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House & Home



July 1970

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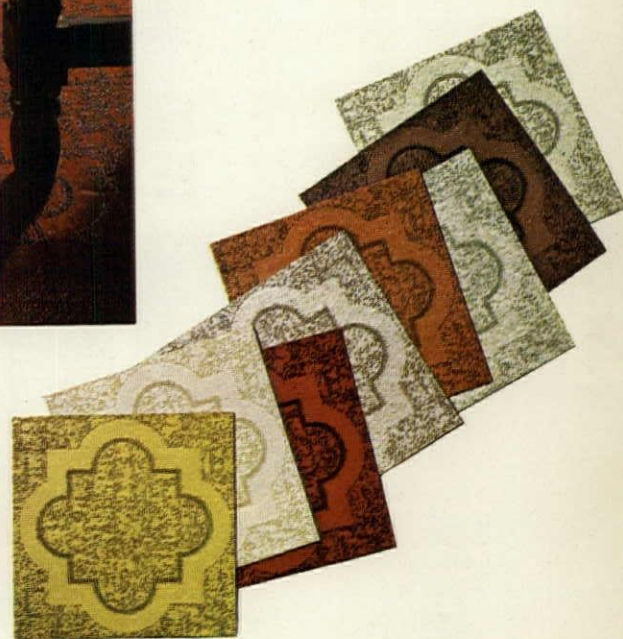
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House & Home

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Volume 38 Number 1 / July 1970

FEATURES

- 47 Clearing the air on housing costs—an editorial
Too many highly placed people are pinning the cost problem on the wrong culprit
- 48 What's a nice PUD doing in a former slum?
Tripling the density, mixing classes and races, and making money for its developers
- 56 Do you have the right accountant—and the right accounting system?
Today, more than ever, both are almost necessary for a building company's survival
- 62 Seven special houses with ideas you could be using
All seven are among 34 award winners in this year's Homes for Better Living program

NEWS

- 4 The battle of Fanny May: Gen. Clay and Pvt. Enterprise win
- 8 How Centennial Construction makes it in the tough Dallas market
- 16 Lumber stocks stage sharp price comeback
- 18 Washington scandal brings demand for Congressional curb on S&Ls
- 20 NAHB takes stand in support of conventional building
- 24 Saving a scenic tract from a builder: Is the effort worth \$5 million?
- 26 Markets: why Phoenix is fastest and Indianapolis is slowest
- 27 Module maker says his units look like conventional houses
- 28 Mortgage Bankers Assn. nominates new leaders
- 32 The death of Walter Reuther: factory-built housing loses a friend
- 34 Four-story apartment building saves its glamour for an interior court
- 36 Air-conditioning unit makes apartment design easier
- 40 New steel housing system goes together like an erector set

DEPARTMENTS

- 16 Mortgage-market quotations
- 18 Housing-stock prices
- 42 The apartment scene
- 44 Letters
- 90 Products
- 85 Reader service card
- 104 Literature
- 106 Advertising index

Cover South Commons planned unit development in Chicago. *Developer:* McHugh-Levin Assocs. *Architects:* Ezra Gordon & Jack M. Levin & Assocs. in collaboration with Solomon & Cordwell. *Photo:* Phil Turner. *For story, see page 48.*

In the Battle of Fanny May, Gen. Clay and Pvt. Enterprise are the winners

The Federal National Mortgage Association has become a private corporation, but the relative smoothness of the transition belied a behind-the-scenes drama that involved no fewer than the 15 members of the enlarged FNMA board, a Cabinet member and at least one Senator.

The controversy surrounded the selection of the new chairman of Fanny May, now the nation's tenth largest corporation. The outcome involved an all-important issue: is the central mortgage bank to be run by private industry or by the Nixon administration?

Sherman Unger, general counsel of the Department of Housing, was the incumbent chairman. He had been elected one month before Fanny May's annual stockholders meeting, held in mid-May. That meeting had completed FNMA's two-year transition to private ownership.

Despite the objections of some board members, Unger wanted to remain as chairman. And while sources close to FNMA indicate he had the votes, Unger bowed out at the last minute in favor of a retired general, Lucius Clay, a partner in the New York investment banking house of Lehman Brothers.

Unger's story. What happened to make Unger change his mind?

Some members of the Fanny May board say he had no choice.

Not so, says Unger. He says, however, that he decided to bow out for the sake of board harmony. His aim in running for chairman in the first place, he insists, was to insure that FNMA's public purpose remained paramount.

"I decided to take myself out so the board would have a show of unanimity," he says. "I was in a sense a captured candidate, since I was the only government man—or pro-public-purpose man—available. I supported Clay so we could avoid a major controversy."

Hunter's choice. Gen. Clay was the man FNMA's president, Allan Oakley Hunter, wanted.

Hunter's reasoning was that Clay understands FNMA's particular problems and, moreover,

BROFFMAN



HUNTER



UNGER



CLAY



ROMNEY

carries the kind of prestige needed to chair the board of the world's largest mortgage investor.

It is understood, too, that Hunter had first approached Clay to serve on the board, and that he had also asked Clay to stand for election as chairman. When Unger entered the picture, however, the waters became muddied.

As the transition period was drawing to a close, with the annual meeting coming up, Unger had gathered enough support to win the chairman's slot—a development that almost certainly would have drawn criticism from financial quarters, for FNMA was to be a privately owned and run corporation.

Hunter, in supporting Clay, says that in his opinion, Congress did not intend for the counsel of HUD to run the Fanny May board.

Sparkman's role. Senator John J. Sparkman (D., Ala.), chairman of the Senate Banking and Currency Committee, was an author of the 1968 Housing Act, which freed FNMA from the federal budget. He was asked to persuade Secretary George Romney of the Housing Department to intercede with the board to make sure the new chairman came from private industry, not the government.

Sparkman concedes that he was approached. While he admits he said that "General Clay would make a fine chairman," he flatly denies talking to Romney, or in any other way getting involved.

"I was being kept informed but I let it be known I didn't want to take sides," Sparkman says. He adds, however, that there was a question of whether Unger's serving as chairman while still counsel for HUD "might constitute a conflict."

TOM HOY

A private FNMA. Fanny May's role throughout the transition period had been a matter of serious contention. Before his ouster, FNMA's former president, Raymond H. Lapin, had sought to insure Fanny May's freedom from government control. When he was ousted by President Nixon, Lapin charged the government was running and probably would continue to run FNMA.

So the selection of a chairman turned on the issue of control. Had the board selected Unger, it could have been said to be tantamount to putting FNMA under control of HUD. Its selection of Clay is interpreted as a clear move toward a truly private FNMA.

Inside board room. Secretary Romney did speak to the board. It is not known how many members were present, but several who were at the meeting have confirmed that neither Unger, Clay nor Hunter was in attendance.

Romney says he went to the meeting to find out whether the board wanted unanimity, "which it did."

"I also let it be known that as far as HUD and the Administration were concerned this was a matter to be decided by the board," he adds.

The HUD secretary says, however, he did offer his advice during the meeting, which still was reportedly split eight for Unger, seven for Clay. And while some sources state privately that the secretary did side with Clay, this is denied by others at the meeting—including Romney, who insists he sought only to effect a solution that could be supported unanimously.

One board member says: "It was a question of whether to put public purpose or stockholder profits first. Those in the

latter category wouldn't budge."

Another board member says, however: "What evolved was a realization that the chairman's post could go either to an inside-government or outside-government board member. General Clay is chairman today. A year from now, the board might select a government official."

A compromise. The board's unanimous vote for a private-industry executive was not achieved until a compromise had been arranged. It installed Unger as vice chairman of the board and chairman of the new FNMA executive committee. The compromise delayed the board meeting two hours.

The mortgage bankers, as an industry, fared well in numbers on the board, with four. Aside from the Mortgage Bankers Association's president, Robert H. Pease, the mortgage bankers on the board include former FHA Commissioner Julian Zimmerman and Charles P. Landt, president of Cameron-Brown Co. of Raleigh, N. C. Mortgage bankers can also count John E. Krout, senior vice president of the Philadelphia Savings Fund Society, who is a member of the MBA's board of directors.

Homebuilder representation on the board is limited to one—former NAHB President Lloyd E. Clarke, president of Alodex Corp. of Memphis, Tenn.

NAHB's objections. This scant representation has not set well with the National Association of Home Builders, which passed a resolution fraught with reservations about FNMA's future at its spring board of directors meeting. The resolution expresses concern that FNMA, now private, should not lose sight of its primary mission—to be a backstop for home finance.

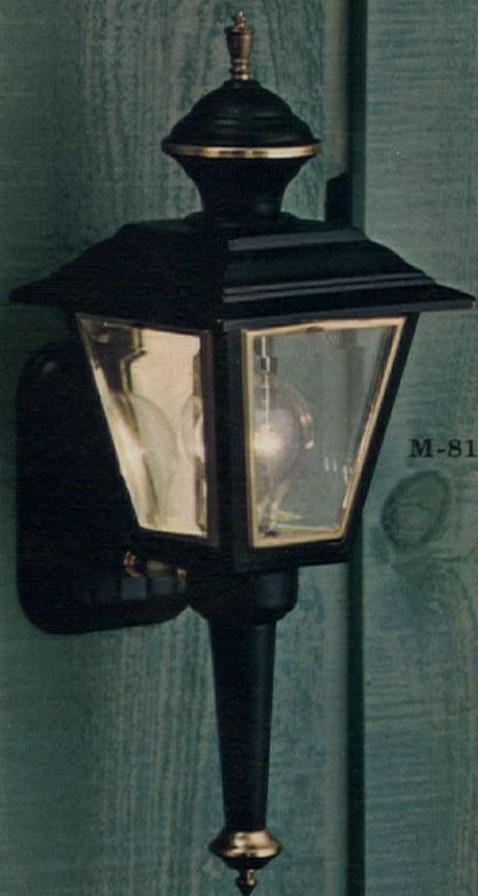
The resolution notes that while Gen. Clay is a widely respected figure, he is "without extensive knowledge of the homebuilding industry."

The NAHB's executive vice president, Nathaniel Rogg, says his group "would have been happier with a housing-oriented man as chairman," adding that "we also had hoped to have two or three homebuilder representatives on the board."

— ANDREW R. MANDALA
Washington



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Making it big in a rough year and a tough town—Centennial of Dallas

The company is still No. 2 in Big D, but it's a big No. 2 and coming on strong.

Centennial Construction is now building in more subdivisions—it will be in 12 by late summer—than Dallas leader Fox & Jacobs. And although management claims it is in no race with anyone, Centennial does aim to grab 15% of the big Dallas market in the next two years. It has 10% now.*

Things are going so well, indeed, that owner-chairman Lawson Ridgeway plans some stock payments to key personnel and speaks softly about going public. How and when have not been decided.

Centennial earned \$650,000 on sales of about \$10 million last year. Its current five-year plan projects revenue of \$34 million and profit of \$2.34 million by 1974.

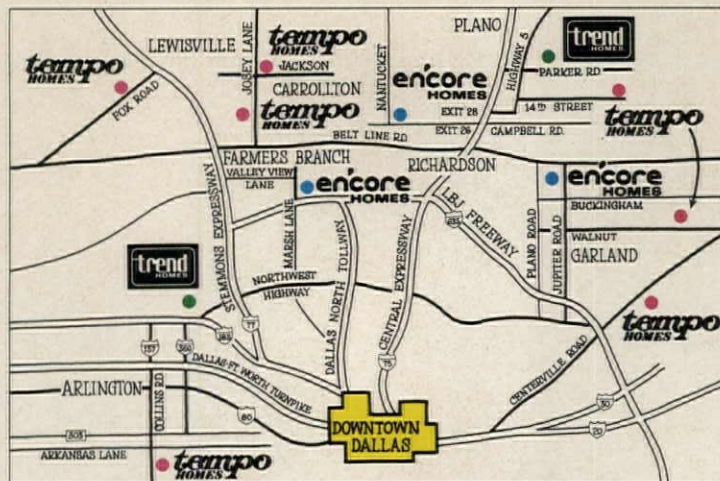
Beginnings. Ridgeway, a 1948 marketing major out of SMU, founded Centennial early in 1957. Armed with sales and building experience and \$5,000 capital, he produced his first model in March and delivered 50 houses his first year.

By 1969 he had boosted this to 500, to become a big No. 2 in a tough town.

Frank Crossen, president of Centex, which does no building in its headquarters city, characterizes Dallas as one of the nation's most competitive markets:

"There are so many good builders."

*Dallas ranked fourth in permits among housing markets in the first quarter, up from seventh a year earlier, although actual permits for the quarter were down slightly, from 6,030 to 5,933.



Circle around Dallas is formed by 12 projects of Centennial Construction.

Dallas' largest, Fox & Jacobs, built 680 houses for a \$19 million volume last year, compared with Centennial's 500 and \$10 million.

A number of Dallas builders are reluctant to discuss figures, but they are all below the top two.

Among those who will talk about 1969 production are:

Fantastic Homes, 319 units and \$5-\$5.5 million; Raldon Corp., 200 and \$4 million; Wayne Miles & Associates, 175 and estimated \$3.5 million; and Haymaker Properties, 134 and estimated \$2.3 million.

Centennial's ability to prosper in such a market—even in a tight money year like 1969—provides pointers for builders almost everywhere.

Techniques. "We play the game on paper first," says Ridgeway in describing Centennial's heavy reliance on advance planning.

Specifically, Centennial:

- Concentrates on the single-family houses it knows best, although there are apartment projects in its future.

- Designs its houses to appeal to the youthful segment of the market.

- Limits output to two (soon to be three) lines that can be merchandised efficiently.

- Works closely with mortgage banker† in all financing, and has followed a policy of buying money a year in advance.

- Relies heavily on FHA financing and takes advantage, through its mortgage dealer, of the Federal National Mortgage Association's disposition to buy loans at prices above the private market.

- Maintains a land inventory large enough to permit flexibility, such as the sale of acreage that fails to fit most closely its objectives.

Stick by stick. The furore over industrialized building—module, mobile, prefab, or sectional—has never infected Centennial.

†Aubrey Costa's Southern Trust & Mortgage is Centennial's primary mortgage banker. It also deals with Murray Investment and Grinnan Mortgage, and Ridgeway tries to see mortgage bankers about once a week.

Ridgeway recalls that in 1957, after leaving a job at General Motors, he foresaw an industrial revolution in housing.

But he is now disappointed with the snail's progress toward assembly-line homebuilding, and he has never allowed Centennial "to get hung up on manufacturing."

It's conventional building almost all the way, although Centennial does use prefabricated trusses in about 25% of its houses.

Subcontracting is standard procedure, and Centennial has only about a dozen hourly employees to oversee production.

The company has hired its own labor from time to time, says its president, H.M. Bass, but has concluded that using subs is more profitable.

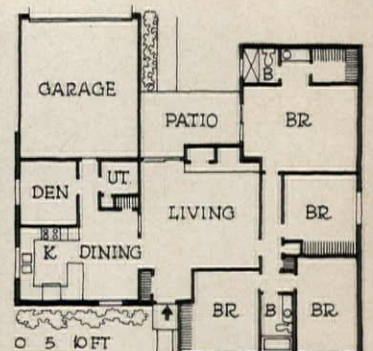
Staff credentials. The emphasis on business acumen, rather than on mere competence as a builder, dates from the early days of Centennial.

Ridgeway recalls that the first top-level associate he hired was a CPA, not a builder. That was Don Bass, a fellow SMU graduate who had come no closer to homebuilding than the oilwell supply division of U.S. Steel.

Centennial's top executives all have letters behind their names, but none holds a degree in building or a related field such as architecture.

Of the six, two were graduated in marketing and four are accountants, two with CPA certificates. Clayton Sanders Jr., real estate vice president, has an M.B.A. He, incidentally, was the only top man with significant real estate experience when he joined Centennial.

"Selling is based on the fact



Encore series carries Centennial's highest price, up to \$35,000 depending on elevation and floor plan. Last year it accounted for 25% of sales.

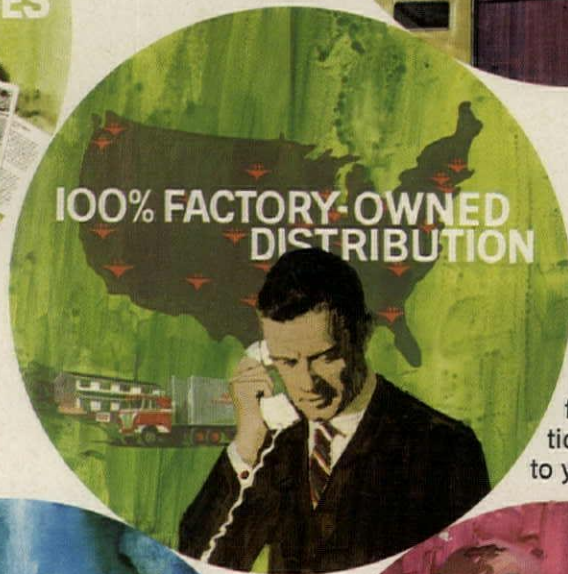
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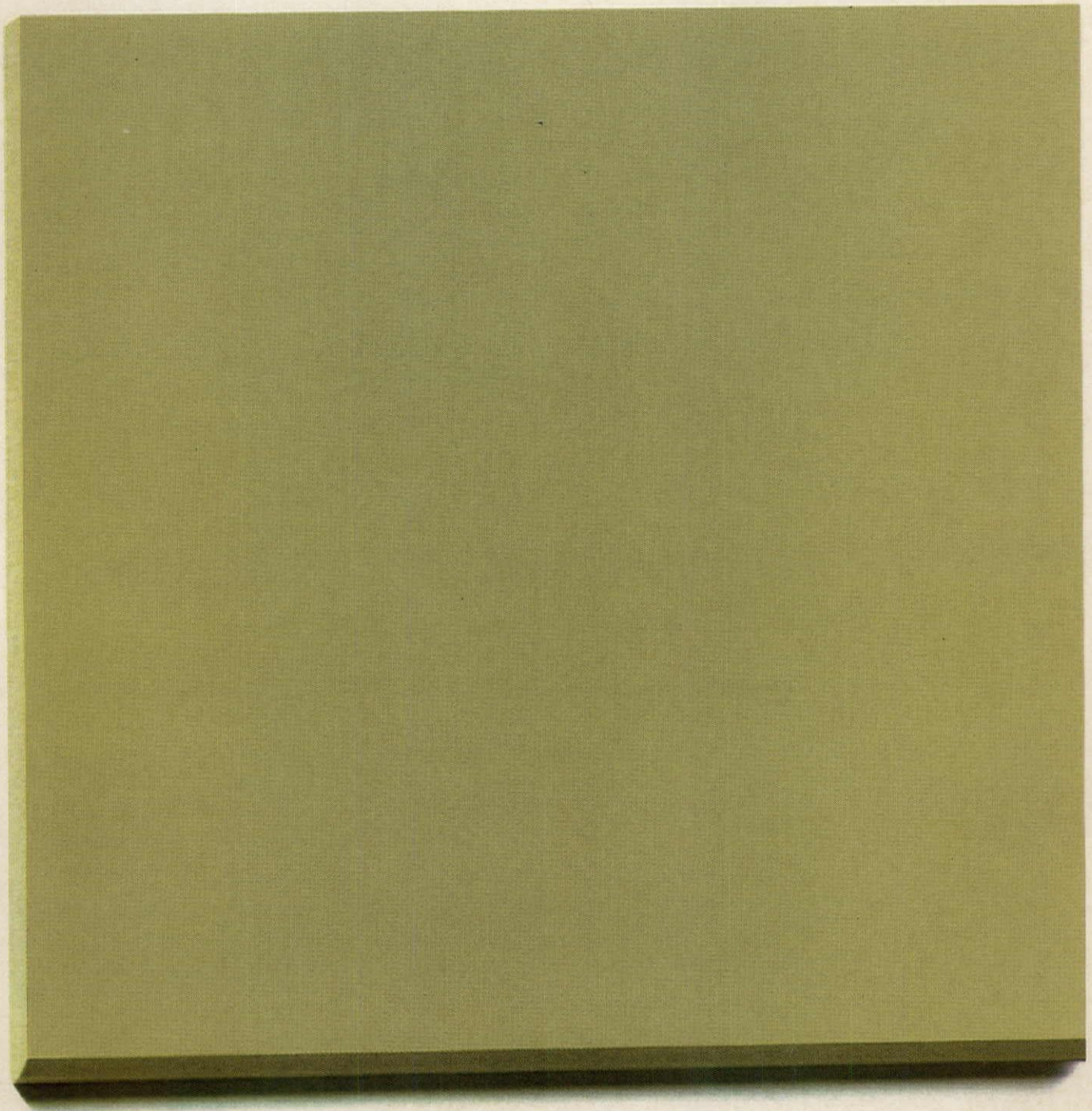
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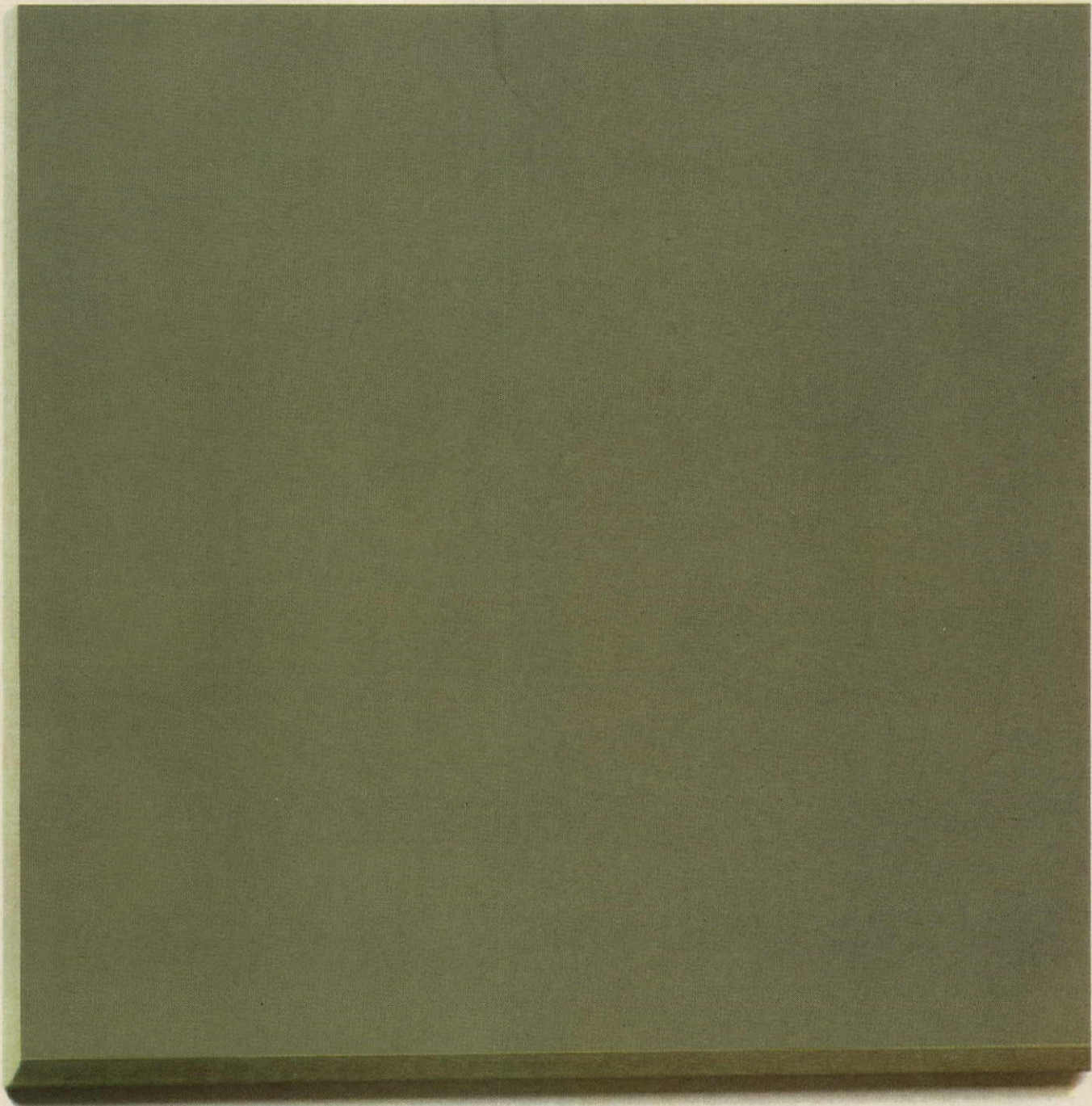
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...making it big in a tough market—Centennial of Dallas (continued)

that houses are a fashion product that can be promoted," says Charles West, vice president for marketing.

Since effective promotion calls for designing with an eye to sales appeal, the design function is a responsibility of marketing at Centennial.

Ridgeway also keeps close watch on design activity. "We feel that we have been the design innovators in our area," he says, citing the garden-kitchen as being a Dallas first for Centennial. This California idea has been widely copied in the Dallas area.

And Ridgeway has an interior decorator, Candy Nastasia, on retainer. Besides working with finished products, which she decorates for use as models, she advises on features that must be built in (or left out) when the house is designed.

The pitch. The advertising program of Centennial is aimed at the consumer for whom its houses are designed—the young apartment dwellers, typically couples yet to own their first houses.

Houses, more than any consumer item, can be sold only after being seen, and Centennial concentrates on developing traffic in well appointed models.

The advertising may include prices and a typical floor plan, but the big selling message is an emotional appeal to young couples to change their style of living.

Along with newspaper advertising, radio jingles sell the Centennial name and give directions for reaching its subdivi-

sions. As are other Dallas builders, Centennial is working to adapt its radio message for television.

Brand names. About three years ago, West recounts, the corporation found that buyers did not mind—in fact seemed to enjoy—owning a house with a brand name.

"What we had believed would be an aversion to being stereotype turned out the reverse," he explains. "Something like saying, 'I bought a Buick.'"

So Centennial stopped using subdivision names in its advertising and began promoting brand names. This, West notes, made the sales pitch more direct, less cumbersome. By late summer he will be advertising Tempo houses in seven subdivisions, and Encore houses in three subdivisions.

Follow up. Centennial does not end its sales effort with the sale. It learned about brand-name acceptance by asking questions, so it continues to ask them after the buyer moves in. These samplings elicit opinions on everything from fireplaces to the relative importance of such neighborhood services as schools and shops.

The results are sometimes surprising. Even though a fireplace serves no practical purpose in a house with central heating—particularly in Dallas' climate—a majority of buyers say they want the \$600 extra in their houses.

Range of product. Centennial has offered two basic houses in recent years: Tempo at \$19,950 to \$24,000 and Encore at

GITTINGS



CHAIRMAN RIDGEWAY
Business acumen comes first

\$29,950 to \$35,000. This summer the Trend line will bow in at \$17,500 to \$18,500.

In 1969, Tempo accounted for some 75% of sales, and Encore the remaining quarter of the 500 units produced.

This year the new lower priced Trend houses are expected to account for a quarter of Centennial's 800 projected units, with Tempo dropping to half and the higher priced Encore holding its quarter of production.

Centennial offers 10 floor plans and 30 elevations in the Tempo series, and 8 floor plans and 25 elevations in Encore houses. Fifteen carpet and 35 vinyl floor choices are available.

At each subdivision sales office there is a decorator center, where buyers can order a combination selected by Candy Nastasia, or put together their choice of elevation, floor plan, and floor coverings.

The market. Having concentrated on sales with FHA financing since selling its first house in 1957, Centennial finds the Section 235 interest-subsidy program a natural sales vehicle

for its Trend series of lower-priced homes.

The Trend house is priced at \$18,100 for Section 235 buyers, whose adjusted gross income must be less than \$5,670 for regular purchase. The buyer pays only 1% interest on his 235 mortgage, but must stand an income review every two years.

Centennial is also beginning its first apartment building this year.

From the beginning, the corporation has done annual forecasts. For the last several years it has had a five-year plan that is updated annually. So, President Bass notes, Centennial is always looking five years ahead.

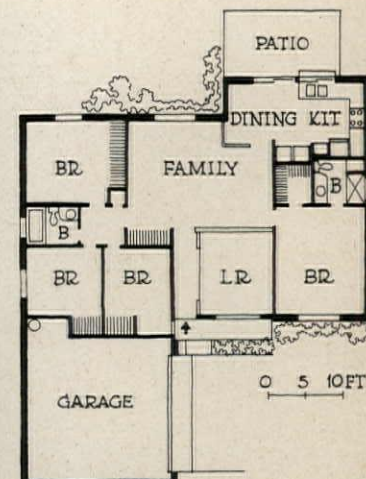
The future. Centennial plans to occupy a new headquarters this month, part of a four-unit, two-floor garden complex it is building, the Preston Royal Office Park.

This will be Centennial's fourth office project, but the company has no plans for broadening its product line beyond its specialty—residential shelter at a moderate price.

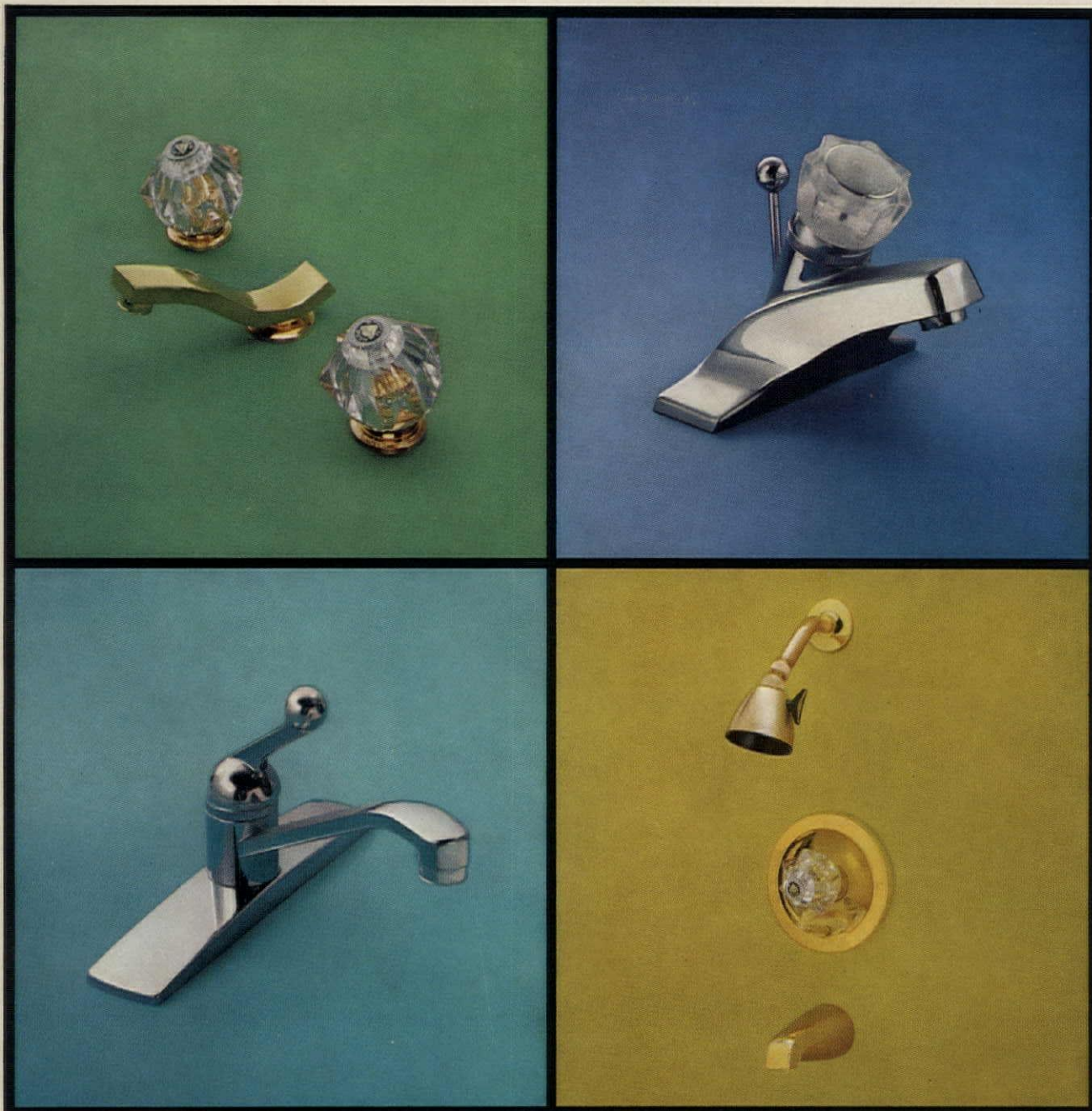
The current five-year plan calls for a rise to 1,500 single-family units by 1974, up from 800 projected for this year. And multifamily units, which will come on stream for the first time in 1971, are expected to rise from 140 units to 528 by 1974.

The rest of Dallas will have to run hard to keep up with Centennial. As Ridgeway says:

"We have always made homebuilding our No. 1 profession."



Tempo house offers 30 elevations. In this photo the model's fake chimney does not appear on the floor plans.



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You just can't find a more accommodating valve than Delta.

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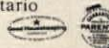
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Famous Shadowcast® Siding—the hardboard with just the right density... tough and dent-resistant, yet easy to saw and nail. That's why so many builders insist on "no substitute" after once using Shadowcast Primed Lap and Panel Sidings.

Celotex Hardboard Paneling

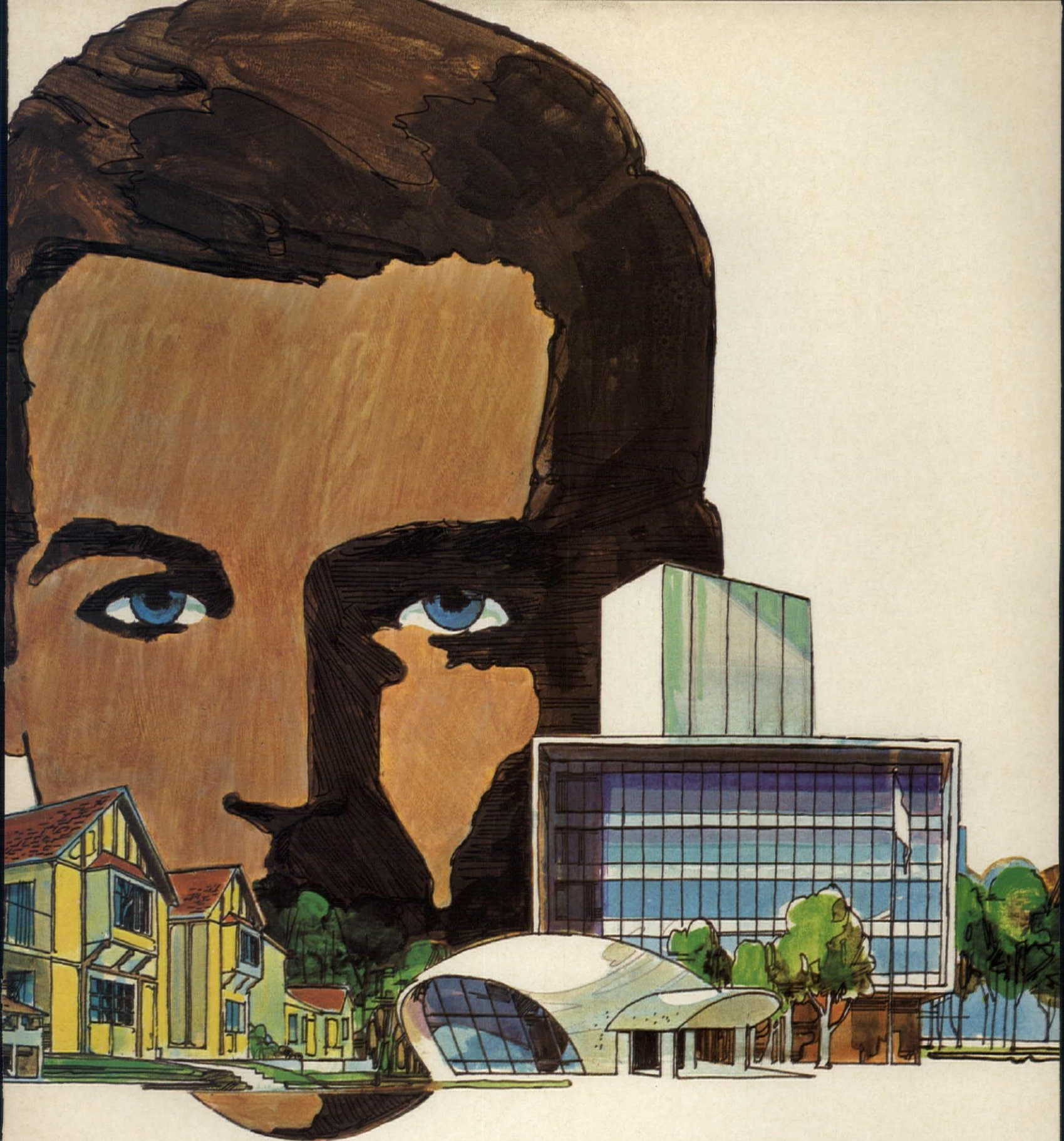
Handsome, wide-groove paneling in a wide choice of authentic woodgrain finishes. From the huge new Celotex hardboard plant in Paris, Tennessee. Matching wood moldings.

Celotex/Barrett Asphalt Shingles

Weights and types for every budget, every specification. Be sure to see our new Traditional Shake with the rugged look of random wood shakes, plus the economy and fire safety of top quality asphalt shingles.

Barrett® Built-Up Roofs

Everything from the deck up!



**Celotex
Insulation Products**

For every construction requirement: Technifoam® rigid urethane boards... roof insulations... Fiberglas* blankets... and the world's best known insulating sheathing—Celotex fiberboard.

*TM Reg. U.S. Pat. Off. OCF Corp.

**Celotex
Sound Control
Systems and Products**

Now you can build multi-family partitions with STC 58 or 61... or one of 59 other test-proved noise-reducing wall and floor/ceiling systems using Celotex Gypsum Wallboards, Celotex Hardboard Paneling, Soundstop Board, Fiberglas* blankets.

**Celotex
Ceiling Products**

Complete line for residential and commercial installations. Acoustical and designer lay-in panels and tile... enameled steel grid system... lighting units... urethane beams.

**And before you build, let
Consultron help you plan.**

Our computerized Construction Marketing Service is yours for the asking—without charge. It makes recommendations for both single-family and apartment builders: operating budgets, price or rental ranges, sizes, other helpful planning data. Prepared for you on a confidential basis by renowned consultants, Wm. R. Smolkin and Associates, Inc., courtesy of Celotex.

Washington slum scandal spurs demand for Congressional curb on savings & loans

The nation's 6,100 s&ls would do well to take a look at the report just issued by Rep. Leonor K. Sullivan (D., Mo.), who accompanied its release with a salvo at "the private money sector" for its shortfall in meeting housing needs.

Besides recommending "comprehensive regulation of savings and loans in the District of Columbia," the Sullivan report suggests reforms that would affect the entire industry.

Mrs. Sullivan, who championed the truth-in-lending cause until that legislation was enacted, took more than a year to issue her report on speculation in Washington's Negro slums by the capital city's savings and loan industry.

The subcommittee, which heard testimony in 1969 about several federal s&ls in the District of Columbia that had engaged in questionable lending practices (News, Mar. '69), published the report.

Conflict of interest. The report asks for a far wider definition of conflict of interest for directors, officers, and employees of savings and loan associations. The purpose is to "regulate their own involvement in the business of real estate for their personal gain through the use of their own or other savings and loans."

It also urges "additional and more realistic limitations" on single-borrower loans.

"These regulations," the report states, "should set firm limits on the portion of an association's total assets (to be lent) and the number of loans that can be made to single borrowers."

The single-borrower loan came in for close scrutiny.

"Fourteen district savings and loan associations reported having made 10 or more loans to one person," the report said. "Their figures, which do not include construction loans when such loans were indicated, add up to 77 persons receiving 1,515 loans totaling \$33.9 million."

"Averaged out," the report goes on, "it comes to 18 loans totaling \$441,135 per person."

Wide involvement. Although the subcommittee is quick to point out that most of these loans went to legitimate real es-

tate investors, "these figures are symptomatic of the willingness of nearly half of the district's savings and loan associations to make available to individual borrowers the large blocks of credit necessary for the existence of real estate speculation."

The use of in-house appraisers also was severely criticized in the report, which noted that some Washington associations'

appraisals showed drastic changes after foreclosures.

To correct this abuse, the subcommittee recommended a statutory definition of appraisals, which would include criteria for the qualification of appraisers. It further suggested that liability for faulty appraisals should rest with the person or organization selecting the appraiser.

Reforms. The other recom-

mendations include:

- Regulation of the interest of directors, officers, and employees of savings and loan associations in title companies, settlement houses, appraisal organizations, and similar institutions that deal with s&ls.

- A uniform settlements law, to include standard forms and procedures, clear explanations of charges and an accounting of the disposal of proceeds from sales. This recommendation includes the elimination of duplicate title services, added-on title insurance premiums, and the lengthy settlement procedures involved when property is purchased for redevelopment.

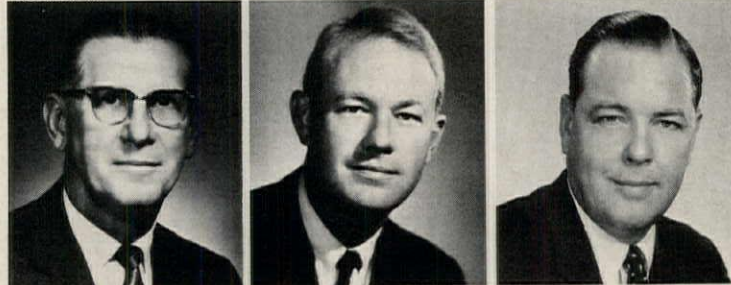
- Elimination of straw parties except where necessary for legitimate business reasons.

Repercussions. While the subcommittee's report is not likely to win serious Congressional consideration during the current session, it comes at a critical time for savings and loans.

The President's Commission on Financial Institutions is about to begin its work. The aim will be to eliminate outmoded regulations and streamline financial institutions.

The Missouri Congresswoman rarely tilts at windmills.

DEL ANKERS



SPELMAN

JACKSON

MATTSON

Mortgage Bankers nominate Spelman

Everett C. Spelman has been nominated for president of the Mortgage Bankers Assn. of America.

Spelman, president of Western Securities Co. of Denver, is expected to succeed Robert H. Pease in October. Pease is senior vice president of Draper & Kra-

mer of Chicago.

Philip C. Jackson Jr., vice president of the Jackson Co. of Birmingham, has been nominated for first vice president, and Everett Mattson, senior executive vice president of Lomas & Nettleton West of Houston, for second vice president.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending June 13.

FNMA Auction Prices June 15 8½%	City	FHA Sec. 203b— Min.-Down* 30-year immed.* Discount paid by builder		Conventional Loan Interest Rates			Construction Loan Rates Interest+fees All lenders
		Private mkt. 8½%	Trend	Comm. banks, Ins. Cos. 7½%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 94.74 Accepted bid range 94.35-94.90	Atlanta	4-4½	Up ¼	a	8½-8¾+1-3	a	9-9½+1-2
	Boston	1	Steady	b	8¾+1-2	a	8¾+1
	Chicago	4½	Up ½	b	7¾-8+1½-2	a	b
	Cleveland	10-12b	Steady	a	8-8½+1-3b	a	9+2
	Dallas	4-5	Up ½	a	8¾+1	9+2	9-9¾+1
	Denver	4	Up ¼	9¼+2	9¼-9½+1-1½	9¼-9½+2-2½	9½+1½
	Detroit	4-5	Up 1	b	8½-8¾	a	9½-10+1-2
	Honolulu	4-5	Steady	9-9½	9-9½+2-3	b	10+2-3
	Houston	4-5	Steady	a	9¼-9¾+1½	9¾+3	9½+1½
	Los Angeles	5-5½	Up 1¾	b	8½-9¼	9½+3	9½-10+1½-3
180-day commitment Average 94.81 Accepted bid range 94.50-94.95	Miami	5-6	Up 1	a	8½+3½	8¾-9+4	9+1-2
	Minn.-St. Paul	3-4	Up ½	a	a	a	b
	Newark	3-4	Steady	b 8	b 8+1	b	9½-10+1½-2
	New York	4	Up ½	7½b	7½b	a	9½-10+1½-2
	Okla. City	4-5½	Up ¼	a	8¾+1	8¾-9+2-3	9½-10+1-2
	Philadelphia	3-4	Down 1½	7+7b	7+7b	a	10+2
	San Francisco	4½-5	Up 1½	8½	8¾-9+1½	9-9½+1½-2	9½+2-3
	St. Louis	5-6	Steady	a	a	a	10½-10¾+1-2
	Seattle	4-5	Steady	b	8½-9	a	9½-9¾+1½-2
	Wash., D.C.	5-6	Up ½	8b	8b	8b	9-9¾+2

* 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 8½% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5¢ Savings Bank; Chicago, Robert H. Pease, senior vice pres., Draper & Kramer Inc.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M.J. Greene,

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

Take the easy way out with a Westinghouse filter clean dishwasher

You'll like the way easy installation saves you time and money.

Your prospects will like how easily their dishes get sparkling clean.




For once the easiest way is the best way too. Because not only is the Westinghouse Filter Clean Dishwasher the simplest for you to install, it's also the most attractive for your prospects.

All Westinghouse dishwashers have the Filter Clean system that keeps wash and rinse water free of food particles at all times. There's no more effective system for getting dishes sparkling clean.

In addition, Westinghouse multi-level power washing reaches every surface, eliminating pre-rinsing. And the Westinghouse Sanitizer makes sure the water stays at a healthy 145°.

And to make it an even easier sale, this Westinghouse dishwasher offers a rust-proof, porcelain-on-steel interior, exclusive Air Stream drying system, wetting agent dispenser for spotless results, and extra quiet operation.

Add all these features to the attractive styling and decorator colors, and your prospects will agree Westinghouse is the best way too.

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Make one stop at Westinghouse, your specialist for a complete line of major appliances backed by Sure Service.

Surprise: Lumber-product shares come out of stock market's dive like tall timber

Forest-product shares rebounded from May's stock market debacle with one of the strongest recoveries of housing-oriented groups.

After inching upward over the previous month, the group began to dip in mid-May with reports that prices were dropping on key grades of lumber. The shares took a beating along with everything else in the market's late May blood bath, but by June 1 several of the forest-product issues had rebounded to higher ground than they held before the nosedive.

Two top performers were Weyerhaeuser, which plunged from 46 on May 15 to 39 7/8 on May 26 but jumped to 48 1/2 on June 1, and Georgia-Pacific, which went from 45 to 38 1/4 to 47 1/2 on the same dates.

U.S. Plywood moved from 25 to 21 3/8 and back up to 26 1/4, and Southwest Forests reached 14 on June 1, two points higher than its 12 of May 15.

Why. Kenneth D. Campbell, editor of the *Audit of Housing Investments* newsletter, says the lumber stocks made the showing because "everybody's

How the lumber stocks fared

COMPANY	May 15 Close	May 26 Close	June 1 Close
Boise Cascade	56	45	54 1/4
Evans Prod.	29	23 1/4	26 1/4
Fibreboard	19	17 1/8	19 1/2
Georgia-Pacific	45	38 1/4	47 1/2
Intl. Paper	32	28 3/8	31 7/8
Potlatch For.	29	26	28 1/4
Sierra Pacific	8	6 5/8	8 3/4
Southwest For.	12	9 3/4	14
Temple Ind.	19	15 3/4	18
Union Camp	25	23 5/8	26 5/8
U.S. Plywood	25	21 3/8	26 1/4
Weyerhaeuser	46	39 7/8	48 1/2

thinking housing—and trying to think six to 12 months ahead."

Other analysts also related the group's showing to housing, but some were rather more pessimistic about the outlook.

If there is a long delay before homebuilding picks up, or if there is no pickup in the second half, one analyst predicts forest products stocks "could see a fair-sized drop—on the order of maybe 15% or so."

Another warns: "There's been a lot of talk about more homebuilding money. But so far it's been all talk and no ac-

tion. There's really no short-term good news."

The long view. The quick turnaround was encouraging for the wood products companies, but most of the stocks still are running below their levels of yesteryear.

Georgia-Pacific ran to 51 1/4 in May and then peaked at 55 7/8 in November, and Boise Cascade reported a May high of 79 1/4 before reaching the year's high of 80 1/4 in November. U.S. Plywood, which later split 2-for-1 in June, was at a high of 82 1/2 in January, and Union Camp

Corp. sold for 35 1/2 at the time of its own split in May.

Just before the spring turnaround, the New York brokerage house of Bache & Co. wired its branch offices to be cautious about the lumber group. Until tight credit eases and inflation is brought under control, the wire said, "we do not expect a substantial price recovery."

Lumber prices. Most observers say that lumber prices probably have peaked for the time being, with little hope of an upturn until homebuilding really gets going again.

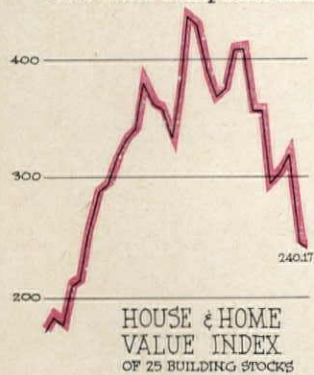
There is also agreement that only the restraints on production of plywood and lumber have kept prices as high as they have been. But Alec Fiskien, manager of Weyerhaeuser's softwood plywood division, now reports that some plywood producers are saying they won't cut prices any lower.

The American Plywood Association expects total plywood production this year to be about 10% above 1969, but the Western Wood Products Association projects a 5% decrease in total lumber production.

Housing stocks dip again

HOUSE & HOME's index of 25 top housing issues fell for the second straight month, dipping to 240.17 from 246.07 in the period ended June 8. Only the mobile homes group managed a gain.

Here's the composite index.



How top 5 did in each group:

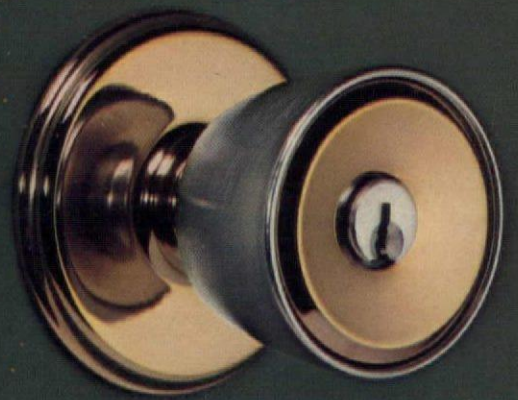
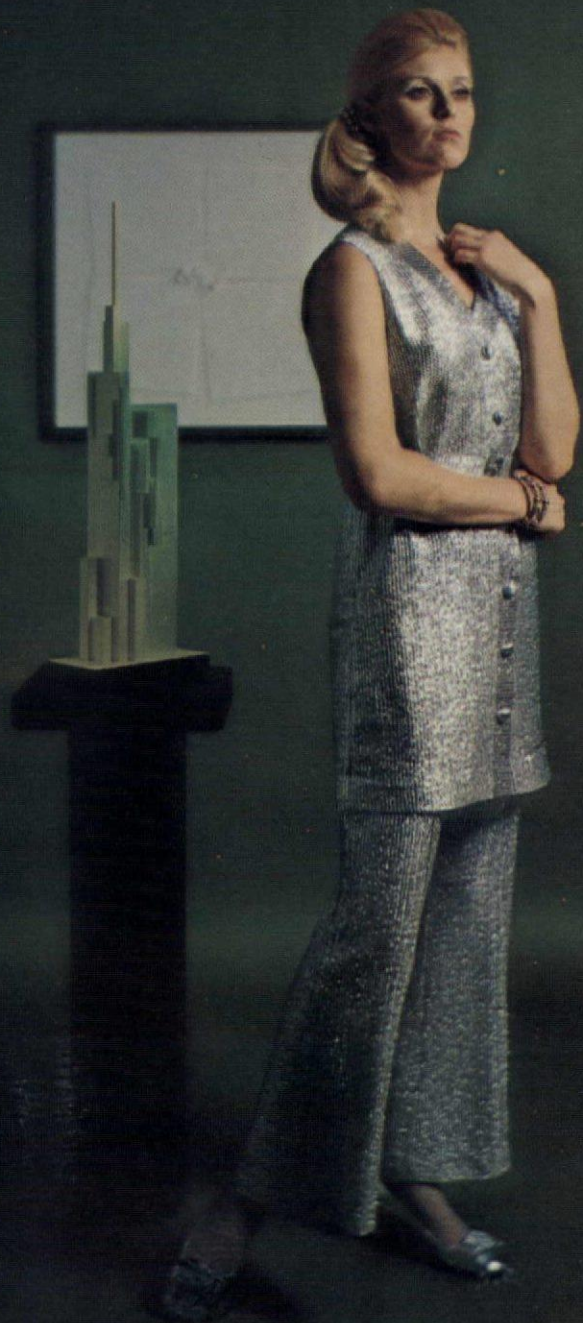
	June '69	May '70	June '70
Builders	531	339	335
Land develop.	761	329	321
Mortgage cos.	628	463	424
Mobile homes	822	394	400
S&Ls	194	119	119

HOUSING'S STOCK PRICES

COMPANY	June 8 Bid/Close	Chng. Prev. Month	COMPANY	June 8 Bid/Close	Chng. Prev. Month	COMPANY	June 8 Bid/Close	Chng. Prev. Month
BUILDING			MORTGAGE BANKING			MOBILE HOMES & MODULES		
Bramalea Cons (Can.)	3.10	-80	United Fin. Cal.	7%	-1%	Con. Chem. Co.	7	-3/4
Capital Divers (Can.)	1.20	-20	Wesco Fin.	14%	-3/4	-Champion Homes	12 1/2	-3/4
Centex Corp.	19	+ 1/2	LAND DEVELOPMENT			Commodore Corp.	7	-1 1/2
Christiana Oil	9 1/4	- 1/4	All-State Properties	3/4	- 3/8	-DMH (Detroit)	11 1/2	-1 1/4
Cons. Bldg. (Can.)	1.05	-10	American Land	1/4	- 1/4	-Fleetwood	18 1/2	+ 3 3/4
Dev. Corp. Amer.	8 1/2	- 1/4	-AMREP	16 1/4	- 2 1/4	-Guerdon	11 1/2	- 2
Dev. Int. Corp.	7 1/2	+ 1/4	Arvida	8 1/4	- 1 1/4	Mobile Home Industries	9 1/2	- 1/4
Edwards Indus.	7 1/2	+ 1/4	Atlantic Imp.	13 1/2	- 1 1/2	Monarch Ind.	17 1/2	- 3/4
First Hartford Rlty.	4 1/2	- 1/4	Canaverl Int.	6 1/2	+ 1 1/2	Redman Indus.	14 1/2	+ 3/4
First Nat. Rlty.	3 1/2	+ 1/4	Crawford Corp.	3 1/2	- 1/2	Rex-Noreco	14 1/2	+ 2 3/4
Frouge	1 1/4	+ 1/4	-Deltona Corp.	23 1/4	-11 1/4	-Skyline	17 1/2	- 3/4
-General Bldrs.	5 1/2	- 1/4	Disc Inc.	3 1/2	- 3/4	Town & Country Mobile	7 1/2	- 1/4
-Kaufman & Bd.	31 1/4	-1 1/2	Don the Beachcomber Ent. (Garden Land)	8 1/4	+ 3/4	Zimmer Homes	12 1/2	- 1 1/4
Key Co.	5 1/2	+ 3/8	FPA Corp.	8 1/4	+ 1/4			
(Kavanagh-Smith)			(Fla. Palm-Aire)					
Leisure Technology Corp.	16 1/2	- 1	-Gen. Devel.	18 1/2	+ 1 1/2			
H. Miller & Sons	4 1/2	- 1 1/2	-Holly Corp.	2 1/2	- 1/2			
McGrath Corp.	5	- 4	Horizon Corp.	17 1/4	- 2 1/2			
National Environment (Sproul Homes)	5 1/4	+ 1/4	Laguna Niguel	5 1/2	- 1/2			
Nationwide Homes	5 1/4	+ 1/4	Major Realty	6 1/2	- 1/2			
-Presidential Realty	10 1/2	- 1 1/4	-McCulloch Oil	23	+ 1 1/2			
Pulte Homes	6	- 1 1/2	Scientific Resources	5 1/2	+ 3/8			
Ryan Homes	34 1/2	+ 1 1/2	(Sunasco)					
Standard Pacific Corp.	6 1/2	- 1/2	So. Rlty. & Util.	5 1/2	- 1 1/4			
U.S. Home & Dev.	21 1/2	- 3 1/4						
-Jim Walter	26	+ 3/2						
-Del E. Webb	8 1/2	- 3/8						
Washington Homes	7	- 2						
Western Orbis	4 1/2	+ 1/4						
S&Ls			DIVERSIFIED COMPANIES					
American Fin.	13 1/4	- 2 1/2	Boise Cascade	53 1/2	- 6 1/2			
Calif. Fin.	7 1/4	- 1 1/4						
Empire Fin.	10	- 1 1/2						
Far West Fin.	11 1/2	- 1 1/4						
-Fin. Fed.	11 1/4	- 1 1/4						
-First Char. Fin.	33 1/2	+ 1 1/2						
First Lincoln Fin.	5	- 1 1/4						
First S&L Shares	11 1/2	- 1 1/4						
First Surety	3 1/2	- 1						
First West Fin.	2 1/2	+ 1/4						
Gilbraltar Fin.	13 1/2	- 1 1/2						
-Great West Fin.	15 1/2	- 1 1/4						
Hawthorne Fin.	7 1/2	- 1 1/4						
-Imperial Corp.	9 1/4	+ 3/4						
-LFC Financial (Lytton)	4 1/4	- 1						
Trans-Cst. Inv.	3 1/4	- 3/8						
Trans World Fin.	8 1/2	- 3/8						
Union Fin.	7 1/2	- 1 1/4						

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. y—adjusted for 2-for-1 split. z—adjusted for 3 for 2 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.



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New as tomorrow—as modern as now. Beverly provides a contemporary lock styling keyed to the excitement of the jet-age home. Outstanding in appearance and performance, Beverly is first choice of today's quality builder.

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PHOTOS: H&H STAFF



NAHB triumvirate prepares to open spring board session. From left: President Louis R. Barba, Vice President and Treasurer Stanley Waranch, Executive Vice President Nathaniel H. Rogg. In photo (right) builder Jeff Goolsby of Albany, Ga., addresses directors urging passage of variable interest rate resolution.

NAHB takes stand against factory housing, assails Uncle Sam's too-easy solutions

The NAHB's leaders have rallied to defend conventional homebuilding as the best way to supply the nation's enormous housing needs.

With a wary eye on the new factory-housing industry that is busy stealing headlines from Wall Street to Main Street, NAHB's spring board meeting united on this note:

Give us the tools. We conventional builders can house America better than these new industrialized operators. And we can devise better remedies for housing problems than those quick and easy policy solutions so often offered by government.

President Louis R. Barba and the 452 NAHB directors, meeting in Washington, contended that government economic policy was the cause but could be the cure for homebuilding's woes. And in a number of resolutions, they asked for change.

The arriving directors found a telephoned message from Barba in all registration packets

(see story, below), and during the sessions they received reams of additional material. From Barba's opening address debunking "myths" about the housing industry, to his final televised press conference, the leadership emphasized NAHB's plea to rely on conventional builders to supply the nation's housing.

Barba's first shot. Vice president John A. Stastny began reverently with an invocation

asking for a "free housing industry." Barba then set to debunking the myths.

Barba defended the industry's "history and proud record" and he described as "deplorable" the conditions under which it must operate. He criticized "irresponsible statements from high government officials" who said interest rates were coming down when, in fact, the statements meant the decline would not occur before 1973.

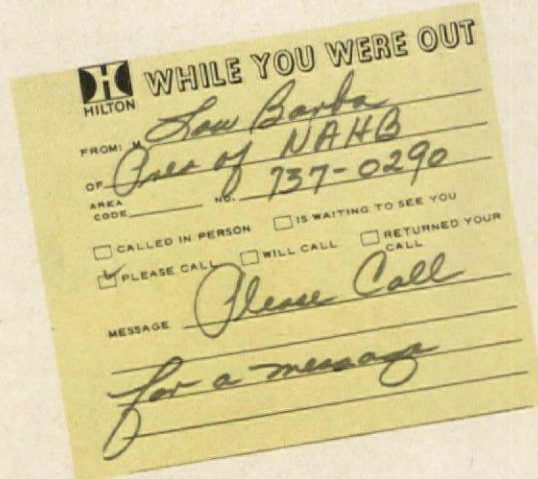
He also decried as myth the claim that the industry's crisis was caused by the "high cost of housing."

The cost of land and money has risen, Barba conceded, "but one thing is irrefutable—the cost of constructing a house [by this 'archaic, inefficient' industry] has risen less rapidly over the last 10 years than the cost of living—and we are producing a better product..."

Cost exposé. Barba had sent to all NAHB members a report detailing his thesis with economic graphs. The cost of living, he told them, rose 2.58% a year from 1959-69; the sq. ft. cost of FHA housing, excluding land, rose 2.38% a year.

He also pointed out that, for all single-family housing, while the cost of land rose 319% and the cost of financing 324% in the last 20 years, the actual cost of the structure rose only 45% in a typical house that has increased in area by 51%.

TO PAGE 24



DIRECTOR LEE GIFFORD
Asks wage-price controls

A 'personal' call to every NAHB director

This "personal" telephone message—it's actually an off-set print job—urged every director at the NAHB's meeting to "call for a message."

Those who did received a 2 min. 10 sec. welcome to Washington and a plea to help get Congress to aid homebuilding.

"You, of course, know how critical the housing situation is," said a recorded Barba.

"There's one thing that I wish to impress upon you: the need for fast legislative action."

He urged the directors to lobby for the Emergency Home Financing Act and the Proxmire program to make more housing available for middle-income families.

He also told them to work hard but to have some fun.

—C.K.



DIRECTOR BARNETT MALLER
Urges extension of surtax

What's our "know-it-all" doing at the bottom of a stone quarry?



Showing off new Sanspray stone-on-plywood siding.

Smart rockhound that he is, he's gone right to the source. Because Sanspray® is a natural stone aggregate, bonded to plywood. We think it's the most exciting thing to happen to exteriors in a long, long time.

First of all, Sanspray is beautiful. And durable. As beautiful and durable as the rocks it's made of. It comes in a large aggregate and a small aggregate. In such delectable colors as Tangerine, Pearl Gray, Gaelic Green, Monterey Sand ... and more.

But. Sanspray costs far less than most stone and masonry wall claddings. It is also one of the easiest to install. Saw it. Drill it. Glue it. Nail it direct to framing members. And then

forget it. Because Sanspray is virtually maintenance free, in all climates. If your market is garden apartments, or supermarkets, or shopping centers, or banks, or stores, or motels, or other light commercial/industrial buildings — you should find out more about Sanspray. By talking to our Builder Service Representative.

When it comes to creative ideas on new products, market research, merchandising, advertising... he knows it all. Give him a call. He's at your local U. S. Plywood Branch Office.



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Andersen windows helped turn an old, old school into a showcase home and studio.

The old brick schoolhouse.

A charming bit of Americana. Dark. Stuffy. Drafty. Dimly lighted.

It took a very special kind of imagination to visualize this deserted, 105 year old academy as the showcase home and studio it is today.

A man named Robert Ackermann—an Afton, Minnesota architect—had the imagination.

Andersen, in nearby Bayport, had the windows.

Casements that could be fitted into a

unique triangular-fenestration arrangement. Gliding doors to inviting balconies. Weather-tight Windowalls that bring the natural charm of this rustic setting indoors.

Turn your imagination loose on your next remodeling job.

Turn to Andersen for the windows. Six beautiful types, hundreds of sizes to choose from, including the new low-maintenance Perma-Shield® windows. See them all at your Andersen dealer or distributor.

Andersen Windowalls™

Window Beauty is Andersen

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1. Casements blend well with natural materials.
2. Creative window detailing is in perfect harmony with original structure.
3. Gliding doors add light to old basement.
4. Windows and paint accentuate light.
5. Gliding doors are used to give light and dramatic element to lower rooms.
6. Triangular casement detail provides perfect display areas.

Residence: Robert F. Ackermann, Afton, Minn.
 Architect: Robert F. Ackermann, A.I.A.



2



5



6

... NAHB takes stand against factory housing and instant solutions (continued)

Barba also attacked the "myth" that the industry must be reorganized—"that there is a production-line solution." He cited the Kaiser Commission's report of a year ago that, he said, "pointed out that the housing industry as presently constituted performs its tasks efficiently, far more efficiently than is generally thought."

"And yet our minds, our public attention, our resources are constantly diverted to the business of finding a pushbutton solution to the problems of housing."

He denied the charge that builders are opposed to technological change and cited the NAHB Research Foundation as proof. "We have made some of the most meaningful contributions to improved technology," he said.

Industry's record. "Look at the repeated failures of assembly-line solutions," Barba warned, "and look at the enormous production accomplishment of this 'archaic' industry in the past 25 years. We've doubled America's housing supply. We built 36 million units in that time. In four years after the war we increased annual production from 300,000 units to 2 million. But then somebody says we have to find a way to produce housing."

Barba took his theme to the television cameras at his press conference. He charged that "the economy is on a disaster course," but he contended that the conventional housing industry, if it were "energized by mortgage credit, could bring the economy around faster than any other industry."

The housing problem, he said, "is a reflection of the utterly inefficient financial system" as it relates to American needs.

Mobile homes. Barba gave short shrift to the Nixon administration's so-called mobile-homes solution to the nation's housing shortage.

"We aren't happy about HUD including mobile homes in the figures for new housing," he said. "In an affluent society we don't feel that that is the way to house the American public."

Barba also repeated what the board had said in its resolutions: that the problem in hous-

ing is not in the industry but in the government. He said the priority for housing must be higher and that housing should come before "the SST, highways, and the moon."

Calls for action. The board's resolution on industrialized housing affirmed NAHB's "opposition to such an over-simplistic approach." A second resolution cited the industry's ability to produce the housing and called on "the government for those necessary changes in public policy toward housing which will unleash the great creative force and ingenuity of the home and apartment builders of America." The changes the NAHB wants are policy revisions to assure

more credit at reasonable rates.

Both resolutions passed with no opposition, although they did spark some heated discussion on the floor.

Former president Leon N. Weiner of Wilmington, Del., said he was for both, but he demanded "action, not lip service" and he spoke against the war in Indochina. Housing's problems could never be solved, he said, until the fighting ended.

"The money being spent over there could provide 2 million homes a year."

Attorney Lewis Cener of Atlanta, a member of the NAHB executive committee, also spoke for both resolutions but was careful to state that his position

had "nothing to do with Cambodia or the Mideast." His remarks won wide applause.

Opposition to controls. Other resolutions urged administrative action instead of mandatory controls on prices and wages. The directors asked for homebuilder representation on the new Presidential Commission on Financial Structure and Regulation, and proposed a reduction in the Federal National Mortgage Association's stock-purchasing requirement for mortgage dealers. The board also opposed variable interest rates for home mortgages and withdrew recognition of the National Plumbing Code.

The NAHB message seemed to get across, at least in part. The directors lobbied on Capitol Hill, and the Emergency Home Financing Act was favorably reported by the House Banking and Currency Committee shortly afterward.

—CARLETON KNIGHT III

PHOTO: WESLEY F. BUTTS



Fanny May unveils portrait of Ray Lapin

Raymond H. Lapin, former president of the Federal National Mortgage Association, was honored last month by the Fanny May board of directors. The quasi-public corporation commissioned a painting of Lapin to be hung in Fanny May's new Washington headquarters.

Lapin, ousted by President Nixon from the top Fanny May post in December, was credited by the new FNMA president, Allan Oakley Hunter, with

being the one "most responsible for Fanny May's moving closer to private industry." Hunter spoke at the unveiling.

Lapin is opening a mortgage operation in San Francisco. At the Washington ceremonies he spoke briefly about Fanny May's accomplishments during the last two years, and fully endorsed the job being done by present management.

The portrait was done by a New York artist, Everett R. Kinstler.

—A.M.

The small builder — a vanishing American?

The small builder is on his way to near oblivion, says the chairman of the nation's largest mortgage banking company.

Jess Hay of Lomas & Nettleton Financial Corp., which conducts its nationwide business from Dallas, gives two reasons: the increasing prevalence of manufactured housing and the declining share of the shelter market taken by single-family houses.

"We approach the day when apartments will represent more than 50% of housing output," he observes. "This is not to say that the single-family market is dead in actual numbers, production will remain as great as it has been considering the increasing trend toward second homes. But the percentage of single-family homes to the total will decline."

Hay says a growing population makes a housing boom certain, but he warns:

"In the future building will be dominated by the large builder, adequately capitalized, who is in the best position to use capital and personnel most efficiently."



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CIRCLE 71 ON READER SERVICE CARD

H&H JULY 1970 25

Trying to save scenic Potomac tract from a builder—Is effort worth \$5 million?

An old developer-citizen squabble over 336 acres of unspoiled Virginia countryside may be turning into a \$5-million nightmare for conservationists.

The Burling tract, with tall trees overlooking the Potomac and scenic falls that feed the historic river, started the argument. A decision may come with a referendum on July 14.

That's when Fairfax County voters must decide whether they want the tract enough to tax themselves to preserve it. The twist is that no one seems to know how much the tax bite may be.

Miller & Smith, a developing firm, bought the land from the Burling family for about \$3.35 million, and wants to put up some 300 houses.

Lots at \$17,000. Now that the developers have the property, anyone seeking to buy it will be dealing in lots, not acreage. In this high-cost area of McLean, Va., raw lots cost as much as \$17,000 apiece.

That could mean a total tab of more than \$5 million.

Local citizens and conservationists are trying to keep the land free of development, and the referendum is aimed at finding out how serious they are.

A blank check. An aide to the county board of supervisors says: "We are in effect asking the citizens for a blank check. If they approve the referendum, we still will have to go to condemnation court. The judge will determine the price."

The tract, about 10 miles from Washington, has many high government officials and

wealthy people as residents, and they want to save the property.

Secretary Walter Hickel has said the Interior Department will put up \$1.5 million to buy the tract if the additional necessary funds are provided by state, local, or private sources.

Both the county and state have declined to match the Interior offer. A bond issue had seemed fruitless in view of Virginia's 6% ceiling rate, but on July 1 the rate was raised to 8%.

A local shopping center developer, Garfield Kass, had offered to buy \$1.5 million in county bonds at 5% interest for

three years. Kass, because of the delays in settling the dispute, has withdrawn his original proposal but has offered to donate \$25,000 toward a fund to buy the land. Nothing has come of that.

The decision. For citizens who want to know the precise cost of the possible tax assessment, there is at least one similar case.

When Fairfax County went to condemnation court for a tract known as Webb Wood, it thought it would have to pay \$1.5 million. It paid \$2.5 million. Webb Wood, according to local estimates, is not so attractive as the Burling tract which, aside from its natural beauty, has proper gradients for sewer lines, a factor that will add to its value as subdivided land.

Citizens seeking to save the Burling tract will have to come up with the cash, in the form of a blank check, at the referendum. The Miller & Smith bulldozers are waiting. —A.M.

Mobile homes shipments turn up after a decline

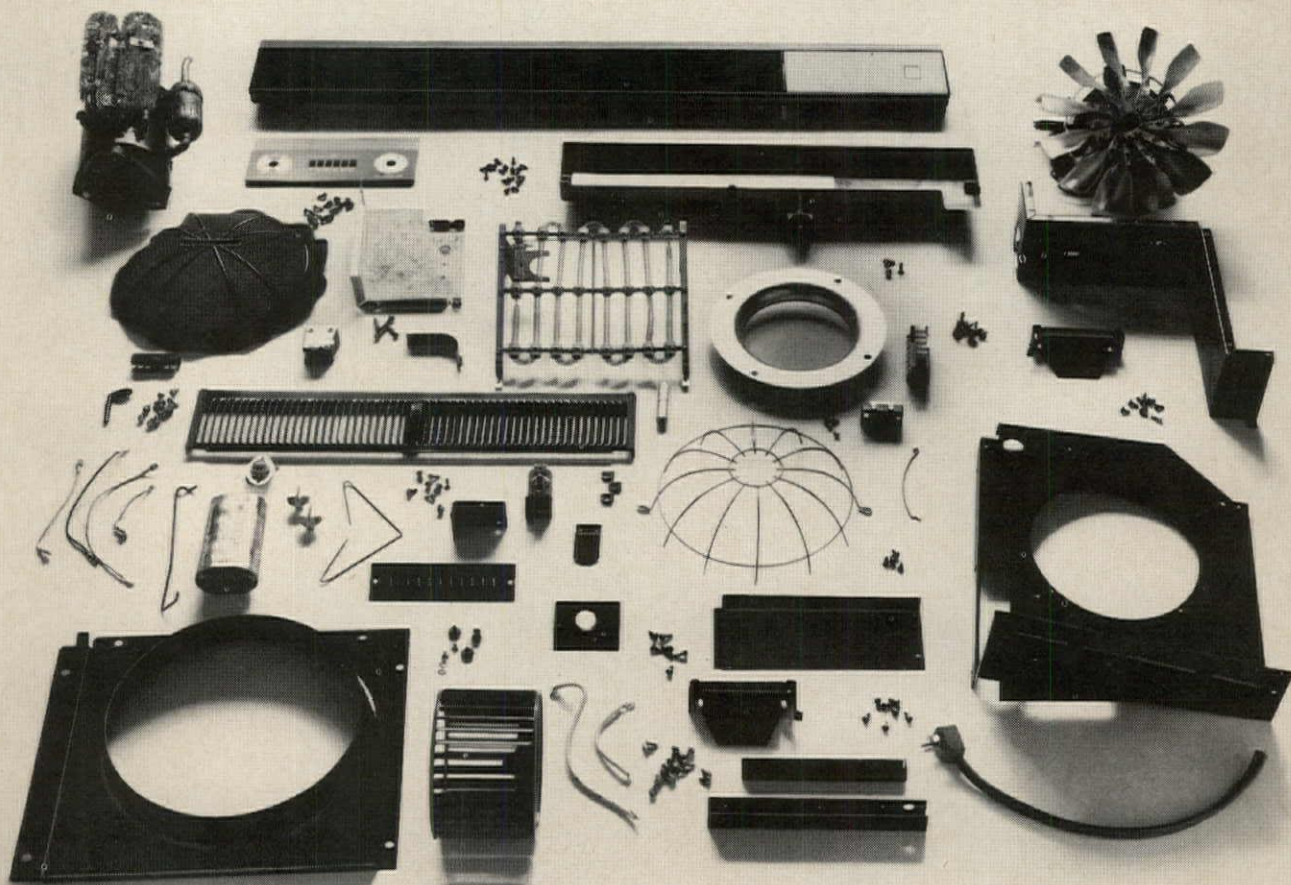
The industry reversed a 14% first quarter drop by posting a 10% rise in April, according to the Mobile Homes Manufacturers Assn.

April shipments were 39,610, compared with 36,010 in the 1969 month. First-quarter fig-

ures were 76,950 in 1970 and 88,980 in 1969.

During the first four months, the association reported, 116,500 mobile homes were shipped, to account for 36% of the nation's 325,660 units of single-family construction.

We made a few changes



Builder says standard materials make his modulars look like stick-built houses

Another modular manufacturer is in production—no longer news.

What is new, says Edwin A. Pierce, president of the Inland Homes division of Inland Systems of Piqua, Ohio, is: "We're using all standard house materials inside and out—not prefab or mobile home components. And nobody is going to be able

to tell our houses from stick-built homes."

Inland's first modules went up in May in the 50-unit Murray Hill Square townhouse project in Columbus, Ohio. It is the first in the city to qualify for Section 236 rental subsidy funds.

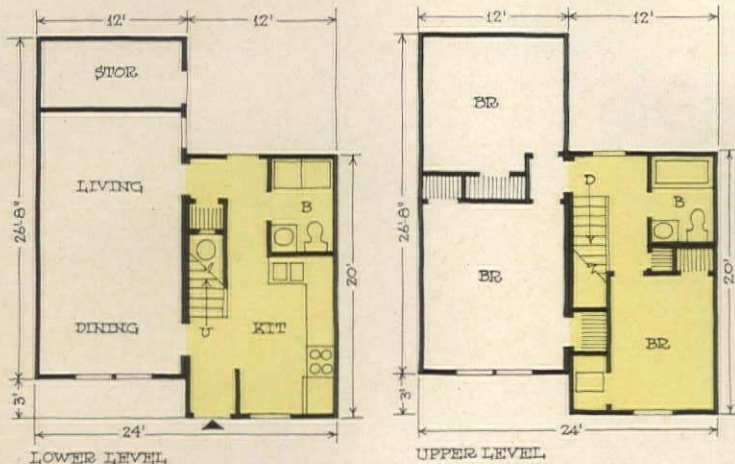
Two units were stacked atop two others to form the first

townhouse in two hours. Utilities were attached four hours later and the home was ready for occupancy. One hundred representatives of the homebuilding industry, including Gerald H. Galbreath 3d, president of the developer, American Urban Corp., watched the demonstration. About 200 hours of work had gone into site pre-

paration and foundations.

Pierce says that Inland also has orders for about 500 multi-family units.

The first single family houses are expected to be in production by the end of the year. The initial line will offer four three-bedroom plans, each with five elevations. The smallest has been costed out at \$7,900.



Core units, shaded here, are identical for all plans; units on left differ in length with number of rooms, can be set forward or back to vary appearance of facade.



Stacked units are bolted together. The modules form mansarded townhouses.

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And the new Zonline is beautiful!

Inside and out. From an exterior grille that can be integrated into the building design to the new optional simulated molded wood-grain finish of the interior cabinet, Zonline is new and good-looking. All controls are concealed under a door on top where they are easily reached.

If you're looking for terminal thru-the-wall heating/cooling units, see the new Zonline for office, hotel/motel, apartment, school or hospital. Available in deluxe and standard models for 208 V., 230 V., and 277 V., and a variety of installations. See your General Electric Central Air Conditioning distributor right away. Or write the Air Conditioning Dept., Commercial & Industrial Sales Section, Louisville, Kentucky 40225.



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Builder's Girl Friday gets married —and now she can't find a house

It's another case of the shoe-maker's children.

Builder Kaufman & Broad's Barbara Sayre was married to Richard Casey, national marketing director for Leadership Housing Systems, on May 17. And the first big post-honeymoon problem is to find a house.

Meanwhile, they're at home in Mrs. C's West Los Angeles apartment.

"It's a walk-through," says a friend. "And it's lined with gifts. They have to go outside just to change their minds."

Their wedding, at least, has to be ranked as one of the first-half highlights of the southern California housing industry. Even the bride-to-be, getting into the mood of things, stopped directing K&B's corporate communications long enough to tackle a bit of fashion copy—a wedding-dress description for hometown papers. It finally read: "Empire style, full-length gown of silk organza, with bodice of Venice lace... etc."

The ceremony was held outdoors, on the Swan Lake Terrace of Hotel Bel-Air. Eli Broad gave the bride away (and afterward, with Mrs. Broad, acted as the host at the Garden Room luncheon).

The best man was a Casey co-worker from the Macco subsidiary—Terry Anderson Jr. Ushers

were Sanford Gadiant, executive vice president of Condominium Consultants of Honolulu, and Fred Moldenhauer, president of Avco s&L of Huntington Park. Mrs. Moldenhauer was matron of honor.

Among the guests: representatives of eight housing companies, plus industry consultants, financial people, and the press. Reported the *Los Angeles Times*: "It's a new alliance in the homebuilding industry."

Friends can't see why any professional conflicts of interest should crop up. Says one: "Macy doesn't tell Gimbels. And K&B won't tell Leadership-Macco."

Observes another: "I don't think they talk about business much."

—BARBARA LAMB

McGraw-Hill World News,
Los Angeles

Miss Cheryl Cason and Andrew R. Mandala, *HOUSE & HOME's* chief Washington correspondent, were married in St. Mark United Presbyterian Church, Rockville, Md., on May 23.

Miss Cason is managing editor of *The Journal* of the National League of Insured Savings Associations, published in Washington. Mr. Mandala is editor of *The Journal* and publisher of the weekly newsletter *Mortgage Commentary*.

fashions designed for Alcoa by Oscar de la Renta



You are looking at range hoods that are all brushed aluminum, with interchangeable decorator front panels. The unusual styling finally accomplishes for hoods a contemporary built-in look to match built-in kitchen appliances. Air King makes them in ducted and ductless models.

No one else makes anything like them at all.



for the built-in look *Air King*
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New Pre-Stained Ruf-X Siding,

shown here, offers you the durability and beauty of our performance-proved Ruf-X siding . . . with a completely pre-finished surface to save you time and money. Beautifully pre-stained in three popular colors and in either vertical or horizontal styles, this product offers you the same characteristics found in all X-90 sidings: easy workability, toughness, stability, and amazing dent-resistance—with the rugged appeal of rough-sawn lumber. Pre-stained Ruf-X siding is available in 12" lap by 16' long or in 4' wide grooved panels by 8' or 9' in length.



Pre-stained Ruf-X in Russet. (Also available in Coffee or Ivy colors.)

Pre-finished Colorlok Siding is a unique combination of X-90 hardboard and a tough finish specially formulated to resist the ravages of time and weather. Unbelievably durable, Colorlok adds lasting appeal to any home, and at far less cost than you might think. Colorlok is available in either lap or panel styles, and in six popular "locked-in" colors,* includ-

ing stunning new HAZE GOLD, shown here, and brilliant FROST WHITE.

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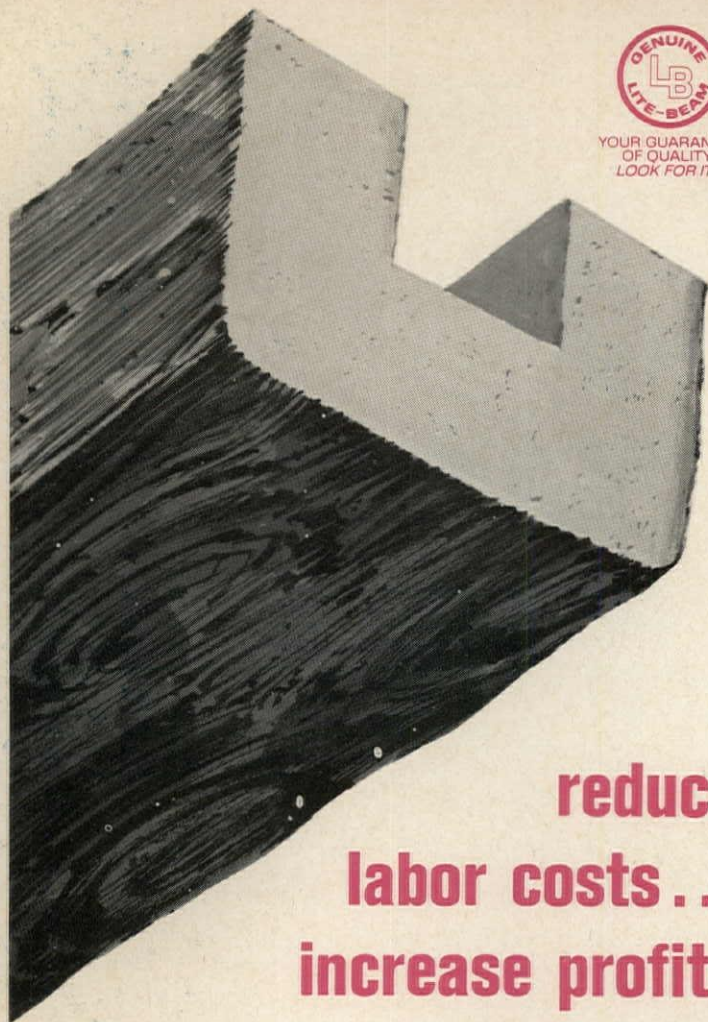
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Haze Gold
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Pearl Gray
Sun Yellow
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Desert Sand



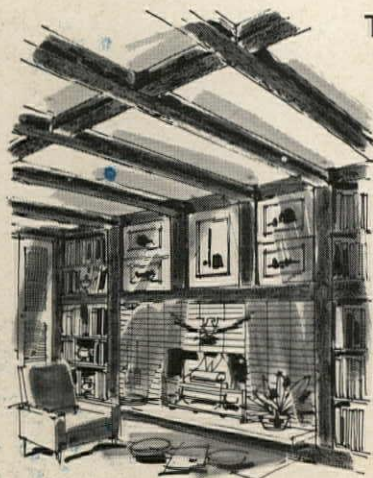
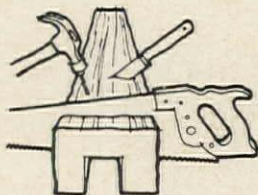


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The death of labor's Walter Reuther: industrialized housing loses a leader

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Ultimatum... and breakthrough

WALTER PHILIP REUTHER was a man of many causes. For some of these—popular political and social-action issues of our day—there are many champions. But the drive to promote factory-built housing may feel the loss of the 62-year-old labor leader, killed with his wife and four others in a private plane crash May 9, almost as keenly as does Reuther's own United Auto Workers union.

Reuther had thrown his personal influence behind industrialized housing. But the housing organization he headed in Detroit still faces difficulties and at his death had seen only a few dozen houses built on initial expenditures of several million dollars.

Unions and housing. Housing was also a goal of the fledgling Alliance for Labor Action formed by the UAW and the Teamsters.

Reuther was the visionary behind this merger, which he saw as a new labor movement dedicated to social reform. With him gone, observers doubt that the Alliance can hold together long enough to reach its objectives.

LEONARD WOODCOCK, Reuther's successor as president of the 1.6 million auto workers, will soon head into difficult bargaining sessions. He is expected to set aside outside issues—including housing—to concentrate on contract renewals.

Industrialization. Reuther, president of the UAW since 1946, believed the survival of American cities hinged on devising new housing production methods.

Nationally, he was co-chairman of an Urban Coalition task force on the housing shortage. When race riots swept Detroit in 1967, Reuther activated—and became president of—the Metropolitan Detroit Citizens Development Authority, dedicated to promoting industrialized housing, increasing the supply of homes and developing black capitalism. One factory set up largely with authority funds, LeBon Homes, owned by a Negro builder, is already producing.

The advance of factory hous-

ing had met unyielding opposition from the old AFL craft unions, which saw new techniques as a threat to jobs at housing sites. Here Reuther and factory building scored their most spectacular success.

While the crafts were still picketing sites where factory-built sections were being erected last year, Reuther issued an ultimatum.

He hoped the crafts would cooperate, he said, but:

"If they don't, and if they insist on dragging their feet and trying to put up roadblocks, then I think America is going to brush them aside. Other workers will be found."

Victory. If the crafts did not organize the factories, the Teamsters would. And if the crafts continued to resist in the field, crews trained in industrial plants would go to housing sites and erect the components.

The crafts gave in. They announced that they would be glad to organize factories. And the Building Trades Council hurriedly stated that it was organizing the LeBon plant at special wage rates below those of on-site workers.

That pattern—Reuther's legacy to housing—was followed in November in the landmark agreement between VTR Inc. and the carpenters, electricians, and plumbers. Under this pact, union membership in the plant of VTR's subsidiary, Prestige Homes, would be divided among the three unions, with equal pay for all employees and cross-union work permitted.

—MARIANNE FRIEDLAND
McGraw-Hill News, Detroit

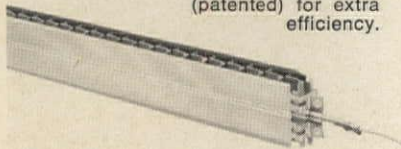


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PHOTOS: JEREMIAH O. BRAGSTAD



Interior court is surrounded with balconies. Posts are 4x4's, 8" o.c.



Living Room has custom fireplace. All apartments are fully carpeted.

A four-story apartment building that saves its glamour for an interior court

Instead of building a fancy entrance, the developers of this project in San Francisco decided to spend the extra money on an interior court surrounded by balconies (above, right).

Architect Donald W. Mac-

Donald gave the 21 units that surround the court a high degree of individuality. Most have irregularly shaped rooms (plan, below), and each has a custom fireplace (above, right).

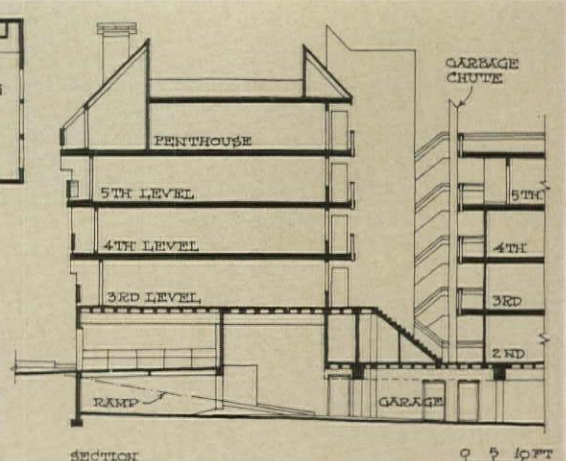
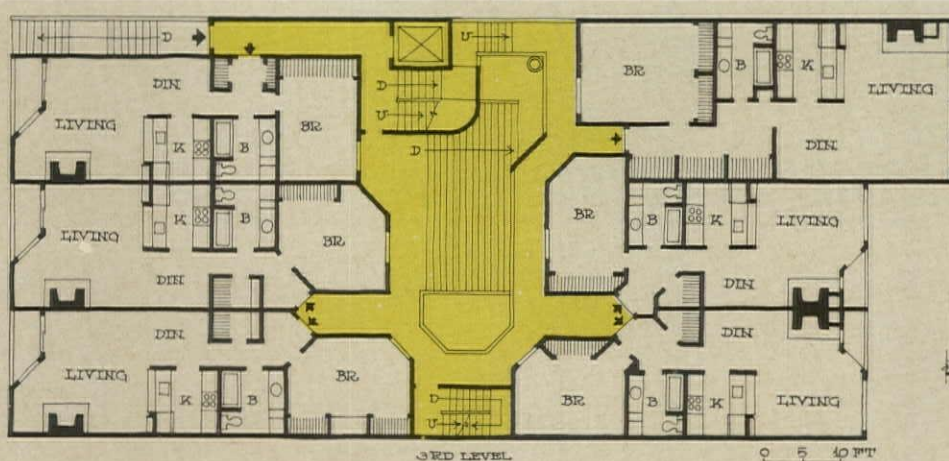
The building is wood frame

and stucco with redwood trim and a copper roof. It is the first four-story wood-frame structure in the city, which recently changed its building code.

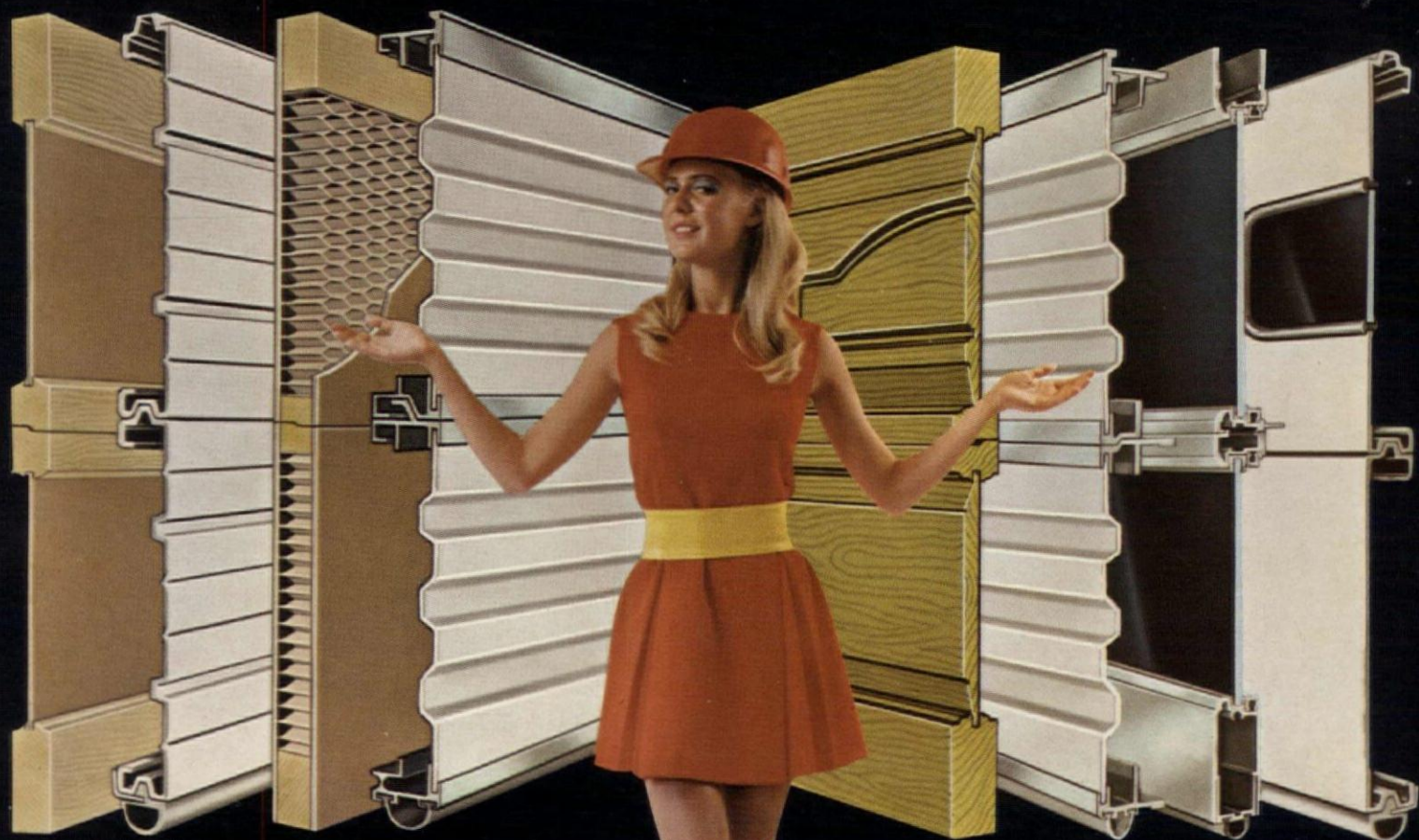
Rents are \$275-\$325 for a one-bedroom unit and \$750 for

one 2,400-sq.-ft., three-bedroom-plus-den unit.

The developer and contractor, S&M Construction Co., reports that the entire building was rented 2½ weeks after opening.



Third-level plan shows arrangement of units around open court (shaded area) in center of building. Section, right, shows underground garage.



Panelled wood

Ribbed steel

Flush wood

Aircraft hangar

Carved panel

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Fiberglass

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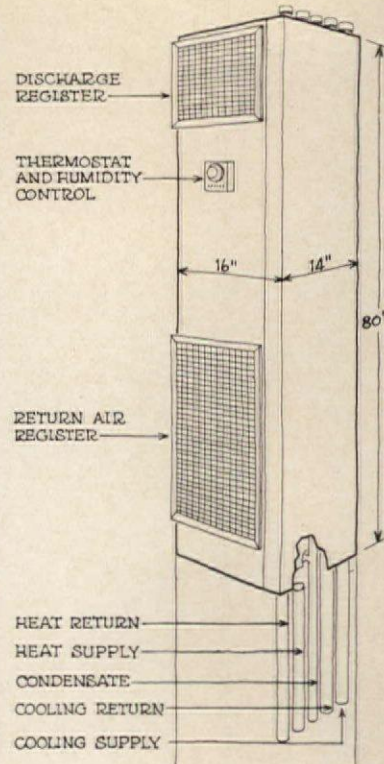
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CIRCLE 78 ON READER SERVICE CARD

hardware. Electric operators for every door. And for further protection, permanent parts-list records are maintained at the factory for all doors. All these features allow Raynor to provide the finest guarantees in the industry. Add them up . . . you get selection, delivery, price and quality. All you can lose are your garage door problems. Raynor Manufacturing Co., Dixon, Ill. 61021.



Send for literature



This air conditioning unit makes apartment design easier

It is both small in section—only 14" by 16"—and vertical. Thus it can be placed next to a column, and when both are plastered the result looks like a larger column (*photo below, right*).

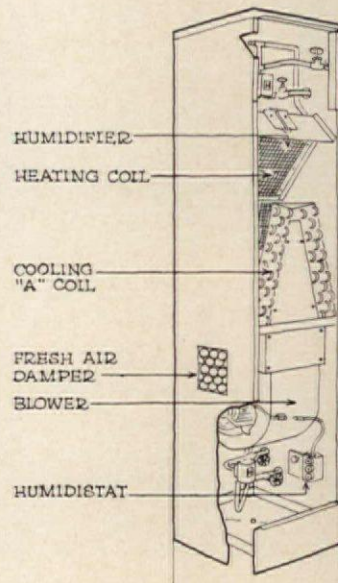
The vertical steel enclosure holds all the machinery and the five insulated pipes—no separate shaft is needed. The only work needed to install the units is to

hook up the pipes to units on the floors above and below. Maintenance is done through the registers (*photo below, left*).

In addition to heating and cooling, the unit also will maintain a desired level of humidity. Once the settings are fixed, the unit will automatically go into the heat, cool, humidify, or dehumidify mode, as necessary.

Designed by Atmospheric Control Industries, Brooklyn, N.Y., especially for the Watergate apartment and office complex in Washington, D.C., the Verticon is now on the general market. It sells for about \$400 per unit. A two-pipe model, being marketed for use in low-cost housing, costs about \$200.

CIRCLE 275 ON READER SERVICE CARD



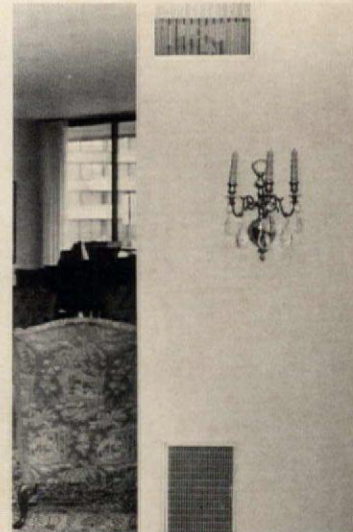
Plans show machinery and pipes for each Verticon unit. Ease of maintenance was major factor in design.



Maintenance is performed through upper and lower registers on unit.



Vertical unit fits up next to column, allowing use of floor-to-ceiling glass walls. Units were designed for the Watergate in Washington, D.C., rear.



Decorative lamp hides dial that sets temperature and humidity for unit.



The Amberly as built by A. J. Magnuson & Associates, Rochester, Minnesota.

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How a professional engineer profited from the help of another professional: The Kingsberry Man.

When graduate engineer Ed Magnuson started his construction business, no one had to sell him on manufactured homes. He knew that an engineered home is bound to be better than a stick-built home. But the Kingsberry Man sold him on the Kingsberry way.

First, he showed Ed a Kingsberry Home under construction. Ed saw for himself the precision fit of all parts, the efficient assembly procedures, the excellence of materials. Then the Kingsberry Man explained how he would help train crews, plan administrative procedures, and maintain top quality control. He told Ed how Kingsberry provides merchandising aids for builders, plus a cooperative advertising program. That was enough. Ed Magnuson was sold.

Ed has now enjoyed two successful years as a Kingsberry builder. And this year, he plans to double last year's production. The Kingsberry Man is ready to help *you*. Mail the coupon to find out how.



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Robert H. Welsh, Director-Marketing/Kingsberry Homes/Dept. HH-7,
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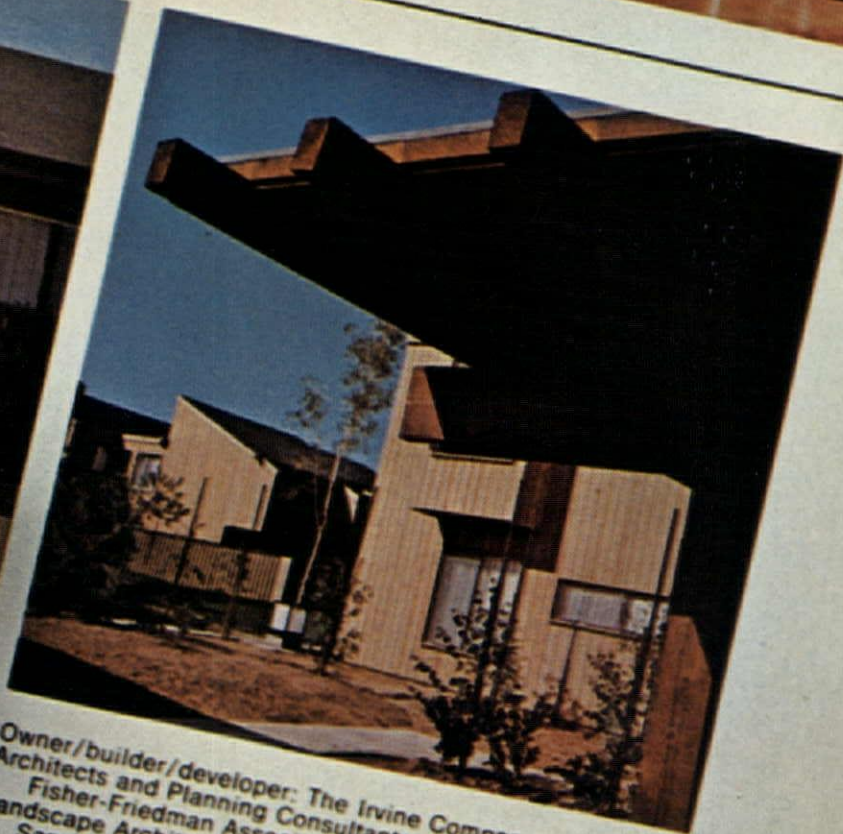


Architect: Zaik-Miller, AIA

Architect Saul Zaik tells
 ern Wood was selected for
 interior and exterior finish
 resort condominium:

"We chose Western Wood for
 paneling because this wood
 in a remote vacation area, was
 subject to intensive wear, and
 is easily maintained. We just
 the paneling, and eliminated the
 of maintaining a painted surface.
 addition, the use of wood paneling
 permitted the walls to be partially
 pre-fabricated.

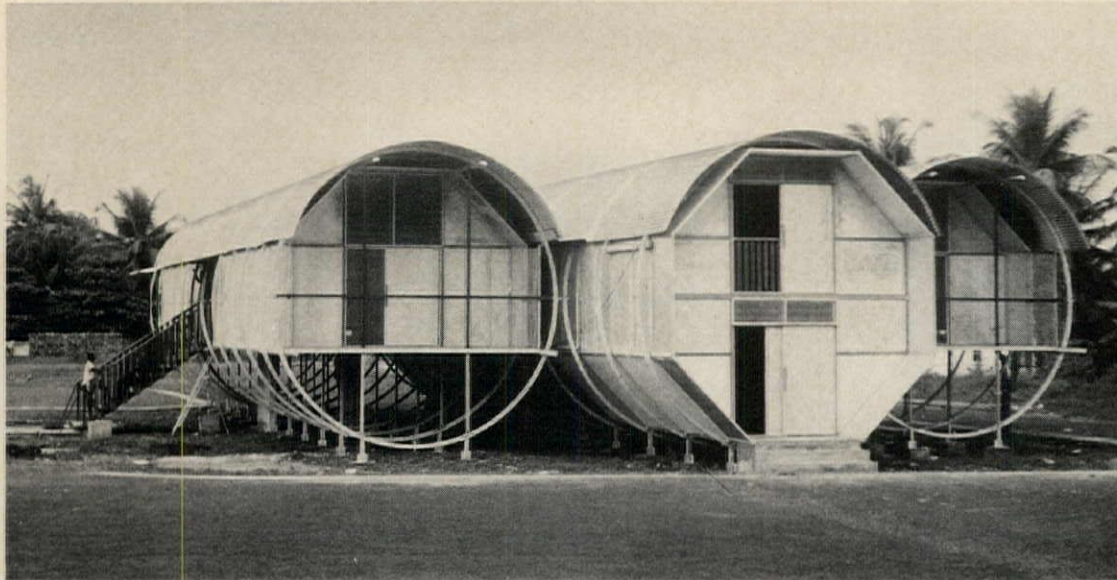
"The first unit built was used as
 model and held up extremely well
 after being open to the public for over
 a year. We feel that people react to
 wood paneling more favorably than
 to other wall surfaces."



Owner/builder/developer: The Irvine Company
 Architects and Planning Consultants:
 Fisher-Friedman Associates
 Landscape Architects:
 Sasaki, Walker Associates, Inc.

...was essential to
 ...close knit, tightly
 ...Since Mariner
 ...quality to our target
 ...older, adult

This new Austrian steel housing system goes together like an erector set



Hospital for Biafran refugee children has 150 beds. It uses three of the ringed tubes and cost \$60,000.

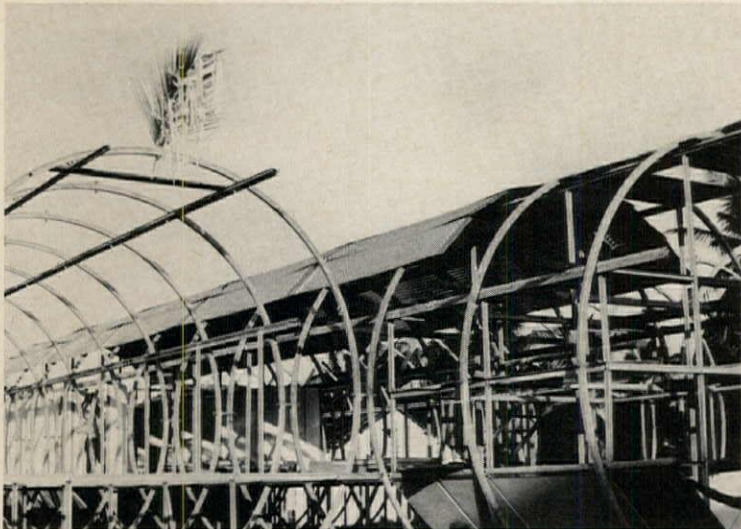
A set of standardized components—straight or curved sections of cold-rolled steel, ordinary bolts, and prefabricated wall and floor panels—make up the structural shell which unskilled laborers can put together with no power tools. The components come boxed, and none weighs more than 110 lbs.

Developed by Walter Hildebrand, of Vienna, the "Tainer System" lends itself to building in any climate and at any degree of simplicity or luxury. Among the possible uses he sees are houses (one is to be built soon in Vienna), schools, and motels. Recently a hospital was completed in Sao Tome, Africa, for Biafran refugee children (photos, left).

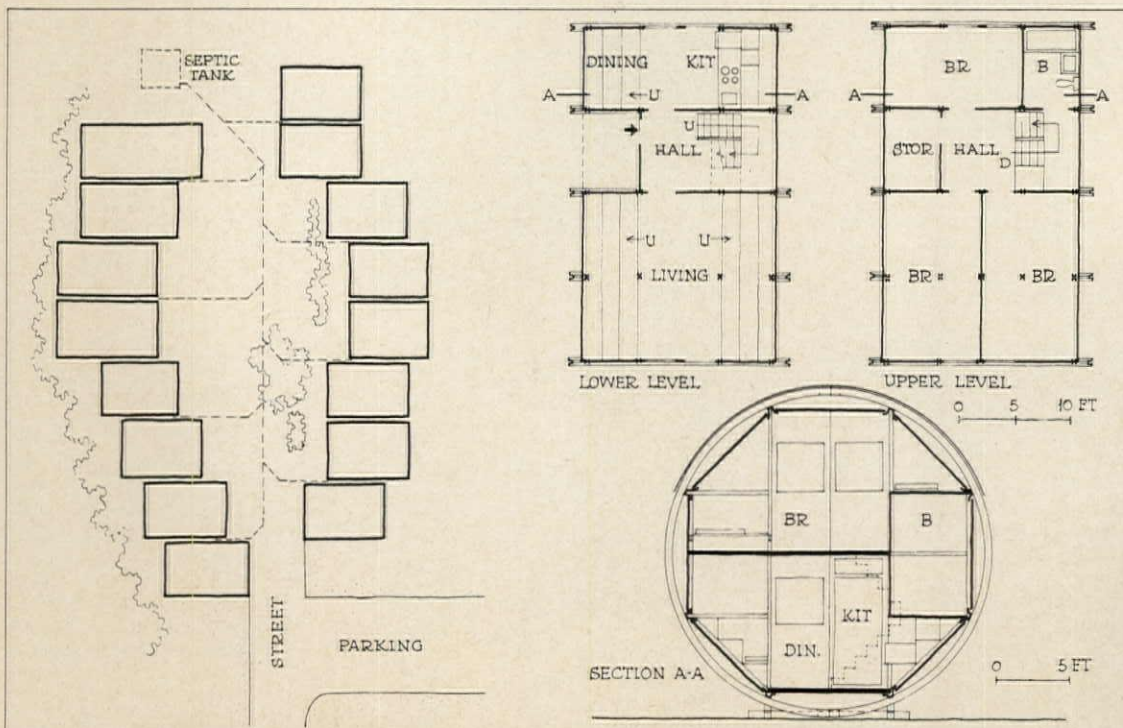
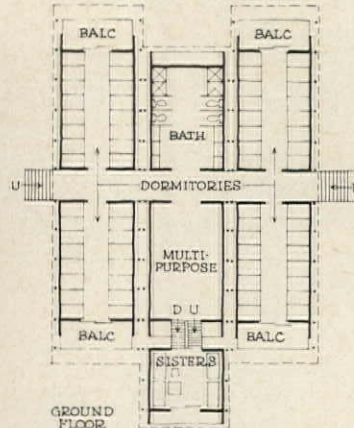
The main element, an 18-ft.-diameter ring, is made up of four 13-ft.-long quarter sections. The rings are placed eight feet apart and tied together with straight girders. Most wall panels are wood frame with cement-asbestos board, although experiments have been tried with plastic and aluminum. Floor panels are glued plywood with a PVC overlay. The roof is corrugated aluminum panels.

In assembly, first the lower halves of the rings are put together and set on two steel pods (photo below) which hold the structure off the ground. Then the top halves are completed and the panels installed. The tubes are expandable by adding more rings—about 240 sq. ft. each.

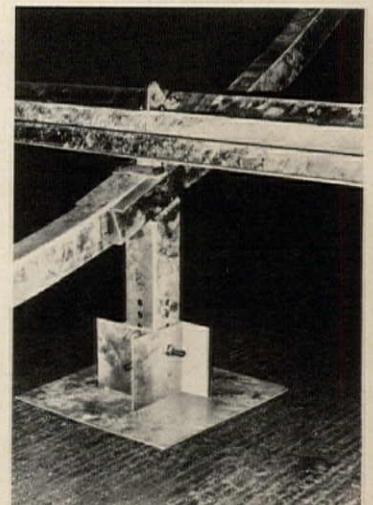
—F.H. BAER
McGraw-Hill World News
Vienna



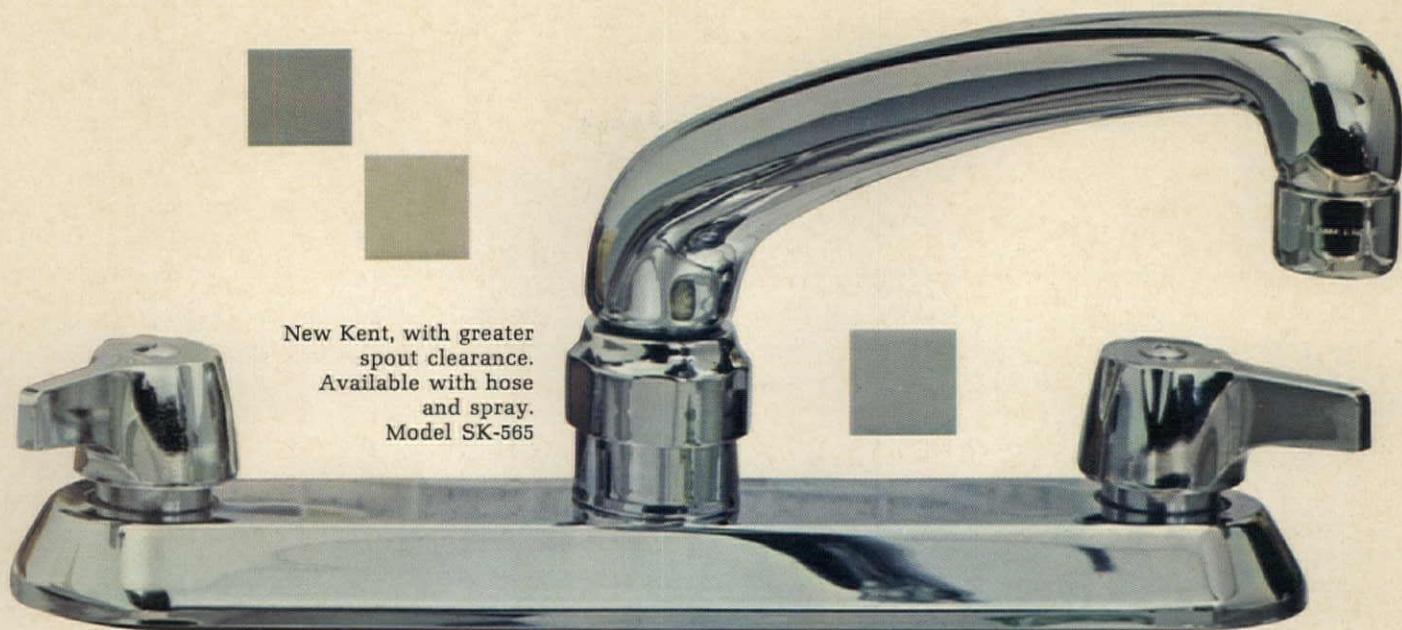
Construction of building took 10 days for shell (note palm frond signifying completion). Plan shows room arrangement.



Apartment complex in Algeria has "Tainer System" units staggered around open court. Three-bedroom model (plan right) costs about \$10,000 (with all furnishings, but exclusive of transportation). Section shows three main levels.



Steel pod holds ring off ground and eliminates need for foundation.



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"Are you ready for an eyeball-to-eyeball confrontation with the tenant unions?"

What are you planning to do the first time you put through a rent raise for about 300 tenants and they all refuse to pay it? They send you back a protest note with 300 signatures, and when the day comes to start paying \$10 more, they just keep paying the old rate.

Or suppose a few hundred tenants decide you ought to replace every piece of carpeting in their project, and then start putting their monthly rent checks into escrow until you come across?

It's coming. In fact, if you manage more than 1,000 units, you've probably already had a taste of this new brand of tenant pressure. If not, you more than likely will in the near future.

Tenants are organizing. And as apartment projects get larger and developer/managers spread branch operations over multi-state regions, organized tenants will be following suit.

Given strong, permanent leadership, apartment tenants could be organized on a national scale and controlled by a headquarters staff as effectively as any national labor union. In fact, with apartments expected to account for 70% of new housing units soon, a national tenants' union is inevitable. To see how strong such a union might be, just imagine the number of people who live in apartments.

Heading off trouble. When tenants organize against a landlord it's for one of two reasons: 1) they want improvements in the property, or 2) they don't want to pay more rent. So the best defense against organized tenants is a clean operation. If you're hopelessly behind on repairs and replacements now, think how tough it would be to catch up if your tenants suddenly cut off all your rental income through an escrow arrangement. The time to keep up with maintenance is now.

Tenants have a way of storing up complaints for a rainy day. Not until you announce a rent increase do you learn that your building contractor's janitorial service skipped some apartment cleaning a year or two ago, or that some of your sound-deadening is not as good as you thought, or that your manager is a closet drinker. And at that point it's too late to make amends because the rent raise takes effect in 30 days and the complaints go back a year or two.

So your greatest strength against organized tenants lies in service. And your key

service agents are your resident managers. Anybody can change faucet washers and mow grass, but only the resident manager is in a position to maintain good will. A good one keeps tenants from brooding over your occasional shortcomings, fends off the chronic malcontents and make you look good even when you're not exactly perfect.

A bad manager does just the opposite. You may have the fastest maintenance crews and the least frequent rent raises in town, but also the unhappiest tenants because an incompetent manager is making their lives miserable. That's why the selection and supervision of resident managers is the most critical part of operating apartments.

Support your local manager. But as tenants start flexing the kind of concerted muscle that makes industrial unions so powerful, the resident manager needs help from the head office.

If you or your staff don't have the talent for pacifying hostile tenants at mass meetings, don't even bother trying. But you could explain things to tenants under friendlier circumstances, and perhaps follow the lead of a few large landlords who have set up what amounts to their own company unions. They organize and participate in periodic meetings of tenants to hear grievances and head off organized protests by solving problems and offsetting friction well in advance of the strike stage.

Whatever approach you take, the main objective is to be sensitive to tenant disenchantment. When tenants bypass your resident manager, for example, and send complaints directly to the head office, don't instinctively put them down as cranks. If they have to come to you for satisfaction, that could be an indication that your manager has less than total rapport with the project.

Even if you have the best managers in the business, you can't give them all your responsibilities. When you announce a rent raise, for example, at least send along a letter of explanation from the main office. Justifying an upcoming rent raise is just as important as explaining a scheduled water shutoff.

Amateur economists. Apartment tenants don't put rent payments in the same class as, say, grocery bills. A 5% increase in their food bill over an 18-month period goes unchallenged. But a 5% increase in their apartment rent is unconstitutional.

Here's a sampling of the economic principles tenants want landlords to heed:

- "Your action is provoking and irresponsible during a period when all of us are threatened by increasing inflation. We resent being subjected to what amounts to unreasonable exploitation. We are asking you to respond by postponing the increases in rents for at least eight months."

- "It appears to me that either you didn't hear President Nixon's speech several months ago about the American corporations making an effort to keep prices down or you just don't care about what our President has to say."

- "Do you really feel justified in contributing to inflation?"

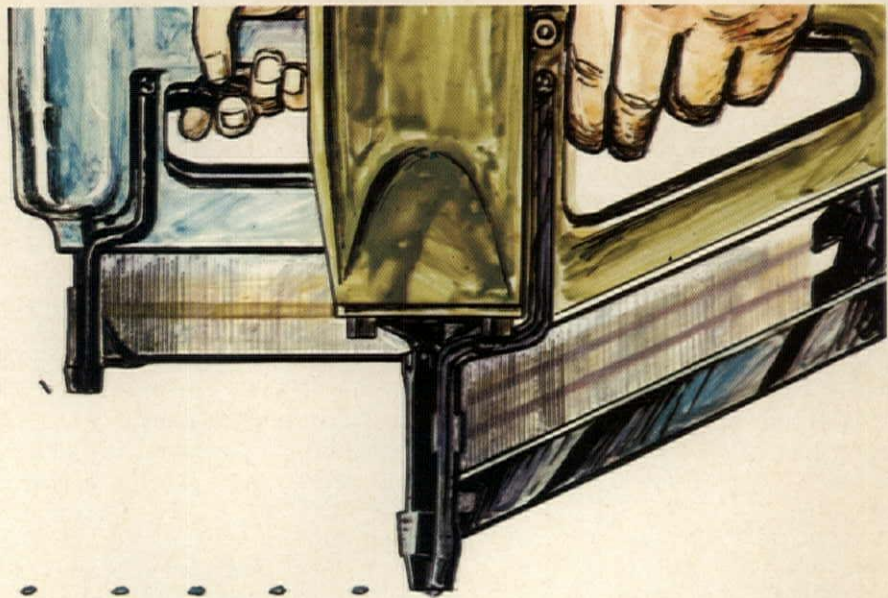
- "I hope you will reconsider and do your part against inflation by keeping your rents within a structure fair to both yourself and your tenants. I'm sure that a sense of fair play on your part will generate cooperation from all of us to keep expenses such as utilities and maintenance to a minimum."

The fall guy. These same people have probably never written General Motors or Shell Oil about a price increase. But they write their landlord because apparently they feel he has a social obligation to absorb rising costs by freezing his prices. Besides, to move out would cost much more money than the increase, and, upon shopping the market, the tenant discovers he can't find a comparable apartment for less money. So he's stuck, and he leans on the landlord for a break.

So don't expect to get too far by appealing to the tenant's reason. Your cost and market facts are no match for his economic principles. On the other hand, don't underestimate his intelligence. Unlike the members of an industrial union, apartment tenants represent an unlimited range of skills, professions, and education. Some of them may know as much about your operating costs as you do.

Ultimately, in coping with today's tough new tenant, there is no substitute for service. If you're running sloppily maintained projects and overcharging to boot, you're a prime target for a strike. And when that happens, no amount of sympathetic words and factual justifications are likely to save you, even in court. If you've got skeletons in your apartment management closet, get rid of them now before the tenants hang you.

*Senco
Value
Analysis
Report:*



How to evaluate Automatic Fasteners

What is the proper type of fastener for automatic operation?

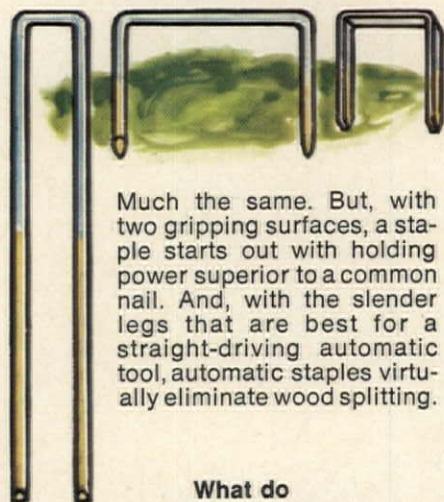
Certainly, it's not *just* a nail or a staple! It *is* a fastener that's knowingly designed to join work better than a common nail or staple. Since an automatic tool drives a fastener *straighter* than a hammer, the fastener should be slender . . . to hold tenaciously without splitting the work. And, for greatest holding power, it should be properly coated.

What should I look for in an automatic nail?

First, the slender shank. Second, the head. Particularly in finish nails, look for a true round head that drives clean and countersinks without marring the work surface. Third, the nail has to hold firm in a short, straight clip until it's loaded into the tool, then comes free, instantly, for full-power driving. This requires an "uncommon" nail, specifically designed for automatic operation so it nests shank-to-shank in the clip.



What about automatic staples?



Much the same. But, with two gripping surfaces, a staple starts out with holding power superior to a common nail. And, with the slender legs that are best for a straight-driving automatic tool, automatic staples virtually eliminate wood splitting.

What do coatings contribute?

Frankly, the right coating contributes so much extra holding power that, once you try properly-coated automatic nails, or staples, you'll always use them. For example, scientifically-controlled tests of the exclusive Sencote™ Fastener Coating show gripping power far greater than that of the same fasteners without coating. Sencoted™ fasteners drive in more smoothly. And they continue to hold with the passage of time. No question . . . coated fasteners are the way to go!

Which comes first . . . the fastener or the tool?



Since the object of any nailing action is to join two or more pieces of material, Senco *first* concentrated study and design efforts on the *fasteners*.

All conceivable nailable joining problems were analyzed. A range of ideal automatic fasteners was designed to best solve these problems. Narrow-crown and wide crown staples in leg lengths from 1/8" to 2 1/2"; specially-developed nails and finishing brads, 1" to 16d. All specifically right for dependable automatic driving.

Then, Senco put a wealth of engineering/manufacturing savvy and on-the-job construction experience into the design of a line of pneumatic power staplers and nailers that you can depend on to drive these sophisticated fasteners. Better than any tools previously known. All readily adaptable to many special manufacturing mounts, single and multiple. These are the Senco-Matics of today.

On top of that, the development of the high holding-power, and exclusive, Sencoting™ is a story in itself!

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where the Big Ideas in fastening come from



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LETTERS

The zoning game

H&H: I commend you on the excellence of the editorial, "Heating up the Fire" [May]. I have long felt that zoning was a privilege that, when granted to some, is a denial of the rights of others. Houston, Tex., has evidently found a better way to handle land use problems; instead of zoning, it has only city-enforced private contracts.

IRENE HICKMAN, county assessor
Sacramento County, Calif.

H&H: Your comments on zoning are beautiful and long overdue. Today zoning is totally archaic and inconsistent with good design objectives, has no economic basis in fact, and tends to preserve the very finest of faults in community development.

Zoning must be tested at the superior court level to remove the capricious attitude of those who are building bureaucracies to administer zoning ordinances which, in fact, contribute nothing to the environment or the attractiveness of a community. Many zoning departments are, unfortunately, staffed with "crayon kids" more concerned with coloring maps than bringing about an attractive environment. And zoning ordinances are administered with an attitude of "I got mine, you get yours—if you can."

LEON RIMOV, president
Leon Rimov and Associates
Albany, Calif.

Best face forward

H&H: Just a note to compliment you on the new format of HOUSE & HOME. It is attractive typographically, and the layouts in the May issue were great. Being a fan of mezzotints, I particularly liked the style of the "How to Survive" series.

GIL CARROLL
Cherenson/Carroll Assoc.
Livingston, N.J.

H&H: The new format is fantastic. It is a whole new magazine, and it is excellent.

RICHARD L. WEISS
Executive vice president
The Larwin Group Inc.
Beverly Hills, Calif.

H&H: I noticed the "new look" of your publication, and it's just fantastic.

DAVID B. CURLAND
Haft-Gaines Co.
Fort Lauderdale, Fla.

Going public

H&H: David Thaler's article, "The ABCs of Going Public" [May], is an excellent introduction to a complex subject. I particularly like the emphasis placed on "getting ready." Too many people make no advance preparation and

pay dearly for being shortsighted.

However, I do not agree with Mr. Thaler's conclusion regarding the selection of an accounting firm. For many years, there has been a popular misconception that only national accounting firms could handle "going public" problems. Unfortunately, that misconception was widely held among underwriters—it no longer is.

Other local professions—lawyers, engineers, actuaries, etc.—have long been considered competent. There is no reason certified public accountants should not also. Underwriters who have taken the time to examine the credentials of local and regional firms have found they often possess qualifications which enable them to serve local and regional clients quite effectively.

Many builders and developers operate on a local and regional basis and might find their needs best served by a CPA firm serving a similar area and similar clients.

The example in the article of a national firm conducting an audit reflecting earnings that almost doubled is quite misleading. An audit by any firm does not alter earnings. The local firm was equally competent of reporting earnings on a basis most favorable to the client's objectives—assuming it was advised in advance what those objectives were.

CHARLES B. LARSON, president
Larson, Morriss & Co.,
Certified Public Accountants
St. Joseph, Mo.

H&H: The implication that only a national firm can conduct an audit of a company planning to go public is simply not true. Many good local and regional accounting firms perform such audits consistently, and their efforts result in ready acceptance by the Securities and Exchange Commission and underwriters.

A recent survey by the American Institute showed that in 1969 more than 450 local and regional firms were involved in one way or another in the filing of registration statements before the Securities and Exchange Commission. This figure would certainly refute the implications contained in the article.

DAVID ANDERSON
American Institute of
Certified Public Accountants
New York, N.Y.

For a close look at what accountants can do for builders, see page 56-ED.

Amplification

The stacked-up housing modules shown in HOUSE & HOME's May report on the new town of Jonathan, Minn., were built by Component Homes Inc., Iowa City, Iowa—ED.

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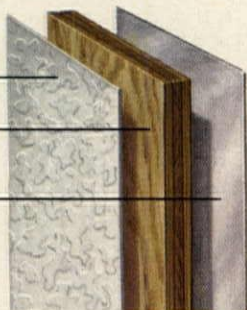


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The Stonington apartment complex in Atlanta, shown here, uses white Reynoply for contrast, but other Colorweld baked enamel colors are available.

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Clearing the air

About the cost of housing to people who can afford it

For its spring board meeting, NAHB produced a "Memorandum on Housing Markets and Costs" with which we could not agree more. A quote from the memo's summary sheet:

"Recent statements by the Administration and from private quarters concerning housing costs have been misleading, of dubious accuracy, and corrosive to consumer confidence in housing at a critical time for the industry. They imply that the housing crisis is a result of the high cost or price of housing and the inefficiency of the industry."

With such damaging statements in mind, it's worth repeating some facts about new housing in this country.

Fact: the square-foot cost of building an FHA house, excluding land, rose less in the last decade than the cost of living index—2.4% per year vs. 2.6% per year.

Fact: the price of mortgage money, on the other hand, increased almost 35% in just the last five years.

Fact: Land costs jumped 57% in the last decade, according to FHA figures.

The housing industry has more than doubled the supply of standard dwelling units in the last 20 years. And it has done this in the most complex business climate faced by any U.S. industry. No other industry is so circumscribed by legal and financial strictures that stretch back over four cen-

turies of Anglo-Saxon law. The difference between a mortgage and a chattel for instance, is a profound one that makes the production of housing more difficult and more complex than the production of anything else we consume.

One item that warrants particular attention in the NAHB memo is this paragraph from the summary sheet:

"The many small but highly efficient entrepreneurs who make up the housing industry have been severely hampered by erroneous public policy judgments. The homebuilding industry has consistently borne nearly the entire brunt of anti-inflation measures, thus severely hampering its efficiency and productive capacity by on-and-off-again production."

We already enjoy unprecedented affluence in this country. We are housed better than any other nation; our housing environments, both inside and out, have a far higher level of amenities than in any other nation. *And yet Americans spend a lower proportion of disposable family income on housing than is spent by the people of any other nation, including India.*

Can Americans afford new housing? Of course, they can. But residential densities must be increased and mortgage-qualification formulas relaxed if people are to keep on affording housing with all the goodies and all the amenities that most of us want.

RICHARD W. O'NEILL

About the costs of housing for people who can't afford it

Alfred Perry is director of operations for HUD's Operation Breakthrough. Last month, speaking at a joint conference of the Harvard Graduate School of Design and the National Urban Coalition, he made some statements which, considering his position, are of more than passing interest to the housing industry.

In giving the reasons why he feels Operation Breakthrough is necessary, Mr. Perry said that without it the housing industry just couldn't build enough houses to meet the growing demand. Why, he said, for the past two or three years builders haven't been able to produce more than a million and a half houses a year. Then, after a brief pause, he added in a somewhat lower voice, "They say that tight money is the reason."

Later, perhaps remembering that we built almost two million units way back in 1950, Mr. Perry amended his position slightly, saying that in his opinion, the housing industry, in its present form, simply couldn't build more than two million units a year.

Finally, near the end of his talk, Mr. Perry accused the private housing industry of failing to address itself to the low-income housing market.

All of the foregoing may seem fairly humorous—until you remember who said it. Then it raises some serious questions.

Mr. Perry may have been giving his own opinions.

If so, it's fair to ask why the head of an operation that is spending many millions of public dollars in the housing field is apparently so ill-informed about the current housing situation.

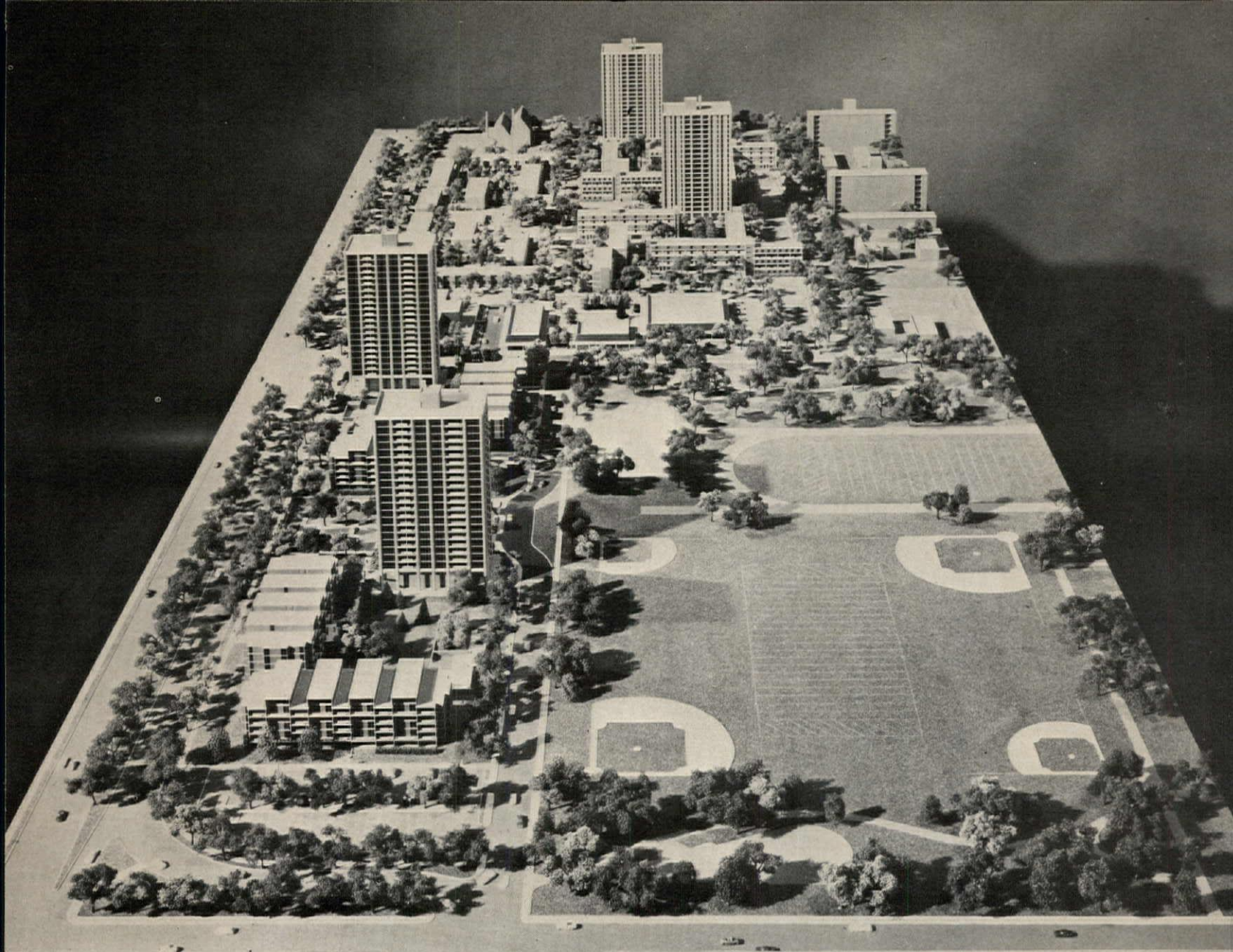
On the other hand, Mr. Perry may have been speaking HUD's present policy line. And that, in our opinion, would be far more serious.

It's hard to believe that HUD's heads, including Mr. Perry, don't know that government housing subsidy programs were enacted because without them, private industry simply cannot build housing that low-income families can afford.

And it's hard to believe that anyone at HUD doesn't realize that the current lack of low-income housing is due not to lack of production capability, but to lack of federal funding of the subsidy program.

The suspicion grows that the propaganda drums are beating for Operation Breakthrough. It may be because, as we have suggested before, the administration is still trying to smokescreen a woefully inadequate commitment to the funding of subsidy programs. It may be because HUD feels the need to justify, at all costs, an Operation Breakthrough program that looks less and less justifiable. Or it may be because HUD really doesn't understand the housing situation.

In any case, we submit that HUD should either disown Mr. Perry's remarks or explain its motives in allowing them to stand. M. C. HUNTOON JR.



What's a nice PUD like you doing in a place like this?

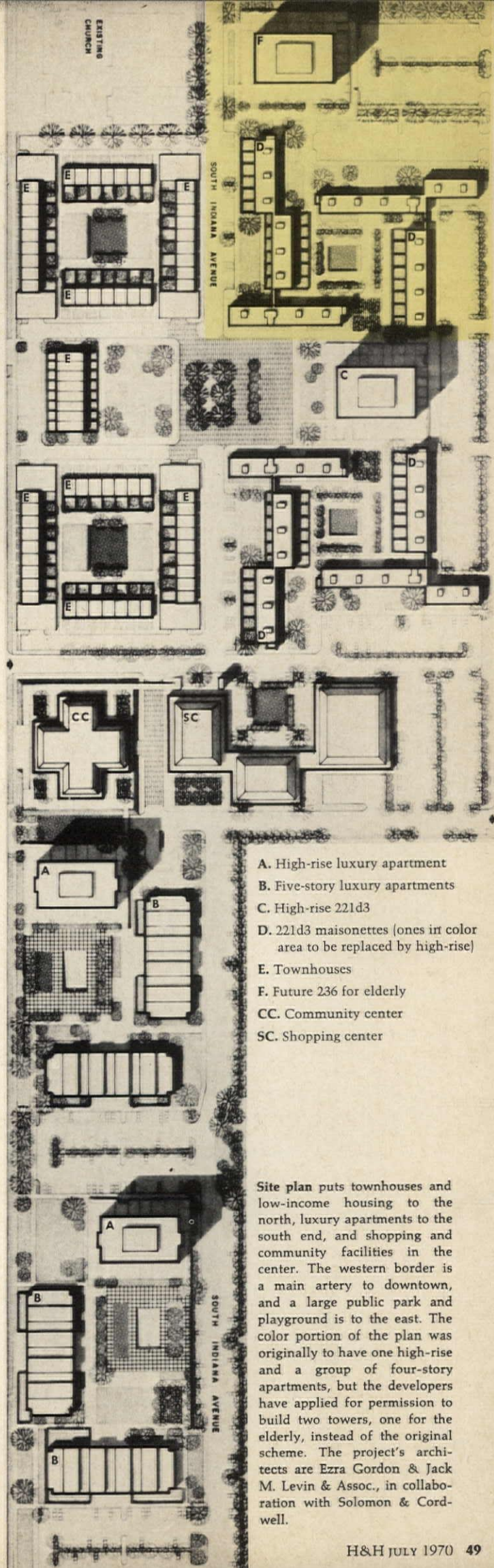
The place is a former slum area two and a half miles south of Chicago's Loop. The PUD is a 30-acre island in that area called South Commons. And it is where it is because it makes enormously good sense for the city, for the developer, and for the families that live there.

When developers James McHugh and Daniel Levin, as McHugh-Levin Associates, bought the land in 1964 (for \$34,875 an acre under urban renewal), it had on it 181 structures that housed 306 families and 224 single individuals. But when South Commons is completed, probably in 1972, it will hold 1,613 housing units in high-rises, low-rises, and townhouses. And despite a density of over 50 units per acre, it will offer a degree of openness (*top photo, left*) that is a startling contrast to the original site (*bottom photo, left*). Only 18% of the site will be covered with buildings; and exclusive of streets and parking, 36% of the site will be open land.

Equally impressive is South Commons' sociological makeup. Chicago urban renewal officials insisted that the project represent a real urban mix, and that's what's happened. All age groups are represented; there are many families with children; income levels are from \$6,900 to over \$60,000; the racial balance is 60% white and 40% black; and both rental and owned housing are available.

Finally, South Commons has been a sound financial success for its developers. Of the 668 rental units now built, 666 are occupied. And of the 72 townhouses offered (at from \$45,000 up), 70 are sold.

For a closer look at the ingredients of South Commons' success, turn the page.



- A. High-rise luxury apartment
- B. Five-story luxury apartments
- C. High-rise 221d3
- D. 221d3 maisonettes (ones in color area to be replaced by high-rise)
- E. Townhouses
- F. Future 236 for elderly
- CC. Community center
- SC. Shopping center

Site plan puts townhouses and low-income housing to the north, luxury apartments to the south end, and shopping and community facilities in the center. The western border is a main artery to downtown, and a large public park and playground is to the east. The color portion of the plan was originally to have one high-rise and a group of four-story apartments, but the developers have applied for permission to build two towers, one for the elderly, instead of the original scheme. The project's architects are Ezra Gordon & Jack M. Levin & Assoc., in collaboration with Solomon & Cordwell.

While subsidized housing in urban renewal areas will always fill up fast, luxury housing is a different matter. Says builder Dan Levin:

"The renting of more expensive apartments was vital to the success of South Commons. It proved that upper-middle-income families—many of them with children—could be attracted and retained in what had formerly been an almost total slum neighborhood."

However, Levin adds this point:

"South Commons represents something new in Chicago, a racially integrated, varied-income community. So our marketing costs were higher than ordinary, because we had to develop an approach that would educate potential tenants and sell the community idea."

The first group of higher income apartments was in a 21-story high rise with 200 units, ranging from studio apartments to three-bedroom, two-bath suites. There are also four five-story medium rises with 68 units each. Currently, a second high rise with 25 floors and two more medium rises are nearing completion.

Not only did the first group of higher rent apartments rent rapidly, but at the end of the original two year lease period, 95% of all leases were renewed.

Rentals were generally about 25% lower than comparable apartments on Chicago's North Side, a vital concession in attracting tenants three miles south of the Loop. The rental range: studio, \$130-\$155; one bedroom, \$175-\$210; two-bedroom, two bath, \$240-\$275; and three-bedroom, two-bath, \$360-\$425.

The apartment buildings are clustered around common areas, gardens, and neighborhood playgrounds. Sand boxes, play sculptures, and a wading pool are provided for smaller children, and there is a swimming pool for adult tenants only.

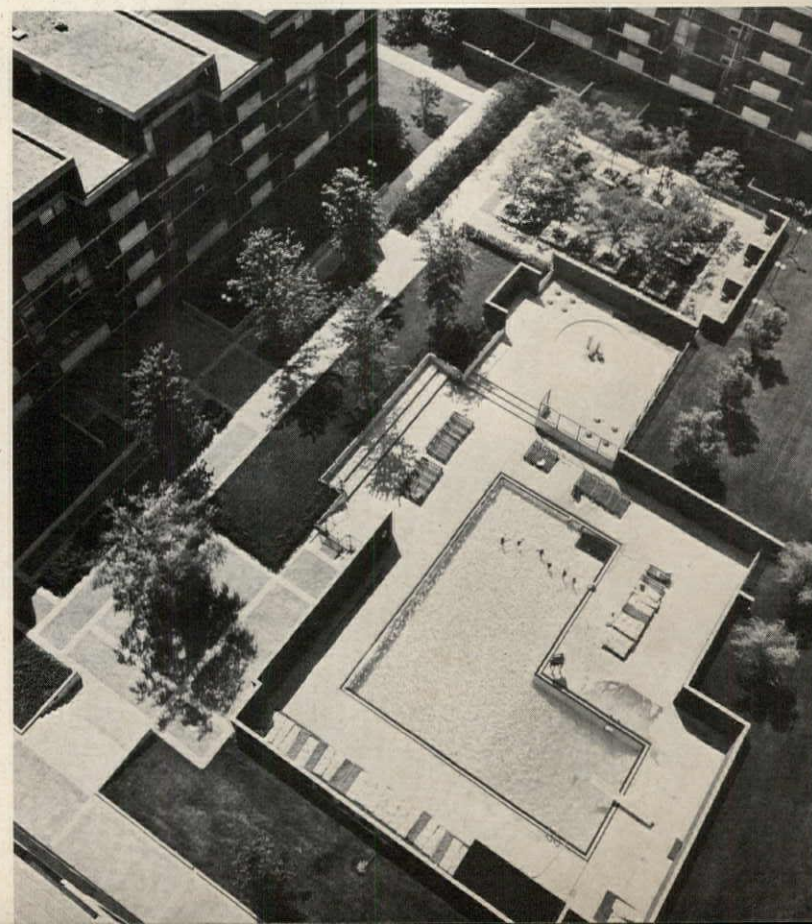
There is also some luxury for-sale housing in South Commons. Sixty townhouses (18 are not yet complete) are grouped in the northwest quadrant of the site with their own landscaped commons and play area. Units are two and three stories high, with three and four bedrooms. Sales prices: \$45,000 and up, with conventional financing.

Although there has been some sociological criticism of the physical separation of the three different types of luxury housing, builder James McHugh explains:

"An important factor is that mortgage financing is easier to obtain when housing of one type is concentrated in one area. Then too, we have to consider the natural differences in how people like to live—apartments vs. townhouses, high-rise building vs. low-rise, and different income groups."



1 Luxury housing was South Commons' acid test





Townhouses (*above, right*) face out onto their own quadrangle and play area. High-rise buildings (*above, left*) are sited so as to give diversity to the development skyline.

Swimming pool (*left*), seen from high-rise apartment, is one of two for use of luxury unit tenants. It is surrounded by apartments, hence not visible from other areas.

Low-rise buildings (*right*) have 68 units. Top-floor penthouses have 20' ceilings in their living rooms. Brick-filled concrete frame is familiar Chicago construction.



The city of Chicago demanded that South Commons include housing for average-income families. Under today's building and financing costs, the only way that McHugh and Levin could provide moderate-priced apartments was with FHA 221d3 financing. Using this program (now phased out in favor of FHA 235 and 236), they came up with apartments to fit families in a wide range of age, size, and income.

A statistical profile of the residents shows these characteristics:

The families are young; 64% of the 221d3 tenants are from 20 to 29 years old, the kind of upward-mobile families that a city must hold if it is to grow and prosper. Another 12% are 30-39, only 7% are between 40 and 60, and 17% are over 60.

The income restrictions of the 221d3 program pretty well set the earnings profile. It ranges from \$6,900 to \$12,900, the top permitted income (with seven or more in the family).

Two building types were included in the 221d3 program: a 21-story high rise for individuals, couples, and small families, and four-story maisonettes for larger families. The high-rise tower has studios and one- and two-bedroom units, while the lower buildings are all three- and four-bedroom apartments.

In the four-story buildings, two-story townhouses are stacked above one another, a common arrangement in Europe, but rare in the U.S. The upper units are reached by two flights of stairs, or by an elevator which serves two buildings. A connecting link/corridor at the third level (*bottom photo on facing page*) allows free movement between each pair of buildings.

The strictness of the budget precluded other amenities that McHugh and Levin would have liked to include. The buildings are not air-conditioned, although window units are permitted and some families have installed them. And only a single laundry room is provided for each pair of buildings, rather than the normal two.

There is a large play area in the center of the maisonettes, although the city park and playground take care of much of the children's recreation needs. While the swimming pool is for the use of the tenants in the luxury buildings, any child can use it in the daytime by paying a nominal admission fee, and a second pool is included in the apartment group now being completed.

One group that McHugh and Levin want to add to South Commons is moderate-income elderly, and they are planning a high-rise tower to be financed under FHA 236. It will be started as soon as the funds are available.



2 Lower income housing was an urban necessity





High rise tower (*above, left*) has few school-age children because large families are encouraged to rent the maisonettes (*above*). Tight budget eliminated things like balconies or luxurious lobbies.

Connecting link (*right*) between buildings sited at right angles to each other enables one elevator to serve the upper units of both buildings. Arcade at lower right of picture leads through building to shopping area beyond. Photo at left shows other side of building which has two tiers of two-story apartments.



A three-building shopping center and a 28,700-sq.-ft. community center are the primary meeting grounds for South Commons families and people in the surrounding neighborhood. The community center also serves as a church, school, meeting room, and recreation center, and its location at the center of the development makes it a natural focal point.

Schools, of course, are essential for the young families, and a branch of a nearby public elementary school was set up in the community center. It now accommodates about 100 children in the first three grades, and could be expanded to an enrollment of 300 in six grades. The children are drawn not just from South Commons but from the entire community, including a public housing development, and the faculty of a nearby university. (The South Commons school marks the first time that the Chicago Board of Education has leased private facilities for school purposes.)

Church services are non-denominational in character, and are conducted by ministers from many faiths, although the church is under the direction of one denomination, appointed by McHugh-Levin Assoc.

McHugh and Levin founded—and funded—the South Commons Community Foundation to operate the community facilities, and a wide range of activities for adults and children is carried on throughout the year. The builders also underwrite some of the costs of a monthly newspaper published by the residents.

The shopping center provides 29,000 sq. ft. of commercial and professional space. It has a neighborhood character, with a supermarket and drugstore as the primary merchants.

Says Dan Levin: "South Commons is just beginning to function as a true community. There is much to be done in shaping the programs of the school and the church, and in developing activities that will meet everyone's needs. There is more here than just buildings, and we want to fulfill the spirit of South Commons."

As the first phase of South Commons nears completion, would the developers like to take on another blighted 30 acres, perhaps the areas immediately adjoining their own?

"Absolutely," says Levin. "Although present financing conditions would make the job much tougher. But the principles of racial and economic integration would work even better when applied to a larger area. It would draw more people interested in integrated living, and each one's commitment would reinforce his neighbor's. Also, a larger community would let us include more amenities."



3 Community facilities tie South Commons together

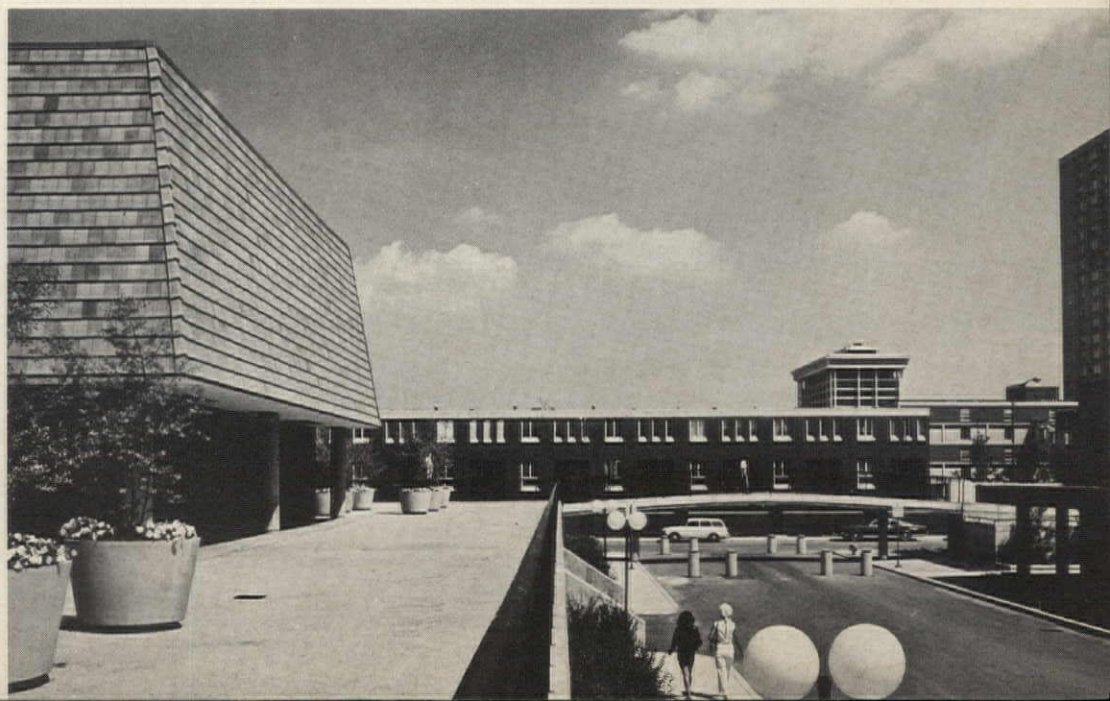




Community building (*below*) has flexible floor plan to accommodate a wide range of activities. It is operated by a builder-supported foundation. Parking is on lower level.

Shopping center (*above*), a three-building, U-shaped complex, is equally convenient to both South Commons residents and to shoppers from outside the project.

Pedestrian mall (*below*) separates shopping area from the community building, but connects the northern and southern halves of the development. Townhouses are at end of mall.



Do you have the right accountant?

Accountants don't like the question. To them, it implies that the right accountant can somehow manipulate a builder's books. But they also point out that, in fact, many builders don't have the right accountant—or at least the right accounting system.

Between builders going public and public companies entering building, the financial reporting practices of the homebuilding industry have changed dramatically in recent years. And with two severe sieges of tight money in the past four years, builders are finding a strong helping hand from a good accountant almost necessary to survival.

Tight money—and the sag in sales it caused—has turned builders' attention to these accounting needs:

- *Cash flow projections, based on various sales estimates.* With competition as stiff as it is for both equity and mortgage funds, a builder should know his cash requirements at least six months in advance, and preferably for a longer period than that. The cash flows can tell him when he'll be going into the money market and how much money he'll need. And they'll indicate to the lender how the builder will be able to repay a loan. One bank asked a public company seeking an expanded line of credit for a three-year cash flow.

- *Internal accounting systems, capable of identifying financial problems long before they get out of hand.* The homebuilding industry has come a long way from the day of the tract builder who finished 249 houses in a 250-unit subdivision before discovering he had priced the houses approximately \$1,000 lower than his costs. Still, many builders, and particularly those with small and medium volumes, rely on little more than an annual income statement and a bank balance to tell them

whether they made a profit the previous year. A good accountant can bring the experience and hardware of other industries to the builder who needs monthly and weekly analyses of his costs.

- *Budgets and interim statements.* Like cash flows, budgets are derived from sales estimates. They are useful in financial planning and as a basis of comparison with actual performance—the interim statements, prepared weekly or monthly. Accountants always are called upon to prepare annual statements, but they're rarely asked to help prepare budgets or to help audit a builder's performance during the year.

- *Certified financial statements.* Tight money has caused an increasing number of builders to turn to equity financing, through a public sale of stock, merger with a public company, or a joint venture with a money-laden partner. To get equity financing, a builder needs as a basic tool a certified statement which will inspire confidence. A good accountant can give him a statement that will present the most favorable picture and be consistent with generally accepted accounting principles.

Comments security analyst Kenneth D. Campbell of Audit Publications, New York: "Very few privately owned building companies have certified financial statements or a history of certification. And if they do, they have generally kept their

books on a basis that is more suitable for income tax purposes and less suitable for going public or entering the merger-acquisition arena."

The right accountant can help you raise money from lenders

Independent, privately owned building companies with no plans to sell or seek public financing are still caught up in the new emphasis on complete financial reporting. Lenders, thanks to the big public companies, are getting more information about what builders are really worth than they have ever had before. Now they tend to expect it from all builders.

Although the situation varies across the country, more lenders look for financial statements certified by outside accounting firms. And they expect more in the way of cash flow information and projections.

"The lender does not want to have to rely on the underlying security," says accountant Theodore Emmerich Jr., partner in Ernst & Ernst, Cincinnati. "He wants to see where the builder can generate the cash to repay the loan."

Loan agreements frequently require annual independently certified statements supplemented by the company's own reports during the year. Even when bankers don't ask for more complete information, it may well be to the builder's advantage to present it. West Coast accountant Ken Leventhal cites a case in which his Ohio office prepared a long financial report

for a lender accustomed to receiving only the minimal information. Result: the builder obtained a line of credit for a larger amount than he had been allowed in the past.

In making presentations to lenders, builders have a major advantage over other types of companies: there are more optional ways to report the financial status of a building company than there are in probably any other field. Accountant Leventhal once dramatized this fact to an audience of CPAs by presenting statements for a hypothetical builder-developer. One showed the builder had made a profit of \$3,000; the other just as correctly established his profit as \$300,000.

Most commonly, such differences relate to front-end costs—land improvement, start-up costs, and other major expenses—which can either be charged against the current year's income or deferred over the life of the project. Given enough information about how the statement was prepared, another accountant would be able to determine what the figures actually show. Frequently, accountants will state the expenses both ways—as current expenses for tax purposes and as deferred expenses for book purposes.

"That way the builder can show the type of operating results he wants and still have the tax advantages," says Ken Hickman, managing partner of the Arthur Andersen & Co. Newark, N.J., office. "The immediate writeoff, while it may be good on a tax basis, is not the best presentation to make because these costs are really being incurred for future benefit. We give what we think is the fairest presentation to the lender or potential merger partner because these items are assets, really valuable investments the company has made."

Security analyst Campbell cautions builders against straying too far from conservative accounting methods in an effort to impress a lender—or anyone else.

"Most financial statements I see have developed such practices as stating land value at market value," he says. "That's one way everybody tries to puff to make a statement impressive or persuasive to lenders. But it's just a great big red flag to a banking or lending institution. The builder should cut his land value back to his acquisition cost, in accordance with generally accepted accounting principles, and then he can make representations as to the market value of the land."

Builders Resources Corp., a company established to provide equity in joint ventures with homebuilders, allows its joint-venture partners to use any of three accounting systems. One is ultra-conservative, the second less so, and the third fairly liberal. The difference is in the number of items capitalized over the life of a building project. For the long-term, high-priced project, BRC prefers the most conservative report. But on short-term, low-priced FHA projects, it will go along with a liberal system of expensing most items.

Accountants say most builders underestimate the services available to them and fail to take advantage of all that an accounting firm has to offer.

"The typical certified public accounting firm has certain people who concentrate more in one area than another because it's almost impossible for everybody to be everything," says Ernst & Ernst's Emmerich. The usual breakdown is a tax department, an auditing depart-

ment, and a management services department. Within the departments are various specialists, and most firms would have real estate specialists.

The tax department keeps abreast of tax developments and consults with clients on problems involving tax aspects. The objective of the auditing department is to express its independent opinion on the fair presentation of the financial statements.

"Even with a closely held business, the shareholders often feel better having an independent review," Emmerich says.

It is probably in the management services department—the department which devises and refines internal reporting systems—that accounting firms vary most.

The right accountant can give you the management controls that most builders need

Management controls, or internal reporting systems—are necessary if a builder is to make timely business decisions.

"The emphasis is on timely," says Arthur Andersen's Hickman. "Most builders ultimately know what their real costs are, but not always soon enough to take corrective action."

Hickman adds that some accountants, "because of their orientation and background," are probably better able than others to help the builder with his internal reporting system.

Hickman's firm advises builder clients to budget projects and

BUILDERS RESOURCES CORPORATION

BUILDER ACCOUNTING SYSTEM CHECK LIST

DATE _____

BUILDER	LOCATION	STREET	CITY	STATE	PREPARED BY
---------	----------	--------	------	-------	-------------

I ORGANIZATION AND PERSONNEL

IS THE ORGANIZATIONAL STRUCTURE WELL DEFINED, RESPONSIBILITIES FIXED AND ORGANIZATION CHARTS UTILIZED? YES NO

ARE DUTIES CLEARLY DEFINED SO THAT RESPONSIBILITY IS FIXED FOR:

- BORROWING MONEY YES NO
- AUTHORIZATION OF SUBCONTRACTS YES NO
- AUTHORIZATION OF PURCHASE ORDERS YES NO
- CHECK SIGNING YES NO
- MAINTAINING OF ACCOUNTING RECORDS YES NO

ARE PERSONS ASSIGNED ACCOUNTING DUTIES ADEQUATELY TRAINED (EDUCATION OR EXPERIENCE) YES NO

DO THEY UNDERSTAND THE IMPLICATIONS OF ENTRIES AS OPPOSED TO PERFORMING DUTIES WITHOUT UNDERSTANDING THE UNDERLYING REASONING? YES NO

II ACCOUNTING PRACTICES AND CONTROLS

- ARE THE FOLLOWING BRC SYSTEMS USED?
- | | |
|---|---|
| STANDARD FINANCIAL REPORT | IN USE <input type="checkbox"/> TO BE USED <input type="checkbox"/> |
| BRC CHART OF ACCOUNTS | IN USE <input type="checkbox"/> TO BE USED <input type="checkbox"/> |
| DATA PROCESSING FOR ACCOUNTING <input type="checkbox"/> | IN USE <input type="checkbox"/> TO BE USED <input type="checkbox"/> |
| COSTS <input type="checkbox"/> | IN USE <input type="checkbox"/> TO BE USED <input type="checkbox"/> |
| CONSTRUCTION SCHEDULING <input type="checkbox"/> | IN USE <input type="checkbox"/> TO BE USED <input type="checkbox"/> |

ARE RECORDS REVIEWED PERIODICALLY BY OUTSIDE ACCOUNTANTS? YES NO
 UNAUDITED REVIEW
 CERTIFIED STATEMENT

IF YES, ENTER NAME OF ACCOUNTANT OR FIRM: _____

ARE BANK ACCOUNTS RECONCILED MONTHLY? YES NO
 REVIEWED BY MANAGEMENT? YES NO

ARE LOAN BALANCES PERIODICALLY CONFIRMED WITH LENDERS TO ASSURE ACCURACY OF RECORDING BORROWINGS? YES NO
 HOW OFTEN? MONTHLY QUARTERLY ANNUALLY

ARE ACCOUNTING RECORDS MAINTAINED USING THE ACCRUAL METHOD? YES NO
 IF ON A CASH BASIS, ARE ACCRUALS MADE FOR FINANCIAL STATEMENT PURPOSES? YES NO

ARE ACCOUNTING PRACTICES FORMALLY DEFINED IN AN ACCOUNTING MANUAL? YES NO

IF DATA PROCESSING IS UTILIZED, INDICATE TASKS PERFORMED AND COST:

COSTS BY LOT <input type="checkbox"/>	REG. BOOKKEEPING <input type="checkbox"/>	CHECKS WRITTEN <input type="checkbox"/>
CONSTR. PROGRESS <input type="checkbox"/>	CASH MGMT <input type="checkbox"/>	VOUCHER SYSTEM <input type="checkbox"/>

COST/MO _____
 SYSTEM USED _____
 NAME OF PROCESSOR _____

DOES THE CHART OF ACCOUNTS OR ACCOUNTING MANUAL INCLUDE A COMPREHENSIVE DESCRIPTION OF THE USE OF EACH ACCOUNT? YES NO

COMMENTS

II ACCOUNTING PRACTICES AND CONTROLS (CONT.)

- WHICH BRC PERIOD-TYPE COST METHOD IS RECOMMENDED?
 METHOD: _____
- IS INCOME RECOGNIZED AT TRANSFER OF TITLE (CLOSING) TO THE BUYER?
 IF NO, WHEN RECOGNIZED? (DESCRIBE) YES NO
- DOES THE COMPANY MAINTAIN A GENERAL LEDGER? YES NO
- IS A SUBSIDIARY LEDGER IN WHICH CONSTRUCTION COSTS ARE ACCUMULATED WITHIN A PROJECT BY LOT OR HOUSE MAINTAINED?
 IF YES, IS DATA PROCESSING: USED? PLANNED?
- IS A RECORD OF CHARGES BY INDIVIDUAL SUBCONTRACTOR MAINTAINED? YES NO

III FINANCIAL REPORTS

- ARE A BALANCE SHEET AND INCOME STATEMENT PREPARED ON A REGULAR BASIS?
- | | |
|-----------|--|
| MONTHLY | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| QUARTERLY | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| ANNUALLY | YES <input type="checkbox"/> NO <input type="checkbox"/> |
- ARE THEY AUDITED? YES NO
- DO INCOME STATEMENTS COMPARE ACTUAL WITH PRIOR FORECASTS? YES NO
- DO STATEMENTS INCLUDE CURRENT PERIOD, YEAR TO DATE AND COMPARABLE PRIOR YEAR PERIODS? YES NO
- IF FINANCIAL STATEMENTS ARE NOT PREPARED ARE THE SYSTEM AND PERSONNEL CAPABLE OF PRODUCING THEM? YES NO

- ARE CASH MANAGEMENT REPORTS PREPARED REGULARLY? (CASH REPORTS ARE THE INTERNAL DOCUMENTS, USUALLY PREPARED BY THE BOOKKEEPER, RECONCILING OPERATING CASH, ARRIVING AT A "CASH AVAILABLE" FIGURE FOR MANAGEMENT AND ACCOUNTING PURPOSES DURING INTERIM PERIODS BETWEEN BANK RECONCILIATIONS) YES NO
- ARE CASH REPORTS PREPARED?
 IF YES, ARE THEY DAILY WEEKLY
- ARE CASH REPORTS REVIEWED REGULARLY BY A RESPONSIBLE PERSON OTHER THAN PREPARER? YES NO

IV BUDGETING AND FINANCIAL PLANNING

- ARE OPERATING CASH FORECASTS USED? YES NO
 OPERATING CASH FORECASTS ARE INTERNAL REPORTS FORECASTING IMMEDIATE SHORT-TERM CASH EXPECTATIONS AND NEEDS FOR USE BY MANAGEMENT IN PLANNING INVESTMENT, BORROWING OR FUND DRAWINGS.
- ARE CASH FLOW ANALYSES PREPARED FOR EACH PROJECT? YES NO
 ARE THEY EFFECTIVE AND REASONABLY ACCURATE? YES NO
 DOES MANAGEMENT COMPARE FORECASTS TO ACTUAL ON A REGULAR BASIS? YES NO
- ARE STANDARD COSTS DEVELOPED FOR EACH PHASE OF DEVELOPMENT AND CONSTRUCTION? YES NO
- ARE ACTUAL COSTS ACCUMULATED AND COMPARED WITH STANDARDS? YES NO
- DOES A SYSTEMATIC PROCEDURE EXIST FOR SELECTING NEW PROJECTS? YES NO
- DOES A SYSTEMATIC PROCEDURE EXIST FOR SELECTING BETWEEN ALTERNATIVE MEANS OF FINANCING EXPENDITURES? YES NO
- ARE SOPHISTICATED TECHNIQUES USED FOR PLANNING AND SCHEDULING WORK, EXPENDITURES, ETC.? YES NO

forecast costs by phases of construction, and aids them in developing systems for accumulating costs by phase.

"After the first or second phase," says Hickman, "a builder may well have found costs are greater than expected. It is likely his competitor's costs are up, too, so he can adjust his projected price."

"This is not a complicated system," Hickman contends, "We find it is a good application for a computer."

Several large firms use their own computers for cost control, but the volume of data is small enough for economic use of shared computer time.

"It's not difficult at all," Hickman says.

"After it has once been properly programmed, almost anybody using just plain good English can make the necessary inquiry, feed the input into the computer, and get back the analysis he's looking for."

It is up to management to demand the added services available from its accounting firm. Hovnanian Enterprises of Englishtown, N.J., has had its books certified by Haskins & Sells for the past four years—long before Kevork Hovnanian expanded from single-family building to townhouses, garden apartments, and an adult community in Florida. Controller Allan Pekor talks to Haskins & Sells at least twice a week to seek advice on a broad range of problems.

"They are a big help in tax planning," he says, "because they stay up to date on the law as it changes. But they also suggest many ways to improve our internal reporting so that management gets the flow of data needed to make decisions."

At the end of each accounting period, for instance, Haskins & Sells gives Pekor a list of recommended changes in Hovnanian's management systems. Among other things, these recommendations have led to tighter control of individual house costs.

With tighter controls in mind, Hovnanian has ordered a computer, which will be used for bookkeeping and cost and market analysis. Says Pekor:

"Right now, much of our time is spent simply recording data. With the computer, our basic function will be as analysts of data."

Even small CPA firms can provide builders with adequate accounting systems

The kinds of services Hovnanian receives are not the exclusive province of the large accounting firm. Accountants talk only reluctantly about the relative merits of different kinds of accounting firms. But, generally, any qualified accountant should be able to produce a statement

that accurately reflects a builder's position—and no accountant should have any trouble assigning major costs. However, a real estate specialist may do better with operating details and internal reporting because of his experience in these areas.

The tendency of accountants in large firms to specialize may work against the builder—none of the accountants servicing his account may have a broad understanding of his problem. Some big firms work to prevent this by constantly exposing their specialists to each other so that there can be a cross-fertilization of ideas. This way, new techniques developed in other businesses can be applied to the housing business.

A partner in a small CPA firm in the East concedes that a large accounting company's certification carries more weight than his might. But, he contends, there is a wide range of quality among the accountants who work for the national firms.

"You don't always know from one year to the next whether you're going to have a good man performing your audit," he says, "and you can't be sure about the quality of the man giving you management advice unless you've worked with him long enough to form an opinion. But the chances are, you'll know everything about everyone in a smaller firm, and for smaller builders a good small firm may very well perform better than a national firm, particularly when it comes to setting up accounting systems."

Your annual audit should suggest ways to improve controls

In addition to having your books audited, you should probably have your management controls checked annually by

your accountant.

Centennial Construction Co. in Richardson, Tex., is one company which has found the annual audit productive. Centennial had a good internal reporting system when Price, Waterhouse & Co. conducted a management audit.

"They helped us hack away the rubbish and get down to the point," says Centennial President Don Bass, himself a CPA. "They analyzed all our systems, procedures, and forms and helped us come up with ways to monitor current performance and get more meaningful data."

Centennial is a large-volume builder, and one of its needs was for a good Monday morning status report of sales and construction progress. With the help of Price, Waterhouse, Centennial now has a one-page recap which, Bass says, "gives you the whole week at a glance."

Across the top of the page are headings for figures for the current week, year to date, and the same period of the previous year. Information includes net contracts, percent of cancellations, gross profit in dollars and percent, and sales backlog (contracts not delivered) in units and dollars.

Similar current and comparison figures are shown for construction, such as starts made during the week, completions, number of houses under construction, number of work days accrued to date, number of days lost to weather, average number of days to completion, and inventory of houses completed and under construction. Also included: a record of callbacks and complaints.

Keeping the reports current takes an office girl about an hour each Monday. She simply

Precise checklist (left) was developed by Builders Resources Corp., Los Angeles, to evaluate the accounting systems of its prospective builder partners. BRC is the money partner in joint ventures with nearly 50 builders. The list shown here is a slightly edited version of the original, which includes spaces for comments.

compiles the information from the sales, construction, and service departments, then brings the sheets up to date.

"We always know whether we are ahead of or behind last year, and we also make comparisons to our projections," Bass says.

Centennial's system, like those of many other builders across the country, is based on the National Association of Home Builders' uniform chart of accounts. NAHB doesn't know how many builders use its system or some modification of it, but Bass believes it is one of the most significant advances in builder management.

"We want to be able to compare what we are doing with what other builders are doing," he says.

NAHB's original system was designed for house builders, but a new multifamily chart has

been approved, and a mobile home park system is likely to be the next development.

If you joint-venture, your money partner can probably tell you whether you have the right accountant

As a major source of joint-venture capital with nearly 50 venture partners throughout the country, Builders Resources Corp. of Los Angeles has an unusual opportunity to evaluate the accounting systems of building companies.

"We want to do business with the builder who runs his store like a professional business," says Dick Hill of Builders Resources. "A very significant part of this is his accounting system, which we investigate. If we feel the system is

adequate, we'll go along with it, but if we feel it needs improvement, we'll recommend changes."

Changes are called for in the vast majority of cases, according to Hill and controller Charles W. Reed, who set many of BRC's standards.

"We use a checklist to evaluate the accounting system of each prospective builder-partner before he becomes a partner," Reed explains. (See p. 58)

"The completed checklist shows us how much help the builder will need to implement our accounting system," Reed says. "It also gives an early clue to how deeply we'll have to examine his finances."

A BRC report, based on the checklist findings, is often the

only written review of the builder's accounting system—and, by inference, his accountant's capability—that he ever sees.

Says Hill: "We don't say, 'Do it this way because this is the way we want it.' We only ask for information that we feel is vital to a builder to use, and then we teach him how to use it."

If a builder adopts BRC's accounting system, he can extract from it all the data he needs for quarterly and annual reports required by BRC. Each report, on a special BRC form, includes a balance sheet, a profit and loss statement, and comparisons of present performance with budget and past performance. There is also a short statistical profile that's similar to the points covered in Centennial Construction's weekly recap.

Although complete, the report forms are not particularly complicated. Necessary defini-

If you ever need a good accountant, it's when you merge

Security analyst Ken Campbell tells of a builder who is being sought by an appliance manufacturer: "He doesn't have a financial statement that's certified in any way. He has one that's written up to market value instead of book value. The acquiring company sent in an investment banking company to look at his books, and an independent auditor.

"This builder is essentially in a position of taking what-

ever offer the manufacturer makes—he's totally nude in that he has no arguable case. If a builder wants to get the most for his company, he had better have a skilled accountant-negotiator working for him."

Ken Hickman of Arthur Andersen & Co. agrees: "The builder is the guy the accountant helps most. And the smaller builder being acquired needs the most advice and direction. He ought to look to his accountant for it because his accountant is better equipped to evaluate a merger than anyone else he'll deal with."

Ken Leventhal of Kenneth Leventhal & Co. has negotiated several of the biggest mergers in homebuilding. He was there

when Ray Watt sold to Boise Cascade, represented William Lyon in his merger into American Standard, and negotiated Herman Sarkowsky's United Homes deal with Levitt-ITT, Larwins' merger with CNA, Grant Homes' merger with Santa Anita Consolidated and a half dozen other deals. In a word, he knows about mergers.

"Historically," he says, "building business profits are managed and reported on a project basis without reference to the accounting year the profit might fall in. So the accountant's job is to restate these figures on a basis that is consistent with that of the acquirer."

The accountant also helps both merger principals develop

a presentation to minimize any adverse effect on the acquiring company's earnings per share—a key consideration in earn-out arrangements where so much is paid out later. And in negotiating a merger, he should know how securities laws affect the reporting and salability of stock so that he can advise his client on what can and can't be done with the stock received in payment. He must stay alert to tax consequences.

"We feel that in these negotiations our particular function is always to try to relate the deal to the real world," says Leventhal. "Is your client getting a good deal or a bad deal in relation to other things going on and other deals being made?"

tions are printed on the back, and line items are explained in terms a builder should understand. Cross references within each report call attention to key relationships between assets and liabilities.

Builders Resources contends it is interested only in accounting information that should interest the builder. But it is because lenders and joint-venture partners like BRC are demanding more comprehensive financial information that builders are seeking more sophisticated advice and systems from their accountants.

Your choice of an accountant—and an accounting system—should hinge on your plans for growth

Five years ago, for example, builder John Minchew of Centerville, Va., "could carry my cash flow around in my head."

But Minchew was growing, and when a builder makes growth the basis of his future, he'd better have an internal reporting system that will keep pace. Minchew knew that. He retained a national accounting firm to set up an internal system.

The result was a system that was too slow and cumbersome to be effective. So Minchew handed his problem to a management consulting firm. The consultants proved to be worse

than no help at all. They studied Minchew's system, came back months later, and proudly announced they had worked up all the information reporting he needed.

"They dumped 4,000 pages on my desk," Minchew says. "I didn't even know where to begin tracing for things. I knew less than I had ever known about our position."

Minchew's disappointing experiences with the accounting and management firms convinced him that a builder's best system will come from his own staff—the men who will have to work with the system every day.

"We decide what we need," he says, "and then we bring in our outside auditors to give us guidance on how to get the information."

But for all his problems (e.g., he once went without reports for 90 days because his computer service changed computers), Minchew is still glad he began looking for an accounting system when he did.

"Now, five years later, we're approaching a point that we thought was only 12 months down the line when we started," he says. "But after what we've gone through in the past year, I seriously doubt we'd still be in business without adequate job-cost reporting."

Minchew's feelings are echoed by Jay Sanders of Coffeen & Sanders, an Oklahoma City builder catering to the transferee market.

"The difference between success and failure in this business," says Sanders, "is simply how much you know about what your houses cost." And although his company's volume is under a million dollars a year, Sanders knows—thanks to the NAHB chart of accounts. An ac-

countant for whom he built a house set up his books, except for assistance on an occasional problem, that's all the professional accounting help Sanders has.

"We have a girl who types up the voucher checks," he says, "but for nine years we didn't even have her."

Sanders uses a data processing service to provide him with costs on a per-house basis, a check register, journal entries, and a trial balance; his costs break down into 80 items, such as plumbing, framing lumber, etc. If he sends cost estimates in advance, the service provides him with deviations on each item as construction progresses.

"I can close my books by the 31st and have everything posted and a trial balance by the 15th of the next month," he says. "I've known builders who operated in pretty grand fashion and who didn't have their books up to date for three or four months."

Sanders' system is at one end of the accounting spectrum—basic information obtained with a minimum of professional help. At the other end are builders looking beyond computerized cost control to the day when economic models will be used to help make management decisions.

One such builder is Miller & Smith of McLean, Va. The company is run by three Harvard Business School graduates, who started building in 1964 and are now working on five subdivisions. The smallest has 104 homes, the largest, 478; and the company often builds with joint venture partners.

"We have complete cost controls and computer scheduling all cranked in together," says partner Otis Coston. "I would say the kind of system we use is the kind you would expect from any well-managed company. I frankly don't see how you can do a lot of volume without a fairly good control system."

But, Coston says, even this is no longer enough, and he points to the computerized economic model used by the Rouse Co. to project the development of the new town of Columbia, Md. The computer helps decide the optimum time to incur expenses, how to schedule loans, etc.

"The ultimate is to have some sort of computerized cash-flow process so you can play around not only with your accounting but also with your management decisions," Coston adds. "We have worked out our own model, but not on a computer because it's too expensive at this point."

Coston's idea is to be able to vary the assumptions which go into a projection thus to seek the optimum result. A simple example: to sell a few more houses through added advertising might increase sales costs to the point where overall profit is reduced.

"You can crank these through by hand," says Coston, "but it is an impossibly laborious process." He looks forward to the day when his company will be able to play housing business games with a computer.

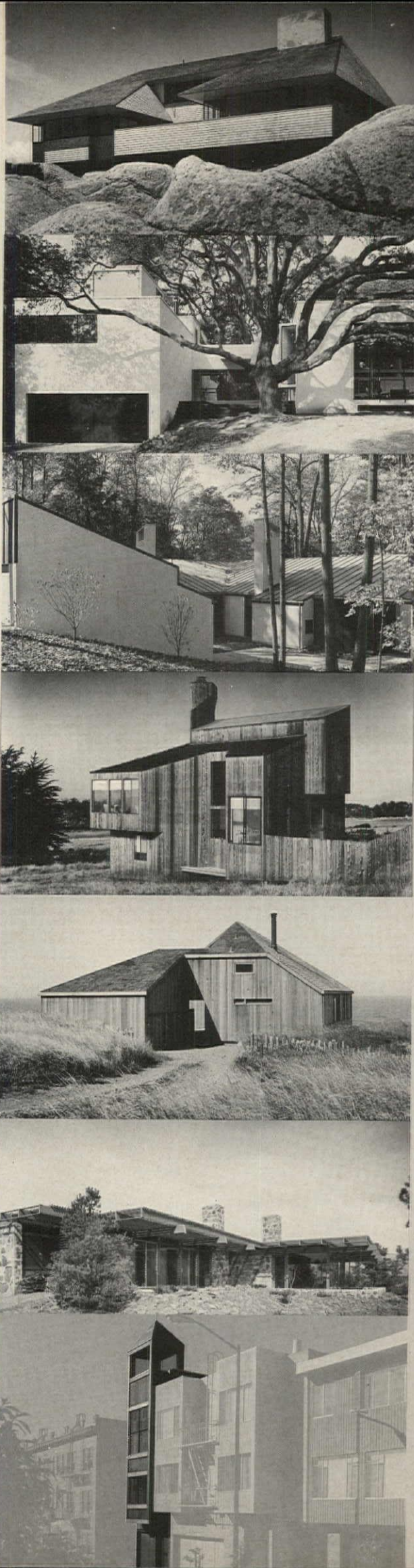
DAVID THALER

If you're looking
for design ideas,
you'll find plenty
in these seven
award-winning houses

Chances are, the houses you build bear little resemblance to those shown at right. But don't let that turn you off.

These are one-of-a-kind custom houses, and although they are very special indeed, such houses have consistently spawned design and planning ideas that eventually find their way into merchant-built housing.

The houses at right were among 34 winners in the 15th annual Homes for Better Living program, the nation's oldest and largest residential design competition. The program is co-sponsored by The American Institute of Architects, *American Home* magazine, and HOUSE & HOME. And the 27 other winners—the houses, townhouses, and apartments listed on the facing page—will be shown in future H&H issues. *For a close look at the houses at right, turn the page.*



...here are the

...here are the

CUSTOM
JURY



Barbara Plumb, chairman
AMERICAN HOME

architects and builders who produced 27 other award winners

CUSTOM HOUSES

First Honor Award

ARCHITECT: Bernard A. Marson
BUILDER: Francis Mooney
LOCATION: Monterey, Mass.

Award of Merit

ARCHITECT: Richard Meier
BUILDER: Vollgraff & Son
LOCATION: East Hampton, N.Y.

Honorable Mentions

ARCHITECT: Fisher-Friedman Assocs.
BUILDER: Silver Construction
LOCATION: Alamo, Calif.

ARCHITECT: Lynn Taylor Assoc.
BUILDER: Trueblood Inc.
LOCATION: Doylestown, Pa.

ARCHITECT/BUILDER: Robert Whitton
LOCATION: Miami, Fla.

MERCHANT-BUILT HOUSES

Awards of Merit

ARCHITECT: Dorman/Munsell Assocs.
BUILDER: Jondol Constuction
LOCATION: Lake Encino, Calif.

ARCHITECT: Fisher-Friedman Assocs.
BUILDER: Allan-Marin Co.
LOCATION: Mill Valley, Calif.

ARCHITECT: Robert E. Lee/
David Klages Assocs.
BUILDER: Golden West Mobile Homes
LOCATION: Temecula, Calif.

ARCHITECT: George H. Schoneberger, Jr.
BUILDER: Ranier Construction
LOCATION: Prescott, Ariz.

Honorable Mentions

ARCHITECT: Anderson & Battles
BUILDER: John Madro
LOCATION: Deerfield, Ill.

ARCHITECT: B.A. Berkus Assocs.
BUILDER: M.J. Brock & Sons
LOCATION: Valencia, Calif.

ARCHITECT: Church and Shiels
BUILDER: Bingham Construction
LOCATION: Sunriver, Ore.

ARCHITECT: Churchill-Zlatunich Assocs.
BUILDER: Vernon D. Crosby
LOCATION: Millbrae, Calif.

ARCHITECT: Brett Donham
BUILDER: Anthony Brown
LOCATION: Francestown, N.H.

ARCHITECT: Rogers/Nagel/Langhart
BUILDER: Bob Corson
LOCATION: Englewood, Colo.

ARCHITECT: Simpson & Gerber
BUILDER: McKellar & Wyer
LOCATION: San Diego, Calif.

APARTMENTS AND TOWNHOUSES

Awards of Merit

ARCHITECT: Burger & Coplans Inc.
BUILDER: Williams & Burrows Inc.
LOCATION: Oakland, Calif.

ARCHITECT: Riley/Bissell/Assocs.
BUILDER: North Coast Construction
LOCATION: Redmond, Wash.

Honorable Mentions

ARCHITECT: Matt Copenhaver
BUILDER: Interland Development
LOCATION: Santa Clara, Calif.

ARCHITECT: Craycroft-Lacy & Partners
BUILDER: R.S.F. Development Corp.
LOCATION: Dallas, Tex.

ARCHITECT: Fisher-Friedman Assocs.
BUILDER: Irvine Co.
LOCATION: Newport Beach, Calif.

ARCHITECT: Fisher-Friedman Assocs.
BUILDER: Williams & Burrows
LOCATION: Alameda, Calif.

ARCHITECT: Julian Goodrich Archs. Inc.
BUILDER: John Goodrich Construction Co.
LOCATION: Colchester, Vt.

ARCHITECT: Stephen G. Oppenheim
BUILDER: Gersten Construction Co.
LOCATION: Hayward, Calif.

ARCHITECT: Stephen G. Oppenheim
BUILDER: Gersten Construction Co.
LOCATION: San Jose, Calif.

ARCHITECT: Antoine Predock
BUILDER: Ovenwest Corp.
LOCATION: Albuquerque, N.M.

ARCHITECT: Wurster, Bernardi & Emmons
BUILDER: Williams & Burrows
LOCATION: Palo Alto, Calif.

two design juries who picked the winners from 392 entries



Raymond Crites, AIA
Cedar Rapids, Iowa



Julian Neski, AIA
New York City



Clovis Heimsath, AIA
Houston, Texas



Adolph Rosekrans, AIA
San Francisco

MERCHANT-BUILT AND APARTMENT JURY



Rex Whitaker Allen, FAIA
President, AIA



Irwin T. Holtzman
Builder, Detroit



Robert M. Thomas, AIA
Newport Beach, Calif.



John Schmidt, AIA, chairman
USS&L League, Chicago



Jack Cohen, AIA
Silver Spring, Md.



Donald Honn, AIA
Tulsa



James P. Gallagher
HOUSE & HOME



Rear of house cantilevers out toward ocean view, and front is dug into cliff (section, below). Master bedroom wing is at left, living room wing at right.

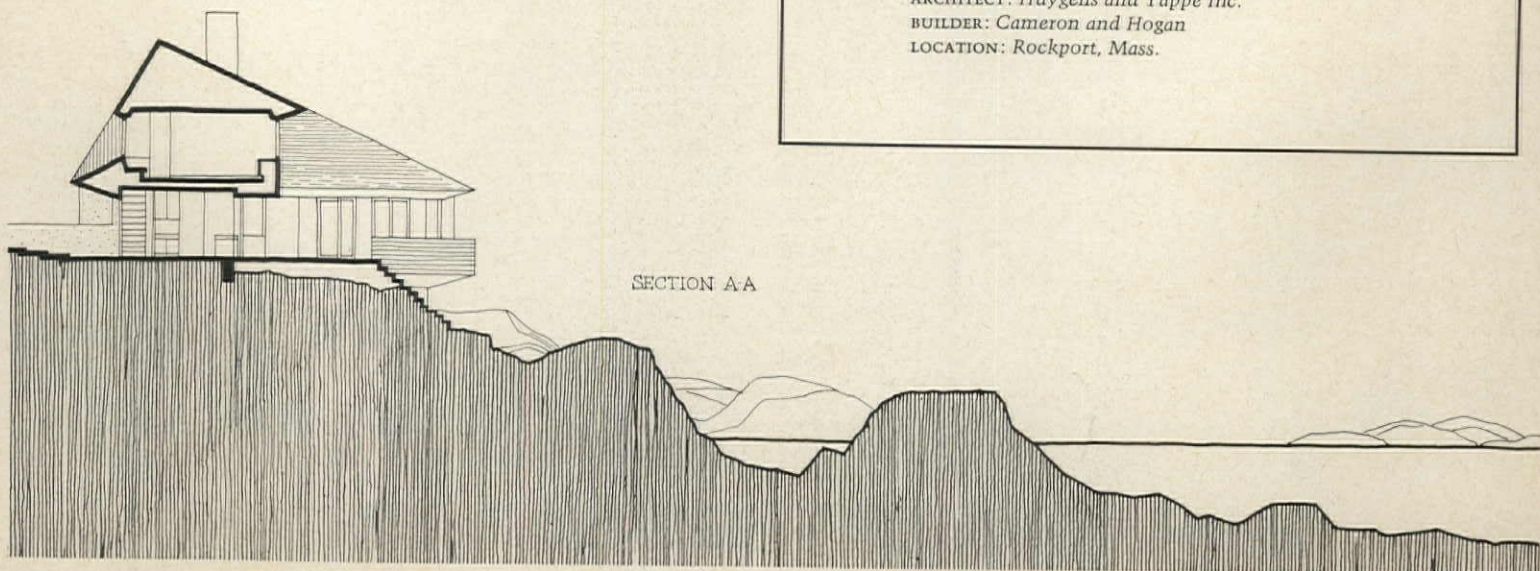
FIRST HONOR AWARD

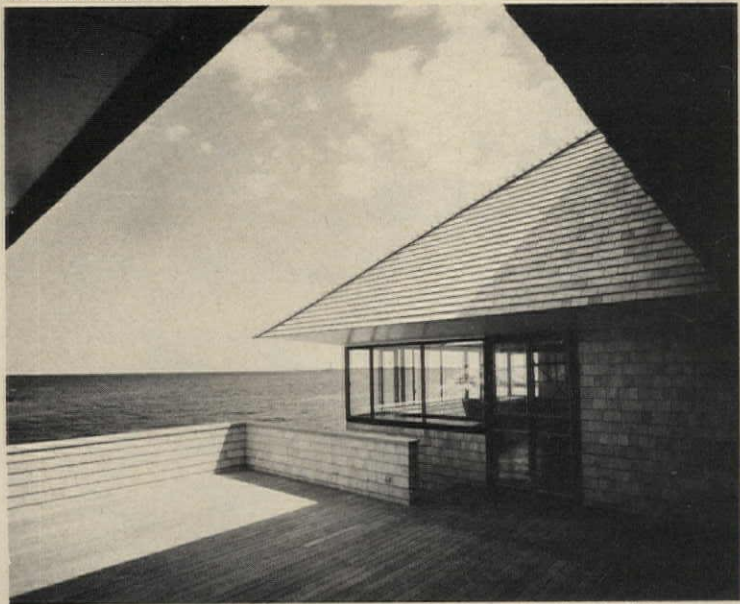
Set into a narrow, windswept promontory, this oceanfront house was designed to partake of the elements without being overwhelmed by them.

The main outdoor living area—a large deck facing the ocean—is protected from the wind on three sides by the house itself. Deep roof overhangs keep sun and rain off the windows and glass walls. And the exterior materials—sand-blasted concrete, cedar shingles left to weather, and galvanized and painted steel doors and windows—were selected for minimum maintenance and maximum resistance to the weather.

The year-round vacation house provides 2,600 sq.ft. of living area on two levels.

ARCHITECT: Huygens and Tappé Inc.
 BUILDER: Cameron and Hogan
 LOCATION: Rockport, Mass.

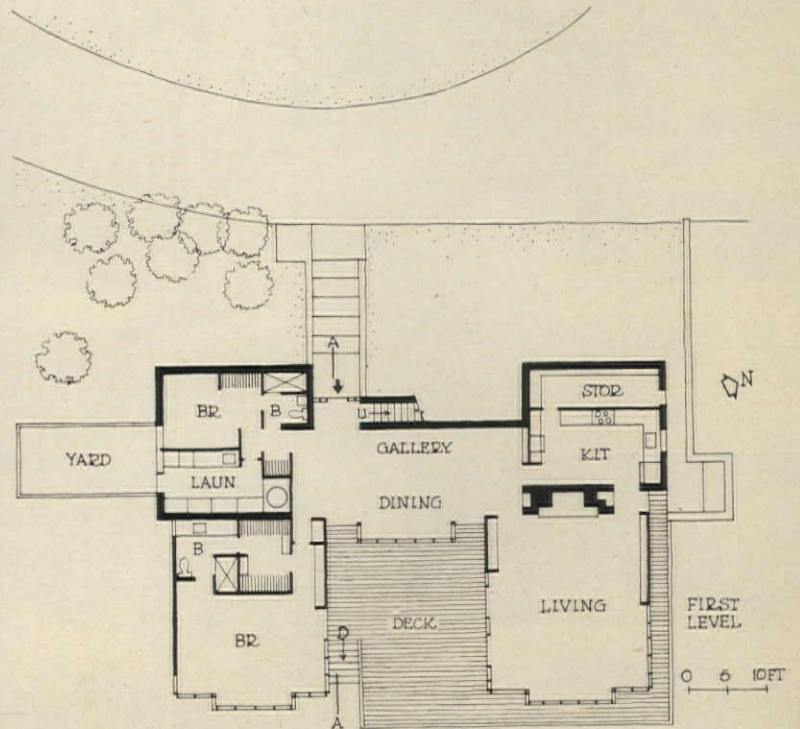
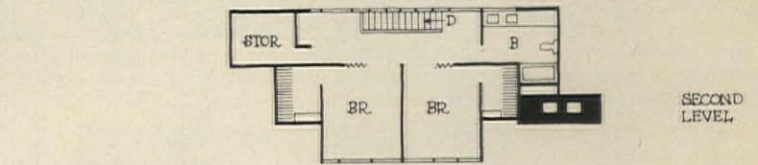




Central deck opens off master bedroom (in background, above), living room, and entry gallery (below and right), which also serves as dining room.



INTERIOR PHOTOS: BILL MARIS



Living room (left) has dark redwood ceiling to relieve glare from ocean.



Two views of house—from rear (*above*) and front (*below*)—show results of careful siting, planning, and engineering to save old oak trees. Shallow grade beams were used, for example, to avoid severing of tree roots.

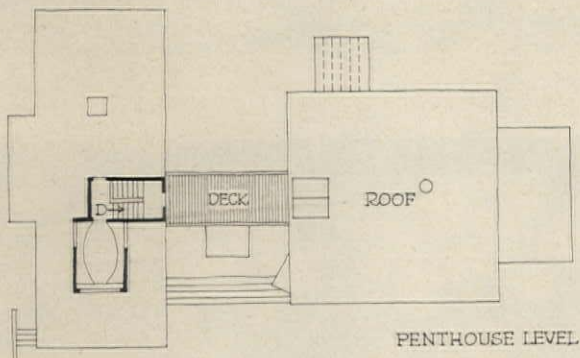


FIRST HONOR AWARD

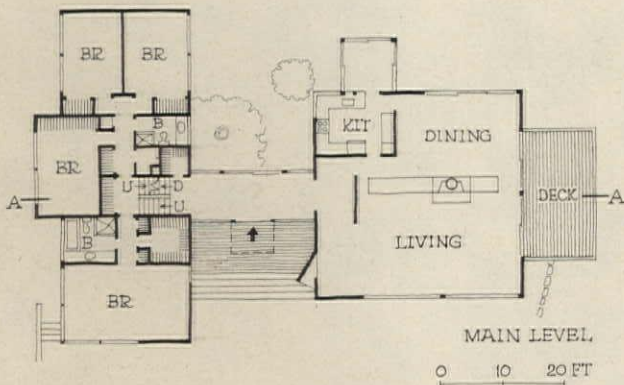
Split-levels need not be the uninspired clichés built in so many subdivisions for so many years, and this house is a case in point. It hugs its site—as any split should, it spreads out, and it has a surprising variety of indoor spaces.

The key to its distinctive character is its flat roof, which permits far more flexible planning than is possible under the pitched roofs of conventional splits. Examples: extra-wide separation of the mid-level living area from the two-story sleeping wing by a 20' entry foyer; extra-high ceilings in the living and dining rooms, wall jogs that enlarge a bedroom, make space for a breakfast room; and, finally a penthouse atop the bedroom wing.

ARCHITECT: *Donald E. Olsen*
 BUILDER: *Charles Mee*
 LOCATION: *Berkeley, Calif.*

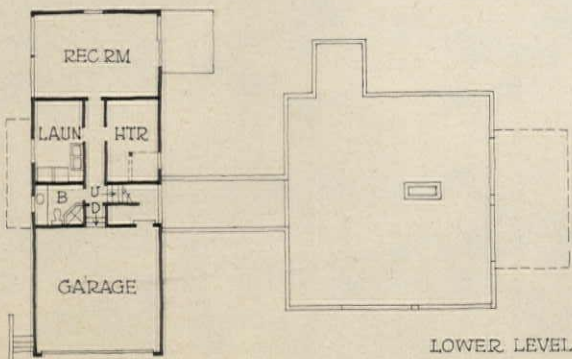


PENTHOUSE LEVEL



MAIN LEVEL

0 10 20 FT



LOWER LEVEL



High-ceilinged living room is separated from dining room by fireplace wall with bookcases in front, cabinets and serving counter on dining-room side. Glass panels above sliding doors enlarge view of trees.



PHOTOS: RONDAL PARTRIDGE



Glass-walled breakfast room, background, opens off kitchen at rear of house.



Interior patio (*above*) is enclosed on three sides by garage, at left, and two wings of the L-shaped house. Screened porch at right adjoins living room. Patio and entrance are reached from street by steps (*below*) or garage stair.



AWARD OF MERIT

This house nestles into a half-acre corner lot that drops as much as 20' below street level. To provide privacy from neighbors and from two streets, the L-shaped house and its detached garage were planned around the patio shown at left.

The patio doubles as an entry court and an outdoor extension of the main-floor adults' area. The children's area, including a playroom, is on the lower level, which opens to grade at the rear of the site.

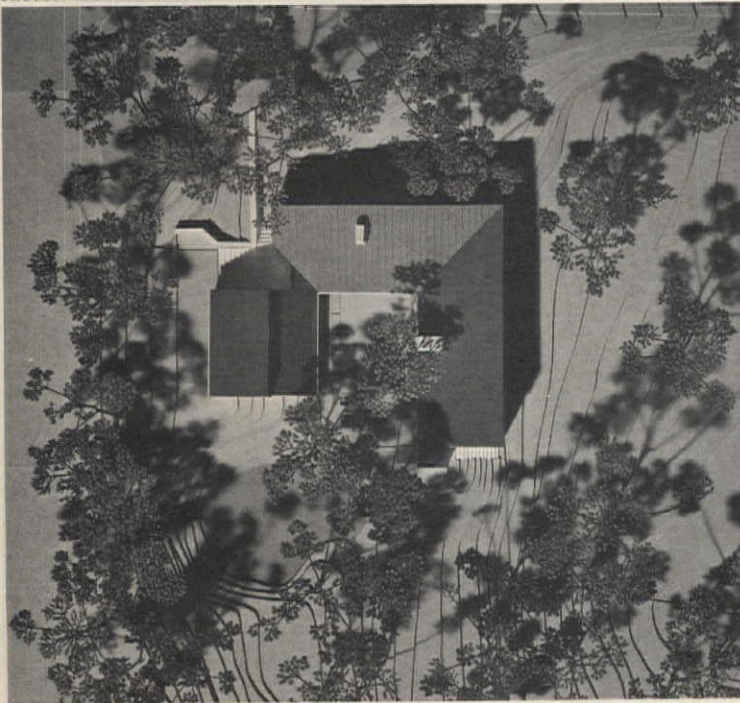
Because the site is so low, the roof was treated as a major design element; it was covered with battens and blue-grey tern sheets. Total living area: 4,000 sq.ft.

ARCHITECT: Frank Schlesinger
 BUILDER: Edgar Zerbe
 LOCATION: Reading, Pa.

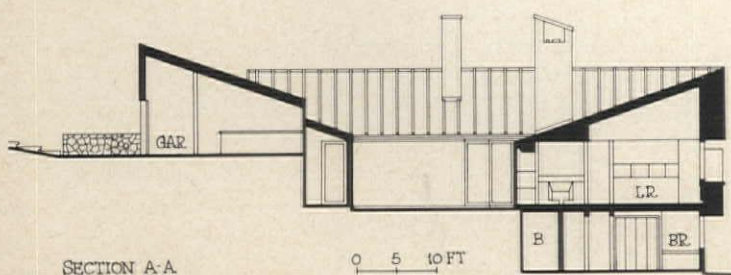
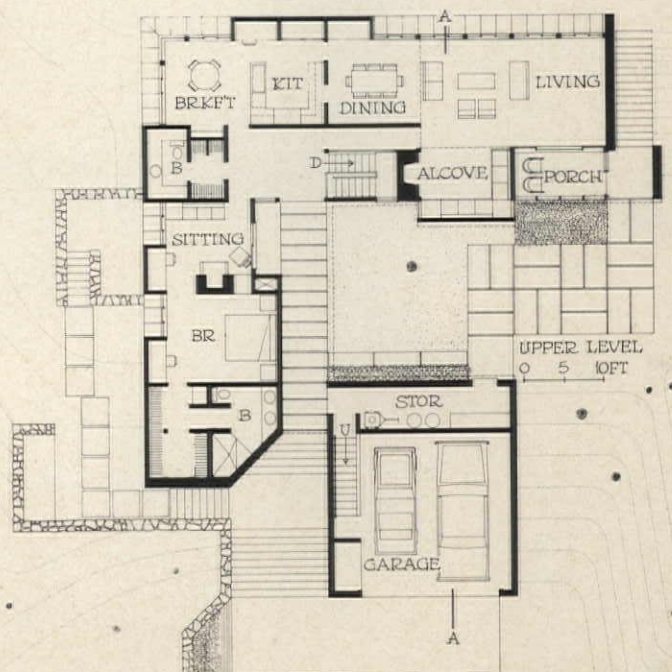
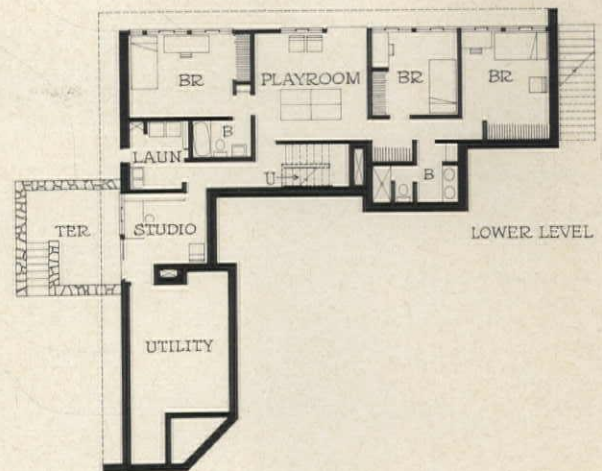


Living room, seen from dining area, has fireplace alcove (plan, below).

PHOTOS: REGINALD RICHEY

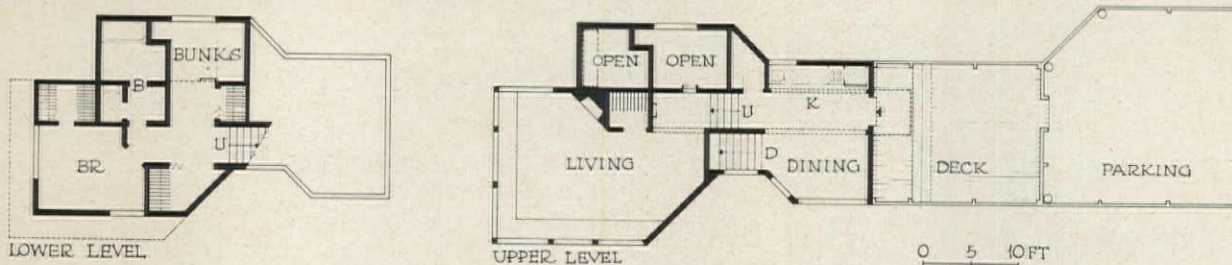


Sunken site slopes toward rear, where the home's bottom floor opens to grade a full two stories lower than the garage (section, below).





Side view shows how living room, left, was raised and cantilevered for view and privacy from nearby roads. Fence at right encloses deck (plan, below).



PHOTOS: MORLEY BAER



Living room with built-in benches looks out over sloping meadow.

AWARD OF MERIT

Small as it is (1,102 sq. ft.), this split-level vacation house offers more off-beat planning ideas than most houses three times its size. For example:

- The children's sleeping space is a tiny (42-sq.-ft.), tower-like room with four tiers of bunks and a firemen's pole for fast descent.
- To capitalize on a view, the living room was put on the top level and cantilevered out from the house on two sides.
- The kitchen has only one small window, but that's no problem because a long plastic skylight brings sun into the whole center of the house.
- The master bathroom is a two-story space topped by a skylight.

ARCHITECT: MLTW/Moore Turnbull
 BUILDER: Matthew D. Sylvia
 LOCATION: Sea Ranch, Calif.



Windward side of house has only three small windows. Entrance is through swinging gates between house and garage. Courtyard (far left) has alcove for use on windiest days; kitchen is open to main living area (left).



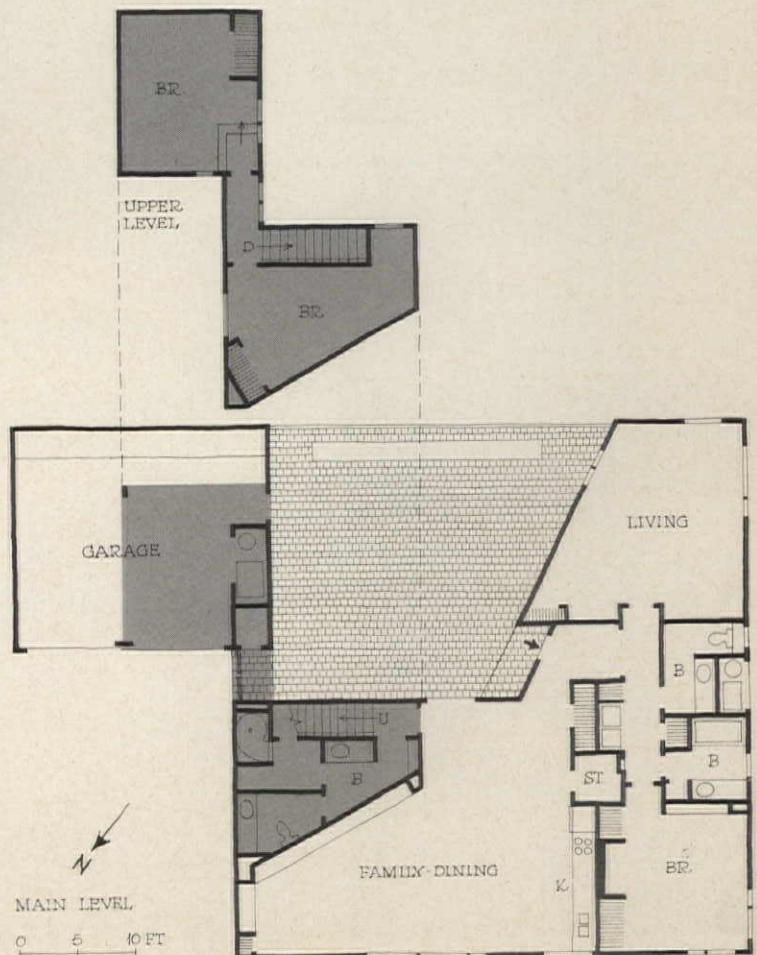
AWARD OF MERIT

Thrust out into the Pacific on a barren promontory, this vacation house wards off the constant northwest summer winds and traps the sun in a wind-free courtyard.

Slanting roofs deflect the wind; the only openings in the north wall are strip windows; and the northwest and southeast windows are not only double-glazed but also have sliding shutters that are closed during severe storms. The courtyard, facing south along the coast, is formed by the L-shaped main house and the garage.

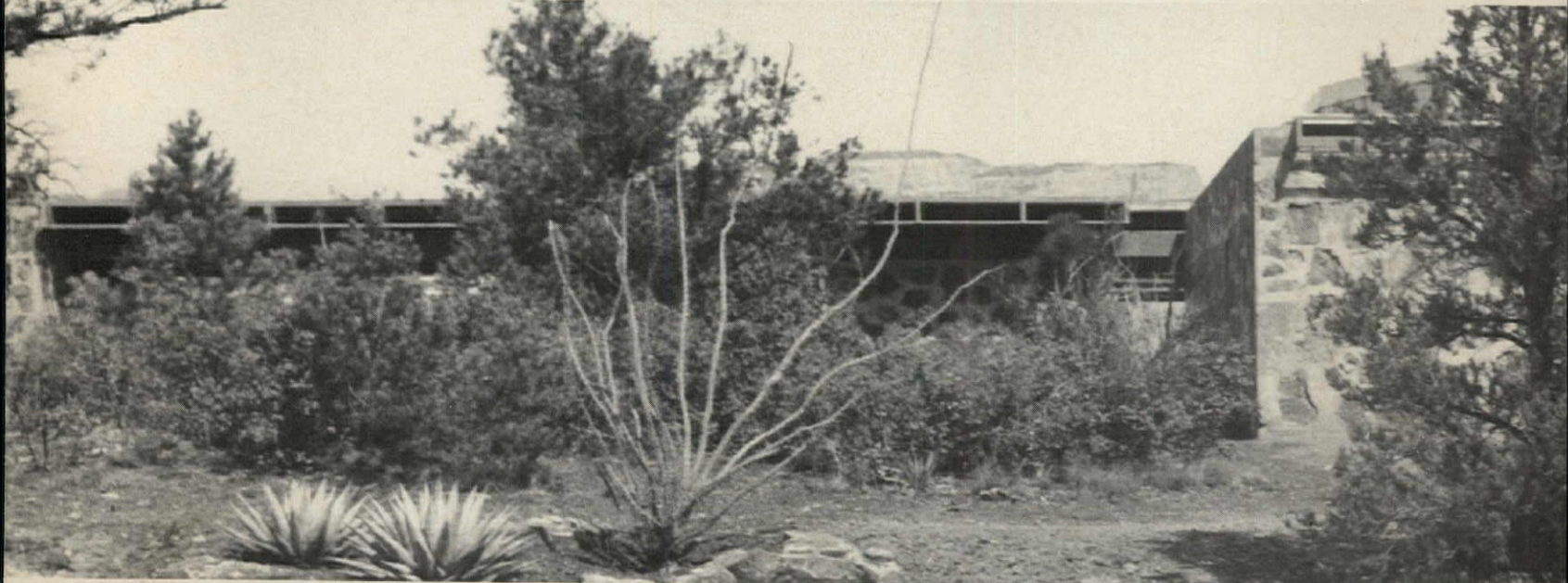
In addition to a main-floor master bedroom and a parlor that can be used as a guest room, the house has two second-floor dormitories that sleep five. Total indoor living area: 1,934 sq. ft.

ARCHITECT: McCue, Boone, Tomsick
 BUILDER: Matthew D. Sylvia
 LOCATION: Sea Ranch, Calif.





Roof framing is extended 8' and topped by latticework to create deep sunshade around house. Above: guest quarters at left and living room at right. Below:



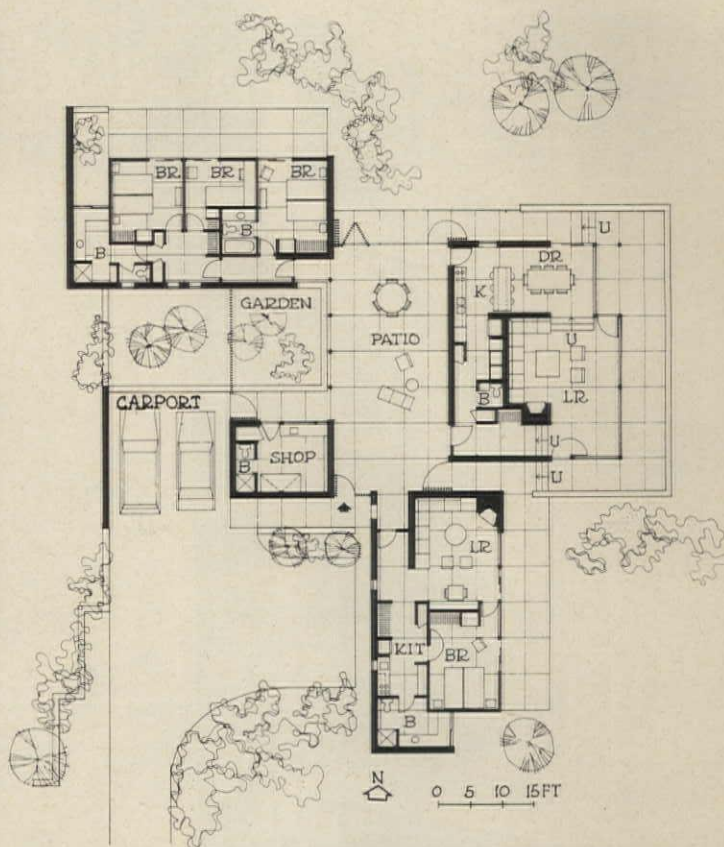
PHOTOS: NEIL KOPPES



Walls of stone and floors of dark-red, polished concrete make for cool feeling inside house. Left: living room. Right: sitting room in guests' apartment.



end wall of guest quarters in center, carport and shop at left.



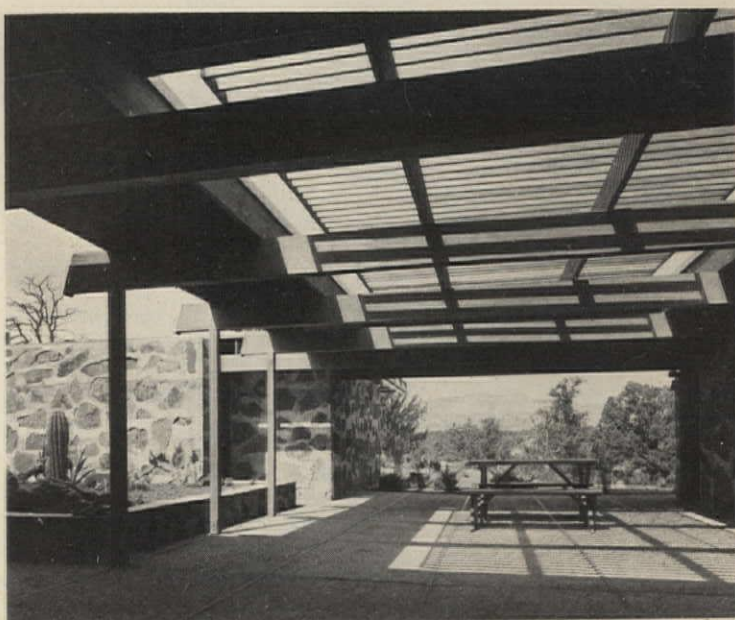
HONORABLE MENTION

Designed for a hot, desert-like site, this low, sprawling house provides a cool refuge in three ways:

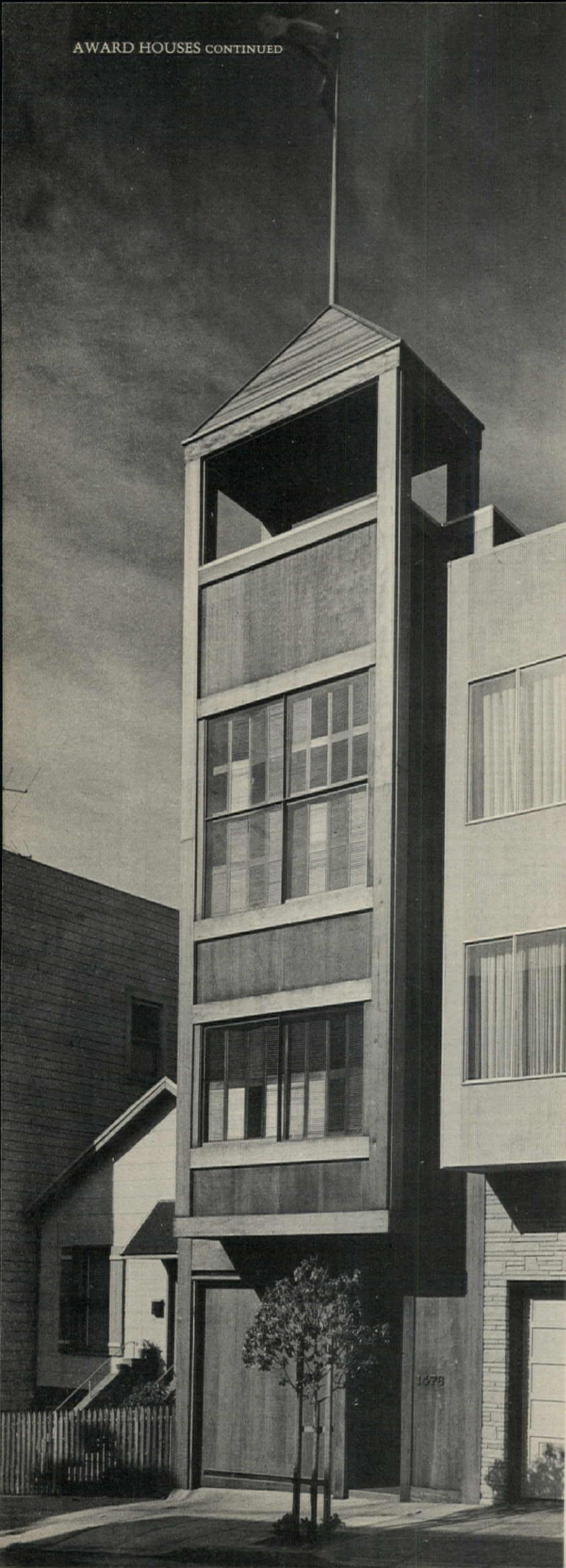
1) it shields itself from the western sun behind massive walls of native stone set in concrete; 2) it captures and cools breezes in a shaded central court that links its four separate structures and 3) it cools itself, indoors and out, with a cellular roof system—5x12 beams topped by 2x12 joists topped by a latticework.

The roof beams are on 6' centers. The joists, on 4' center, run north and south to catch prevailing winds. The latticework acts as a sunshade between the structures and around the perimeter of the house. Enclosed living area: 2,640 sq. ft.

ARCHITECT: Peirce & Pierce
 BUILDER: Douglas Wright
 LOCATION: Sedona, Ariz.



Central court, directly accessible from all four structures of house (plan, above) is a breeze trap partly shaded by extensions of joist-and-beam roof system. Stone walls at left rear flank entrance to bedroom structure.



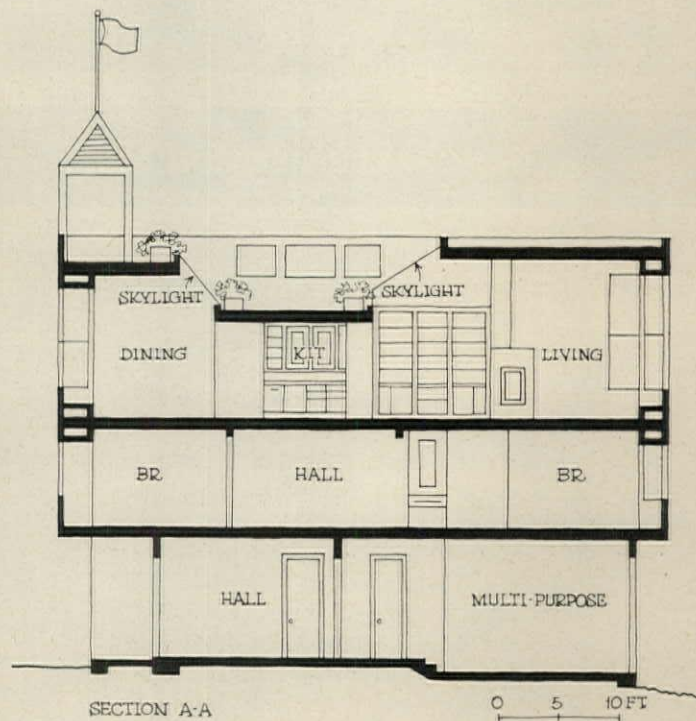
HONORABLE MENTION

How much bright and cheering atmosphere can you plan into a house on a lot that's only 15' wide?

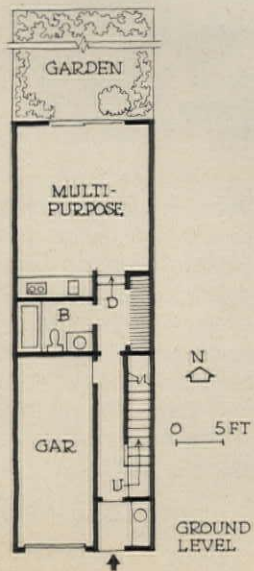
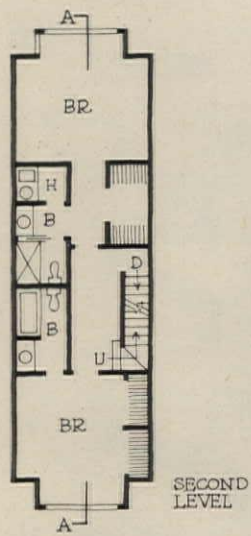
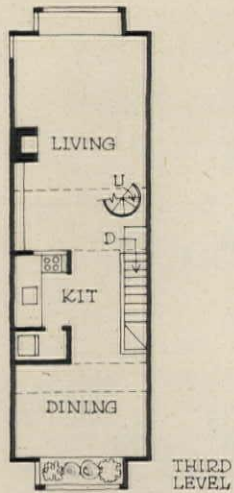
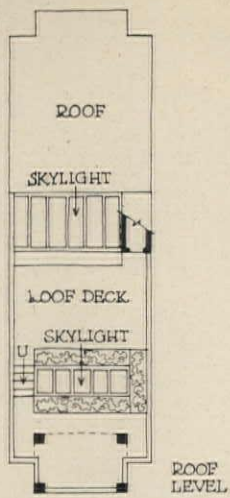
Plenty, judging from this house on a 15' x 60' city site. It offers 1,975 sq. ft. of sunlit living on three levels, plus a rooftop sun-deck and a modern-day widow's walk with a view of San Francisco Bay.

The ground level, 45' long, includes the garage, a powder room, and a recreation room that opens to a 15'-deep rear garden. The second level has two bedrooms, each with a private bath and a 3'x10' window bay. And the third level contains a front dining room and a rear living room, both brightened by skylights and 1½-story bay windows. The two skylights, one at each end of the one-story-high kitchen (*section, below*), also provide a view from the roof deck down into the house and out through the large windows to the back garden or the street. Canvas shades can be dropped over the skylights to keep out the sun.

ARCHITECT: Herbert D. Kosovitz
 BUILDER: Lambert & Wells Construction Co.
 LOCATION: San Francisco



Narrow house on 15'-wide city lot is flanked by small apartment building, at right, and bungalow, at left. Front entry is through door next to garage.



PHOTOS: JOSHUA FREIWALD

One-and-one-half-story living room is lit by skylight (above) and bay window (below). Circular staircase leads to roof deck and widow's walk, which can be seen through skylight. Hallway to right of staircase runs past kitchen to dining room at front of house.



New information on building products and systems for the seventies.

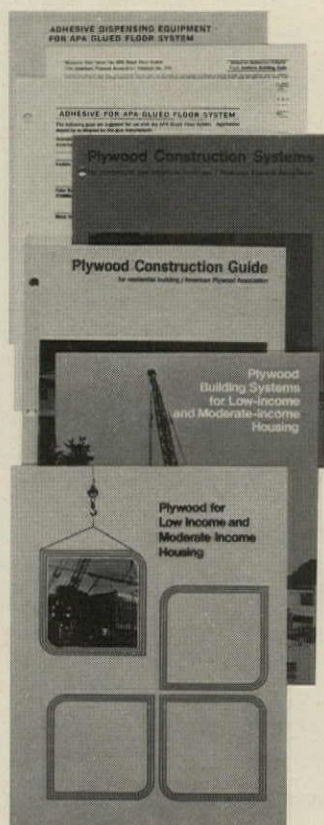
For free copies, use Circle Service Card at back of book.

The housing revolution is here. Read all about it.



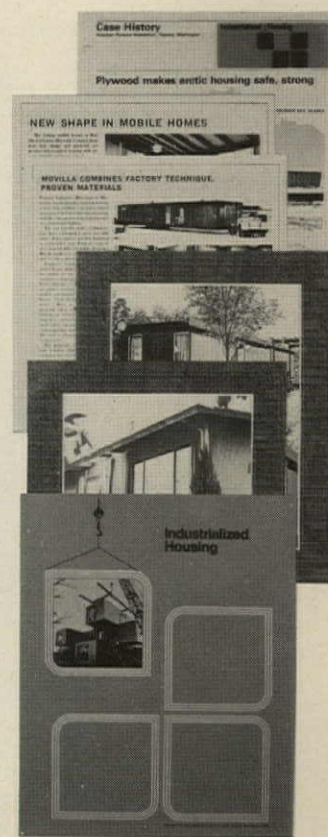
APA Glued Floor System Package. Includes a step-by-step application sequence manual, with how-to photos and information on the new no-squeak, no nail pop, no call-back floor. Tells how to produce a quality floor at minimum cost. 8 pages of case histories. Lists of glue manufacturers and equipment suppliers.

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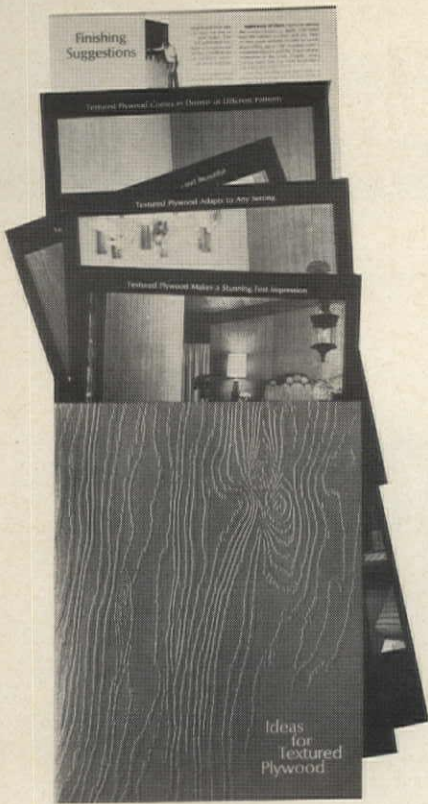
Plywood Building Systems for Low-income and Moderate-income Housing Portfolio. Includes 20 down-to-earth approaches to low-income housing. Plywood Construction Guide for residential building. Plywood Construction Systems for commercial and industrial buildings.

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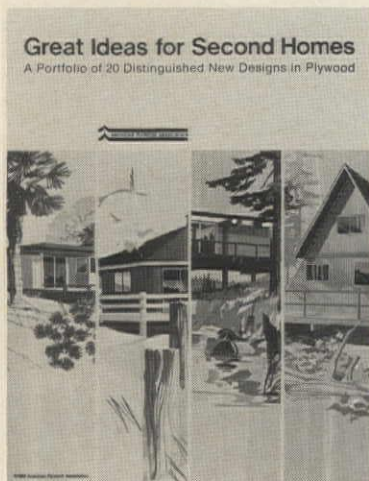


Industrialized Housing Portfolio. Six new case histories on plywood in industrialized housing construction. For example: Stacked up student housing. Glued components on an assembly line. Post and plywood panel components around a utility core. Data sheets on roof joist and truss assemblies.

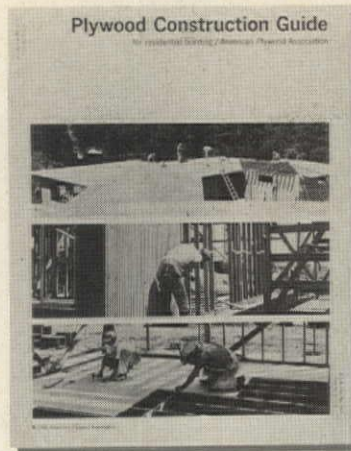
Circle Service No. 33.



Textured Plywood Portfolio. We've added to the APA textured plywood idea collection. Beautiful full-color photographs show the many varieties, patterns and species. Suggestions for dozens of exterior and interior applications, ideas for paneling, siding, redecorating or remodeling; for office buildings, apartments and restaurants. Application and finishing suggestions; brand names, list of manufacturers.
Circle Service No. 34.



Great Ideas for Second Homes. A new collection of 20 outstanding designs—from luxurious year-round leisure homes to rugged mountain cabins. Full-color views of interiors and exteriors. Floor plan for each. Book tells how to get complete building plans.
Circle Service No. 35.



Plywood Construction Guide for Residential Building. Explains types, grades, applications for plywood in residential construction. Diagrams showing wall, roof and floor construction methods. Grade-use guides. Suggestions for applying and finishing plywood paneling.
Circle Service No. 36.



Guide to Plywood for Siding. 12-page booklet has grade-use guide for plywood siding. Application details. Finishing guide. Facts on insulation values, strength and durability.
Circle Service No. 37.



Pocket Guide to Plywood Grades Under PS 1-66. Compact booklet has key definitions, species classification, veneer grades, basic grade charts. Span tables for roof sheathing and subflooring.
Circle Service No. 38.

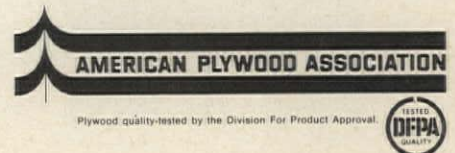


Plywood in Apartments. 28-page booklet tells how to cut on-site costs with plywood subfloors, wall sheathing, roof, decks. Includes span tables, grade-use guides and 8 pages of the latest sound control data.
Circle Service No. 39.



Guide to Plywood Sheathing for Floors, Walls and Roofs. Diagrams, photos show uses, advantages of plywood sheathing. Facts on diaphragm construction, special floor systems (including plywood and plastic foam over concrete). Grade-use guides, load-span charts; sound control and fire resistant construction systems.
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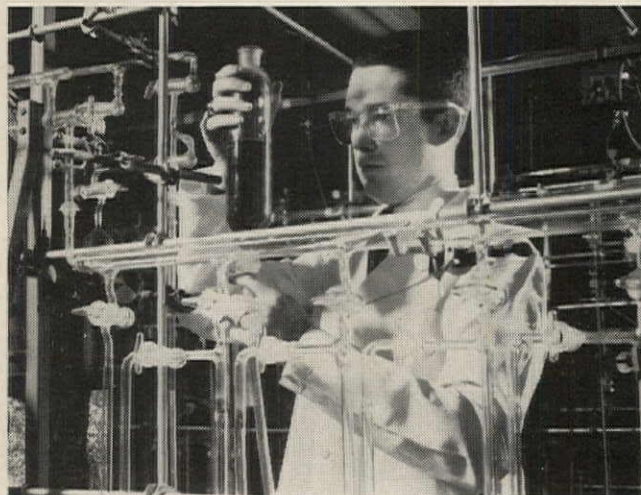
For more information about plywood and other plywood publications, write American Plywood Association, Dept. CM, 1119 A Street, Tacoma, Washington 98401. Or get in touch with one of our field service representatives. Offices: Atlanta, Chicago, Dallas, Los Angeles, San Francisco, Tacoma, Washington D.C.



This could be the greatest single improvement in DWV systems since plumbing came indoors.



Now that PVC is fast growing in acceptance for drain/waste/vent systems in new construction as well as rehabilitation, the builder who hasn't looked into its advantages stands a chance of falling behind.



Take performance. Piping made of Geon vinyl (PVC) has proved itself in types of service far more severe than DWV systems; for example, chemical handling and acid drainage systems.



PVC pipe is self-extinguishing and thus prevents flame from spreading along pipes between walls. It also resists abuse and does not allow scale to build up inside pipe or fittings.

76%

Take costs. Drainage lines account for about 76% of the piping costs inside an average house. This alone is reason enough to consider DWV made of PVC (vinyl), which offers appreciable savings.



Installation is easy and fast. Joints are solvent welded, no threading. Stronger, too. PVC pipe weighs only a fraction as much as conventional materials, hence is easier to handle.

The people who started it all in PVC pipe

For more than 17 years, PVC pipe made of Geon vinyl has been working well. But pipe isn't all. There is more rigid Geon vinyl at work in different forms and compounds than any other kind. Whatever your need, ask us how PVC can help. Write B.F. Goodrich Chemical Company, Dept. H-18, 3135 Euclid Avenue, Cleveland, Ohio 44115.

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The Bryant 567. A builder's dream.

It's slim and trim. Beautiful. But it's got talent too. All any builder could ask for in a condenser.

All because the 567 is a different kind of condenser. A unique engineering accomplishment in condenser fan design, with a new fan setup that moves more air more efficiently. And more efficiency means less noise and less cost to run.

Which gives a homeowner who has one advantage he'll really appreciate. Peaceful quiet, for one. Quiet enough for us to call our 567 the Quietline®.

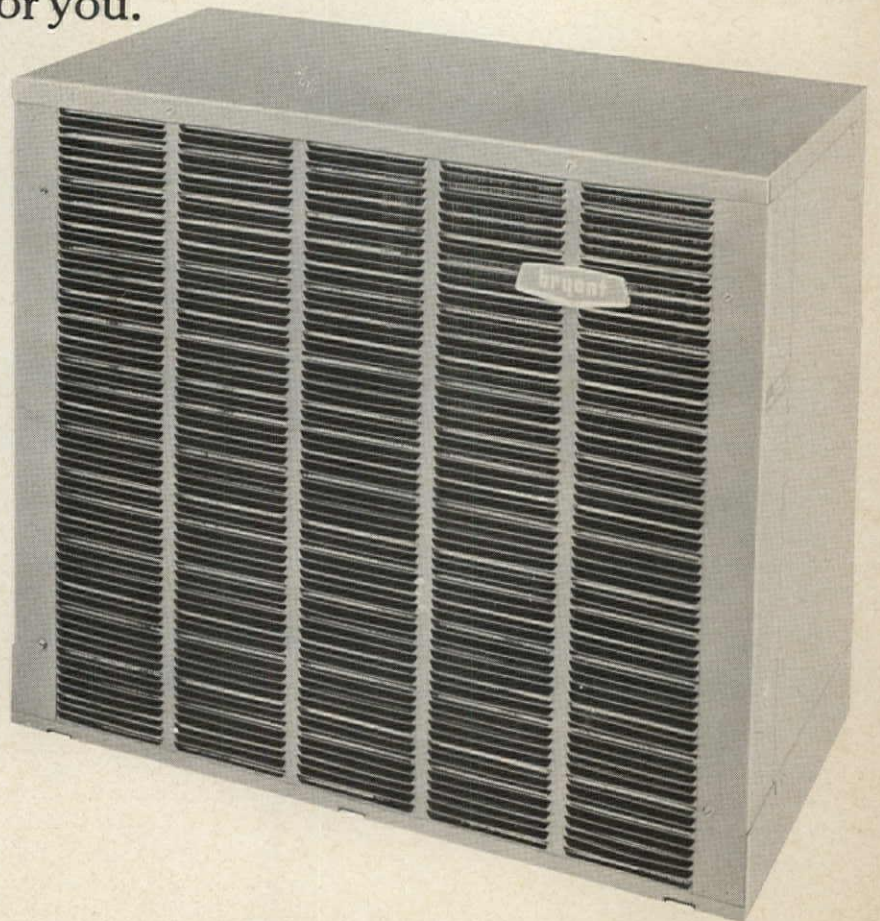
There's more, of course. Like a lighter, really compact body. Solid 20-gauge steel that's galvanized, bonderized and welded into one strong piece. And 20 separate, fussy inspections before it leaves the factory. To make sure it runs quieter longer.

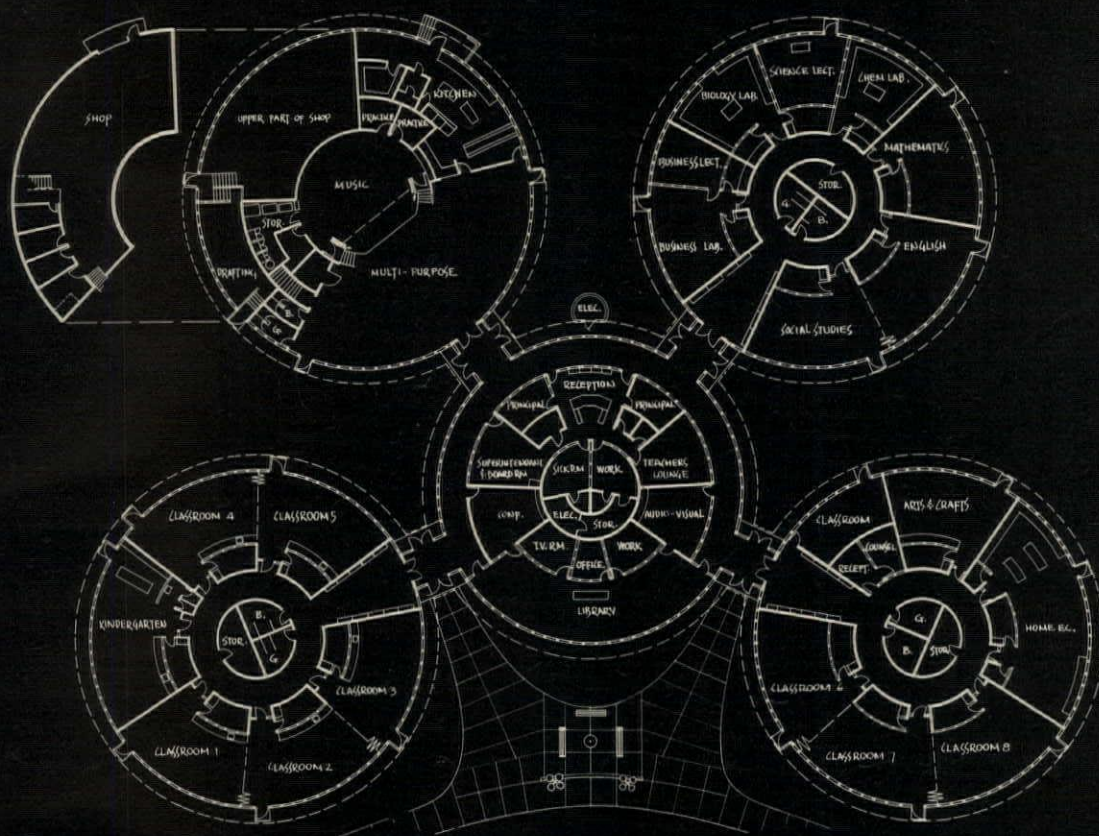
All of which adds up to plenty of peace and quiet for the people that bought your house. And for you.

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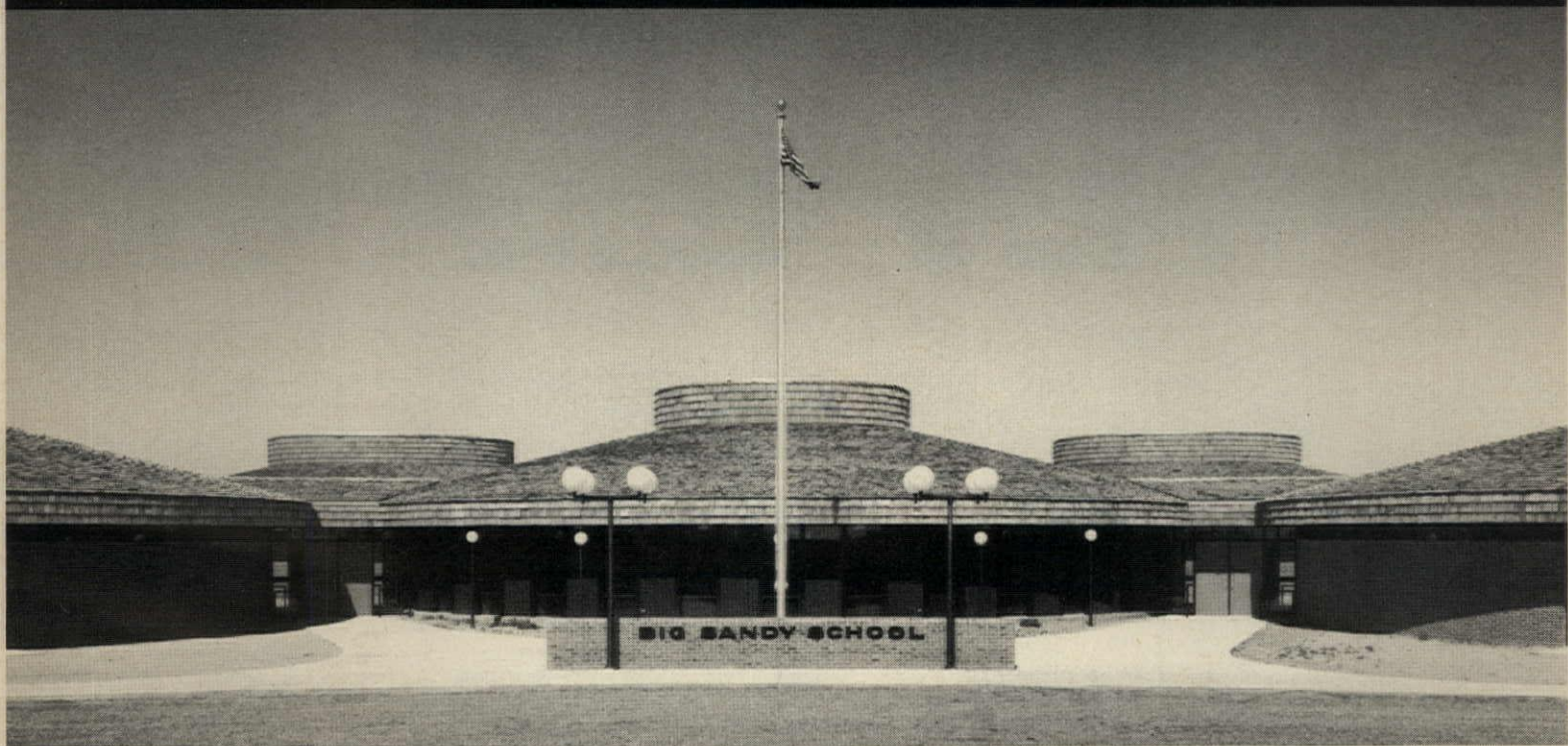
The Bryant 567 Quietline® condenser. Proof that beauty isn't everything.

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The well-rounded school has a roof of red cedar.



Big Sandy School, Simla, Colorado. Certi-Split No. 1 Handsplit/Resawn shakes, 24" x 1/2" to 3/4". Architects: Bourn and DuLaney

Colorado's Big Sandy School serves all grades, kindergarten through high school. Hence the campus-like grouping of circular buildings. The design creates a novel community of learning but at the same time separates age groups.

Red cedar handsplit shakes are the school's dominant visual element. Their rich texture draws together individual

buildings, articulating the unity of the design. Their rustic look helps the school mingle effortlessly with its rural environment.

Shakes also enhance the practicality of the design. They are easy to apply on free-form surfaces. They are naturally insulative. They retain their beauty for decades without maintenance.

For your next school project insist on the real thing: red cedar Certi-Split shakes or Certigrade shingles. They're worth it.

For details and money-saving application tips, write: 5510 White Building, Seattle, Washington 98101. (In Canada: 1055 West Hastings St., Vancouver 1, B.C.)

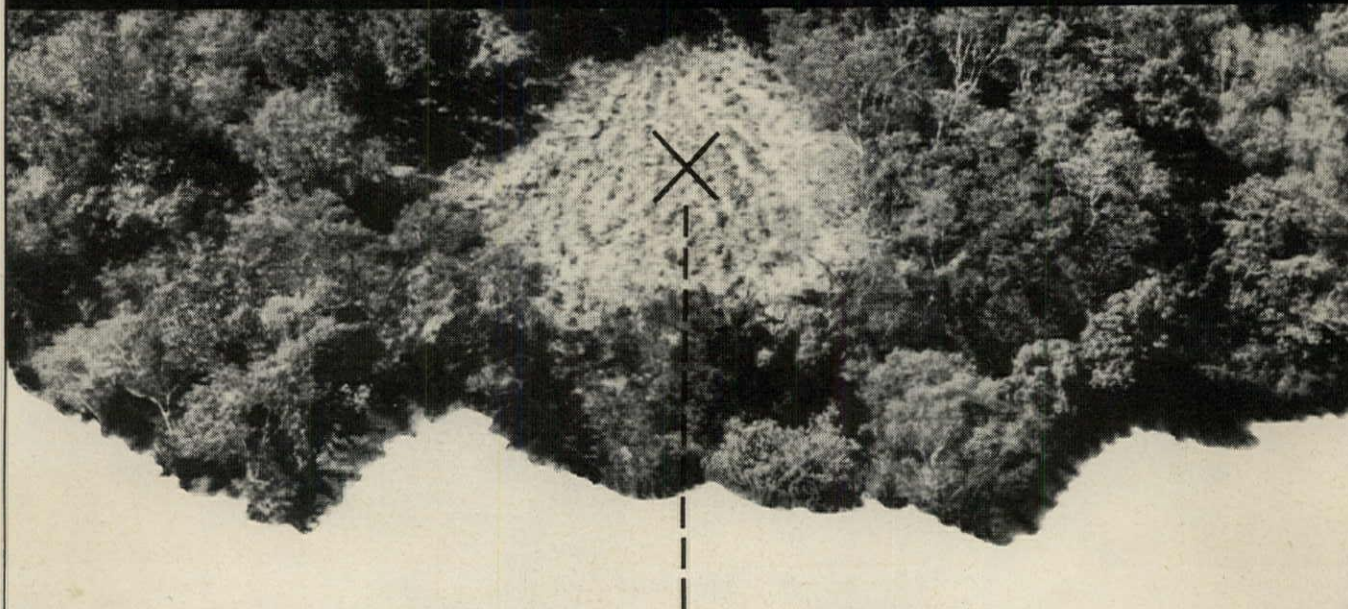


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Smart builders are selling houses in the shower.

Show a prospective buyer a bathroom with Temptrol '76 installed, and you'll clean up in the bargain.

Temptrol '76. The non-scald, pressure-actuated shower valve that maintains the hot-to-cold ratio to keep temperature constant right through the shower, no matter who operates what in the rest of the water system.

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**To make it on the docks
you've gotta be tough.**

Tough enough to stand alone against the elements.

Tough enough to bear up under almost any weight.

Tough enough to be stepped on by 2000 people a day.

Grid Pattern Permaply® is that tough. Or it wouldn't be on the Governors Island ferry docks. And it's been there for more than 3 years. So think how long it could last on a patio, a balcony or beside a pool.

Grid Pattern Permaply combines the strength of plywood with a resin-fiber surface that withstands wear and tear.

The embossed grid pattern makes it skid-resistant. It needs no painting or finishing and is easily handled with regular carpentry tools. It comes in standard panels of 48" x 96", special sizes to 60" x 120", and in thicknesses from 5/16" to 3/4".

Grid Pattern Permaply is tough all right. Tough enough to last where other materials won't. Let's face it. Once you've made it on the docks, anything else has gotta be easy.



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PRODUCTS

A mobile office can cover several sites each day, then go home at night



For a multi-site operation, this motor home outfitted as an office makes sense. It can travel from site to site at turnpike speeds, handles easily over rugged terrain. And if the construction site has been plagued by night vandals, it can be removed from temptation and locked in a garage somewhere else overnight. The 21'-long model can comfortably house a draftsman's tables and files for blueprints and drawings. Its fiberglass construction will take a lot of hard use, and its welded roll bar system is an added safety feature. Power steering and brakes are standard items. The manufacturer can custom equip the interior. Glastron Motor Homes, Austin, Tex.

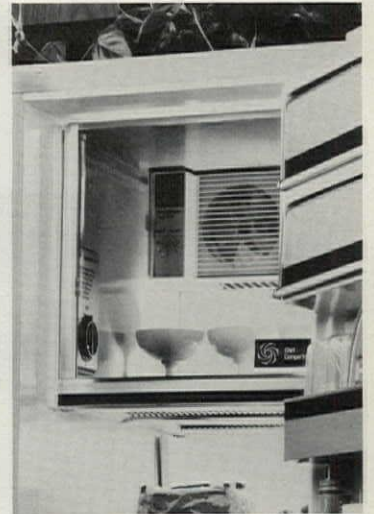
CIRCLE 200 ON READER SERVICE CARD



Double sink has a large compartment for washing off dishes and pans, etc., and a smaller compartment for preparing vegetables. The large sink has a pop-up drain, (its lift lever is up by the faucets)

so the housewife need not burn her fingers trying to let hot water out. The smaller sink has a lift-off 10" x 12" cutting board with a cutout. Kohler, Kohler, Wis.

CIRCLE 201 ON READER SERVICE CARD

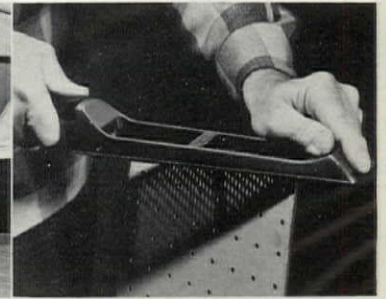
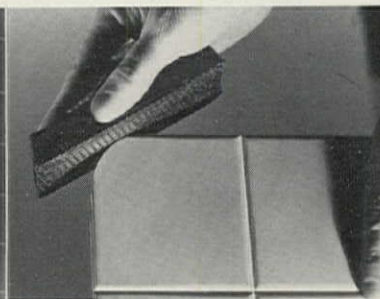
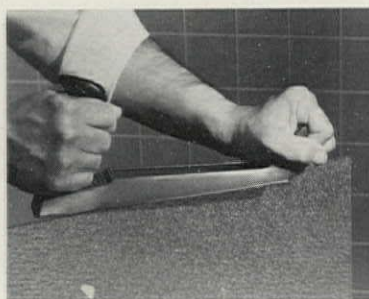


Today a shelf, tomorrow a chill compartment

A standard storage shelf in this side-by-side refrigerator converts instantly to a chilling compartment. The food or beverage is placed on the top shelf, a timing control is set, and the door is swung out and down. The see-through feature makes it easy to check on

the chilling progress which will take half the usual time. (Foods won't freeze even when forgotten.) Afterwards, the door swings up and out of the way. Feature is available on several models. Westinghouse, New York City.

CIRCLE 202 ON READER SERVICE CARD



Forming tools with a new look and better control

These streamlined tools have high-strength bodies for more comfortable handling, rugged plastic handles that were engineered for easier, better control. The ones shown above will form all types

of materials: they can plane plastics (*far left*), shape ceramic tiles (*second from left*), trim asphalt and vinyl tiles (*second from right*), and smooth aluminum and soft metals (*far right*). They can also

be used effectively on end grain, corners, and plywood edges without splitting the stock. And they are good for plastic laminates. Stanley, New Britain, Conn.

CIRCLE 203 ON READER SERVICE CARD

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



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

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

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

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

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

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

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



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

Live Better Electrically

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



A



B



C

Prefab fireplaces that will fit into any space or decor with custom-like ease

These freestanding units will work equally well set out into the room (photo A), against a wall (photo B), or in a corner (photo C).

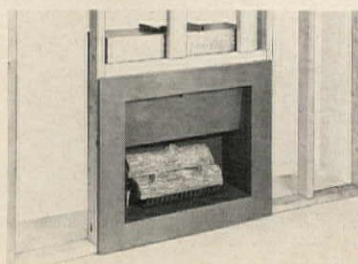
The conical unit comes in red, avocado, or black, 30" in diameter, as an electric heater; or in red,

avocado, black, gold, or copper as a 30" or 36" wood-burning or gas-fired unit. Martin Stamping, Huntsville, Ala.

The 34" rectangular model comes in red, white, gold, green, copper, black, plus custom colors. Condon-

King, Lynnwood, Wash.

The corner unit is 29½" deep, 33" on a side, comes in black, burns wood, gas, or coal. A.R. Wood, Santa Cruz, Calif. CIRCLE 204, 205, OR 206 ON READER SERVICE CARD



Compact built-in will fit between studs 32½" apart, is only 13" deep. Opening is 28" wide, and screens are 28", 38", or 54" wide (shown). Features: one-piece black surround, lift-out hearth plate and grate, realistic logs, easy-to-reach controls, and pushbutton lighting. Majestic, Huntington, Ind.

CIRCLE 207 ON READER SERVICE CARD



Franklin stove is the same as traditional favorite but adds a convenient new feature: a lift-out ash drawer. Ashes are scraped down into the compartment. Then when a panel in the hearth is raised (left), the drawer can be removed and taken away. Washington Stove, Everett, Wash.

CIRCLE 208 ON READER SERVICE CARD

day & night



**No wash
...lots of wear:**

new Dustrap III electronic air cleaner

In this age of disposable items — vacuum cleaner bags, diapers, clothing — Day & Night brings you an improvement in electronic air cleaners: disposable collector pads.

No water, no messy wash kits, no shutdown for dryout time. So simple in concept (the collector pad section is slide mounted), the most routine maintenance can be done by the homeowner.

Dustrap III comes in three models with popular CFM ranges of 600-1200, 1000-1600, 1600-2400.

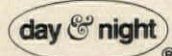
Engineered for trouble-free performance and designed for today's home requirements.

Here's how.

Fresh new styling... same air inlet/outlet dimensions with interchangeable elements, permitting right- or left-hand power-and-service access... completely removable power-access door contains all operating controls and *no* dangling connections... new voltage-monitoring power pack for lower operating costs and improved filtering.

Dustrap III has high efficiency in making the air indoors cleaner and freer of dust and pollen. Keeps furnishings, drapes, and wall coverings brighter, longer lasting.

From every viewpoint — architect, designer, builder, contractor, homeowner... and housewife, too — Day & Night's new Dustrap III wears well. And so does the home it's in.



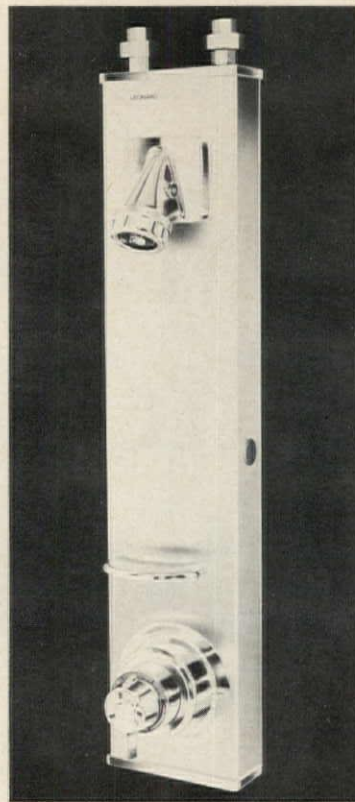
DAY & NIGHT MANUFACTURING COMPANY
La Puente, California • Collierville, Tennessee



Sculptured ceramic tiles add a three-dimensional look to bathroom walls, create an interesting interplay of light and shadow. Besides the pattern shown here, there are three others: one with a star,

one with a chevron, and one with a cirlet. All four patterns come in two glazes and a choice of fifteen colors. Tiles are 4 1/4" square. Wenzel Tile, Trenton, N.J.

CIRCLE 218 ON READER SERVICE CARD



Tumbler rack suspends two drinking glasses side by side. Smoky gray glasses, though not easy to break, are replaceable. Rack is solid brass, chrome plated over nickel for a lifetime finish. Alsons Products, Somerset, Mich.

CIRCLE 223 ON READER SERVICE CARD

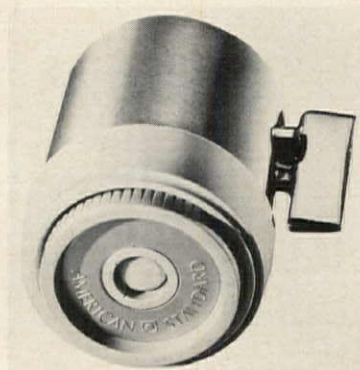
Pre-assembled unit includes mixing valve, showerhead, soap dish, and all internal connections. Unit is self-contained for surface mounting, wherever built-ins aren't possible, on plaster, block, or tile. Leonard Valve, Cranston, R.I.

CIRCLE 224 ON READER SERVICE CARD



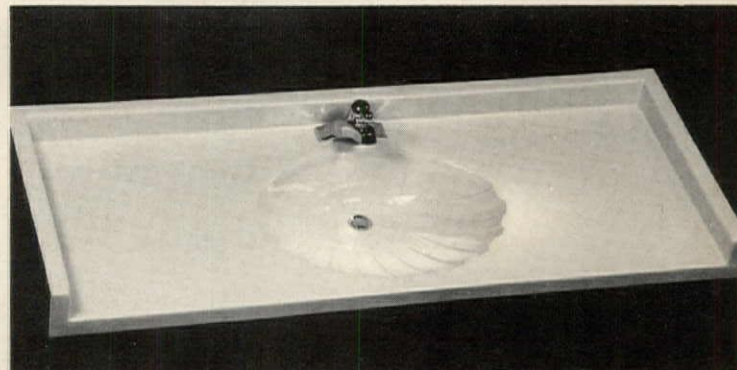
Polished chrome fittings have recessed sculptured handles, clear acrylic index buttons. Line includes 4" and wide-spread lavatory fittings, bar faucets, tub/shower combinations, plus kitchen sets. Price Pfister, Pacoima, Calif.

CIRCLE 219 ON READER SERVICE CARD



Adjustable showerhead gives the bather a range of sprays from very fine needles to a full flood. An inner and outer spray speeds rinsing. Available in a satin finish in either gold or chrome. American Standard, New York City.

CIRCLE 220 ON READER SERVICE CARD



Seamless vanity top is just one piece of reinforced fiberglass with the bowl and backsplash molded right in. The unit is available with a single bowl, as shown, or with twin bowls, and in several styles. It can be ordered in lengths of from 30" to 60" and in green, blue,

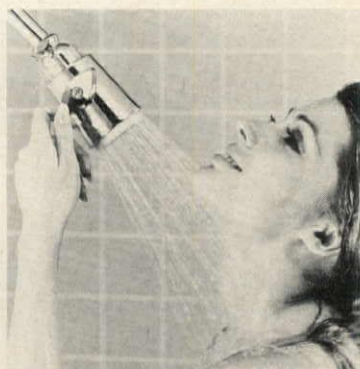
beige, avocado, or white. The one-piece construction is easy to install and offers easy cleaning, since there are no cracks to hide dirt. The surface is coated with a non-staining gel. Wyoming Sand & Stone, Falls, Pa.

CIRCLE 225 ON READER SERVICE CARD



One-piece water closet has an up-to-date streamlined look and is only 19" high. The plastic seat conforms in shape and style to the new lines. Comes in white and seven colors. Flushing action is almost silent. Kohler, Kohler, Wis.

CIRCLE 221 ON READER SERVICE CARD



Self-cleaning showerhead has a spray former made of plastic to prevent the build-up of lime and mineral deposits that distort spray formations. A fingertip lever controls 60 jets for pattern and intensity. Borg-Erickson, Chicago.

CIRCLE 222 ON READER SERVICE CARD



Convertible enclosure offers convenience for both showering and tub-bathing. When the towel bars are raised to a horizontal position and fixed in place, the shatterproof plastic panels act as sliding doors for showering convenience. But when the towel bars are



dropped, the narrow panels fold to one side, leaving a wide opening for entering the tub or bathing children. The aluminum-framed unit is easily installed, carries a guarantee, comes in several colors. Tub-Master, Orlando, Fla.

CIRCLE 226 ON READER SERVICE CARD

Takes paint in minutes.

Today, construction and finish times are more critical than ever before. That's why DAP Latex Caulk gives you a big edge. Fast-gunning and smooth-flowing, too, it won't stain, blush or bleed through any paint. DAP Latex Caulk sets so quickly you can caulk and paint the same day.

Use DAP Latex Caulk for inside *and* outside sealing needs. A true latex-based caulk, made especially for use with latex paints, it seals narrow and odd-shaped gaps that other caulks often miss. And you can be sure that it will perform right—the first time around. Don't compromise—specify DAP Latex Caulk. Stick to your guns and enjoy the fastest-setting, longest-lasting caulk jobs you've ever seen. See your building materials supplier.



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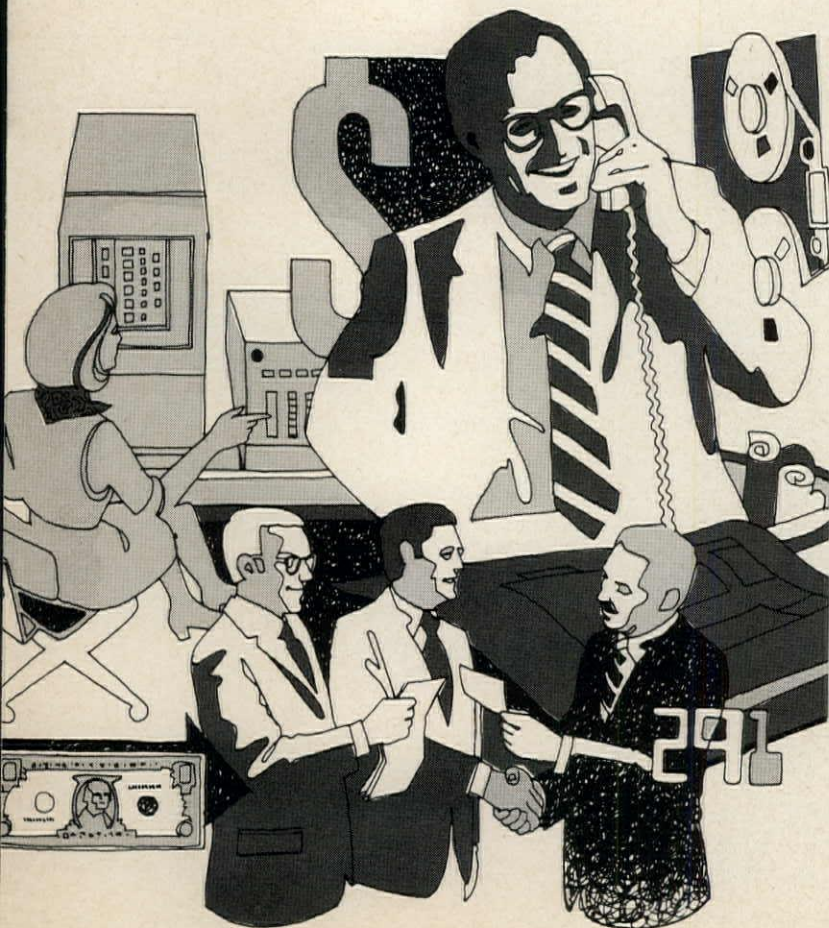


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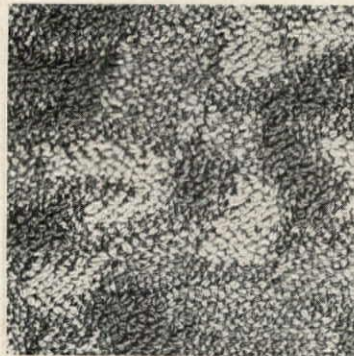
PRODUCTS/FLOORING



Polyester plush has a deep pile and, used wall to wall, will add a luxury look to any model house bath. However, it is completely practical because it can be taken up and put in the washing ma-

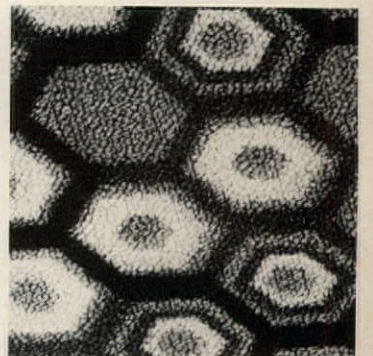
chine, then tumble dried. It comes in eleven colors, including bitter-sweet, mint, black-royal blue, and Siamese rose, plus white. Burlington, New York City.

CIRCLE 209 ON READER SERVICE CARD



Acrylic carpet has a polypropylene backing. Solution-dyed color is locked in, and backing can't mildew, so sun and rain won't hurt it. Random print comes in seven colors. Downs, Willow Grove, Pa.

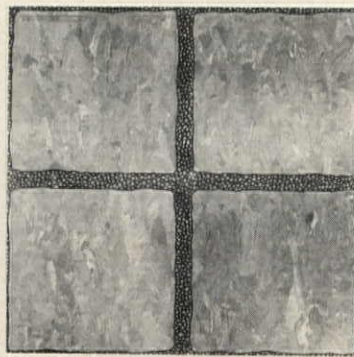
CIRCLE 210 ON READER SERVICE CARD



Nylon carpet, in a bold geometric pattern, has a dense loop-pile construction and a high-density foam rubber backing. It comes in copper, green, or gold in 12' widths.

Bigelow-Sanford, New York City.

CIRCLE 211 ON READER SERVICE CARD



Vinyl-asbestos tile, embossed to look like tiles in grouting, has edges that match so closely they show no seams. The 12" tiles come in gray, blue, and terra cotta.

Flintkote, New York City.

CIRCLE 212 ON READER SERVICE CARD



Low-priced shag retails for about \$4.95. The heat-set continuous-filament nylon will hold its color, take hard wear, and shampoo easily. It comes in 12 tweed colors.

Walter, City of Industry, Calif.

CIRCLE 213 ON READER SERVICE CARD



"We started using KitchenAid 16 years ago. It's the dishwasher we recommend today."

When John Beres started installing dishwashers in his homes in Akron, Ohio, he'd install the dishwasher his customer wanted.

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His son Gary now works with him in the Beres Construction Co. All of their homes offer dishwashers. And all the dishwashers are KitchenAid unless the home buyer specifically requests another make.

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The KitchenAid dishwashers he installs are either Imperial or Superba models. And of course he's had a KitchenAid dishwasher in his own home for 10 years. Take John Beres's recommendation, and call your KitchenAid distributor. Ask him about his Builder Plan. Or write KitchenAid Dishwashers, Dept. ODS-7, The Hobart Manufacturing Company, Troy, Ohio 45373.



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CIRCLE 97 ON READER SERVICE CARD

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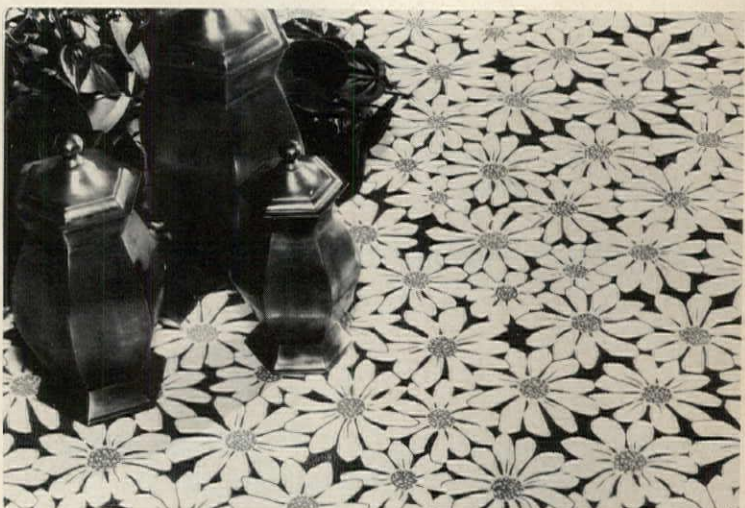
PRODUCTS/FLOORING



Sheet vinyl has the look of individual hexagonal tiles broken up by smaller inset ovals. The six rich colors are protected from dirt and abrasion by a transparent coat of PVC that is easy to wipe up. For

comfort there is a vinyl foam interlayer. And the resin backing permits it to lie flat without being cemented to wood or concrete subfloor. GAF, New York City.

CIRCLE 214 ON READER SERVICE CARD



Cushioned vinyl can be installed without adhesive, never will need any waxing. The all-over flowers are white strewn on backgrounds of lime green, cinnamon, citron

yellow, delphinium blue, or ebony. In 6', 9', and 12' widths for seamless installation in most rooms. Congoleum, Kearny, N.J.

CIRCLE 215 ON READER SERVICE CARD

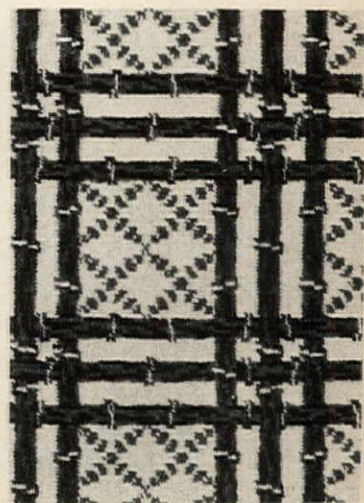
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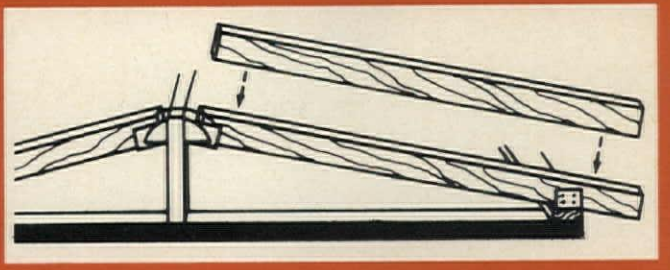
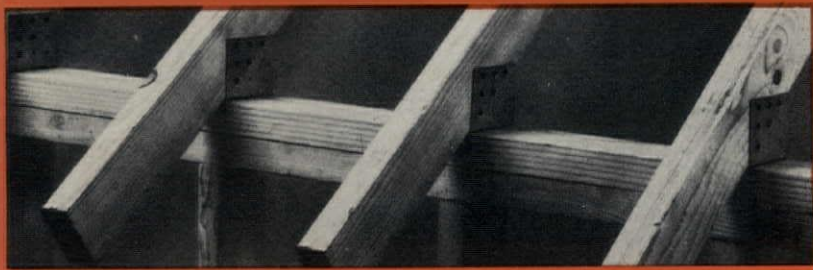
Inlaid tiles of vinyl-asbestos, have a handcrafted look as though they were of clay and had been chipped and set in mortar by hand. Seams are well disguised by mortar lines. Armstrong, Lancaster, Pa.

CIRCLE 216 ON READER SERVICE CARD



Woven wool carpet features a realistic pattern of interwoven bamboo in olive on gold, red on black, black on mint, or blue on blue. In 12' widths. Hardwick & Magee, Philadelphia, Pa.

CIRCLE 217 ON READER SERVICE CARD



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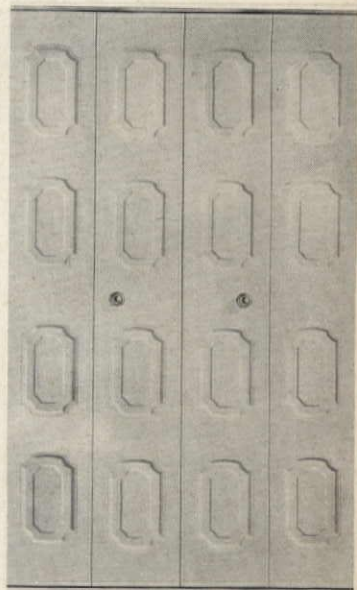
weatherproof, and will take paints and stains. More than 100 designs offer a variety of patterns. Palazzo Panels, Encino, Calif.

CIRCLE 227 ON READER SERVICE CARD



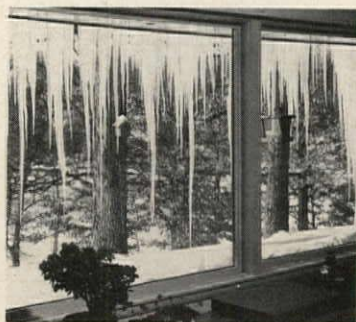
Translucent shade filters strong sun to eliminate glare. Woven cotton, vinyl impregnated, is washable and fire retardant. Shantung pattern comes in four soft colors. Joanna Western Mills, Chicago.

CIRCLE 228 ON READER SERVICE CARD



Steel panels won't sag, bind, or stick, can't jump the track. They are easy to remove and reinstall during cleaning or decorating. White finish can be painted or antiqued. Leigh, Coopersville, Mich.

CIRCLE 229 ON READER SERVICE CARD



Double-glazed windows insulate as effectively against summer's heat as winter's cold—so dramatically illustrated here—and thus reduce air conditioning and heating costs. These metal edged units come in many shapes and sizes. For even better insulation, as well as reduced glare, they can be ordered in tinted glass. PPG Industries, Pittsburgh, Pa.

CIRCLE 230 ON READER SERVICE CARD

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PRODUCTS/DOORS AND WINDOWS



Steel sliding door, designed to reduce glass installation time and cost, has a snap-on glazing bead and vulcanized corner glazing gasket. Doors will withstand high winds, and there's no danger of leakage. Frames and panels are factory-finished in one of eight epoxy baked enamel colors. U.S. Steel, Pittsburgh, Pa.

CIRCLE 231 ON READER SERVICE CARD



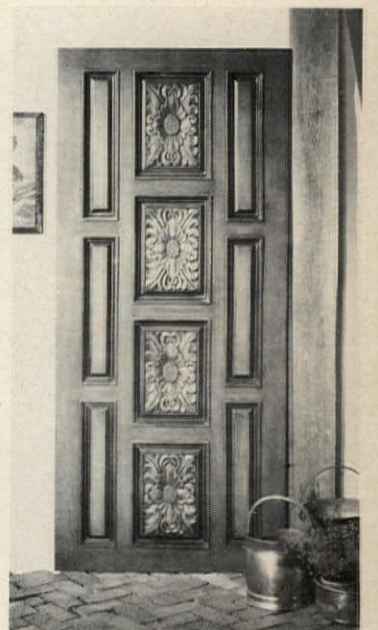
Maintenance-free window is permanently clad with heavy-gauge vinyl like the pieces the model is holding here. Exterior sash is factory-treated with a stabilizer that unites with the wood. An interior sash stabilizer is soil- and water-resistant. Aluminum nailing fins eliminate perforations in vinyl. Caradco, Dubuque, Iowa.

CIRCLE 232 ON READER SERVICE CARD



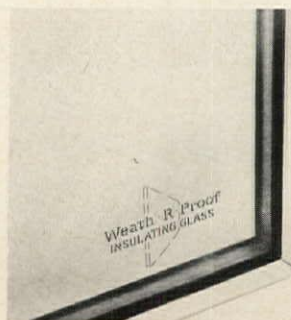
Decorative panel, designed and handcarved by an Italian craftsman specifically for mass production, is one of three recently introduced designs. Simpson Timber, Seattle, Wash.

CIRCLE 233 ON READER SERVICE CARD



Ornamental door, of Philippine mahogany, has handcarved panels. Priced at about \$125 retail, a special introductory offer is made for builders' model homes. Elegant Entries, Worcester, Mass.

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Insulating glass carries a 20-year warranty against vapor penetration and resultant fogging of panes. This is possible because a new method of construction makes the corners stronger and because a new flexible seal can be more exactly applied. A stainless steel banding protects the edges during handling and glazing. Therproof Glass, Detroit, Mich.

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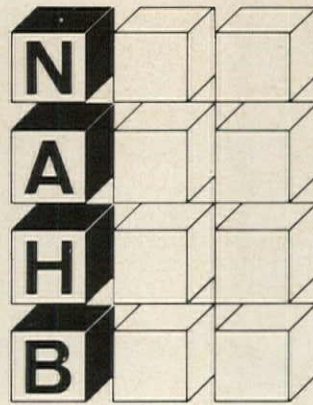
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LITERATURE

Plastic laminates. "Textolite" countertopping is described in a folder that contains data on rate of wear, resistance to burns and stains, and color fastness. Also included: three sample chip sheets for 30 wood grains and tones, for 16 abstract patterns in muted colors, and for 51 solid colors—from bold accents to neutrals. General Electric, Coshocton, Ohio.
CIRCLE 308 ON READER SERVICE CARD

Roofing and siding. Asphalt shingles, mineral siding, roll roofing, felts, coatings, and cement are described in a 16-page brochure with updated specifications, applications, and warranty information. Full-color illustrations of a wide variety of roofing and siding colors, textures, and shapes. U.S. Gypsum, Chicago, Illinois.
CIRCLE 300 ON READER SERVICE CARD

Fountains. A variety of exciting combinations of fountain patterns, created by a system of rotating water droplets, with information on lighting techniques and color blenders is shown in a full-color catalog. These patented fountains install easily, require no plumbing. Complete specifications for bowl, nozzle, and light installations are included. Rain Jet Corp., Burbank, Calif.
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Recreation and sports equipment. Scientifically analyzed and improved sports and leisure-time equipment for all ages—everything from space-age jungle gyms to combination football/soccer goal posts and prefab goals for field hockey, soccer, or softball—are described, with prices and specifications in a 24-page illustrated catalog. Everything for home, school, or community play areas. Salsich Recreation, Inc., St. Louis, Mo.
CIRCLE 302 ON READER SERVICE CARD

Patio Accessories. Full-color photos show a variety of uses for hand-molded, asbestos-cement planters, window boxes, and garden benches. Complete specifications are given for these pieces which come in a variety of colors and enhance any shopping center, bank, pool, or home site. Atlas Asbestos Co., Montreal.
CIRCLE 303 ON READER SERVICE CARD

Acoustics. A detailed manual offers complete technical specifications, including fire resistance standards, for a variety of ceiling, wall paneling and carpeting products. Also included is information on acoustical improvements for mobiles and nonresidential buildings, Celotex Corp., Tampa, Fla.
CIRCLE 304 ON READER SERVICE CARD



Housing Systems, Inc. Rochester, N. Y.



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ADVERTISERS INDEX

A

Ador Corp. 86W1
 American Lantern
 (Brown-Jordan Co.) 100
 American Plywood Association 76, 77
 American Telephone and Telegraph 82
 Andersen Corp. 22, 23
 Azrock Floor Products Cover II

B

B.F. Goodrich Chemical Co. 78
 Berns Air King Corp. 29
 Bethlehem Steel Corp. 86E1
 Boise Cascade Corp. 10, 11
 Bostitch (Textron, Inc.) 99
 Bryant Air Conditioning Co. 80

C

Celotex Corp. 14, 15
 Chicago Mercantile Exchange 86W2

D

DAP, Inc. 95
 Day & Night Mfg. Co. 93
 Delta Faucet Co. 13

E

Edison Electric Institute 91

F

Fenestra 98
 Float-Away Door Co. 103
 Florida Gas Transmission 86SA-SB

G

General Electric 26, 27

H

Harris Mfg. Co. 101
 Home Comfort Products Co. 83, 84
 Hotpoint Div. (General Electric Co.) 9
 Hunter Div. (Robbins & Meyers, Inc.) 33

K

Kingsberry Homes 37
 KitchenAid Dishwasher Div.
 (Hobart Mfg. Co.) 97

L

Larwin Mortgage 96
 Lennox Industries, Inc. 87
 Libbey · Owens · Ford Co. 79

M

Masonite Corp. 30, 31
 Modular Housing Systems, Inc. 86E2
 Multicon Properties, Inc. 28, 98

N

National Association of Home Builders .. 104
 NuTone, Inc. 1, 2

O

Olympic Stain Co. Cover IV

P

Pease Co. 44, 45

R

Raynor Mfg. Co. 35
 Red Cedar Shingle & Handsplit
 Shake Bureau 81
 Reynolds Metals Co. 46

S

Scheirich Co., H.J. 25
 Schumacher Co., F.E. 86MA-MB
 86NA-NB
 86SAA-SBB
 Scotsman-Queen Products Div. 102
 Senco Products, Inc. 43
 Speakman Co. 41
 Standard Dry Wall Products, Inc. 105
 Symtrol Valve Co. 88

T

Thermador (Div. of Norris Ind.) 5
 Thomas Industries, Inc. 6, 7

U

U.S. Plywood 21, 89
 United States Gypsum Co. Cover III
 Urethane Fabricators (Lite Beams Div.) ... 32

W

Weiser Lock 19
 Western Wood Products Assn. 38, 39
 Westinghouse Electric Corp. 17

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