
Each system has its advantages, and many high-priced valves employ both in a single unit. But the thermostatic control does a more complete job because it corrects temperature changes caused by pressure changes. By contrast, the pressure-sensing control won't react to temperature changes as long as pressure is constant.

Nevertheless, both Powers and Symtrol use the pressure-sensing method in their residential units. Reason: In residential applications, pressure drops cause most of the problems—when a toilet is flushed or a washing machine changes cycle, a bather can be exposed to a sudden rush of hot or cold water.

Installation of the valves poses no unusual problems (*photo, left*). In fact, it's so simple that Symtrol suspects that the rehab market might be as big as the new-home market.



## Introducing **Bruce Old English Plank** most distinctive of all floors



**New Cathedral Plank** — Now you can order traditional random-width floors prefinished and ready to install. In rich medium or dark finish, Cathedral planks come pre-drilled and packaged in combinations of 3"-5"-7" or 4"-6"-8" widths, complete with screws and walnut pegs. Beautiful Cathedral flooring belongs in all your custom houses or special areas where fine floors are an expected feature.

Old English Plank was created by Bruce to give designers a really distinctive Oak flooring in antique style. Its striking appearance is produced by wide, random planks with etched grain texture and beveled edges. The rich, ebony-dark prefinish and exposed wrought-head nails complete the natural charm of this entirely different hardwood floor. Old English Plank comes in Red or White Oak, 25/32" thick, cartoned in 3"-5"-7" or 4"-6"-8" widths with nails included. Mail coupon for color literature. Enclose \$1 for Selector Kit with samples of Old English and Cathedral Plank.

### MAIL COUPON FOR LITERATURE AND SAMPLES

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Division of Cook Industries, Inc.



- Send FREE literature on Old English Plank and Cathedral Plank.  
 Enclosed is \$1 for Selector Kit with samples of Bruce Plank Floors.

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## The almost invisible boiler

The new gas-fired GPMX™ Boiler takes up so little space, it's hardly noticeable at all. The smaller model squeezes into a floor space measuring less than 22" x 22". Or install it in the basement or utility room. The attractive brown and beige jacket blends unobtrusively into any color scheme.

Installation delays? Not with

the new GPMX. It's the most completely packaged cast iron boiler available. Built-in purge valve eliminates nagging calls from home buyers complaining about noisy air in the system.

Check your heating contractor. He'll tell you which of six different sizes is exactly right for the best hydronic system, (including

fashionable Heatrim baseboard panels) for your homes.

Or call your American-Standard representative for full details.

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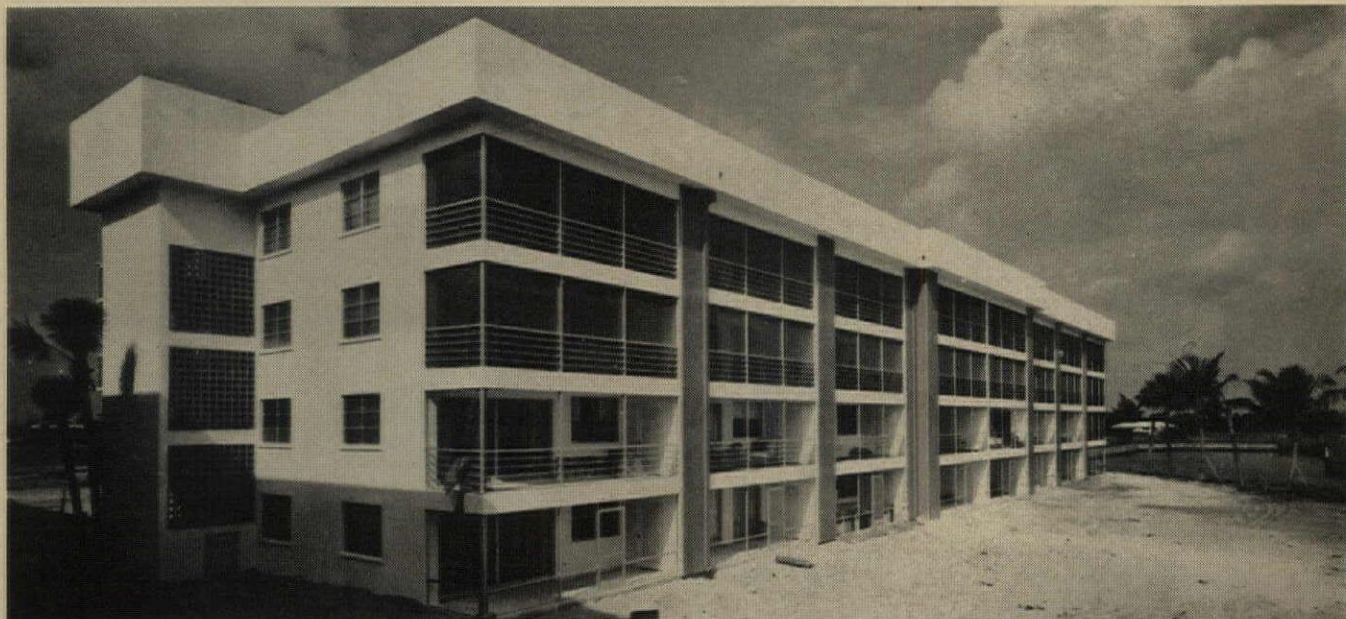
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# Look what Koppers super woods are doing for beauty, safety and economy in multi-unit construction.

Choosing Koppers super woods for your multi-unit construction jobs can open a world of good, profitable ideas. These pressure-treated and laminated woods are among today's most exciting and versatile building materials. Dramatic architectural effects, fire-protection, exceptional weather and termite resistance, or just wood's easy workability—Koppers

super woods have a lot to offer. If you're looking for substantial savings in insurance premiums through increased fire-protection, for tenant appeal and high future occupancy, now's the time to look into Koppers super woods. For a kit of catalogs, write to Forest Products Division, Koppers Company, Inc., 795 Koppers Building, Pittsburgh, Pa. 15219.

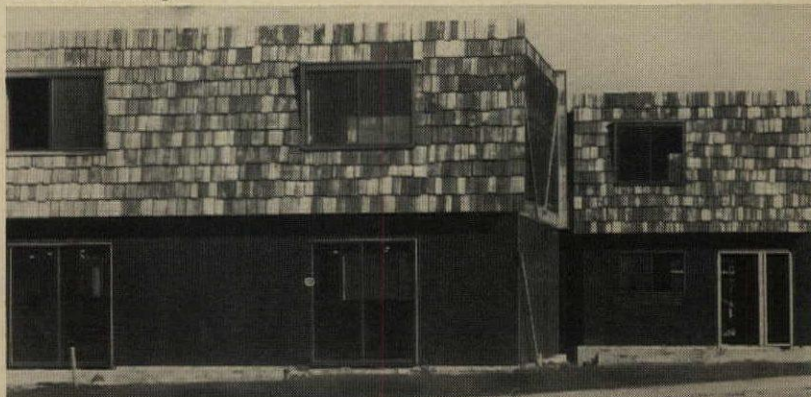
MP-7



All studs and interior wood framing used in this Tropic Harbor Condominium, Delray Beach, Fla., were Non-Com<sup>®</sup> fire-protected wood. Entire complex consisted of 9 buildings—7 apartments, plus clubhouse and recreation building.



Hercules Light Riser<sup>®</sup> laminated lighting standards used for street lighting, Town House Development, Willingboro, New Jersey. Public Service Electric and Gas Co.

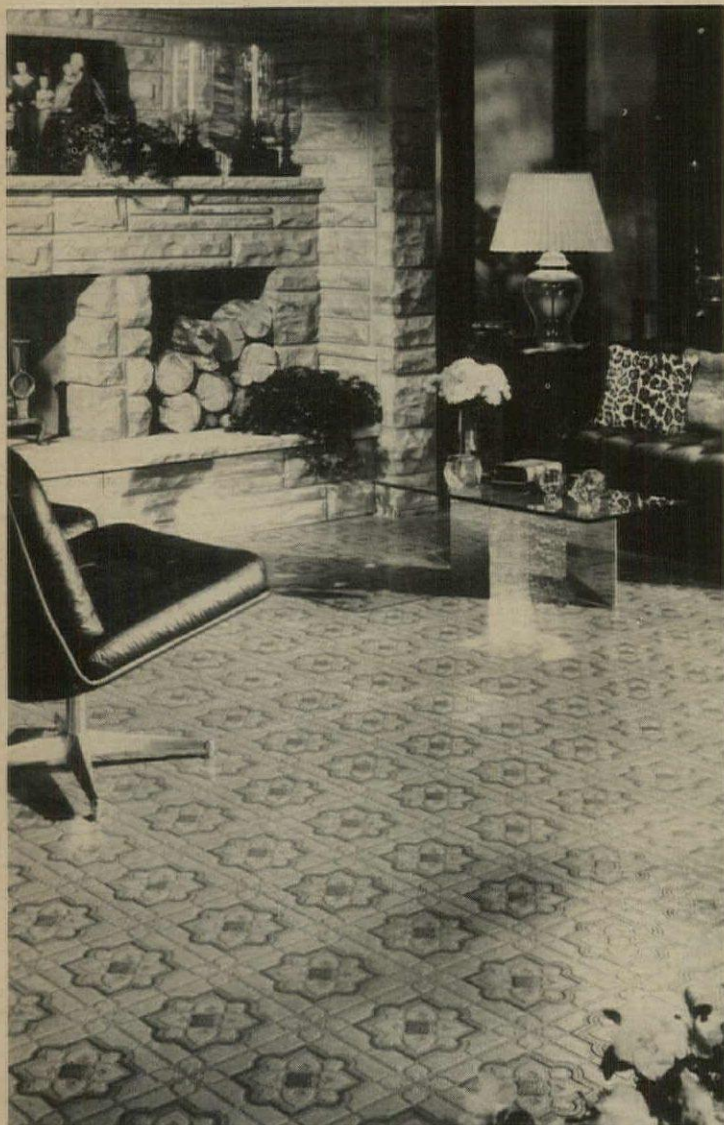


Good looks, durability and added safety were reasons why Koppers U. L. tested Class "C" fire-retardant red cedar Shakes & Shingles were specified in this East Liberty Garden Development, in Pittsburgh, Pa. Architect: John Pekruhn. Contractor: Chuckrow Construction Company.

**KOPPERS**  
Architectural and  
Construction Materials

## NEW PRODUCTS

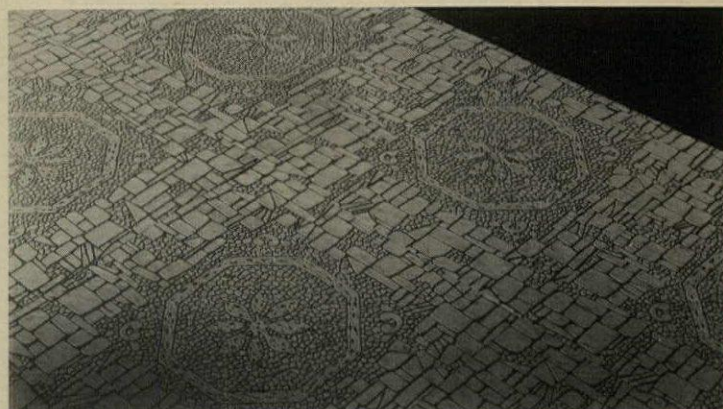
For more information, circle indicated number on Reader Service card p. 115



**MOSAIC INSETS** are deeply embossed on cushioned sheet vinyl in seven color types. Congoleum, Kearny, N.J. Circle 240 on Reader Service card



**INTRICATE MEDALLIONS** cut into vinyl-asbestos tiles are printed in two colors. Armstrong, Lancaster, Pa. Circle 242 on Reader Service card



**RAISED CARVINGS**, modeled from Renaissance door, are index-cut vinyl-asbestos tiles. Eight colors. Kentile, 58 Second Ave., Brooklyn, N.Y. 11215



**STAINED-GLASS TRACERY**, indexed in vinyl-asbestos tiles, can be laid in any direction. GAF, New York City. Circle 244 on Reader Service card



**CHINESE DESIGNS** are incised into solid vinyl tiles (left) in six Oriental colors. Robbins, Tuscumbia, Ala. Circle 241 on Reader Service card

## Opulence for the floor is available right now—and by the mile

Intricate designs and three-dimensional patterns like those above used to be available only on special orders and were usually formed individually and painted by hand, tile by ceramic tile, for a very high price.

Now such luxurious floors are available as inventory items from local suppliers, in sheet goods or tiles, often for very moderate costs. New techniques for cutting, printing, and coloring vinyl and vinyl asbestos have brought about this change.

Bold colors, more jewel-like than ever before, are now possible, and deeply embossed tiles can be mass-produced so perfectly that they match up and align with other tiles—in any direction—for a virtually seamless look.

These new techniques are in use in the manufacture of more opulent flooring coverings to go with today's more luxurious furnishings. Recent trends in interior design have been away from the strictly con-

temporary and toward a blend of the new and the more lavish design traditions of the past taken from many nations. Today's floorings have some of this same lavishness of design and color, with these added advantages: some can be loose laid for easier and speedier installation, most have moistureproof backings and can be used on any grade, even vinyl asbestos is coated with clear vinyl for longer wear, and all require very little maintenance.

New products continued on p. 112

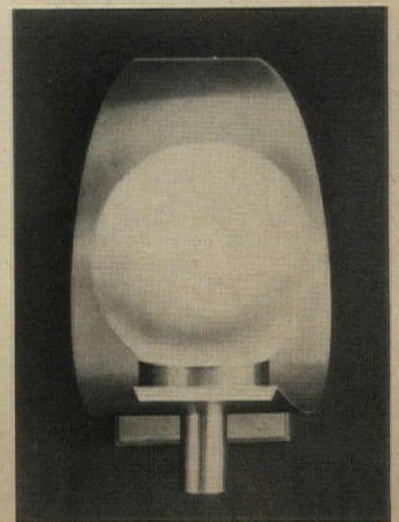
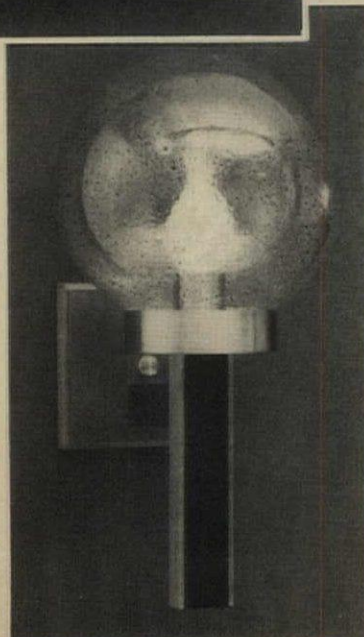
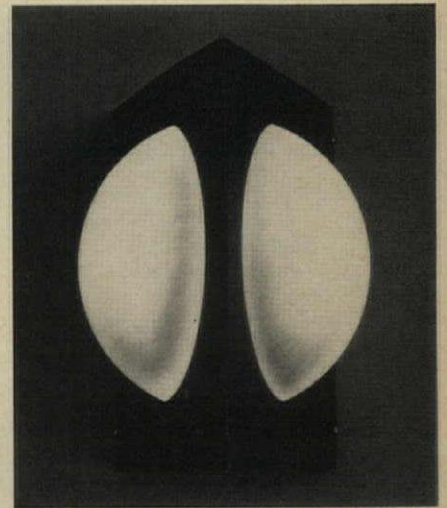
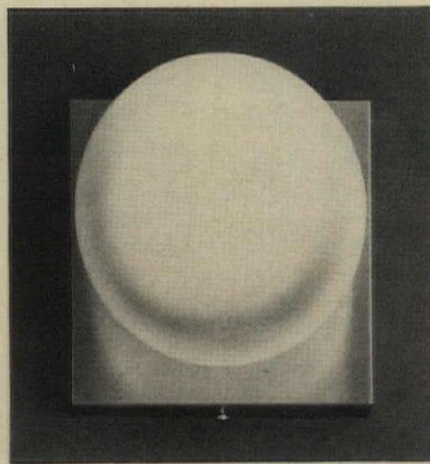


# We carry the lighting that turns your customers on even when the lights are out.

These are the turn-them-on lamps to light up passageways, paths, foyers, incidental areas, front entrances and the kind that do something special for the back door. Their clean lines, efficient light dispersion and craftsmanship make them winners with builders and architects and decorators.

Clear Stromboli and hand-blown opal spheres are available. They seem to shine even when they're unlit. Your customers can see at a glance that Artolier knows how to create, to turn them on.

Don't miss a single one. They're all in the new Artolier color catalog. It's yours by sending \$1.00 to Artolier, Garfield, New Jersey, Dept. Catalog.

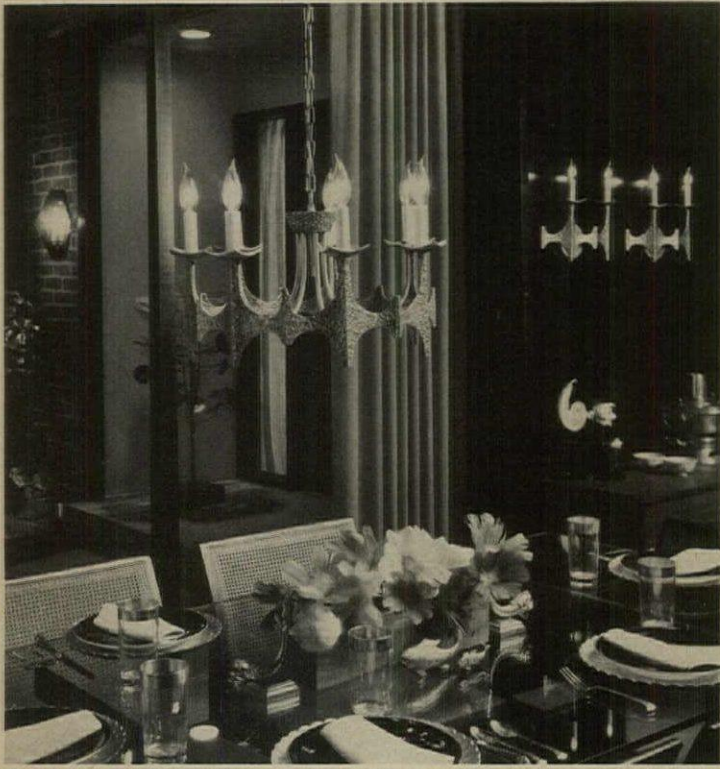


ARTOLIER LIGHTING DIVISION  
EMERSON ELECTRIC CO.  
LANZA AVENUE  
GARFIELD, N.J. 07026 7

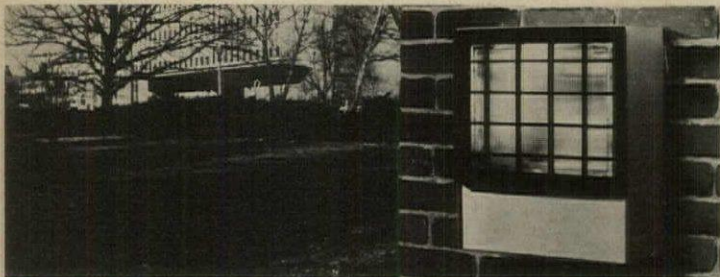
## NEW PRODUCTS

start on p. 110

### Lighting



**Contemporary fixtures** of hand-hammered antique bronze have geometric look. Seven-light chandelier is 21" in diameter, 12" high, hangs up to 44" from ceiling. Wall brackets are 16" wide, 14" high. Thomas Industries, Louisville, Ky. *Circle 201 on Reader Service card*



**Mercury lamps** are completely enclosed in outdoor fixture suitable for mounting flat against a wall or as a ceiling unit. Made of cast aluminum and finished in aluminum and black. Emerson Electric, Melville, N.Y. *Circle 202 on Reader Service card*



**Colonial chandelier** in pewter or in antique or polished brass has ten lights, is 24" in diameter. Also available: a five-light model with crystal hurricane shades, matching one- or three-light wall brackets. Geringer & Sons, Peekskill, N.Y. *Circle 203 on Reader Service card*



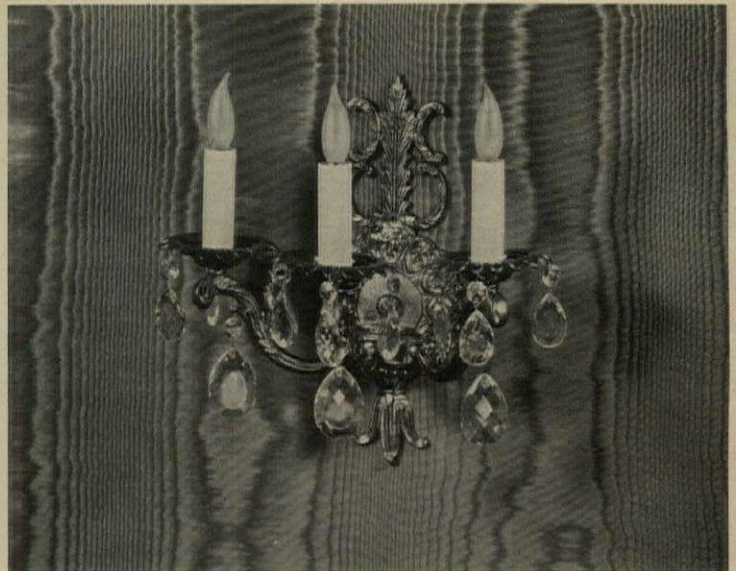
**Solid brass lanterns** in a weathered finish, have bent crystal clear glass shades, can be used either indoors or outdoors. Wall lights are 14½" wide, 21" long. Chain light has overall length of 33½". American Lantern, Newport, Ark. *Circle 204 on Reader Service card*



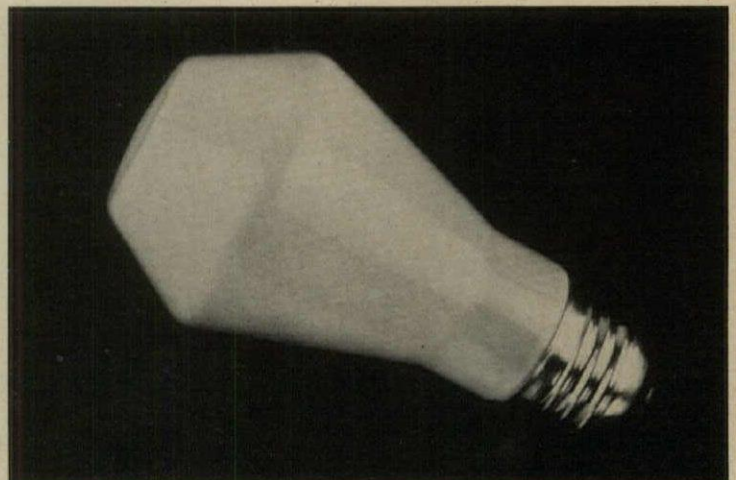
**Wrought iron scrolls** decorate cage around a 10" opal ball. Available in two-toned gold, avocado or black to harmonize with major appliance colors. Size: 20" diameter, 16" body height and 43" suspension. Del-Val, Willow Grove, Pa. *Circle 205 on Reader Service card*



**Rustic design** has a turned distressed fruitwood column, cast scroll arms and trim, five antique umber candle covers that take candelabra base lamps. Overall size is 25", body length 24". Globe Lighting Products, West Hazleton, Pa. *Circle 206 on Reader Service card*



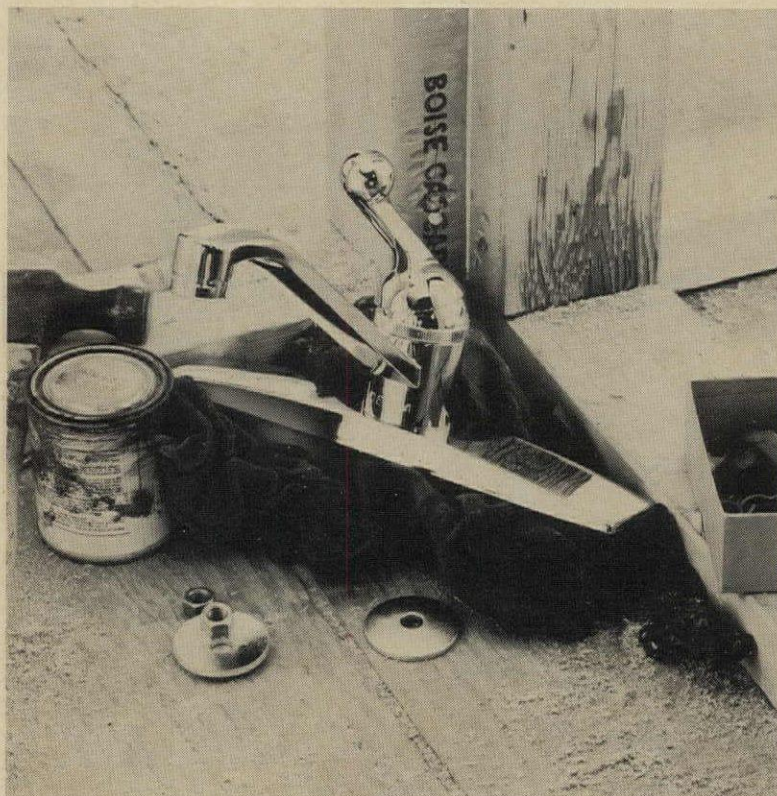
**Crystal prisms** enhance ornate look of French Empire design wall fixture. Finished in gold, model is part of new series designed to complement manufacturer's line of bathroom cabinets and mirrors. Grote Mfg., Madison, Ind. *Circle 207 on Reader Service card*



**Long-life bulb**, put on the market last month, not only will last 50% longer than ordinary bulbs, but will provide more light than other long-life bulbs. Double-cone bulb is smaller than standard 75W bulbs. Westinghouse, Pittsburgh, Pa. *Circle 208 on Reader Service card*

New products continued on p. 120

# Our faucets are a great "for sale" sign.



They can actually help you sell a house. Because Delta faucets in a new house say something about the quality of your construction. Something good. That you've gone first class all the way.

You know which two rooms the housewife is interested in. So install Delta faucets. She can plainly see how good they look. And soon she'll know how well they work. Because

we're telling her about it in women's magazines. Telling her that with only one moving part, Delta single handle ball faucets hold up. For years.

When it's time to put up a for sale sign, put in Delta faucets. They're a for sale sign . . . of quality.

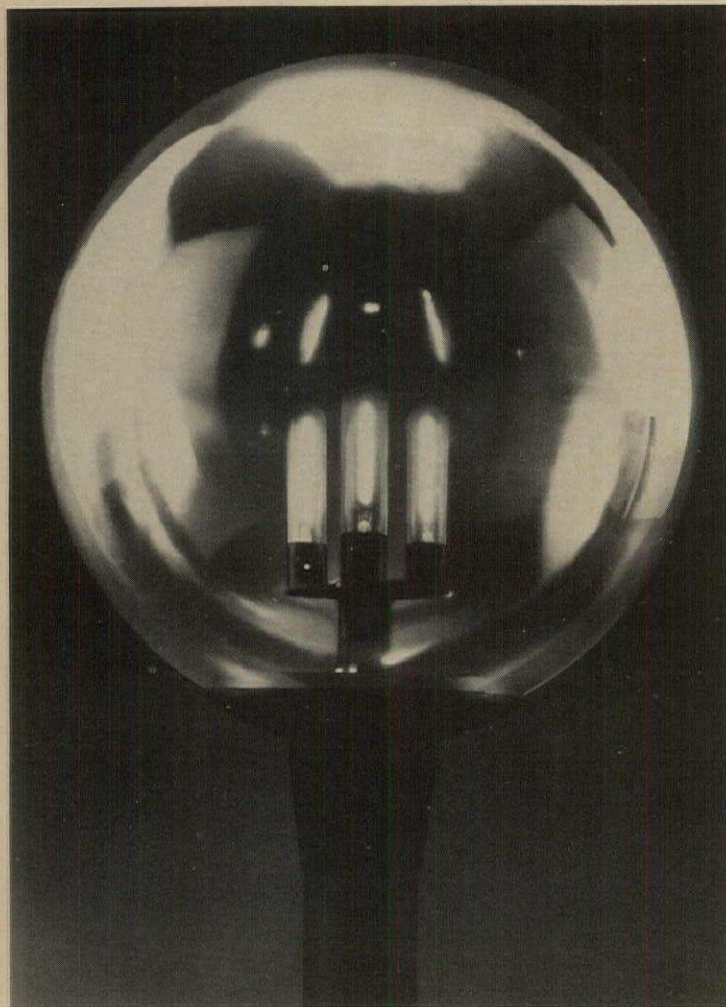


## DELTA FAUCET

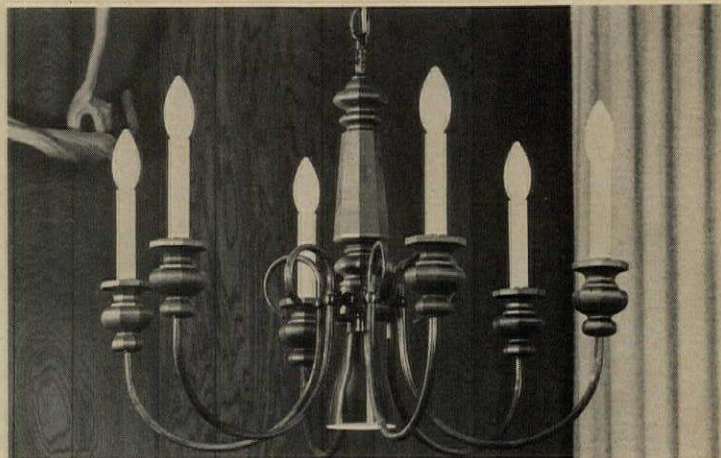
Div. of Masco Corp., Greensburg, Ind. 47240

A work of art made to be handled.

**Lighting**



**Clear sphere** for outdoor public areas is of breakproof butyrate, comes in 12", 14", 16", 18", 21" or 24" size. Glasslike balls can be used singly or in clusters on poles, wall brackets or as pendants. Stonco Electric, Kenilworth, N.J. *Circle 209 on Reader Service card*



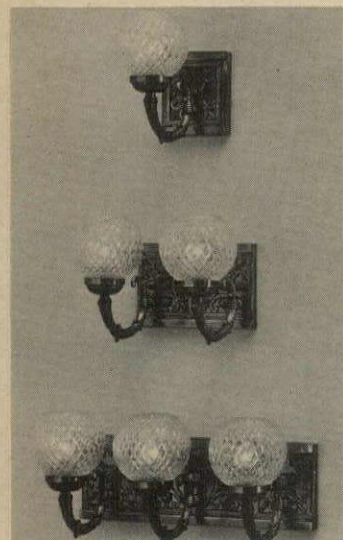
**Downlight chandelier** has center socket for high-intensity lamp. Six-light unit, finished in walnut or black, has weathered brass fluted arms, a spread of 24", overall drop of 38" and is 19" long. EJS Lighting, Los Angeles. *Circle 212 on Reader Service card*



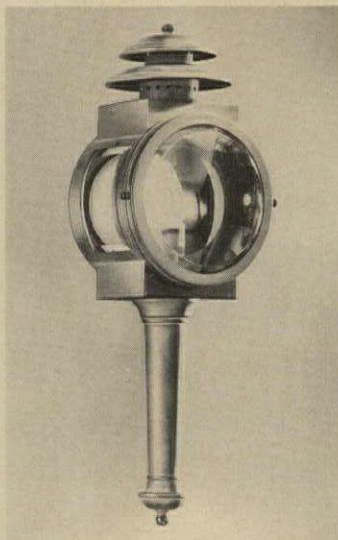
**Post light** resembles an old gas lamp. The same fixture can also be ordered for mounting on a wall bracket. Finishes available are pebble slate black or verde green, both with clear crystal or opal glass. Lightcraft of California, Los Angeles. *Circle 213 on Reader Service card*



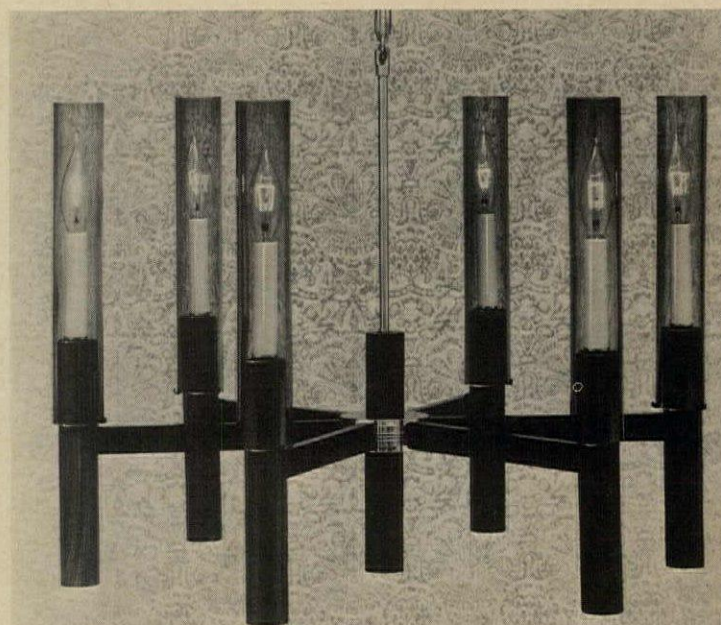
**Old-fashioned lamps** are from a line of fixtures that match manufacturer's bathroom cabinets, mirrors and accessories. Colonial and contemporary lights come in pewter or burnished gold finishes, have electric outlets. Miami-Carey, Cincinnati, Ohio. *Circle 214 on Reader Service card*



**Leaded crystal globes** add elegance to dressing areas. Single, double and triple fixtures, 4½", 10½" and 16½" wide, are 7¾" high, come in white or brass finish. Globes are also available in cut or clear crystal. Artolier, Garfield, N.J. *Circle 210 on Reader Service card*



**Ship's lantern** wall fixture has weathered verde glazed finish, heavy beveled glass panels. Unit is 23½" high overall, 8¼" wide, projects 7" from wall. A companion fixture is available without the stem. McGraw-Edison, Rosemont, Ill. *Circle 211 on Reader Service card*



**Contemporary chandelier** is one of a new line of custom lighting fixtures. Six-light model is made of walnut with chrome and black accents, has slim smoked cylindrical shades. Emerson Electric, St. Louis, Mo. *Circle 215 on Reader Service card*

*New products continued on p. 122*



“Our buildings have been known for quality for almost 20 years. So when we remodeled, we chose the dishwasher with a 20-year reputation for quality. KitchenAid.”

“We wanted to be careful to add products that would keep our quality image. We surveyed other apartment owners and managers. They recommended KitchenAid dishwashers because of their good service record,” says Charles Moynahan, Manager of the Presidential Apartments and Hotel in Philadelphia. The complex includes 1,047 apartments, 120 hotel units, and office and commercial space.

Updating of the deluxe suites began about 6 years ago. The kitchens got a top priority. And KitchenAid dishwashers.

So whether you're remodeling or building new apartments, KitchenAid dishwashers will help keep you ahead of competition.

Ask your KitchenAid distributor about his Builder

Program. (He's listed in the Yellow Pages under "Dishwashers".) Or send the coupon.

KitchenAid Dishwashers, Dept. 9DS-7  
The Hobart Manufacturing Co., Troy, Ohio 45373

I'd like details on the Builder Program. Who's my distributor?

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CITY \_\_\_\_\_ COUNTY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

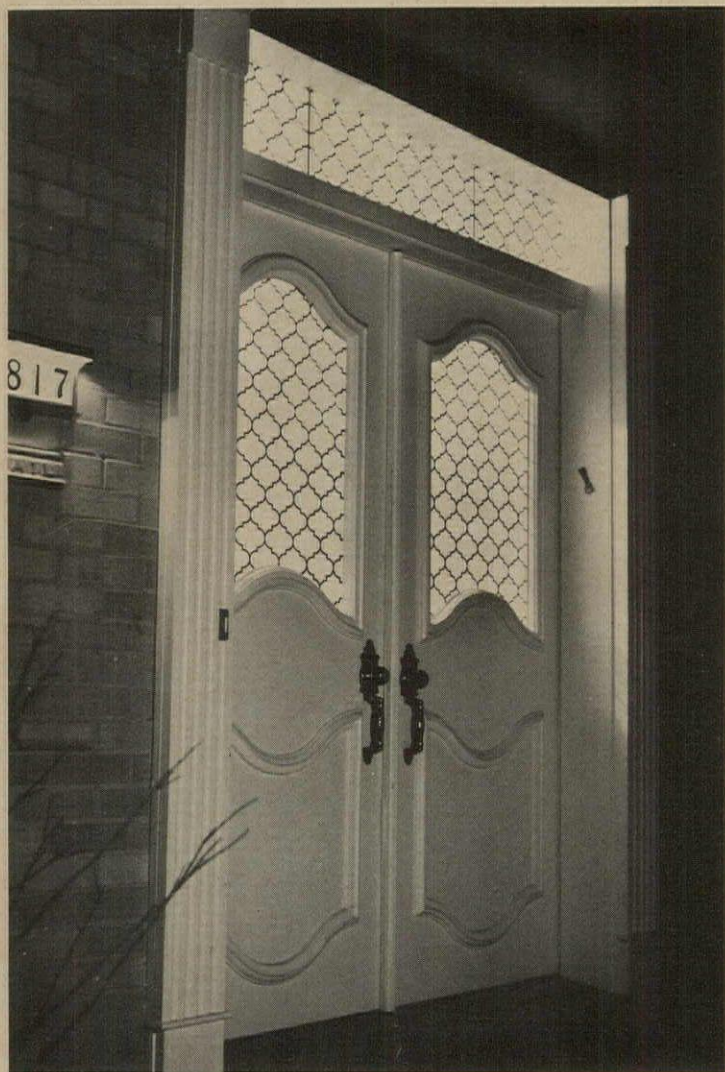
**KitchenAid**  
Dishwashers and Disposers

KitchenAid dishwashers—20 years of good old-fashioned quality.

## NEW PRODUCTS

start on p. 110

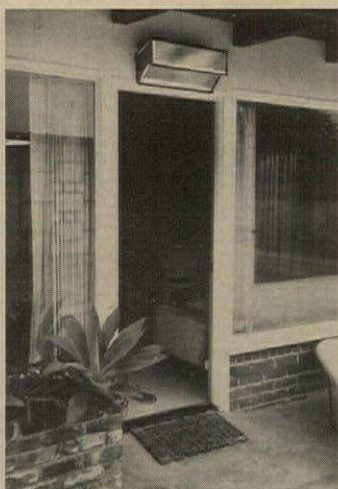
### Doors and windows



**Decorative glass** that looks like hand-leaded stained glass, actually is smooth because texture is internal rather than a surface treatment. Four basic patterns in 12 variations in clear, deep or pastel colors. Coltra, Milwaukee, Wis. *Circle 216 on Reader Service card*



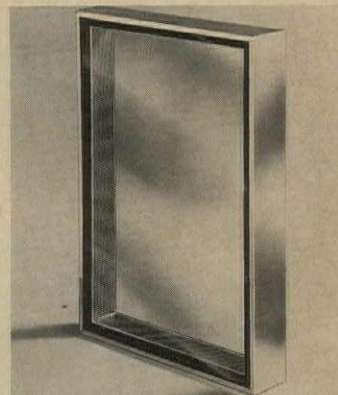
**Sliding pocket doors** now have full-length mirrors on one or both sides, or antiqued mirrors or clear glass, as well as pre-painted or prefinished wood paneling. Exposed hardware is satin or gold anodized aluminum. Nordahl, Burbank, Calif. *Circle 217 on Reader Service card*



**Air door unit**, installs over patio doors, replaces screening because it provides an invisible curtain of air that acts as barrier to insects, dust and heat. Stainless steel unit plugs into any 110V socket. Mars Sales, Los Angeles. *Circle 218 on Reader Service card*



**Snap-in grilles** instantly transform conventional double-hung windows, give them a multipaned traditional or colonial appearance. The vinyl grilles snap out just as quickly for easy cleaning and window washing. Caradco, Dubuque, Iowa. *Circle 222 on Reader Service card*



**Acoustical window** is designed for use in apartments and other buildings near airports or highways. An air space, hermetically sealed, separates two glass lites in an aluminum frame. Many sizes and glass tints available. Multipane, Pennsauken, N.J. *Circle 223 on Reader Service card*



**Paneled bifolds** look like wood, but design is deeply embossed in a single sheet of 23-gauge steel. Doors are 1½" thick, cannot warp, shrink or crack, come in contemporary, provincial and traditional styles. General Products, Fredericksburg, Va. *Circle 220 on Reader Service card*



**Mirrored bifolds** are fitted with full-length glass that will resist impact. Outer panels are perforated in cane pattern for ventilation. Aluminum frames have baked vinyl enamel finish in choice of four colors. National Hood, Ocala, Fla. *Circle 221 on Reader Service card*



**Prefinished window** eliminates painting costs. No moisture can penetrate finish which forms chemical bond with wood, so it resists peeling, cracking and blistering longer than paint. White only. Marvin Windows, Warroad, Minn. *Circle 219 on Reader Service card*

New products continued on p. 124



An exterior of red cedar handsplit shakes: to keep a luxury apartment looking luxurious.



Certi-Split Handsplit-Resawn Shakes, 18" x 1/2" to 3/4" with 8" to the weather.

That old adage about first impressions being lasting impressions is a good one to keep in mind if you're involved in the development of a garden apartment complex.

That's why builder Ted Valdez and architect John Anderson used red cedar handsplit shakes in their plush, 380-unit "village" of living units, swimming pools and service

structures at Bellevue, Washington.

Red cedar's rich colors and natural, evocative texture patterns create an immediate impression of quality. Add to that red cedar's remarkable durability, long-lasting beauty and low upkeep, and you have a kit full of sales advantages no synthetic material can come close to matching.

For quality you can put to good advantage, next time consider the real thing: Certigrade shingles or Certi-Split handsplit shakes. They're worth it.

For details plus money-saving application tips, write: 5510 White Building, Seattle, Wa. 98101. (In Canada: 1477 W. Pender St. Vancouver 5, B.C.)



### Red Cedar Shingle & Handsplit Shake Bureau

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

**Siding**

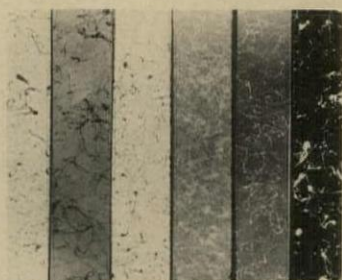


**Solid vinyl clapboards**, 4" or 8" (shown), can be applied over masonry or wood in remodeling. Color-impregnated material needs no paint, won't dent, peel or flake. Sample kit available. Mastic, South Bend, Ind. *Circle 224 on Reader Service card*



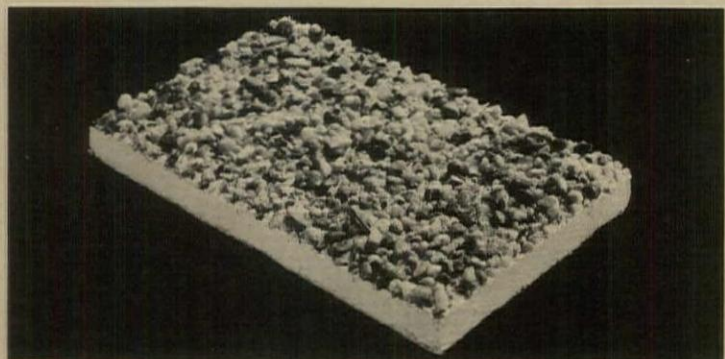
**Snap-on corner** comes in two pieces of formed aluminum. The first piece is nailed to corner and siding is installed. Then, the second piece snaps on over flanges of first piece to cover panel ends. No caulking is needed. Also, Akron, Ohio.

*Circle 225 on Reader Service card*



**Enamel-on-steel** panels in a marbelized pattern come in six basic colors. The matte-finished porcelain is unaffected by age, heat, humidity, acids or corrosive chemicals, and carries manufacturer's warranty. AllianceWall, Alliance, Ohio.

*Circle 226 on Reader Service card*



**Non-combustible panel** of cement, cellulose and asbestos fibers, with epoxy-and-stone-chip finish, carries a one-hour fire rating. Material won't dent, chip or crack, is lightweight and flexible. Sanspray Industries, New York City. *Circle 227 on Reader Service card*



**Mineral sidewall** available now in silver gray as well as red-wood, walnut, gold, sand, green and white. It looks like wood but is fire-proof asbestos cement. Units of 13 $\frac{1}{16}$ " x 24 $\frac{3}{8}$ " are prepunched for easy installation. Johns-Manville, New York City.

*Circle 228 on Reader Service card*



**Shake-like siding** resembles hand-split wood but is solid vinyl so it doesn't need paint, and it won't rot, chip, peel, blister or dent. Panels 11" x 38" lock together neatly and install easily with prepunched nailing holes. Bird & Son, East Walpole, Mass.

*Circle 229 on Reader Service card*



*New products continued on p. 126*



# Upset over carpeting decisions?



## Use Oak Floors and let the buyer decide on floor coverings

The more you get into room decoration, the more risks you are likely to run on home buyer acceptance. Doesn't it make sense to let the new owner decide on her floor covering? She may already have rugs. Or she may wish to carpet one or more rooms. She'll certainly prefer to choose her own colors.

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homes have naturally beautiful floors of solid Oak that make it possible for the housewife to choose and change her floor decor whenever she wants to. You'll please the man-of-the-house, too, with the lifetime durability of Oak floors and the increased resale value they give a home as compared to carpeting laid directly over concrete or plywood. Think it over.

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NATIONAL OAK FLOORING MANUFACTURERS' ASSOCIATION 814 Sterick Building, Memphis, Tennessee 38103



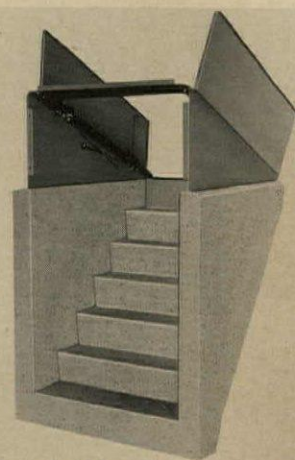
**Structural Materials**



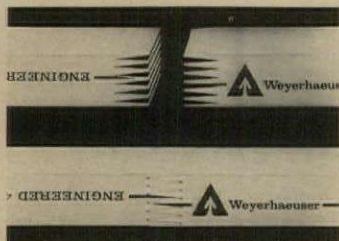
**Spiral stairs** come in many stock sizes, plus custom packages like the one shown, for indoor or outdoor use. Standard 4' diameter fits small areas. Treads install in right- or lefthand spiral. Logan, Louisville, Ky. *Circle 230 on Reader Service card*



**Rectangular louver** of aluminum is available in standard mill finish or in baked-on white enamel. Choice of flush or recessed styles in all standard sizes from 8"x8" to 24"x30" with 8-mesh screening. NEMCO Products, Bloomfield, Conn. *Circle 235 on Reader Service card*

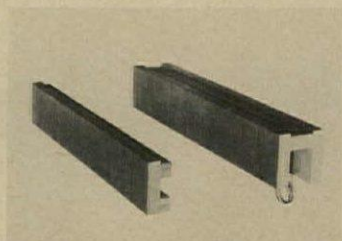


**Basement entrance** is a complete package. Local franchised manufacturer will precast the concrete exterior stairway, deliver it to the site and install it on the foundation. Unit comes complete with dual-leaf steel door. Perm-Entry, West Haven, Conn. *Circle 236 on Reader Service card*



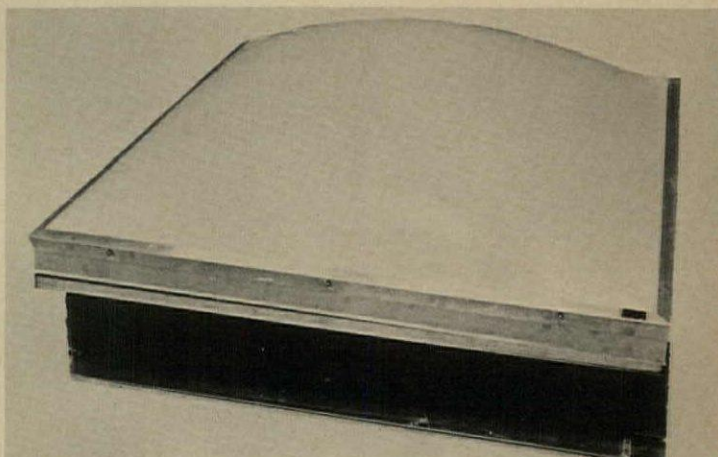
**Dimension lumber**, finger-jointed and end-glued, can now be specified in lengths ranging from 8' to 60'. Available in 2x4, 2x6, 2x8 and 2x10 sizes, it is kiln-dried to resist shrinking, warping and twisting. Weyerhaeuser, Tacoma, Wash.

*Circle 231 on Reader Service card*



**Built-up beams** for use with drop ceilings are made of rough-sawn factory-stained cedar. Full beams, 2"x4", and half beams, 2"x2", come 12' or 16' long. Units are shipped complete with blocking and hanging wire. Pease, Hamilton, Ohio.

*Circle 232 on Reader Service card*

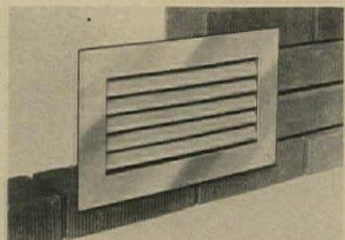


**Plastic skylight**, formerly available only on custom order, now can be shipped same day in any of 15 most common sizes, from 28" square to 52"x96". Clear or translucent molded acrylic bubble, steel-framed. Raymar, Dallas, Tex. *Circle 237 on Reader Service card*



**Acoustical insulation** is a cellulose loose fill that controls noise as well as temperature. The lightweight material can be blown into wall and ceiling cavities through holes as small as 1" in diameter. Hagan Mfg., Delphos, Ohio.

*Circle 233 on Reader Service card*



**Aluminum vent** has a flange for easy installation in holes drilled into existing brick walls. Unit comes in nine standard sizes from 8 1/8"x2 1/4" to 24"x7 3/4", all plus 2" flanges and all 1 1/2" deep. Special sizes on order. Sylro Products, Merrick, N.Y.

*Circle 234 on Reader Service card*



**Solid wood decking** is 2x6 t&g white fir laminated to heavy duty kraft paper. Panels, 21" wide and any length up to 24', come textured or smooth with channel or V-grooves in three grades. Tartar, Webster & Johnson, San Francisco. *Circle 238 on Reader Service card*



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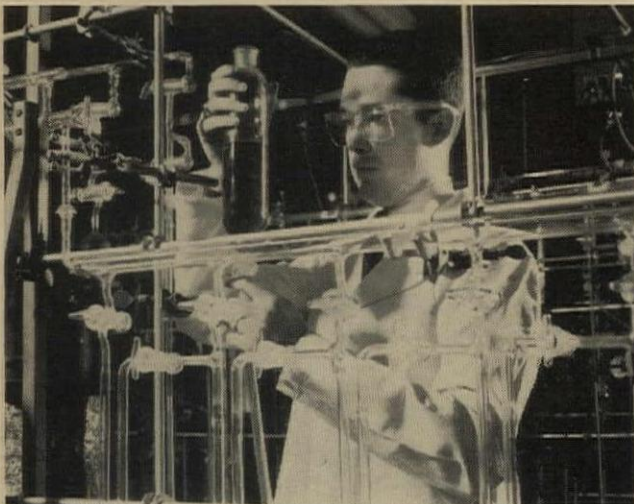
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## Lighting Publications

**ASSORTED DESIGN STYLES.** A new 1970, 140-page catalog divides coverage of 887 pieces into seven design sections: English, Early American, French, Italian, Spanish, Mediterranean and Contemporary. Each section contains all the fixtures of that particular design type: chandeliers, pendants, chain hung lights, ceiling fixtures and wall brackets. There is also a section for bathroom lighting and coordinated mirrors and medicine cabinets, a section on all types of outdoor lighting, one on recessed lighting and others for built-in vacuums, home protection systems, door chimes, intercoms and range hoods. Every piece is shown in full color, and every section leads off with room setting photos that show how various pieces in that collection can be used together. New additions to the line include hammered bronze and other contemporary pieces, plus smoked injection-molded plastic pieces for outdoor use. Thomas Industries, Louisville, Ky. *Circle 300 on Reader Service card*

**RECOMMENDED ARRANGEMENTS.** A 40-page booklet is illustrated with drawings of the types of light patterns that are cast by various lighting fixture designs and arrangements. Recommended dimensions for fixtures and installations are included. Sections of the booklet cover living, dining, cooking, playing, working and sleeping areas, show how to use lighting as part of the decorating scheme, how to use light for accents, and how to provide the right amount of functional light over any type of work area. Information covers chandeliers, pendant lights, ceiling fixtures, recessed spots, wall lights and portable lamps, both incandescent and fluorescent. General Elec-

tric, Cleveland, Ohio. *Circle 301 on Reader Service card*

**COLONIAL DESIGNS.** Many of the fixtures in an 82-page catalog are colonial in design and are shown in black-and-white and four-color drawings and photographs against colonial room settings. Chandeliers and wall lights feature many styles of transparent and translucent lamp chimneys, frosted or etched or smoked or in colors such as amber, opal, white and green. Pull-down and chain-hung lanterns and pendants are shown in a variety of metal finishes including brass, copper, gold, pewter, bronze, wrought iron and antique colors. Also illustrated are a few crystal chandeliers and contemporary fixtures. H.A. Framburg, Chicago. *Circle 302 on Reader Service card*

**RANGE OF STYLES.** Illustrating a 152-page catalog are black-and-white and four-color photographs and drawings of a complete line of fixtures for all areas of the house. Included: chandeliers, wall lights, pendants, ceiling fixtures, lanterns and post lights in every kind of design style from colonial through Scandinavian, Mexican, Florentine, Middle Eastern, Mediterranean and turn-of-the-century American to contemporary. Finishes are brass, chrome, wrought iron, bronze. Glasses are smoked, clear, white and hobnailed. Geringer & Son, Peekskill, N.Y. *Circle 303 on Reader Service card*

**FORMAL COLLECTION.** Most of the fixtures in a 36-page four-color catalog are wall lights, hang-

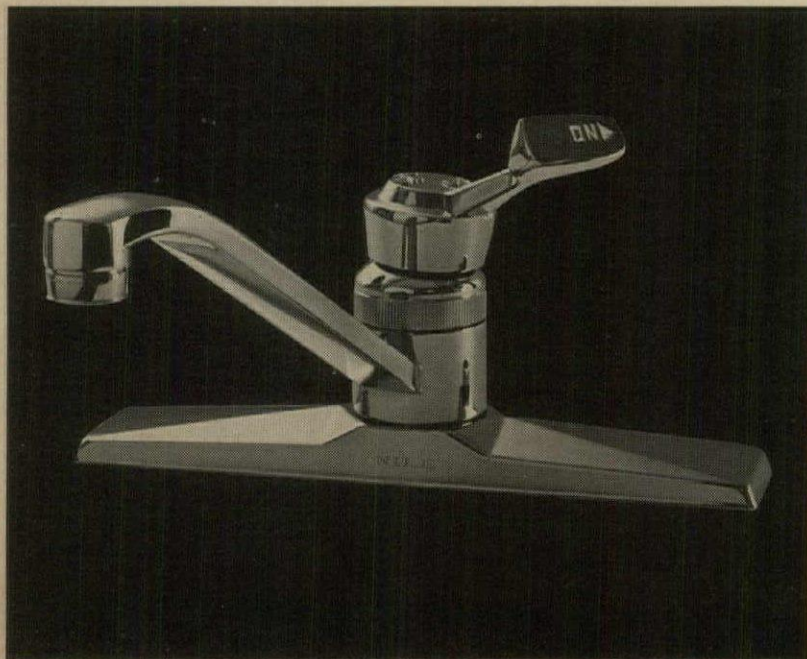
ing lights or chandeliers for the more formal areas of the house. Styles include colonial, early and turn-of-the-century American, as well as a few Mediterranean- and European-inspired designs. Finishes are wood, brass, pewter, black wrought iron and colors. Glasses are clear, white, stained, amber, seeded, translucent and transparent. Some crystal and novelty items included. Kobretta Lighting, Farmingdale, N.Y. *Circle 304 on Reader Service card*

**CONTEMPORARY MATERIALS.** Black-and-white photographs and drawings illustrate 30 pages of architectural and sculptural pieces made from contemporary materials like plexiglass, nylon and chrome. Bold designs include up-side-down tree-like clusters of white or crystal globes, pendant and floor lights of sculptured plastic wound with nylon filaments that refract light, rectangular swivel lights, on teak and walnut plaques, and a chandelier of clustered polyhedron crystal glasses. Also included: table and floor lamps of unusual designs. Koch & Lowry, New York City. *Circle 305 on Reader Service card*

**OUTDOOR LANTERNS.** Several colonial designs are featured in black-and-white and four-color photographs and dimensional drawings. Brochure shows various types of possible installations including single or multiple units on posts, against walls, on pedestals or stone walls and suspended from chains. Panels come in clear seeded or frosted glass, and finishes are black, white and gold, bronze, green and silver. Artolier, Garfield, N.J. *Circle 306 on Reader Service card*

*New literature continued on p. 132*

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## NEW LITERATURE

starts on p. 130

**RESILIENT FLOOR TILES.** Three brochures illustrate in full color a complete line of floor tiles, including a group of custom designs embossed on vinyl and a new high-style tile that can be used hundreds of ways to create individually designed wall-to-wall floor patterns. Johns-Manville, New York City. *Circle 314 on Reader Service card*

**CONSTRUCTION ADHESIVE.** A folder illustrates in drawings how to apply adhesive to attach paneling to drywall, to bond subflooring to joists or concrete, to bond paneling or drywall to studs, etc. The advantages of this "Scotch" brand adhesive are discussed. 3M, St. Paul, Minn. *Circle 315 on Reader Service card*

**INTERIOR PANELING.** A full-color folder illustrates a general line of paneling as a supplement to manufacturer's 1969 catalog. Included are photographs of interior wall treatments in bathrooms, dens, dining areas and family rooms and closeup photos of the wood-grained, marbled, carved, and variously textured panel surfaces. Marlite, Dover, Ohio. *Circle 316 on Reader Service card*

**ROOF INSULATION SYSTEM.** A data sheet describes in detail an insulation product made of a glass foam that is impervious to water and vapor. The insulation blocks are tapered 1" in 8' to provide a positive slope for roof deck drainage without costly structural changes in remodeling. Advantages, limitations, and installation preparations are discussed. Pittsburgh Corning, Pittsburgh, Pa. *Circle 317 on Reader Service card*

**ARCHITECTURAL PUBLICATIONS.** The 1968 index to eight architectural magazines updates references to last year's issues. Entries are cross-

indexed under location, type of building and name of architect. Publications indexed include *House & Home*. The \$6 1968 index, back issues to 1950, and \$4.50 hardboard five-issue binders can be obtained from: *Ervin J. Bell, Architectural Index, Box 9277, Berkeley, Calif. 94709.*

**ALUMINUM RAILINGS.** Brochure illustrates plain and ornamental types of heavy-gauge aluminum railings and flat and corner porch columns. Drawings show how railings are constructed and finished and how they can be installed. Photos show samples in black or white lifetime, nonrust finish. Bel-Met, Greensburg, Pa. *Circle 309 on Reader Service card*

### Annual H&H indexes

Copies of *House & Home's* editorial indexes for 1965, 1966, 1967 and 1968 are still available. Each is an eight-page, cross-referenced listing of subjects covered that year by this magazine. To get copies (there's no charge) write to: Reader Service Dept., *House & Home*, 330 West 42nd St., New York, N.Y. 10036.

**BUILDING MATERIALS.** A 164-page 1969 catalog lists more than 10,000 building products made by hundreds of major manufacturers. Included is information on bath vanities, kitchen sinks, folding doors, wood paneling and the supplier's own line of door units and custom mill-

work. Illustrated are many new materials and products adaptable to latest building techniques, and a wide variety of styles and sizes is offered in every price range. Morgan-Wightman Supply, St. Louis, Mo. *Circle 311 on Reader Service card*

**INDUSTRIAL EQUIPMENT.** A 105-page 1969 buyer's guide photographically illustrates a complete line of loaders, tractors, dozers, graders, fork lifts, loggers, backhoes, scrapers, mowers, snow blades, rotary cutters and special duty equipment. Information included on equipment financing, warranties and rentals, plus complete specifications on each model. International Harvester, Chicago. *Circle 312 on Reader Service card*

**CERAMIC TILES.** A four-color 1969 catalog contains photos of: various decorative tile patterns, finishes and glazes, color chips in each line, earthtoned floor tiles, actual installations showing how tiles can be used in mosaics, swimming pool tiles, conductive tiles, porcelain pattern tiles, bold-hued decorator glazes, heavy-duty pavers, plus a vinyl-grouted interior flooring. U.S. Ceramic Tile, Canton, Ohio. *Circle 313 on Reader Service card*

**ROOF TILES.** Four-color leaflet shows the four finishes available—slatelike, stonelike, rough-hewn rustic and granular—in various earthy and pastel colors. Photographs show several actual applications on varying roof designs, drawings show how tiles are installed and the lifetime warranty is discussed. Adams/Powel International, Cincinnati, Ohio. *Circle 310 on Reader Service card*

*For copies of free literature, circle the indicated number on the Reader Service card, p. 115.*



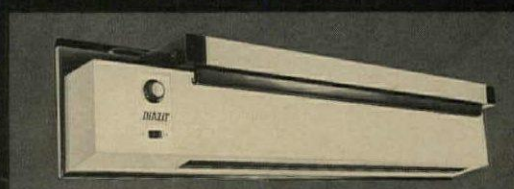
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