September 1976

House & Home

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House & Home

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2 ON READER SERVICE CARD

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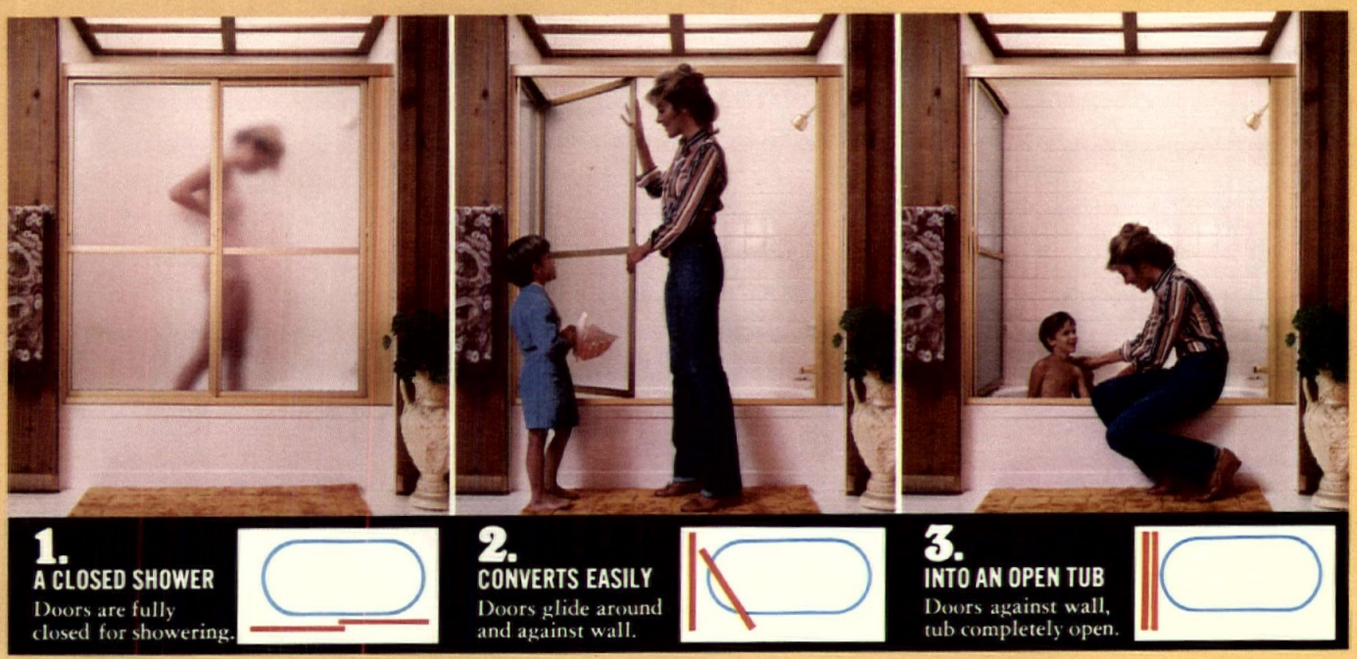

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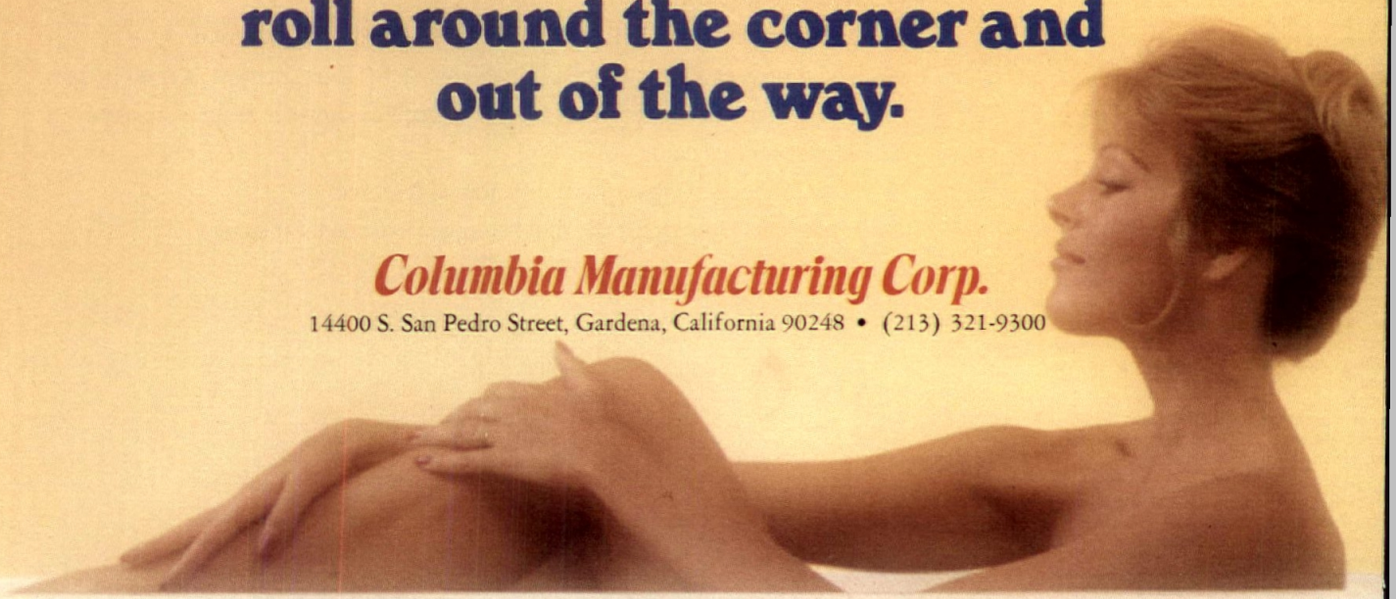

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CIRCLE 4 ON READER SERVICE CARD

rand new housing bill pours billions into the old, old programs

e Democrats who control using legislation are regain- ground they lost when the publicans knocked them off ir feet nearly four years ago. That was when President xon turned off most of the using-subsidy programs by a oke of the pen in January 73. In 1974, the Republicans the kind of housing subsidy they wanted—Section 8, de- ned to help poor families rent sting apartments. As Hous- Secretary Carla Hills points , it costs about half as much building new housing for m.

The new Housing Authori- ion Act of 1976—a new ver- n of the long line of omnibus using bills Congress passes ry year or two—creates new thority to carry forward the called categorical grant pro- ms that President Nixon had zen. They are public housing, using for the aged, an exten- n of the Section 236 mort- ge-subsidy program for poor nilies in apartments, and the e.

ord's signature. President d signed the bill, more or less der protest, on August 4.

"Unfortunately it contains visions which indicate the ng reluctance on the part of s Congress to seek real solu- ns to the problems we face in uring adequate housing for lower-income Americans," said.

He also said the bill "calls for rt-sighted and illogical nges in the way interest rates established under certain ex- ng federal programs."

Good old days.' Speaking of new money being injected o the old public housing pro- m, Rep. Garry Brown (R., ch.), who opposed the final l, said that it "takes us back the 'good old days' in which made a practice of warehous- poor people in traditional blic housing."

The law also contains a ndle of liberalizations of ex- ing housing programs—for ample, extending a key ex- ption from the mandatory od insurance program that ows the financing of home rchases that otherwise would banned; making mobile mes eligible for subsidies hen sold under the Section 236

One more skirmish developed between Secretary Carla Hills and Senator Proxmire on '76 Housing Act. They shadowboxed to the inevitable draw.

mortgage-subsidy program for home purchases, and increasing the FHA multifamily mortgage limits about 20%.

Dispute over spending. The final bill is the end-product of a fierce struggle between Ford administration officials, led by Housing Secretary Carla Hills, and the Democrats in House and Senate who wanted to use

MICHIGAN'S BROWN
'Warehousing poor people'

the law to limit the secretary's discretion in parceling out subsidy funds among the different programs.

Chairman William Proxmire (D., Wis.) and his allies on the Senate Banking Committee wrote into the Senate version of the law a requirement that as much as $465 million of new subsidy authority be allocated to the stimulation of new apartment construction or rehabilitation under Section 8.

But Secretary Hills at the last minute forced the House-Senate Conference Committee to call back and amend an already-submitted conference report to eliminate or change provisions she said would make the program unworkable.

Compromise. The bill now authorizes an additional $850 million in contract authority for the public housing, Section 8 and other subsidy programs. Another $160 million was allocated to new construction, modernization or substantial rehabilitation of conventional public housing projects. However, as part of a deal to make the legislation more acceptable to Mrs. Hills and President Ford, the House and Senate leaders agreed to a lesser appropriation of funds for this new construction—$85 million instead of the $160 million authorized.

The key compromise was designed to resist what the Democrats perceived as a Hills policy of influencing as many localities as possible to avoid using their funds for new construction. The language now directs her to administer the programs to provide the kind of housing—new, rehab or existing—that communities say they want in the plans they submit to get their share of the $3 billion in block-grant money to be passed out next year.

$2.5 billion for aged. Other authorizations include $17 million for public housing for American Indians, $576 million in operating subsidies for 10,000 public-housing projects and $2.5 billion *(sic)* in direct Treasury loans to build housing for the elderly under the Section 202 program.

In general, these authorizations limit the amount of money the appropriations committees can vote to finance the programs.

However, in the case of the $2.5 billion for the elderly, the legislation end-runs around the appropriation process by authorizing direct Treasury borrowing that doesn't show on HUD's books as spending. The law says the program is to be put "on budget" later on. Over three years, the program is expected to stimulate building of about 90,000 new units.

Broader Section 235. There are other major changes in a variety of housing programs, the kind that are usually made every couple of years.

Under the new Section 235 program subsidizing mortgage payments down to 5%, the mortgage limits that FHA will insure have been boosted by 15% and the eligible family's income ceiling has been raised about the same percentage.

The Farmers Home Administration gets an extension of its authority to make loans in "non-metropolitan communities over 10,000 but under 20,000 in population."

Easier flood loans. An exemption from the provisions of the mandatory flood-insurance program is made permanent, allowing banks and savings and loans to lend to buyers of housing in flood-prone areas even in localities that have not complied with the zoning requirements of the law. This allows federally insured lenders to finance the sale of existing residential properties. It also allows them to finance improvements up to $5,000 in a building occupied as a residence prior to January 1, 1976.

Other provisions increase the funding for the urban homesteading program, authorize funds for the new National Institute of Building Sciences, and require that the President's selection of the president of the Government National Mortgage Assn. (Ginny Mae) be confirmed by the Senate.

—DON LOOMIS
McGraw-Hill World News,
Washington

President Ford:

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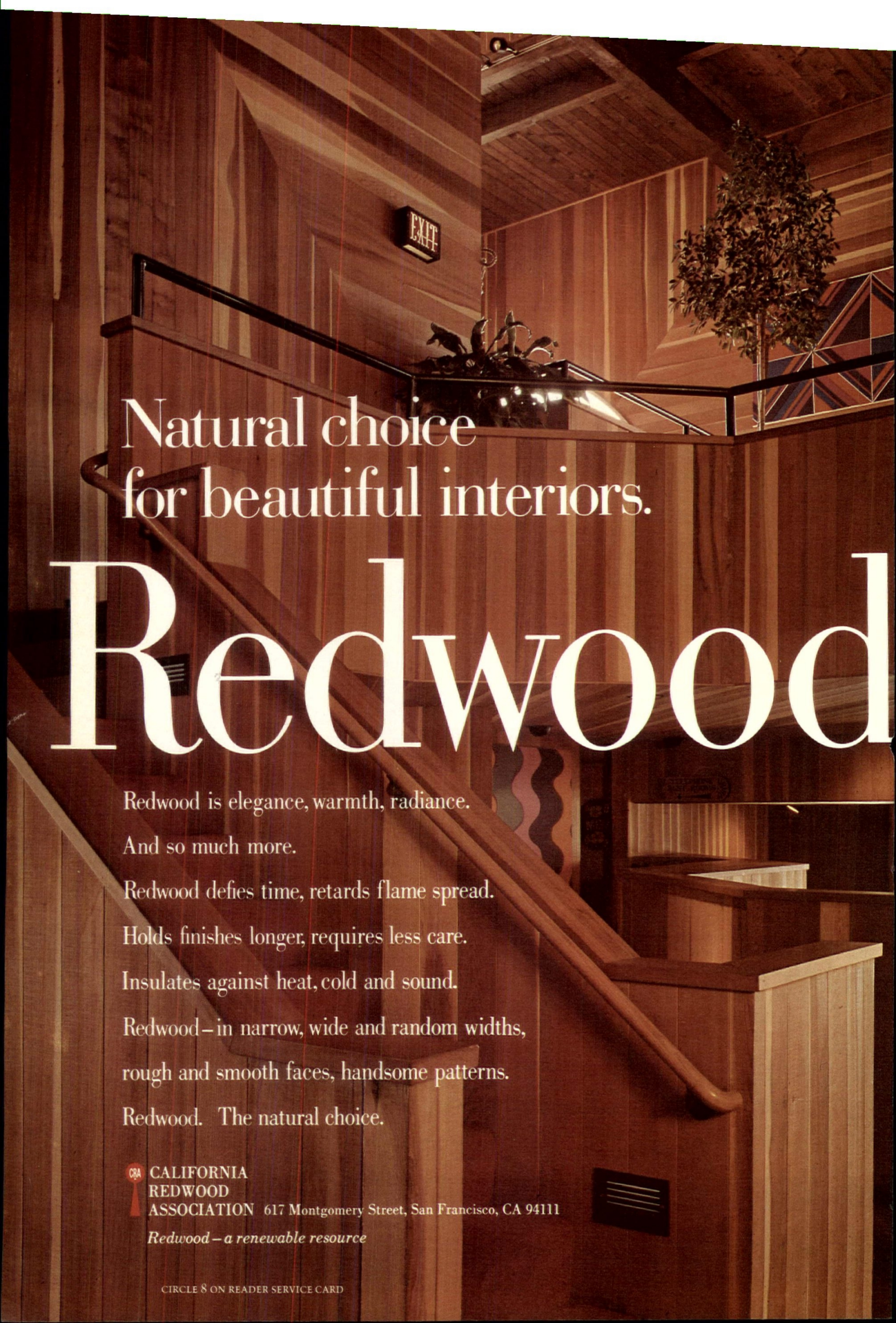

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CIRCLE 8 ON READER SERVICE CARD

UD's housing programs: $2.5 billion worth of confusion a year

oever occupies the White use next year will confront a nplex of housing programs t seems to produce mostly fusion and controversy at a payers' cost of $2.5 billion a r.

he newest feature on the using landscape—Section 8 of $11-billion Housing and mmunity Development Act 1974—is the Republican an- er to the housing vacuum duced when President Nixon ze all subsidy programs in uary 1973. As Housing Secre- y Carla Hills points out, Sec- n 8 is "a marked departure m prior housing programs" in t it is directed primarily ard sheltering the poor in ex- ng rather than new housing.

Congress vs. HUD. Ever since was adopted, Democrats in ngress have been trying to er the funds of Section 8 into v construction. But Mrs. ls has fought stubbornly, giv- ground inch by inch. Her nt: it costs only half as much subsidies to shelter a poor ily in an existing apartment n a new unit.

Mrs. Hills gave way last fall to rt orders to revive the Sec- n 235 mortgage subsidy pro- m for homebuyers. But her ised Section 235 is off to a y slow start in the face of D's estimate that 59,000 v houses will be completed l under subsidy by October 7. Top HUD officials do say t 100,000 houses will be in pipeline at that time—and t will be a boon for builders s year and next if it's true.

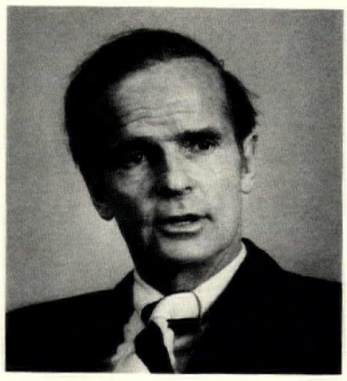
Shadow and substance. By ly June this year, HUD had marked subsidy money for lders proposing to build 11,- Section 235 units. By the l of June, builders had gotten D's commitment to insure y 759 specific houses; and y 106 mortgages have actu- been insured.

he new Section 235 program supposed to be more finan- lly sound, since eligible fami- must come up with a higher wn payment and be able to ry a mortgage interest of 5% ews, Dec. '75]. Even so, the sidy per house per month ld cost $70, although HUD cials say they expect it to rage out below that.

Losses under 235. Under the old scandal-ridden Section 235 program, about 360,000 of the 458,000 houses built are still FHA-insured. Only 136,000 of these are owned by families that are no longer on government subsidy, however. That is, only 136,000 families are paying the full costs of the mortgage. These families have income enough to carry the full mortgage payments—not just the 1% they were originally charged.

WILLIAM C. ALLEN

EX-SECRETARY LYNN
His Section 8 still lags



SENATOR PROXMIRE
He wants more public housing

For more than 11,000 of the houses, the mortgages have been paid off in full.

The average subsidy to the Section 235 house still on subsidy is $77 a month.

HUD has had to acquire title or the mortgage on more than 73,000 Section 235 houses—about 16% of those insured. Sales of such houses have cost the FHA insurance fund $5,680 each, for a total loss of $317 million.

And 236. The Section 236 apartment-subsidy program—a bonanza for builders at its peak—now costs $600 million a year in subsidy payments on 555,000 units, or an average of $78 per unit per month. More than 4,000 apartment projects were built and insured. More than 500 containing 50,000 units have gone broke and been turned back to FHA.

However, HUD is now trying to keep more of the old Section 236 projects afloat by providing Section 8 subsidy funds to 110,000 units in projects turned back to the department. These subsidies are expected to run from $150 to $200 per month per unit—*on top of the original mortgage interest subsidy.*

The Section 236 story is one of basic real estate economics: Operating costs rose sharply while the ability of tenants to pay rent increases did not. So the government stepped in to pay the difference between what the tenants could pay and what it cost the owner—be he private owner or HUD—to keep the project operating.

And 202. Housing for the elderly—particularly the Section 202 program financed by direct loans from the Treasury—is bigger than it ever was before President Nixon's freeze. Mrs. Hills got applications for 1,500 projects for more than 200,000 units after the courts ordered the program unfrozen. With the $375 million available, she approved construction of 136 projects with 12,500 units.

Even under the old 3% mortgage-interest program, the cost of operating 330 Section 202 projects has thrown 10% of them into default—and half of those are in serious trouble, with payments running three months to four years late. Already about two-thirds of the units are additionally subsidized via the rent-supplement program that provides a monthly payment to the landlord.

Under the new Section 202, with an interest rate of 7.5% tied to Treasury bond rates, the 80,000 units that can be financed by $2.5 billion in loans under the new housing bill will all have to be additionally subsidized with Section 8 funds.

Public housing. Surprisingly, one of the most sharply criticized of all programs is due for a revival.

It is the "conventional" public housing program, which built such notoriously unsuccessful projects as Pruitt-Igoe in St. Louis [NEWS, August] and which still conjures up visions of high-rises jammed with slum families and rent-strikers.

Chairman William Proxmire (D., Wis.) of the Senate Banking Committee and Senator Edward Brooke (R., Mass.) led the fight for a new round of construction of public housing—hoping to finance 75,000 new units.

But in negotiations with Mrs. Hills and the White House, a deal was struck to cut back the funds from $200 million to $75 million in order to avoid a Ford veto of the new housing authorization bill.

Already, there are 3.2 million people living in 10,000 projects with about 1.2 million apartment units.

Subsidy on subsidy. The new, all-purpose Section 8 program—produced by President Nixon and his housing secretary, James T. Lynn, and signed into law by President Ford in August 1974—is still a big question mark two years later.

One thing is clear: It has become the subsidy program that keeps the old subsidy programs going—public housing, Section 236 housing, Section 202 housing for the elderly. Where tenants can't pay the rent required to meet costs, Section 8 funds fill the gap.

As for construction of new apartments, Mrs. Hills spoke confidently in June about "meeting our goal" of having funds "reserved" for 125,000 units of new construction by September 30. As of May 31, funds for 78,000 new or rehabbed units had been so earmarked.

But HUD's "contract authority reserved" refers to "preliminary proposals" from all possible developers or state financial agencies—and many of these projects may never get beyond this first preliminary stage.

Numbers game. As for hard information on actual construction starts under Section 8, Secretary Hills said at a June 23 Senate hearing that, as of April 30, actual construction starts totaled 5,914.

But an official HUD compilation shows that as of May 31, HUD had only 2,124 new units under annual contribution contracts, and only 1,450 under lease in 12 projects—nine of these new construction and three of them rehabs. —D.L.

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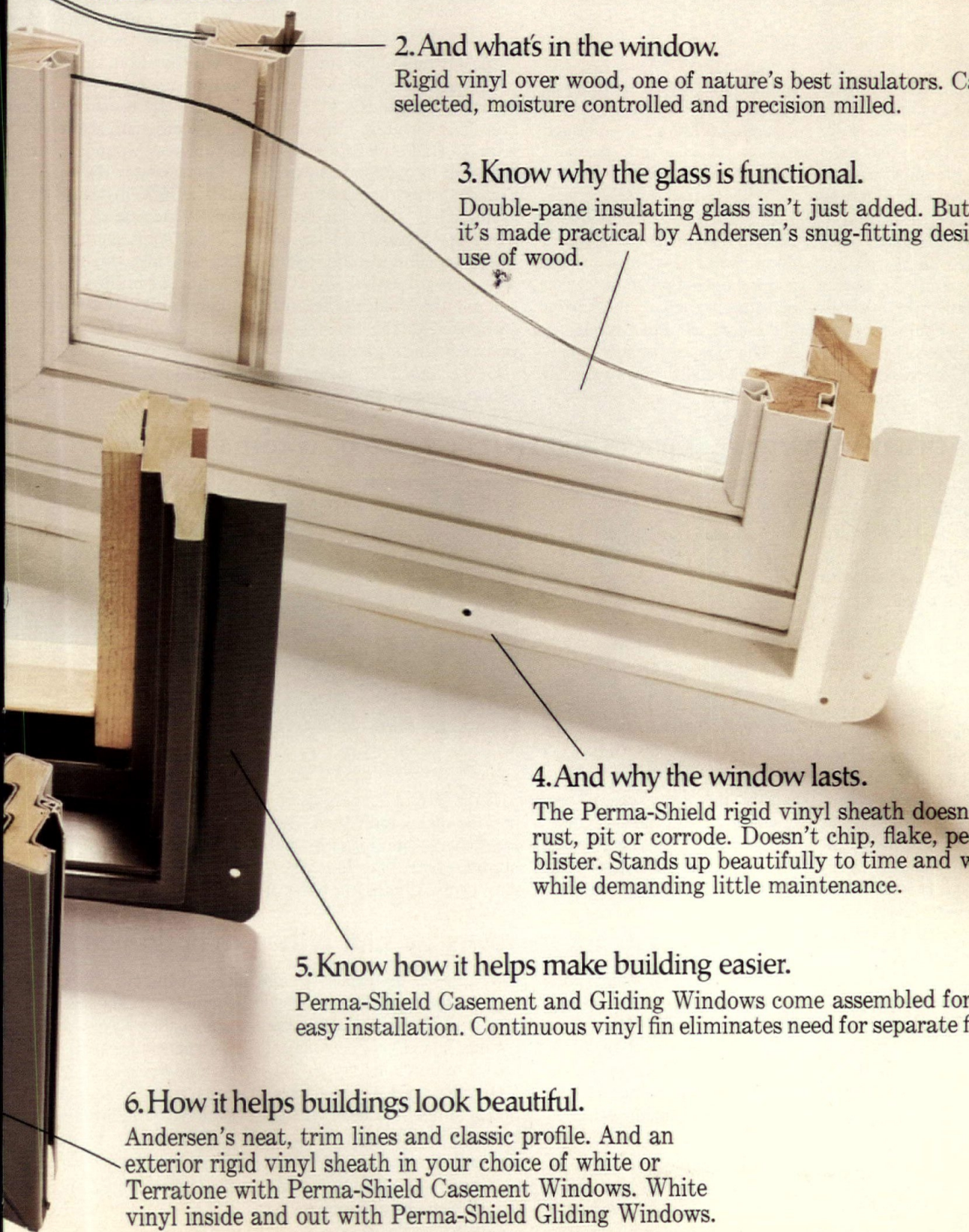

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CIRCLE 11 ON READER SERVICE CARD

$15-billion HUD funding bill criticized as neglecting new housing

The money bill for housing subsidy programs for the next fiscal year commits HUD to spending as much as $14.9 billion of the Treasury's funds over the next 20 to 40 years.

But the top Senate Republican on housing appropriations concludes that—despite the enormous sums being committed—"HUD is no longer out in front stimulating the housing sector and channeling production toward our greatest needs areas—low- and moderate-income housing."

Senator Charles "Mac" Mathias (R., Md.) noted during the Senate's consideration of the HUD money bill that the department is planning to channel Section 8 subsidy funds to HUD-held properties to keep them afloat financially. As Mathias looked ahead, for his colleagues' benefit, he saw a larger percentage of HUD's budget diverted to this purpose. Such a policy, he told the Senate, results in "low-income families occupying properties which are in poorly maintained condition, managed weakly and located in marginal neighborhoods. The question is whether these are salvageable or even whether they should be salvaged."

'Bail-out.' The budget impact of this "back-door bail-out," as Mathias calls it, is to drain the FHA special-risk insurance fund by another $1.3 billion, bringing the cumulative deficit in the fund to $3.2 billion in fiscal 1977.

Noting that FHA-insured subsidized properties keep going bankrupt in large numbers and that appropriations are required to keep the insurance fund solvent, Mathias asked:

"Will we find ourselves next year, or the year after, reviewing a HUD budget that produces a minimum of new housing while using housing-program appropriations to shore up the general and special insurance funds?"

"The prospect of such a scenario," he added, "is not all that far-fetched."

SENATE'S MATHIAS
Hits 'back-door bail-out'

Subsidy funds. The actual appropriation for subsidized housing for poor families is $675 million. That spending authority is given to HUD officials so they can enter into annual contribution contracts that require the payment of that amount of money each year. This amount of new spending authority actually approved is less than the amount the Congress recently authorized in the housing authorization bill *(see page 5)*.

Of the total $120 million for public housing, $85 million is now new public housing (or su stantial rehab of existing pr ects), of which $17 million is go for Indian public housing a $18 million for projects in nc metropolitan areas.

Another $35 million is pr vided for modernizing existi public housing, and $3 milli for a counseling program.

Planning grants. The muc belabored planning grant pr gram (Section 701) wound with $62.5 million after the A ministration wanted to cut it $25 million from last year's $7 million level.

The HUD research and tec nology program, also under f in Congress, wound up with $ million—about the same lev of fiscal 1976, instead of the $1 million increase HUD asked f

Other sums approved inclu $3 billion in payments for pub housing, $1 million for the m bile-housing standards progra and $3.3 billion for the comm nity development block gra program.

—D

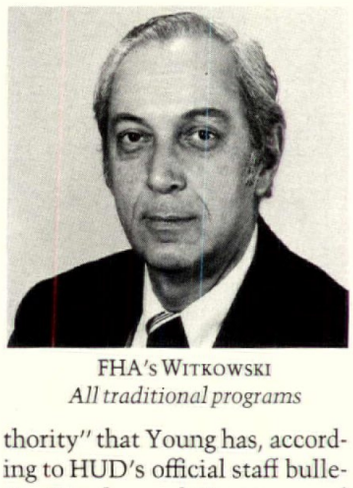
FHA gets two new mortgage deputies and HUD gets a top coordinator

The first results of the FHA reorganization announced by Housing Secretary Carla Hills in June have finally come with the appointment of two assistants to the new assistant secretary for housing, James Young.

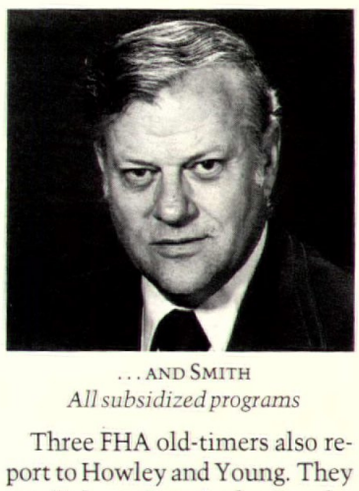
The insured and direct-loan programs of the FHA will be supervised by Sanford A. Witkowski, a 14-year veteran of the department. He was the top policy bureaucrat for the former assistant secretary for housing production and mortgage credit, mortgage banker David Cook. Witkowski takes charge of FHA's non-subsidized insurance programs. He will also oversee college housing, Section 202 housing for the elderly, and home-improvement and mobile-home loans.

Assisted housing. The new deputy for assisted-housing loans is Elmer E. Smith, who for six years has been with HUD's St. Louis area and regional offices. He will supervise all subsidized-housing programs.

Another top appointee is a new general deputy assistant secretary to Young—John T. Howley. He will "exercise concurrently, all the power and authority" that Young has, according to HUD's official staff bulletin. Howley and Young served together as field officials for the office of economic opportunity.



FHA's WITKOWSKI
All traditional programs



. . . AND SMITH
All subsidized programs

Three FHA old-timers also report to Howley and Young. They are Robert Cunningham, who heads the office of technical support; Paul Williams, the office of management, and Julian M Kay, mortgage activities.

Howley has become the a ing director of the office of p icy development. That is co sidered the most importa HUD post below that of You

Resignation. The reorganiz tion was designed to shake o some officials at both hea quarters and field offices. Fre erick J. Truslow resigned af his announced appointment director of a new office of poli development under Young.

Truslow, from the Rock feller wing of the Republic party, has been a deputy FH commissioner to Cook. —D

California will ask its voters for half billion to build housing

The $500-million bond issue goes on the ballot as Proposition 1 in the November election.

The money would go to the new California Housing Finance Agency to build homes for poor and moderate-income families, principally through state-insured direct loans.

Benefit? Governor Edmund G. Brown has already written a pamphlet in support.

"Fewer homes are being built and those are too expensive for the average family," he argues. "As a result, more and more families and elderly persons are unable to find housing."

Or 'boondoggle?' The opposition argument has been written by State Senator H.L. Richardson and Assemblyman Robert C. Cline. They call the bond issue a "boondoggle" that would build only 13,000 houses.

"To make matters worse," they contend, "local co struction workers would n even be allowed to work on th construction projects. Instea the housing agency must co duct a 'thorough search' for 'di advantaged minority workers.

"Proposition 1 calls th 'affirmative action.' We call reverse discrimination."

—TOM ARDE
McGraw-Hill World New
Sacrament

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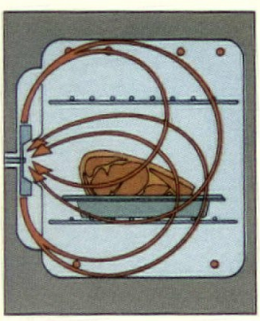

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Here are six wood systems that cut building costs. Chances are, you're already using parts of them. So, you're already saving money. But, if you use *all* the systems instead of "conventional" construction, you can save more than $500 per house!

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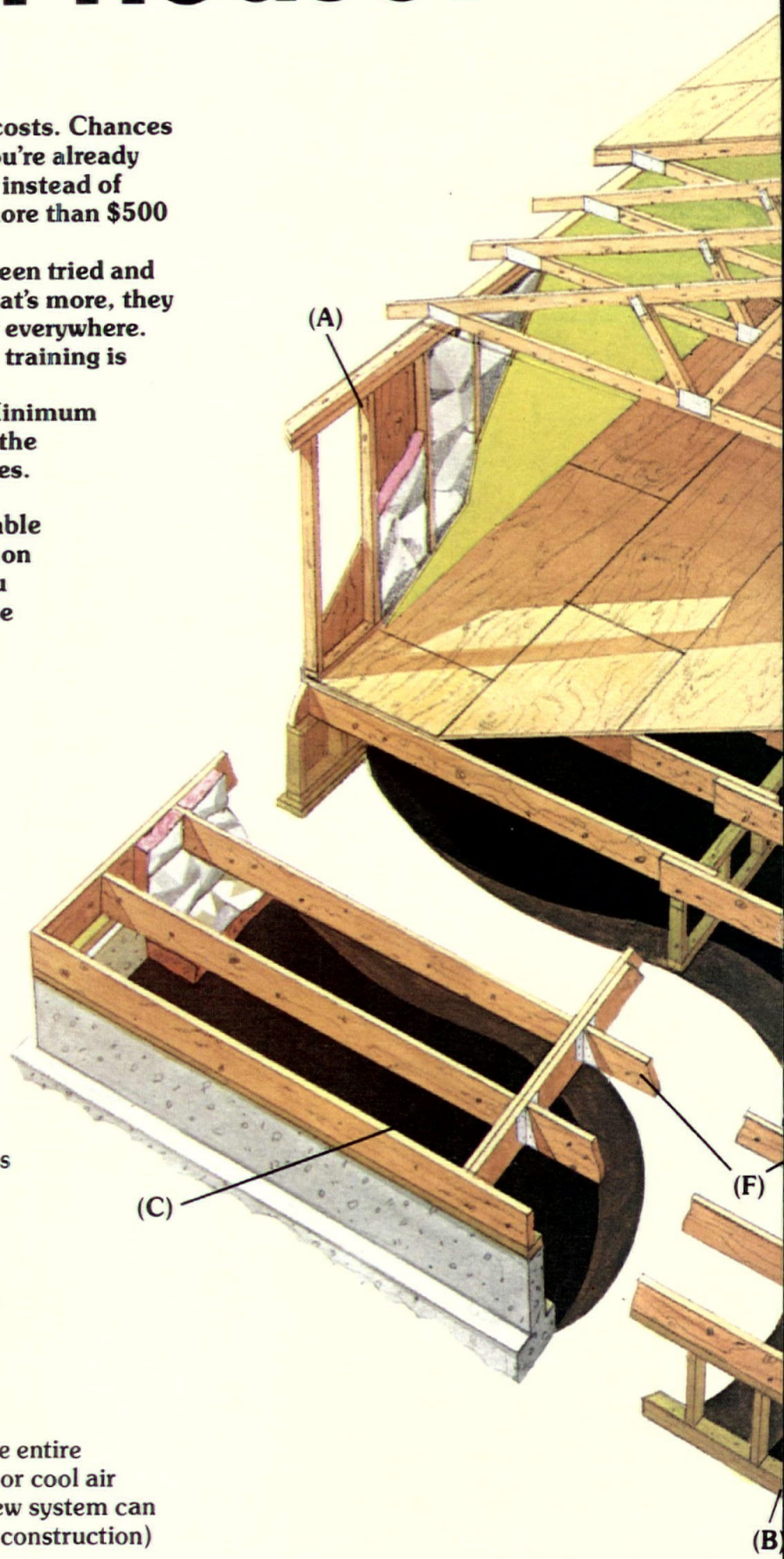
All six systems are permitted under FHA Minimum Property Standards. And they're accepted by the Uniform Building Code and other model codes. So, you can use them anywhere.

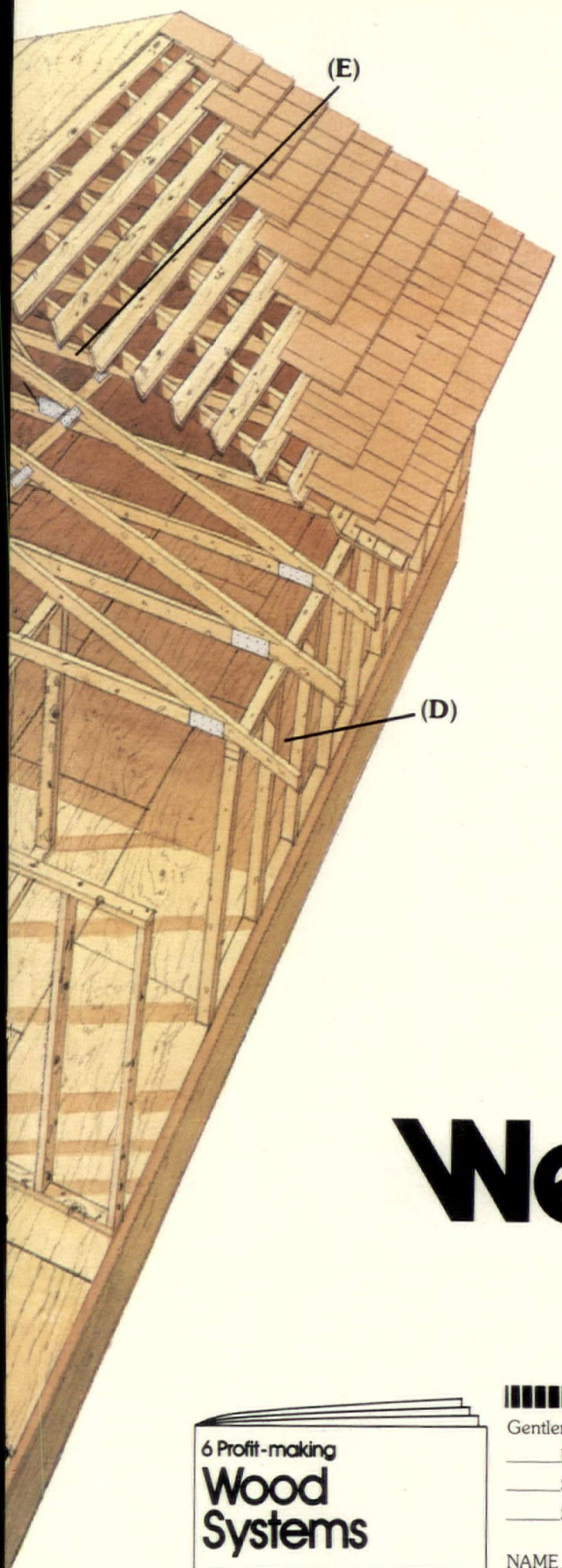
Send the coupon for information on profitable Western Wood systems. If you can save $500 on *each* house you build, imagine how much you will save on *all* the houses you build! Send the coupon today.



(A) Mod-24 Framing: In 1970, two identical 2,140 sq. ft. houses were built by the same builder crew on similar sites. The difference: one house used 24-inch floor and wall framing; the other 16-inch. The NAHB Research Foundation kept track of total labor and material costs. Results: the 24-inch framing saved more than $200. Based on today's labor and material costs, the savings would add up to more than $300.

(B) Foundations: All-weather wood foundations provide a dry, insulated basement or crawl space. They are easy and economical to build and can be constructed in any weather. In two identical test houses constructed in Maryland, one with a concrete block foundation, the other an all-wood foundation, the treated wood foundation cost $300 less.

(C) Plen-Wood: The Plen-Wood system uses the entire underfloor area as a plenum to distribute warm or cool air throughout the house. NAHB tests show this new system can save up to $330 per house (compared with slab construction) depending on location and local codes.



(D) Walls: Pre-planning plus 24-inch stud spacing can provide significant savings on most exterior and interior walls. Walls can be pre-planned to capitalize on the efficiency of exactly the right lumber for framing openings and corners; and to reduce the cost of installing insulation, plumbing, heating, and drywall.

(E) Roof Truss Systems: Wood truss systems are unsurpassed for roof structure cost and performance. They are engineered to obtain maximum strength from a minimum amount of wood, and install with minimum labor. And they are readily available pre-fabricated, or you can assemble them yourself.

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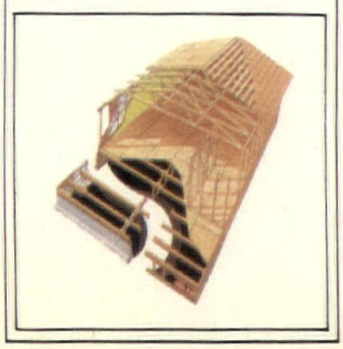

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Nat Rogg to retire as conservatives gain strength at NAHB

Nathaniel H. Rogg, 63, will take early retirement next January from his post as executive vice president of NAHB. Knowledgeable insiders at the association expect a much more conservative executive to take his place.

President John Hart and the NAHB vice presidents in line to succeed him are conservatives, these insiders point out. The Hart team is little inclined to favor government programs as a way of life for the housing industry. The successor these men select is expected to reflect their views.

Rogg background. Rogg has been associated, in the minds of many, with a very different group of housing leaders—including NAHB's past presidents Larry Blackmon, Leon Weiner and Stanley Waranch—who have emphasized federal housing programs as a source of growth for the homebuilding industry.

Rogg himself originally came from government: He was top statistician at the Housing and Home Finance Agency, the predecessor to HUD, before joining NAHB as its chief economist in 1954. He has held the executive vice presidency, the association's top staff post, since 1965.

Winds of change. A new group within the board of directors now seems eager to make its mark. One indication of the change in direction came in a resolution proposed (but later withdrawn) by the HBAs of Virginia, Georgia and Denver at the NAHB's directors' meeting in May. It would have suspended immediately all NAHB housing policy until January, and it would have given John Hart authority to make interim policy decisions as he saw fit.

Rogg is getting an appreciative official send-off. Said Hart of the retirement:

"Dr. Rogg's whole career has been extraordinary . . . He has been intimately associated with, and, in many areas, responsible for, the great strides made by the housing industry . . ."

Search. Rogg's replacement, once chosen, will be introduced at NAHB's Dallas convention in January.

Rogg of ages: Nat joined NAHB in 1954. Photo at right is this year's.

A search committee of builder-members is preparing recommendations, some of which are expected to be presented to the fall directors meeting in Salt Lake City September 16-21.

The committee, chaired by NAHB's immediate past president, J. S. "Mickey" Norman, includes John F. Smith, Lafayette, Ind.; Harry E. Brown, Dayton, Ohio; Glade B. Nielsen, Roy, Utah; Richard Chenoweth, Los Angeles; Richard P. Sexton, Birmingham, Ala.; and James H. Shimberg, Tampa, Fla.

Charles McMahon, NAHB's senior staff vice president, is the committee's staff coordinator.

Wanted: Outsiders. Sources at NAHB headquarters in Washington maintain that the search is wide open, but in fact it's considered certain that the final choice for the job—which pays $75,000-and-up plus handsome perquisites—will be someb from the housing industry builder or banker is prefe over a government bureaucra someone in the NAHB's own erarchy.

"They'll find someone isn't wedded to government grams," said one Washing observer. "That's such a sm percentage of the building b ness now."

Sources familiar with NA affairs added that, political siderations aside, a major sha out of the association's staf 200 was definitely in the ca They conceded that the char would have to wait on the broom, however.

One former NAHB staf now toiling elsewhere in W ington, volunteered:

"There are brilliant pe there, but there's a lot of d wood at the top."

The exit door. *The Wash ton Post*'s real estate editor, J Willman, wrote that NAH legislative representative, Coan Jr., was likely to be placed.

Like Rogg, Coan has b identified with the liberal l ership of previous NAHB ministrations. He was one of authors of the liberals' grea triumph in housing legislat the Housing Act of 1968.

—HAROLD SENE

Washington has a six-story mountain and it's made out of HUD paper

HUD holds over 253,000 cu. ft. of paper records—79,000 in Washington and 174,000 in the 77 field offices. The agency has the equivalent of another 3,500 cu. ft. stored on computer tape.

Stacked neatly in one place, the files would make a solid cube more than six stories high.

The agency added 43,000 cu. ft. of paper records in the last year alone.

A tally is kept by William Baird. He is chief of the Paperwork Management Branch in the Management Systems and Organization Division of the Office of Organization and Management Information, in the Office of Administration at HUD.

Weeding out. HUD struggles to slow the growth of its paper mountain—a paperwork reduction program this year cut out 30 of the 300 or so forms builders and the general public must fill out; another 15 will likely go by year's end.

And every couple of years the agency combs through its files to eliminate "junk" (duplicate) records.

Anti-paper campaign. The HUD cuts are part of a government-wide paperwork reduction program mandated by President Ford. It is administered by the Commission on Federal Paperwork, whose staff now exceeds 100 persons.

The commission is studying HUD, the Veterans Administration and the Farmers Home ministration at an estima cost of $255,000, looking for ther paperwork savings.

HUD's internal effort con trates on the public-use for But Jack Kalagher, who is uty director of HUD's Data Management Division responsible for the reduct program within the age feels it indirectly will impr the 700 or so forms and rep designed for internal use.

"It will cause people to q tion the need for the interna ports as well, and to check whether they duplicate one other," he says.

The paper race. HUD is from being the biggest paper lector in government. Department of Agriculture, cite just one example, has 989,000 cu. ft. filed away. cube would be *ten* stories ta

Miami's Maule Industries asks Chapter 11

Maule Industries of Miami, south Florida's largest concrete products company, has filed for voluntary bankruptcy under Chapter 11 of the Federal Bankruptcy Act.

The action followed the refusal of General Electric Credit Corp. of New York City to extend $46 million of Maule's $120 million in debt.

The lender moved immediately to foreclose on Maule's big Pennsucko cement plant northwest of Miami.

Citibank and Bankers Trust, both of New York, also acted to foreclose on notes held against Maule.

President Maurice Ferre, a member of the Puerto Rican family that owns 96% of Maule's stock, says he employs 1,200 people on a $1.2-million monthly payroll. He says he can save the company by selling off land and that, "when building resumes, we will be able to grow again."

Ferre insisted that Maule's assets exceeded liabilities by $60 million. —F.S.

When this builder built his own ream home, he wouldn't use anything but GAF® Vanguard® vinyl siding.

A man who knows both sides of ding story is builder Ron Gregory, eenville, South Carolina. GAF® uard® vinyl siding has built such a reputation with him, he insisted ng it on his own home. We n't surprised, but we asked him

"It goes up very easily, it's good- ng, and it's practically indestruc- " he answered. We asked him to ecific.

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"Speaking as a homeowner, it stays looking good for years in the worst weather. That means no re-painting. Scratches don't show either, since the color goes clear through. And, it can't rot or rust."

"This siding does make a home easier to sell. I should know. I'm my own satisfied customer."

Thank you, Mr. Gregory.

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CIRCLE 17 ON READER SERVICE CARD

Labor's demands slow down this year—sometimes *'way* down

Such headlines as "Carpenters Take Pay Cut" used to be the stuff of dreams, not reality.

But that particular headline ran for real in Long Island's *Newsday* this summer, and there's another much like it just below this story.

Times have changed.

Long Island's 18 carpenter locals, for their part, took a *22%* pay cut ($1 off their $9.15 hourly wage and $1.35 off hourly fringes that totalled $3.50). They also took a longer work week (back to 40 hours from 35), and overtime at time-and-a-half instead of double time.

And they reopened a three-year agreement in its second year to make these changes.

Their reason?

"To get our guys working," is the blunt explanation of George Babcock, one of the union negotiators who helped forge the deal.

Joblessness. Long Island is an extreme case. Most wage settlements this year still call for increases, but the island is part of a broad national pattern of wage demands sharply moderated from last year's. The force behind the new reasonableness among the crafts is spelled u-n-e-m-p-l-o-y-m-e-n-t.

"The unions are very sensitive . . . about this two-year dry spell in construction," notes one of the top-level officials of a newly formed bargaining organization for Chicago-area homebuilders.* "Union members here have been 50% to 80% unemployed."

Even in southern California's strong homebuilding market, construction joblessness hovers around 15% to 20%. That's the estimate of George Galvin, executive officer of the Building Industry Association of California in Los Angeles.

National picture. Construction unemployment actually *increased* nationally in the first half despite the moderate recovery in single-family housing. The Department of Labor's figures, seasonally adjusted, for the industry:

Jan.	15.4%	Apr.	15.3%
Feb.	15.5	May	14.1
Mar.	16.0	June	17.0

Housing observers agree that unemployment has hit unionized labor with particular force.

Aside from the unions' costlier wage scales, Robert J. Sheehan, NAHB's director of economic research, notes some structural reasons within the industry.

"Multifamily, where there's a lot of union presence, hasn't recovered," he observes. "And nonresidential construction, another important source of union jobs, is much weaker than most people realize. The nationwide numbers are supported by the Alaska pipeline, but nonres has still been declining elsewhere."

Wage pattern. Midyear surveys by construction industry groups and the government picked up the easing wage trend in the first half.

The Associated General C tractors of America, a priv group based in Washington, c tinually polls its nationw membership on labor pacts. mid-July, with an estima 70% of this year's agreeme concluded, AGC found its me bers had agreed to hikes aver ing 6.6%. That's down from 8.9% average as of mid-Ju 1975.

The Department of Labor, t ting up some 1,000 agreeme reported in the first half, fou an average increase for this y of a modest 7.1%.

The AGC found the regio pattern for raises shaping up t way:

Great Lakes	+7.3%
Mid-Atlantic	+4.5%
Midwest	+7.3%
Northeast	+4.5%
Southeast	+4.6%
Southeast	+11.2%
West	+10.6%

Strikes are 'way down t AGC cited a 40% drop fr 1975.

*The Residential Construction Employers' Council.

Craft unions taking pay cuts to work under HUD's new rehab program

Thousands of abandoned houses and apartments owned by the government are to be made livable and saleable through a new rehab program under which the building crafts work for less than union wages.

Lower pay and relaxed work rules were agreed to for the first time by the major crafts in Philadelphia and New York City.

Similar agreements are being negotiated in other cities.

The Philadelphia agreement calls for secondary wage rates for a dozen trades. The new rates are typically $1 an hour less than the primary union rate. Although painters are taking $3 and roofers $4 less.

National accord. The Philadelphia agreement applies to work on housing of four stories or less. But the New York City agreement reportedly calls for union members to work for 75% of scale across the board on apartment rehab work as well.

The agreements are the result of a national effort initiated last February at the instigation of top building trades officials and with the support of Housing Secretary Carla Hills. The agreement in principle was reached between the international officers of the seven major building trades unions and contractors representing the National Housing Rehabilitation Assn.

FHA's defaults. The 120 houses set for mass rehabilitation in Philadelphia make up the first stage in a project to recycle 480 properties, mostly well-built row homes that HUD acquired through FHA mortgage defaults. Leonard L. Holdsman, HUD's acting regional director of housing management, says developers are expected to pay as much as $10,000 to bring each property up to minimum FHA requirements.

The homes will be sold to poor and middle-income families for $14,000 to $21,000. "After that, we've got about 2,000 more abandoned houses to get rid of in Philadelphia," says Holdsman.

The neighborhoods. HUD expects the first 120 properties to be back on the market in 180 days. The houses are in "marginal" neighborhoods—Germantown, West Oak Lane and Mount Airy—where about 60% of the families own their homes. But the bulk of the 36,000 abandoned houses in Philadelphia—shared among the city, HUD and the city's redevelopment authority—are in blighted sections of north and west Philadelphia. Developers may be less enthusiastic about investing in those properties.

The three Philadelphia developers bidding on the first 120 houses have agreed to limit themselves to a 30% profit and overhead.

New rates. Among the specific rates negotiated by the AFL-CIO unions and three Philadelphia builders are these: carpenters, $8.77 an hour instead of $9.77; masons, $9 instead of $10; bricklayers, $9.49 instead of $10.49; plasterers, $8.82 instead of $10.82; electricians, $11.32 instead of $12.11; painters, $6.15 instead of $9.29; roofers, $8.27 instead of $12.27 and plumbers, $10.29 instead of $11.39.

The contractors thus far qualified to bid are all large companies that are well-established as residential builders and developers in the Philadelphia area: the Korman Corp., Jenkintown, Pa.; the Trident Corp., Lafayette Hills, Pa.; and the C.V. Development Corp., Philadelphia.

Nine unions signed the accord for a 25% wage cut in New York, where 30,000 of the 100,(construction workers jobless.

'Public relations stunt.' least excited about the un agreements are leaders of nonunion National Associat of Builders and Contractors. employment among the orga zation's members is an aver 17%, and the low scales "v undercut our people," says J Bingamin, a member of the as ciation's local.

"It's a kind of desperation the part of the unions," s John Trimmer, spokesman the association. "It won't that many people to work, more a flag to wave for the un membership than anyth else." Bingamin calls it "bot great strategy and a public r tions stunt."

Still, the opportunity to k an inner city intact at afforda wages is too much for the de opers to ignore.

"If I had any doubt that th homes wouldn't sell at the va FHA put on them," says on them, "I wouldn't go into it. I don't have doubts. We are dire need of housing in the c the houses are excellent and prices are reasonable." —D

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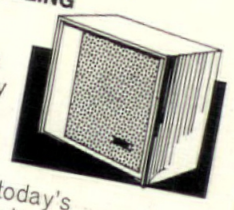

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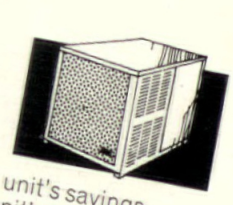

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*Based on Institute of Gas Technology laboratory tests and projected performance for a northeastern Ohio city, compared to a conventional gas furnace. Savings will vary with climate and weather conditions.

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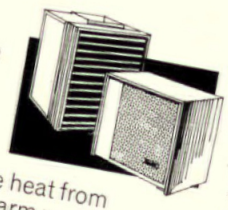

In winter, the Amana Heat Pump uses an efficient source of energy, electricity, to take heat from outdoor air and warm your home. In summer the heat pump reverses itself; it removes heat from indoor air and leaves your home cool and comfortable. For colder climates there's space to add more heaters in the package system and both package and remote systems have factory built-in features to keep installation costs at a minimum. Like all Amana products, every heat pump is run-tested to assure you of greater reliability. And with almost 20 years experience Amana knows how to make a heat pump extra dependable.

*Over an entire heating season. Based on design conditions and Seasonal Performance Factors for these cities: Minneapolis, MN—26.58% Savings; Kansas City, MO—44.13%; Philadelphia, PA—48.72%; Atlania, GA—55.56%; Tampa, FL—61.09%; San Francisco, CA—61.39%. Savings will vary with climate and weather conditions.

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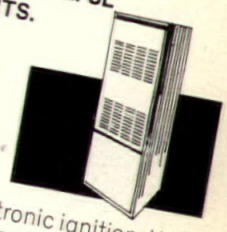

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CIRCLE 19 ON READER SERVICE CARD

Housing at Dems' convention: nearly forgotten but ever hopeful

When Hubert Humphrey spoke for an eloquent half hour at the Democratic convention he uttered just 38 words that touched on housing.

That near omission by one of the industry's most ardent champions merely emphasized housing's deepening eclipse as a political issue.

And yet the handful of housing's advocates who showed up at New York's Madison Square Garden did not seem pessimistic about the industry's political future.

They said they were encouraged by Candidate Carter's strong and apparently knowledgeable position on housing [NEWS, Aug.]. And they seemed confident that, electioneering aside, the industry could still command respectful attention from both the White House and Capitol Hill.

"We've just got to push the contribution that housing makes to full employment and economic buoyancy," summed up Lawrence B. Simons, a builder from Staten Island and an NAHB executive committeeman.

Too successful? If the word housing is little heard on the hustings, he and the others thought, it's the result of the industry's success in providing new homes in the post-war era. Noted Simons:

"Housing was always a sacred cow. Too many people had to have a decent place to live.

"But now, 90% of the people are satisfied with the houses they live in.

"The only people who are still interested [in the issue] are the poor."

Statistics tend to support that theory. Substandard housing, a traditional barometer of housing needs, totalled 16.4 million units in 1950. There were only 6.4 million in 1970.

Meanwhile, the total housing stock rose from 1950's 46.0 million to 1970's 67.7 million.

Reviving subsidies . . . As the observers looked at housing's future as an economy-boosting device, however, they still expected to lean heavily on the subsidy devices developed during the sacred-cow days.

Carl Coan, NAHB's legislative counsel [i.e., chief lobbyist] remarked: "I wouldn't want to see the Democrats [assuming Carter wins] do anything very innovative—the start-up time would have to be too long on anything they could do.

"The existing programs are workable—which is not to say they're perfect—and they need to be put into effect. They're in limbo."

BUILDER SIMONS
'We're not a sacred cow anymore'

ADVISER LAPIN
Wants 235 and FHA build-up

. . . with revisions. Raymond H. Lapin, well-remembered as the scrappy former president of the Federal National Mortgage Assn. and now a San Francisco mortgage banker, was on the Democrats' credentials committee and on Carter's task force on housing policy. He's for improving the old programs.

"I'd turn to Sections 235 and 236," he said, "and revive FHA. Such structures have been so mismanaged they've got a bad name.

"Under 235, you must have careful selection of families, and you must have counseling. [Housing Secretary George] Romney killed counseling and turned selection over to the builders."

Lapin said he considered Romney's actions "stupid," and he went on:

"Under 236, there was no emphasis on proper management, no incentive to build properly—the builder could get out of it too easily. You have to make him responsible, only let him sell it after, say, ten years.

"You need the profit moti but hold him responsible."

New approaches. The att tion of housing people was confined to the old ways, ho ever; some were casting ab for new approaches too.

One such was Harry Pryde Seattle homebuilder in town sightsee and give his favor Senator Henry Jackson, a pu for the vice presidency.

"I favor housing allowanc but something akin to the fo stamp program. Housing stam would give people a bet chance to choose from many d ferent places to live, not gh toize them."

And Builder Simons had a s gestion for the middle class:

"How about variable-r mortgages with *negative* am tization in the early years? A thing to get those monthly p ments down."

Political HUD. In additi Lapin has one more ma change to press on HUD:

"The secretary should be popular political figure. It's a litical post. Maybe a particula popular mayor like Pete F herty in Pittsburgh, or mayb black mayor.

"Carla Hills," he add "shouldn't have taken that j she gets no support in it.

"*I* wouldn't want it. It's l taking [New York Mayor] A Beame's job."

Counting on Carter. All of experts were hopeful ab housing's future under a Car administration because of apparent knowledgeability housing, his task force on ho ing and his expressed desire a full-employment economy.

Leon Weiner, president of National Housing Conferen in Washington, seemed es cially enthusiastic.

"Jimmy Carter and I spoke a housing conference in Mia in June 1975," he recalled, saw him depart from the text his speech on housing, a when he did I was impressed his grasp of the industry and ability to discuss the issues temporaneously."

"I'll take my chances," c cluded Larry Simons, "on be able to persuade Carter and people that a strong housing dustry is a necessary part of economic program."

—HAROLD SENE

Realtor moves in on mobile resales

Used mobiles are being sold just like conventional houses in southern California.

The technique was developed by a new department of Walker & Lee of Anaheim, a realty brokerage that sells more than 5,000 new homes for builders each year.

Licensed realty brokers have seldom had much to do with the mobile-home resale market. They've left it to the mobile-home park operator, who has had the market under virtual lock and key. They had little choice, for California and many other states prohibited brokers from selling mobiles.

Last year, however, California modified the ban. Brokers can now sell used mobiles if the units are a year old. New mobiles are still excluded.

Reason for move. Walker & Lee has been in the used-mobile business since June. Says President William Thagard:

"We're the first major real estate firm in the country to develop an in-house multiple listing program for people selling their mobile homes." His reasons for the move:

- "We sell hundreds of conventional homes every week and many sellers are empty-nesters looking for mobiles in established parks.
- "Mobile-home sellers will create a new source of referrals for our sales agents.
- "Mobile-home owners heretofore have not had a means of listing their homes to get the best possible price."

Competition. Walker & Lee knows that the park operators won't take kindly to this encroachment.

"But there's no way we can work with them," says W&L Vice President George Fulton. "They want too much of the sales commission. We have to find a way to bypass them."

That won't be easy. Park operators own the rental pads that the mobiles sit on, so they can exert control over who buys.

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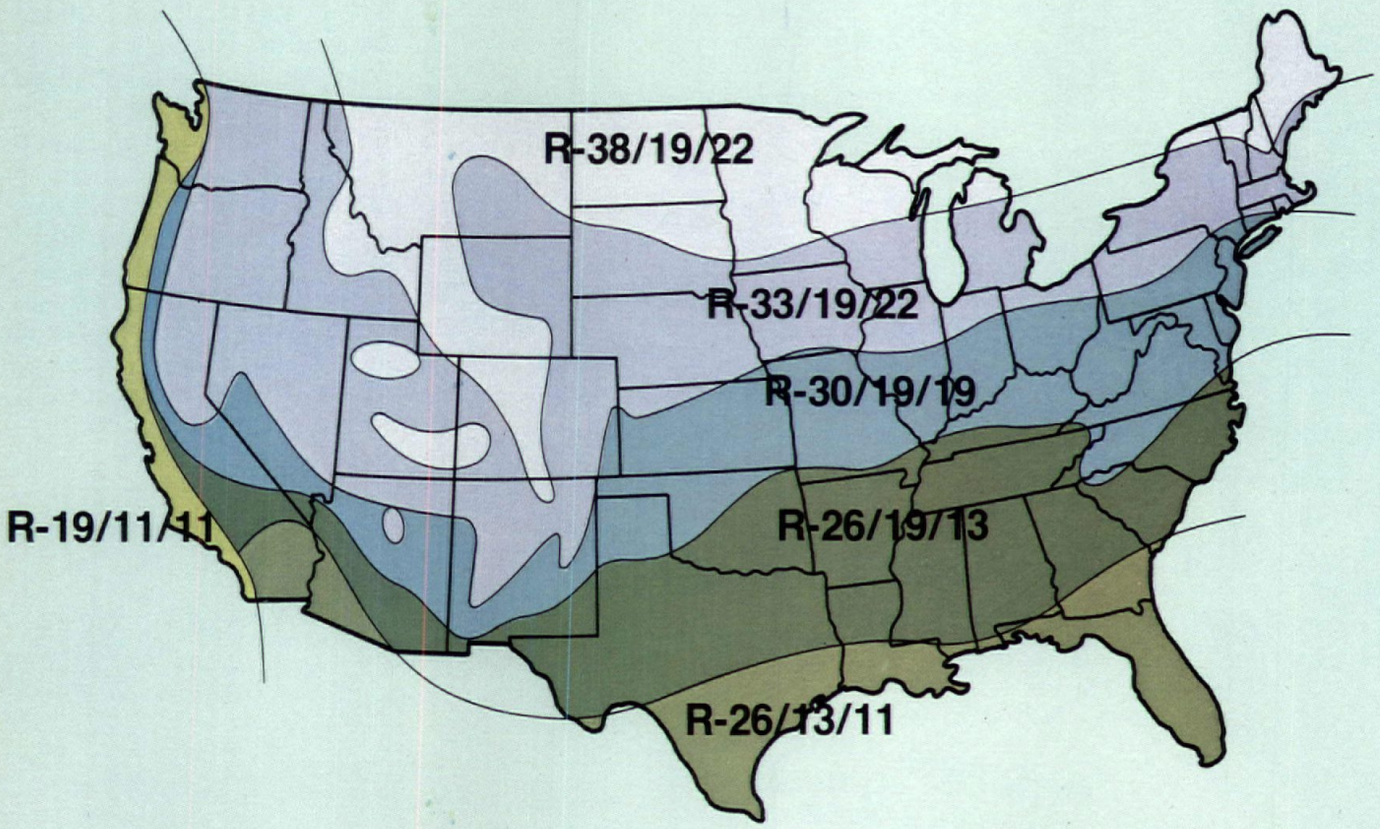
Units built in past year:
☐ None, ☐ 1-10, ☐ 11-25, ☐ 26-50
☐ Single Fam. ☐ Multi-Fam. ☐ Vac.

Kingsberry Homes are distributed throughout a 38 state area of the Mid-West, Mid-Atlantic, Southeast, Southwest and New England states from plants located in Alabama, Iowa, Oklahoma, Pennsylvania and Virginia.

CIRCLE 21 ON READER SERVICE CARD

Here are the new economical levels of insulation recommended by Owens-Corning for six U.S. climatic zones



New economical R values:
Ceilings/Walls/Floors

Insulation is

Today's home buyer know

Today's skyrocketing prices for oil, natural gas, and electricity have turned home building into a whole new ball game.

Suddenly, an extra few hundred dollars' worth of insulation can mean a saving of up to *thousands* of dollars on heating and air-conditioning bills over the lifetime of a house. *And Energy-Per-Month cost (EPM) is fast becoming the second biggest home selling feature, next to price itself.*

Economical levels

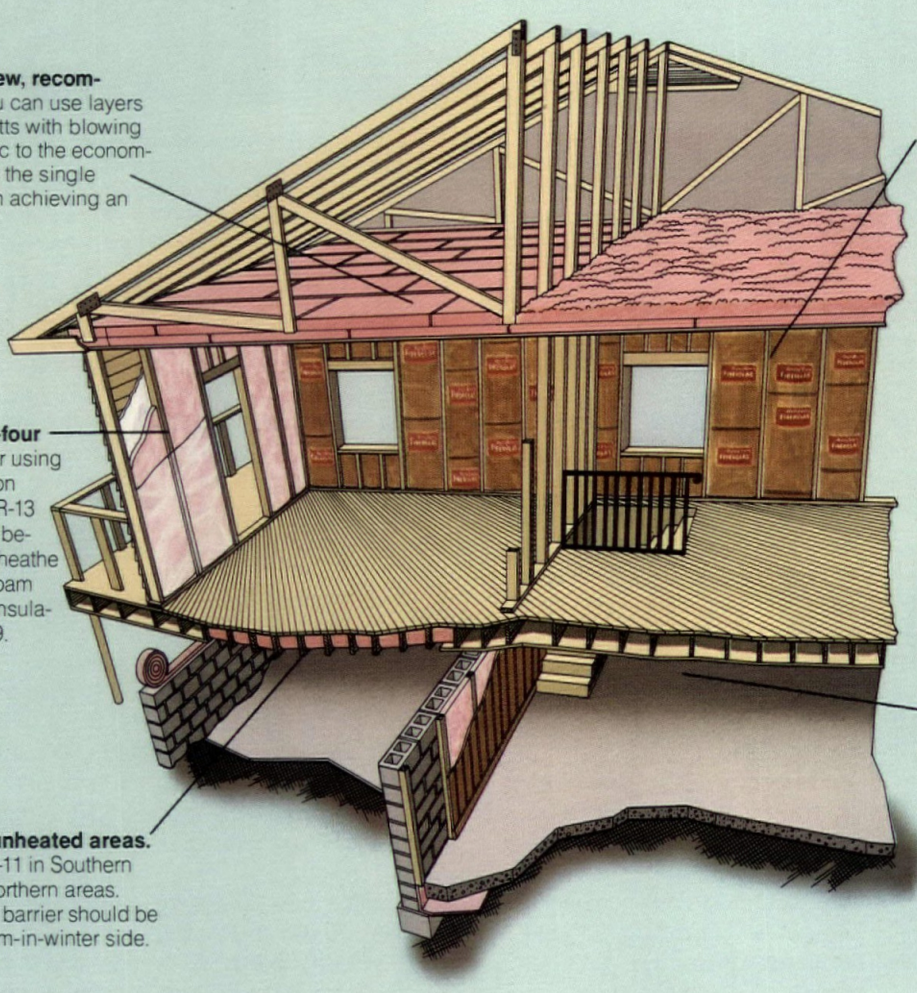
Above you see Owens-Corning's recommendations for totally new economical levels of insulation—for the era of high-cost energy.

How did we arrive at these numbers? *Very carefully.*

Months of computer analyses were performed, using data from degree days and cooling hours in 71 cities to insulation costs, prese energy costs, projected energy c and investment criteria. The resul Recommendations representing a

*T.M. Reg. O.-C.F.

Here are some practical ways of achieving these new recommended levels of insulation and of providing more affordable housing



ılate ceilings to new, recom-ıded R-values. You can use layers atts, or combine batts with blowing l. Insulating the attic to the econom- R level is probably the single t important factor in achieving an gy-saving home.

ɒer R with two-by-four ls, too. If you prefer using by-four studs, 16″ on er, you can install R-13 wall batt insulation be- n the studs, then sheathe exterior with rigid foam d. This increases insula- value to about R-19.

ılate floors over unheated areas. all a minimum of R-11 in Southern es, up to R-22 in Northern areas. re required, vapor barrier should be ed toward the warm-in-winter side.

Two-by-SIX studs, 24″ on center—cuts framing lumber by 30 percent! Thicker walls, to hold thicker insulation (R-19 batts), give needed strength with *less* lumber, often at less *cost*, than the usual two-by-four studs, 16″ on center. Also, you can use lumber of less expensive *grade*, and two-by-THREE studs for interior non-load-bearing partitions.

Save money on smaller-capacity equipment. An energy-tight house often permits you to specify smaller, *less costly* heating and cooling equipment. When possible, position it centrally for increased efficiency.

cheaper than oil.

and he expects you to know it, too!

nce between the cost of any ed insulation and the value of gy it saves. *Guidelines* to the *nomical* amounts of insulation for ngs, walls and floors in each area.

Translating R's into inches

The new recommendations are ages for each zone, expressed in "R's"—the resistance an insulating material offers to the passage of heat. The R values for ceiling insulation translate to about 12″ (R-38) of Fiberglas* building insulation in a Northern city like Minneapolis to about 8″ (R-26) in most of the Southern states. And a full 6″ (R-19) batt, even for the balmy West Coast.

The diagram above gives valuable tips on how to build energy-tight homes without driving costs through the roof.

For details, and *sales aids* to help you turn your energy-saving houses into sales faster, write: F.M. Meeks, Owens-Corning Fiberglas Corp., Fiberglas Tower, Toledo, Ohio 43659.

Owens-Corning is Fiberglas

OWENS/CORNING FIBERGLAS TRADEMARK(R)

The $27,500 difference between these virtually identical houses reflects sky-high pr of lots in Canada and restrictions placed on builders. In Columbus, Ohio, John and Je ette Lauritsen bought house above for $37,500 base price last spring. In Toronto, and Linda Wilkins paid $65,000 for house at left; by June, same model was $70,000.

Why a house priced at $37,500 in Ohio sells for $65,000 in Toronto

John and Jeanette Lauritsen moved into a new 1,400-sq.-ft. home in an attractive suburb of Columbus, Ohio this year. The basic price was $37,500; with extras they ordered, it came to $41,991.

In an attractive suburb of Toronto, Canada, Malcolm and Linda Wilkins also moved into a new 1,400-sq.-ft. home. Its construction was of the same quality, but the house stood on a smaller lot and lacked the extras. Price: $65,000.

Intrigued, the *Toronto Star* went to the records of the builders (Davidson Phillips Co. in Columbus, Philmore Developments in Toronto) and land developers to see what made the $27,500 difference.

Reasons. The paper found that much, though not all, of the difference lay in streamlined land-use procedures and a cooperative approach to homebuilding in Columbus. These practices contrasted sharply with a heavy burden of government regulation, delay and levies in Canada.

The *Star* also found construction costs 50% higher for the Toronto home, a raw-land cost more than twice as great and a pretax profit $6,000 higher for the Canadian land developer.

And the influence of Canadian local, regional and provincial governments had not only added thousands to the price of the house directly; it had also played a role in raising land prices.

Restraint. "Planning hang-ups," President Colin Bennell of the Toronto HBA told the *Star*, "have added to land costs here and created such a scarcity that we've almost run out of developed lots."

To get the Wilkins lot rezoned for housing took two years, the *Star* reports, and required approvals from 48 government agencies. The developer of the lot was Toronto's Markborough Properties. Its executive vice president, Peter Langer, estimated that the two years added $3,600 an acre in carrying costs in the project where the Wilkins bought their house.

A better way. In contrast, procedures for planning approvals take three to six months in Columbus. The land under the Lauritsens' and their neighbors' homes was bought by the land developer, Wimpy Development Co., in the summer of 1974 and developed that fall; the first houses went on sale in May 1975.

The city of Columbus annexes land needed for suburban development. It puts in the sewers and roads promptly to facilitate growth. The city area has trebled in 20 years.

Profit? What profit? Back in Canada, Langer also told the *Star* that the land developer's higher profit *(see table)* got that way because of soaring land prices, and that—for the same reason—very little of that profit would wind up in Markborough's pocket. It would have to be plowed back into new land at today's extremely high prices, he said, to keep Markborough in business.

"Comparable raw land here today costs $60,000 to $80,000 an acre," he said. "For a 5,500-sq.-ft. parcel such as the Wilkins lot, that's over $12,000. After providing required land for school sites, park sites, roads and sidewalks, we net at best 4.5 such lots per acre.

"We paid $2,200 for the W kins lot in 1968."

Death and taxes. Then th were the special levies. Ta supposed to help pay for to recreational services, ro sewers, etc. came to $1,60 the Canadian case. There w no such special levies in lumbus.

Higher construction cost Canada added almost half $25,000 difference. The found labor costs ranging 2 to 50% higher in Toronto.

Morris Macarz, president Philmore Developments, wh built the Toronto house, plained that materials, mac ery and equipment are also more expensive in Canada. furnace that costs $250 he he says, by way of exam "would cost $80 there."

Mortgage aid. The *Star* fo other government difference

The Columbus homeow could deduct mortgage inte from their income taxes. Canadians could not.

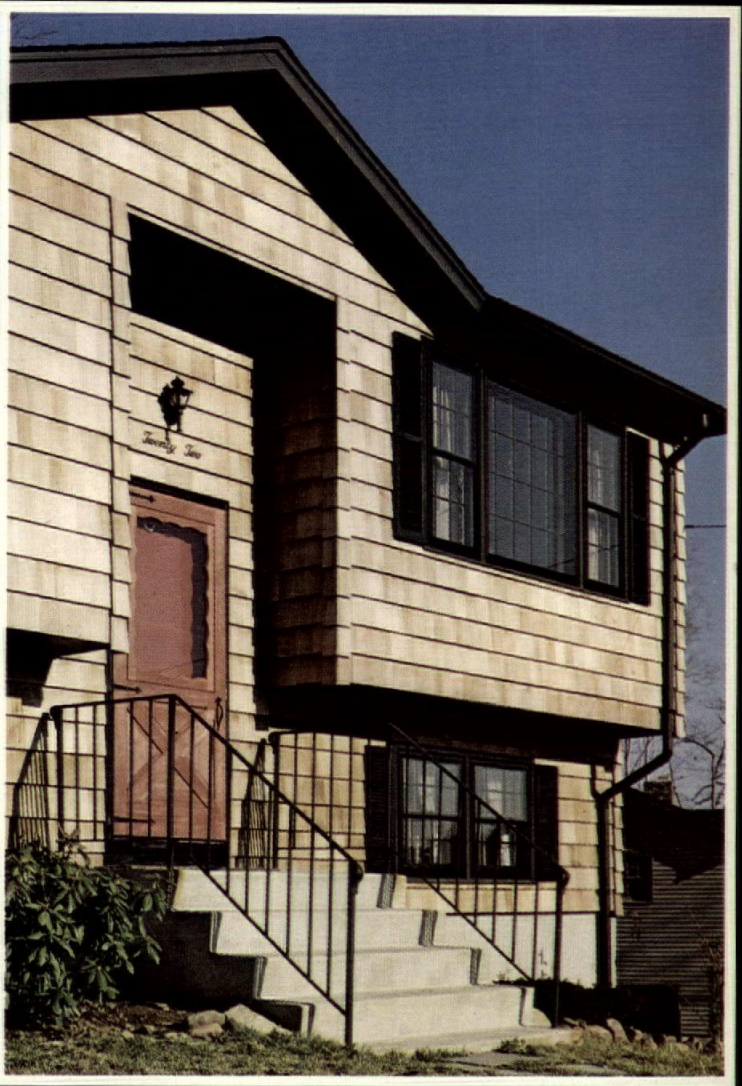
And the Lauritsens, in States, had financed their ho with $5,500 down and a 7 FHA Tandem Plan mortg The best the Wilkins fa could find, despite makin $40,000 down payment (f sale of their previous home), a *12%* mortgage.

What the paper did not was much sign of any halt in soaring costs around Toro On the contrary, it noted, suburb of Mississauga, wh the Wilkins' home stands *tripling* its building levy; house, if built today, woul taxed about $5,000, not $1,6

Table of two cities

	Columbus	Toronto
The land:		
Raw land cost (bought two years ago)	$ 1,000	$2,200
Development cost	5,000	9,000
Municipal and regional levies (for main roads, trunk sewers, recreation facilities, etc.)	— —	1,600
Carrying charges (interest and taxes on the Toronto land for approximately seven years it was held)	— —	2,200
Profit	1,500	7,500
Selling price to builder	$ 7,500	$22,500
The house:		
Interest charges while awaiting building permit	— —	$1,250
Pre-start costs (building permit, sewer fees, etc.)	$ 700	— —
Grading, landscaping	2,000	1,500
Actual building costs	20,000	31,750
Real estate taxes and title costs	200	— —
Office and site supervision overhead	1,500	1,500
Construction financing costs	800	800
Marketing costs (advertising, sales commission)	1,400	2,600
Legal closing costs	400	650
Mortgage discount points	1,400	— —
Lot price	7,500	22,500
Profit	4,100	2,450
Selling price	$40,000	$65,000

Which house costs less to heat?



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CIRCLE 25 ON READER SERVICE CARD

Dallas gets a builder mayor who aims to rebuild downtown Dallas

Many large cities need to rebuild their downtowns. Not many elect a builder mayor to do it.

Dallas is different. Robert S. Folsom, a builder/developer, promised to rebuild Big D during a bruising dogfight of a campaign last April *(see story below)*. He won, and he's setting out to keep the promise.

Folsom is giving Dallas a plan-as-you-go rebuilding administration with a philosophy that's a distinct departure from the concentration on government-dominated projects so often tried elsewhere.

New start. Folsom, a self-made millionaire, says he ran because of pressure from friends and business associates. He says they were concerned, as he was, by a "lack of direction" in Dallas that Folsom attributes to the preceding Mayor Wes Wise, who resigned in the middle of a two-year term to run for Congress.

Folsom thinks he can supply aggressive leadership. And he certainly can contribute expertise in land planning and development—something the city council hasn't had.

Action. Folsom's first two steps will be to try to persuade private developers to continue to work in Dallas and to reverse the flight of white residents to the suburbs.

To keep the developers, Folsom is revising a proposed land-use plan for the city because, he insists, it tries to direct growth in dictatorial fashion. He explains:

"We simply can't afford to get ourselves into a no-growth posture.

"Dallas is not an island. If we try to force residential growth back into the inner city by not allowing developers to build on the outer periphery, they will just go across the street into the suburbs.

"You encourage downtown growth by *attracting* developers, not by putting restrictions on them. You create an environment that will let free enterprise take its course."

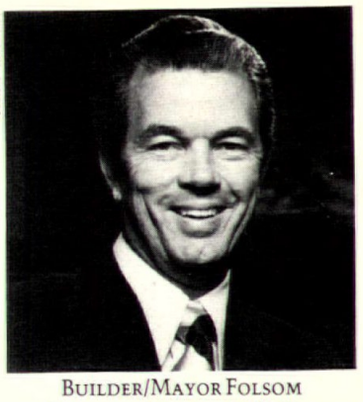
Support. City Manager George Schrader, who must work with Folsom, has already moved in directions Folsom apparently wants the city to take. Schrader worked out a city program, for example, to help developers put together large tracts of land near the city center.

Folsom also wants to reverse some of the city's negative trends, such as white flight, for which he assigns blame to court-ordered busing rather than integration *per se*.

"Residents have the choice of moving to the suburbs," he concedes, "and we just can't hold some of these people."

Nevertheless, he asserts there are many whites the city *can* hold. "There are the young couples who don't plan to h kids, or the parents whose c dren have grown up—but have to give them good alter tives if we want them to rem in the city . . . and we have maintain the integrity of residential areas."

JERRY SEGREST



BUILDER/MAYOR FOLSOM
His newest project is Dallas

ANKERS CAPITOL PHOTOGRAPHERS

Folsom's building style is typified by The Falls, above, a 256-unit apartment complex. It's part of Western Hills, an 800-acre Folsom project in Ft. Worth.

His private business. Si taking office, Folsom says he been putting in 40 to 80 hou week on what is supposed to a part-time job. "Some days I to spend maybe 30 minutes my own business. Fortunat my people are habituated working with me at odd hou

Folsom has a business of own to run: Folsom Inv ments Inc. is developing f projects around Dallas. It builds 1,000-2,000 apartmen year, manages 5,000 rental u and builds an annual volum about $10 million in comm cial structures.

With so much else to conc him, Folsom says he has no litical ambitions beyond w ning a full term, or maybe t as mayor to fix up his town.

—LORRAINE SM
McGraw-Hill News, Da

What builder endured to be mayor: Called racist, tool of big busine

When Bob Folsom decided at the last minute to run for mayor, he didn't know his race against City Councilman Garry Weber (and three lesser candidates) would be the costliest, bitterest and closest in Dallas history.

But Folsom, a political unknown, found himself:

- Thrown into a runoff against the more politically experienced Weber;
- Obliged to match Weber's $400,000 campaign spending;
- Denounced as an agent of "big business interests;"
- Assailed as having a built-in conflict of interest by dint of being a developer;
- Accused of racism;
- Made the target of claims of voting irregularities that briefly drew the FBI's notice;
- Forced to sweat out a recount;
- And—finally—winning by the razor-thin margin of 1,112 votes out of 110,452 cast.

What he got for all that was the second year of a two-year term in a job that pays $2,700 annually.

Bitter contest. There were plenty of legitimate concerns for the voters—revitalizing the downtown, sparking the local economy, controlling crime.

But in the runoff, Folsom's opponent attacked developers in general and Folsom in particular.

Zoning cases, Opponent Weber said, take up 60% of the city council's business. "Can a developer whose campaign is financed by developers, bankers and contractors, ever be fair in zoning requests?"

Them and Us. A full-page Weber ad pitted "Them" against "Us"—"Us" being "the ordinary, average people of Dallas." It attacked "'Them' . . . the land speculators and developers who contribute thousands to [Folsom's] Cadillac campaign because they want zoning their way at City Hall again. They want to . . . turn Dallas into a concrete city . . . at the sacrifice of residential neighborhoods and homeowners . . . They are the big downtown bankers . . ."

(Stockbroker Weber, like Folsom, is a multimillionaire.)

Counterattack. Folsom accused Weber of dividing the c Folsom further complai about Weber assaults he said fairly pictured him as "so kind of racist."

"I have more concern for nority groups than Weber e did," protests Folsom. "[It] ally does bug me that Ga created that kind of image me—one I've got to work change."

(But a controversial mail by Folsom's campaign staff make an unabashed appeal white votes to offset "the h black bloc vote expected . . .

More charges. Claims of regularities following Folso photo-finish win centered some defective voting machi and two-year-old changes polling locations.

Since the complaints w lodged in black areas, they d routine investigations by FBI, later dropped. But charges did force a recount; final tally shifted about votes, not nearly enough erase Folsom's narrow margi victory.

—

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CIRCLE 27 ON READER SERVICE CARD

Stirling Homex executives indicted for fraudulent sales of modulars

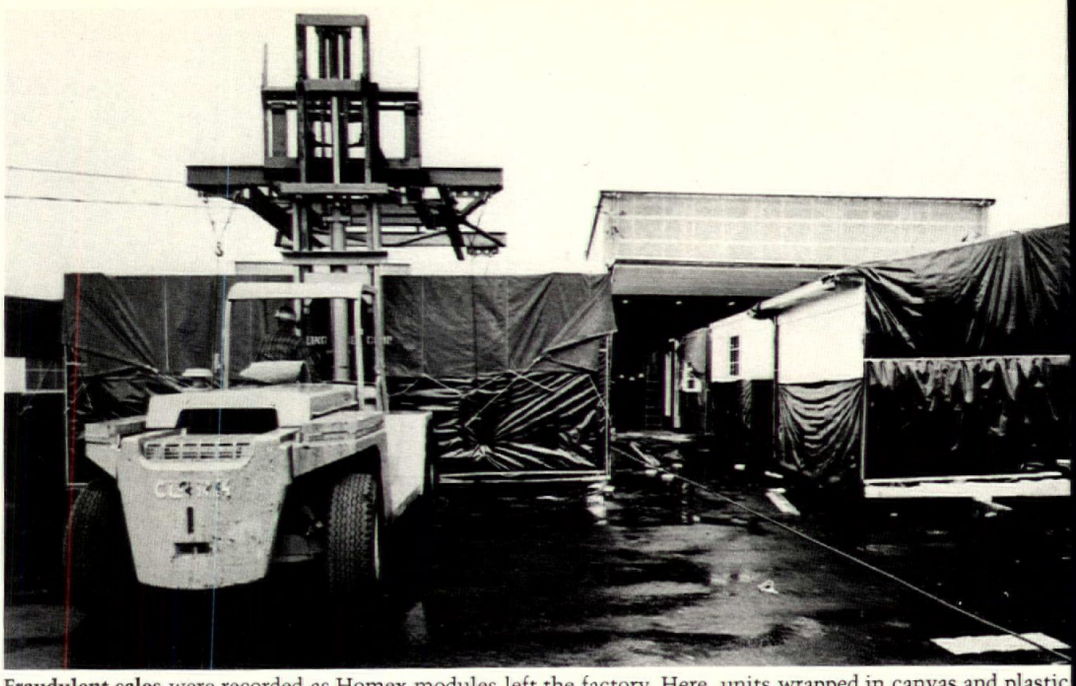
A federal grand jury has indicted an attorney and four former officers of the Stirling Homex Corp. for fraud.

An 11-count indictment voted in Manhattan Federal Court (July 27) accused the five of recording false sales of land and modular houses, in some cases to shell corporations with no funds to pay.

The results were grossly inflated earnings figures for Stirling Homex, which went into Chapter 10 (involuntary) bankruptcy in July 1972. By then the company, a modular housing manufacturer, had sold $40 million in stock. Initially traded at $16.50 a share, the stock soared to $55. The shares are now virtually worthless.

Forgery, too. The indictment also charged that a forged government financing commitment for $15 million was used in arranging fraudulent sales of the modulars. No one was specifically charged with the forgery, however.

Those accused of fraud included the Stirling brothers—David Jr., 45, who was chairman of the board; and William G., 38, the president—as well as Harold M. Yanowitch, 56, executive vice president and legal counsel; Edwin J. Schulz, 42, vice president and controller; and Rubel L. Phillips, 51, a lawyer in Jackson, Miss., who worked for Stirling Homex.



Fraudulent sales were recorded as Homex modules left the factory. Here, units wrapped in canvas and plastic loaded in trailers, ostensibly for shipment to buyers. But many were merely stacked up in nearby fields.

Earlier charges. David Stirling and Yanowitch had already been indicted in 1974 on charges of illegally transferring stock to officials of the United Brotherhood of Carpenters and Joiners, AFL-CIO [NEWS, Feb. '75]. They pleaded guilty to those charges last February in Federal Court in Rochester, N.Y., where Stirling Homex was based. The company was fined $2,000 and Yanowitch $1,000.

The labor charges were reiterated in the fresh indictment in Manhattan.

Extradition? Federal officials said they were prepared to seek extradition of the Stirlings, who are Canadian citizens now l ing in England. (Yanowitch c rently lives in Braintree, Ma and Schulz in Lancaster, Pa.)

When the indictments w made known, Schulz had comment on the charges. Y owitch said through a law that he would prove his in cence, and Phillips declared:

"I am innocent. I will st trial. And I will be acquitted.

Justice Dept. sues Dun & Bradstreet in sequel to 1972 mortgage-fraud case

The Justice Department has filed a civil suit in Federal District Court in Brooklyn against Dun & Bradstreet Inc., the credit-rating firm.

The government claims injury from false credit reports that it says were issued by the company, and it seeks $654,550 in damages.

The suit follows an unsuccessful prosecution on similar criminal charges in 1972-74 [NEWS, Aug. '74].

Company: 'Incredible.' At D&B's headquarters in New York City, general counsel Charles F. G. Raikes said, "We find it incredible that the government would bring this action. The claims are basically the same [as in the 1972 criminal action] which resulted in Dun & Bradstreet's acquittal in 1974. "The present claims are equally baseless."

Dun & Bradstreet was indicted in 1972, with eight other defendants, on charges of defrauding FHA with false credit reports on prospective mortgagors The Justice Dept. charged that D&B knowingly issued reports that "contained false, fictitious or fraudulent statements" including overstatements of mortgagors' assets and incomes, and that in some cases no credit investigation had been made.

Acquittal in '74. In 1974, the trial jury convicted five of the nine defendants, acquitted one and deadlocked on three, including the company itself. The trial judge, on motions from D&B's attorneys, granted an acquit late in 1974 [NEWS, Jan. '75].

A spokesman for Dun & Bra street said that the incorrect ports resulted from brief te phone checks of personal da performed for a low fee, and th such checks are no longer don

New York housing loses its heads—Roger Starr among them

Three New York housing chiefs, apparently acting independently, made their departures from office within a week of one another this summer.

The state's commissioner of housing and community renewal, Mrs. Lee Goodwin, resigned in protest when Governor Hugh Carey's office consented to a compromise in a bitter dispute at Co-op City, an apartment complex built with state financing for 15,000 families in the Bronx. Residents had refused to pay a 25% increase in their monthly charges for maintenance.

Starr's fadeout. Roger Starr, controversial head of New York City's Housing and Development Administration, also resigned. He had been under fire from local activist groups as being unsympathetic to tenants and the poor. He had publicly suggested a policy of "planned shrinkage" of some of New York's worst slums, and he was an outspoken opponent of rent control.

Jack E. Wood Jr., founder and president of Harlem Urban Development Corp., a subsidiary of the ill-fated Urban Development Corp. [NEWS, May '75], left too. He blamed new mana ment policies made by t agency's increasingly in pendent board. He said the de sions excluded him from "vi administrative decisions."

Replacements. No success were named immediately, though Mrs. Goodwin's job commissioner reportedly w offered shortly thereafter John G. Heimann, the state s perintendent of banks.

Heimann has served as housing consultant to HUD, t Federal National Mortgage A sociation and the United N tions.

$19 per thousand vs. $8 per thousand.

Installation included.

A nail, by itself, doesn't cost much. And it's not worth much until it's in place. But placing a nail can be very expensive, and that's what affects you.

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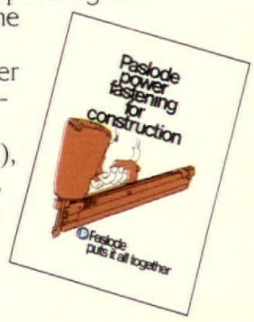
Write today for the name of your Paslode dealer and a copy of our "Power Fastening For Construction" information kit: Paslode Company (Division of Signode Corporation), Dept. HH, 8080 McCormick Blvd., Skokie, Illinois 60076. In Canada, Paslode Canada Registered.



*Bureau of Labor Statistics 1975 average for cities over 100,000 population.

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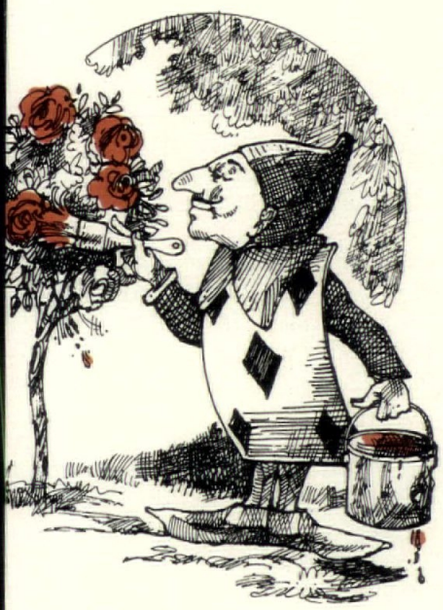
ight Money Breeds Tough Customers

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



A Little Beauty Goes a Long Way

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

f Course It Has to Last and Last

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

of Which Means Legacy Stands Alone

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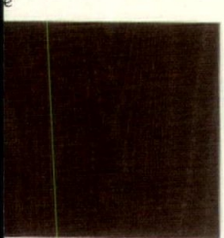

one

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

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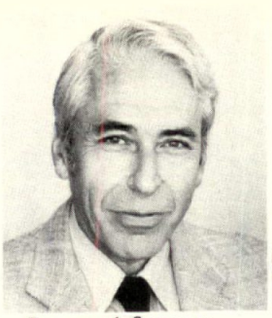
Builders on the move—New execs win promotions on both coasts

Executive changes sweep the homebuilding industry in California and along the eastern seaboard.

The largest California builder, the Irvine Co., promotes **Lansing E. Eberling** and **Thomas C. Wolff Jr.** to executive vice presidencies. They have been senior vice presidents of finance and land development respectively in the Newport Beach GHQ. With President **Raymond L. Watson,** they make up Irvine's executive management committee.

The L.B. Nelson Corp., based in the Bay Area's Menlo Park, names **Charles E. Sands** as president of its new San Diego division, L.B. Nelson Corp of Southern California. Sands has been on the San Diego building scene for 22 years and has developed nearly 10,000 homes. Three generations of his family before him were builders.



BARCLAY'S SCHRAM . . .
New man around airport

. . . AND VALENTINE . . .
Helping manage the projects

. . . AND CARBAJAL . . .
Trying the corporate life

. . . AND HENRICH
In charge of the selling

Back in Newport Beach, **Robert H. Grant** himself unhappily views the phase-down, which he opposed [NEWS, Nov. '75.]

"I saw this year coming," he says. "California is going great guns now. But these corporations just can't understand the cycles in the housing industry."

And he should know; he's still on the board of his old company's corporate parent, Santa Anita Consolidated Inc. It was Santa Anita that decided on the Golden wants Vansant's expertise from an earlier vice presidency with CM Associates, a Houston-based pioneer in managing other people's projects from beginning to end.

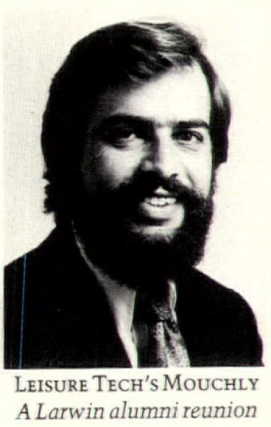
Executives move up on the East Coast, too.

At its offices in the new town of Reston, Va., Gulf Oil Real Estate Development Co. elects a new president and chief operating officer. He is **William P. Moyles.** He comes from parent

BROADWAY FOTO

NELSON'S SANDS
From long line of builders

GULF'S MOYLES
From old town to new town



LEISURE TECH'S MOUCHLY
A Larwin alumni reunion

WESTERN'S ARMSTRONG
Stepping up in Atlanta

Barclay-Hollander brings four new faces into its offices hard by Los Angeles Airport.

The company's new senior vice president and director of operations is **Jack L. Schram,** a well-known builder of apartments around L.A. **Manny Carbajal** and **Tom Valentine** come aboard as vice presidents and project managers. Valentine comes from California's Mission Viejo Co., Carbajal from his own construction company. And **Charles R. Henrich** arrives to be director of marketing, the post he held with Newport Beach's John D. Lusk & Son.

The Robert H. Grant Corp., Newport Beach, continues to wind down operations. President **David M. Brown** resigns and buys the Arizona division in partnership with the Johnson Land Co. of Salt Lake City. That operation's new name: The Grant Co.

winding down and forced Grant's departure from his own company.

The Presley Companies, also of Newport Beach, announce the resignation of **Robert H. Phillips** as executive vice president of the company's eastern operations, which are being phased out. Phillips will organize his own business. The resignation, says the company, has nothing to do with Presley's main claim to notoriety these days, the famous "black box" that may or may not make hydrogen fuel from tap water.

Anaheim Hills Inc., a 4,200-acre development in Orange County, advances **Erik Berg,** 33, to the presidency; he joined the operation as controller in 1973.

The M.H. Golden Construction Co., San Diego, creates a vice presidency of construction management for a new arrival, **Corwin P. Vansant.**

Gulf Oil's Pittsburgh headquarters, where he was vice president of corporate development. Moyles' predecessor at GOREDCO, **William L. Henry,** resigned in the wake of the oil company's slush-fund scandals [NEWS, Mar.].

In Miami, General Development Corp. promotes **William R. Avella** to executive vice president of finance and administration. Like his boss, President **Louis E. Fischer,** Avella is an alumnus of Levitt and Sons.

Leisure Technology Corp., Lakewood, N.J., hires **Ehud Mouchly** as vice president for forward planning and marketing, a post he had with The Larwin Group in Los Angeles. Leisure Tech's president, **Michael Tenzer,** is a Larwin grad.

The Titan Group, Paramus, N.J., appoints **Steven E. Gross** as vice president-general counsel and corporate secretary. A Harvard grad, Gross had been wo ing for the big contractor builder as an outside counse

---

LENDERS: Western Mortga the nation's third largest m gage banker and a subsidiary Los Angeles-based Uni america Inc., names **Richard Armstrong** as regional vice p ident in charge of its sou eastern U.S. operations. A strong comes from the troub Chase Manhattan REIT, which he also ran southeast operations. He will remain Atlanta, the base for his new

In Miami, First Mortgage vestors, another deeply troub REIT, names **David A. Blu berg** as chairman of its execut committee and acting chief ecutive. The company c tinues its search for a full-ti for that post. Blumberg is on five outside trustees added the old eight-member bo under terms of a consent dec that settled an SEC compla last year.

National Homes Accepta Corp., the financing arm of tional Homes Corp. in fayette, Ind., picks **Ralph L. son** as vice president in charg multifamily and commer projects. Larson, a mortg banker and consultant active the southwestern U.S., succe **John R. Haggerty,** who leaves American Fletcher Natio Bank in Indianapolis.

GOVERNMENT: **Richard P** resigns as director of the Fede Savings and Loan Insura Corp. and the Federal Ho Loan Bank Board's Office Housing and Urban Affairs. leaves to become senior v president of First Federal S&L Detroit, and his deputy direct take over as acting director Washington—**Loren B. Mean** FSLIC and **Robert S. Warwick** OHUA.

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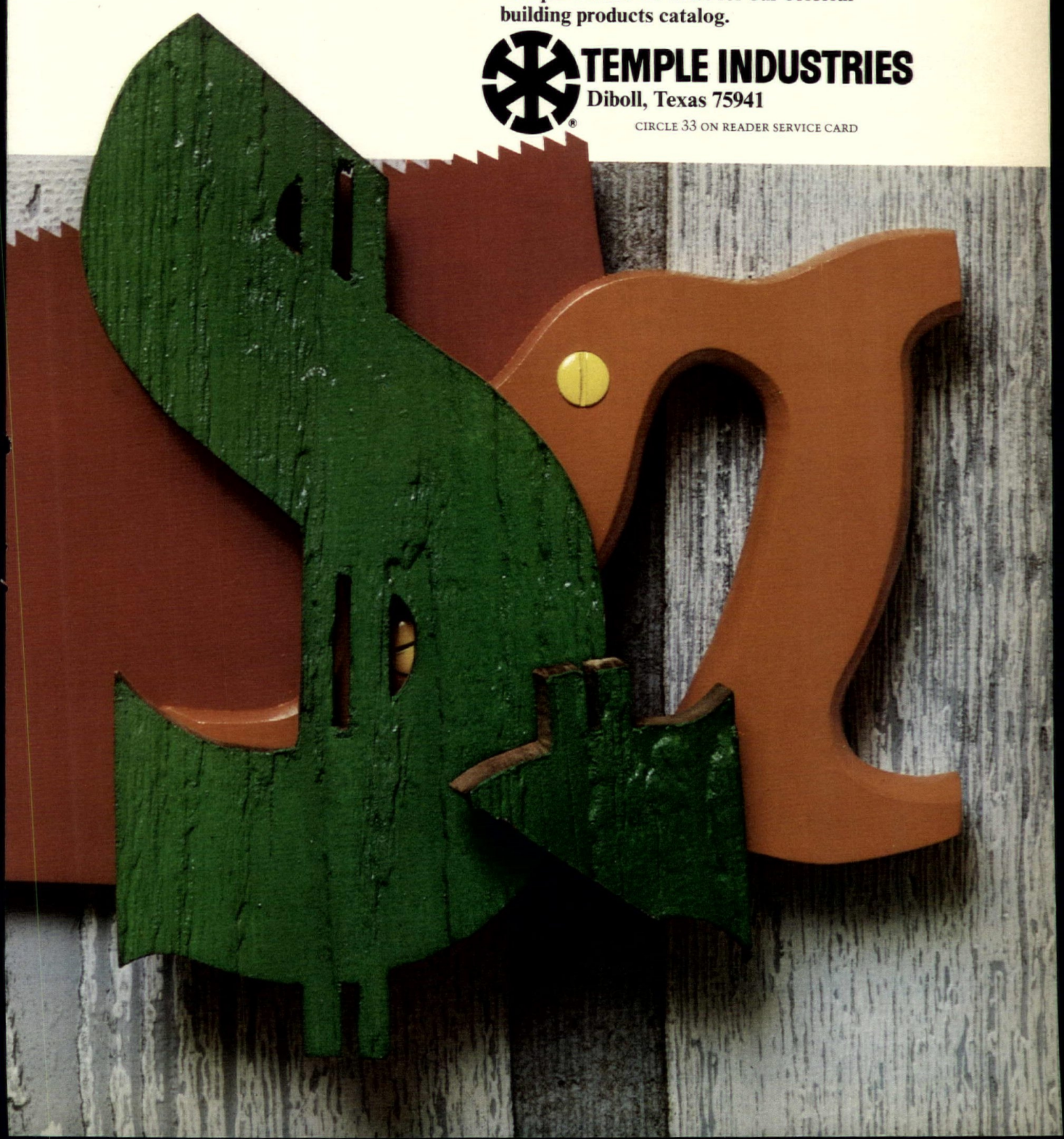
CIRCLE 33 ON READER SERVICE CARD



Lenders' stocks stage a summer spurt but builders' issues dip

Most mortgage lenders' stocks advanced but most builder and developer issues fell back.

So HOUSE & HOME's value index of 25 housing-industry issues drifted sideways in the month ended August 2. The average moved from 169.25 to 169.

Forward. The lenders' leading gainer was MGIC, which added 2⅛ to finish at 14⅜. The big mortgage insurer had announced a 53% increase in first-quarter earnings, to 23¢ a share, and had repeated its forecast of earnings of 90¢ to $1.25 a share for 1976 as compared with 7¢ for 1975.

Other mortgage companies and S&Ls were up fractionally.

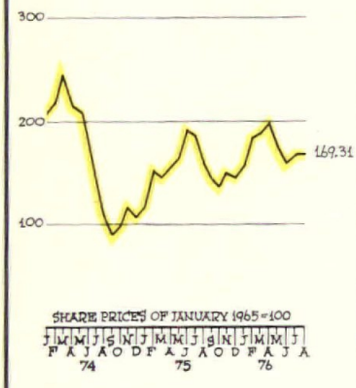
And back. Kaufman and Broad, sometimes described as the bellwether of the home-building industry, led the builders' group downward. It fell 1⅛ to finish the month at 7¾.

The mobile homes joined the retreat in spite of the fact that they continued to enjoy favorable comment from Wall Street analysts and financial writers. The analysts still predict shipments in the 270,000-to-300,000 range for 1976. The rate has been 190,000 to 230,000 for the last few years.

[For latest developments in the mobile home industry, see page 54.]

Behind the index. Share prices of January 1965 equate with a base of 100 on the index. The 25 issues used in the computation are overlined in yellow in the pricing tables that follow.

Here's the graph of 25 stocks.



Here's how the five companies in each division performed.

	Aug.'75	July'76	Aug.'76
Builders	154	172	159
Land developers	95	86	83
Mortgage cos.	198	199	210
Mobile homes	434	572	528
S&Ls	101	127	132

Company		Aug. 2 Bid/ close	Chng. Prev. Month
BUILDING COMPANIES			
AVCO Comm. Devel.—d	PC	1⅛	.....
American Cont. Homes	OT	½	– ⅛
American Urban Corp.	OT	⅝	– ⅛
Bramalea Con. (Can.)—d	TR	5¼	– ½
Campanelli Ind. (New American Ind.)	OT	1⅝	– ⅛
Capital Divers (Can.)—d	OT	¼	– ⅛
•Centex Corp.	NY	10¼	– ⅝
Cenvill Communities	AM	7¼	– ⅛
Cheezem Dev. Corp.	OT	½	– ⅛
Christiana Cos.	AM	2½	+ ¼
Cons. Bldg. (Can.)—d	TR	2.55	– .17
Dev. Corp. Amer.	AM	4¾	– ¾
Edwards Indus.	OT	4⅛	– ⅝
FPA Corp.	AM	4	.....
Carl Freeman Assoc.	OT	1¾	+ ¼
General Builders—d	AM	1¼	.....
Homewood Corp.	OT	6½	+ ¼
Hunt Building Corp.	OT	1⅝	.....
•Kaufman and Broad	NY	7¾	– 1⅛
Key Co.	AM	1½	– ⅜
Leisure Technology—d	AM	2½	.....
Lennar Corp.	NY	5¼	– ⅞
McCarthy Co.—d	PC	1¼	.....
McKeon Const.—d	AM	1¾	.....
H. Miller & Sons	AM	12	– ½
Mitchell Energy & Dev.—b	AM	26⅝	+ ¾
Oriole Homes Corp.—d	AM	5	– ¼
Presidential Realty—d	AM	2¼	– ⅛
Presley Cos.	AM	12⅛	+ ¾
Pulte Home Corp.	AM	4⅞	+ ⅞
Rossmoor Corp.	AM	3⅜	+ ⅛
•Ryan Homes	AM	17⅝	– ⅞
Ryland Group	OT	14¾	+ 1½
•Shapell Industries	NY	14½	– ¼
Standard Pacific	AM	7⅜	+ ½
Universal House & Dev.	PC	½	.....
•U.S. Home Corp.	NY	6¼	– ¾
Washington Homes	OT	3	– ¼
Del E. Webb	NY	7	– ¼
Westchester Corp.—d	OT	⅛	.....
SAVINGS & LOAN ASSNS.			
American Fin. Corp.	OT	9⅞	+ 1
Calif. Fin.	NY	6⅛	– ⅛
•Far West Fin.	NY	6½	– ⅛
Fin. Corp. Santa Barb.	AM	14	+ ⅞
•Fin. Fed.	NY	13½	+ ½
•First Charter Fin.	NY	15⅛	+ ½
First Lincoln Fin.	OT	3⅜	– ⅛
First S&L Shares—d	AM	7⅛	– ⅛
First Surety	OT	5¾	+ ½
First West Fin.	OT	1⅝	– ⅛
Gibraltar Fin.	NY	8	+ ⅜
Golden West Fin.	NY	15½	+ ⅝
•Great West Fin.	NY	18⅛	+ ½
Hawthorne Fin.	OT	10⅛	+ ⅛
•Imperial Corp.	NY	13¼	+ ⅞
Transohio Fin. (Union Fin.)	NY	9½	– ¼
United Fin. Cal.	NY	8⅝	– ½
Wesco Fin.	NY	14	+ ⅝
MORTGAGING			
•Charter Co.	NY	3½	.....
CMI Investment Corp.	NY	13½	– 1¼
•Colwell—d	AM	5½	+ ½
Cont. Illinois Realty	NY	1¾	+ ⅜
•Fed. Nat. Mtg. Assn.	NY	14⅝	+ ¼
Fin. Resources Gp.—d (Globe Mortgage)	OT	⅞	.....
•Lomas & Net. Fin.	NY	7⅛	+ ⅜
•MGIC Inv. Corp.	NY	14⅜	+ 2⅛
Palomar Fin.	AM	2½	+ ⅛
United Guaranty Corp. (formerly FMIC Corp.)	NY	11⅛	+ ⅜
Western Pac. Fin. Corp. (formerly So. Cal. Mort. & Loan Corp.)	OT	4	.....
REAL ESTATE INV. TRUSTS			
Alison Mtg.—d	NY	2	.....
American Century	AM	1⅝	– ⅛
API Trust (formerly Arlen Prop. Inv.)	OT	3½	– ¾
Atico Mtg.	NY	2⅛	– ⅜
Baird & Warner	OT	5⅜	– ⅛
Bank America Rlty.	OT	6½	– ½
Barnes Mtg. Inv.	OT	2½	– ⅛
Beneficial Standards Mtg.—d	AM	1¾	– ⅛
BT Mort. Investors	NY	2⅛	+ ⅛
Cameron Brown	NY	1⅞	– ⅛
Capitol Mortgage SBI	NY	1⅜	– ⅛
Chase Manhattan	NY	3	+ ⅜
CI Mortgage Group	NY	1	– ⅛
Citizens & So. Rlty.	NY	1⅞	+ ¼
Cleve. Trust Rlty. Inv.	OT	2⅝	– ⅛
Colwell Mtg. Trust	AM	2⅛	+ ¼
Conn. General	NY	15¾	– ¼
Cousins Mtg. & Eq. Inv.	NY	1¾	– ¼
Diversified Mtg. Inv.	NY	1¼	+ ⅛
Equitable Life	NY	21¼	– ½
Fidelco Growth Inv.	AM	2¼	– ¼
First Memphis Realty	OT	2¾	+ ⅛
First of Pennsylvania	NY	1⅞	.....
Franklin Realty	AM	3	+ ¼
Fraser Mtg.	OT	8¾	.....
Gould Investors—d	AM	3	.....
Great Amer. Mgmt. Inv. (formerly Great Amer. Mtg. Inv.)	NY	¼	– ⅛
Guardian Mtg.	AM	1½	+ ¼
Gulf Mtg. & Realty	AM	1⅞	+ ⅛
Hamilton Inv.	OT	1¼	+ ⅛
Heitman Mtg. Investors	AM	1½	– ⅛
Hubbard R. E. Inv.	NY	13¾	.....
ICM Realty	AM	4⅝	– ⅛
Mass. Mutual Mtg. & Rlty.	NY	11⅜	+ ¾
Mission Inv. Trust (formerly Palomar)	AM	1⅞	– ⅛
Mony Mtg. Inv.	NY	9⅛	+ ¼
Mortgage Trust of Amer.	NY	3½	+ ⅜
National Mortgage Fund—d	OT	⅜	+ ⅛
Nationwide R.E. Inv. (Galbreath Mtg. Inv.)	OT	4¼	+ ⅝
North Amer. Mtg. Inv.	NY	4¼	– 1⅝
Northwest Mutual Life Mtg. & Rlty.	NY	11¾	+ 1½
PNB Mtg. Rlty. Inv.	NY	7	+ ⅝
Penn. R.E. Inv. Tr.	AM	12	+ ⅝
Property Capital	AM	9½	.....
Realty Income Tr.	AM	8⅛	+ ⅝
Republic Mtg. Inv.	NY	1⅜	– ⅛
B. F. Saul R.E.I.T.	NY	3¾	.....
Security Mtg. Inv.	AM	1½	– ¼
Stadium Realty Tr.—d	OT	2⅞	– ¼
State Mutual SBI	NY	2¼	– ⅜
Sutro Mtg.	NY	6⅜	+ 1½
UMET Trust	NY	1⅛	.....
United Realty Tr. (Larwin Realty & Mortgage Trust)	AM	6⅛	+ ⅛
U.S. Realty Inv.	NY	2⅛	.....
Wachovia Realty Inc.	NY	3½	+ ¼
Wells Fargo Mortgage	NY	7	+ ⅜
LAND DEVELOPERS			
•AMREP Corp.	NY	1⅝	– ⅛
Crawford Corp.	OT	3½	– ½
•Deltona Corp.	NY	4	– ⅛
Fairfield Communities	OT	2	+ ⅛
•Gen. Development	NY	5⅜	– ⅛
•Horizon Corp.	NY	2⅛	+ ¼
Landmark Land Co. (Gulf State Land)	AM	1¾	.....
Land Resources	OT	1½	+ ⅜
Major Realty	OT	¾	– ¼
•McCulloch Oil	AM	3½	– ¼
Sea Pines Co.—d	OT	1½	– ¼
MOBILE HOMES & MODULES			
•Champion Home Bldrs.	AM	4¼	– ⅝
Conchemco	AM	11⅝	– ⅜
De Rose Industries—d	AM	2	– ⅛
•Fleetwood	NY	17	– ½
•Golden West	AM	10¼	– 1⅜
Mobile Home Ind.	NY	4½	– 1
Monarch Inc.	OT	1	– ⅜
•Redman Inc.	NY	4¼	– ⅝
Rex Noreco	NY	1⅞	.....
•Skyline	NY	18	– 1⅜
Town and Country	AM	2½	– ⅜
Zimmer Homes	AM	8¾	– 1⅜
Brigadier Inc.	OT	1¼	.....
Hodgson Houses	OT	¾	.....
Liberty Homes	OT	2⅞	+ ⅜
Lindal Cedar Homes	OT	2¾	+ ¾
Nationwide Homes	AM	11½	+ ¼
Shelter Resources	AM	3	– ⅜
Swift Industries—d	OT	¼	– 1/16
DIVERSIFIED COMPANIES			
American Cyanamid	NY	25⅝	+ ½
Amer. Standard	NY	26⅛	+ 1⅜
Amterre Development	OT	⅞	– ⅛
Arlen Realty & Develop.	NY	2⅝	– ⅛
AVCO Corp.	NY	12⅞	– 1½
Bendix Corp.	NY	40	– 1¾
Boise Cascade	NY	26¼	+ ½
Building & Land Tech.	OT	¼	.....
CNA Financial (Larwin)	NY	7¼	+ ⅝
Campeau Corp.—d	TR	4.25	– .35
Castle & Cooke (Oceanic Prop.)	NY	16⅜	+ ⅞
Champion Int. Corp. (U.S. Plywood-Champion)	NY	24	– 1⅝
City Investing (Sterling Forest)	NY	10⅝	+ ⅝
Cousins Properties	OT	1½	– ¼
ERC Corp. (Midwestern Fin.)	OT	24	+ 1¾
Evans Products	NY	10¾	+ ⅝
Ferro Corp.	NY	30¾	+ ¾
First Gen. Resources	OT	½	.....
Forest City Ent.	AM	5⅝	– ½
Flagg Industries—d	AM	1½	– ¼
Frank Paxton Corp. (Builders Assistance Corp.)	OT	13	+ 3
Fuqua Corp.	NY	8¾	+ ⅜
Georgia Pacific	NY	47⅞	– 3⅛
Glassrock Products	AM	3¾	– ¾
Great Southwest Corp.—d	OT	½	.....
Gulf Oil (Gulf Reston)	NY	26⅝	– ⅞
Gulfstream Land & Dev. (Bel-Aire Homes)—d	AM	4⅛	+ ⅛
INA Corp. (M. J. Brock)	NY	40⅞	+ 2¾
Inland Steel (Scholz)	NY	53¼	– 2⅞
International Basic Econ.	OT	1⅝	.....
International Paper	NY	68⅝	– 3
Inter. Tel. & Tel.	NY	30⅞	+ 2½
Leroy Corp.—d	OT	¾	– ⅛
Ludlow Corp.	NY	7⅝	– ½
Monogram Industries	NY	13⅝	– ½
Monumental Corp. (Jos. Meyerhoff Org.)	OT	11⅝	– ⅜
Mountain States Fin. Corp.	OT	3	– ½
National Homes	NY	5	– ½
National Kinney (Uris Bldg.)	AM	1⅝	– ⅛
Pacific Lumber—a	NY	28½	– ½
Perini Corp.	AM	6	– ⅛
Philip Morris (Mission Viejo Co.)	NY	52⅞	+ ½
Pope & Talbot	NY	17	– 1¼
Republic Housing Corp.	AM	1⅝	+ ⅛
Rouse Co.	OT	4½	– ¼
Santa Anita Consol. (Robert H. Grant Corp.)	OT	7⅛	+ ⅛
Tenneco Inc. (Tenneco Realty)	NY	33¼	+ 1⅝
Thor Corp.—d (First Realty Inv. Corp.)	NY	⅝	– 3/16
Time Inc. (Temple Industries)	NY	63	+ ¾
Tishman Realty	OT	14⅝	+ 2⅝
Titan Group Inc.	OT	2½	+ ⅞
UGI Corp.	NY	15¾	.....
Westinghouse (Coral Ridge Prop.)	NY	16⅜	– ⅝
Weyerhaeuser (Weyer Real Est. Co.)	NY	43⅛	– ⅛
Whittaker (Vector Corp.)	NY	5⅝	– ¼
Wickes Corp.	NY	11⅜	+ 1⅛
Wylain Inc. (Weil McLain)	NY	9¾	.....
SUPPLIERS			
Armstrong Cork	NY	27¼	+ 1⅜
Automated Bldg. Com.—d	AM	3⅞	.....
Bird & Son	OT	32	– 7½
Black & Decker	NY	21¼	– 3⅛
Carrier Corp.	NY	15¼	– 1½
Certain-teed	NY	17¼	– 1¼
Crane	NY	32	– 4½
Dexter	NY	20⅞	+ 3⅛
Dover Corp.	NY	67½	+ ⅞
Emerson Electric	NY	37⅜	+ ¼
Emhart Corp.	NY	35	+ 2⅝
Fedders	NY	7⅛	.....
Flintkote	NY	17⅝	– ⅜
GAF Corp.	NY	15	– ¾
General Electric	NY	54¾	– 2½
Goodrich	NY	28½	+ 1¾
Hercules	NY	29½	– 1⅜
Hobart Manufacturing	NY	26⅛	– ⅜
Int. Harvester	NY	29½	– 1⅞
Johns-Manville	NY	29⅛	– 1⅜
Kaiser Aluminum	NY	37½	+ ¾
Keene Corp.	NY	6⅞	– ⅛
Leigh Products	AM	11⅛	– ⅝
Masco Corp.	NY	24	– ¾
Masonite	NY	36⅝	– 2⅝
Maytag	NY	32½	– 2⅜
National Gypsum	NY	15⅜	+ ⅝
Norris Industries	NY	38¼	– 2
Overhead Door	NY	8	– ⅜
Owens Corning Fibrgl.	NY	52½	+ 1
Potlatch Corp.	NY	60⅜	+ 2⅞
PPG Industries	NY	54⅞	+ 3¼
Reynolds Metals	NY	36½	– 1¼
Rohm & Haas	NY	58½	– 3¼
Ronson	NY	5⅛	+ ¾
Roper Corp.	NY	18⅜	– ⅜
St. Regis Paper	NY	40¼	– ⅜
Scovill Mfg.	NY	17½	+ ⅝
Sherwin Williams	NY	39⅞	+ ⅛
Skil Corp.	NY	10¼	+ ¼
Slater Electric	OT	6¾	+ 1
Stanley Works	NY	29⅜	– 2⅝
Tappan	NY	8⅜	– ⅞
Thomas Industries	NY	9⅜	+ ¼
Triangle Pacific	NY	12	+ 1¾
U.S. Gypsum	NY	23	+ ½
U.S. Steel	NY	51⅛	– 2¾
Wallace Murray	NY	17½	– ⅝
Jim Walter	NY	31¼	+ ¼
Whirlpool Corp.	NY	26	– ¾

AM—closing price American Stock Exchange. NY—New York Stock Exchange. OT—over-the-counter bid price. PC—Pacific Exchange. PH—Philadelphia Stock Exchange. TR—Toronto Stock Exchange. a—stock newly added to table. d—not traded on day quoted. b—adjusted for 5 for 4 stock split. •—Computed in HOUSE & HOME's 25-stock value index. Source: Standard & Poor's, New York City.

House & Home's International Conference

Resort Development Opportunities on MEXICO'S GOLD COAST

Puerto Vallarta, Mexico / October 25, 26 & 27

A House & Home Conference

Resort Development Opportunities o

MEXICO'S GOLD COAST

October 25-26-27 Puerto Vallarta, Mexic

Your chance to visit one of the loveliest resort areas in the world and learn about one of the most promising resort markets in the world

Here's why you should attend

Because as a resort locale with growth potential, Mexico—with its magnificent coast lines, superb climate and proximity to the United States—is unequaled anywhere in the world.

Because Mexico's West Coast—usually called its Gold Coast—offers the biggest, best and most immediate prospects for this growth.

And because thanks to new policies of the Mexican government and to new developments in the resort areas themselves, foreign investment in Mexico promises to be more rewarding and less risky than ever before.

In a word, Mexico is seeking investment and resort know-how from abroad—especially from the United States—more actively than ever.

And at House & Home's conference, you'll learn about the opportunities this new policy opens up.

Specifically, you'll learn about . . .

The new guarantees that insure legitimate title to land acquired by U.S. and other foreign investors and developers, and that eliminate the possibility of government expropriation.

The modifications of the 30-year trust which in the past has been a major concern and deterrent to prospective investors and buyers in Mexico.

The recent and growing success of Mexic resorts in obtaining registrations with the Califor Department of Real Estate, the Securities a Exchange Commission, and the Department Housing and Urban Development.

The new availability of title insurance t minimizes the risk of foreign ownership in Mexic

You'll be able to meet and talk with both Americ and Mexicans experienced in the basic re disciplines, including . . .

Determining the size and locations of markets for Mexican resorts, and the most effici ways to reach that market.

Understanding the legal and financial grou rules for developing resort projects in Mexico.

Handling the complex procedures of register Mexican projects with the SEC, HUD and various state real-estate commissions.

You'll be at, or within visiting distance the key resort centers of Mexico's burgeo ing Gold Coast—Nueva Vallarta, Puer Vallarta, Chemela, Manzanillo, Ixtapa a Acapulco.

And you'll be able to walk the sites of re communities now under construction that offer

Completely developed sites for hotels, c dominiums and single-family resort homes.

Complete infrastructure—roads, water, sew and power.

Pre-arranged approvals for Mexican t agreements, title insurance and governm registrations in the U.S.

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Complete amenity packages, including g courses, tennis clubs, restaurants, etc.

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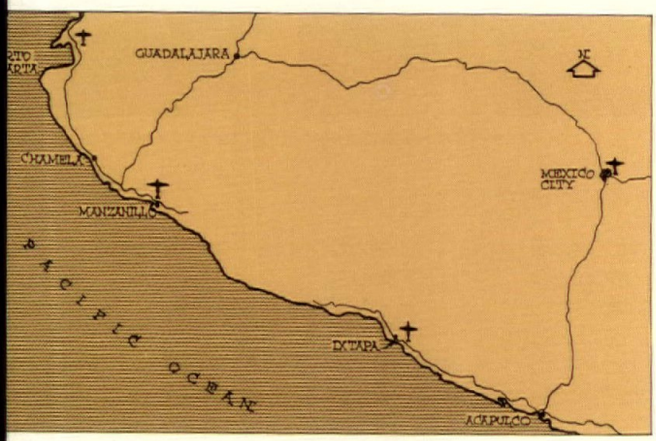

You'll attend the conference in one of the most colorful and exciting resort towns in Mexico

Even though Puerto Vallarta is Mexico's fastest growing resort, it has managed to retain its basic character as a small, friendly town. The beaches are lovely, fine restaurants abound, and the shopping is in a class by itself—less expensive, more interesting, and much more Mexican than you'll find in any of the bigger and better known resorts.

And you'll have a chance after the conference is over to stay at another of the Gold Coast's promising new resort areas

The area is Chemela, about 100 miles south of Puerto Vallarta. For those who wish, we have arranged transportation and hotel accommodations. There is no charge for the trip itself and the hotel charges will be roughly the same as at Puerto Vallarta (see the next page for details). We will also have available at the conference a travel desk to help you arrange other post-conference trips around Mexico and to arrange return reservations if necessary.

Maxwell C. Huntoon, Jr.
Managing Editor, House & Home

Clarke Wells
Senior Editor, House & Home

Conference Directors

You'll listen and talk with these experts in Mexican resort development

- John J. Mooney is Branch Chief, Division of Corporation Finance of the Securities & Exchange Commission. His department is responsible for overseeing the registration or real estate both in and out of the U.S. that qualifies as investment.

- Lic. Carlos Quintero is Director and Vice President for the Tourist Promotion Division of Banco Nacional de Mexico (BANAMEX). As an attorney he is uniquely qualified to explain the legal and financial ramifications of Mexico's 30-year trust, and he is his country's leading international spokesman on the subject.

- Thomas M. Yedor is Construction Manager for Lincoln Property Co.'s Southern California region and former President and Chairman of the Board of West Bay Financial Corp. His company has recently built condominiums in Puerto Vallarta, making him one of the few U.S. developers with expertise in Mexican resort projects.

- Gary N. Chafee is President of Ecoplan, S.A., a Mexico City marketing firm that specializes in resort marketing. As an American marketing man with many years of experience in Mexico, he is unusually well qualified to speak on the problems of marketing Mexican projects in the U.S. and other countries.

- T. Robert Burke is a partner in the law firm of Morrison & Foerster, San Francisco. Together with another partner he obtained the first permit for a Mexican resort development from the California Department of Real Estate, and later, with the U.S. Office of Interstate Land Sales. He has subsequently obtained other approvals.

- Salvador Garcia Ramos y Trujillo is General Administrator of Gran Bahia de Chemela, a resort trust under the Banco Nacional de Obras y Servicos Publicos (BANOBRAS). His trust is responsible for a major development in Chemela, one of the newest of the Mexican Gold Coast resort areas.

- Arturo Rangel Villarreal is Legal Advisor of Gran Bahia de Chemela. An attorney, he was formerly Manager of the BANOBRAS Trust Control Department. He is a member of the commission established by the bank to prepare literature on the 30-year trust, and also is responsible for approving all the bank's literature on foreign investment in real-estate projects near coast lines and borders.

- Guillermo A. Grimm is Marketing Director of Fondo Nacional de Fomento Al Turismo (FONATUR). His organization was established by the Mexican government and is now the largest resort-development entity in Mexico. FONATUR developed Cancun on the Yucatan Peninsula and Ixtapa on the Gold Coast, and is currently working with Nueva Vallarta, a major new resort just north of Puerto Vallarta.

- Kenneth I. Prysor-Jones is Administrative Director of Obras y Servicios Turisticos, S.A., a management firm specializing in resort developments in Mexico. A Harvard MBA, he has in the past been responsible for the identification and market analysis of new real-estate projects in Mexico, Central America and the Carribean.

- Enrique Riquelme is Director General of Nueva Vallarta. He is a former special advisor to FONATUR, and was heavily involved in the planning and development of Cancun on the Yucatan Peninsula.

Conference Headquarters: Holiday Inn, Puerto Vallarta,

House & Home's Conference on Resort Development Opportunities on Mexico's Gold

Conference Registration

To register, please complete and return the coupon below to Mexico Conference, House & Home, McGraw-Hill, Inc., 1221 Avenue of the Americas, N.Y., N.Y. 10020. Or you may register by calling (212) 997-6692. Registration must be made in advance of the conference. All registrations will be confirmed by mail. Residents of Mexico may register by contacting RKL y Asociados, Rio de la Plata 48, Mexico 5, D.F.

Fee

The full registration fee is payable in advance and includes the cost of all luncheons and meeting materials $250

Hotel Reservations

House & Home has arranged for a block of rooms at special low rates for conference attendees in the new Holiday Inn in Puerto Vallarta. Single rooms are $24 a day (European plan), doubles are $27.50, triples are $31. A 4% Federal tax and a small service charge are extra.

If desired, House & Home will arrange for hotel reservations for attendees whose registration is received by September 30. Please check the appropriate box in the coupon below and indicate check-in and check-out dates. A deposit check for $50, made out to Holiday Inn Puerto Vallarta, must accompany each reservation made through House & Home.

Attendees may also make their own reservations by calling or visiting the nearest Holiday Inn and working through the Holiday Inn computer system. If you make your reservation this way, please be sure to (1) identify yourself as an attendee at the House & Home Conference, to assure yourself of the special rate, and (2) receive and bring with you to the conference a copy of the confirmed reservation.

All attendees should plan on arriving in Puerto Vallarta no later than Sunday afternoon, October 24. If you plan to arrive earlier or stay later than the conference period, it is suggested that you make your reservations early to assure yours space.

If the reserved block of roon the Holiday Inn becomes filled, & Home will recommend nearb hotels of comparable quality. However, the same low rates wil probably not be available. So a we urge that you make reservati early as possible.

Dress

Puerto Vallarta is not only o the most beautiful resort areas i Mexico, it is also one of the mos informal. Jackets and ties are n actually illegal but their wearers be viewed as somewhat eccen For men and women alike, cool casual and comfortable are the sartorial guidelines.

Tax Deduction of Expenses

An income tax deduction is allo for expenses of education (inclu registration fees, travel, meals, lodgings) undertaken to maint and improve professional skills. Treasury regulation 1.162-5 Cou vs. Commissioner 203F. 2d 307.

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See hotel reservations section above and check one box.

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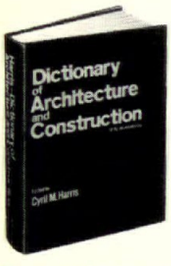

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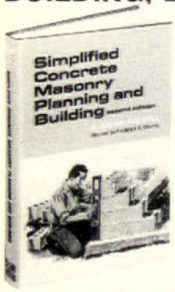

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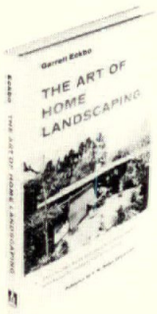

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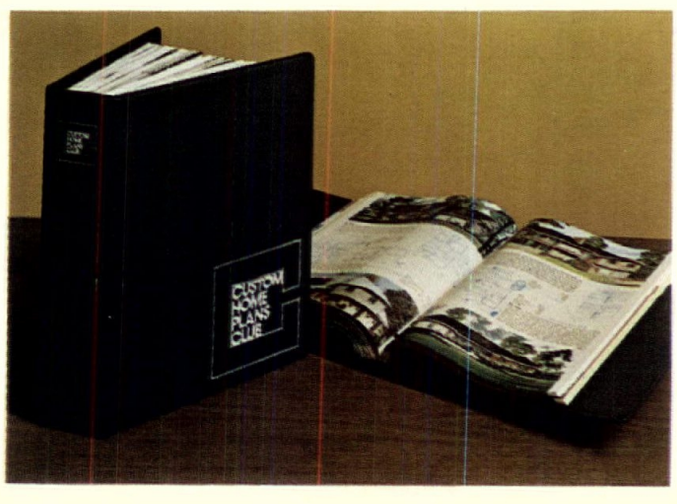

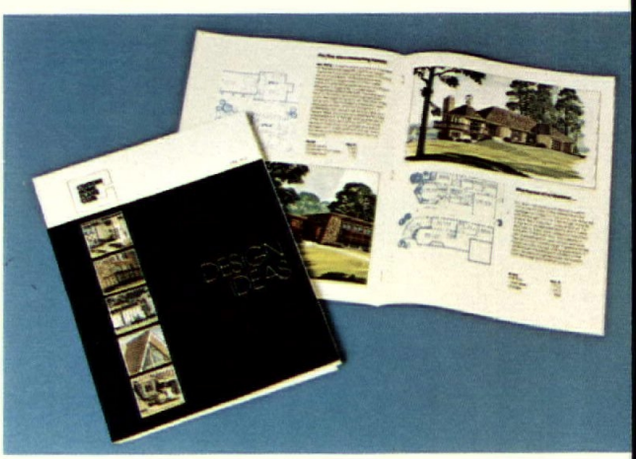

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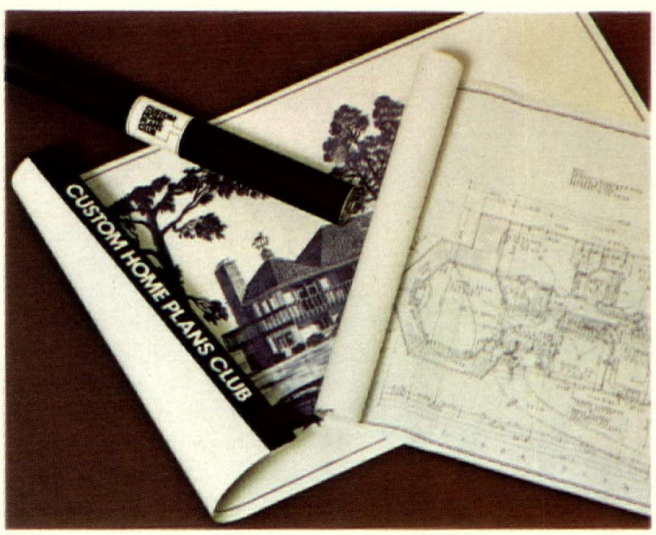

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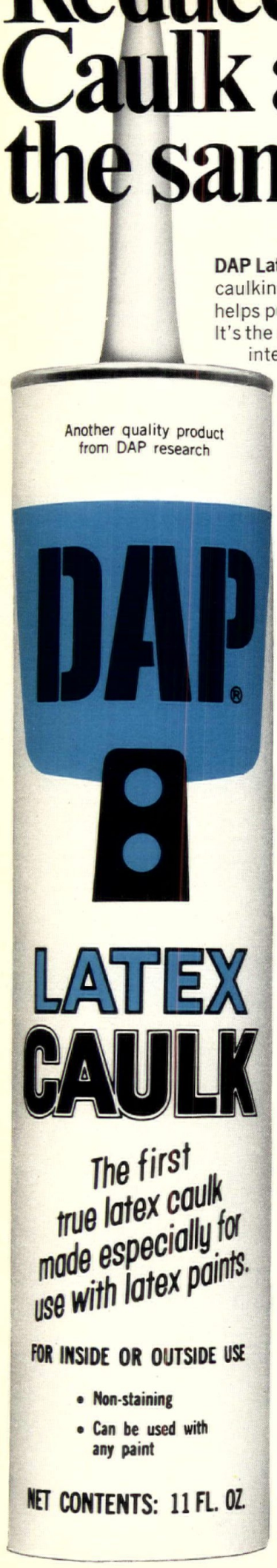

DAP Latex Caulk speeds caulking-painting schedules, helps put an end to call-backs. It's the original true exterior/interior latex caulk and dries ready to paint in two hours. Won't stain, blush or bleed through latex or any other kind of paint. Makes a flexible, weather-tight seal so paint jobs look better, last longer. Use **DAP Latex Caulk** in joints between siding and masonry, around windows and door frames, trim and board ends. Guns easily and smoothly. Ask for it at your paint, hardware or building materials supplier.

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DAP Inc., General Offices: Dayton, Ohio 45401
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NEWS/MARKETING

Florida restricts condo time sharing

The Florida state cabinet has moved with emergency speed to regulate time sharing in vacation condominiums.

The rules became effective August 14. The cabinet's action, taken in Tallahassee, was urged by Attorney General Robert Shevin, whose office has been deluged with complaints about high-pressure sales by vacation time-sharing clubs.

Shevin's Consumer Protection Council has turned up one organization in Miami that had sold $35-million worth of memberships before it went out of operation. Without the new rules, Shevin said, an outfit such as the inoperative Caribbean International Club could hire back its salesmen and start up again.

Cocktail salesmanship. Shevin said the same techniques of free cocktail parties and dinners once used by swamp peddlers had been adopted by the time-sharing vacation clubs, whose salesmen got 30% to 40% commissions off the top at the time of sale.

The new rules provide for a 15-day cooling off period during which a time buyer can get his money back. Vacation-time sellers will have to put 50% of their income into escrow accounts or post bonds to guarantee that condominium time-share buyers can get their money back if the vacation organization goes out of business before the contract expires.

Exemption. The rules exempt the vacation plans that provide for actual ownership of a resort accommodation for a particular time and for which a deed is recorded. Such vacation plans are already regulated by the Division of Land Sales and Condominiums. —FRED SHERMAN

McGraw-Hill News, Miami

Where buyers are going

California's population research office in Sacramento has just documented the shift away from the state's biggest cities.

The population change for the ten largest cities ranged from a loss of 1.35% in San Francisco to a slight gain of 1.58% in San Jose from January 1, 1975, to January 1, 1976.

The ten fastest-growing cities were all much smaller. Their gains ranged from 3.27% for Newport Beach to 8.26% for Oceanside. —TOM ARDEN

Mortgage [illegible] firm for apartment

Mortgage rates for apartme and commercial construct have leveled off at the h levels of the last couple mon

This was reported by Adva Mortgage Corp. of Detroit in monthly survey of benchm mortgage rates.

There has been a slight s ening in rates for apartme and for commerical projects backed by tenant credit, but movement was too small to fect the monthly benchmark

Advance's vice president income loans, Philip H. Kozl says thrift institutions showing less interest in ap ment and commercial m gages. Their attitude reflects very strong demand in single-family mortgage mar and recent slowdown in savi flows, Kozloff explained. June, savings and loans close record $8.2 billion in mortga nearly 90% of it single-fam though savings flows were billion less than a year ago.

Overpricing. Savings loans in some regions, Koz says, are pricing themselves of the apartment market. C fornia associations are in market for loans on exist properties but they are so bog down with single-family l applications that there are l delays in apartment-loan provals.

Standards for income m gage approval remain strict lenders are especially cauti in areas which have experien recent building booms.

In many areas of the count Kozloff reports, life insura companies are virtually the o institutions willing to ma mortgages on new apartme or new commercial c struction that does not h strong tenant-credit backin and not even all life compan remain in the market.

Benchmark Rates. Advanc end-of-July benchmark rate apartment mortgages was 9½ to 9¾%, unchanged from t months ago.

Its rate for mortgages on m dium-sized shopping cent was 9½% to 9¾%, unchang from last month. It was a fi 9½% in the two previ months.

Its rate for projects secured strong tenant credit was 9¼% 9½%, the same as last mon

CIRCLE 44 ON READER SERVICE CARD

A House&Home SEMINAR/WORKSHOP

making apartments more profitable

Washington, D.C., September 20-21

Chicago, October 18-19

Los Angeles, November 18-19

A House&Home
SEMINAR/WORKSHOP

making apartments more profitable

Apartment owners everywhere know that even though occupancies are higher than ever, profits are fast disappearing.

The answer seems simple: Cut maintenance costs, increase rents, or do both.

But owners who have tried this often find the cure worse than the disease. Increased rents and curtailed services can drive tenants away, making the profit picture even worse.

Apartments can be made more profitable—but only through a carefully constructed program in which maintenance and marketing are linked tightly together.

This maintenance/marketing approach is a proven answer to the problem of low apartment profits. It works. And you'll learn how it can work for you in this new House & Home seminar/workshop.

As a seminar, it tells you how to deal with the combined problems of cutting costs and improving marketing.

And as a workshop, it lets you apply what you've learned to a series of practical problems based on actual apartment projects.

You'll learn from a top maintenance/marketing team.

Ed Kelley and Bob Cagann are specialists in making apartments more profitable. While each owns his own management firm, the two frequently team up to tackle problem projects—Cagann on maintenance and Kelley on marketing. The result: they can offer a double-barreled program based on practical, down-to-earth principles drawn from real apartment case histories.

This seminar/workshop will show you how to . . .

* control expenses
* reduce unnecessary costs
* improve cash flow

Specifically, you'll learn . . .

In budgeting:
- Key rules for setting maintenance budgets
- How to analyze your project's budget performance

In purchasing:
- How to buy intelligently
- What to stock—and how much
- Ways to negotiate better prices
- How to establish payment schedules and taking discounts

In staffing:
- How to screen, hire, train, organize and motivate the people who manage and market your project

In scheduling:
- How to phase improvements
- How to set maintenance standards—and sustain them
- How to set timetables for deferred maintenance

In supervising:
- How to set job-time requirements and work standards
- Getting more production out of maintenance men
- How to make an inspection system work

In market research:
- How to analyze and understand your local rental market
- How to make your apartments competitive

In marketing:
- How to set up and follow a long-term marketing program
- How to restructure a rent roll in an existing project
- How to sell a rent raise to your manager, tenants and the public
- How much rents can be raised—and how often
- What rental people should know about sales psychology

You'll take home with you . . .

- A manual fo the ideas, formulas and tricks of the trade covered in the course
- Case studies that you'll work out under the instructors' guidance
- A new, definitive textbook covering every aspect of apartment management (see box below)

In addition to the workbook provided with this course, each attendee will receive a free copy of Ed Kelley's new 120,000-word book, Practical Apartment Management, published in August 1976 by the Institute of Real Estate Management. The book's 400 pages cover every conceivable aspect of apartment management. Complete with illustrations, tables and glossary, it is the most thorough and up-to-date book on management now available to the apartment industry.

EDWARD N. KELLEY, CPM, CRE, is one of a small handful of management specialists with proven track records in improving profits in established apartment complexes. Before starting his own company some years ago, he was chief administrator for upwards of 60,000 apartments over a 15-year period. He was vice-president of property management for Baird and Warner, one of the country's oldest and largest real estate firms, and later, he was senior vice-president of property operations for the Kassuba Development Corp. His textbooks on management are widely used in real estate training courses, and his newly published book, Practical Apartment Management, covers the subject more thoroughly than any to date.

ROBERT A. CAGANN, CPM, has been president of his own property-management, appraisal and investment-brokerage firm in the Chicago area since 1964. In recent years much of his work has been concentrated on turning around unprofitable apartment projects throughout the U.S. and Canada. As an accredited expert on the economics and feasibility of multifamily management, he has testified before the U.S. Senate Housing and Urban Affairs subcommittee, state legislative committees, courts of law and planning boards. Mr. Cagann is an accomplished management instructor and author.

Seminar Director:
H. CLARKE WELLS
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Washington, D.C., September 20-21
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Fee

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Hours

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An income tax deduction is allowed for expense of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F .2d 307.

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CIRCLE 49 ON READER SERVICE CARD

Enter the 1977 HOMES FOR BETTER LIVING AWARDS PROGRAM now!

Sponsored by The American Institute of Architects and the editors of House & Home Magazine

Eligibility: Any house or apartment building in the United States or its possessio built since January 1, 1974 and designed by a registered architect is eligible. Entries may be submitted by any architect, builder, developer or owner.

Entry categories: Custom-designed houses—one-of-a-kind detached houses, designed for private clients including year-round and vacation houses and remodelings and additions.

Merchant-built houses—single-family detached houses for sale or rent including vacation and year-round, promotional and zero-lot-line houses and remodelings.

Multifamily housing—apartment buildings: Attached housing such as townhouses, duplexes, triplexes and fourplexes. Multi-building projects including PUDs and sections of PUDs.

Remodelings must take in the whole structure. Custom additions to a detached house must be tied into original design of house. No single room or single apartment remodelings are admissible. Redecorations are not admissible. Changes must be structural. Photos of both before and after construction will be required for judging. All categories include modular housing.

Registration: Fee, $40 per entry. **Deadline:** registration forms postmarked by midnight, October 30, 1976.

Submission of material: A spiral binder—color coded to project category—will be sent to each registered entrant in December, 1976. This should be filled with suff black and white photographs and plans to illustrate the design. Detailed instruct will be included in the binders. **Deadline:** submissions postmarked by February 5, 1

Judging: Will be held on March 15 & 16, 1977 at the American Institute of Archite headquarters in Washington, D.C. The panel will consist of outstanding architect housing industry leaders and editors of *Architectural Record* and *House & Home* There are two types of awards; First Honor Awards and Awards of Merit.

Winners: Will be notified immediately after judging. Award certificates will be presented and photos of winning projects will be displayed during the 109th ann convention of the American Institute of Architects, June 5-6, 1977 in San Diego, Ca. Winners will be expected to prepare and ship to the AIA convention—at their own expense—a project display board representing the winning entry. Instructions for these will be forwarded to winners. Winning binders and display boards will not be returned.

Conditions: Entries must be approved by all parties concerned. The Entrant represents that he is the sole proprietor of all rights in and to the material, illustrations and photographs submitted; that such items are free from copyright restrictions that would prohibit publication by *House & Home;* that Entrant hereby grants to *House & Home* the right to publish such material, illustrations and photographs at such times and in such manner as *House & Home* shall determine, and agrees to indemnify and defend *House & Home* from any claims arising out of or in connection with any such publication by *House & Home*. The Identification sheet [white] must be signed to validate your entry.

REGISTRATION FORM

Mail to: Dept. HFBL, House & Home, McGraw-Hill, 41st floor, 1221 Avenue of the Americas, New York, N.Y. 10020 by midnight, October 30, 1976.

All winning entries will be published in House & Home.

I wish to submit a project in the 1977 HOMES FOR BETTER LIVING AWA PROGRAM. Enclosed is $40 per entry in check or money order made payab HOMES FOR BETTER LIVING. I have used a separate form [or photocopy] for entry. Please send me my entry material for the following category.

Custom-designed house ☐ Merchant-built house ☐ Multifamily housi

Architect name

Street, city, state, zip

Project name & location

Entry submitted by *(Name of one person to whom correspondence should be addressed)* *(Phone)*

Company and address

Check appropriate company category[ies] Builder ☐ Architect ☐ Developer ☐ Owner ☐

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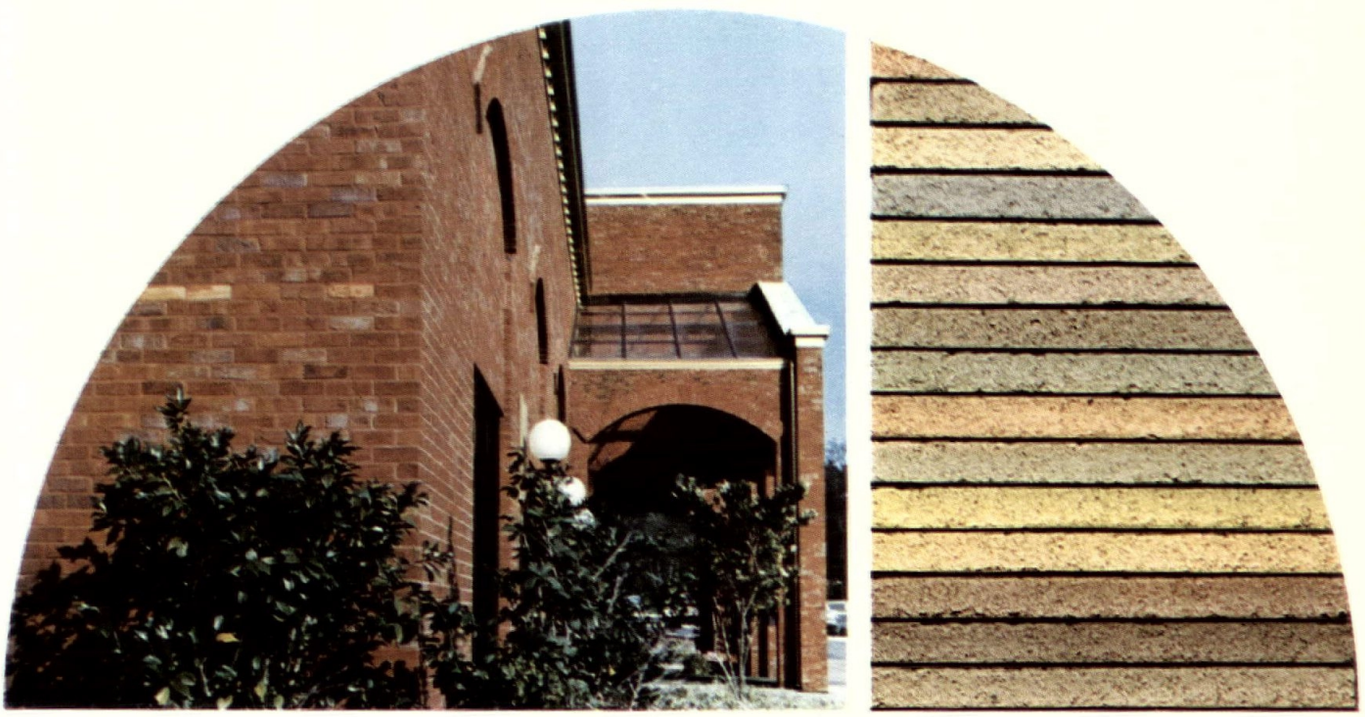

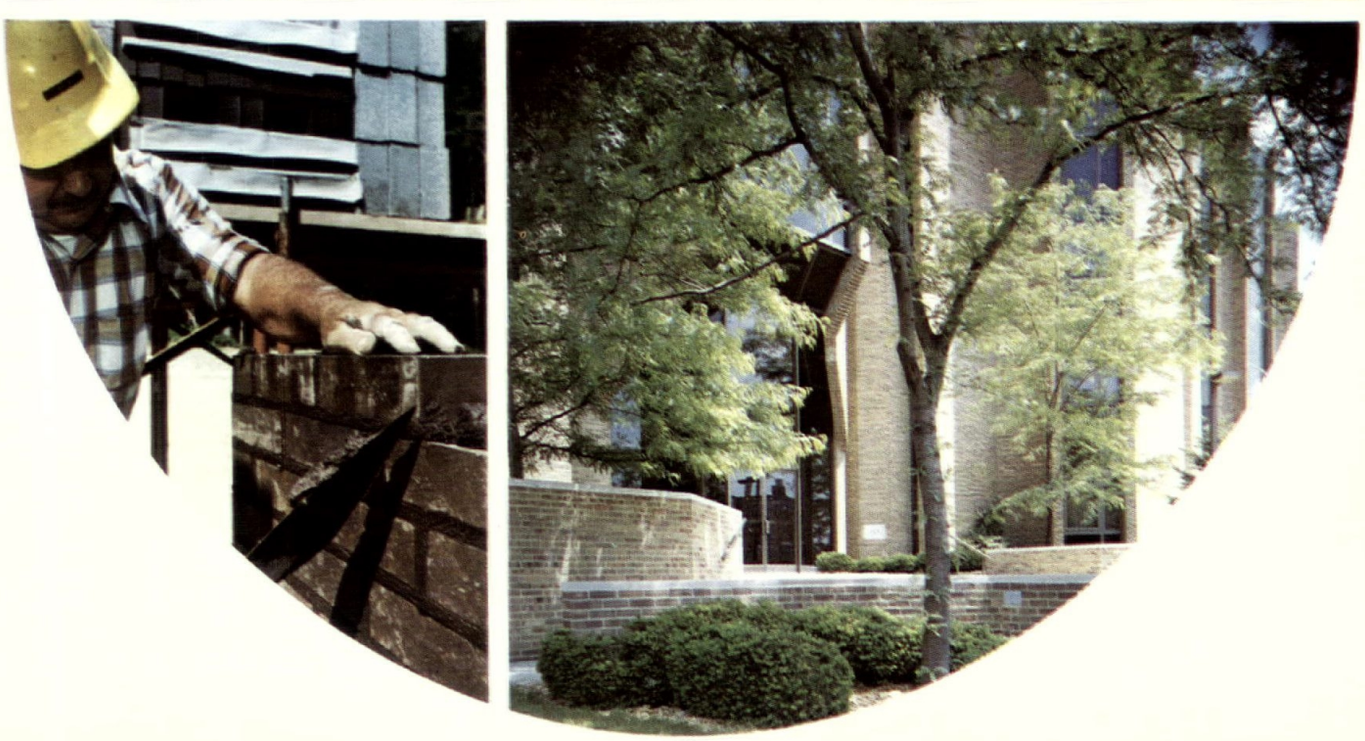

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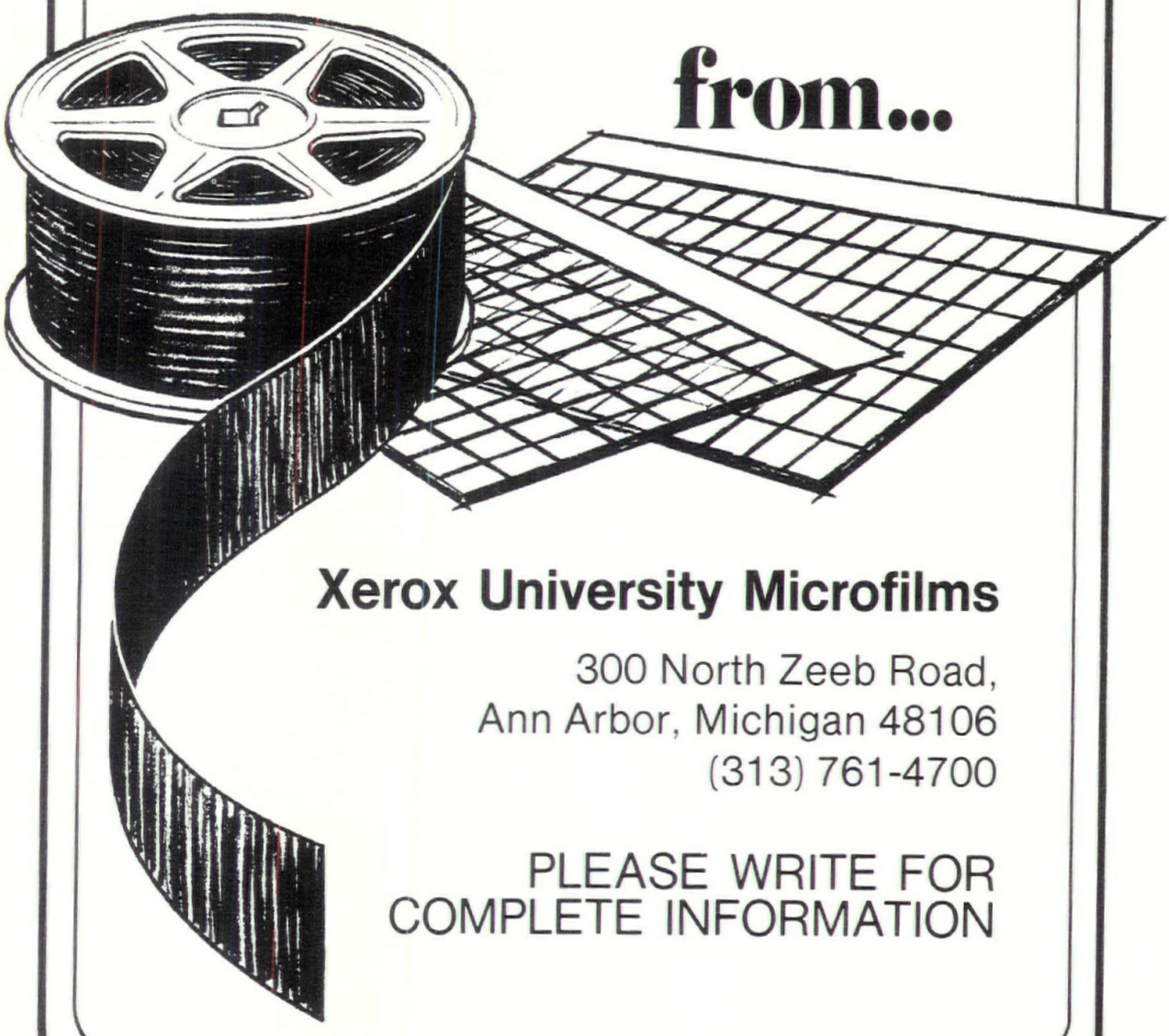

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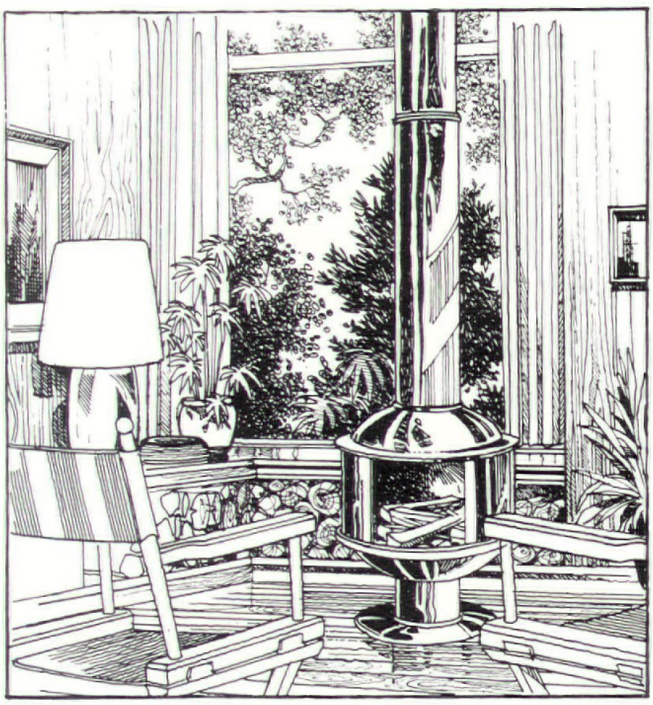
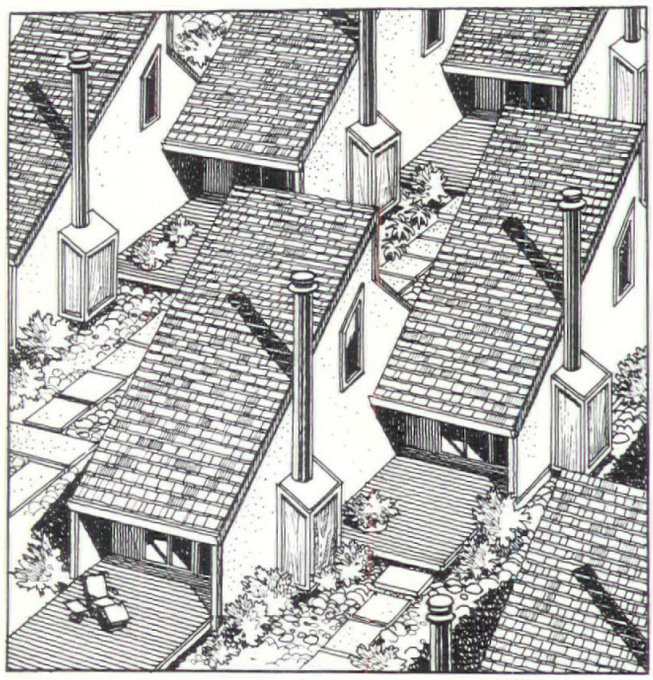
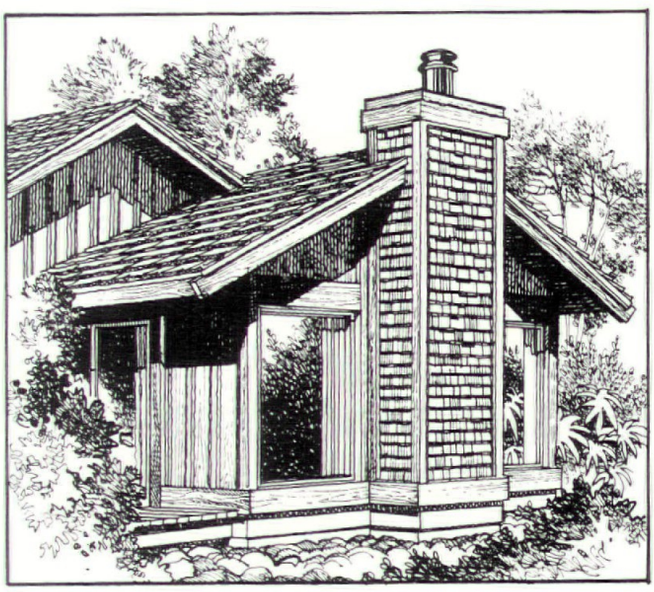
Fireplaces & chimneys are hotter than ever.



In almost any room. Free-standing fireplaces and equally attractive chimneys are an aesthetic as well as functional addition to almost any room.



To accent modern architecture. Chimneys are being used more and more as an integral design element.



Chases exterior blahs. In more conventional homes, chased chimneys give dimension and relief from visual blahs.

The houses and apartments you build today don't need fireplaces. But most homebuyers and renters demand them. Not just in the living room, either, but in family rooms, dens, bedrooms and even bathrooms. Fireplaces and chimneys are a functional design element that sell. Metalbestos Model SS (Stainless Steel) is the most popular chimney system in the country. It is ideal for use with today's fireplaces and other multi-fuel appliances. In addition to its unequalled performance, Model SS chimneys can go anywhere and because they require minimum clearance from combustibles (2″), they save valuable space. That's more living space. Left gleaming or painted, Model SS chimneys will complement any decor. Fireplaces and SS chimneys are hot, figuratively speaking, and homebuyers know it.

For more information, see Sweets or write **METALBESTOS SYSTEMS,** Wallace Murray Corp., P.O. Box 137, Belmont, Calif. 94002.

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CIRCLE 132 ON READER SERVICE CARD

Architect: Leonard Veitzer, AIA (above)
Calvin/Gorasht Architects (right)

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Red cedar shakes and shingles may cost more than some materials. But you know the old saying about spending it to make it.

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On your next residential project, large or small, spend the extra money on red cedar shakes or shingles going in.

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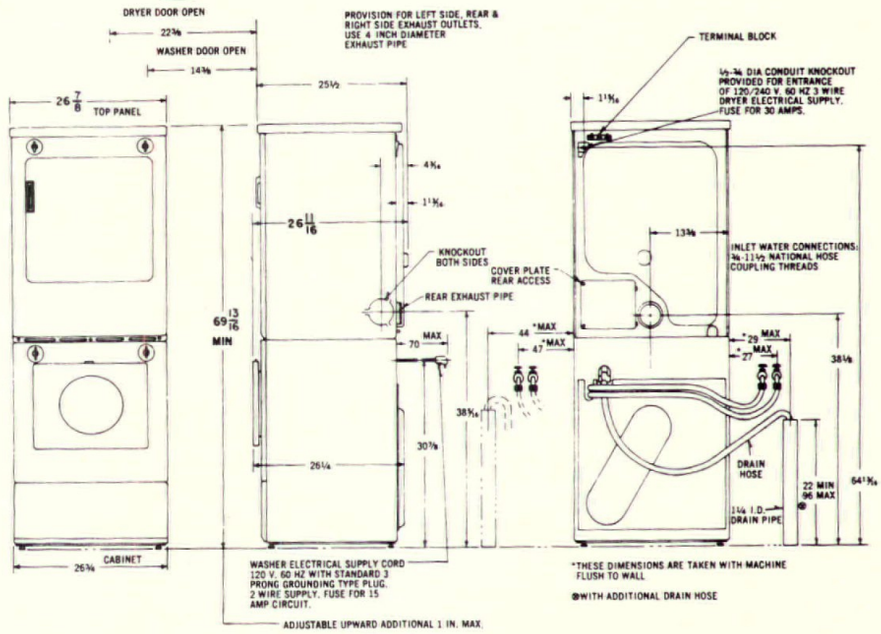

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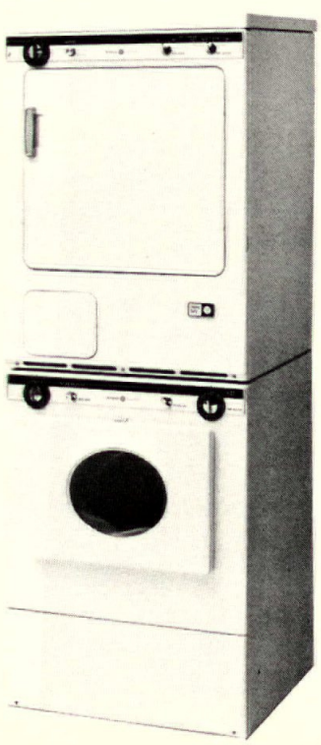

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CIRCLE 53 ON READER SERVICE CARD

New mobile homes rolling into the market as tract houses . . .

If you can't lick 'em, join 'em.

A marriage of mobile-home technology and conventional builder's know-how promises an under-$30,000 tract house for most markets.

It will *not* be a basic home. It will have up to 1,300 sq. ft. or more and a full, first-line appliance package.

It's ironic that the basis for this new development is a seven-year-old HUD Structural Engineering Bulletin on manufactured housing.

It has become timely because of the new HUD Construction and Safety Standards for Mobile Homes, which became effective June 15 [NEWS, July]. These have raised the standards for ordinary mobile homes to the point where it's only a short leap to the minimum property standards in the Structural Engineering Bulletin.

In addition, the HUD standards will eventually supersede state and local codes for both mobile homes and modular housing, thus permitting a uniform national market.

Mobile homes built to the bulletin's standards are the equal of stick-built homes in every respect; structural soundness and durability, insulation and fire resistance.

"You shouldn't call them mobile homes," says one builder. "They're hybrids—stick-built homes made in a factory."

Standard mortgage. Most important, a mobile that meets the bulletin's standards and sits permanently on a lot that meets HUD standards qualifies for a standard VA or FHA loan, a 30-year mortgage at 8½% (current rate).

Several manufacturers have designed mobiles that meet bulletin standards and are processing them through HUD. The rest of the industry must surely follow. Some builders in California and Florida are already working with the manufacturers.

The next step is the Builders Home Center exposition scheduled in Memphis September 14-16 by the Manufactured Home Institute, the mobile-home trade association. This is a get-acquainted session for manufacturers, and several thousand builders—nearly every one active in the eastern U.S.—have been invited.

All this activity invites comparison with the modular housing boom of 1969-70, a fiasco in which most participants were hurt. The modular industry could not adapt to the flexibility of tract-house marketing. It became dependent on the more predictable volume of subsidized housing; but when subsidies were cut off, so was the industry.

There are significant differences now.

Modulars needed volume to achieve mass-production economies. To keep assembly lines running, manufacturers stacked up inventory like cordwood. Interest costs were onerous and many units were weather-damaged before they could be shipped.

Today's advantages. The big difference is that today's tract mobiles are built on *existing factory lines.* There are no plants to start or amortize. The volume to operate the lines is already there—in orders from mobile-home dealers. When the plant has orders from builders, it simply switches to bulletin-type tract houses. Then it switches back to single- or double-wides. Mass-production economies can be realized without accu lating inventory.

And in 1969, the price difference betw a stick-built and comparable manufactu home was modest. If the manufactu home had to travel any distance, that spr would be wiped out.

That has changed. Square-foot costs site-built houses, exclusive of land, h been rising nearly twice as fast as mob home costs despite the significant upgr ing in mobile-home quality. The mob home square-foot prices were 64% of s built prices in 1969, or $8.85 versus $13 at retail. By 1974, the ratio had declined 56%, or $10.63 to $19.00. It should decl even more.

The site-built cost does not include ap ances and carpeting. The mobile-home c includes these plus furniture.

Bulletin-type square-foot costs are, course, higher than for the average mob But there are builders now offering bulle type units with landscaping and siding $17 a sq. ft.

Quality. Finally, manufacturers h learned much more about building qua into units since 1969. It's only a modest s up to bulletin-type standards from som the regional-code units they are alre manufacturing.

The future of a good part of homebu ing—and of a good part of the mobile-ho industry—lies in this direction.

The lesson is clear.

Mylod is president of Advance Mortg Corp. of Detroit.

. . . and here's how one builder is using them

Norbeck Development Associates of Chevy Chase, Md., building in Florida, Maryland and Virginia, has committed its entire single-family program to the bulletin-type units this year. It will market in four tracts totaling 2,200 lots.

In the Fort Lauderdale-Boca Raton area, in Lakeland, Fla., and in Virginia Beach, it offers 1,000-to-1,300 sq.-ft. units on $6,000 lots at $23,000 to $28,000. With standard FHA or VA financing, that's a monthly payment of $185 for the lowest-priced model. That makes two-thirds of all American families eligible.

In Montgomery County, Md., in the high-cost Washington area, Norbeck will offer the same houses at $28,000 to $33,000.

The units are now marketed as standard single-family homes on 6,000-sq.-ft. lots with no mention of their factory origin.

Sales success. None of the tracts is being marketed on spec. Norbeck puts models on site and pre-sells. It has been promised delivery on site three weeks after credit approval, and move-in can be set six weeks after approval. On-site labor will average two weeks per unit.

How well are they selling? No tract is far enough along for all-out marketing. But partner Gary Nordheimer says teaser ads for the Florida tracts produced 26 and 28 viewers on single weekends. In Virginia Beach, 22 houses were reserved from blueprints in three weeks.

Nordheimer has invested 18 months in working with the VA, with lenders, with two manufacturers and with zoning boards to solve the start-up problems of the new concept. His partners' design ideas are incorporated in what is now the manufacturers' standard bulletin-type layout.

Anyone who takes up the bulletin-type concept, says Nordheimer, should plan several months of lead time.

Warning. Nordheimer questions whet the concept is feasible for the small build He himself is working with small marg to keep prices low, and he's making it up volume.

Still, Nordheimer clearly should have l front-end investment than with conv tional building, and a faster cash turnov Even with a low markup, his return on vestment should be favorable.

So a marriage with a mobile-home pr uct can probably be profitable for builder all sizes. Aside from the low cash requ ments, the basic distribution economics the mobile-home business compare fav ably with the average markup on st building. Most manufacturers allow a dea discount of 25%. Most will make additio volume discounts up to a maximum of 5

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The apartment shortage: Don't let it make you greedy

Owners are rubbing their hands.

For the first time in years they see a chance to raise rents ahead of expenses, increase their net and cut their losses. Reason: Apartment demand is on the rise.

February and March were boom months for rentals. People developed new confidence in the economy's recovery and went looking for better places to live. Apartment demand leveled in the summer, but autumn should see a lot of brisk action in the apartment-renting business.

Adding to this welcome turn of events is the growing scarcity of apartments. There has been little multifamily building in 12 months and little is foreseen for the rest of 1976. Good apartments in choice locations are already at a premium.

For owners in competitive markets, forced to keep rents low despite rising expenses, the changing conditions present inviting choices. There's a strong temptation to clobber the tenants with one or two hefty rent increases to make up for the lean years. And to make the income statement look even better, how about cutting out some operating expenses?

Warning. Be careful. Greediness can bring disaster. Don't yield to the urge to plow ahead with rent raises and expense cuts without considering the effects.

The worst thing you can do is raise rents and cut expenses at the same time. That's adding insult to injury. In effect you're telling the tenant, "I'm charging you more and giving you less." Today's renters won't accept that. Despite recession, most renters can still afford to move elsewhere and even pay more to maintain the same degree of service they've enjoyed in the past.

Some owners think they can get away with cutting expenses where it doesn't affect the tenant too much: reducing lawn maintenance, devoting less care to lobbies and corridors, or letting the parking-lot asphalt go untended a little longer.

But the effect of those cuts is to reduce the property's appeal to prospective tenants. A sloppy-looking lawn may not cause a tenant to move out immediately, but it will turn off a prospect.

No matter how you look at it, expense cuts are usually obvious and your property suffers. They drive out your high-grade tenants and attract a less desirable grade. Your property deteriorates faster.

Self-defeat. Expense cuts don't make sense even from an income standpoint. For example: Expenses in most suburban garden apartment complexes, not including real estate taxes or replacement reserves, account for 31% to 35% of gross income. By cutting expenses even as much as 10%, you're improving your financial position by only 3.1% to 3.5%. What's more, you'll find it impossible to operate your property properly at an expense level lower than 31% of income.

The better way. By comparison, a 10% rent increase contributes much more significantly to your income. Take this simplified example:

You have a 100-unit building with an average rent of $200 per unit. That produces $20,000 a month or $240,000 a year gross income. At 35%, expenses amount to $84,000 yearly. You cut expenses 10%, which means a saving of $8,400.

But suppose you increased rents 10%? That would bring each apartment to an average rent of $220 per month. Gross income would rise to $22,000 a month or $264,000 a year. That's $24,000 more than you had before.

Compare $8,400 in savings made possible by cutting expenses 10% vs. $24,000 in added income gained by raising rents 10%. Which would you rather have?

We've said that raising rents and cutting expenses at the same time is the worst possible course of action. But what if you compromise by raising rents only half as much as you intended and cutting expenses to get the other half? You're deluding yourself. Again, any cut in expenses will downgrade your property without returning a big enough savings to make it worthwhile, and tenants will resent the cut in service combined with the rent increase.

Easing the blow. If you do raise rents, be sure to explain the reason to your tenants. It offsets resentment. And give your tenants 60 days' notice of a rent raise. It gives them time to get over the shock. As long as apartments are in short supply, tenants aren't likely to use the long lead time to shop around because they know their chances of finding anything cheaper are slim.

By far the best way to improve your position is with a three-pronged strategy: raise rents, make property improvements and strive for operating efficiencies—not expense cuts. Renters are much more likely to accept a rent increase if it comes on the heels of a property improvement. They feel then that their rent dollar is buying more.

Some owners think it's wiser to ask for a rent increase while promising to improve the property with some of the proceeds. That's like a short-order cook asking a tomer to pay for his club sandwich in vance so the cook can buy the ingredie People won't accept that. If improvemer your goal, put the improvement in f then ask for the rent raise.

Good management. As for operating ciencies, you should seek those out whe you raise rents or not. There are many ap ment properties whose returns could be proved overnight if owners and mana took the time to root out wasteful practi Some suggestions:

- Demand an hour's work for an ho pay from every member of the staff. only way to do that is by training and su vising. If you can improve productivity, may be able to cut your payroll with no of performance.
- Cut out such employee fringe bene as free apartments, utilities, telephones gasoline allowance. Pay them a fair w and let them pay for those items on t own.
- Eliminate deficiency discounts for n ginal apartments. Put all of your apartme in good enough condition to command standard rent.
- Get every apartment into product Search out apartments used for storage maintenance, and apartments made unl ble by equipment cannibalization, fire floods. Fix them up and rent them out.
- Reduce the number of furnis models. Most complexes need only t Three- and four-bedroom models should the first to go. If 90% of any plan typ rented, you don't need a model for it.
- If your rental office uses an apartm relocate it to non-rentable space and out the apartment.
- Make sure your tenants pay for t own utilities. If you have to install sepa meters, do it. The cost is high, but the pay off in the long run.

Look over your property and you'll plenty of other ways to improve efficie without reducing maintenance and serv Whatever you do, don't raise rents and service.

Edward N. Kelley, CPM, CRE, is presid of Property Management Consultants, Brook, Ill.

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IN THE CHICAGO AREA:

Redesign perks up a slow-moving subdivision

The redesign stirred up so much buyer interest that:

- Average weekly sales shot up from two to 12 right after six new models hit the market.
- 194 units were sold in the first 90 days.
- Sales continued strong even after price increases of $2,000 to $4,000 were announced. (Original prices were $48,990 to $56,490).

So reports L. P. Shassian, vice president of Levitt Corp. The scene of all this activity: Sheffield Estates, a 516-lot single-family project in Schaumburg, Ill.

Why were the old models slow moving?

"We felt they needed more stylish and expensive-looking exteriors," says Shassian.

Hence the redesigns (two are shown here), which emphasize changes in roof lines and exterior materials.

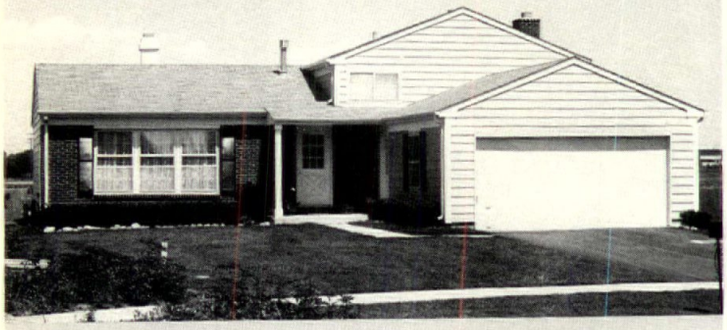
"We also added things like box bay windows, porches, arches and column posts," says Shassian.

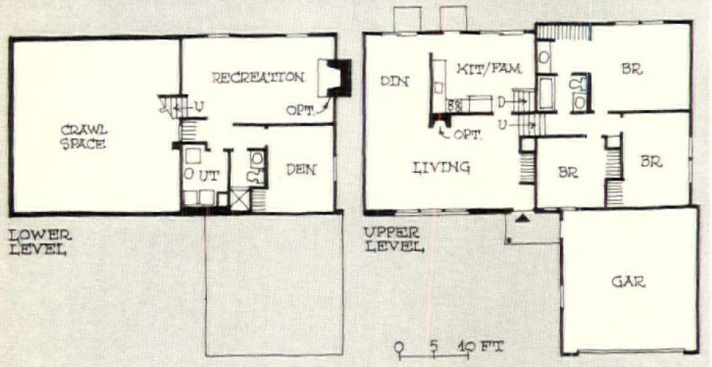
And, as you can see *(bel* there were major changes in floor plans as well.

What's happening right n at Sheffield Park?

Levitt has had to halt s temporarily because deliv dates extend to the fall of n year.

ORIGINAL VERSION





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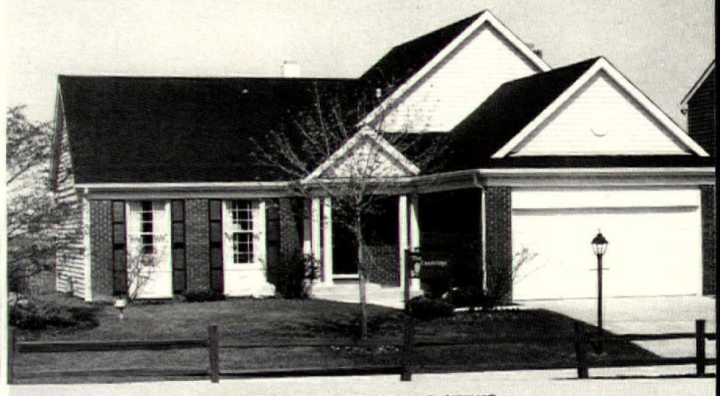

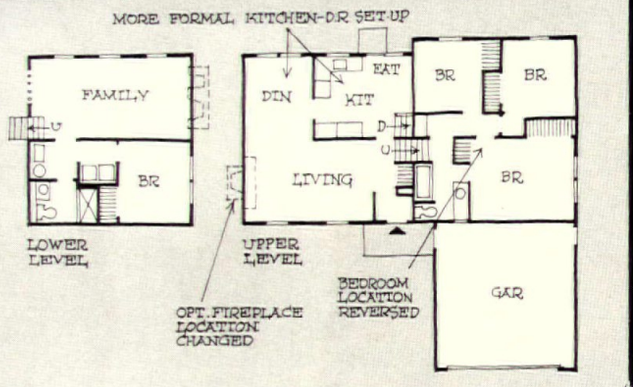

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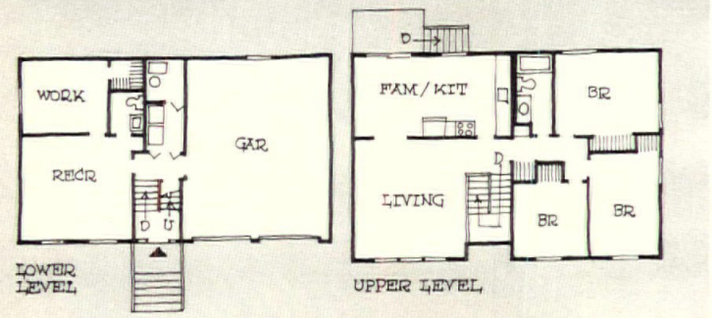

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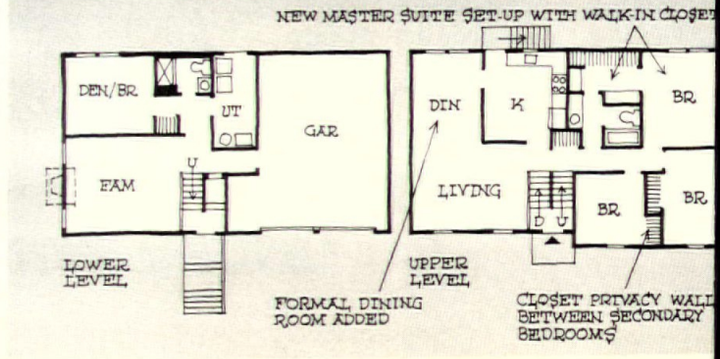

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But most of all, vinyl in building products gives homebuyers more good reasons to buy. And you won't find a better reason than that. Not in a dog's age.

For information about building products made with Geon vinyl, write: B.F.Goodrich Chemical Company, Dept. H-37, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.

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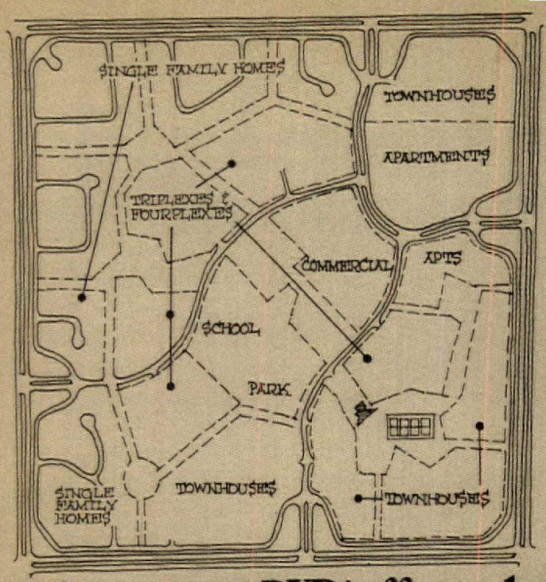


This compact PUD* offers a lesson in

How to sell the young market

The project: Sabal Chase, a 160-acre PUD being developed by Arvida Corp. in southwestern Miami.

The target market: originally young professionals and young families, now also young move-up families.

The results: 350 sales in 19 months—even though sales started in the down market of December 1974.

Arvida did not intend to concentrate on the young market when it first started planning Sabal Chase in 1972. But construction was delayed because of a series of zoning and sewer moratoriums, and then the recession began.

"That was the reason we decided to go for the young market," says Vice President Sandy Miot, who has been responsible for Sabal Chase since its inception.

"Young people are the most likely to buy in bad times, either because they have the fewest obligations and the least to lose or because they are under pressure to get out of apartments."

Two different products were designed: fee-simple townhouses for young professionals with money, and condominium triplexes and fourplexes for budget-minded young families. Both were right on target; so far, 320 have been sold, 60% to buyers under 30 and 80% to buyers under 40.

Now a new product—single-family detached homes—has been added for family move-ups. Thirty units were sold in the first three months to buyers who are a little older—in their mid-to-late 30's.

For a look at what makes Sabal Chase appeal to these three types of young buyers, see the next five pages.

—Natalie Gerardi

Dual-purpose sales office can be dismantled and reassembled as another sales office or turned into a store for about $5,000 or $10,000. The fountains were designed as a parking turnaround for the recreation center; they were put in early to add to the drama and market appeal of the sales area.

*Site plan features a mini-village center, with school and park site and neighborhood shopping. This is surrounded by the townhouse and fourplex communities; the single-family units are on the perimeter. Apartments—probably condominium—will be built on the east side.

The original plan for the 160-acre site by Holland Bartholomew of Atlanta was designed to allow flexibility in the various product lines. The neighborhoods were planned by GRV Design Group of Miami, which also designed all of the housing products. Landscape architect: Ted Baker, Coral Gables.

When Sabal Chase is complete, it will contain 850 units: 238 townhouses, 290 plexes, 101 single-family homes and 228 apartments.

For young buyers with good incomes: luxurious townhouse living

These are the people who wa
the comfort and the prestige
a home—provided it's not t
much bother to maintain.

Almost all who bought
Sabal Chase could have afford
single-family homes at mu
higher prices. But they prefer
the ease of townhouse living.

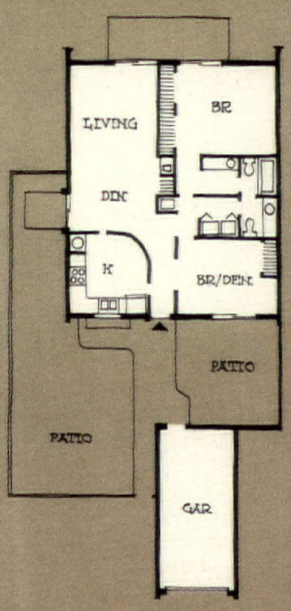
Many were couples witho
children; a surprising numb
were single, including unm
ried couples or roommates bu
ing jointly.

The townhouse plans at Sa
Chase adapt well to these d
ferent living arrangements a
allow some privacy. The b
rooms, for example, are w
separated from the living are
Several of the units also ha
convertible dens.

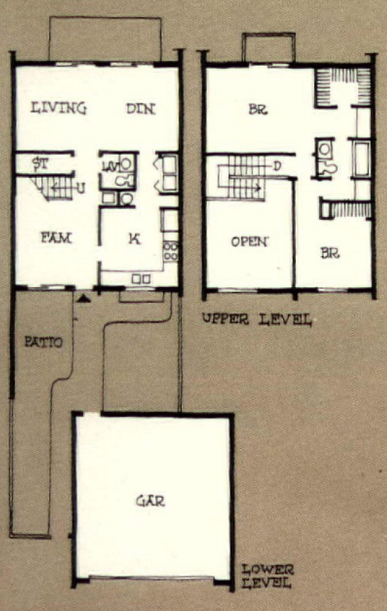
Outside, the placement of
detached garages (in itself an
usual feature for townhous
creates both an enclosed pa
and private entryways.

But what really appeals to t
comfort-conscious market
that the townhouses incl
most of the same luxury f
tures as the single-family li
automatic garden sprinkl
wet bars, intercoms, garage d
openers and such kitchen ext
as icemakers, cold-water d
pensers and trash compactor

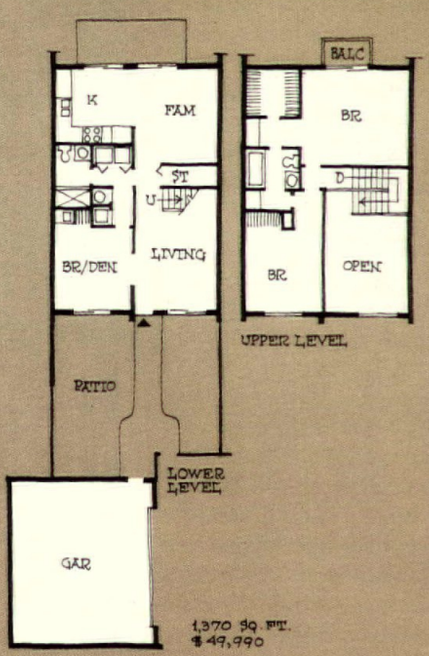
So far, 120 townhouses h
been sold at prices that n
range from $39,900 to $65,9
The best seller: the 1,240-sq
two-bedroom, one-and-a-h
bath model that sells for $4
990.



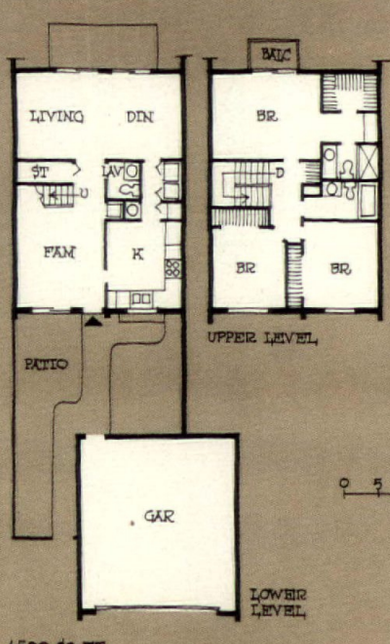
1,050 SQ. FT
$ 39,990



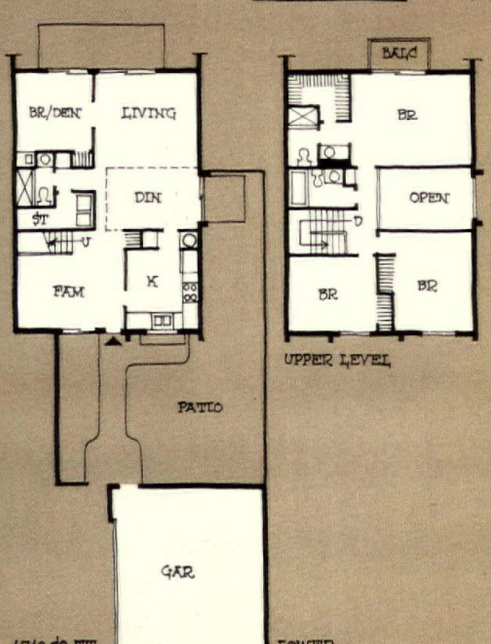
1,240 SQ. FT
$45,990



1,370 SQ. FT.
$ 49,990



1,500 SQ. FT.
$55,990



1,710 SQ. FT
$55,990

0 5 10 FT

For the young family that's stretching: a lot of condo for the money

These buyers have to make some sacrifices to buy a home. In many cases they have outgrown their apartments; in others, they're getting ready to start a family. If they had more money they would be single-family detached buyers, so what appealed to them at Sabal Chase were the single-family features incorporated in the condominium triplexes and fourplexes.

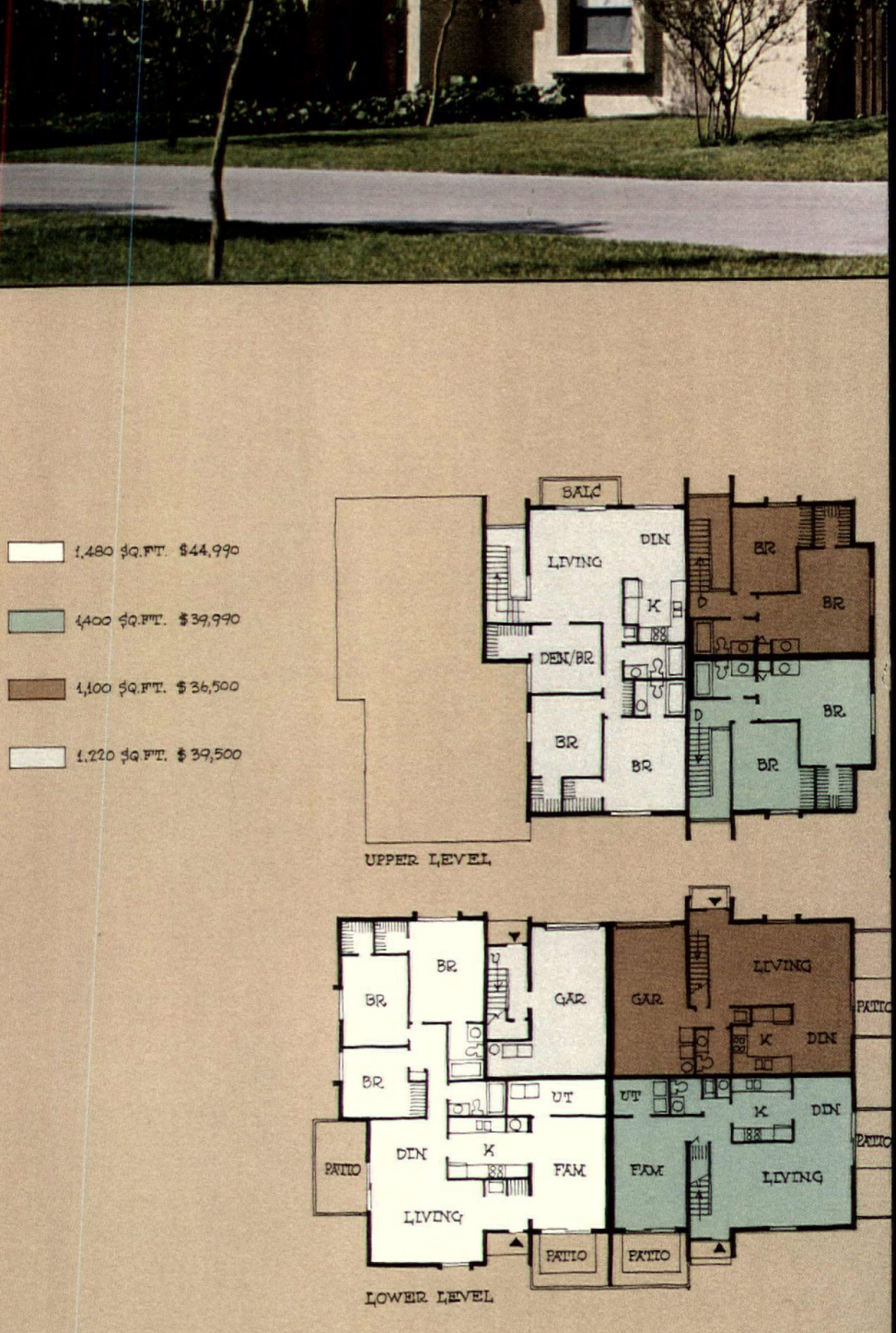
Several units, for example, have garages with direct access from the units. Others have huge family rooms instead of garages. And, as with the townhouses, there is good separation between the living and sleeping areas of the house.

Another single-family feature: Most of the units offer excellent storage. There are large walk-in closets in all master bedrooms, for example, and in some secondary bedrooms too. Some units have separate utility/storage rooms; others have outside storage areas.

And best of all for families that are stretching to make their monthly payments, the homes come equipped with all the appliances they need: washers, dryers, dishwashers and refrigerator/freezers. The kitchens even include some luxury features, such as a continuous-cleaning oven, automatic icemaker, garbage disposer, and luminous ceiling.

These are Sabal Chase's most popular product, with 200 units sold so far. In fact, when four new designs *(see plans on facing page)* were offered recently, buyers snapped up 40 units from floor plans.

The best sellers: the 1,400-sq.-ft. two-bedroom, one-and-a-half bath model for $39,990, the similar 1,100-sq.-ft. model with garage for $36,500, and among the new plans, the 1,138-sq.-ft. two-bedroom, two-bath model for $37,500.

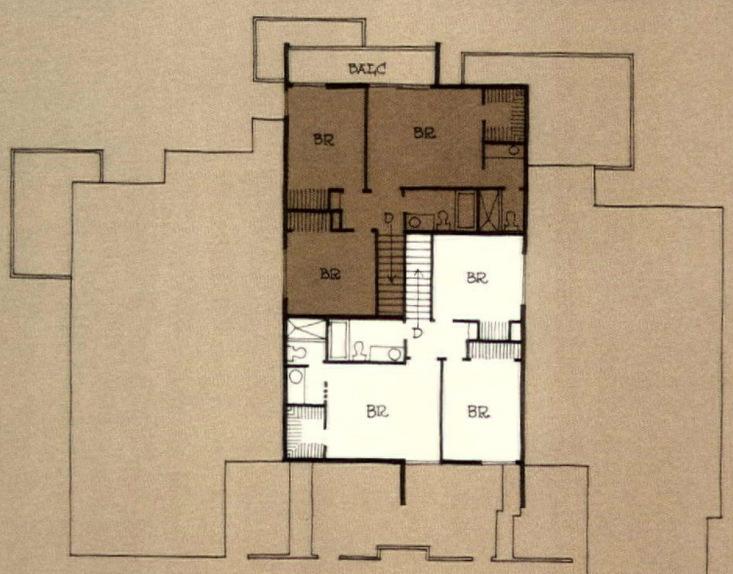


1,138 SQ. FT
$ 37,500

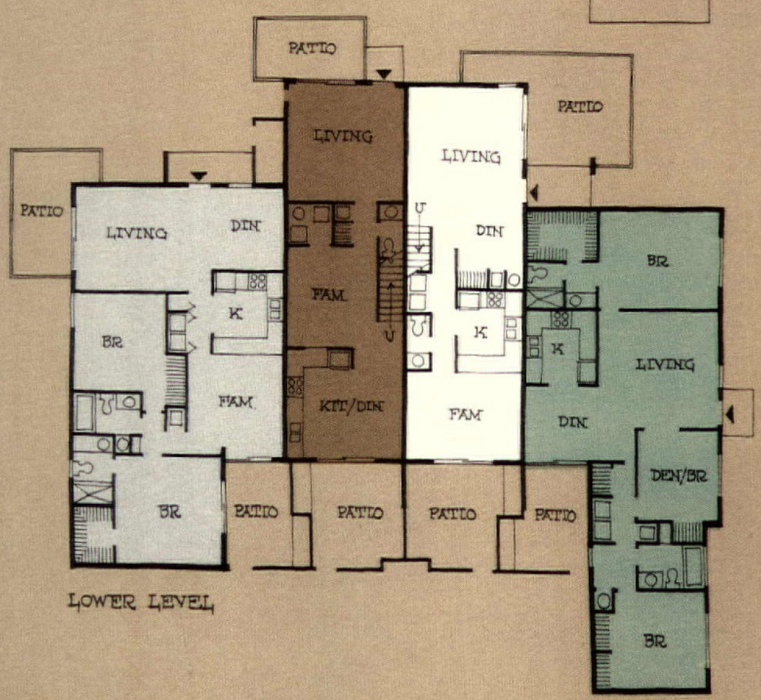
1,342 SQ. FT
$ 41,990

1,342 SQ. FT
$ 41,650

1,170 SQ. FT
$ 38,650



UPPER LEVEL



LOWER LEVEL

For the affluent young family: single-family homes with all the frills

These families are headed by executives or professionals in their mid-to-late 30's who are really making it in their careers—and they'd like a home that shows it.

For the most part they're moving from houses that are about ten years old and lack the appliances and amenities of today's homes.

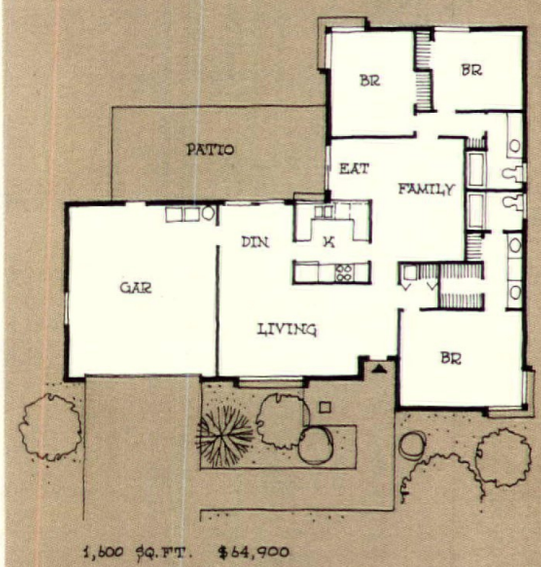
Thus the emphasis in these single-family detached homes is on luxury: large rooms, cathedral ceilings, paneled accent walls—even a sunken conversation pit and a sitting room for the master bedroom in some models.

There is, of course, a tremendous range of features: A checklist names 50 of them, including oversized tubs and heat lamps in the master bath, built-in food processor and custom-crafted plastic-laminate or wood cabinets in the kitchen, and tinted glass in all windows and doors.

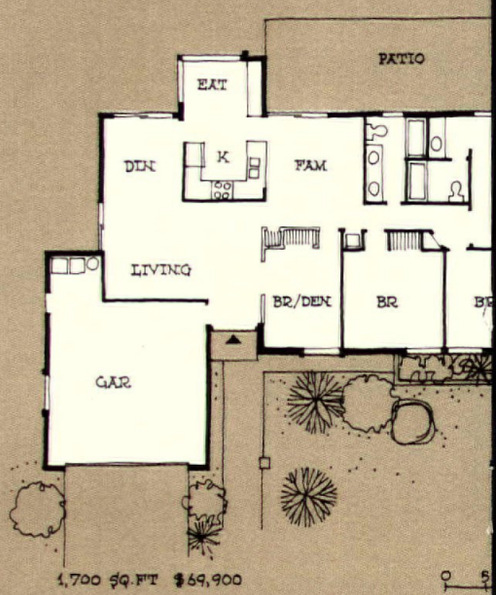
In addition, buyers are offered choices of appliance and counter colors, hardware, tile, bathroom fixtures, flooring and many other things so that they can to some degree customize their homes.

As with the young professionals, Arvida believes that this group not only wants luxury, but wants freedom from maintenance. So the homes have automatic garden sprinklers, concrete driveways, trash compactors and other work-saving features.

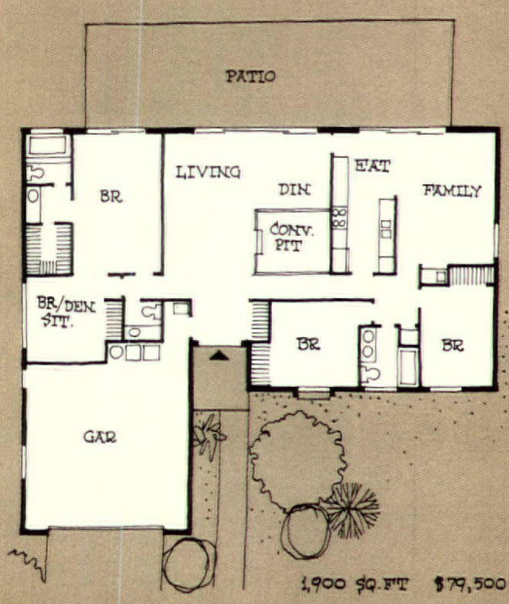
The models opened at the end of March, and in the first three months 30 units were sold. The smallest, a 1,600-sq.-ft. three-bedroom, two-bath model for $64,900, and a much larger unit which is similar in basic design, the 2,000-sq.-ft. four-bedroom, three-bath model for $79,900, accounted for more than two-thirds of the sales.



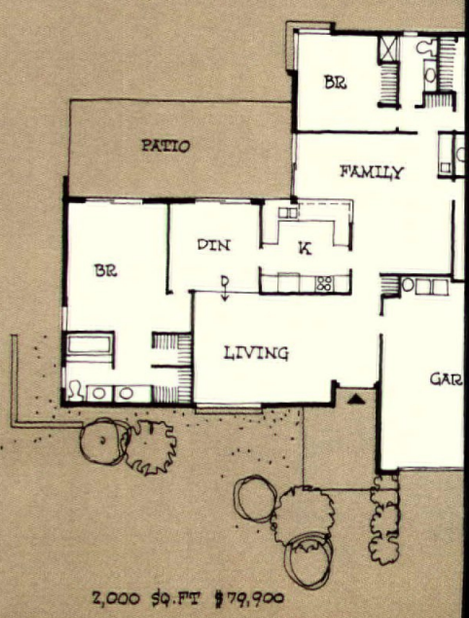
1,600 SQ.FT. $64,900



1,700 SQ.FT $69,900



1,900 SQ.FT $79,500



2,000 SQ.FT $79,900

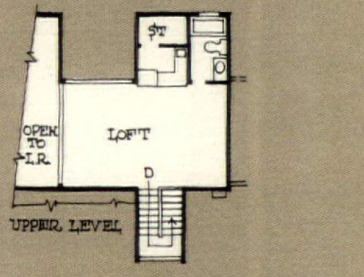
And for all the young buyers at Sabal Chase: A community center with plenty of activity

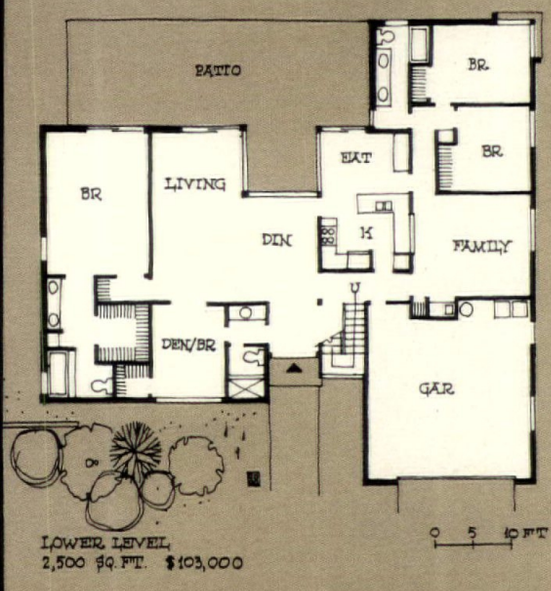
For the passive types, a two-story clubhouse with billiard and card rooms, a social hall, a teen room and a gymnasium is now under construction. It should be completed by the end of the year.

And for the more active types, there are swimming pools, handball courts, platform tennis and four night-lighted tennis courts. An indoor racquetball and health club is being built on Sabal Chase land by a private developer.

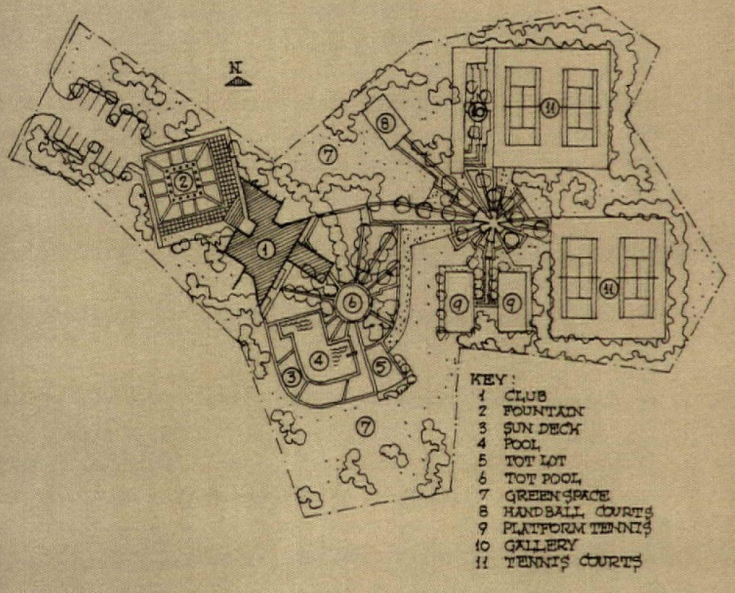
"In a community of young people there's always need for good active recreation," says Sandy Miot. "We didn't go for a golf course, which has limited appeal, but tried to provide facilities that everybody can use."

An indication of the role the rec center is playing: Only 20% of the single-family buyers are buying their homes with pools; normally 50% of the buyers in that price range would buy with pools.





LOWER LEVEL
2,500 SQ. FT. $103,000



A simple system for controlling construction costs

"I'd use this system," says Dan Keiserman, president of National Horizon Corp. of Brea, Calif., "whether I built 20 houses a year or 2,000." The reasons: It's simple, fast, completely hand-posted, needs very few people to make it work, and it lets a builder know, if he needs to, just how he stands by 4:30 every afternoon.

Keiserman's system (which is currently controlling about 500 units a year plus commercial, industrial and mobile-home operations) is the logical outgrowth of his basic philosophy: "Accounting is the difference between success and failure, so accounting should run the job." Accordingly, his accounting department is unusually heavily involved in the operating side of his company. Specifically:

Accounting is involved in estimating, bidding and drawing up contracts—normally the provinces of construction and top management only. "If they weren't," he says, "there's no way they'd understand the job thoroughly enough to control it."

Accounting makes unannounced visits to the job site to take inventory. "They have to have a definite feel for what's going on in the field. And besides, there's no harm in letting supers and project managers know they're being watched. If they're on the defensive they'll be more particular about meeting accounting's reporting needs accurately and on time."

To give accounting the kind of tight control Keiserman demands, he has set up over the years a system of forms that cover every facet of the job. There are no computers involved, everything is hand-posted. And all in all there are nearly 50 different forms.

"A lot of builders have told me that they're too small to handle all that paperwork," says Keiserman. "It's not so. Many of the forms are for data that you have to have whether you use a control system like this or not. And you don't have to check everything on the forms all the time. You look for the deviations—the problems—and that doesn't take much time."

Besides red-flagging trouble spots, Keiserman's system is also a means of getting a job organized and scheduled in advance. But, he warns, the system will only work if both the organization and the schedules "are cast in concrete." He doesn't allow the slightest deviation in the process of filling out the forms or in the flow of paperwork. "The slightest laxity will precipitate an ever-greater bending of your principles over a period of time. So don't permit it."

The system was perfected when Keiserman began joint venturing with other builders on out-of-state jobs. His joint-venture partners run a duplicate set of forms, and mail them to the National Horizon office regularly.

"Right now," says Keiserman, "we're handling about $20-million worth of business this way. But I'd use exactly the same system if I were running a small custom operation. It's not the size that counts, it's the degree of control."

As proof that size is relatively unimportant, consider the size of Keiserman's present staff. There is a three-person accounting department, with a controller, a bookkeeper and a secretary/receptionist who types checks, purchase orders and contracts; there are two vice presidents, one for construction and one for finance, and they share a secretary with Keiserman, the president.

That's all.

On-site jobs are run in an equally lean manner—one super and, on larger projects, a project manager who is, in fact, primarily an inventory clerk. Everything else is subcontracted.

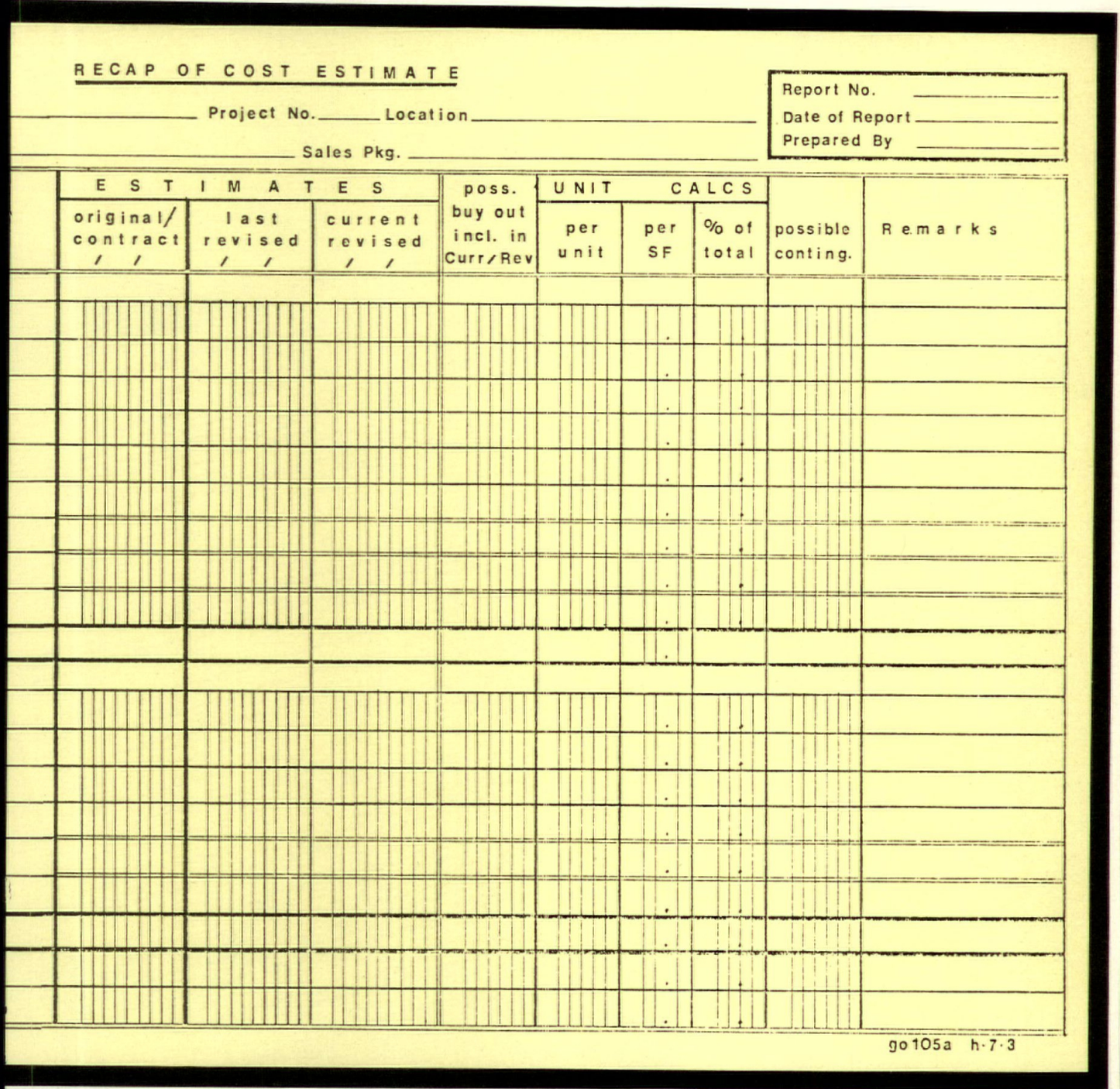
Obviously, not all the forms that make Keiserman's system so efficient can be shown here. Nor do they need to be, since many are standard in the industry. But on the following pages you'll find the key forms in the system, with Keiserman's comments on how and why they work.

—H. Clarke Wells

Project Name_____

Buyer_____

Chrt of Acct	Descriptio
CONTRACTORS COSTS	
A	Land Development, I
B	Off-site land Dev., D
C	On-site land Dev., D
D	Building development I
E	Building development D
F	Building development J
	Contractors fee
	CONTRACTORS
	CONTRACT AMOUNT
OWNER/DEVELOPER COSTS	
	Land (Pure cost only)
G	Project development fina
H	Development cost
I	Marketing
	COMBINED
J	Project sale commission
	ESTIMATED TOTAL PROJ
	SALES PRICE
	OWNER-DEVELOPER PROFIT P



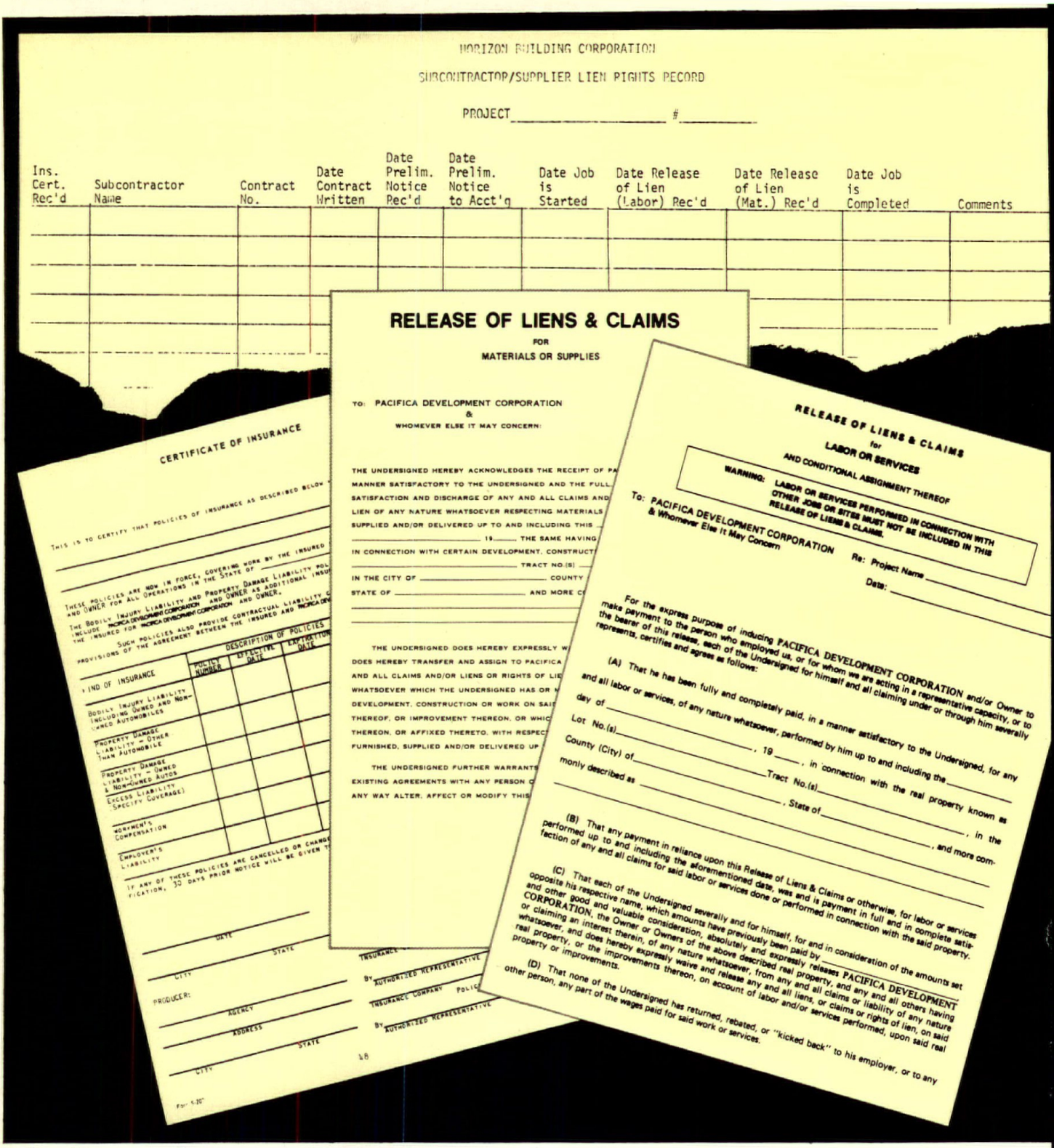
RECAP OF COST ESTIMATE

Project No. _____ Location _____

Sales Pkg. _____

Report No. _____
Date of Report _____
Prepared By _____

	ESTIMATES			poss. buy out incl. in Curr/Rev	UNIT CALCS			possible conting.	Remarks
	original/ contract / /	last revised / /	current revised / /		per unit	per SF	% of total		


HORIZON BUILDING CORPORATION

SUBCONTRACTOR/SUPPLIER LIEN RIGHTS RECORD

PROJECT _____ #_____

Ins. Cert. Rec'd	Subcontractor Name	Contract No.	Date Contract Written	Date Prelim. Notice Rec'd	Date Prelim. Notice to Acct'g	Date Job is Started	Date Release of Lien (Labor) Rec'd	Date Release of Lien (Mat.) Rec'd	Date Job is Completed	Comments

CERTIFICATE OF INSURANCE

RELEASE OF LIENS & CLAIMS
FOR
MATERIALS OR SUPPLIES

RELEASE OF LIENS & CLAIMS
for
LABOR OR SERVICES
AND CONDITIONAL ASSIGNMENT THEREOF

The lien rights record: 'For future protection'

Keiserman protects himself from invalid liens by building a comprehensive defense during the time he's doing business with the sub or supplier. "It's the only sure way you'll have proof for the attorneys if and when you need it," he says.

As each job progresses, the lien rights record tracks all the pertinent dates and facts affecting each sub's and supplier's lien rights to the job. "The dates are important," says Keiserman, "because they tell you, if liens are filed, whether they have been filed within the required time period. If the time limit has expired, the lien is invalid."

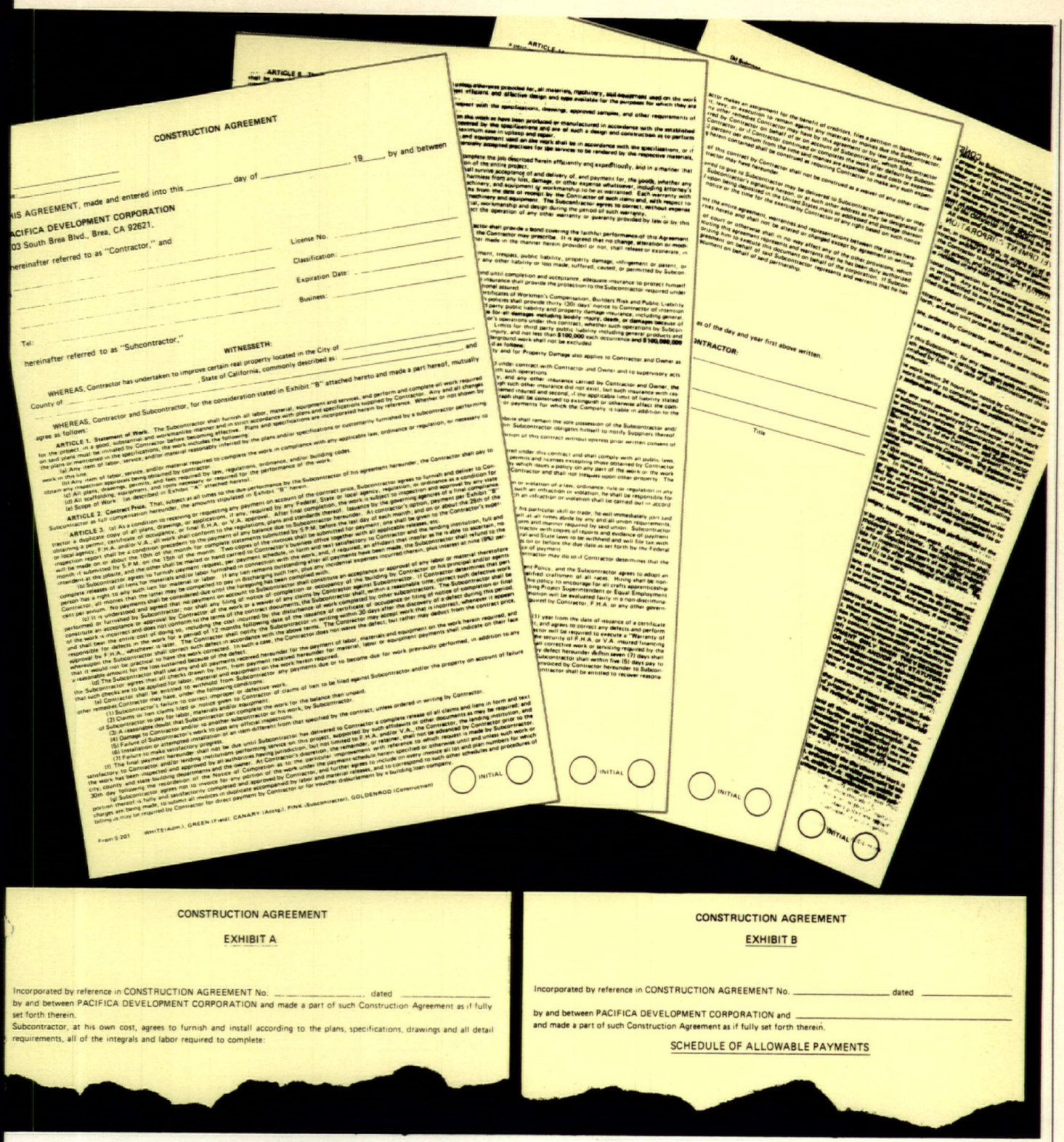
The lien rights record provides a double check on whether three other important forms have been received. They are:

1. Release of liens and claims for materials and supplies, and release for labor or services. The latter form, for labor or services, has a second page on which each workman or laborer signs his own individual release, indicating whether his wages have been paid—a factor in determining the validity of liens. The lien releases must be attached to invoices and billings submitted to the accounting department or payments aren't made.

2. Certificate of insurance. This spells out Keiserman's minimum insurance requirements for the subs and suppliers he does business with. And they're tough: "We just quadrupled the minimums this year because of recent awards made in the courts."

Keiserman doesn't write contracts wi
out first checking subs' and supplie
credit. Bids won't even be considered unl
they're accompanied by two pages of re
ence material on forms that Keiserman s
plies. One of the requirements the form s
cifies is the names of at least three gene
contractors the bidder has done work fo
the past year.

"General contractors are the only o
who'll tell you the truth," says Keiserm
"Don't ask a bidder's lenders or suppliers
credit references. They'll often lie to k
the company in business so they can c
tinue getting paid. A general contractor w
be more objective."



CONSTRUCTION AGREEMENT

EXHIBIT A

Incorporated by reference in CONSTRUCTION AGREEMENT No. _____ dated _____
by and between PACIFICA DEVELOPMENT CORPORATION and made a part of such Construction Agreement as if fully set forth therein.
Subcontractor, at his own cost, agrees to furnish and install according to the plans, specifications, drawings and all detail requirements, all of the integrals and labor required to complete:

CONSTRUCTION AGREEMENT

EXHIBIT B

Incorporated by reference in CONSTRUCTION AGREEMENT No. _____ dated _____
by and between PACIFICA DEVELOPMENT CORPORATION and _____
and made a part of such Construction Agreement as if fully set forth therein.

SCHEDULE OF ALLOWABLE PAYMENTS

onstruction agreement: 'Here's where you spell it all out'

iserman's contract form for subs covers ything that could be expected to come up tween developer and subcontractor. It's in ee parts:

1. General legal obligations are preprinted a four-page document. At the bottom of ch page are blank circles for the sub's ini-ls. "That's our proof, if we get involved a lawsuit later on, that he read every ge," says Keiserman. Even the signature ge has a place for initials, in case an adden-m is included in a space provided for it.

2. Exactly what's to be done and furnished the specific job is typed onto a separate eet, Exhibit A. Pertinent sheets of plans d pages of specifications are referred to in hibit A, affixed to it and, again, each sheet is initialed—"Just so there's no misunderstanding," says Keiserman.

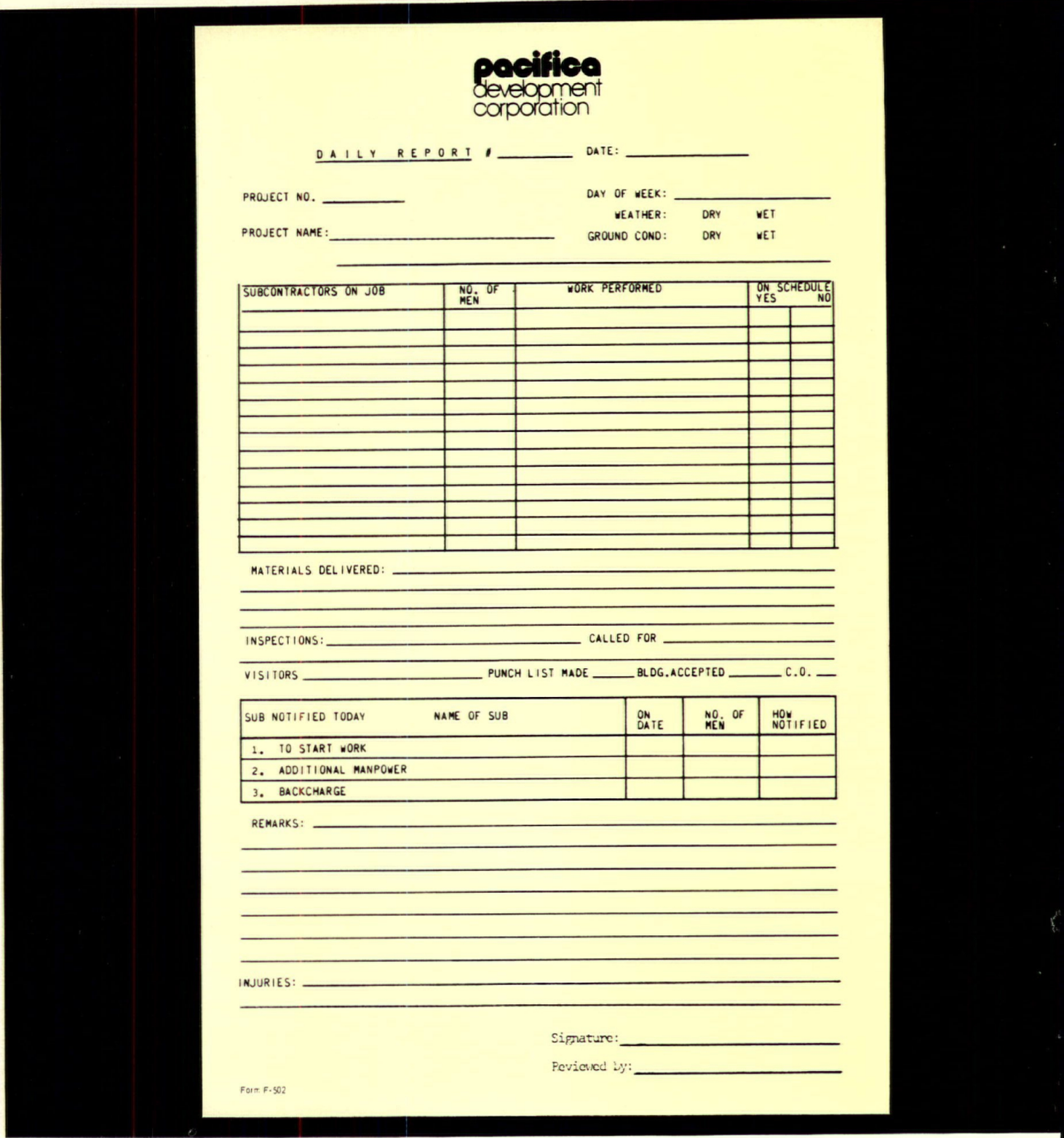
3. Exactly what's to be paid and how payment is to be made, including any retentions by the developer, is spelled out in Exhibit B. Keiserman considers this one of his most important controls. Reason:

He doesn't use the construction industry's standard payment plan based on percentages of work completed and materials delivered. "That's too loose," he says. "When payment requests are based on estimates that 25% of the lumber has been delivered or 50% of the plumbing installed, accounting has no accurate way to verify that, so chances are they overpay."

Keiserman's payment schedules are based on units completed instead of percentages. In Exhibit B he specifies the required numbers of units that have to be built before he'll pay. His accounting department has no doubts about whether payment requests are justified, because completions can be verified through the job reports *(see next page)*.

All three sections of the contract are produced in five copies: original for the administrative staff and four self-carbons for accounting, subcontractor, construction department and the field.

TO NEXT PAGE



pacifica development corporation

DAILY REPORT # _____ DATE: _____

PROJECT NO. _____ DAY OF WEEK: _____

WEATHER: DRY WET

PROJECT NAME: _____ GROUND COND: DRY WET

SUBCONTRACTORS ON JOB	NO. OF MEN	WORK PERFORMED	ON SCHEDULE YES	NO

MATERIALS DELIVERED: _____

INSPECTIONS: _____ CALLED FOR _____

VISITORS _____ PUNCH LIST MADE _____ BLDG. ACCEPTED _____ C.O. _____

SUB NOTIFIED TODAY NAME OF SUB	ON DATE	NO. OF MEN	HOW NOTIFIED
1. TO START WORK			
2. ADDITIONAL MANPOWER			
3. BACKCHARGE			

REMARKS: _____

INJURIES: _____

Signature: _____

Reviewed by: _____

Form F-502

Daily report: 'This is our bible from the field'

It's the only form that tracks day by day what's occurring in the field. Job superintendents fill it out at the end of each work day. "It's one of the super's few paperwork responsibilities," says Keiserman, "and it takes less than ten minutes."

The report's main purpose: to show delays in work or deliveries and thus warn of lost production time. "If the framer put 15 men on the job instead of 25, if the painter didn't show up on schedule, if a sub hasn't been notified to start work, if it rained, we know about it the next day," says Keiserman.

Daily reports from out-of-state jobs are sent to the Brea corporate office via overnight post office service for about $5.00. As soon as they arrive they're routed to the construction vice president and/or to Keiserman. Total review time required: not more than 15 minutes.

The reports also have a secondary purpose: to build legal protection against claims that arise during construction. For example:

The report notes any injuries that occur on the job. They're described in terms of when and how they happened and how serious they are, so the company can take steps if necessary to cover itself against possible claims.

The report indicates exactly why production breakdowns occur by giving the company a record of who was responsible for the resulting losses in time and financing charges.

The report monitors deliveries of mate als, visitors who drop by and, says Keis man, "shows the efficiency of the peo you've put on the job." It also records dates when completed buildings are cepted, certificates of occupancy receiv and inspection called for or completed.

Daily reports are stored in binders un the statute of limitations runs out. And th don't take the place of personal inspectio Keiserman or a vice president visits each at least once a month.

PACIFICA DEVELOPMENT CORPORATION

SUB-CONTRACTOR'S AFFIDAVIT

STATE OF _____)
) ss
COUNTY OF_____)

WHEREAS, under date of the ____ day of _____, 19___ A.D., PACIFICA DEVELOPMENT CORPORATION _____, as owner/general contractor, did enter into an agreement with _____, as sub-contractor and/or supplier, to make certain improvements and/or supply certain materials for said owner/general contractor upon the following land situate, lying and being in the County of _____, State of _____, to wit:

PROJECT NAME: _____
STREET ADDRESS: _____
LEGAL DESCRIPTION: _____
_____
_____

AND WHEREAS, said agreement covers _____, such (type of work to be performed) agreement being dated the _____ day of _____, 19___.

AND WHEREAS, the undersigned has performed his said subcontract to date in the amount of $_____, and hereby says that he has received payment for work performed under this subcontract to date in the amount of $_____, and further says that all lienors contracting directly, or indirectly employed by the undersigned, on or in connection with said improvements, or under or in connection with said subcontract, have been paid in full for all labor and material performed or supplied on said job up until the _____ day of _____, 19____, and it is the understanding of the undersigned that this is a Waiver and Release of Lien which the undersigned has against the premises described herein, only to the extent of the payments specified.

AMOUNT OF ORIGINAL CONTRACT:	$_____
CHANGE ORDERS:	$_____
TOTAL ADJUSTED CONTRACT:	$_____
TOTAL WORK IN PLACE:	$_____
LESS _____% RETAINED:	$_____
NET AMOUNT EARNED:	$_____
AMOUNT OF PREVIOUS PAYMENTS:	$_____
AMOUNT DUE THIS PAYMENT:	$_____
BALANCE TO COMPLETE:	$_____

_____
(Subcontractor)

by: _____
(Name) (Title)

Subscribed and sworn to before me this
_____ day of _____, 19____.

_____
Notary Public

(This area for official notarial seal)

Form AS-403(a)

ubcontractor's affidavit: 'We don't pay without it'

e affidavit must accompany every request a draw from subs and suppliers.

t must be notarized. "Most subs have eir own notaries," says Keiserman.

And it must coincide with Keiserman's n accounting records. "That's the real rpose of the form," he says, "to make sure ur subs' and suppliers' books are always cking with your own." The form does ce subs and suppliers to do some of Keiman's accounting. But it takes only about minutes to fill out.

Starting with the original contract price, e form shows 1) the current revised price er any additions or deletions, 2) dollar nount of work in place less any percentage payment retained by the developer, 3) net amount earned, 4) amount of previous payments, 5) amount currently due and 6) balance of payment needed to complete the job.

Receiving this breakdown simplifies the accounting department's work. "But most important," says Keiserman, "it eliminates misunderstandings."

The effort to eliminate misunderstandings actually starts at contract-signing time. That's when subs and suppliers find out about the affidavit form, as well as the lien releases and insurance certificate. In fact, they are given a supply of forms at that time along with instructions on how to prepare and submit them. Says Keiserman: "We emphasize that without the paperwork we can't pay them. And we give them plenty of forms to fill out."

For subs and suppliers who are sloppy about preparing the forms, there's a payment-rejection form. Explains Keiserman:

"If all the documentation backing up a payment request doesn't come in correctly executed, we refuse payment. The rejection form, preprinted with 11 possible reasons, tells them why. Usually we only have to use that form once per company."

National Horizon pays its bills on the 1st and 15th of each month, requiring that all documentation be in hand by the 5th or the 20th or 21st. That gives the accounting department ten days to check the requests.

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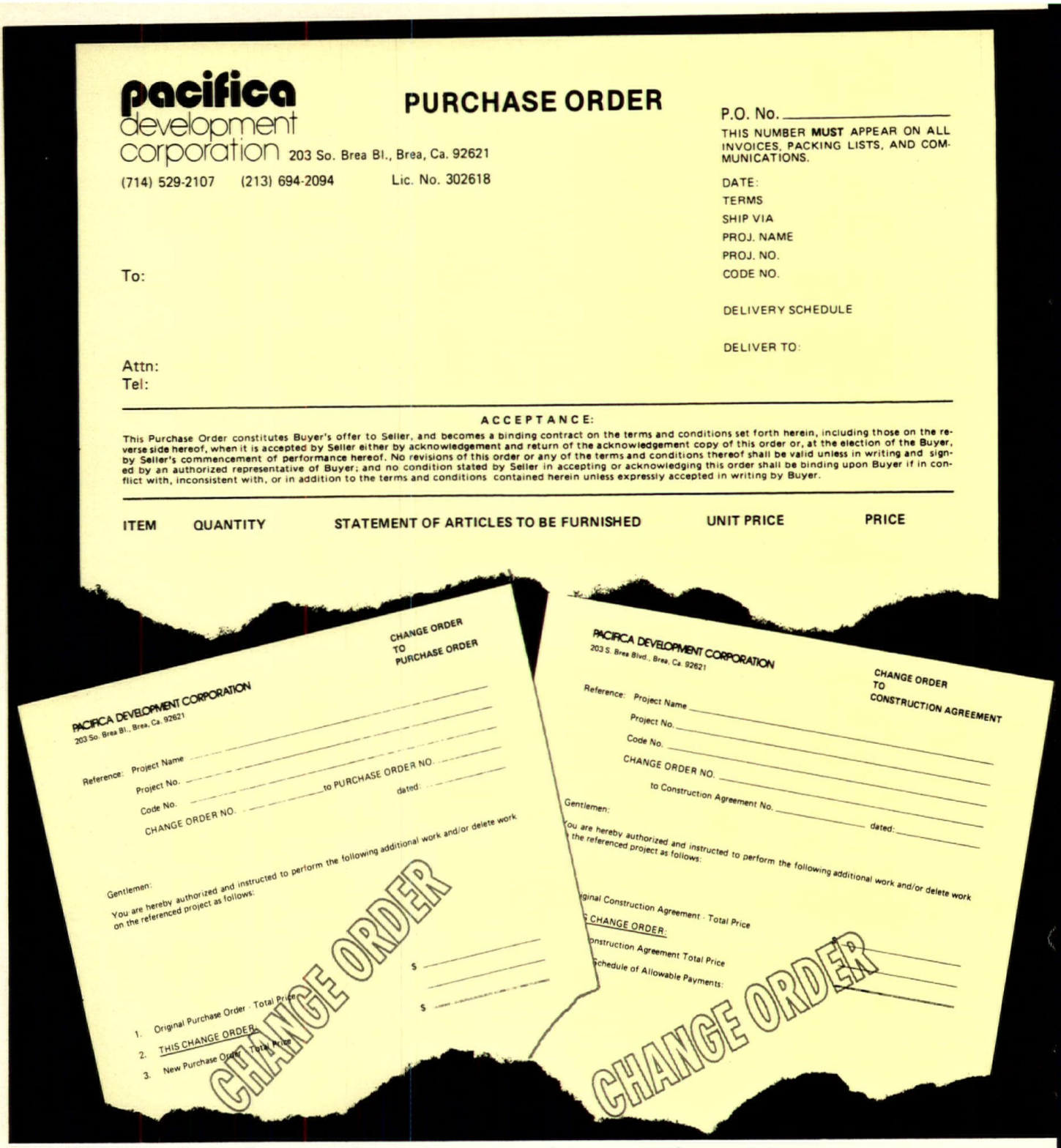


pacifica development corporation 203 So. Brea Bl., Brea, Ca. 92621
(714) 529-2107 (213) 694-2094 Lic. No. 302618

PURCHASE ORDER

P.O. No. _____
THIS NUMBER **MUST** APPEAR ON ALL INVOICES, PACKING LISTS, AND COMMUNICATIONS.

DATE:
TERMS
SHIP VIA
PROJ. NAME
PROJ. NO.
CODE NO.

DELIVERY SCHEDULE

DELIVER TO:

To:

Attn:
Tel:

ACCEPTANCE:

This Purchase Order constitutes Buyer's offer to Seller, and becomes a binding contract on the terms and conditions set forth herein, including those on the reverse side hereof, when it is accepted by Seller either by acknowledgement and return of the acknowledgement copy of this order or, at the election of the Buyer, by Seller's commencement of performance hereof. No revisions of this order or any of the terms and conditions thereof shall be valid unless in writing and signed by an authorized representative of Buyer; and no condition stated by Seller in accepting or acknowledging this order shall be binding upon Buyer if in conflict with, inconsistent with, or in addition to the terms and conditions contained herein unless expressly accepted in writing by Buyer.

ITEM QUANTITY STATEMENT OF ARTICLES TO BE FURNISHED UNIT PRICE PRICE

PACIFICA DEVELOPMENT CORPORATION
203 So. Brea Bl., Brea, Ca. 92621

CHANGE ORDER TO PURCHASE ORDER

Reference: Project Name
Project No.
Code No.
CHANGE ORDER NO. to PURCHASE ORDER NO.
dated:

Gentlemen:
You are hereby authorized and instructed to perform the following additional work and/or delete work on the referenced project as follows:

1. Original Purchase Order - Total Price $
2. THIS CHANGE ORDER $
3. New Purchase Order - Total Price $

CHANGE ORDER

PACIFICA DEVELOPMENT CORPORATION
203 S. Brea Blvd., Brea, Ca. 92621

CHANGE ORDER TO CONSTRUCTION AGREEMENT

Reference: Project Name
Project No.
Code No.
CHANGE ORDER NO.
to Construction Agreement No. dated:

Gentlemen:
You are hereby authorized and instructed to perform the following additional work and/or delete work on the referenced project as follows:

Original Construction Agreement - Total Price
CHANGE ORDER:
Construction Agreement Total Price
Schedule of Allowable Payments:

CHANGE ORDER

Purchase order: 'Supers don't buy anything without it'

"We won't let a super call a supplier on his own and order material," says Keiserman. "Accounting wouldn't know the material cost until 30 days later when the invoice arrived."

So any purchase outside of an original contract must be approved in advance by accounting via the purchase order.

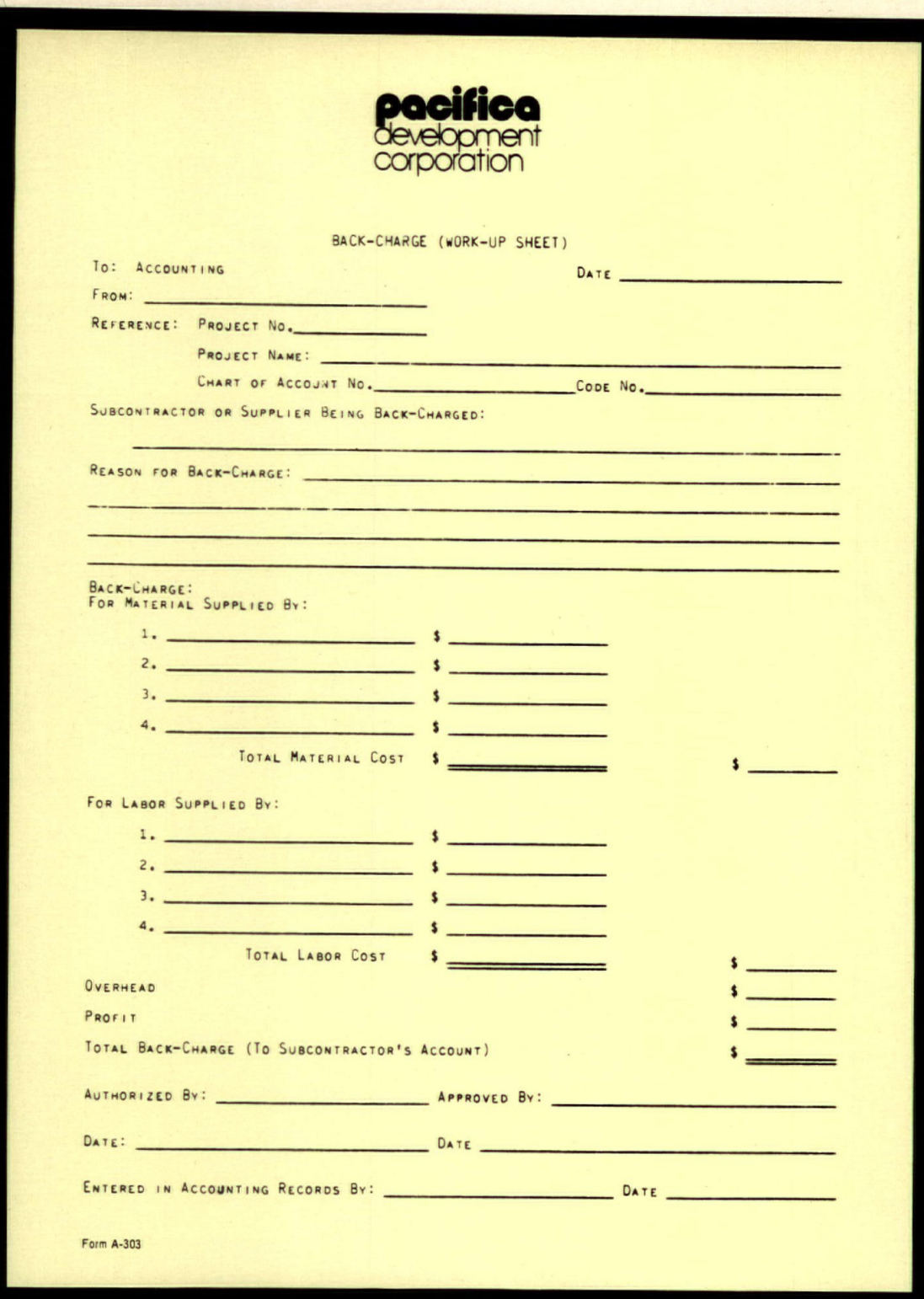
If a construction job needs a fast thousand feet of framing lumber, the super calls the supplier to check on availability and cost, and to make tentative delivery arrangements. He then phones accounting to explain what and how much he needs and gives the full price. If accounting approves, it issues a purchase order, gives the number to the super to give to the supplier, and the order is confirmed. The suppliers all know that without a purchase order number affixed to the invoice, there has been no authorized purchase.

As soon as a purchase order is issued, accounting revises its records for that job to reflect the additional expenditure. Says Keiserman: "At the end of each business day, accounting can show us exactly what our costs are running."

Later, when the supplier's bill comes in, if there's a difference in price between what the superintendent told the accounting department and what the company is actually billed for, Keiserman's remedy is very simple: "We don't pay, and we may fire the superintendent. We believe in our cost-control system. Either our people believe in too, or they don't work for us."

Keiserman also has a "Change Order Purchase Order" form, permitting accounting-authorized changes in original purchase-order prices.

And, since no contract is ever all-encompassing, Keiserman also has a "Change Order to Construction Agreement" form. "Contracts always need modifying," says he, "if for no other reason than that carpenters have a habit of sawing up sill plates for sawhorses. The contract change-order form lets us authorize such contract deletions and additions in writing so accounting can record them."



pacifica development corporation

BACK-CHARGE (WORK-UP SHEET)

TO: ACCOUNTING DATE _____

FROM: _____

REFERENCE: PROJECT NO. _____

PROJECT NAME: _____

CHART OF ACCOUNT NO. _____ CODE NO. _____

SUBCONTRACTOR OR SUPPLIER BEING BACK-CHARGED:

_____

REASON FOR BACK-CHARGE: _____

_____

_____

_____

BACK-CHARGE:
FOR MATERIAL SUPPLIED BY:

1. _____ $ _____
2. _____ $ _____
3. _____ $ _____
4. _____ $ _____

TOTAL MATERIAL COST $ _____ $ _____

FOR LABOR SUPPLIED BY:

1. _____ $ _____
2. _____ $ _____
3. _____ $ _____
4. _____ $ _____

TOTAL LABOR COST $ _____ $ _____

OVERHEAD $ _____

PROFIT $ _____

TOTAL BACK-CHARGE (TO SUBCONTRACTOR'S ACCOUNT) $ _____

AUTHORIZED BY: _____ APPROVED BY: _____

DATE: _____ DATE _____

ENTERED IN ACCOUNTING RECORDS BY: _____ DATE _____

Form A-303

ack-charge sheet: 'A super just can't forget this one'

pical occasion for a back-charge report: A contractor completes his work but ves behind so much debris that extra help to be called in to put the job in order for next trade. The sloppy sub should be k-charged for the extra cost.

Keiserman insists that the back-charge m be filled out immediately by the super- endent who ordered the extra work. Oth- vise, the cost has little chance of finding way into accounting's records.

Any super who neglects to record a back- rge is off the job," says Keiserman. hat's his incentive to run the job cor- tly. If he doesn't, he'll have a problem."

Keiserman supers also have a very posi- e incentive to run their jobs well:

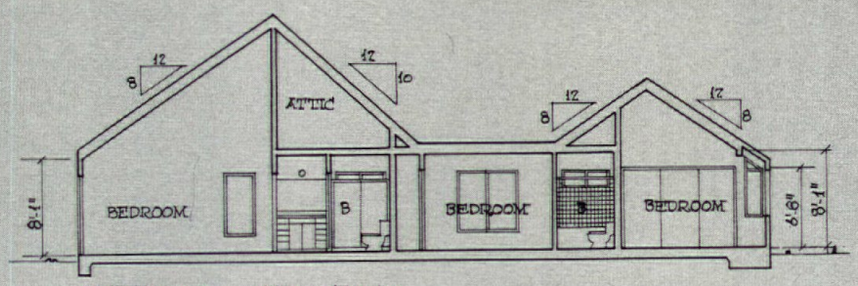
In addition to their salaries they receive up to 25% of any reduction they can make in a job's original contract price and/or the loan-interest reserve set up for the job. So they have a personal financial interest in minimizing the labor, materials and time a job consumes. For example, if the budgeted cost of a National Horizon house is $36,500 plus a $1,000 interest reserve, and the super brings it in for $30,000, he gets 25% of $7,-500. "I'm very happy to give a man 25 cents out of every dollar he makes for me," says Keiserman. "Give field people enough incentive and they can always find ways to shave."

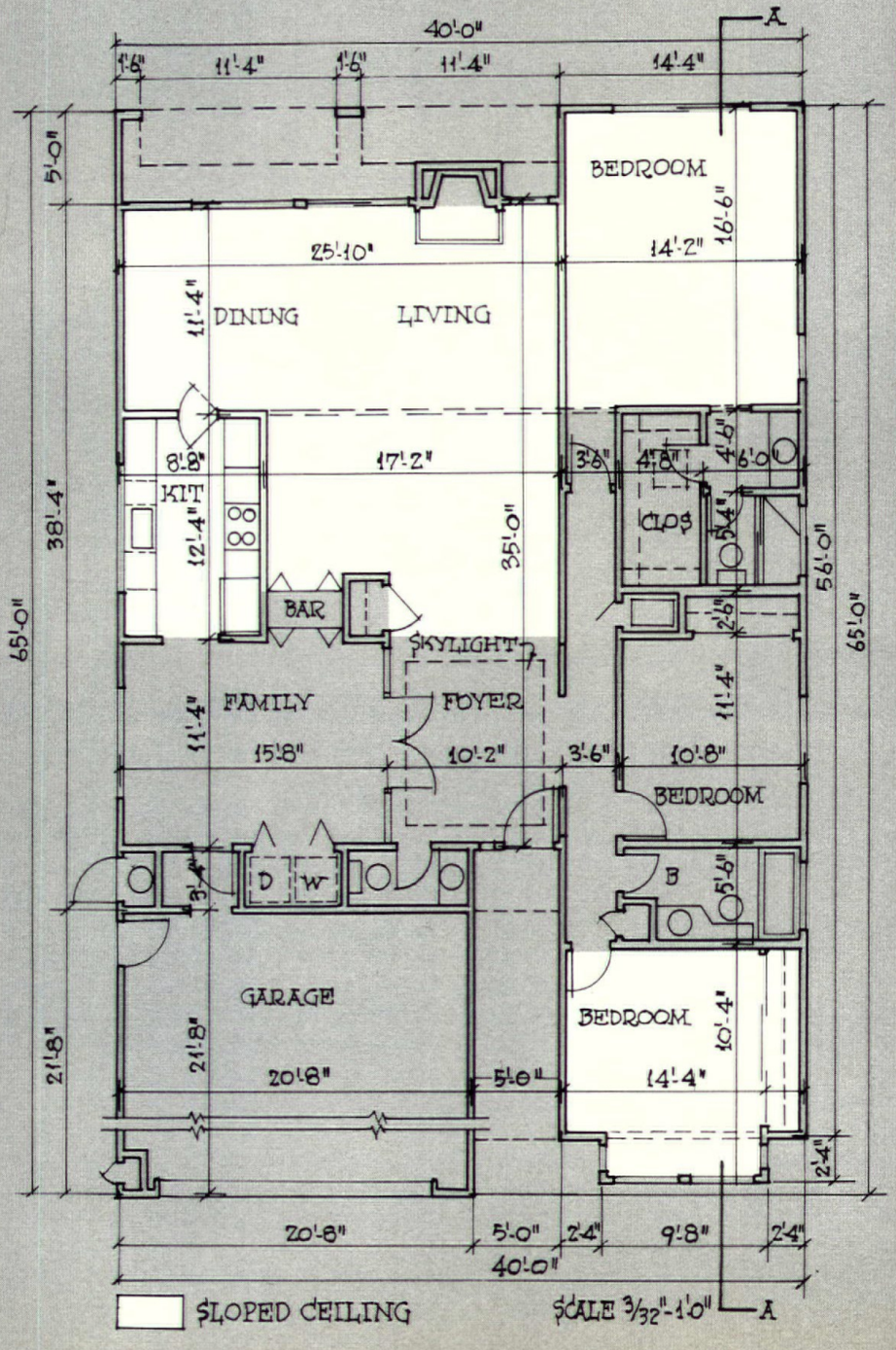
But incentive alone isn't enough to guarantee a field man's efficiency. To do that, Keiserman again breaks industry tradition and brings his supers into a job during the formative stage. Says he, "It's impossible to get total efficiency from your field people if they don't start familiarizing themselves with the plans, specs and revisions while you're still designing the project. You should bring them in a full 90 days before you start construction."

Another reason Keiserman likes to involve field people early: "They can cut out a lot of over-designing in the plans."

The traditional look: Will it be housing's next big sales grabber?

SINGLE-FAMILY DETACHED—1,800 SQ. F





If this new project is any indication, yes.

Working with just renderings and a small sales display—and before they're allowed to take deposits—the developers have 700 names on a waiting list, with more being added each day.

These prospects are waiting for 206 houses planned at Whaler's Cove, a single-family development in Foster City, Calif. And even in this area, where single-family is in short supply and moves fast, that's a very strong pre-sale record.

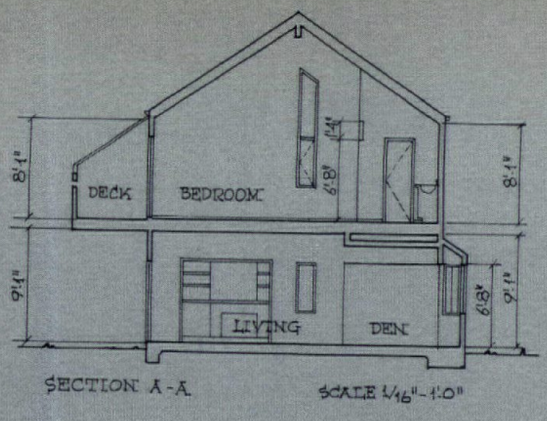
What's sparked all of this interest? In the opinion of architect Rod Friedman, who designed the project, a combination of things including the project's waterfront ambience and convenient location. But primarily, he believes, it's tied to today's wave of nostalgia. Because, as you'll see here and on the next four pages, Whaler's Cove's architecture and building materials will be highly reminiscent of what's usually found in New England villages.

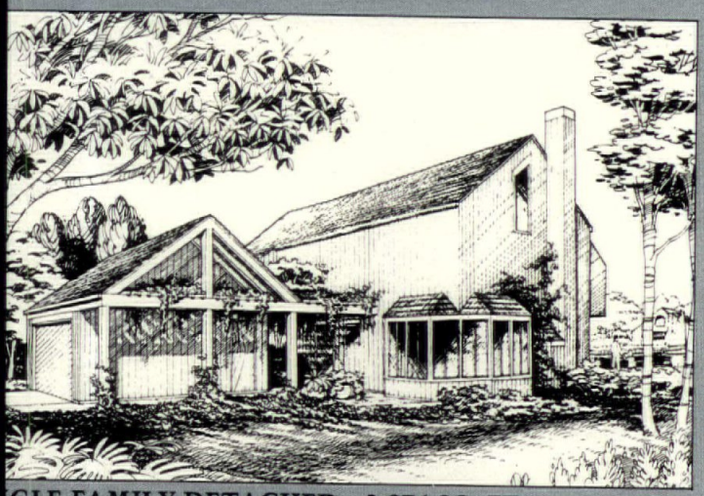
With all of this feeling of tradition, however, the floor plans have the qualities essential for today's market—good separation of formal and informal living areas, master-bedroom suites and private outdoor living areas, to name a few.

Whaler's Cove is the latest collaboration of developer Vintage Properties and architect Fisher-Friedman Associates. It's being built on a 34-acre site that's divided into two sections called Landing and Isle. Houses on the Isle will be conventional single-family detached; on the Landing, they'll be zero-lot line.

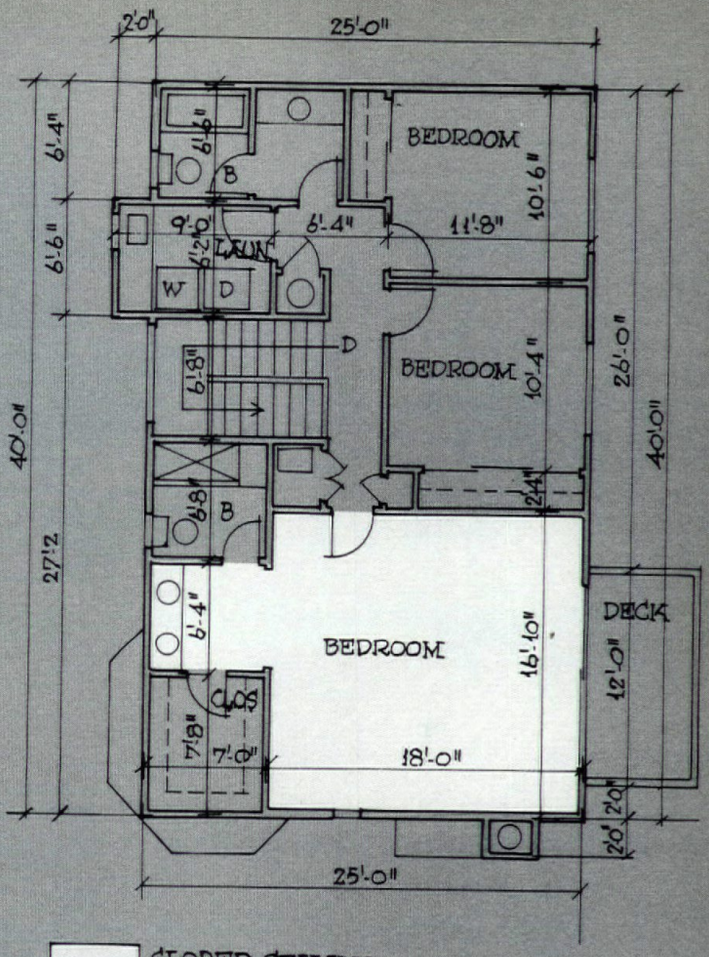
We can't show you any pictures because, as this was written, models were just being framed. But we can show you renderings (they're very accurate) and floor plans, along with architect Friedman's comments. As to prices, they're not set yet. But the developer's original market plan called for the $60,000-to-$95,000 range.

—June R. Vollman





GLE-FAMILY DETACHED—2,076 SQ. FT.



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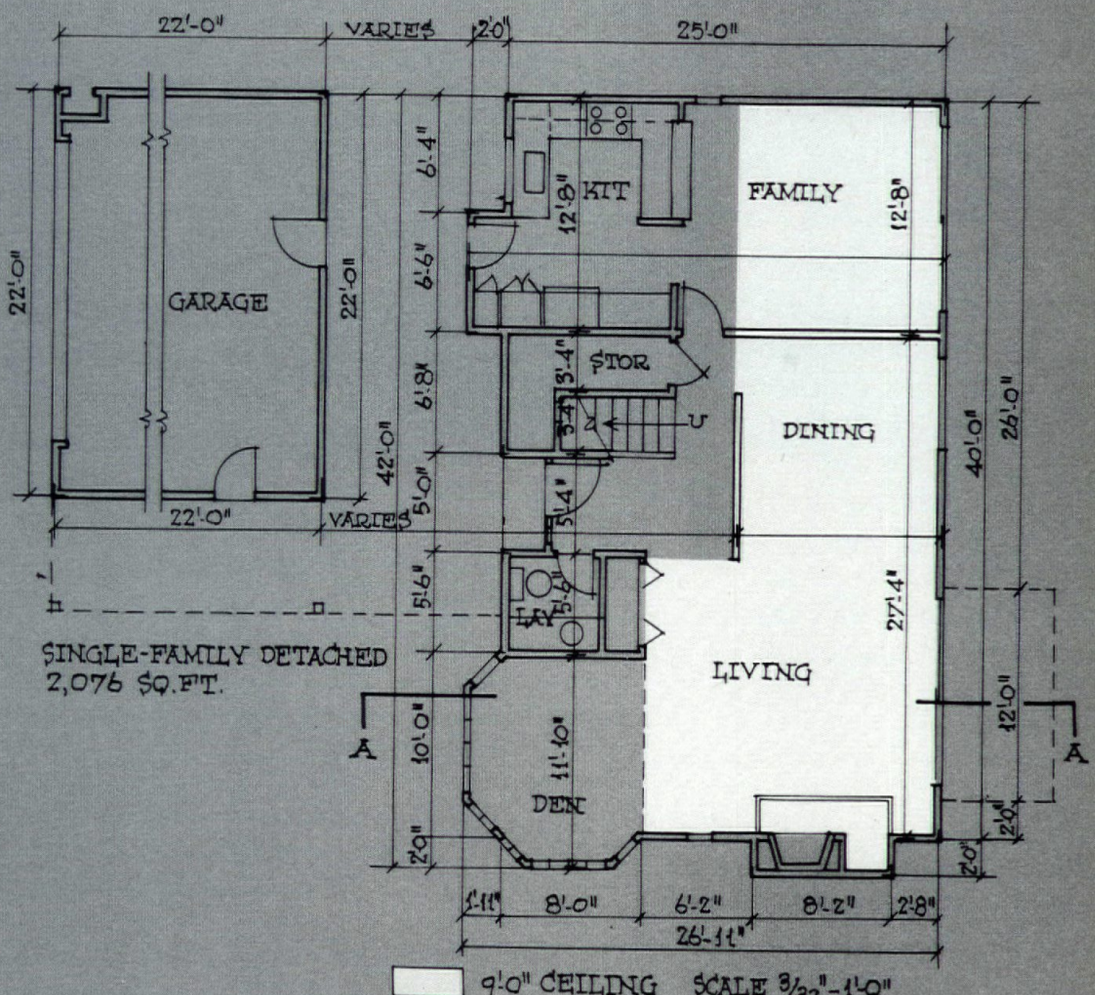

SINGLE-FAMILY DETACHED
2,076 SQ.FT.

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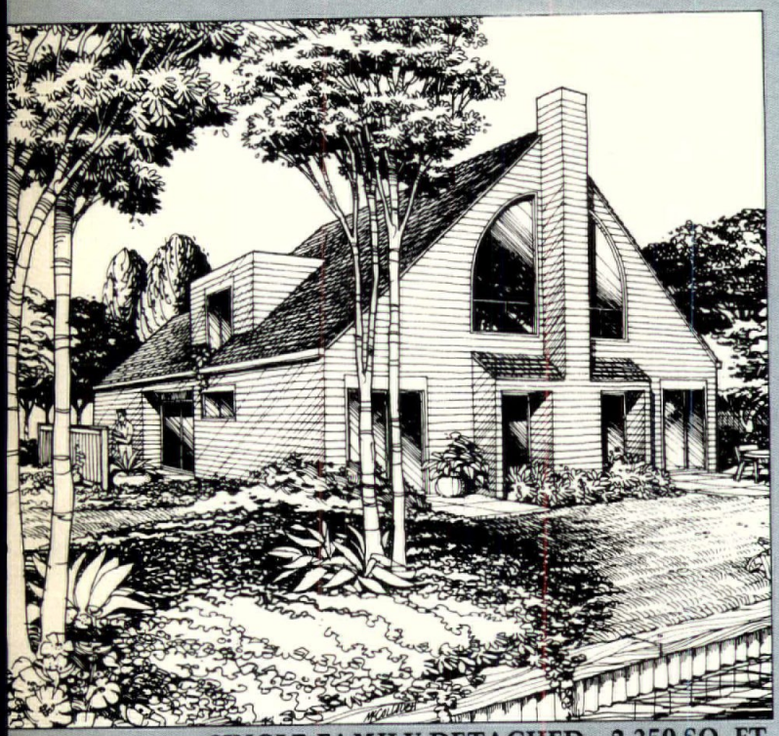
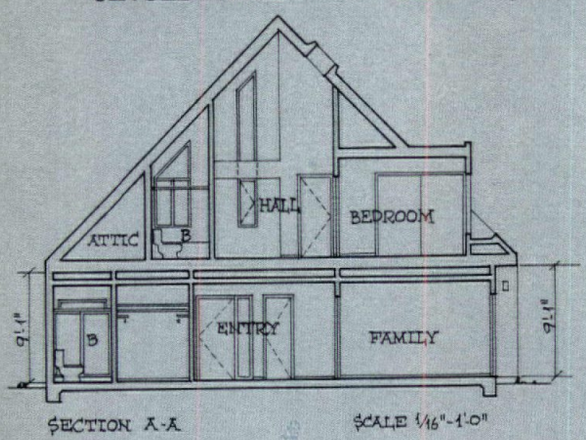
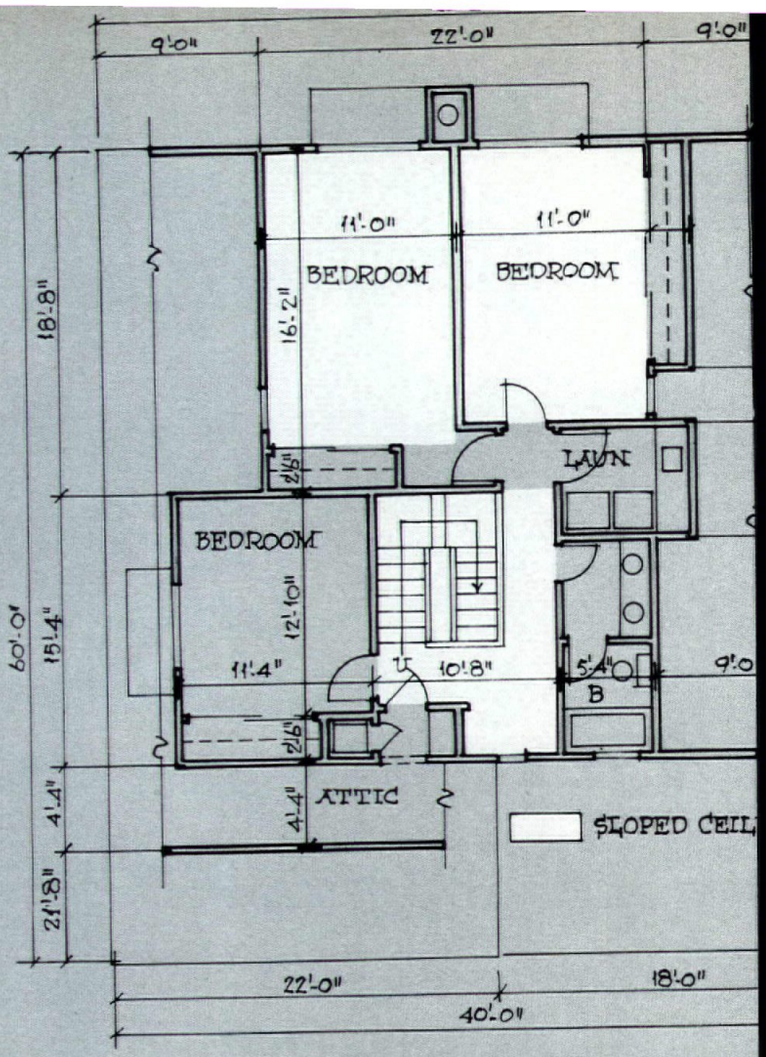


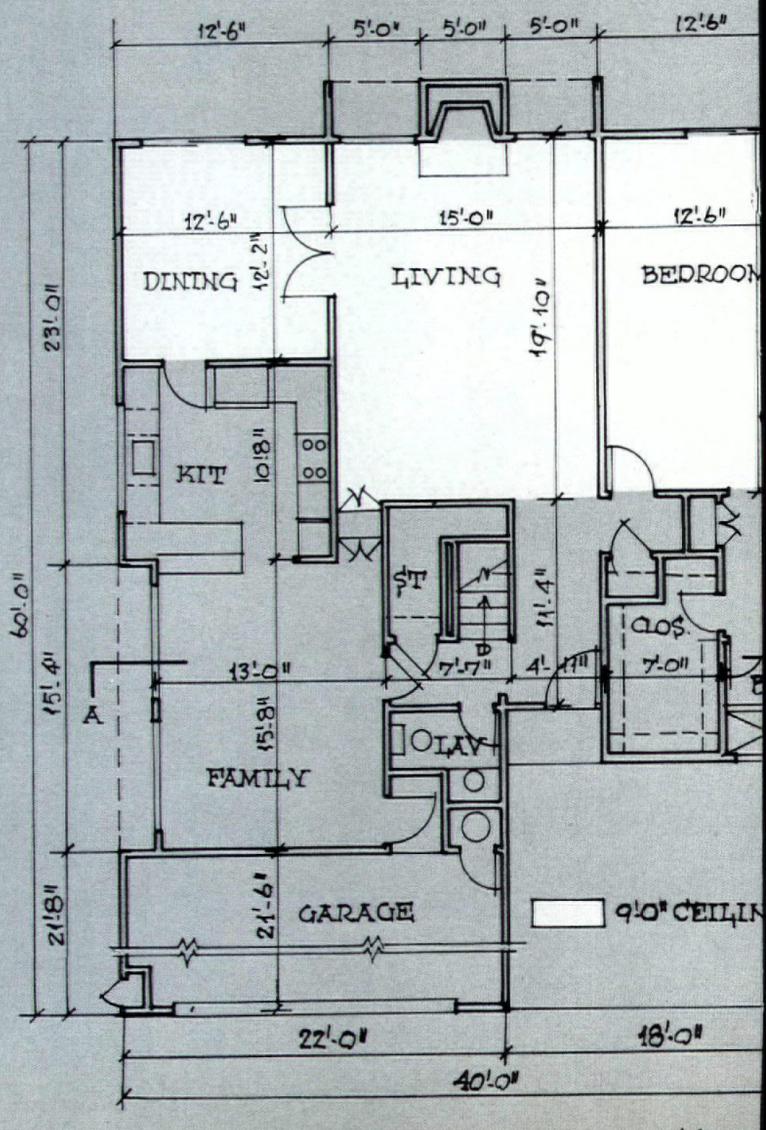
SINGLE-FAMILY DETACHED—2,350 SQ. FT.



SECTION A-A SCALE 1/16"-1'-0"

"An arrangement for established families with no young children to be supervised . . . space laid out for a compartmentalized lifestyle . . . a highly private downstairs master-bedroom suite . . . an upstairs meant for older children."





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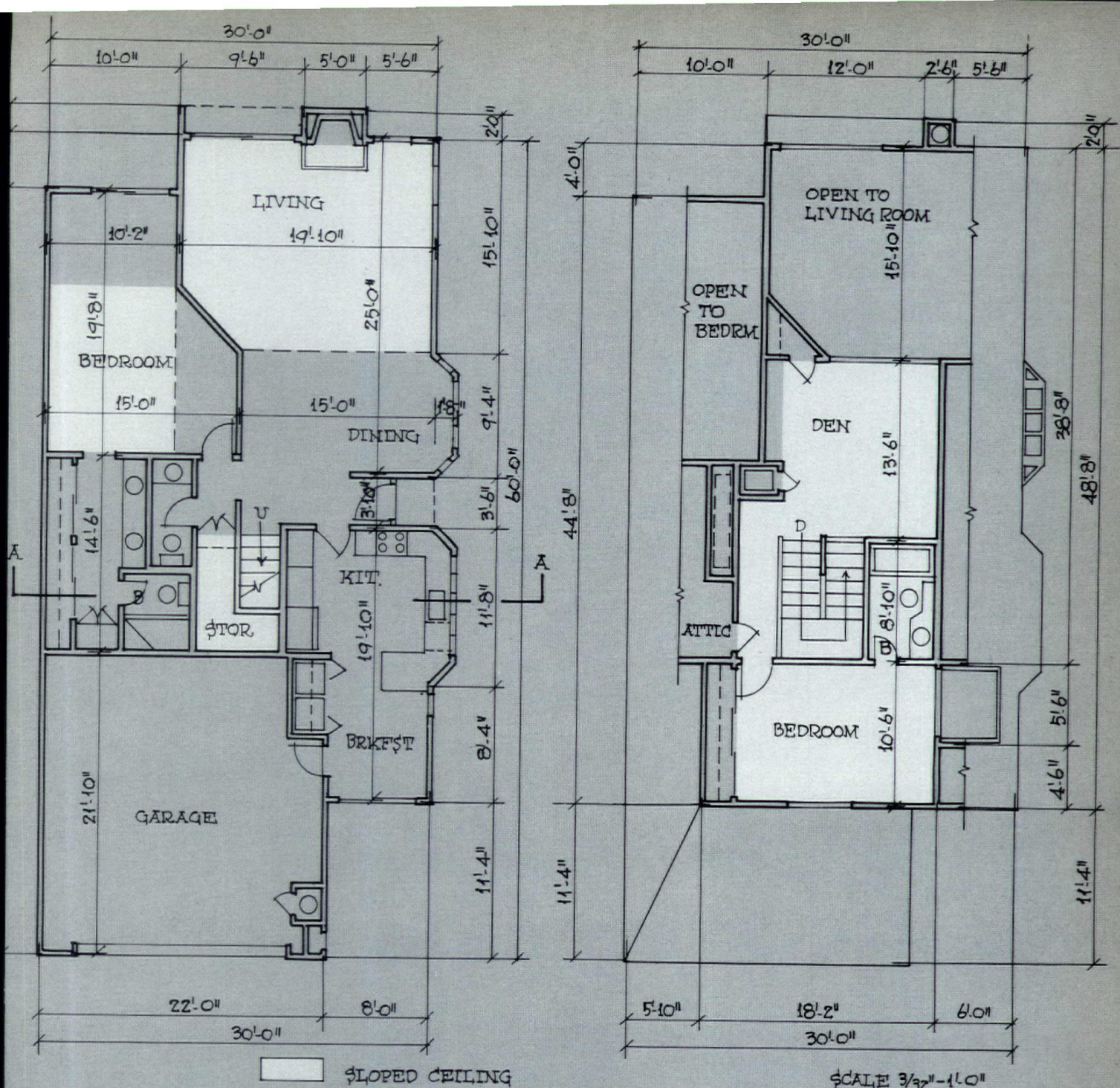
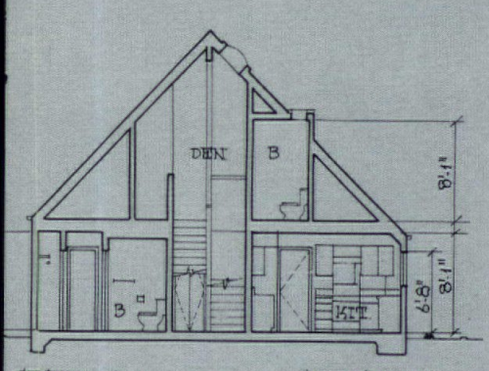
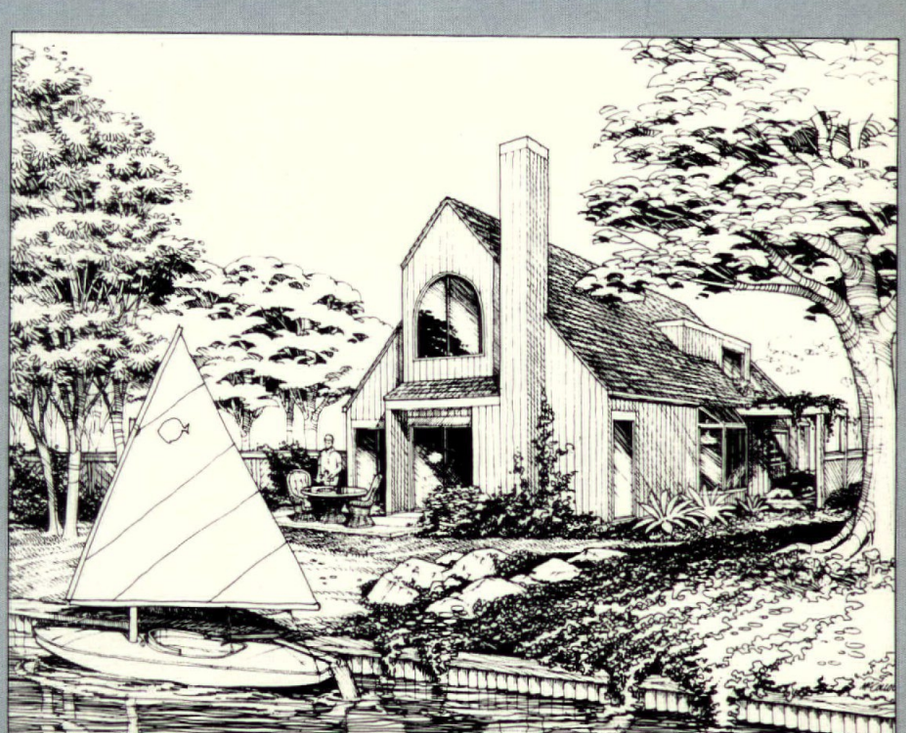
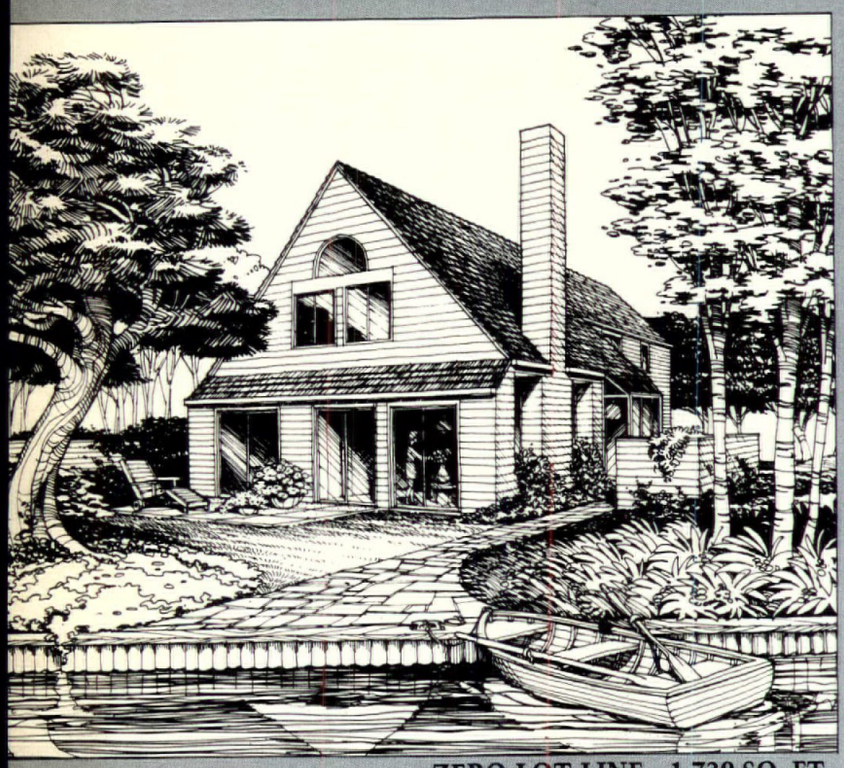




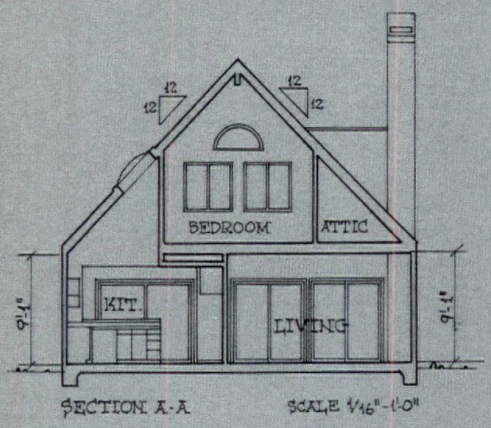
"An empty- or never-nester plan . . . not a good family house except in a pinch . . . upstairs bedroom meant for occasional overnight guests . . . den would work as an at-home office or a hobby room."



ZERO-LOT-LINE—1,700 SQ. FT.

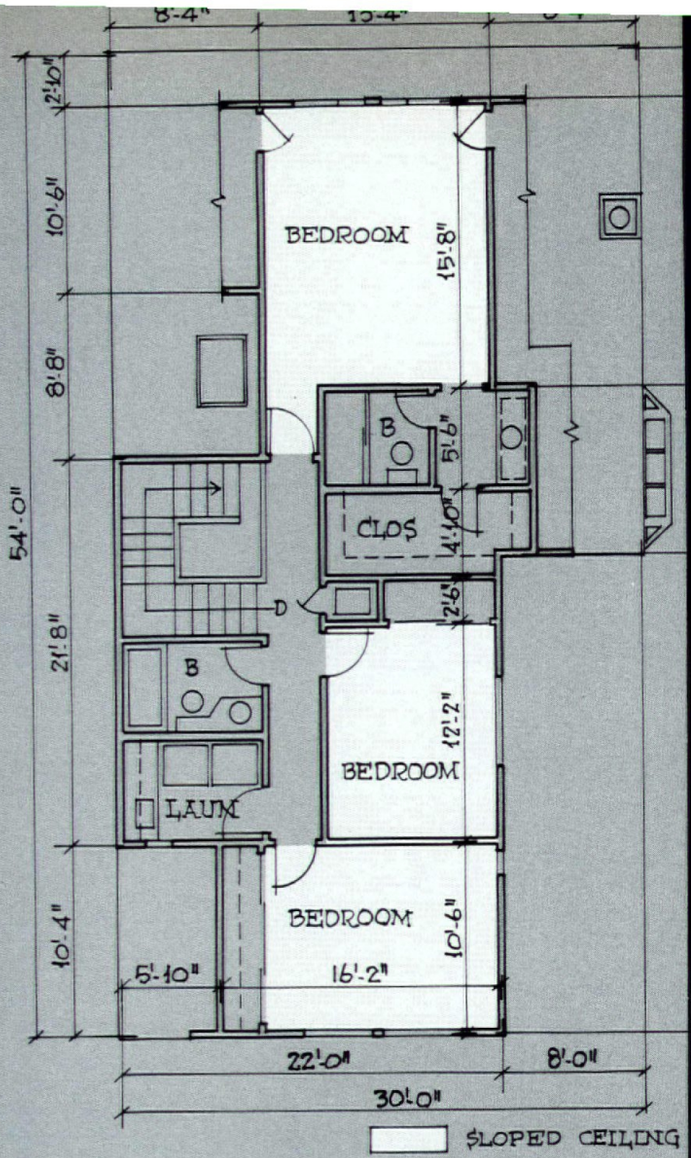


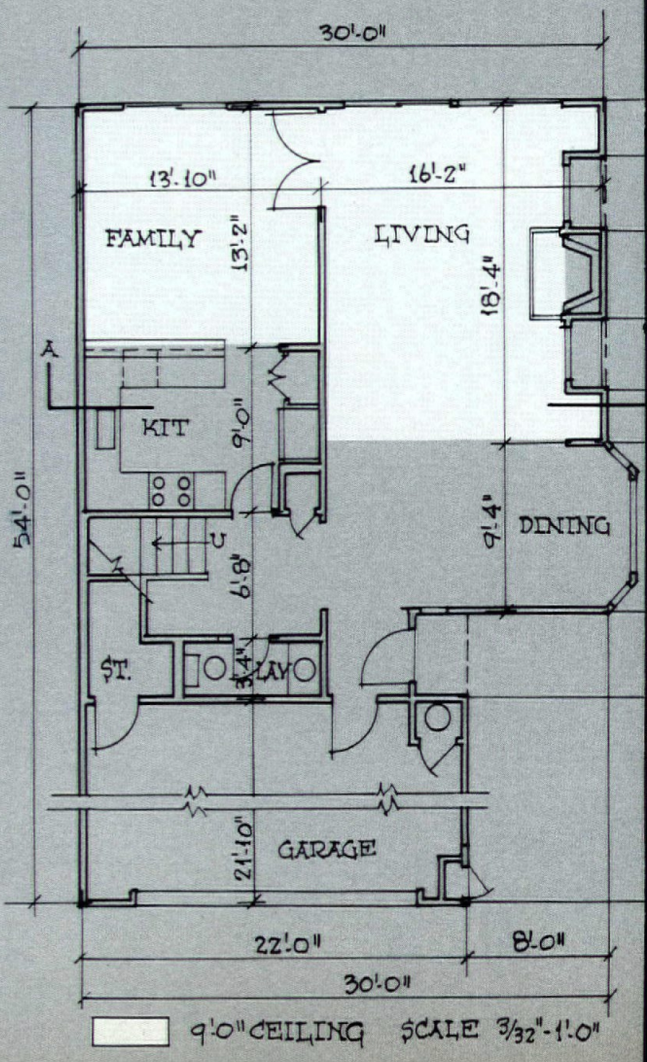
ZERO-LOT-LINE—1,730 SQ. FT.

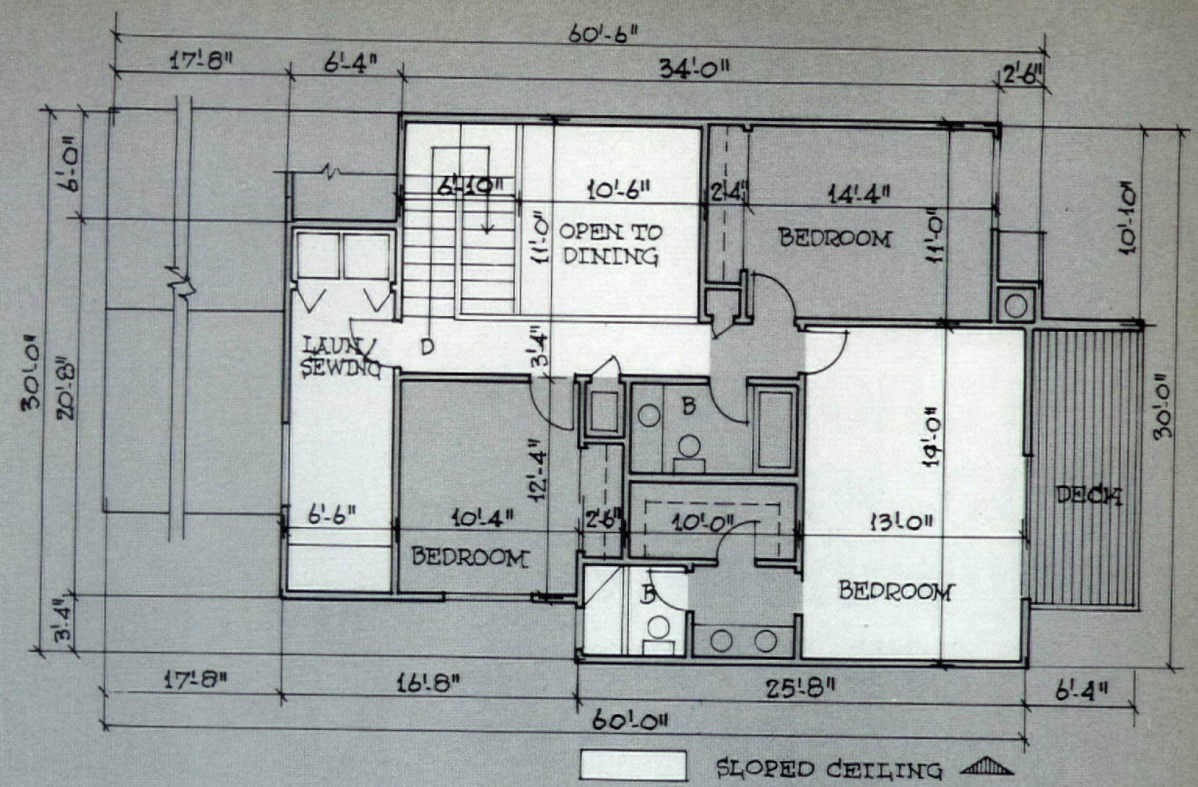


SECTION A-A SCALE 1/16"-1'-0"

"A 'switcher' plan . . . either for empty nesters whose children come on visits or for a young family's starter house . . . bedrooms modest size; but ample formal and informal dining space."







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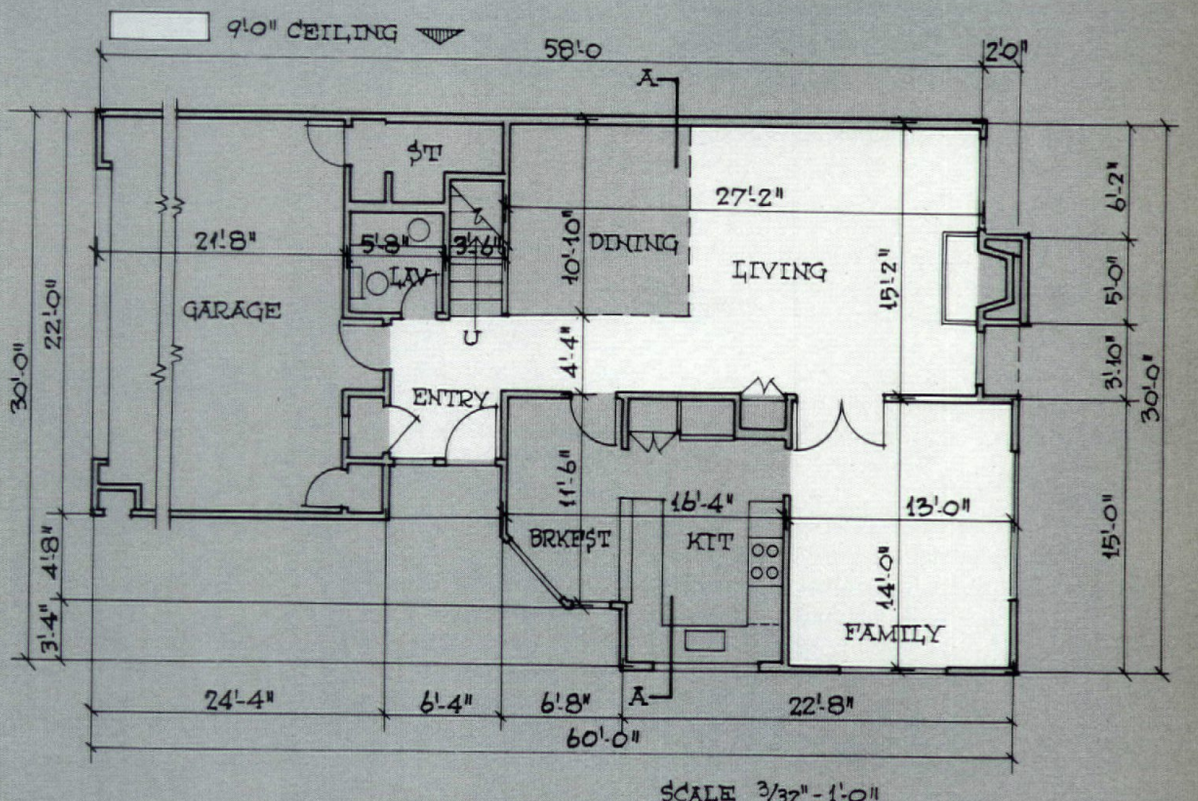
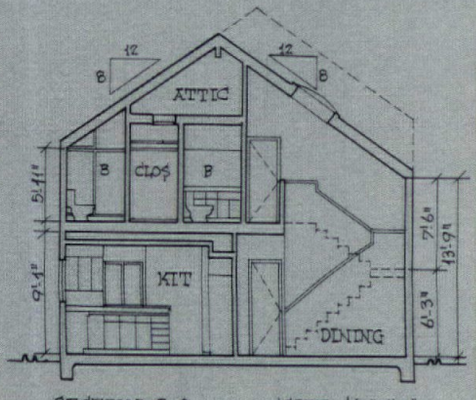




ZERO-LOT-LINE—1,832 SQ. FT.

MARKETING SURPRISE

Why these condo townhouses score with single-family buyers

Says builder Waranch: If yo

Builder Ron Waranch makes no bones about it. He thinks that dollar for dollar his Cabrini Villas townhouses in California's San Fernando Valley are better buys than single-family houses. And he's persuading a growing number of would-be single-family buyers to agree with him.

Waranch's most effective ad urges prospective buyers to:

Compare prices. Average price of a new single-family detached home in San Fernando Valley, says the ad, is $75,200. Waranch's starting price for two- to four-bedroom townhouses of up to 1,955 sq. ft. is less than $50,000.

Compare lifestyle. Does a typical single-family project have four swimming pools, six tennis courts, children's play lots and a 6,000-sq.-ft. clubhouse? Of course not. Cabrini Villas does.

Compare location. How many new single-family tracts are 20 minutes driving time from downtown Los Angeles? Cabrini Villas is, because the steep hillside land it's built on was unacceptable for single-family homes but okay for townhouses.

Judging from a profile of 150 recent Cabrini Villas buyers, a good percentage have found the comparison in Waranch's favor (total sales have now topped 300). The profile shows that only half of his customers are typical townhouse buyers—i.e., ex-apartment renters, empty-nesters, singles and young marrieds without children. The other half have the characteristics of detached-house buyers. Specifically:

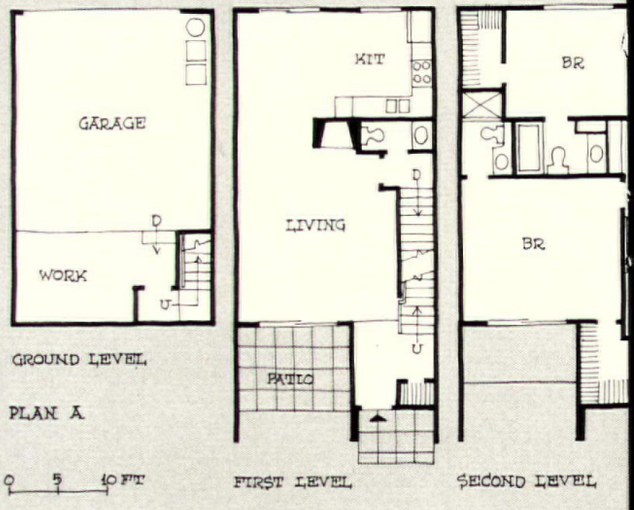
- 48% are ex-homeowners.
- 71% are under age 50, 49% under age 39.
- 40% have children living at home, from infants to teenagers.
- 80% have incomes exceeding $20,000, 44% make more than $25,000.

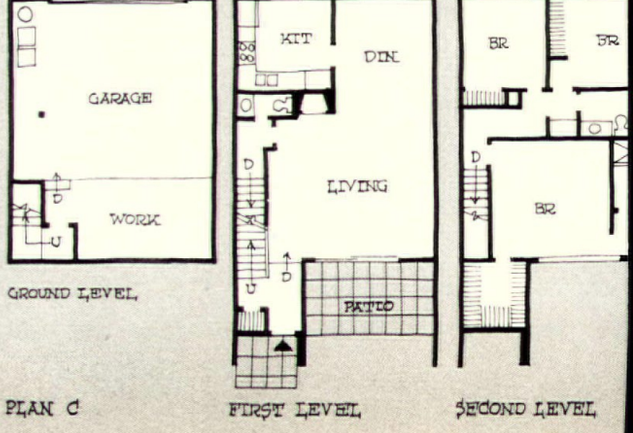
Waranch, president of Villa Pacific Building Co., Van Nuys, Calif., didn't plan Cabrini Villas for the single-family house market. When he opened the first 166-unit phase in December 1974, his mix of two-bedroom plans versus threes and fours was 50-50.

That was a slow period for condominiums in southern California. But Waranch sold nine that first month and 186 in 1975.

The two-bedroom units moved so slowly, however, that he cut the percentage from 50% to 20% in the second phase of 200 units, increasing the proportion of three- and four-bedroom plans to 80%. And this year, as it becomes apparent that more and more families with children are buying, Waranch is increasing the percentage of four-bedroom units still more in phase three, now under construction.

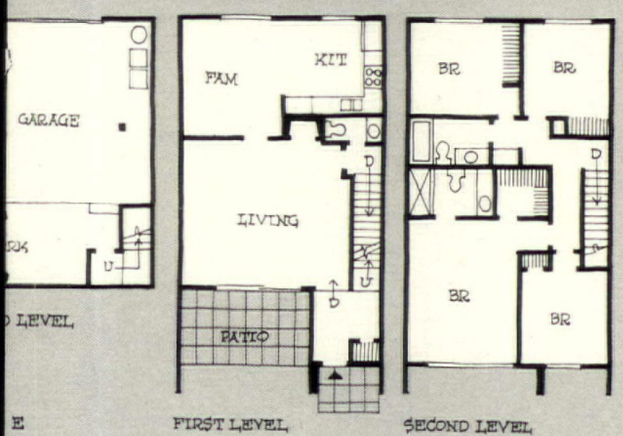
Sales have been increasing steadily, to a high of 45 in July. Instead of an originally projected 200 sales for 1976,





Ronald C. Waranch, 45, has built 15,000 homes since 1958 in California and Hawaii. He was president of Trousdale Construction Co., a subsidiary of Lear Siegler Inc., until resigning in 1972 to start his present company. He is a first cousin of ex-NAHB President Stanley Waranch of Norfolk, Va.

luct has a competitive edge . . .



Tri-level townhouses have rear-entry garages on lower level and front patios off main-floor living rooms. Two-bedroom Plan A is also available with partitioned dining area instead of country kitchen and wet bar instead of gas fireplace. Three-bedroom Plan C is best-seller. Four-bedroom Plan E, designed for families with children, has accounted for 20% of project's mix, but percentage will be increased in future phases to meet demand. Exteriors are textured stucco with red tile roofs.

. . . Invite comparisons with other housing

The In-town Suburb

COMPARE PRICES

CABRINI VILLAS		SQ. FT.	PRICED FROM
Plans A & B	2BR	1426	$44,700
Plan C	3BR	1768	47,000
Plan D	3BR	1955	47,300
Plan E	4BR	1955	49,800

Average Price of New Single Family Detached Home in San Fernando Valley **$75,200**

Average Price of Townhouse in San Fernando Valley **$54,600**

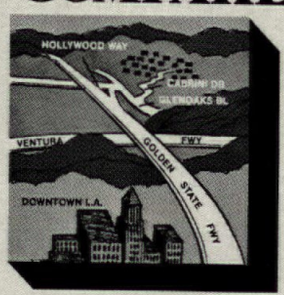
Data provided by Aist Research Publications.

COMPARE LIFESTYLE

	CABRINI VILLAS	TYPICAL SINGLE FAMILY HOME
Swimming Pools	4	None
Tennis Courts	6	None
Yard Work	None	Do it yourself
Exterior Repairs	None	Do it yourself
Clubhouse (with indoor jacuzzi, billiards, gym, saunas)	Yes	None
Through Streets	None	Yes
Play Lots for Children	Yes	None
Open Areas	390 Acres	None

At Cabrini Villas, you have recreational facilities and the free time to enjoy them, because the Homeowners Association takes care of all landscaping and exterior maintenance.

COMPARE LOCATION



Just 20 minutes from downtown Los Angeles, even closer to fine Valley shopping and restaurants. Cabrini Villas—truly the In-town Suburb with single family space and privacy and townhouse economy. More than 300 families, working couples and singles have already compared and bought here. Why don't you compare today?

Via Golden State Freeway, Take Hollywood Way exit, turn east on Glenoaks Blvd., proceed to Cabrini Drive and follow signs to model area.
Via Hollywood Freeway Exit at Barham Blvd., proceed past the Burbank Studios to Hollywood Way, turn left and proceed to Glenoaks Blvd.

Cabrini Villas

7600 Glenoaks Blvd., at Cabrini Drive

In the Verdugo Hills, overlooking Burbank. Model area open 10 a.m to dusk

Excellent conventional financing. **(213) 768-3131** Sales agents, Professional Brokers, Inc.

Comparison ad prominently displays townhouse square footages, a practice generally avoided by builders of single-family homes. Ad draws about 40% of Cabrini Villas traffic. Builder Waranch follows up by distributing comparison checklist *(next page)* to prospects and urging them to compare his townhouses against other housing projects in the same price range.

Waranch now expects 300.

Waranch expects to build 866 units at Cabrini Villas. He is now at the halfway point. And to protect himself from future market fluctuations he has divided the phases into segments of fewer than 50 units.

"That way," he says, "if demand flipflops, we can react to it fast in the next segment and not get stuck with a bunch of slow-sellers."

Besides generous square footage, which he prints at the top of his ads, Waranch has a list of townhouse features that compare favorably with single-family homes. Among them:

- Gas-burning fireplaces in living rooms.
- Air-conditioning.
- Raised foyers with step-downs to living rooms.
- Shag carpeting in bedrooms, main living areas and powder rooms.
- Continuous-cleaning double ovens, dishwashers, and double sinks with garbage disposers.
- Two-car garages.
- Basement bonus rooms for use as home offices, gyms or hobby rooms.

For making direct comparisons with his competitors, Waranch gives prospective buyers a preprinted Comparison Checklist and urges them to visit other projects to see for themselves how his product measures up.

This month (September) he is running a Comparison Sweepstakes promotion. To be eligible for the sweepstakes prize, prospects must compare Cabrini Villas with at least one other project and submit their comparison sheets for a drawing.

Waranch provides tough competition by taking advantage of some inherent townhouse economies:

First, his product is highly standardized. He uses just two standard modules, 24'x30' for the three- and four-bedroom units, 18'x30' for the twos. And he doesn't complicate framing and other construction operations by varying front building lines with staggered setbacks. Instead, building lines are relieved by patios and balconies.

Second, he can afford a relatively conservative bottom line: "This is a large project, so I don't

...Make it easy for prospects to compare your product with ot

Cabrini Villas

7600 Glenoaks Boulevard at Cabrini Drive (213) 768-3131

PRICE	CABRINI VILLAS		OTHER DEVELOPMENTS	
2, 3, & 4 bedrooms	✓			
Price per square foot	✓			
Square footage living areas	✓			
LOCATION				
Sweeping city views and vistas of tranquil Verdugo Hills	✓			
Approximately 14 miles northwest of L.A. Civic Center	✓			
Close proximity to freeways	✓			
Near Hansen Lake Park and Golf Course	✓			
Minutes from Wildwood Canyon Park and Golf Course	✓			
Close to Griffith Park	✓			
COMMUNITY FEATURES				
Phase 1 recreation facilities include: Large swimming pool	✓			
Astroturf putting green	✓			
Children's recreation area (tot to teen)	✓			
Overall recreation includes: 6 tennis courts with space for tennis pro shop	✓			
Club house w/auditorium, billiards, card room, gym, saunas, crafts room, & therapeutic pool.	✓			
COMMUNITY FEATURES				
Over 60 percent of overall project in landscaping and open space	✓			
Surrounded by hundreds of acres of natural parkland	✓			
Planted w/many hundreds of full grown olive trees.	✓			
All utilities underground	✓			
Private non-through streets	✓			
Ample guest parking	✓			
Prewired for cable TV	✓			
All exterior maintenance provided by the Homeowners Association	✓			
HOME FEATURES				
Concern Award granted by So. Calif. Gas Co. in recognition of methods, materials and appliances used to maximize energy conservation.	✓			
Gas burning fireplace	✓			
Individual air-conditioning for each unit	✓			
All gas kitchen	✓			
Double oven with hood; featuring continuous cleaning	✓			
Dishwasher and garbage disposer	✓			
Ceramic tile countertops in kitchen	✓			
Master bath with cultured marble countertops and ceramic tile bath walls	✓			
Full-length mirrored closet door in master bedroom suite	✓			
Separate laundry area in each townhome	✓			
Wall-to-wall shag carpeting in living room, formal dining room, bedrooms, closets, stairway, hallways and powder room	✓			
Engineered soundproof insulation	✓			
Exteriors of Spanish design	✓			
Tile covered entry foyer with guest closet	✓			
Private two-car garage features large bonus and storage area	✓			
Direct access from garage to living area	✓			
Garage prewired for automatic door opener	✓			

COMPARISON CHECK LIST

Use this Comparison Check List for careful evaluation when choosing your new home.

e to make the 12% or higher
t the typical single-family
se builder would look for in
naller project."
Waranch also reduces his ad-
tising needs by steadily in-
asing his referral rate. At
t 30% of his buyers are now
ng referred by satisfied home-
ners. Two reasons they're
sfied:
Waranch devotes 12 to 15
rs a week to homeowner re-
ons, meeting with the board
irectors, committees and in-
idual owners.
The owners' maintenance
currently $39.64, was set so
istically that it hasn't in-
ased in two years.
rices, on the other hand,
e increased about $13,000
unit since the project
ned. They were $34,000 to
,000 in December 1974,
t to $39,000-$47,000 in De-
ber 1975, and are now $47,-
-$52,800.
ole cause of the price rise: in-
ases in labor and materials
ts. One of the biggest culprits
been lumber prices, up 25%
between phases two and
ee. To escape an anticipated
,000 lumber increase for his
t 43 units, Waranch got bids
y and bought his lumber in
ance on commercial credit,
ing only a $40,000 increase.
Density of the 80-acre project
slightly over ten units per
e. Waranch bought 474 acres
dedicated 395 acres to the
es of Burbank and Los An-
es for park land. The parcel
s purchased outright with the
ancial help of a joint-venture
tner.
Waranch acquired his option
buy the land from a large grad-
contractor who had been try-
unsuccessfully to win ap-
val for 600 single-family
mes and 600 townhouses.
cal planners and ecologists
ected to the idea of 600 sepa-
e house pads on the hilly site,
not to the far fewer pads
ded for Waranch's plan.
The joint-venture partner is
cific Lighting Properties, a
sidiary of Pacific Lighting
rp. Consulting architect Rob-
L. Earl created the building
ign. Hopen, Hedlund &
rby did the land plan. Archi-
t Richard Hahn handles on-
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ntracted to Professional
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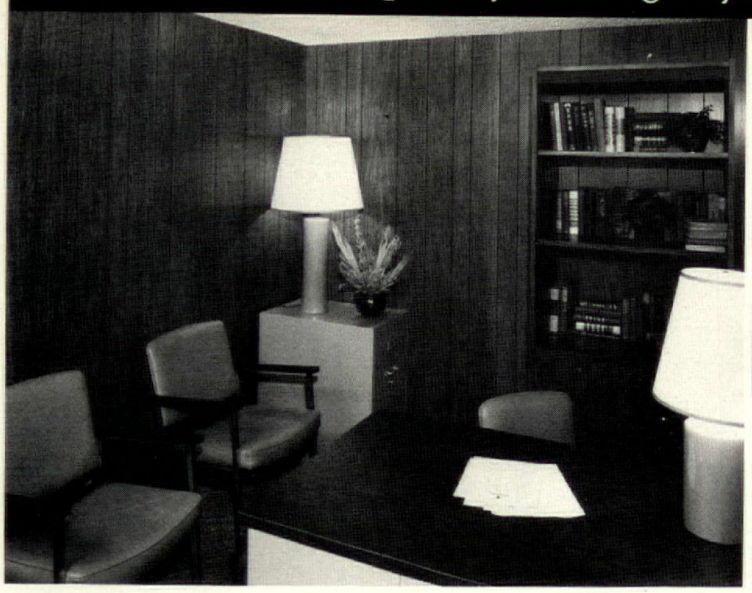
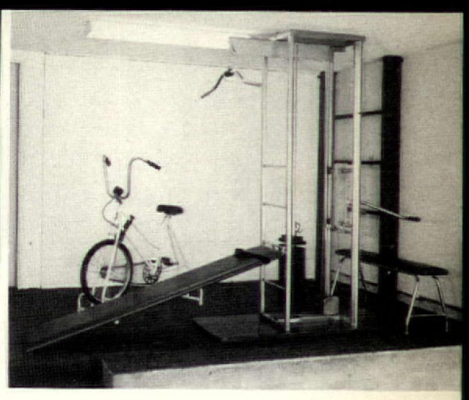
Merchandise bonus space by showing ways to use it





Bonus spaces, on slabs one step up from garages, are furnished in model houses as home office *(left)*, exercise room *(above)*, workshop and sewing room.

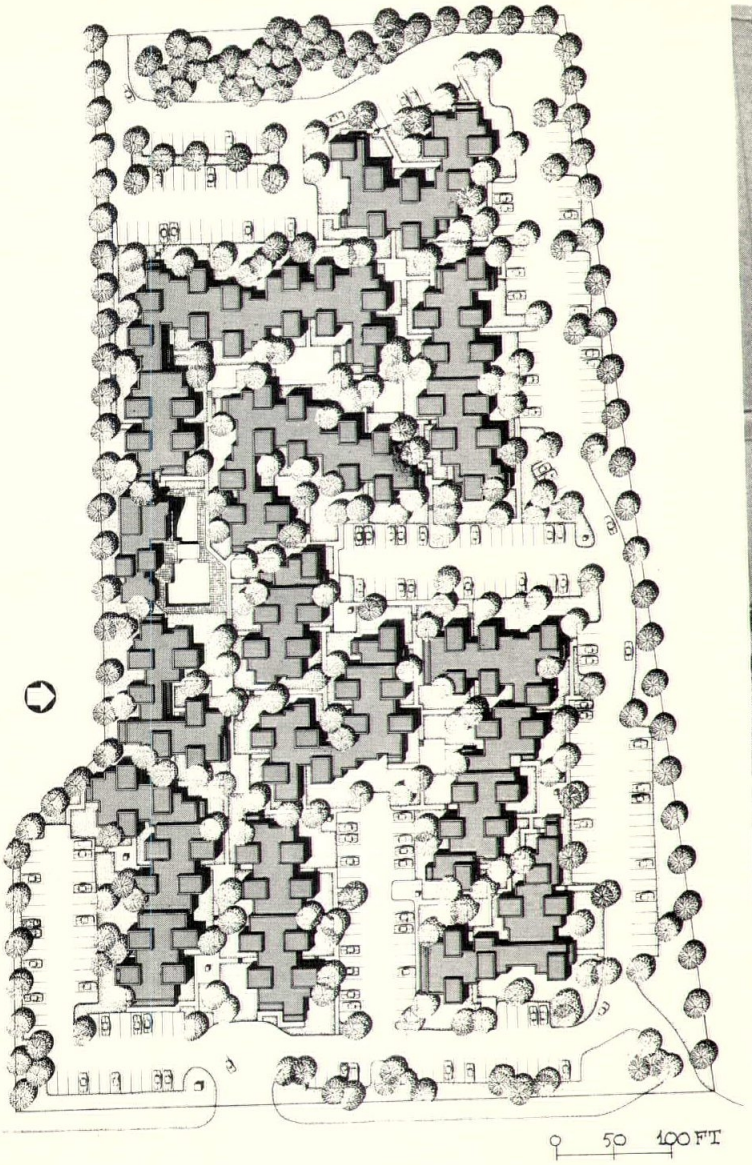
Here's a profile of builder Waranch's most recent buyers

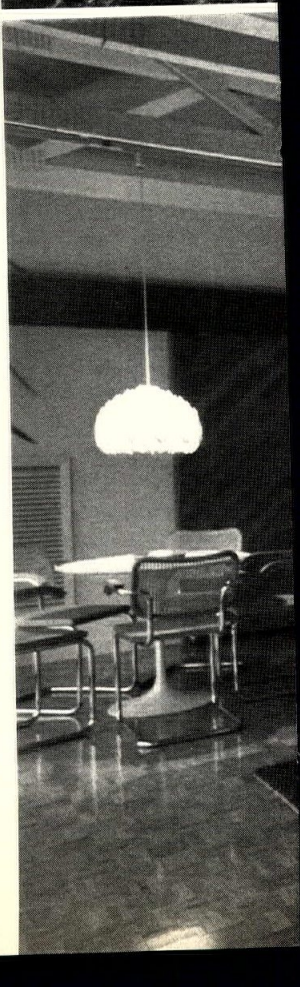
	Plan A (2 BR) 1426 sq. ft. $48,450	Plan B (2 BR) 1426 sq. ft. $47,700	Plan C (3 BR) 1768 sq. ft. $50,000	Plan D (3 BR) 1955 sq. ft. $50,300	Plan E (4 BR) 1955 sq. ft. $52,800	Total	Percentage
NUMBER BUILT	15	30	68	48	39	200	
NUMBER SOLD	12	22	46	38	32	150	
HOMEOWNERS	7	7	27	13	16	70	48%
RENTERS	8	19	19	15	15	76	52%
MARITAL STATUS							
Married	9	10	32	20	30	101	69%
Single	2	7	3	0	1	13	10%
Divorced	4	9	6	6	2	27	19%
Widowed	0	0	1	2	0	3	1%
FAMILIES WITH CHILDREN	1	3	17	16	23	60	60%
AGES OF CHILDREN							
0-6	0	0	1	2	8	11	15%
7-12	0	1	2	5	11	19	26%
13-18	1	1	6	5	12	25	36%
19-22	0	0	7	3	1	11	15%
Other	0	1	1	2	1	5	6%
INCOME							
Under $15,000	0	3	3	2	0	8	6%
$15 - 19,000	3	4	6	3	4	20	14%
$20 - 25,000	9	7	14	9	10	49	36%
$26 - 30,000	1	6	10	4	4	25	18%
$31 - 35,000	1	2	3	4	5	15	11%
$36,000+	1	2	6	5	7	21	15%
AGE OF HEAD OF HOUSEHOLD							
Under 24	0	0	1	1	1	3	3%
25 - 29	3	8	6	4	4	25	17%
30 - 39	2	9	11	7	13	42	29%
40 - 49	5	7	11	4	6	33	22%
50 - 59	4	3	13	11	6	37	25%
60+	0	1	4	0	0	5	4%
REASON FOR BUYING							
Tired of renting	8	17	20	11	13	69	42%
Closer to work	2	1	6	4	8	21	13%
Better location	1	1	3	3	4	12	7%
Larger home	1	3	1	2	6	13	8%
Smaller home	3	1	1	2	0	7	4%
Other	5	4	16	8	9	42	26%
SOURCE OF SALE							
Newspaper/buyers guide ads	6	12	19	11	17	65	43%
Signs	1	2	5	5	4	17	11%
Referrals	4	10	17	5	10	46	30%
Drive by	4	2	4	3	2	15	10%
Other	0	0	3	3	1	7	6%

THREE RENTAL WINNERS

Two of these award winners in the 1976 Homes for Better Living program* are moderate-rent suburban complexes with extremely high densities *(right and page 88)*. The third, a single building *(page 86)* is a high-rent low-rise, which was squeezed onto a tight inner-city site. In all three, the judges agreed, the relationship of the building(s) and outdoor space is excellent, indicating the creative planning that went into solving density and site problems. —J.R.V.

*All 1976 HFBL winners [H&H, May] were chosen in a two-day session at the headquarters of the American Institute of Architects, which sponsors the program in cooperation with HOUSE & HOME. Another group of winners will be published next month.





FIRST HONOR AWARD

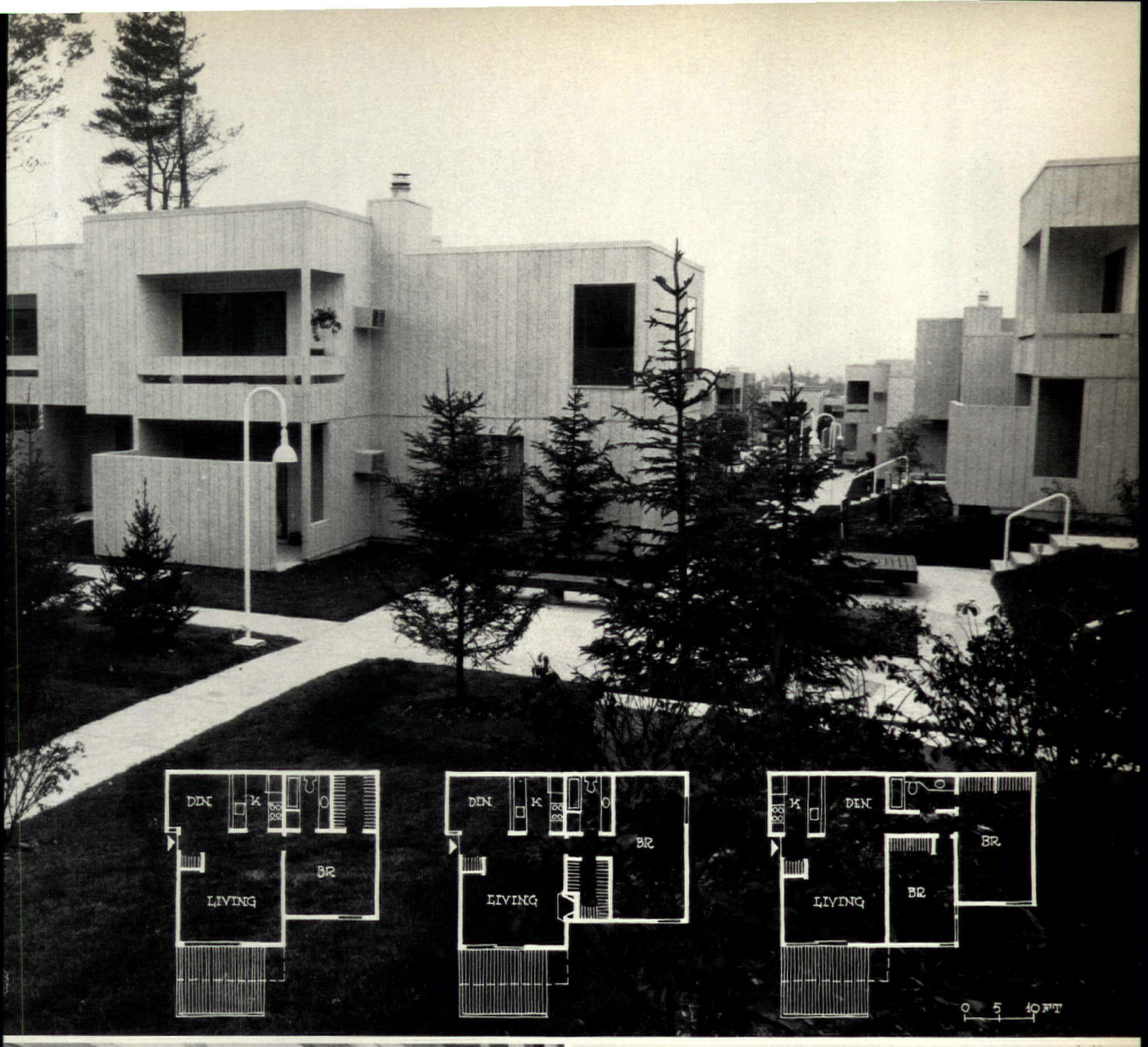
Simplicity of construction is the keynote of this project—flat roofs that make elevation jogs inexpensive, trimless windows, Texture 1-11 siding. The clubhouse *(bottom photos)* is built in an equally straightforward manner. This design makes for low cost and, ultimately, relatively low rents: $180 to $210 for units of 650 to 825 sq. ft.

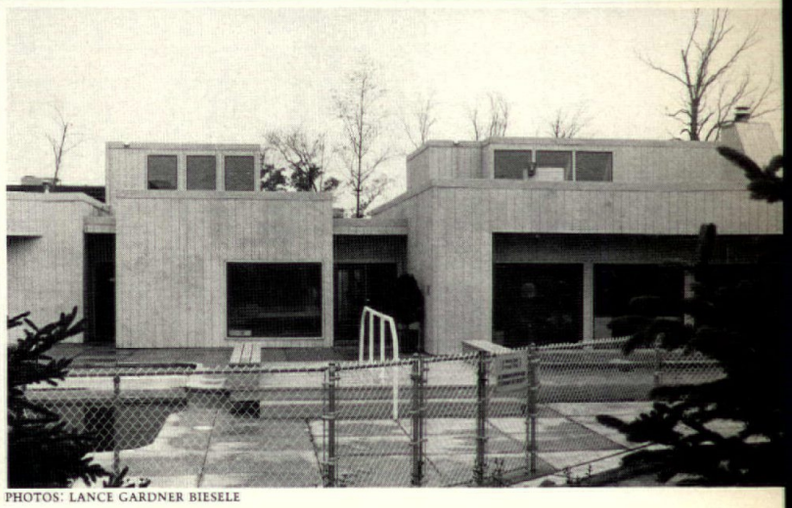
But for all of that, the project has a high level of architectural quality. As one of the jurors said, the project's design "makes elegance out of simplicity." There's an open, uncrowded feeling throughout, even though there are 200 units on the 10.9-acre site. One reason for this openness is the staggered building arrangement that leaves plenty of room for courts and walkways between and around the buildings. The other reason is the parking set-up—mainly at the perimeter of the site.

The floor plans, too, are a lot more efficient than is usually offered in a moderate-rent complex: Each has a defined dining area, walls that screen the work area in the open kitchen from the living room, good-sized closets in the bedrooms and a guest closet that helps form a mini-entryway.

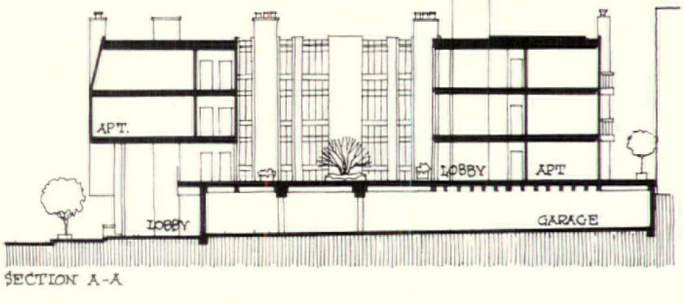
The project, which opened a couple of years ago, was built to attract a rather sophisticated young-adult market—primarily students attending nearby Cornell University.

Architect: Donald Sandy Jr. AIA, James A. Babcock. Builder: The Questor Group. Landscape architect: Anthony Guzzardo and Associates. Project: University Park. Location: Ithaca, N.Y.





PHOTOS: LANCE GARDNER BIESELE



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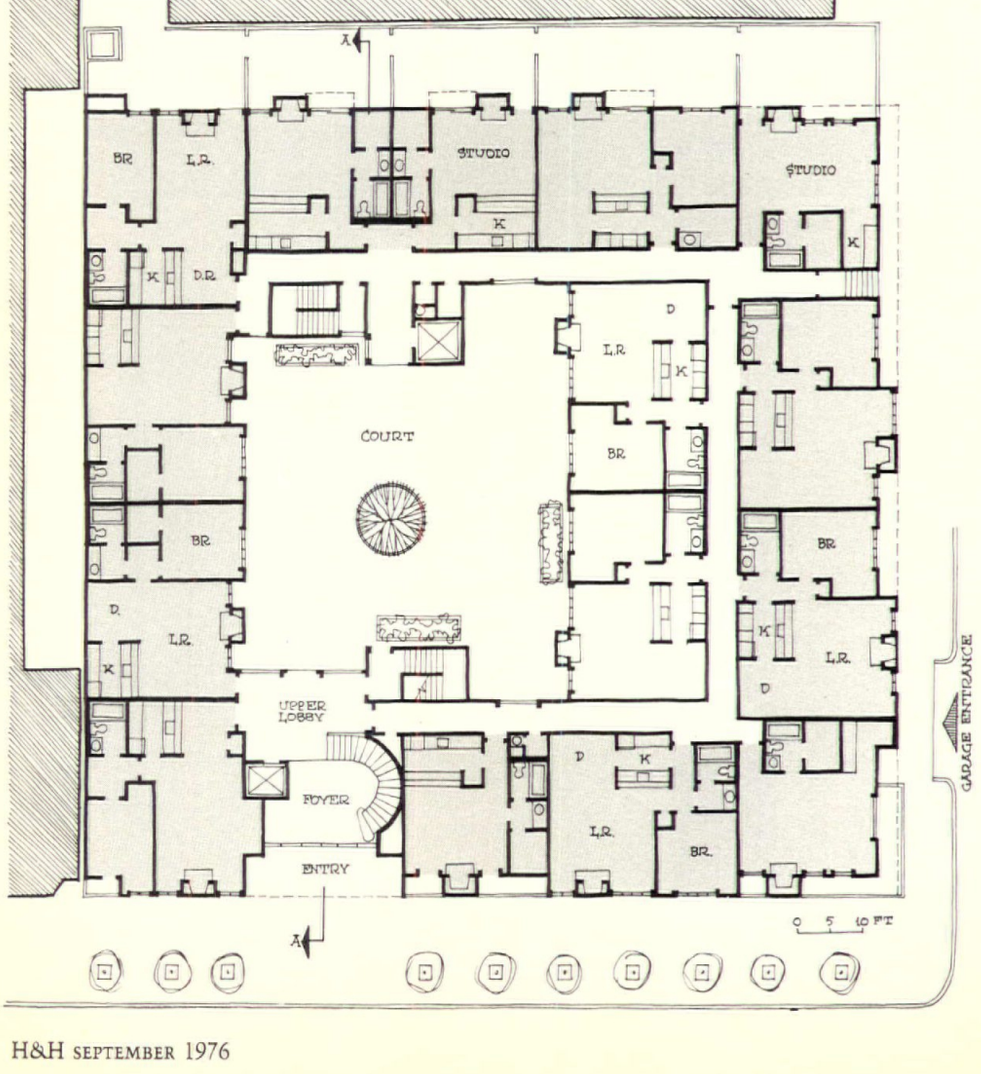


PHOTOS: JEREMIAH BRAGSTAD

AWARD OF MERIT

w do you give inner-city residents a touch of the environmental ality most suburban renters enjoy? It's not easy when you're rking with a 16,589-sq.-ft. site in a crowded city neighborhood; it was done here by switching the garage from the usual below-de location to street level.

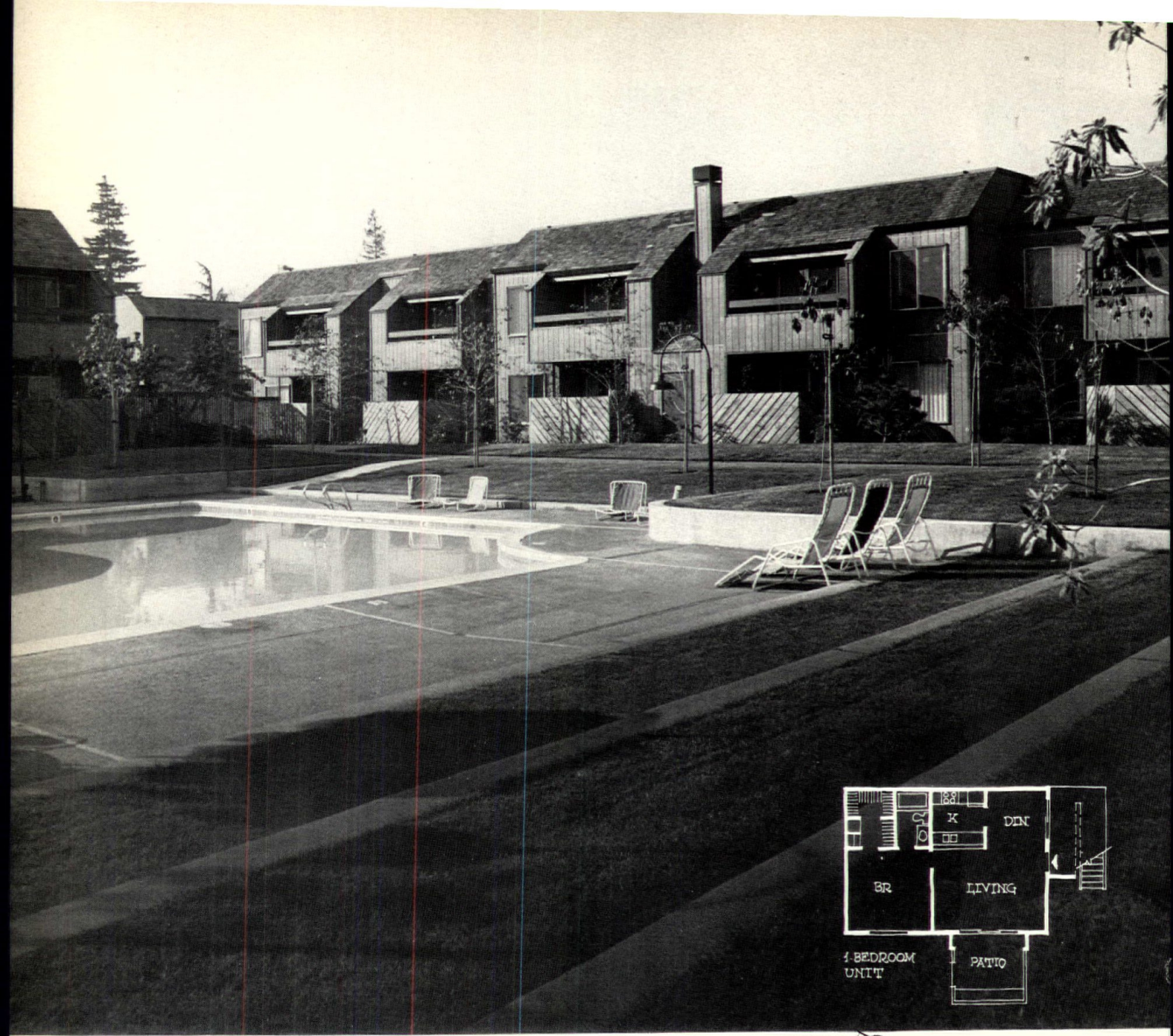
What this switch accomplished was to raise the first level of rtments to second-floor heights. So the apartments facing the eet are less noisy and a lot more private than most first-floor y units.

The middle of the garage roof was turned into a community enity—a landscaped courtyard buffered from the noisy street the apartments. This "ability to get the outdoors into inner-city apartments" is what the judges praised most about the plan.

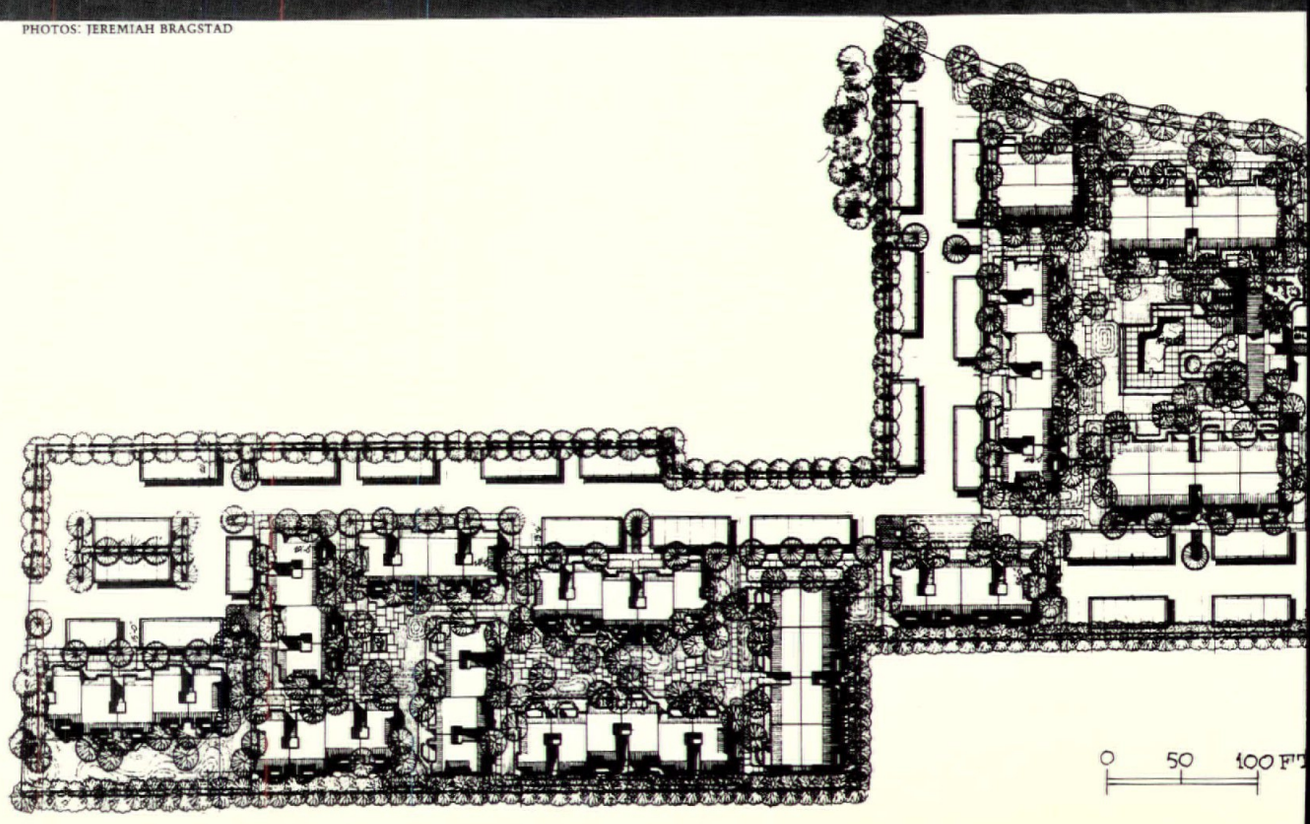
Another thing the judges liked was the way the building fits in with the neighborhood's older Victorian structures. The chief reason: The developer decided to stay with a 45′ building height, even though zoning would have permitted a 160′ high-rise.

The building, completed about a year-and-a-half ago, contains nine efficiency units, 34 one-bedroom apartments and 2 two-bedroom units. Rents for the 500-to-1,290-sq.-ft. apartments range from $250 to $550.

Architect: Willis and Associates Inc. Builder: Fritz Properties. Project: Vine Terrace Apartments. Location: San Francisco.



PHOTOS: JEREMIAH BRAGSTAD



AWARD OF MERIT

This moderate-rent ($210 to $225) project has features normally associated with much more expensive housing.

For one thing, there's a lot of open space for so dense a complex—140 units on 5.8 acres. And as the judges pointed out: "All units seem to enjoy these spaces."

For another, even though the one- and two-bedroom units are relatively small (650 to 900 sq. ft.), they have plenty of storage space, adequate dining areas and very private balconies or patios.

There's also the way parking is handled: Most is covered; all is screened from the units; and none intrudes into the greenbelts.

Some other things the judges commended: the basically simple building shapes; the absence of superficial trim; the pedestrian network that links the two sections of the L-shaped site; and the design of the clubhouse *(photo, left)*.

The project was built under the FHA 221D-4 program, which limits rent levels and profits. "In the main," said the jury, "this is a very competent job in dealing with this kind of problem."

Architect: Fisher-Friedman Associates AIA. Builder: M. H. Podell & Co. Landscape architect: Anthony M. Guzzardo & Associates. Project: The Plum Tree. Location: Santa Clara, Calif.

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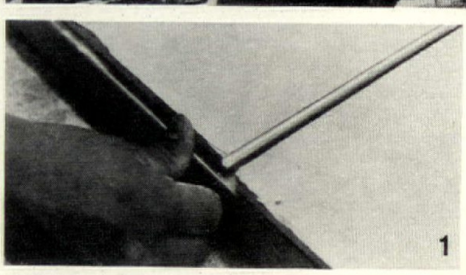
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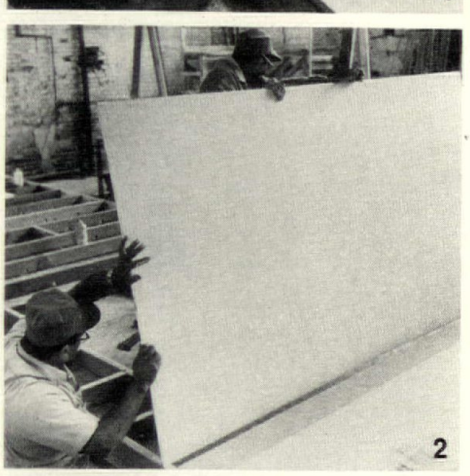
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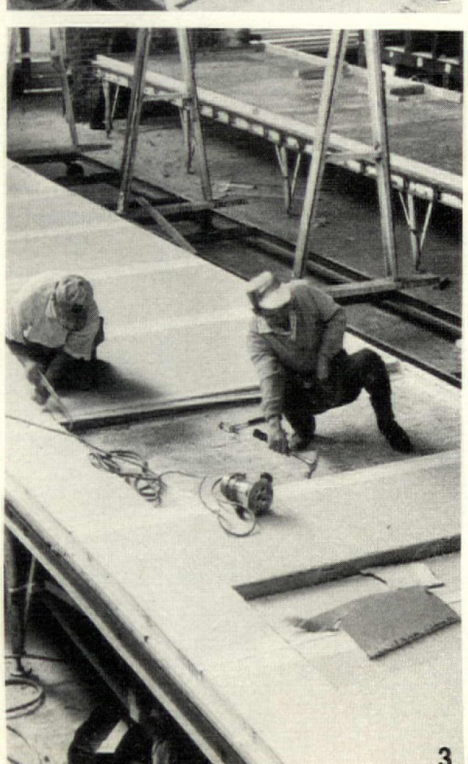
Permanent gypsum walls system for manufactured housing

Traditionally, gypsum drywall didn't provide enough sheer strength to be used in manufactured housing. It also cracked and frayed when houses were trucked to the site. The "Textone" system has eliminated those problems. The key element is aluminum extrusions (1) that run along the vertical edges of each panel and lock together forming a solid flush monolithic wall *(above)*. Brian Roselli of Heartland Homes, manufactured housing producer located in Etna Green, Ind., says: "The channel system is permanent. Before this there was no way to move a gypsum wall without having it come apart."

The system is nailed to studs (2), cut for necessary openings (3) and fully assembled (4) in the factory. Panels can either be laminated with vinyl—in woodgrain or decorative patterns—or finished with a textured paint available in several colors. The "Textone" system provides all the advantages of drywall. It carries a UL Class A fire rating and has excellent thermal and acoustical insulation properties. Textone, Los Angeles. CIRCLE 275 ON READER SERVICE CARD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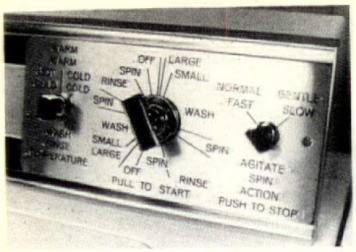
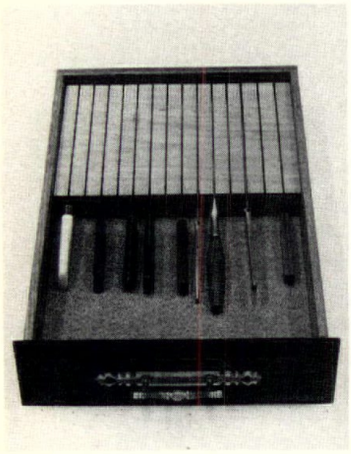
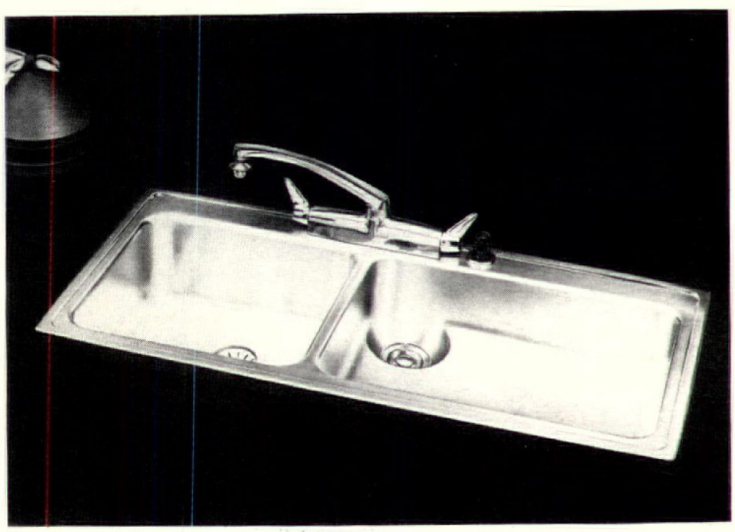


Braille control panel *(above)* enables a blind or partially blind person to operate an automatic washer without assistance. The panel, featuring printed lettering also, is available free of charge. Speed Queen, Ripon, Wis. CIRCLE 200 ON READER SERVICE CARD

Custom knife block that fits into a kitchen drawer *(below)* is one of a wide range of internal storage-cabinet accessories. Made of solid oak with a cork backing, unit holds up to 14 sharp knives safely. Mutschler, Dallas, Tex. CIRCLE 201 ON READER SERVICE CARD

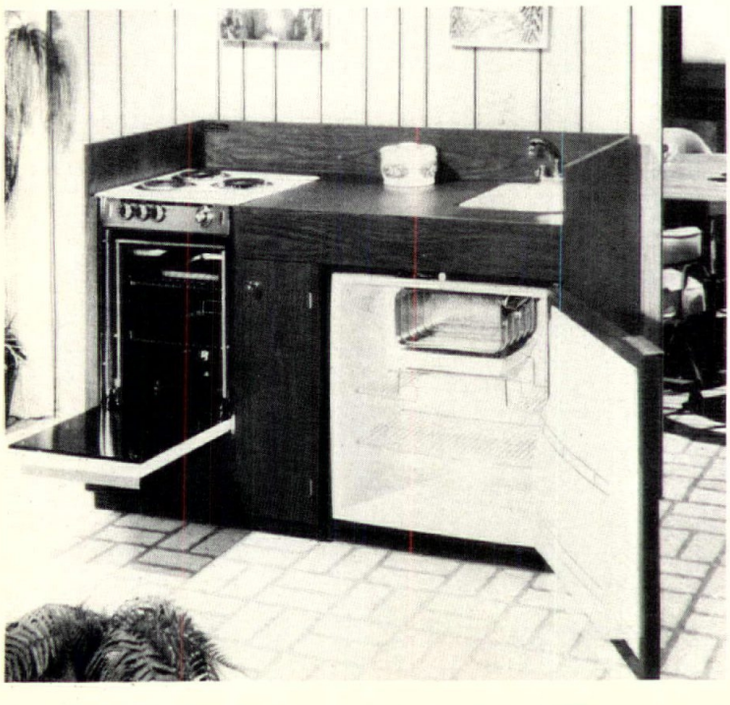




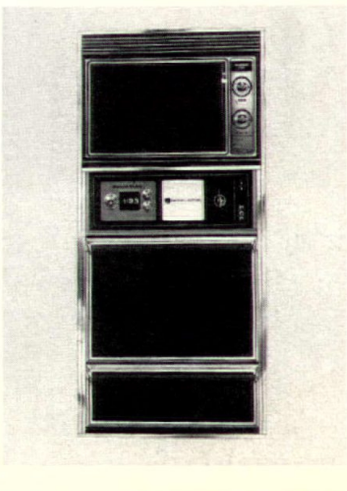
Stainless steel sink, "Waste-All" *(right),* features a funnel-shaped opening that feeds waste into the disposer. Unit is available in the double-bowl version shown or in a single-compartment model. Elkay, Broadview, Ill. CIRCLE 203 ON READER SERVICE CARD

"Mercer" cabinetry *(above)* is a ditionally styled pecan oak l Maintenance-free finish is c cured for maximum durability. C inets, available in a wide rang models and sizes, feature solid frames, silent-glide drawers and s closing door hinges. Excel, La wood, N.J. CIRCLE 202 ON REA SERVICE CARD

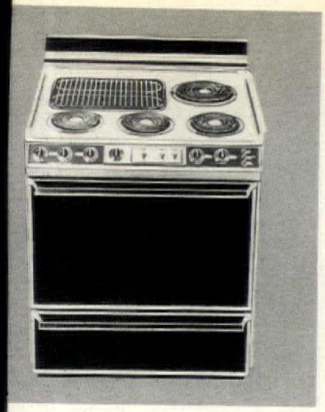
Continuous-feed disposer *(above* a quiet-operating, easy-to-ins unit. Polyurethane sound ins tion, sound-muffling sink stopp and vibration-absorbing mount gaskets are standard. White-W inghouse, Pittsburgh, Pa. CIRCLE ON READER SERVICE CARD



Compact kitchen unit *(left)* with a high-pressure plastic laminate cabinet comes in over 100 colors and finishes. Unit includes a refrigerator, drop-in range and sink. Cervitor, So. El Monte, Calif. CIRCLE 204 ON READER SERVICE CARD

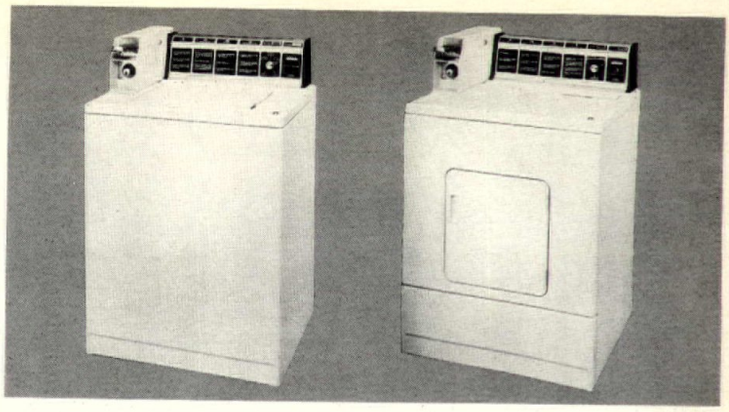


Microwave/electric oven combi tion *(left)* is a complete wall u not just a mounting kit. Each o has its own separate controls operates independently from single electrical input sou Gaffers & Sattler, Los Ange CIRCLE 206 ON READER SERVICE CA



Built-in electric range *(left)* has a four-element cooktop plus a griddle/grill. Unit with a continuous-cleaning oven features push-to-turn controls. Modern Maid, Chattanooga, Tenn. CIRCLE 207 ON READER SERVICE CARD

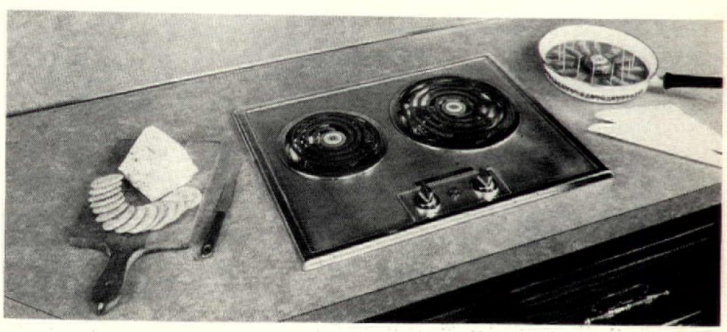
Countertop microwave oven *(left)* cooks by temperature as well as time. An automatic device senses internal temperature of food and turns the oven off at a preset level. Hotpoint, Louisville, Ky. CIRCLE 209 ON READER SERVICE CARD



Coin-operated washer and dryer *(above)* have improved security devices for money boxes and controls. Energy-saving top-loading washer has a "Power Miser" switch that allows only cold water rinses. Sears, Chicago. CIRCLE 211 ON READER SERVICE CARD

Two-burner electric cooktop *(below)* features regular 1250w and large 2100w Permacoil elements. Unit is shallow enough to install in a countertop and still allow for a storage drawer underneath. Edison, Chattanooga, Tenn. CIRCLE 212 ON READER SERVICE CARD

ıble-oven range, "Model 989" *ht),* features an eye-level mi-wave oven and conventional er oven. Vari-Cook® control reg-es microwave power from 65w 650w and changes cooking eds. Litton, Minneapolis. CIRCLE ON READER SERVICE CARD



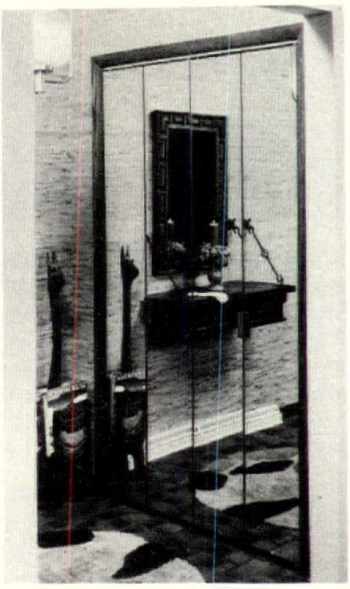
ditionally styled cabinets *(above),* part of the "Rondelle" line, have rigid, rtised and tenoned construction. Units, available in a range of sizes, have al-lined bread drawers and behind-the-door roller-mounted storage s. Brammer, Davenport, Iowa. CIRCLE 210 ON READER SERVICE CARD

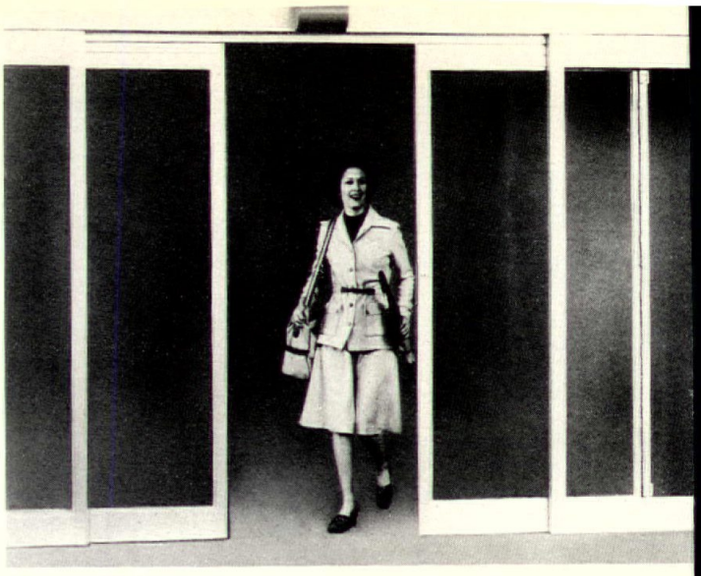
Wainscoting wall panels, "Cabinet-Mate" *(above),* are available to match each of the 21 styles and 16 wood finishes of Hager cabinetry. Panels, finished with a coat of polymer, are available in oak, birch or cherry. Hager, Mankato, Minn. CIRCLE 213 ON READER SERVICE CARD

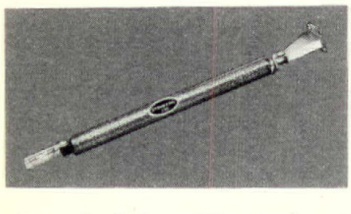
Stainless steel sink *(above)* is part of the eleven-model "Lancelot" line. Units feature specially designed kitchen faucets and space-saving single-post mountings. Sinks are available in single-, double- and triple-bowl models. Moen, Elyria, Ohio. CIRCLE 214 ON READER SERVICE CARD

Insulated steel door *(above),* part of the "Royal" series, has a combination honeycomb and urethane foam core. Unit has an embossed six-panel colonial design. Perma-Door, Cincinnati, Ohio. CIRCLE 215 ON READER SERVICE CARD

Bi-fold mirror door, "Baroness" *(below),* is available in two- and four-panel sizes. Frameless unit fits all standard openings and needs no bottom track. Elgin Macor, Elgin, Ill. CIRCLE 216 ON READER SERVICE CARD





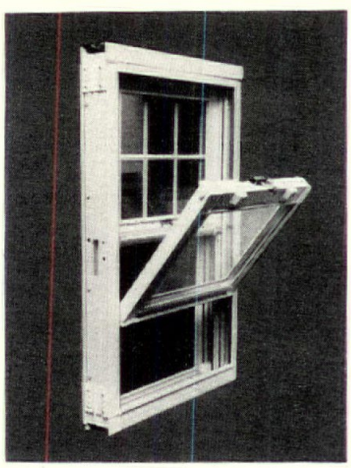


Tubular hydraulic door closer, "No. 220 Storm King" *(left),* shuts doors smoothly providing sure latching. Closing speed is adjusted by turning the tube. S-B Manufacturing, Milwaukee, Wis. CIRCLE 217 ON READER SERVICE CARD

Automatic sliding door *(above)* a "breakaway" feature that all doors to be swung open manuall emergencies. Units fit 7′ to 14′ tranceways. Stanley Works, N Britain, Conn. CIRCLE 220 READER SERVICE CARD

Thermal barrier window *(left)* tures a full thermal break on fr and sash members that acts as a rier against heat flow and minim internal condensation. Noran Cleveland, Ohio. CIRCLE 221 READER SERVICE CARD

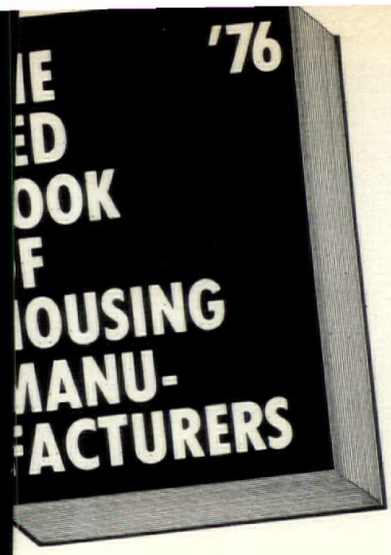
Thermal window, "The Insulator" *(right),* has split-frame/split-sash construction that eliminates metal-to-metal contact. Molded corners afford airtight seals against wind and water. Repco, Cornwells Heights, Pa. CIRCLE 218 ON READER SERVICE CARD



Window greenhouse, "Plant Pantry" *(right),* is constructed of a one-piece Eastman Uvex plastic sheet. Unit measures 15¾" in depth and is designed to cover a conventional window opening. Hunter, Detroit, Mich. CIRCLE 222 ON READER SERVICE CARD

Spanish-style entry door *(below)* is constructed of Ponderosa Pine. Unit, available in a variety of styles and sizes, has dowel-joint construction for durability. Doors may be stained, painted or antiqued. Ideal, Waco, Tex. CIRCLE 219 ON READER SERVICE CARD

Embossed steel entry door *(below)* is in the Williamsburg Colonial style. Unit, which simulates the look of carved wood, is immune to weather problems. Doors are available in five styles. Lake Shore Industries, Toledo, Ohio. CIRCLE 223 ON READER SERVICE CARD



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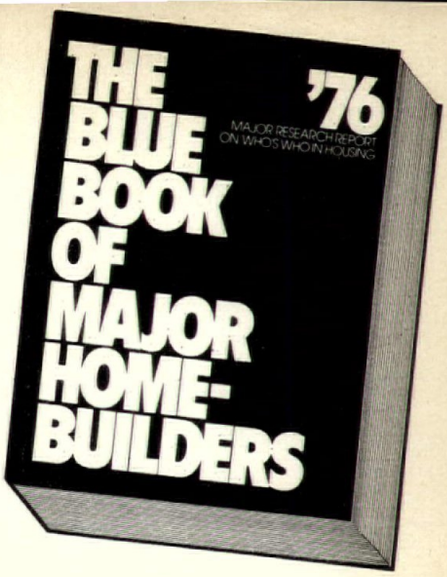

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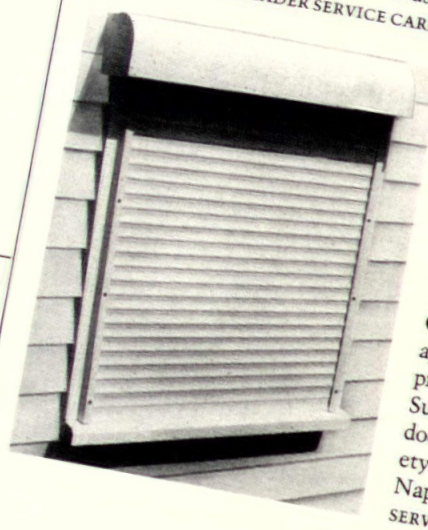
"Geon X 36" (not pictured) is an i pact-modified vinyl resin en neered for use in the manufacture exterior building products. tough, durable, weather-resist material is processed by a co-ext sion technique to provide a br range of colors. B.F. Goodri Cleveland, Ohio. CIRCLE 225 READER SERVICE CARD



Vinyl shutter blind *(left)* rolls do over a window providing thermal sulation and security protecti Maintenance-free blinds need painting and can be easily clea with an occasional hosing. Sune Springfield, N.J. CIRCLE 226 READER SERVICE CARD

Cultured Stone Veneer® *(below* applied to walls a piece at a time provide an authentic random lo Suitable for use in any climate, doors or out, veneer comes in a v ety of stone patterns. Stucco Sto Napa, Calif. CIRCLE 227 ON REA SERVICE CARD

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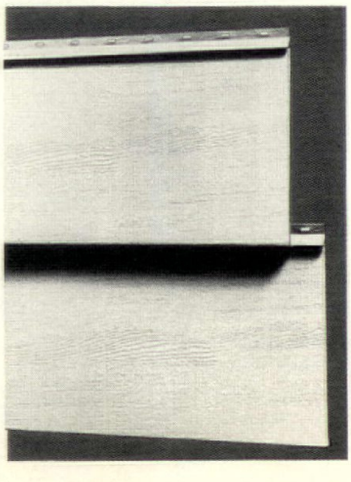
Wind-seal JET roofing shingle *(above)* is designed to stay in place in hurricanes and high winds. Self-aligning notches at the ends of shingles make for fast, easy installation. Shingles have random embossing that creates soft, muted vertical shadow lines. Bird & Son, East Walpole, Mass. CIRCLE 228 ON READER SERVICE CARD

Textured hardboard siding, "Shadowcast" *(left)*, is available in brown, green and gold stains. Panels, in grooved, reverse board & batten and ungrooved designs, are 4′ wide and 8′, 9′, or 10′ long. Celotex, Tampa, Fla. CIRCLE 229 ON READER SERVICE CARD

rdwood siding, "Weldwood York-wn" *(above)*, is a modernized ver-n of colonial lap siding. The odgrain pattern and deeply sculp-ed drip edge add texture. Siding is tory primed. U.S. Plywood, Stam-d, Conn. CIRCLE 230 ON READER RVICE CARD



eel siding, "Endura" *(right)*, fea-es a bonded Vinyloid PVC finish at resists rust, dirt and fading and ll not chip, peel or flake. The easy-maintain, fire-retardant material mes in a range of colors. Arrow-ad, Minneapolis. CIRCLE 231 ON ADER SERVICE CARD

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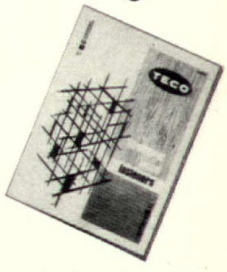

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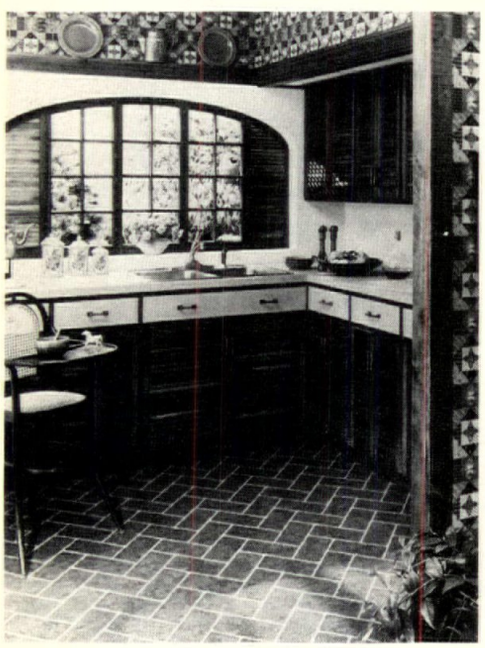
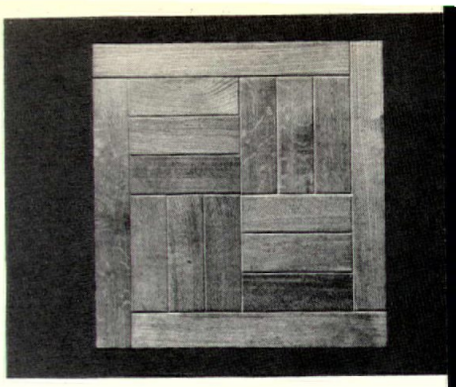
Vinyl asbestos tile, "Arlington" *(above),* has an embossed surface that helps hide scuffs, heel marks and subfloor irregularities. Prewaxed tile in geometric pattern can be installed directly on concrete slab or over wood subfloors. A choice of four colors is offered. Azrock, San Antonio, Tex. CIRCLE 232 ON READER SERVICE CARD



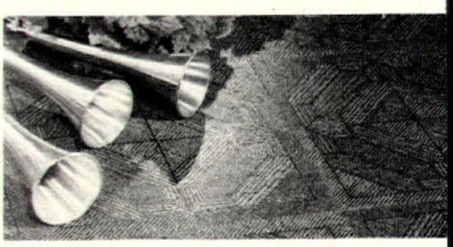
Durable vinyl flooring in a herringbone pattern, "Cardigan Brick" *(above),* is part of the "Grand Stand" line. Flexible, easy-to-install flooring comes in 6′ widths and is tear- and cut-resistant. Pattern is offered in three colors: terra cotta, red and white. Armstrong, Lancaster, Pa. CIRCLE 233 ON READER SERVICE CARD

Polyester pneumacel carpet underlayment, "Dunleith" *(above),* is for contract installations. Underlayment combines the firmness required for general-use areas with the thickness preferred in individual offices. Leightweight material is mildew resistant. DuPont, Wilmington, Del. CIRCLE 234 ON READER SERVICE CARD

Cut-and-loop heavy plush carpet for residential applications, "Quite Elegant" *(above),* is made of Hoechst autoclave heat-set 100% Trevira® Star polyester yarns. Soil-hiding carpet offered in 17 colorways resists static electricity. Suggested retail price is $11.95 a sq. yd. Stevens, New York City. CIRCLE 235 ON READER SERVICE CARD



Architectural hardwood flooring, "Linco *(above),* features slatted center and log-ca corners. Individual ¾" T&G solid pieces preassembled to form easy-to-install 24"-squ sections. Flooring is available in a wide rang woods. Wood Mosaic, Louisville, Ky. CIRCLE ON READER SERVICE CARD



Duravinyl® embossed tile in the "Olde Wo pattern *(above)* is easy to clean and install. fered with dry back for conventional installat or with self-adhering back, tiles are 12"x12" in gauge. Three colors—ash, black walnut pecan—are available. Amtico, Trenton, CIRCLE 237 ON READER SERVICE CARD

Adhesive-backed vinyl asbestos tile can be u to create custom-look floor treatments *(belo* Part of the "Color Fling" series, tile has easy clean no-wax surface and dimpled texture t hides scuffs. Six bold colors plus three neu tones and white are offered. GAF, New York C CIRCLE 238 ON READER SERVICE CARD

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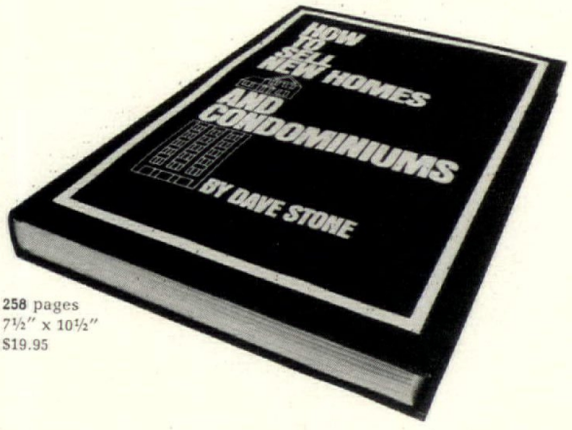

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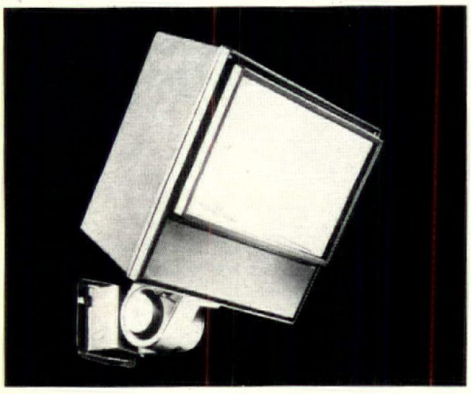
Reflector floodlight, "Gro and Sho" *(below),* is used for growing plants. Unit creates dramatic lighting effects and enhances the natural coloring of greenery. The 75w floodlight mounts easily on shelves, walls or wherever light is needed. General Electric, Cleveland, Ohio. CIRCLE 239 ON READER SERVICE CARD

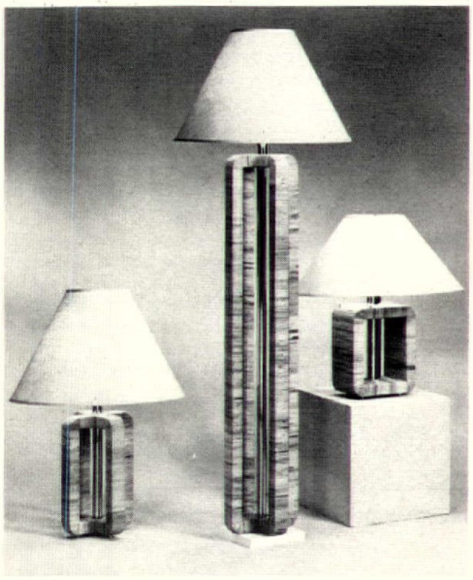


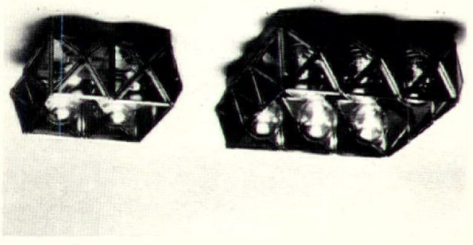
Wall-mounted luminaire *(above)* permits precise beam-angle control. Cast-aluminum fitting provides field adjustment of 0° to 90°. Housings are constructed in one piece of high-strength, corrosion-resistant cast aluminum. Unit has break-resistant tempered glass lens. McGraw-Edison, Racine, Wis. CIRCLE 240 ON READER SERVICE CARD

Rattan-and-chrome lamps *(right)* are well-suited to a contemporary casual decor. The bases are split rattan wrapped around open wooden frames with chrome tubing in the center. Shades are white linen. Units are available in 25", 32" and 64" heights. George Kovacs, New York City. CIRCLE 242 ON READER SERVICE CARD

Versatile track lighting system, "Track-Line" *(below),* utilizes long-life low-voltage "Par lamps." Lamps attach to the track by the "Universal" holder which can accommodate a full variety of decorative shields. NuTone, Cincinnati, Ohio. CIRCLE 243 ON READER SERVICE CARD

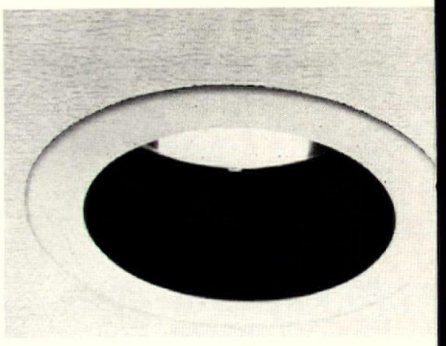
Outdoor luminaire *(above),* part of the "Nostalgia" series, has a cast-aluminum lantern with a black Swedish iron finish. Unit, available with mercury vapor, incandescent or T10 lamps, comes in a choice of wet-look colors. Architectural Area Lighting, Santa Fe Springs, Calif. CIRCLE 241 ON READER SERVICE CARD



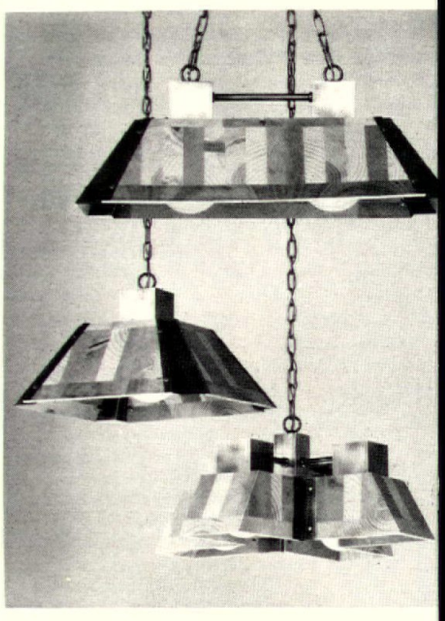


Solid brass fixtures *(above)* are part of the "Classic Contemporary" collection. Hand-leaded units come in 12"- and 17"-wide models. Both versions are 6" high. "Diamonds" come in brass, bronze or pewter finishes with smoke, clear or white seeded-acrylic panels. Georgian, Lawrenceville, Ga. CIRCLE 244 ON READER SERVICE CARD

Ellipsoidal reflector downlight *(below)* is suita for recessed HID applications. Unit provides c trolled low-brightness, wide-angle beam lighti A heavy-gauge, die-formed steel trim frame flush against ceiling preventing light leaka Markstone Lighting, Chicago. CIRCLE 245 READER SERVICE CARD

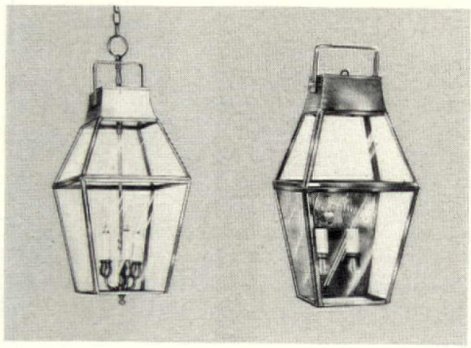


Butcher block fixtures *(below),* part of "Embers" collection, have shades of natural P derosa Pine. Lighting, with brushed-brass trim offered in a choice of shapes in chain-hung or c ing-mounted versions. Matching table lamp also available. Thomas, Louisville, Ky. CIR 246 ON READER SERVICE CARD



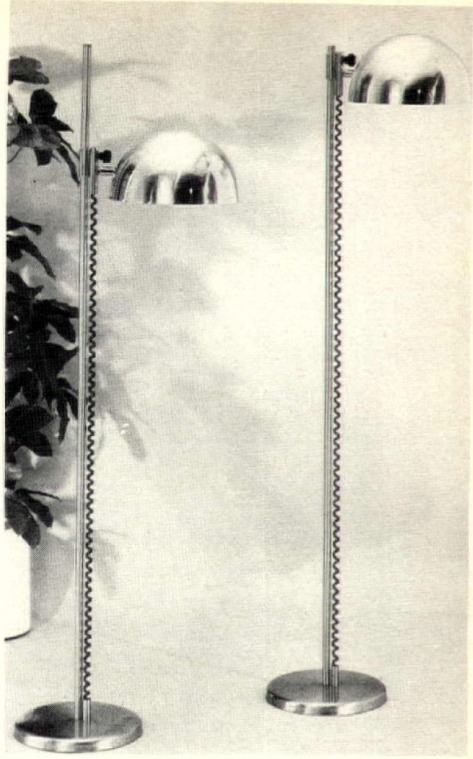
High-efficiency halogen lamp *(below)* draws o 12w of power. Unit is designed for use on all Ex Lightguard 12v and 6v maintenance-free em gency lighting units. Lamps provide lighting w lower battery drain per unit. Exide, Randol Mass. CIRCLE 247 ON READER SERVICE CARD

Outdoor luminaire, Mayfair™ *(left),* has a contemporary, low-profile design. Easy-to-maintain fixture has one-piece sheet aluminum housing and cast-aluminum main frame. Each unit accommodates high-pressure sodium, metal halide or mercury sources. Johns-Manville, Denver, Colo. CIRCLE 248 ON READER SERVICE CARD

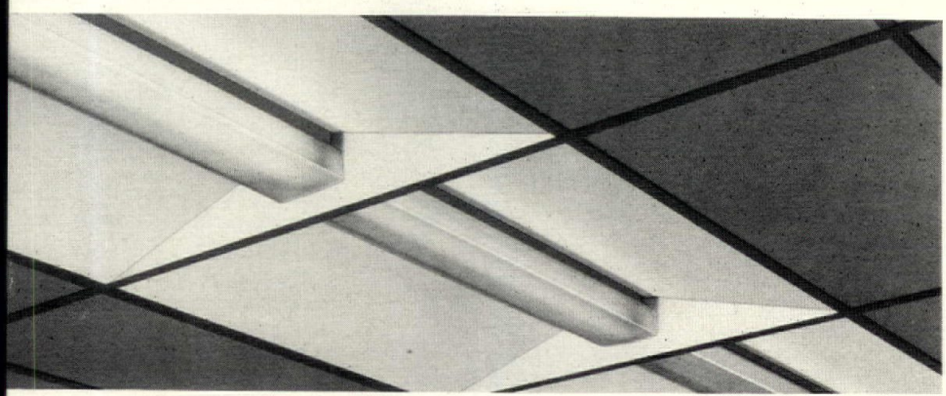


Outdoor fixtures *(above),* part of the "Americana" group, have an authentic Early American look. Hand-soldered and assembled units are solid brass with shatter-resistant acrylic panels. The series includes chain-hung and wall- and post-mounted lanterns. Progress/LCA, Philadelphia, Pa. CIRCLE 249 ON READER SERVICE CARD

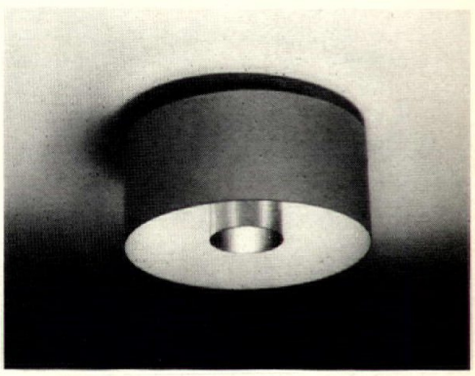
Fluorescent coffer ceiling system, "EC" *(below),* fits standard 4'x4' grid ceiling openings. The quality of light produced by the system is better than that of most conventional grid ceiling systems. The 6" depth of the fixtures expands its application possibilities. Lithonia, Conyers, Ga. CIRCLE 250 ON READER SERVICE CARD



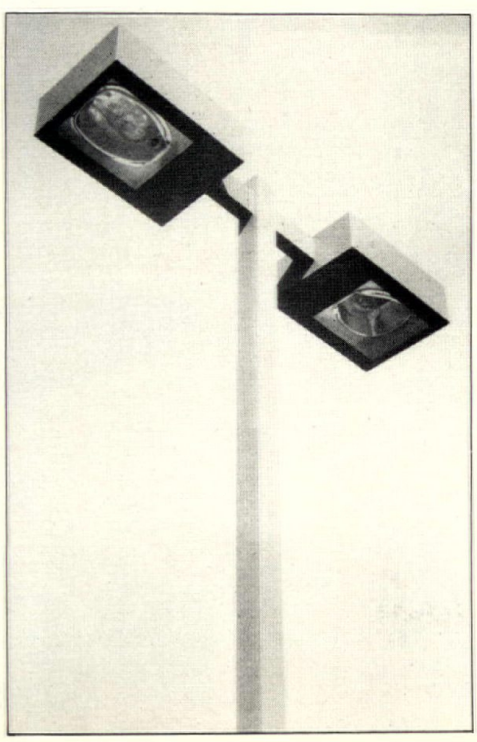
Contemporary floor lamp *(above)* allows for flexibility in vertical height adjustment. The fixture, which stands 61" tall, features a metal shade which slides along the shaft to desired heights. Unit comes in satin chrome or brass. Laurel Lamp, Newark, N.J. CIRCLE 253 ON READER SERVICE CARD

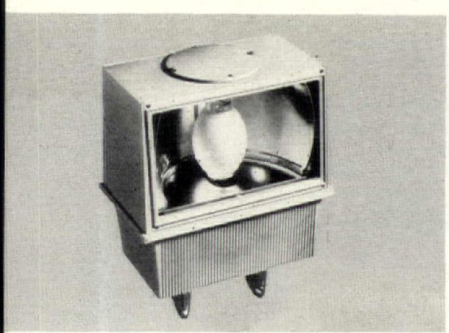


Ceiling-mounted fixture, "Echo" *(below),* is comprised of a cylinder within a cylinder. The inner cylinder is polished chrome outside with a satin chrome interior. The outer comes in polished chrome, brass, bronze or glossy red with matte white inner surface. Habitat, New York City. CIRCLE 254 ON READER SERVICE CARD

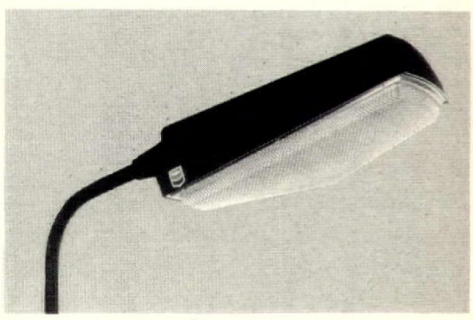


minaire, "Magnuform" *(right),* is designed for road range of outdoor uses. Rectangular-shaped ture, available in dark bronze, black enamel or in aluminum finishes, can be pole- or wall-unted. Hubbell, Christiansburg, Va. CIRCLE 1 ON READER SERVICE CARD



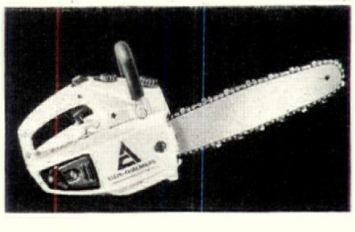


minaire, "Ultra-Flood" *(above),* is available for wer-saving 250w and 1000w high-pressure so-um lamps. Easy-to-install fixture has a three-y adjustable lamp socket to allow changes in am patterns. Unit has an optional polycarbon-lens shield. ITT Landmark, Southaven, Miss. RCLE 252 ON READER SERVICE CARD

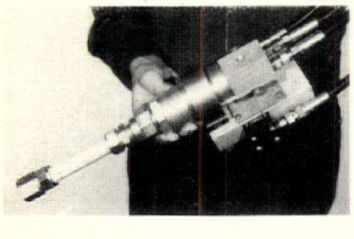


Tennis court lighting *(above)* simulates natural daylight. Low-mount luminaires with metal halide lamps produce a natural light which improves player vision and provides an efficient light source. Unit virtually eliminates nighttime double image. Chevron Asphalt, San Francisco, Calif. CIRCLE 255 ON READER SERVICE CARD

Lawn sweeper with 11-bushel capacity *(above)* is a two-wheeled pull-behind model. Spot-welded metal sweeper has seven height adjustments including transport position so it can be pulled across gravel. J.I. Case, Racine, Wis. CIRCLE 256 ON READER SERVICE CARD



Lightweight chain saw, "Model 65" *(above),* is easy to handle and carry. Features include automatic oiler to help prolong chain and bar life, and diaphragm-type carburetor that allows cutting in any position. Allis-Chalmers, Milwaukee, Wis. CIRCLE 257 ON READER SERVICE CARD

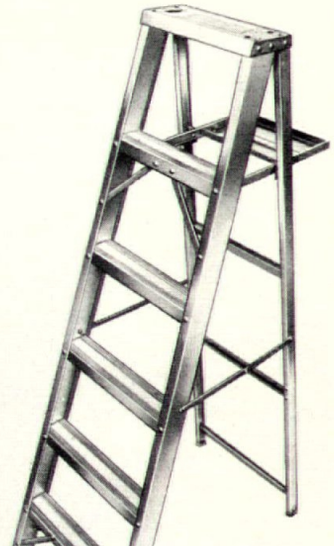


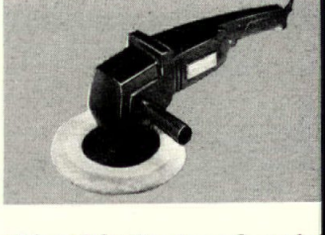
Urethane foam processing equipment *(above)* features a head with a static mixer that can be cleaned in minutes. Part of the "FS" series, unit can be used for froth or low-density rigid foam and is light enough to be hand-held. Urethane Industries, Lambertville, Mich. CIRCLE 258 ON READER SERVICE CARD

Multiple-angle cutting table, "Dial-N-Angle" *(below),* allows operator to cross cut, mitre cut, bevel cut and angle cut from 0° to 72°. Heavy-duty table features adjustable backstops with built-in tape measure and double extensions for extra material support. Tapco, Detroit, Mich. CIRCLE 259 ON READER SERVICE CARD

Hammer/tacker, "Model HT-65" *(above),* is a compact 4½-lb unit. All-steel tool feeds staples with 1" crown width and ¾" leg length and can be used for installing plywood on subflooring or asphalt shingles. Arrow, Saddle Brook, N.J. CIRCLE 260 ON READER SERVICE CARD

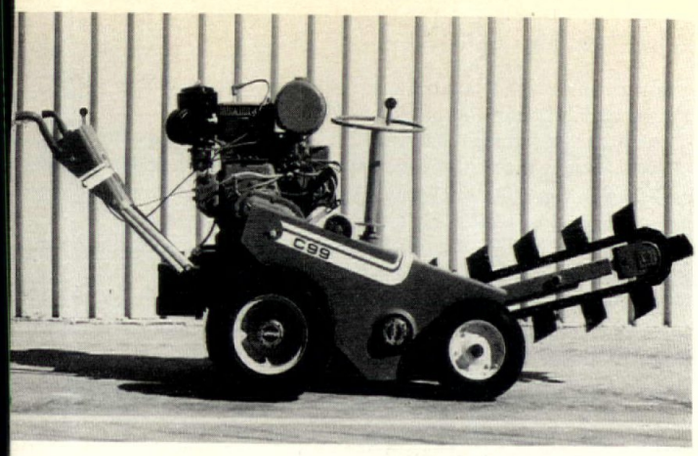
Two-speed polisher/sander *(bel*
runs on high speed (1550 rpm)
sanding and on low speed (1210 r
for polishing. Lightweight "Mo
943" weighs 5½ lbs and has dura
die-cast metal chassis and gear b
Wen, Chicago. CIRCLE 261
READER SERVICE CARD





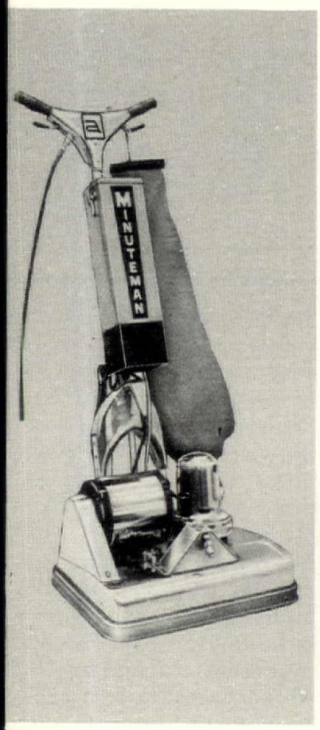
Lightweight Heartsaver® steplad
(left) is constructed of heat-trea
high-strength aluminum all
Steps are 3" wide and serrated
non-skid performance. Feet
thick nonmarking rubber. Ladde
offered in 3' to 8' sizes. White Me
Brooklyn, N.Y. CIRCLE 262
READER SERVICE CARD

"Side Striper" attachment to "E
Striper" *(below)* permits striping
any angle in widths of 1" to 5".
tachment is heavy-duty mol
plastic and is controlled by cable
the top of the handle. Fox Vall
Bartlett, Ill. CIRCLE 263 ON REA
SERVICE CARD

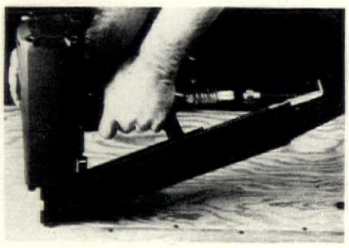


mpact trencher, "C99" *(above),* dig ditches from 4" to 6" wide 24" deep. Easy-to-maneuver unit tures bolt-on pivot assembly, ad- table-height handlebars, wide k cover and heavy-duty bearings. ch Witch, Perry, Okla. CIRCLE ON READER SERVICE CARD

"Mini Mac 35" chain saw *(above)* features semi-automatic sharpener, "Auto Sharp," as standard equipment. A chain-grinding device is combined with "Auto Sharp" chain to maintain cutting efficiency. McCulloch, Los Angeles. CIRCLE 265 ON READER SERVICE CARD

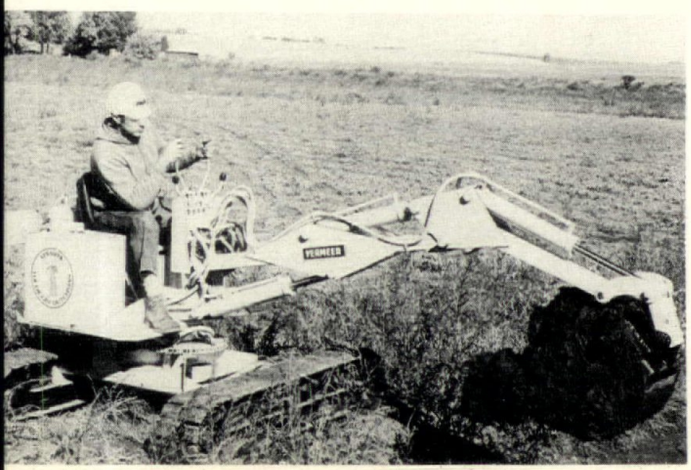


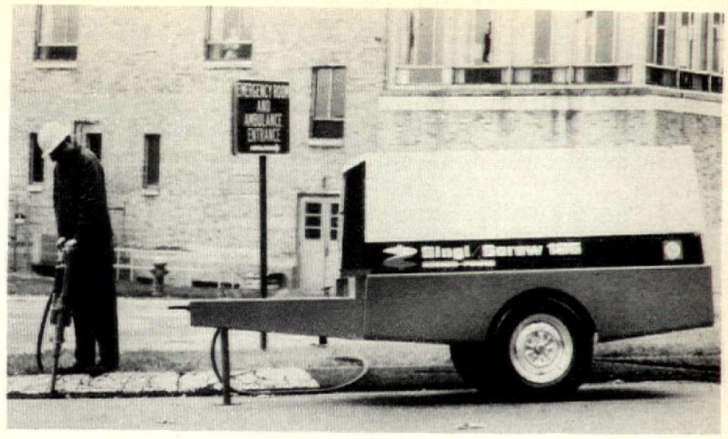
Carpet cleaner, "Minuteman" *(left),* reduces the need for shampooing. Multi-action maintenance unit brushes, vacuums and combs and lifts the pile. Built-in power spray may be used to apply liquids. American Cleaning, Addison, Ill. CIRCLE 266 ON READER SERVICE CARD

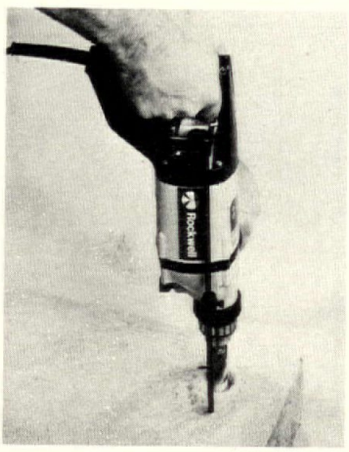


ck-mounted backhoe, "Dinky ger" *(below),* is designed for use ard-to-reach digging conditions. it, with 300° swing capacity, digs one side and discharges soil on other while tracks remain sta- ary. Vermeer, Pella, Iowa. CLE 268 ON READER SERVICE CARD

Pneumatic nailer, "Series N8" *(above),* drives 6d, 7d and 8d box, cooler, screw and ringshank nails. Compact unit, with three-stick, 105-nail magazine, drives hard enough to pull warped boards tight. Bostitch, East Greenwich, R.I. CIRCLE 267 ON READER SERVICE CARD

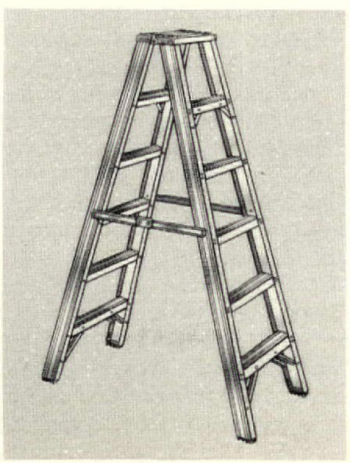






Portable air compressor, "Pneumatic Singl/Screw® 185" *(above),* features a "Hushed Power" sound suppression device. Unit rides on an all-welded, heavy-gauge steel frame and is balanced for safe trailering. Chicago Pneumatic, Chicago. CIRCLE 269 ON READER SERVICE CARD

Hammer drill, "Model 614" *(left),* weighs only 7¼ lbs. Double-insulated unit offers 1" capacity in concrete, ½" in steel and 1½" in wood. Tool delivers 22,500 blows per minute at 1500 rpm. Rockwell International, Pittsburgh, Pa. CIRCLE 270 ON READER SERVICE CARD



Articulated wheel loader, "MF44C" *(above),* features a powershift transmission and a three-pump, power-on-demand hydraulic system. Shifting can be completed without having to depress a clutch. Massey-Ferguson, Des Moines, Iowa. CIRCLE 271 ON READER SERVICE CARD

Aluminum double stepladder *(left)* is UL-listed and meets OSHA requirements. Unit features 3¼"-wide serrated steps for slip resistance and a heavy-duty extruded top. Ladder comes in heights from 4' to 16'. R. D. Werner, Greenville, Pa. CIRCLE 272 ON READER SERVICE CARD

Interior storage: How to get the most from the least space

You can add storage space and create a mini-entryway at the same time. As shown below, it's as easy as placing a wall unit at a right angle to the front door.

Or you can install a shelf in unused space high on the wall *(center, below)*.

These are only two ideas on how to squeeze more storage space into the houses you build or remodel. They're typical of what you'll find in an illustrated booklet that's part of the Small Homes Council–Building Research Council series on residential construction.

Some of the information it contains will be familiar to most builders—an outline of minimum storage needs, for instance. But the primary emphasis is on making maximum use of potential storage space.

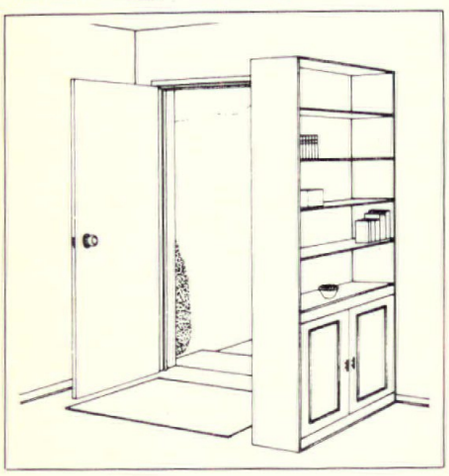
For example, the booklet advises builders to include a general storage room in new houses. It's more convenient to use and less expensive to build than a series of small closets for toys, tools, cleaning products, etc. The booklet points out that an 8'x7'6" storage room in a three-bedroom house provides enough space to exceed HUD minimums for indoor and outdoor storage combined.

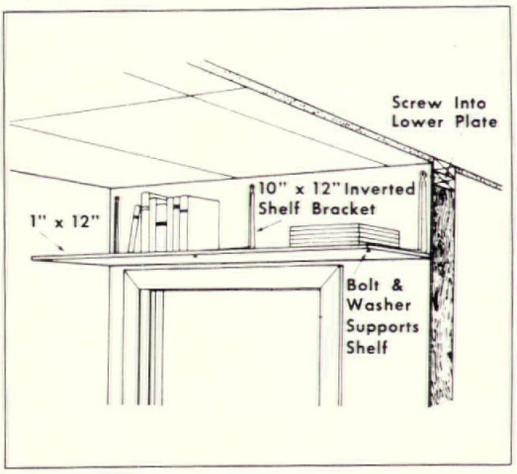
Ways of using the space in clothes and linen closets most efficiently are also discussed. A section on closet doors, for instance, points out how choosing a particular style may help or hinder access to stored items.

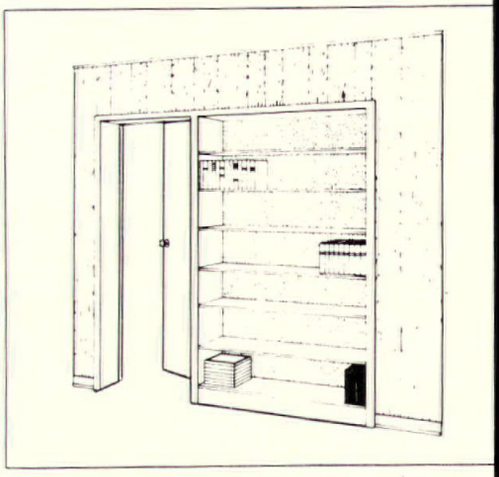
For the remodeler in search of additional storage, the booklet gives these suggestions for using usually wasted areas:

- Install within-wall shelves between studs *(below right)*. (This can be planned for in new construct too.)
- Enclose areas above or be stairs and use them for storage.
- Extend the crawl space adjac to a partial basement.
- Design space under buil seating as storage bins.

To read about these and other conventional storage areas, write Small Homes Council–Building search Council, University of nois, One E. St. Mary's Rd., Cha paign, Ill. 61820. The booklet co 25¢.







Hardboard paneling is featured in a series of seven idea booklets. Each booklet covers a different line of paneling, ranging from stucco-, stone- and cork-look styles to traditional woodgrain patterns. Photographs show formal and informal room settings. Step-by-step illustrations tell how to apply paneling to a smooth, flat wall or to masonry or other uneven surface. Masonite, Chicago. CIRCLE 300 ON READER SERVICE CARD

Maintenance-free fencing is discussed in four pages. Two-color photographs show the three fence styles offered—picket, post-and-rail and heavy-duty post-and-rail. Text describes how fence modules can be adapted to specific locations. Illustrated installation instructions are included. Fornells Products, New York City. CIRCLE 301 ON READER SERVICE CARD

Plywood technical bulletin gives minimum recommendations for stairway applications. The results of load testing on plywood treads are reviewed. Test data on combinations of nailed and glued treads and risers in residential stairway construction is summarized in engineering tables. American Plywood Association, Tacoma, Wash. CIRCLE 302 ON READER SERVICE CARD

Six paneling-idea folders feature prefinished plywood wall paneling. Intended for remodelers, the folders include full-color room photos and line art that show a variety of wall treatments. Each folder covers a specific paneling line, and each emphasizes the decorating style of a different region of the U.S. Georgia-Pacific, Portland, Ore. CIRCLE 303 ON READER SERVICE CARD

Flooring accessories catalog covers vinyl and rubber cove bases, stair treads, nosings, carpet accessories and corner bumper guards, plus a full line of adhesives. Eight pages include four-color photographs accompanied by size, color and composition data. Also described is the shock- and sound-absorbing "Thrust-A-Pad" suspension pad for use under main framing. Johnson Rubber, Middlefield, Ohio. CIRCLE 304 ON READER SERVICE CARD

Vinyl asbestos tile is presented in 16 four-color pages. Flooring shown ranges from color-chip pattern tile for heavy-traffic and industrial applications to embossed Spanish-style tiles for residential use. Also pictured is a feature strip that can be used to create custom-floor effects. Text gives general information on gauges, installation, light reflectance values, etc. Azrock, San Antonio, Tex. CIRCLE 305 ON READER SERVICE CARD

Quarry tile in flashed red or rustic brown is described in a four-page flyer. Full-color photographs show the unglazed, slip-resistant tile in residential and commercial applications. Specs for the square, rectangular or hexagonal tiles are given and a variety of trim pieces are sketched. Mid-State, Lexington, N.C. CIRCLE 306 ON READER SERVICE CARD

Wallcovering collections are presented in two full-color, four-page brochures. The first covers traditional florals and coordinated fabrics. The second pictures seventeen contemporary designs printed on silver, gold or copper Mylar grounds. Photographs show living room and bathroom applications. James Seeman, Garden City Park, N.Y. CIRCLE 307 ON READER SERVICE CARD

A circulating fireplace with greater heating performance than conventional units is the subject of a four-page flyer. Construction details and specs are given for a complete line of standard models. Remodeling/replacement considerations are also discussed. Available as a supplement is a six-page technical bulletin with drawings and detailed installation instructions. Firemagic, Santa Fe Springs, Calif. CIRCLE 310 ON READER SERVICE CARD

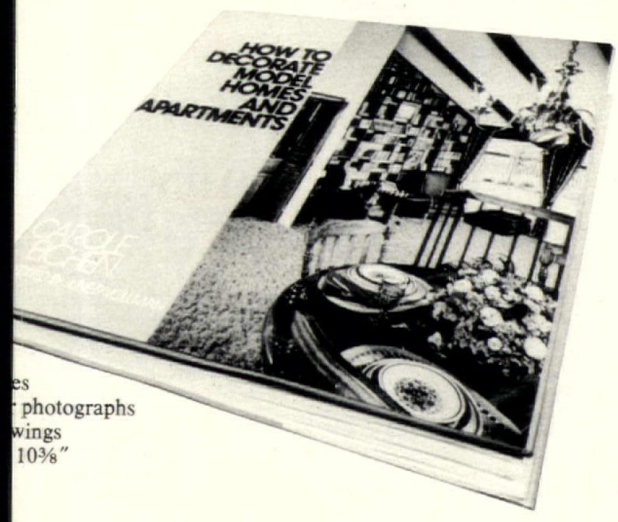
Pool-care booklet provides fundamental information on water care for in-ground and above-ground pools. In sixteen illustrated pages, it answers such questions as why pool water must be treated, what balanced water is and how to achieve it. Also included is a guide to the causes and cures of pool problems—cloudy water, chlorine odor, etc. Special sections cover pool care high-temperature and hard-wa areas, storing pool chemicals, general pool maintenance (e.g., H to open a pool and how to close it the winter). Olin Corp., Stamfo Conn. CIRCLE 312 ON READER S VICE CARD

Red cedar fencing is described four-color flyer. Line drawings photographs show how pickets be used indoors (room dividers, v treatments) and outdoors (scree fences). Complete instructions given for common fencing insta tions. Potlatch, Spokane, Wa CIRCLE 308 ON READER SERVICE CA

Four lines of hardboard planks the subject of a series of four-c flyers. Described are: ten-f planks for high-ceilinged roo textured planks, including a carv leaf design; smooth-surfaced pla in a variety of bright colors; and ditional woodgrain planks. E flyer gives specs plus color chart installation instructions. Marl Dover, Ohio. CIRCLE 309 ON REA SERVICE CARD

Fiber glass ceiling panels are sho in eight pages. The brochure tures three styles of sculptu panels—all for large open areas s as shopping centers. A breakdow physical properties and sound sorption coefficients is provided a specification guide is inclu Johns-Manville, Denver. CIRCLE ON READER SERVICE CARD

House & Home presents Carole Eichen's new book of interior design ideas to make your model homes and apartments sell and rent faster



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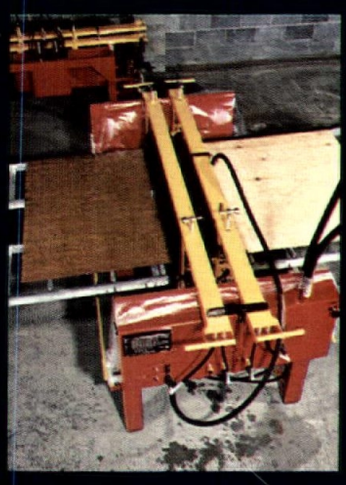

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