

The President and Congress compromise on \$3.3 billion for housing in 71

The Department of Housing—after waiting for several months—finally got its money for fiscal 1971.

Congress, speeding toward adjournment early in December, enacted the HUD appropriations measure—a \$3.3 billion compromise version of the legislation that President Nixon had vetoed two months earlier.

The legislation, shaved by \$300 million by Congress, won quick White House approval even though the funding was more than the Administration had sought.

Earlier veto. President Nixon vetoed the original legislation, carried as part of the \$17 billion Independent Offices Appropriations bill, calling the measure inflationary.

The White House objected to two parts in the original version of the bill—urban renewal, which Congress voted to fund to the tune of \$1.35 billion, and water and sewer facilities grants, awarded \$500 million in the vetoed bill. The Administration had sought only \$1 billion for urban renewal and \$150 million for water and sewer grants. In revising the measure, the House and Senate agreed to pare the funding for both programs—but not down to the level asked for by the Administration.

Compromise. A compromise was worked out, providing \$1.2 billion for urban renewal and \$350 million for water and sewer grants. This bill is \$300 million more than was sought by the Administration. It was viewed by Congress as "a reasonable compromise."

The revised measure moved through the House without difficulty and the Senate with

HUD BUDGET FOR FISCAL 1971			
(in millions)			
	President's request	Money voted in bill vetoed in September	Money voted in bill approved in December
Renewal and housing assistance			
Grants for neighborhood facilities	40	40	40
Urban renewal programs	1,000	1,350	1,200
Rehab loan fund	35	35	35
Low-rent annual housing contrib.	654.5	654.5	654.5
Grants for tenant services	5	0	0
College housing			
Increased limitation for annual contract authorization	(9.3)	(9.3)	(9.3)
Cumulative limitation for annual contract authorization	(26.3)	(26.3)	(26.3)
Appropriation for payment	2.5	0	0
Salaries and expenses	45	43.5	43.5
Total renewal and housing assistance	1,782	2,123	1,973
Metropolitan development			
Comprehensive planning grants	60	50	50
Community development training and urban fellowship programs	3.5	3.5	3.5
New community assistance	10	5	5
Open space land programs	75	75	75
Grants for basic water and sewer facilities	150	500	350
Salaries and expenses	8.7	8	8
Total metropolitan development	307.2	641.5	491.5
Model Cities and governmental relations			
Model Cities programs	575	575	575
Salaries and expenses			
Appropriation	.7	.6	.6
By transfer	(9.3)	(8.3)	(8.3)
Total Model cities and govt. relations	575.7	575.6	575.6
Urban technology and research	55	30	30
Mortgage credit			
Home ownership and rental housing assistance			
Home ownership assistance, increased limitation for annual contract authorization: 1971	(140)	(130)	(130)
1972	(140)	0	0
Cumulative annual contract authorization: 1971	(335)	(325)	(325)
Rental housing assistance, increased limitation for annual authorization: 1971	(145)	(135)	(135)
1972	(145)	0	0
Cumulative annual contract authorization: 1971	(335)	(325)	(325)
Appropriation for payments	115.1	115.1	115.1
Rent supplement program			
Increased limitation for annual contract authorization: 1971	(75)	(55)	(55)
1972	(75)	0	0
Cumulative annual contract authorization: 1971	(197)	(177)	(177)
Appropriation for payments	46.6	46.6	46.6
Low and moderate income sponsor fund	5	3	3
Loans for housing and related facilities for elderly or handicapped families	0	10	10
Salaries and expenses, FHA	6.29	3.5	3.5
Total mortgage credit	172.99	178.20	178.20
Federal insurance administration			
Flood insurance	6.05	5	5
Fair housing	11.3	8	8
Department management	23.75	23	23
Participation sales			
Payment of participation sales insufficiency	58.781	58.781	58.781
National Home Ownership Foundation	.25	0.	0
TOTAL DEPARTMENT OF HUD	2,993.021	3,643.081	3,343.081
Federal Home Loan Bank Board			
Interest adjustment payments	250	85	85

only minor trouble. Senator J. W. Fulbright (D, Ark.), did ask that the water and sewer grant funding be increased to \$500 million—the level at

which the White House had objected.

Fulbright argued that the Administration's economic policies have changed since the

veto, and that President Nixon was not seeking a more expansionary economy. But with adjournment of Congress near, the Senate rejected this.

Cuts under portest. In House, the Appropriations Committee made it plain that cuts were made to satisfy White House. The committee report on the legislation noted that "in view of the veto, committee... now recommends \$1.2 billion for urban renewal. The \$200 million increase of the budget... should be of material assistance to many communities in updating urban areas throughout the nation."

As for the water and sewer facilities grants, the House panel noted "the demand for water and sewer projects is very great. The committee advised that applications expected to far exceed recommended appropriation."

The committee further noted that it had reduced the appropriation to \$350 million, "in effort to meet the objections of the President."

Subsidies to S&Ls. Other than the urban renewal water and sewer grant adjustments the measure is unchanged from that previously sent to the White House. Aside from HUD and other independent offices, the bill contains appropriation of \$85 million to the Federal Home Loan Bank Board.

The Bank Board's money is to be used as a subsidy on advances (loans) made by regional Federal Home Loan Banks to savings and loan associations. The Administration has asked for \$250 million for this program.

—ANDREW R. MANDL
Washington

From a builders' economist: second thoughts on a boom in private housing

One of housing's leading economists warns that easier mortgage money alone will not be enough to restore vigor to suburban single-family housing.

He said consumers are still resisting rising costs.

Saul Klaman, vice president and chief economist for the National Assn. of Savings Banks, told the group's mid-winter meeting that indications of easier money, now appearing, would ordinarily support pre-

dictions of a strong housing upturn. But he warned:

"We are not so sure.

"We do expect a significant increase in total 1971 housing activity, with starts rising by perhaps 20%. But the compelling force behind this rise will be the federally subsidized housing sector, not the private homebuilding sector we have depended upon in the past...

"When all the numbers are in, they will probably show that

one of every four housing units started in 1970 carried a federal subsidy to buyers and renters. In 1968 and 1969, only 10 to 12% of total starts carried a subsidy and in the first half of the 1960s, subvention programs amounted to less than 4%. The subsidized sector has clearly become a major force in housing. It will continue to be in 1971, when over 500,000 subsidized units are expected to be started, compared with 350,000

in 1970.

"Half of America's families have been declared eligible. In the non-subsidized private sector, economic and demographic forces continue to favor the apartment house market.

"So we are less sanguine than others about prospects for non-subsidized single-family homebuilding, even in the event of a more favorable financial climate."



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Interest rates take the big ride down—Romney lowers the FHA ceiling to 8

The mortgage market is catching up with what's been happening in the nation's money and capital markets—rates are heading down.

After lagging for months behind an improving bond market, prices for FHA and VA home loans began to increase throughout the country. And as the Nixon administration turned its attention to the sagging economy, Housing Secretary George Romney announced a reduction in the FHA mortgage interest ceiling to 8%. It had been at its historic peak of 8½% since last January 5 (see chart).

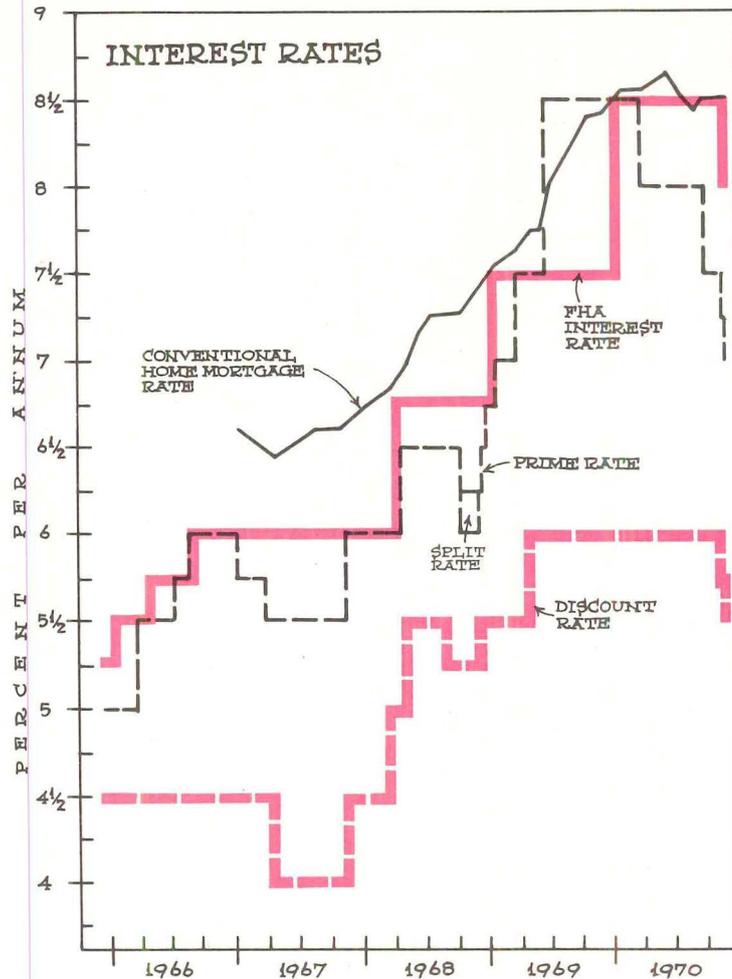
To most mortgage men the announcement was not unexpected. To some, it was overdue. But in most quarters the change was welcomed as a timely move.

The downsweep. It was just one day earlier that the Federal Reserve Board had lowered the nation's discount rate to 5½%—the second change in a month. And just days before that, the commercial banks' prime rate, charged for loans to their safest corporate customers, was reduced for the second time in eight days—to 7%. Treasury bill rates were running at levels close to 5% and federal agency issues sold far below 7% yields as compared with 8.75% less than a year earlier.

In the mortgage market, the Federal National Mortgage Association's auctions were indicating discounts close to two points—historically the level at which the FHA rate is changed.

Reactions. Mortgage men were in the main delighted when the Secretary moved the rate down by only ½%. The last time Romney adjusted the rate, he moved it up by a full point. The half point change is not expected to push points on home loans to too high a level—and private investors, now feeling their way back into home mortgages, are not likely to disappear as they would if discounts became prohibitive once again.

Indeed, Oliver H. Jones, executive vice president of the mortgage Bankers Association of America, who had vigorously objected to a possible rate change just a month before, said the action "was the right one to make."



Non-political. Romney had told the MBA at its Miami Beach convention in late October that there would be "no politically inspired rate changes," a reference to rumors he would reduce the FHA rate prior to the November 3 election and for political purposes. Mortgage bankers interrupted his speech to applaud that statement—but they now apparently agree the rate needed to be changed.

The MBA's president, Everett Spelman, says the action taken to lower the FHA and VA rates "is timely and appropriate." He pointed out that the significant reduction in long-term interest rates on corporate and government securities in recent weeks, coupled with an 8% mortgage, will increase both the availability and demand for mortgage funds in the months ahead. This, he said, should contribute to the recovery of the general economy.

Jones, who is an economist, believes the half-point rate change is most significant "because we're in a moving market."

"Any more would have been

too much at this time," he said. "I would expect discounts on home loans to increase somewhat because of the rate change, but then, because the market is improving, they should decrease to about where they were before the change."

Effect on housing. Whether the change will actually produce an increase in housing activity is a matter of conjecture. While Louis R. Barba, president of the National Association of Home Builders, says the rate reduction undoubtedly will have a good effect on starts, other experts believe any real improvement in housing will have to await deeper drops in mortgage and bond rates.

President Irving Rose of Detroit's Advance Mortgage Co. notes that the most serious deterrent to an improvement in starts is housing costs.

"Mortgage costs, and housing costs, too, are now so high," Rose says, "that only a steep decline in mortgage rates will have a significant effect on the housing market. And that may not come until late next year."

Rose's views appear in Advance's housing market report,

published just days before the rate change. The report notes that mortgage rates had dropped only slightly from their peak. At the same time, the study goes on: "Since the last cyclical housing boom, in 1965, the average costs of buying a home have gone up 85% while average earnings have increased by only 35%."

Rose says that bond rates will have to fall at least one percentage point before mortgage rates are free to drop significantly—and he doesn't expect this to happen before mid-1971.

Romney's view. Romney, making the rate change, indicated he had been watching movements of other markets before taking action.

"The sharp declines that have already taken place in other interest rates and the general outlook for rates finally make possible a lower FHA mortgage ceiling without causing either an undue rise in mortgage discounts or an undue disruption of the flow of funds available for FHA mortgages," he said.

The flow of funds to FHA and VA mortgages has increased in recent months—due mainly to Fanny May and savings and loan associations, which have experienced large savings inflows.

The S&L industry agreed with Romney that the rate change should benefit housing. Charles Bentley, president of the National League of Insured Savings Associations, expects the action will bring more homebuyers to the market.

"The lower rate, added to increased savings flows to savings and loan associations," Bentley said, "is likely to produce a happy combination of mortgageable funds at more reasonable rates to attract buyers."

Higher discounts. Fanny May, for its part, decided to call its auction for the week up on hearing of the rate change. The association's president, Oakley Hunter, said seller-servicers have been anticipating the rate change. As a result, he said only \$116.5 million in bonds were offered to Fanny May at the auction held the day prior to the reduction. Discounts on six-month commitments came in at about 3½% in the auction.

—A.



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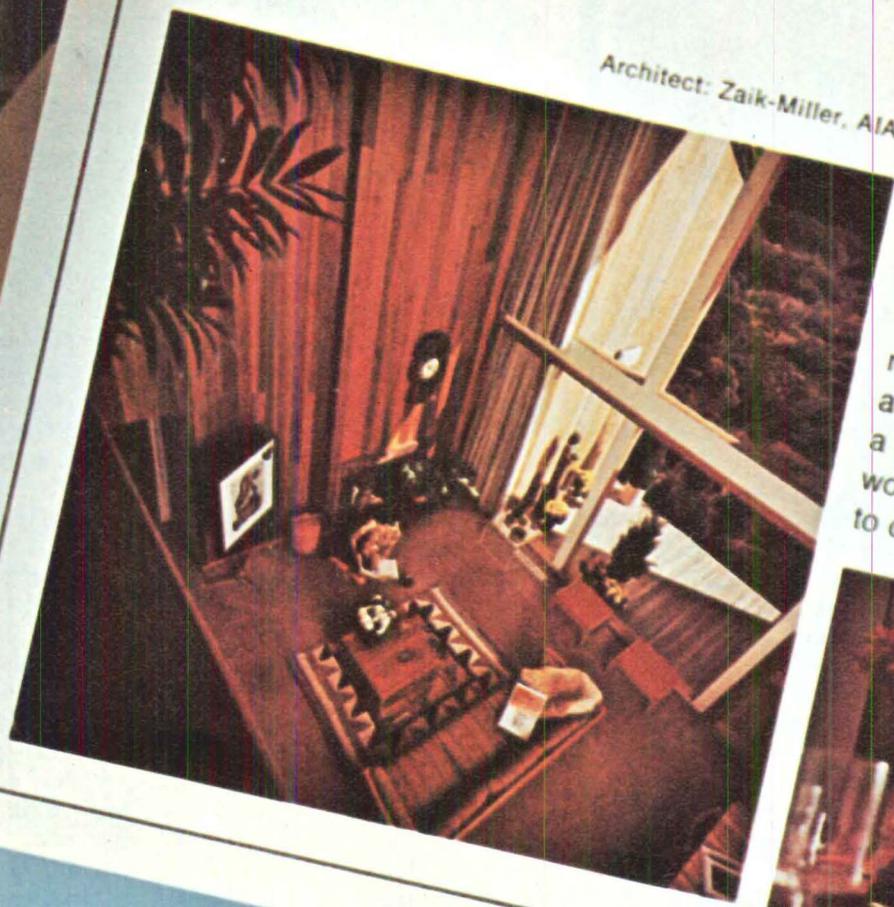
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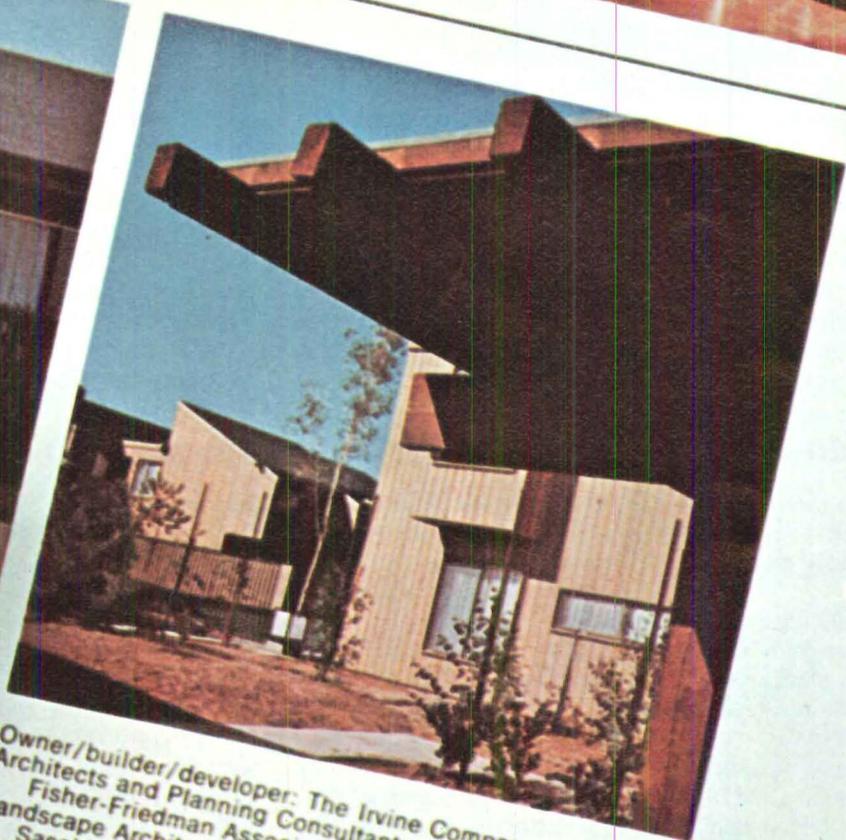
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New mortgage markets running into some problems—and some criticism

Although the long-awaited secondary markets for conventional mortgages have finally moved off dead center at the Federal National Mortgage Association and the Federal Home Loan Mortgage Corp., mortgage men are not looking at the new conventional clearing houses as the answer to all their problems.

Indeed, the two secondary markets are seen only as "a step in the right direction" by most experts.

In fact, some say, unless restrictions are lifted, there may never be a true secondary market for the conventional mortgage loan.

Curbs on trading. Home financing experts have long held that a secondary market facility, where conventional mortgages could be traded freely, would be an enormous asset to the entire home mortgage market.

When Congress enacted the Emergency Home Finance Act of 1970, however, which gave authority for FNMA and the FHLMC to operate such facilities, the lawmakers imposed loan and trading restrictions that are already causing consternation in mortgage circles.

The loan limit on mortgages that can be traded in the secondary market is \$33,000, and no loan can be more than one year old. These and other restrictions are raising questions as to just how much of a benefit the new central clearing houses will be.

Supporters. Of course, President Oakley Hunter of FNMA and Chairman Preston Martin of the FHLMC have both lauded their programs as prospective



ECONOMIST KLAMAN
'Let's not delude ourselves'

major aids to home financing.

Hunter has pledged Fanny May to buy from \$300 million to \$500 million of conventional loans through an auction system in 1971. The program will begin in February.

While Martin has no dollar target as yet, he has said the FHLMC's conventional mortgage program "will be substantial." Already the FHLMC has begun a program of buying and selling loan participations from member savings and loan associations. Future plans include the permission for commercial banks and savings banks to do business with the mortgage corporation.

Servicing dispute. But the FHLMC has continued its restriction against mortgage banker servicing—and this, too, has added to complaints about the system before it has really gotten under way.

Officials of the Mortgage Bankers Association have even indicated that they may take their case to Congress to force the mortgage corporation to permit servicing by someone other than the seller of the loan.



MORTGAGE BANKER LAPIN
'All we have is a parallel'

While the MBA debates this question with Chairman Martin and his staff, it is known that the Senate is becoming concerned over other possible problems connected with the secondary mortgage market—particularly as it relates to the FNMA mortgage form.

'Inequities.' One Senate aide said that problems have arisen over "obvious inequities between the borrower and the lender." The aide stressed prepayment penalties and delayed charges connected with the Fanny May operation, and he indicated the Senate would seek "a more equitable arrangement" for the borrower.

"The Fanny May provisions in these areas are tougher than those required by the FHA," the aide said. "This is a program that has government backing, and we should attempt to give the consumer a better shake than he is getting from this initial effort."

Criticism. The loan limit of \$33,000 may also bring problems to the program, says Fanny May's former president, Raymond H. Lapin.

Lapin, now president of R.H.

Lapin & Co., a San Francisco mortgage banking house, contends that the limit is simply not realistic for conventional loans. He explains:

"When we began thinking about this at Fanny May, we did so with the thought that a conventional loan program could take some pressure off the FHA. The FHA could then concentrate on the low-income subsidy programs.

"With this limit imposed on the program, however, all we have is a parallel to the FHA program."

Lapin notes, however, that the attempts to standardize the conventional mortgage could prove of great benefit to housing markets around the country.

'A beginning.' Another expert, Saul B. Klamon, vice president and chief economist of the National Association of Mutual Savings Banks, agreed that standardization of the conventional loan "makes the effort worthwhile."

Klamon added, however: "Let's not delude ourselves into thinking we have a real secondary market here. It is a step in the right direction, but by no stretch of the imagination can Fanny May's operation be termed a true secondary market in conventional mortgages.

"So long as these mortgages cannot be bought and sold freely, without the restrictions such as the one-year age limit on loans, we don't have the liquidity needed for a true secondary market.

"About the best we can say at this point, I think, is that we have made a beginning."

—A.L.

Pennsylvania sues to force five builders to stop polluting state's streams

The Commonwealth of Pennsylvania has filed a precedent-setting suit against five Pittsburgh builders.

The defendants are Ryan Homes Inc., Crawford Homes Corp., the Toro Development Co., Block Homes Inc., and the Swift Development Co.

The suit says soil piles up at the builders' worksites and runs off into Turtle Creek when it rains, causing siltation.

The suit represents the first legal test of the state's power

to control siltation under Pennsylvania's Clean Streams Act. Section 401 makes it unlawful for anyone to put into the waters or permit to flow into the waters from his property "any substance of any kind or character resulting in pollution."

The suit says siltation contaminates the state's water by changing its chemical properties, altering its color and taste, and rendering it unfit for fish propagation.

The builders say they had no

warning of the action.

Jay Baldwin, president of Swift Development, denied the state's charge: "We are not in violation of any laws at our Alpine Village Development in Monroeville, as far as we know."

A Ryan Homes spokesman said merely: "This is an entirely new proceeding. We are not familiar with it, and we have turned it over to our attorneys."

Calvin D. Crawford, president of Crawford Homes, said of the suit: "It is going to set a prece-

dent across the nation."

But Crawford defended his own operation. He said that hillsides of his building sites were seeded immediately after excavation, holding silt runoff to a minimum.

"I don't see where we have willfully or neglectfully permitted any silt to go into the stream," he said. "There is more runoff in our plan than there is in any other plan in the nation."

—STEVE LOMAX
McGraw-Hill News, Pittsburgh



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Nation's S&Ls on the upbeat—more money and ways to assist builders

Delegates to the 78th annual convention of the U.S. Savings and Loan League, who braved a San Francisco drizzle to talk about the industry's worries, found that lots of the clouds had silver linings after all.

Good news came from:

- Preston Martin, chairman of the Federal Home Loan Bank Board, who announced programs to facilitate savings and loan participation in a new secondary mortgage market; and a more flexible advances policy.

- Undersecretary of the Treasury Charles E. Walker, who described a proposed Internal Revenue Service regulation that will make it easier for associations to sell mortgages into secondary markets, and who told a press conference that Regulation Q may be extended. That should keep interest rates under control and protect deposits in S&Ls.

- Wright Patman, chairman of the House Banking and Currency Committee, who promised to introduce legislation broadening the industry's role in lending.

Biggest conclave. A record-breaking 6,000 delegates, wives, and guests gathered at the Masonic Memorial Temple and Nob Hill hotels Nov. 8-12 for the discussions.

Martin challenged the lenders to increase housing construction in 1971 by taking advantage of the Board's new programs. He added:

"This is an economic moment in which a little slack in credit gives a much-needed opening for housing finance."

Emphasizing the Board's interest in low- and moderate-income housing, Martin told the savings and loans:

"We'll buy their mortgages and we'll lend them the funds to re-lend. In '71, we'll begin subsidizing interest rates to borrowers. We encourage lenders to go into new markets in their states and lend, into inner cities and lend, and to utilize the savings and loans that are already operating in inner city to service mortgages newly-loaned there."

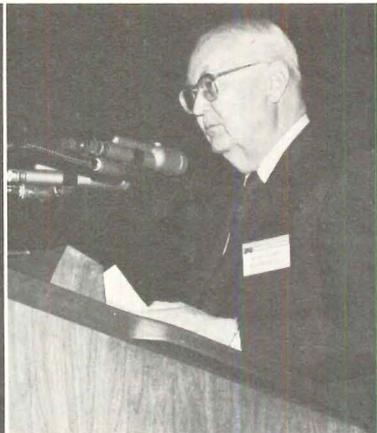
New secondary market. Martin offered some ways to get the financing job done.

The newly-formed Federal Home Loan Mortgage Corp.,

PHOTOS: ASHWORTH CAL-VISUALS



TREASURY'S WALKER
Says Regulation Q will stay



THE HOUSE'S PATMAN
Pledges new laws to aid S&Ls



BANK BOARD'S MARTIN
Bids S&Ls help house poor

created under authority of the Emergency Home Finance Act of 1970, will buy \$1 billion worth of FHA-VA mortgages in 1971, and will follow this with additional commitments to buy conventional mortgage participations. Sellers will service the loans.

"We're saying to this industry, here's a billion dollars on the counter. Get out and make these mortgages, because we are underwriting the mortgage market, along with our sister agency, the Federal National Mortgage Association," Martin declared.

Martin declined to estimate how much conventional paper the new mortgage corporation will buy, but he hopes it will top the \$1 billion for FHA-VA mortgages alone.

Servicing dispute. Controversy has developed over the FHLMC ruling that S&Ls must service the loans they originate for the secondary market. This eliminates a lucrative role for the mortgage bankers, longtime friends of the S&L men, and unhappiness has been reported from both sides.

One industry leader described the reaction of savings and loans

to the servicing requirement as "favorable, but not terribly enthusiastic." But he has no doubt they will participate.

Money for S&Ls. Martin outlined other Home Loan Bank plans:

- The Board's advances policy, by which money is channeled into housing by Home Loan Banks to savings and loan associations, will be made more flexible. A new policy will stress long-term advances on this basis: (1) firm differentiation between short- and long-term advances; (2) use of firm commitments on a fee basis; (3) pricing advances at a fixed as well as variable rate, with emphasis on the fixed rate; (4) use of Congressional subsidy, for refunding specially priced advances and for moderate- and low-income housing.

- Under the Emergency Housing Act, \$250 million has been authorized to subsidize the interest rate for Federal Home Loan Bank advances which are to be invested in mortgage financing for moderate- and low-income housing. Martin estimates \$80 to \$85 million may be available for these subsidies in 1971, after

Congress passes the appropriation bill for this purpose.

- A proposed regulatory change would increase the amount of funds which savings and loan associations can lend for housing nationwide, from 5% to 10%.

- Another change would permit S&Ls to expand their lending territories to a radius of 100 miles from any branch or agency. The limit is now 100 miles from home offices.

- The associations are being urged to form service corporations, either alone or in groups, which would make it easier to participate in various federal and regional housing programs according to FHLBB member Thomas Hal Clark. Patman (D., Tex.) said he would introduce legislation to set up a National Development Bank which would draw on pension funds and foundations to provide money for housing loans to poor families.

Patman said he would also draft an omnibus bill to place the savings and loan industry on a more equal footing with other financial competitors.

The legislation would allow associations to offer complete checking account services, make more consumer loans, particularly for household items; let them share in deposits of tax funds by Treasury; provide 100% insurance by the Federal Savings and Loan Insurance Corp. for all deposits of local public agencies in savings and loan associations and give associations full access to the Federal Reserve discount window.

—JENNESS KEENE
McGraw-Hill World News
San Francisco

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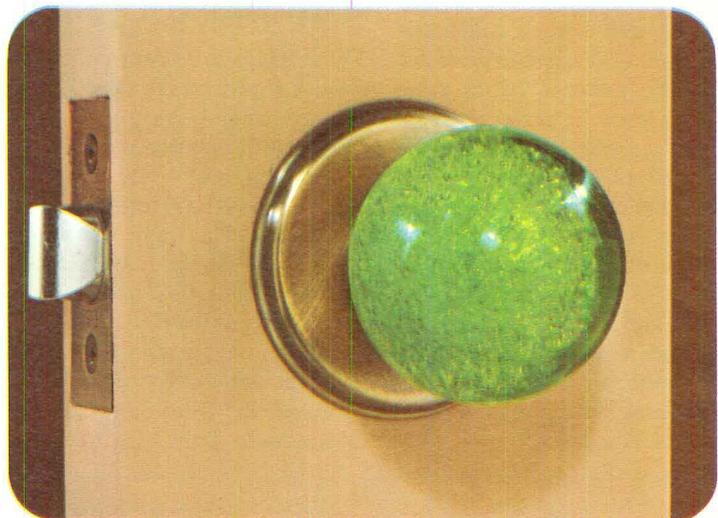
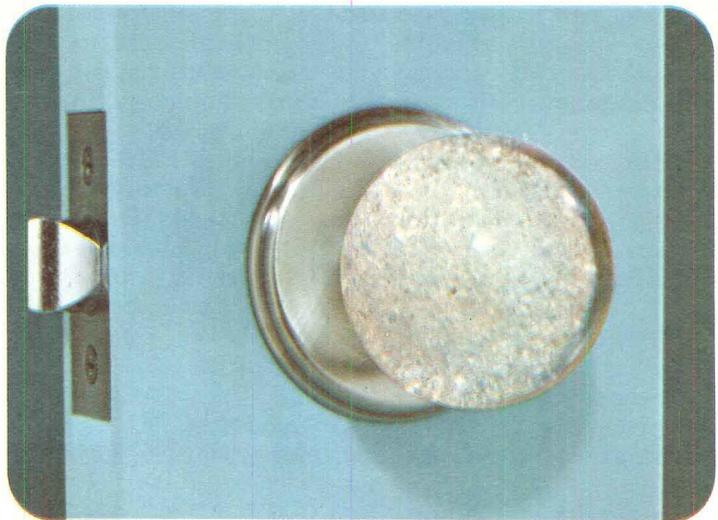
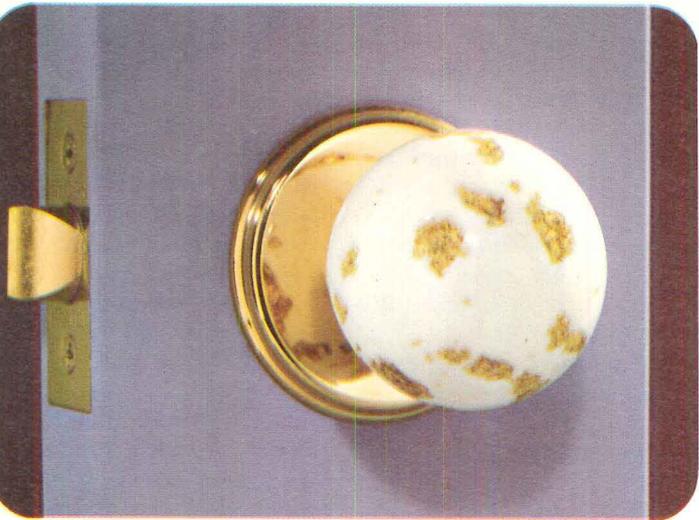
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Reacting to recent rumors that President Nixon is about to appoint lame-duck Rep. William H. Ayres (R-Ohio), a former plumber, as Architect of the Capitol, Rep. Andrew Jacobs

Jr. (D-Ind.) has introduced the following resolution:

"Resolved, that the Architect of the Capitol shall be an architect, or, in the alternative, the Physician of the Capitol shall not be a physician."

Were he to be named, Rep. Ayres would succeed the late J. George Stewart, another former Congressman and non-architect.



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Putting Weiser GA Series locks in the home is using color with imagination. These exquisite new crystal like lock creations scintillate with color . . . blend in beautifully with modern door treatments like those shown above. But don't stop with doors. Weiser GA Series are available in three different sizes for bi-folds, closets, cabinets, drawers. You can match each room separately or color-key the entire home. Now you can say "this home is a gem"—and mean it!

Weiser GA Series are available in three sizes: large knob is 2 1/8" diameter; middle size knob is 1 3/4" and small knob is 1 1/4" diameter.



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Utilities develop housing to preserve their market in blighted city areas

Some of the utilities that were content to supply service to the homes of customers are beginning to supply the homes as well.

And they are encouraging others to join them.

Their goal is to preserve their market for services in the decaying areas of their cities.

The emphasis has been on building and remodeling of low- and moderate-income housing, but plans are shaping up for the development of two new towns.

So far, five builders-utilities have remodeled 2,800 units and built 669 new homes. And utilities plan 1,000 more new units.

But the utilities claim they are hampered by state and federal agencies that regulate their activities and profits.

Housing council. A Utilities Housing Council was organized as a promotional group last summer by 11 major utilities. The roll included such prestigious names as American Telephone and Telegraph, General Telephone and Electronics, Consolidated Edison of New York,

and Southern California Gas.

The council hopes to ease the regulatory strictures and to encourage more utilities to move into housing.

Five have actually done so. But of those, Mississippi Power and Light has sold its housing interests and Michigan Consolidated Gas may follow suit.

The other entries are Niagara Mohawk Power, Florida Gas, and Eastern Gas and Fuel Associates.

The obstacles. The Michigan and Mississippi utilities, both

subsidiaries of interstate holding companies,* recently ran afoul of the Securities and Exchange Commission (NEWS, Aug.).

The SEC ruled in June that housing is not among the "other business" permitted under the Public Utilities Holding Act of 1935. The act gives the SEC authority over interstate utility holding companies.

Michigan Consolidated is trying to have the act amended so it can retain its three low-cost housing projects in Detroit

and complete three others halted by the SEC ruling. The projects, containing 432 units, involve \$16.8 million.

Chances for change. The amendment's prospects appeared dim. It cleared the Senate but failed in the House of Representatives. It got one last chance at a House-Senate conference.

An SEC member, Hugh Owens, said the commission supported the amendment to the act so as to allow holding companies to develop low- and moderate-income housing.

"It certainly was in the ordinary course of business. Michigan Consolidated to protect its present market for gas in Detroit and, hopefully, expand that market," he said.

"A very direct way of accomplishing that end was to assist in the creation of new housing which could utilize gas power."

Even without the amendment, Michigan Consolidated could still try the courts.

American Cyanamid enters housing

The New Jersey chemical company has moved into the home construction business via agreements with two builders.

The most recent was an agreement to buy Sunstate Builders of Tampa, Fla., now developing an 850-home community, Carrollwood, in Tampa.

Sunstate will be operated by the Ervin Co., a wholly owned Cyanamid subsidiary with headquarters in Charlotte, N. C. Cyanamid's first venture into

homebuilding came with its purchase of Ervin in September.

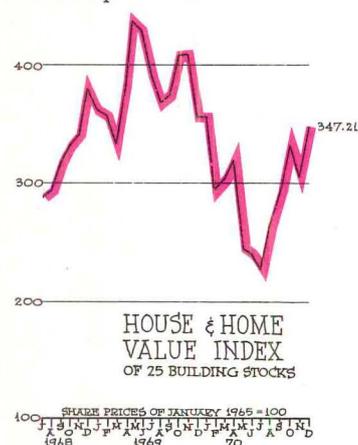
American Cyanamid's headquarters is in Wayne, N.J.

U.S. Home's 11th. Chairman Robert H. Winnerman has announced that U.S. Home & Development Corp. of West Orange, N.J., a community developer, has arranged to buy its 11th building company—the Orrin E. Thompson Construction Corp., which erects single-family housing in Minneapolis.

* Mississippi Power and Light is a subsidiary of Middle South Utilities. Michigan Consolidated Gas is a wholly owned unit of the American Natural Gas Co.

Housing stocks up

HOUSE & HOME's index of 25 housing stocks reversed field to rise from 306.83 to 347.21 in the month ended Dec. 3. Cuts in mortgage and other interest rates fueled the rally. Issues on the index are indicated by bullets (•) in tables at right. Here's the composite index.



How top 5 did in each group:

	Dec. '69	Nov. '70	Dec. '70
Builders	460	388	422
Land develop.	537	408	458
Mortgage cos.	548	547	613
Mobile homes	679	630	725
S&Ls	163	139	162

HOUSING'S STOCK PRICES

COMPANY	Dec. 3 Bid/Close	Chng. Prev. Month
BUILDING		
Behring Corp. ^b	16½	- ½
Bramalea Cons (Can.)	3.12	+ .25
Capital Divers (Can.)	.96	+ .03
Centex Corp.	38¼	+ 6¼
Christiana Oil ^b	7¼	- 1¼
Cons. Bldg. (Can.)	1.10	+ .10
Dev. Corp. Amer.	21	+ 4¼
Dev. Int. Corp.	10¼	+ ¼
Edwards Indus.	7	- ½
First Hartford Rlty.	5	-
First Nat. Rlty. ^b	2	- ¼
Frouge.	2¼	+ ¾
•General Bldrs. ^b	5½	+ 1
Hunt Building Marts ^a	2½	-
•Kaufman & Bd. ^e	43¾	+ 4¼
Key Co. ^b	7½	+ 1½
(Kavanagh-Smith)		
Leisure Technology Corp. ^b	17	+ 2
H. Miller & Sons	5¾	- ¼
McGrath Corp.	5	- ½
National Environment (Sprout Homes)	¾	- 1
Nationwide Homes	6¼	- 1¼
•Presidential Realty A ^b	10½	+ ½
Presley Development	19	- 1½
Pulte Homes	9¼	- 1
Robino-Ladd ^a	17	-
Ryan Homes	46	-
Shapel Industries	19½	+ 2¼
Standard Pacific Corp. ^b	5	- ¾
U.S. Home & Dev. ^b	34	+ 7½
•Jim Walter ^e	32½	+ 3½
•Del E. Webb ^e	9	- ¾
Washington Homes	7	+ ½
Western Orbis ^b	4¼	+ ¼
S&Ls		
American Fin.	17¾	+ 2¼
Calif. Fin. ^e	8¼	+ ¾
Empire Fin. ^b	14¾	+ ¾
Far West Fin. ^e	13½	+ 1½
•Fin. Fed. ^e	15¾	+ 1½
•First Char. Fin. ^e	44¼	+ 7
First Lincon Fin.	5½	+ 1¼
First S&L Shares ^b	17½	+ 2
First Surety	3½	+ ¾
First West Fin.	2½	+ ¼
Gibraltar Fin. ^e	22¾	+ 3½
•Great West Fin. ^e	23¾	+ 3¾
Hawthorne Fin.	8¾	+ ¼
•Imperial Corp. ^e	12½	+ ¾

COMPANY	Dec. 3 Bid/Close	Chng. Prev. Month
MORTGAGE BANKING		
Charter Co.	16	- ¼
•Colwell ^b	20¼	+ 2
•Cont. Mtg. Investors ^e	19½	+ 1¾
Cont. Mtg. Insurance	24¼	+ 1¾
Excel Investment	7½	- 1½
FNMA ^e	58¼	+ 4¼
First Mtg. Ins. Co.	7¼	-
•First Mtg. Investors ^e	23¼	+ 7½
•Lomas & Net Fin.	11¾	+ 1¾
•MGIC Invest. Corp. ^e	67¼	+ 8¼
Mortg. Associates	23½	+ 3
Mortg. Trust of Amer.	18¾	+ ¾
North Amer. Mtg. Inv. ^b	23½	+ 1¼
Palomar Finan.	7¾	+ 1
UIP Corp. ^b	2½	- ¾
(United Imp. & Inv.)		
LAND DEVELOPMENT		
All-State Properties	¾	-
American Land	¼	-
•AMREP ^b	30½	+ 1½
Arvida	8¾	+ ¾
Atlantic Imp.	12	- 1
Canaveral Int. ^b	4¾	- ½
Crawford Corp.	4¼	-
•Deltona Corp. ^b	30	+ 3
Disc Inc.	2½	- ½
Don the Beachcomber Ent. (Garden Land)	6¾	- ¾
FPA Corp.	7½	- ½
(Fla. Palm-Aire)		
•Gen. Devel. ^e	24¾	+ 4¾
•Holly Corp. ^b	1½	- ½
Horizon Corp.	32¼	+ 2¼
Major Realty	5½	-
•McCulloch Oil ^b	35	+ 1½
Scientific Resources ^e	4	- ¾
(Sunasco)		
So. Rtlty. & Util. ^b	4½	+ ½
DIVERSIFIED COMPANIES		
Boise Cascade ^e	42½	- 7¾
Citizens Financial ^b	13¼	+ 1½

COMPANY	Dec. 3 Bid/Close	Chng. Prev. Month
City Invest. ^e	15¾	+ 1½
CNA Financial ^e	15	+ 1¼
Cousins Props.	31½	-
Forest City Entr. ^b	13¼	- ½
Great Southwest Corp.	1½	- 1¾
Investors Funding ^b	10	- ½
Leroy Corp. ^a	4	-
Midwestern Fin. ^b	17	- ½
Rouse Co.	32	+ 2¾
Tishman Realty ^e	16¾	+ 1¼
MOBILE HOMES & MODULES		
Con. Chem. Co. ^b	8¼	+ ¾
•Champion Homes ^b	31¾	+ 2¾
Commodore Corp. ^b	6¾	+ ¼
•Fleetwood ^e	39¼	+ 4¼
•Guerdon ^b	15½	- ¾
Mobile Home Industries^b		
Monarch Ind. ^e	16¼	- ¼
•Redman Indus. ^e	22¼	+ ¾
Rex-Noreco ^b	19	+ ¼
•Skyline ^e	33¼	+ 6¼
Town & Country Mobile ^b	12	+ ¾
Zimmer Homes ^b	8¾	+ ¾
Hodgson Houses	5	+ 1¼
Modular Housing Systems Inc.		
Nat. Homes A. ^e	18¾	- 1½
Shelter Resources	20¾	+ 2¾
Stirling Homex.	9¾	- 1½
Swift Industries	20¾	+ 1½

a—stock newly added to table, b—closing price ASE, c—closing price NYSE, d—no traded on date quoted, g—closing price MSE, h—closing price PCSE, k—not available. •—Computed in HOUSE & HOME's 25-stock value index, y—adjusted for 1-for-2 reverse split, z—adjusted for 3 for 2 split. NA—not applicable.

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

A woman with her hair in a bun, wearing a bright yellow sleeveless dress with a large bow at the neck and matching wide-leg trousers, stands in a room with wood-paneled walls. She is adjusting a silver stereo receiver on a wooden shelf. To her left, another shelf holds a turntable. In the background, a red armchair and a lamp are visible.

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Here's a builder who uses the apartment buyers' money to build the apartments

By collecting cash before a spade touches the ground, a Mexican builder has put up \$16 million worth of condominiums without borrowing a peso.

Hector Hinojosa first used his pay-in-advance technique five years ago to build a vacation condominium in Acapulco for family and friends.

It was so successful that outside prospects came to Hinojosa seeking a similar deal.

Now, 16 buildings and 500 units later, the 42-year-old Mexico City architect-turned-builder has 85% of Acapulco's residential construction market and plans to expand elsewhere.

Look, no financing. Playasol S.A., the company that Hinojosa incorporated with his brother-in-law, Jose Riojas, doesn't begin building until it is guaranteed enough money to complete a project.

The apartment buyer makes a 25% cash downpayment when he signs a contract. He agrees to pay the balance over 25 months. Playasol agrees to deliver a specified unit within 20 to 25 months.

There is no performance bond in Mexico, hence the builder's reputation is the buyer's only guarantee that he won't have to go to court if his contract is not satisfied.

Playasol's reputation is such that it has received propositions from Puerto Vallarta and Baja California landowners who want to increase tourism.

Optimum climate. Playasol was started in the right place at the right time, Riojas concedes.

The stretch of beach where most of the company's buildings are located was almost bare when the first apartments rose. Today, hotels and condominiums form an almost unbroken line, and building is booming.

Playasol's clients are, for the most part, wealthy people who can afford to own a beach apartment that they use only part of each year.

But this is changing, Riojas says. More people are buying apartments as an investment. This is welcomed by Playasol because it has broadened the potential market.

Land banking. Playasol follows its cash-oriented philosophy in land acquisition.



The Typewriters is the nickname of this condominium complex overlooking Acapulco. Buyers of apartments paid for construction as work progressed.

Well in advance of anticipated need, it assembles a group of investors and forms a company to buy a specific piece of land for future use. Playasol takes about a one-third interest in each of these deals.

"When we start receiving down-payments for apartments and are ready to build, we buy the land at current prices," Riojas says.

"Land has been appreciating rapidly, so investors have been making about 50% over 18 months."

Land near the beach in Acapulco sells for about \$30 a square foot.

Payment choices. Land investors may take payment in cash or opt for an apartment in the upcoming building. Or, if their investment in land was large enough, they may receive both.

If the investor chooses an apartment, he gets a 15% discount, the amount that Playasol figures would be its profit.

"Our experience is that the apartments appreciate about 35% while under construction," says Riojas. "Add the 15% discount to that and you have a 50% profit if you sell the apartment."

In-house skill. Playasol, according to Riojas, cuts costs by its operating methods. Normally, he says, a developer hires an architect to design, and a construction company to build, and then sells the apartments.

"We design and build ourselves, cutting out the architect's fee and construction contract," Riojas adds. "Then, by

having the client pay as we build, we deliver an apartment at the same price a developer would pay."

Having developed a high volume business, Playasol can now buy materials at lower cost than smaller developers, and this multiplies the advantage produced by its all-cash purchasing.

Each building is a separate project, with its own bank account to segregate its funds.

Grand luxe. Most of Playasol's buildings are on the beach, and all have terraces facing the ocean. Each bedroom has its own bath.

Prices range from \$19,000 for a one-bedroom unit to \$140,000 for a four-bedroom penthouse.

About half the buyers are Mexicans who want a weekend home. Some 40% are U.S. citizens and the rest are mostly Canadians and Europeans.

Vacation rates. Owners can rent their apartments through Rentasol S.A., which Playasol organized for that purpose.

One-bedroom units command \$72 a day during the high season, Dec. 15-April 15. Rates are \$90 a day for two bedrooms and \$120 for three.

Rentasol takes 33% commission, pays 10% to travel agents and spends about 12% on advertising.

Rentasol is only one of the service companies formed to handle the needs of apartment owners.

There is Servisol S.A. for maintenance and Decorsol S.A. for decorating and furnishing. They will soon be joined by

Supersol S.A., a liquor and grocery store, and Lavasol S.A., which provide dry cleaning and laundry dry service.

Decorsol opened an Acapulco showroom last February. Customers choose from this display and their orders are sent to factories and suppliers. Anyone may buy, but apartment owners get a 15% discount.

These service companies are not only good business, they are a necessity, says Riojas.

Without a wide range of services easily available, luxury vacation apartments would have little appeal, he contends.

Partners. Playasol is beginning its first large joint effort: a 33-story condominium hotel with Playboy Enterprises.

Plans call for 475 suites, split-level penthouses, six bars, four restaurants, a discotheque and a banquet hall.

The \$15-million building scheduled for completion in early 1972. Riojas reports that 100 people applied to buy rooms even before the deal was advertised.

Swap club. Hinojosa and Riojas don't think Playasol will run out of rich customers for resort apartments, but they are seeking to develop incentives for ownership anyway.

One idea is an international association of owners. Its purpose would be to arrange exchanges between condominium owners in such places as Hawaii, the Mediterranean, and Acapulco.

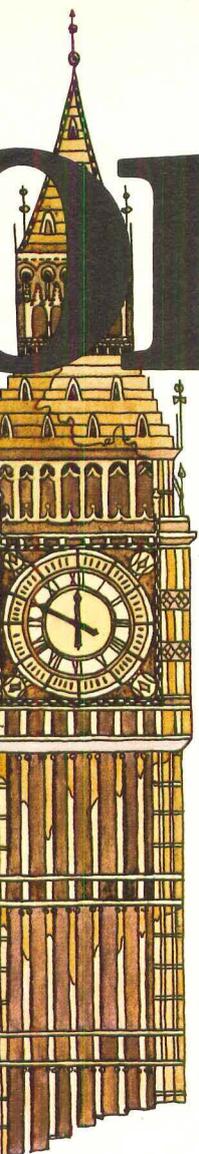
This could lead to a more sophisticated type of vacation, Riojas maintains.

Playasol intends to carry out its pay-as-you-build operation beyond the affluent resort area. It has organized Inversol S.A. in Mexico City to build condominium apartments for year-round residence.

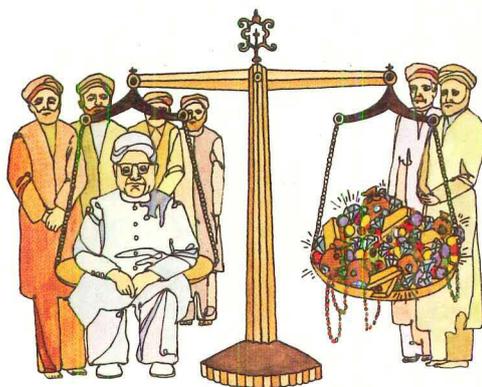
"Some of our clients in Acapulco want to buy apartments in Mexico City, so we've pre-sold our first building even before we start," says Riojas. "But before we get this project under way, we're studying what type of building would be most successful, because there's a lot of competition in Mexico City."

—GERALD PARKINS
McGraw-Hill News Service
Mexico City

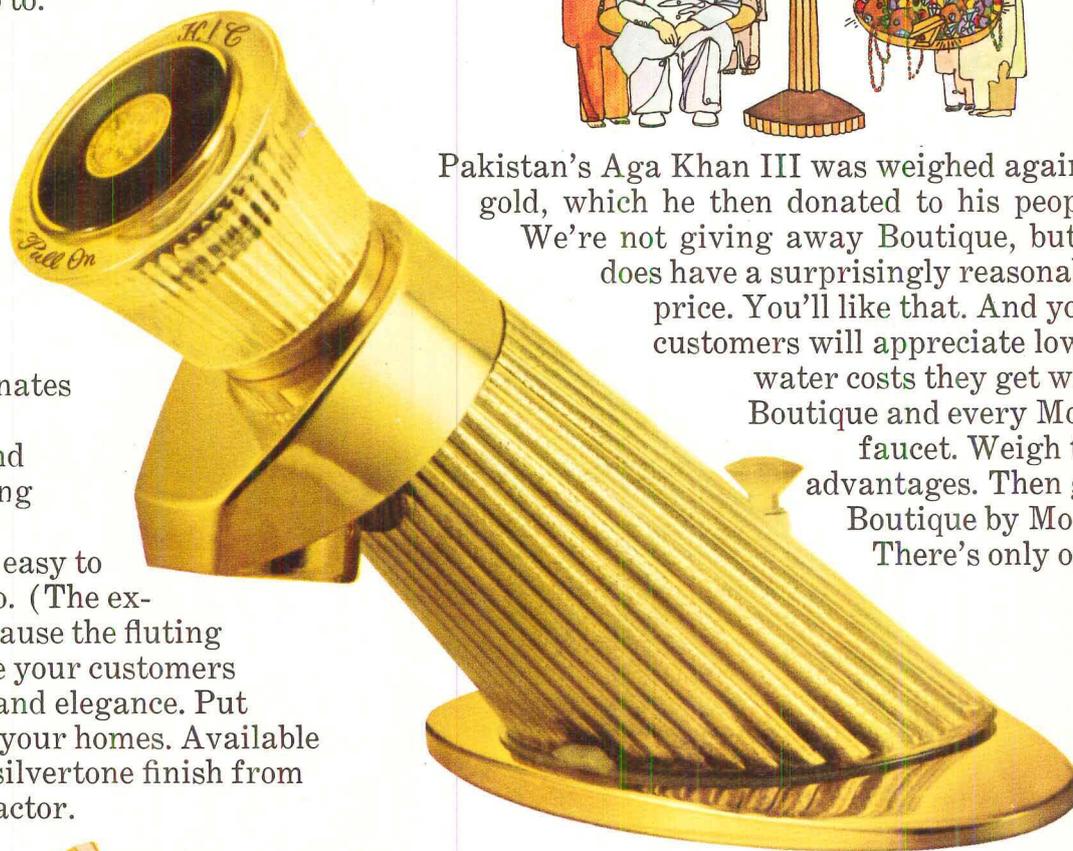
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Tenants in revolt: they'll take over unless the apartment owner does it first

His tenants are organizing and rising against him. They are protesting poor maintenance, unfair leases, inadequate security, lack of facilities, unreasonable rents, absence of management . . .

They are demanding that an apartment owner do more than invest money. Tenants threaten that unless the owner moves deeper into the housing business and runs it right, they will take over the operation.

They may even reach through to imperil the apartment lender and his investment.

So the owner must move first—and fast.

He must learn what tenants want and satisfy them before they dissatisfy themselves.

For once tenants are angry, their demands often become irrational. The issues—the tenant's home and the owner's livelihood—become too emotional to permit calm talk.

This is the word from tenants and owners who confronted their joint problems for two days of spirited give-and-take in Chicago. The city's Urban Research Corp., a private research and publishing group, coaxed them together.

What to do. At the end it was clear there can be no sure way to avoid tenant revolt. Poor and organized tenants want more than middle-income and unorganized tenants, and many demands simply cannot be satisfied at once.

But giving extra attention to tenants' problems is a beginning with all; it may be enough for some.

Here are some techniques agreed on by both sides:

- Give tenants ample notice of any major change—particularly a rent increase. Tell them why in a letter or, preferably, at a tenants' meeting. Some owners have gone as far as showing the accountant's report. Others let tenants take part in the decision making.

- Pass all or most of a rent increase on to new tenants. Explains a tenant union leader: the old tenants will think you have done them a favor; the new tenants do not have a base for organizing against you.

- Train resident managers. The Kassuba Co., the nation's largest apartment developer,



Tenants, once they get angry, often see their landlord only as a slumlord to be defeated.

set up a manager training school after it learned that inept managers bring on tenant problems. Several rental manager associations offer training courses.

- Ask tenants what's wrong. The R&B Development Co., builder-managers of complexes for swingers and young-marrieds on the Coast and in Texas, mails questionnaires asking for complaints. Their only complaint: nobody does.

- Return security deposits whenever possible—and promptly.

- Give brochures. Dwelling Managers Inc. of New York City welcomes each new tenant with a letter and a guide to use of equipment and follows with pamphlets on building services in each rent bill.

- Throw a party. A New Jersey owner gave a Halloween party. Hers were the area's only buildings not vandalized.

- Respond to complaints. Two of the biggest developers admit: our problems were our fault; we didn't respond fast enough.

The unorganized. If he follows these suggestions, the owner-operator of a middle- or high-income apartment development should have no tenant rebellion.

Tenant leaders say these people are hard to organize anyway. They have little interest in the tenant movement if their surroundings are comfortable and their rents take no unreasonable jump.

But they have heard of victories by the rebelling poor and they are quicker to organize and fight than they were just a year ago.

The organized. Poor renters of private housing are different. They have more problems, so they want more services. They find no stigma attached to organization, so they organize. They are eligible for free legal aid, so they get advice on tenants' rights from the Office of Economic Opportunity.

For these reasons, say tenant leaders and experienced owners, the poor tenants often organize and demand a voice in virtually all decisions that affect them—even when their surroundings are comfortable.

The National Tenants Organization in Washington, D.C., claims some 300,000 have already joined its 177 state, city, or apartment development affiliates.

The NTO's missionaries are enthusiastic, and those members are told what services they can get and the best ways to get them.

Owner as organizer. Most tenant leaders and owners advise the owner-operator of low-income apartments to institute a tenants' organization. He might as well, they emphasize, because it will come anyway.

Some believe the owner should hire a tenant to organize the association; others say a professional social worker or community organizer is needed; still others think only a neutral party, such as the NTO or the Urban Coalition, can do the job.

Once the organization is set up, the owner must consult it on these typical decisions:

- Rent increases whenever rents are not regulated by the

FHA. (The tenants may want forego some service instead facing a rent hike.)

- Award of a construction contract. (The contractor's force should be racially integrated for example.)

- The services to be offered. (Most tenants ask for at least a day-care center.)

Federal help. Owners should know what federal programs are available for tenants and should take advantage of them. The cost, except in time spent preparing the application, is low and it buys priceless goodwill. Some owners train the resident manager to make the applications. Later the tenant association can incorporate and apply directly for the funds.

The owner must be able to make his case when he takes a new program to the tenants. Low-income tenants may not be able to spot a loophole in the plan, but they may have leaders who are educated and knowledgeable about tenant laws. If the owner is holding out, they will know it.

The rewards. If the operation of low-income apartment makes these extra efforts, the owner should have no problem with his tenants. He may even find the extra effort pays off.

Some owners report that tenant associations give tenants a sense of responsibility and that they take more care of the facilities.

If he ignores these guidelines, the owner can expect tenants to organize against him and try to take the building into receivership.

The radicals. It is just such unhappy tenants who listen to the third and smallest group of tenants—the militants.

Warned one at the Chicago session:

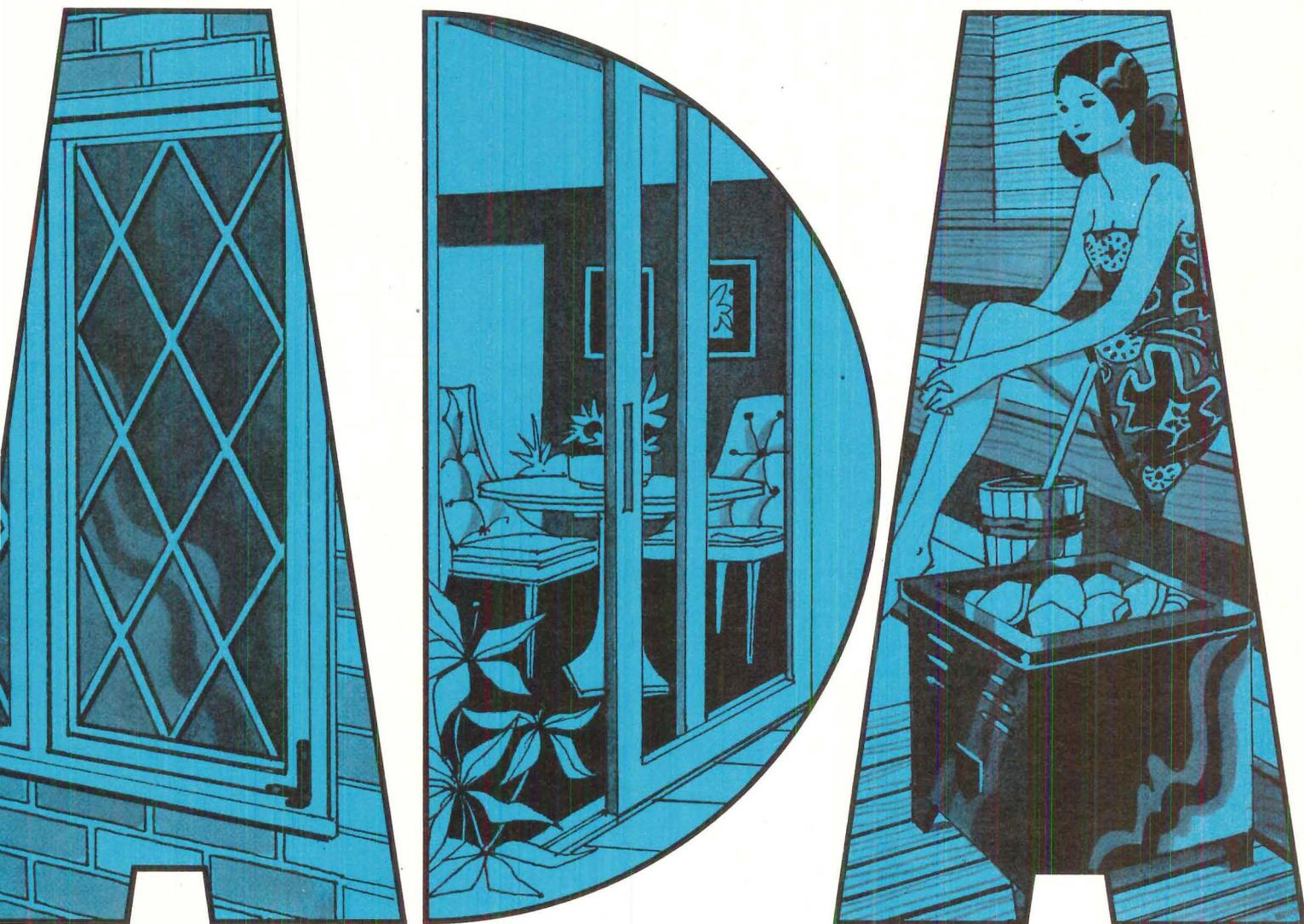
"We're talking about power. We are going to stop people from ripping us off."

"We are going to rise up against people making a profit off our necessities. Housing is a human right and rights are non-negotiable demands . . . We will deal with power against people who interfere with our rights . . ."

But it need not be this way. Most owners are still in control. They will stay there if they move now and go the extra mile.

—MARILYN VAN SA

TO PAGE



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Ontario, Canada

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Department of Industry, Trade and Commerce, Ottawa, Canada



How to conduct a successful rent strike: lessons from tenants' handbook

Rent strikes have been an old and popular form of tenant protest. But, because they were illegal, few were effective.

Now they are legal in several states. Other legislatures are following in that direction. And tenant organizations are taking steps to see that tenants make maximum use of the new weapon.

Here, in excerpts from a draft of a National Tenants Organization handbook, is the advice that tenants will receive on organizing a strike.

Preliminaries. "Some tenant groups have tried picketing and pressure before going on a rent strike. Other groups start right off organizing a strike. Either way is all right; the important thing is that the group have some kind of a working organization. . .

"Ten percent of the housing units or 15 families is enough to start a strike if the tenants are together. If the housing project is very large, then a lesser percent will do. . .

"In addition to organizing, tenants need to lay the ground-



Rent strikers, picket signs at the ready, gather for a strategy session before taking to the street. One tactic is to embarrass the owner and make him give in.

work for the strike by building their case against the landlord. . ."

In-fighting. "The more you know about the landlord and his building, the less he can trick you by giving you untrue information.

"Tenants need information about three things: the building—to show its bad condition; the landlord—to expose him for other buildings in disrepair which he runs and for his un-

favorable political, social, or business connections; and the mortgage holder. . ."

Radicalizing. "Another way to build a case against the landlord is through a code enforcement effort. . .

"A tenant group ready to go on rent strike should try to get the housing code enforced in their building before the strike begins. For one thing, the attempt to get decent code enforcement is usually a radicaliz-

ing experience for tenants.

"A couple of tenants show up through the building with an inspector, pointing out the code violations so he doesn't make any. . .

"Tenants should picket the city building department at the corporation counsel's office, not enforcing the housing code. They should picket the landlord himself for not repairing the building or keeping the rent down."

Embarrassment. "A good place to picket is outside the homes (usually in a quiet, respectable suburb) or their country clubs or their churches when they're there for a party or service. The more embarrassing the picketing, the more effective it will be. . .

"Tenants should go to court when their case comes up. Landlord-tenant court in every city is like plantation justice the way it favors landlords and is grossly unfair to tenants.

"Seeing how bad the code works in practice radicalizes tenants."

—M.V.

Boise Cascade keeps tenants happy by building more than just a home

Think of Boise Cascade and you think housing. But when a tenant thinks of Boise, he thinks of a friend.

That is because the big builder puts more than bricks and mortar into its low-income housing; it adds enlightened community development.

And, being no sentimental fool, Boise makes it pay.

Payment is not all in profits—Boise builds most low-income housing as a 6% limited dividend sponsor—but in ease of management and freedom from tenant revolt.

Problem solver. Boise does it all through its Washington-based Center for Community Development, which helps new tenants cope with the social and economic problems that come with their new homes.

The center's staff moves into each FHA-subsidized project before dissidents do. The staff hears tenants' complaints and helps them get their share of local services and federal aid programs.

The center's philosophy: we will talk to the tenants, find

out what they want, then do all we can to help them get it.

The staff, experienced in all aspects of community development, accepts similar assignments from other corporations and government agencies.

Inside a project. A typical assignment was Boise's 260-unit Hillside Gardens in Indianapolis, subsidized by FHA.

When the project was nearly completed, the center staff hired a tenant who, it believed, could

understand people. It trained him to be resident manager and to organize a tenant association.

Boise tenant associations are usually organized the same way: president, vice president, secretary, and treasurer, with committees on complaints and grievances, membership, beautification, by-laws and rules, programs and activities.

Typical complaints. At their first meeting, tenants complained of construction defects

and asked for a day-care center. The staff had the defects repaired and assigned one of its day-care specialists to Hillside.

Later the staff helped set up a credit union and developed manpower training programs in the construction trades. Boise trained 36 enrollees and put them to work on another of its projects.

Now the staff is advising the association on incorporation as a non-profit agency so the tenants can apply for federal funds.

The result: no tenant unrest. And the Klingbeil Co., which manages the project, reports that Hillside runs smoother and cheaper than most.

The others. In other apartment complexes the center staff has organized and run adult education programs, developed tenant newsletters, run consumer education programs, helped settle local zoning problems, and designed recreation programs.

The tenants' reaction has been the same everywhere.

They have returned the builder's good will.



Tenants and management get together at Boise Cascade—on problems and special occasions. This time the celebration is for the opening of Hillside Gardens.

Beautiful closings: Whirlpool appliances

All around the house — Whirlpool appliances are the perfect complement to your craftsmanship. Their quality and features will prove your foresight in building-in easier living.

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We also have an unusual option that can make a dramatic exclamation point in any showing — the Trash Masher* compactor. It's the clean, convenient way to end the clatter and clutter of taking out messy trash cans. It compacts up to a week's worth of trash and

garbage — including tin cans, bottles and foil — into a neat, little take-out bag. New. Different. Exclusive. Yours for a closing touch from Whirlpool.

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A call to your Whirlpool Distributor now could be the beginning of some beautiful closings. *Tmk.



Compact Trash Masher is just 15" wide, 24" deep, 34 $\frac{3}{4}$ " high. Comes in edged copper, harvest gold, avocado or white.



**Whirlpool**
CORPORATION

PHOTOS: RICHARD PUCILLO



High-style sales: how builder creates aura of elegance and of privilege

A marketing concept that bows to snob appeal is being used for the latest unit to open on California's Newport Bluffs. Some 71 Homes-on-the-Bay are offered with a sophisticated sales effort that is backed by a lot of experience.

The unit belongs to George M. Holstein & Sons. Holstein is a pioneer California builder and his company grew up on custom homes and movie-star mansions.

The buyer Holstein seeks can afford a \$500 monthly payment and \$60 for maintenance. Statistics show he will be a homeowner already living along the Orange County coast or in one of the more expensive places, perhaps Pasadena. He will be looking for a more care-



1. Welcome stresses privacy as couple arrives to view homes on Newport Beach Bluffs. A guest pass admits visitors.

free life in a smog-free setting.

Spiro and Dinah. Holstein's marketing starts with these straight arrows:

- Newport Beach is a way of life, a last of its kind, with a vacation atmosphere all year.

Four golf courses are within a few miles. Nearby is the Newport Beach Tennis Club, where the middle-court couple may well be Spiro Agnew volleying with Dinah Shore.

- The Bluffs is a one-of-a-kind planned community, with Mediterranean-style homes (right up to tiled roofs), curved private streets, acres of park—and pools. And forget maintenance; it's done by professionals.

- All this—and an investment opportunity. Bluffs units appreciate quickly. One bought in 1964 for \$29,600 (with \$1,800 cash down) was appraised last May for \$42,000. This is not only a \$12,400 increase in six years, it is a 690% return.

Smart selling. The Holstein idea man for Homes-on-the-Bay



2. Low-key hello includes coffee and picture books that trace the historic rise in Newport Beach land values.

is Bob (C. Robert) Perryman. He not only handles advertising but coordinates sales and merchandising.

He has taken a new tack.

First of all, kids are kept out of the seven model homes. They're welcome only in the adjoining playground area.

Next, only major living areas in each model are decorated. This helps them keep their own personality instead of taking on a decorator's. To reduce decorator dominance, four different decorators are used.

And Perryman has set up a sales staff and offices separate from the rest of the Bluffs' operations. He also put model-home visits on an appointment-only basis. Prices seem right for private showings: \$42,000 to \$58,000.

The 'in' ticket. The advertising approach is based on an appointment coupon. It is part of an ad that usually runs in Saturday papers.

Prospects mail the coupon to Holstein, listing day and time. They get back a pass and, later in the week, they are rechecked by phone.

Problems. The trouble spots did not involve homebuyers, but those people already living in 800 other Bluffs units. And salesmen.

To keep these residents from turning up at the Homes-on-the-Bay without an appointment—



3. Tour begins in air of intimacy. One guide usually takes not more than two couples to inspect models.

but to keep them happy—Perryman gave a preview showing.

Salesmen, however, were a tougher nut.

"I had to sell them first," says Perryman. "Salesmen want bodies. They'd like to see the Roman army arrive on Sunday."

But one Perryman principle is that numbers mean nothing: "The average visitor is almost a



4. Vantage point on tour gives couple an overview of some of builder George Holstein's \$42,000-\$58,000 houses.

blur. He goes through the houses at a run and keeps running to his car. His main thought is to avoid salesmen."

Payoff in sales. In the first few weeks, 40 of the 71 homes on the bay have been sold.

What if people show up without an appointment?

If they're from some distant point—and look like live buyers—Holstein's hostess tries to



5. A salesman does turn up, but at tour's end—and then with sell. Two closing rooms are nearby.

work them into a tour a with luck, only an hour or wait.

But some drop-ins do huffy when they can't see models. One scene drew a comment from a Pasadena mat a scheduled visitor.

"He was a bore, anyway."



6. Cruise to celebrate home purchase is conducted on Newport Bay. Vendor trip sells the area's outdoor sports in-

just as well he doesn't through. We certainly don't want him as a neighbor."

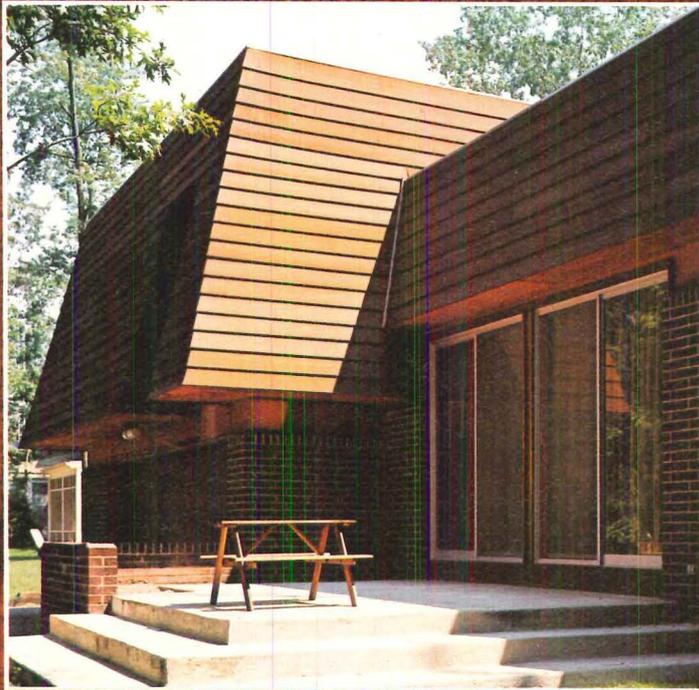
Says Perryman (hopeful) "Those who are turned away are definitely interested to come back." —BARBARA L.

McGraw-Hill News
Los Angeles

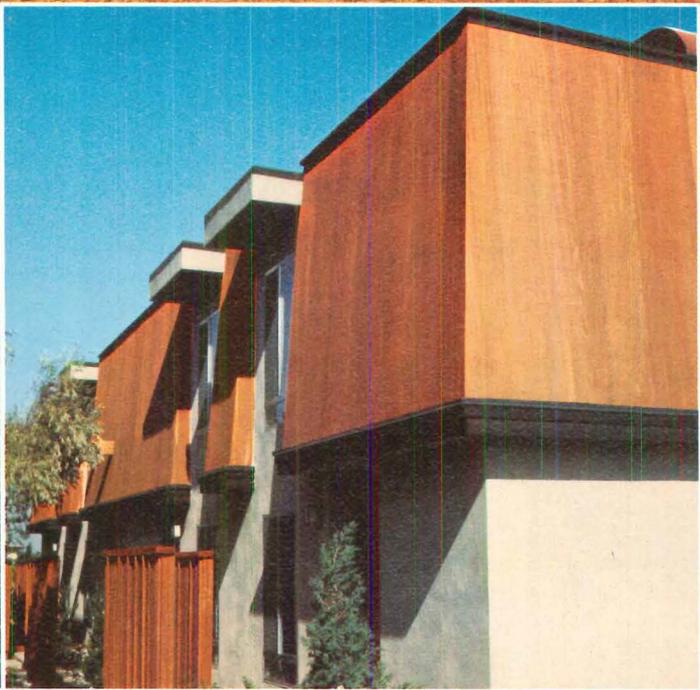


7. Blue-water view to Lido Island buyers an idea of their spacious expensive—new life in Newport.

Simpson



Residence: Toledo, Ohio. Designer: Mark Arthur Schechter



Apartment Complex: Sacramento, California. Designer: Buzz Garcia, AIBD

Good design is a good reason for redwood.

Good design has to be functional. It's that simple. There are a lot of materials you can use on your mansard roof. Some may look good. Others may last a long time. And still others may go up easily. But when you try to find one material that does all three beautifully, you'll be hard put to find anything better than our Ruf-Sawn redwood plywood or Sierra Sawn Redwood Bevel siding.

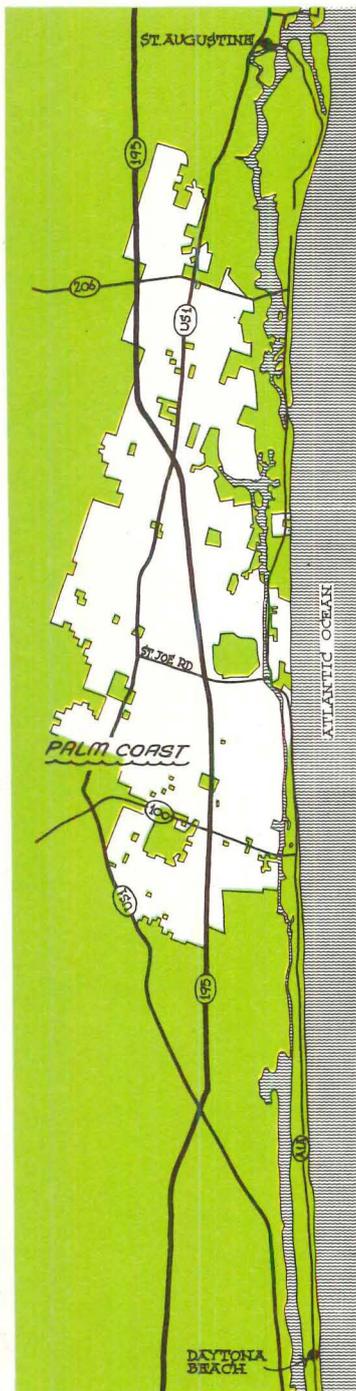
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(206) 682-2828.



Levitt, the town builder, starts a city-sized community



Palm Coast is about the size of Detroit. With 100,000 acres, it will outclass all other new towns and be the largest pre-planned community anywhere.*

The ITT Levitt community is situated between Daytona and St. Augustine. Mid-point in the tract is about 25 miles from each (map, left). Stretching for 30 miles north and south and for ten miles inland, it includes six miles of Atlantic Ocean frontage and 20 miles along the Intracoastal Waterway.

The largely undeveloped, close-to-swamplike flatlands are covered with a thick growth of oaks, palms, and cypress. Most of the parcel was acquired when ITT bought up Rayonier, a cellulose manufacturer with its own timber lands.

* Irvine Ranch and Port Charlotte, with 93,000 acres each, come closest. Rancho California has 87,500; Port Malabar, 42,000; Port St. Lucie, 38,000; Lake Havasu City, 16,500; Columbia, 15,000; Mission Viejo, 11,000; Marco Island, 10,000; Reston, 7,000. The original Levittown, then considered large, had 5,300 acres for 17,447 houses.

Planned environment. Most of the trees will be saved, a network of lakes and canals will preserve the fishing, only non-polluting light industries will be allowed in, and everything will be done to keep the area from being spoiled. Norman Young, who heads up ITT Levitt Development, plans to maintain strict control over every stage of planning and development to insure the environmental balance. Land planners are Reynolds, Smith & Hill.

Only the jungle growth is being cleared in the first section, and an 18-hole golf course is under construction near the 25-acre sales model and office area. Near it will be 3,850 of the 10,000-sq.-ft. lots, most of which will be sold with houses.

Prices. Buyers can purchase lots farther out in the first 30,000-acre parcel as long-term investments for about \$2,795. Lots that are closer in will cost slightly more, and the buyer must build on them eventually. Comparable lots with houses are now selling at \$3,600.

There are now nine models ranging in price from \$14,000 to \$30,000. There will be more models by next year.

Four of the present houses were designed by B.A. Berk Associates of Los Angeles, and they show unmistakable signs of California styling (photos, below). The five houses by John Sierks, Levitt's traditional architect, incline to a Spanish tropical look but reflect Florida rather than the Coast.

House sales have just begun, although lots have been selling since May from offices in Baltimore, Silver Spring, Md., Norfolk, Va., and Hartford, Conn. The company expects \$200 million in sales by 1980.

Access. Palm Coast's sales area lies conveniently near the junction of Route 195 and U.S. 1 and right off a direct route from the coastal route A1A. Signs for direct vacationers to a first lunch and tour. Florida attracts 22 million visitors a year. Levitt hopes to catch a great many of them.

—JENEPPER WALSH



Landscaped models face curving walks through model area. Behind them are the waterways.



California styling is evident in rough stucco-like walls, window screens, double entry gates.

Question of the day on San Francisco Bay: when is a marina not a marina?

When it is a community of floating houses.

This zoning discrepancy was enough to sink 250 such homes into San Francisco Bay—and only six weeks after the proposal to build them was announced with a fanfare of publicity.

Had the project been ruled a marina, its builders could have filled in the land necessary for the houses and the cars needed to reach them.

But without a marina ruling, there would be no filling. That meant no cars and, ultimately, no homes.

A \$10 million plan. The

Trimont Land Co., a subsidiary of Fibreboard Corp., had designed the houses into a \$10-million residential-commercial development proposed for the eastern shore of the bay.

Trimont named its community The Anchorage and splashed its story in the press in early May. Weeks later the company asked the approval of the Bay Conservation and Development Commission—and watched its houses disappear. Too many cars, too much fill, and too many zoning rules.

The rules. The BCDC held a hearing, and conservationists objected to the project by citing

a BCDC ban on filling of land for houseboats or floating homes.

But Trimont argued that the BCDC rule did permit a marina developer to fill up to 40 percent of his property, and the company insisted that its project was a marina. It proposed to fill five of its 58 acres so residents could drive to their floating homes and park.

It was left to the staff of the BCDC to decide. Its ruling: no marina—and no fill.

End of the houses. The company could have appealed the ruling to the full BCDC, but it decided against it.

Said Vice President George

W. DeBacker: "We are just starting in land development and we own 167,000 acres of ecologically sensitive areas.

"The last thing we want was to get a black eye."

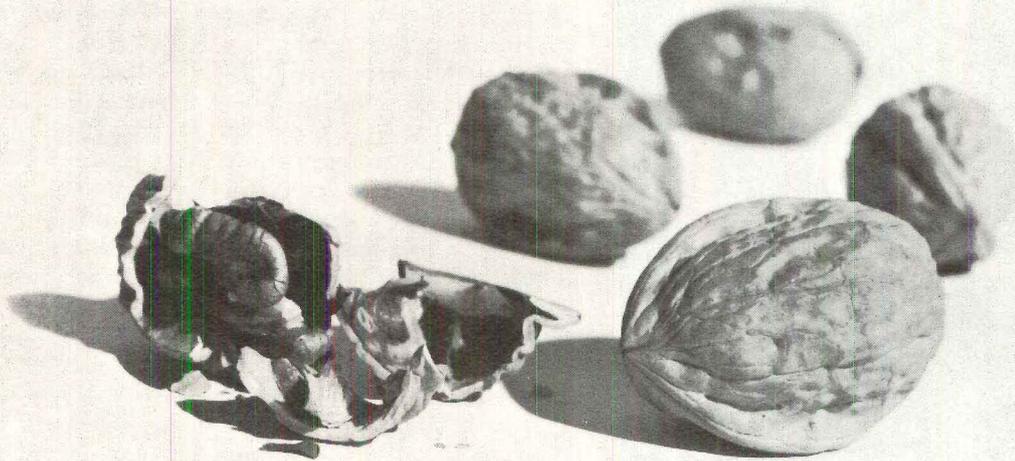
So Trimont eliminated houses completely and devoted a purely commercial restaurant-and-boatel project. It has gone ahead from everybody, including the BCDC.

Houses? Someday Trimont will try them again.

"Next time," says DeBacker, "we'll have enough dry land."

—TY MARSH
McGraw-Hill News Service
San Francisco

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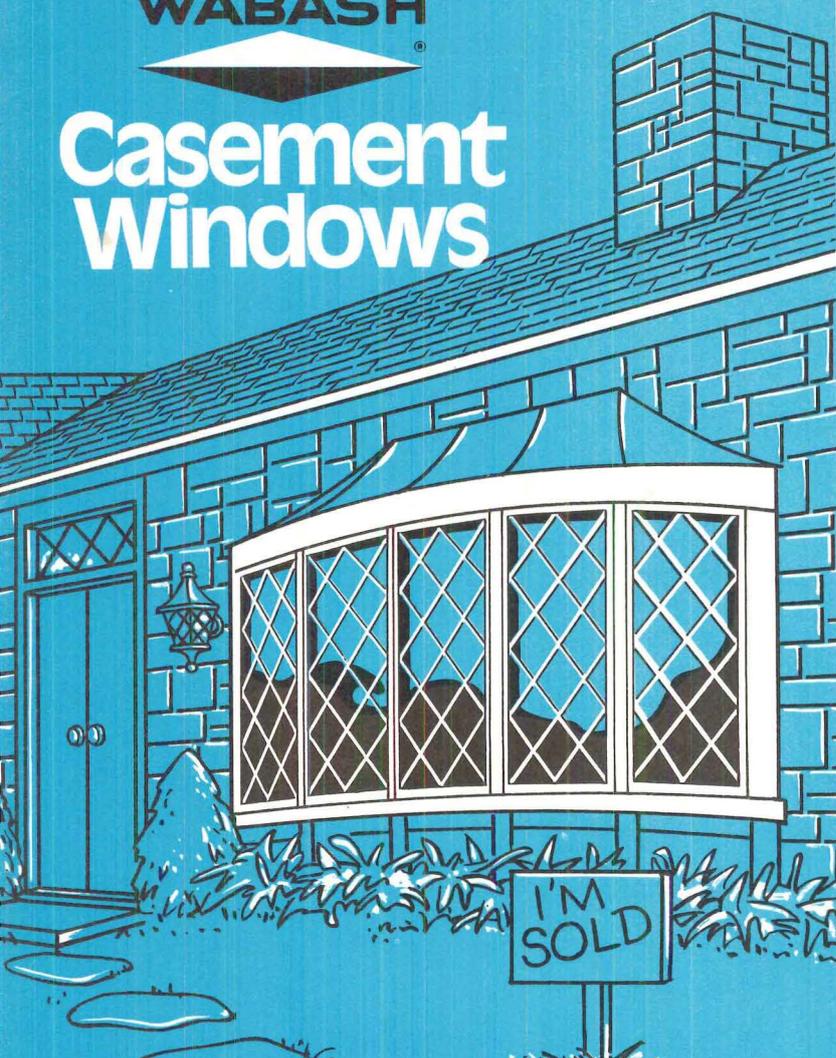
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NEWS/PEOPLE



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Setting up on his own...



EDITOR GOLDSMITH
... and taking over

It's a new editor for HOUSE & HOME John Goldsmith replaces Dick O'Neill

HOUSE & HOME has appointed JOHN FRANK GOLDSMITH, managing editor since 1964, to succeed RICHARD W. O'NEILL as editor of the magazine.

O'Neill is leaving to set up a resource development service for the housing industry.

The appointment caps an 18-year magazine career for Goldsmith, most of it with the parent publishing company, McGraw-Hill. A journalism graduate of the University of Colorado and a rifle platoon leader in World War II, he joined *Factory* magazine (now *Modern Manufacturing*) as an assistant editor in 1952. He became managing editor of *Fleet Owner* in 1956 and came to *HOUSE & HOME* as an assistant managing editor in 1957. He was appointed managing editor seven years later.

Awards. Goldsmith has been a member of editorial teams that won two Neal awards for magazine writing and was a co-winner of the University of Connecticut's G.M. Loeb award for editorial excellence in business journalism in 1968.

As an editor, Goldsmith has repeatedly stressed the magazine's mission as a broad and sophisticated organ of housing industry management rather than as a how-to book of technology and technique.

The transition. Goldsmith has worked closely with O'Neill during most of their joint tenure on *HOUSE & HOME*. Goldsmith edited McGraw-Hill's *Business and the Urban Crisis*, a comprehensive report on ways in which business could—and indeed must—deal with the national emergencies in housing, education, and employment. As the project director, O'Neill organized the several McGraw-Hill

editors who contributed to a study. The report, published in all McGraw-Hill magazines in February 1968, won a special citation from the Loeb award committee.

O'Neill and housing. The report was in part a product of O'Neill's role with the Douglas commission. President Lyndon Johnson had appointed the editor to the panel, the National Commission on Urban Problems, in 1967. And, with former Senator Paul Douglas as chairman, the group had begun a year's study of the homebuilding industry with an eye toward eliminating slums.

O'Neill presided at several of the commission's public hearings in 22 cities and he wrote the 32-page introduction to the panel's report, *Building an American City*.

His work with the commission broadened O'Neill's interests far beyond housing journalism, and he undertook a heavy speaking schedule. He traveled 100,000 miles a year, mostly to crusade for housing reform.

O'Neill's campaign led him to join U.S. Plywood in arranging three-day seminars to school corporate executives in the intricacies of the housing business. A text was needed, so he wrote a book: *The Dynamics of the New Housing Industry*.

From the seminars came O'Neill's plan for a housing and advisory service—a kind of O'Neill Inc. The service would interpret housing news behind the general news, train executives in housing's challenges, evaluate new building systems, and seek new sources of financing. O'Neill joined *HOUSE & HOME* in 1955 and became editor in 1964. —E.W.

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Realtors are told:

Today's houses due for sales spurt tomorrow may belong to the modular

Sales of new and existing houses will pick up in the next months.

That's the prediction of Rich Port, president of the National Association of Real Estate Boards.

Port said a slight softening of mortgage rates and a backlog of desire for new homes have brought knowledgeable buyers into the market.

"They know we are going to continue to have inflation," he said. "They know the interest rates will not change much."

Convention. Port spoke at a press conference at the opening of the association's 63d annual convention. Some 8,000 of NAREB's 93,000 members attended the session in Chicago and elected Realtor Bill N. Brown of Albuquerque, N. Mex., as Port's successor. Brown will be installed at NAREB's winter meeting in San Diego.

Looking ahead, Port predicted a change in the way houses will be built.

"The modular is the home of the future because on-site build-



NAREB'S BROWN
Into president's chair

ing is too expensive," he said.

Low-cost units. H. Harlow Crowell Jr., chairman of NAREB's Washington Committee, reported Port's stand during a panel discussion later in the convention.

Crowell said today's traditional building industry will not provide single-family houses for the \$10,000 to \$15,000 wage earner without substantial changes in building methods. Others on the panel agreed

If apartment swingers wed: a solution

Nobody knows better than a singles apartment developer (except an old maid) that young singles tend to marry, and when they all grow old. When they do, they leave the developer with empty apartments.

It has been a problem for these apartment owners since the singles-apartments craze got swinging some five years ago: just how to keep a paying tenant paying after he has married or grown too old to swing (NEWS, Sept. 69 et seq.).

Developers have sought a solution by building more of the same for young marrieds. But one North Carolina developer has gone further.

He plans to keep the singles after they marry, after they have children—indeed, until they are ready to pay rent to the local cemetery.

Clusters for all. Charlotte-based C.D. Spangler Construction Co. has just broken ground on a \$40-million project that will cluster singles, young marrieds with and without toddlers, and senior citizens.

The singles will move into one-bedroom, motel-style apartments with swimming pools and tennis.

The elders probably will be directed into a high-rise where they will be free of stairs and children and strenuous recreation facilities.

The largest cluster will be townhouses for the marrieds and families. Only this arrangement will allow, and provide for, children.

Youth and age. There are to be no age restrictions on the clusters—"If the older tenants want to live with the young people, they're pretty nice," says Spangler philosophy—but there will be no married couples with children allowed in the singles area and no children among the senior citizens.

The 217-acre project, called East Lake Village, will be owned by Spangler affiliate Golden Eagle Industries. It will have two shopping centers, 11 pools, and two artificial made lakes.



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IBEC Convention: well attended, but there were few innovations

The first Industrialized Building Exposition and Congress (IBEC) was held in Louisville, Kentucky, last month. It drew observers and participants from all over the United States and Canada; even contingents from South America, Europe, and Japan could be seen walking through the exhibits, presumably looking for the next millennium in housing.

The millennium was not in evidence. What the builders, developers, manufacturers, designers, government officials, and others actually found were products, materials, and tools that have been around for a long time, exhibits of housing systems which, with one or two exceptions, have been in the news for months, and seminars consisting chiefly of speeches that have been given many times by the same people over the past two years.

However, most observers agreed that the convention had been worthwhile. Said one:

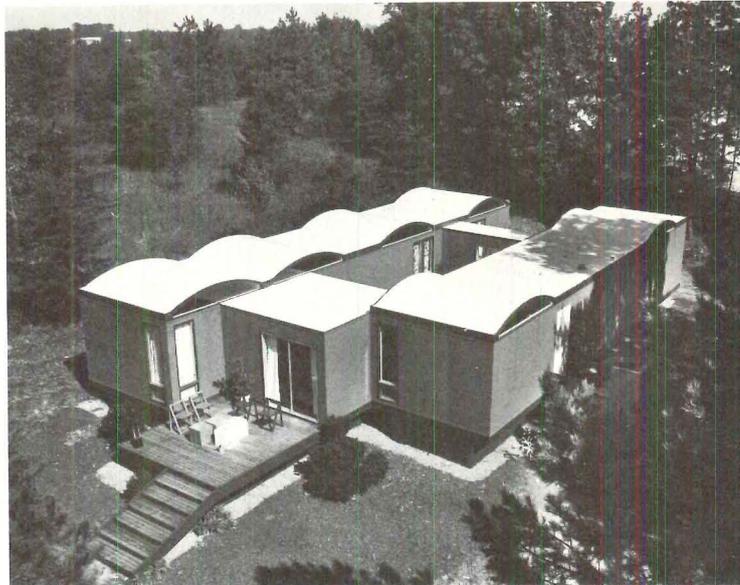
"Even though there wasn't much that was new, it was an important emotional event—sort of like a revival meeting. Everyone was enthusiastic about industrialized housing. The people I talked to were saying sure, there may be no great market in modulares for three or four or five years, but this show has started a lot of thinking."

And in terms of sheer numbers, IBEC must be counted a howling success. A reported 11,700 people attended, many of them putting up (with differing degrees of cheerfulness) with 70-mile daily drives from hotel to show, so overtaxed were Louisville's facilities.

Here is a general recap of what the IBEC attendees saw:

Exhibits. There were some 340 product or technology exhibits inside the single rectangular exhibition hall, and several more displays outside. Visitors entered and left the hall at one end only, giving displays in this location an advantage, but a beer garden and continuous movies at the other end helped to draw traffic that way. There were six double-loaded aisles of exhibits between these ends.

Many booths featured the same general housing products



1,500-sq. ft. modular house was built by Commodore Corporation for the American Plywood Association. It will retail for an estimated \$17,500.

and materials that will appear in the NAHB convention in Houston this month. Other exhibits showed models, and sometimes full-scale prototypes of modular apartment units, or single-family houses.

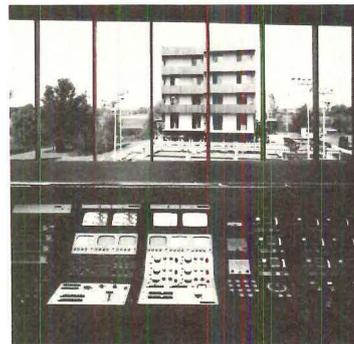
A conspicuous exception to the non-newness of most exhibits was that of Stirling-Homex Corp., which used the exposition to unveil its new steel high-rise system (see page 58). Developed for use in turnkey housing, hotel and motel developments, and as dormitory facilities, the system uses hydraulic jacks to raise buildings one layer of modules at a time.

Few of the low-rise and single-family modular residences on display differed from the ordinary in design. The nearest thing to an exception was a house displayed by the American Plywood Association. Designed by architect Walter Brown, it had a board-and-batten exterior with barrel-vaulted skylighting over portions of the interior spaces.

Several companies selling fabrication systems kept up the noise level in the exhibition hall. In particular, Automated Building Components, Inc. of Miami, Florida, showed the latest version of their electronic jig system for building stud walls. Computer-controlled saws and air-hammer nailers on an overhead rail network produced wall panels that are practically untouched by human

hands; the only visible person was a keypunch operator typing in the correct patterns. Computer print-outs and paper tape were all over the floor—an appropriate piece of symbolism.

The seminars. There was aggressive participation in these sessions; three different groups of speakers were under way at all times, and this timetable continued morning and afternoon for all four days of the exposition. Every session was full, or nearly full; the registrants seemed intensely concerned about acquiring fresh



Modular high-rise by Stirling-Homex is raised by hydraulic jack system.

concepts. This created one problem: a registrant could not possibly attend all the seminars, and there was a lot of shifting from session to session as a particular speaker seemed to be saying the same things people had heard before.

A few of the seminars were newsworthy or potentially use-

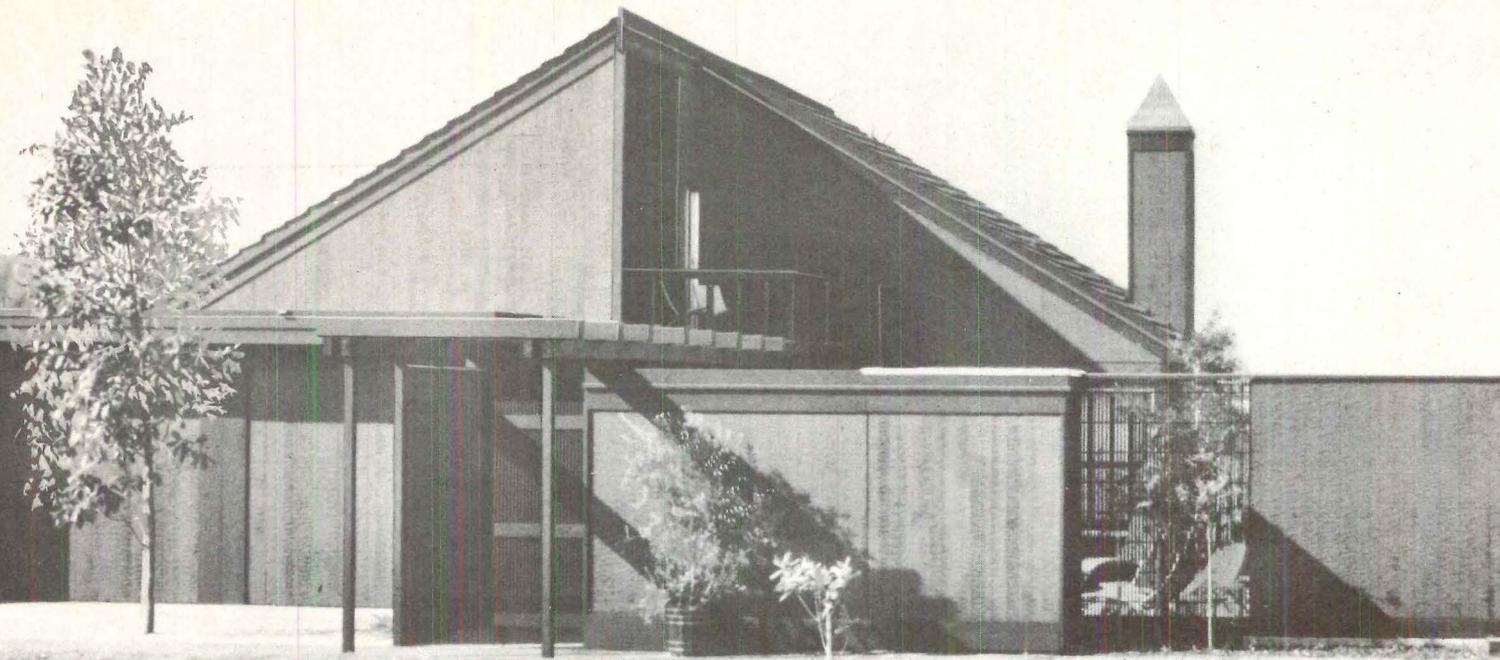
ful. Two examples:

Joseph A. Walsh, vice president of the United Association of Journeymen Plumbers, talked about the stance that craft unions will be taking toward factory-produced housing. He quoted a passage from the Union-commissioned Bettelle Report of 1967 on the future of industrialized housing, which said that craft union carpenters, plumbers, and electricians would be the hardest hit of all workers in any future relocation of housing work from site to factory. The United Association has made a policy decision, according to Walsh, to follow the work from the job site to the plant, and the object now is "... to bring craft union representation to the workers who are building homes on assembly lines. Unions, he said, are at present negotiating contracts with much of the modular industry, according to Walsh.

Charles Biederman, president of Levitt Building Systems, Inc., gave a clear and hard-headed account of the principal factors in the current home-building market that has caused Levitt to invest in a modular plant for future production. The loss for Levitt, he said, resides almost entirely in the labor problem; they can no longer be certain of getting enough skilled labor to build their houses conventionally. Biederman said the same things before, but in a field where fact, logic, and common sense are not always in evidence, his sounds a reassuringly sane note.

A top executive from one of the biggest modular housing firms summed up the situation this way; "I was impressed with the quality of the attendees. They worked very hard at listening and looking; they tried to learn. And things were beginning to move in the components end. I was surprised to see so many fabricated bathrooms; they weren't around two years ago."

"But I was not impressed with most of the other exhibits. The completed prototype house on display is still a long way from mass production, and we've seen lots of roofing shingles before."



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For lower building costs and faster sales!



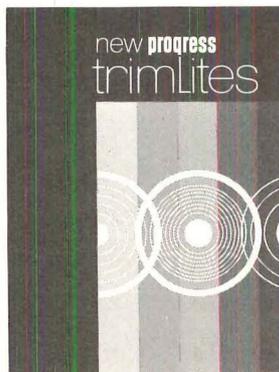
The Computer House in Houston was designed and constructed, with the aid of computer technology, to demonstrate how a home can be built faster. With lower material and labor costs. To sell faster. And Progress Lighting was selected exclusively for the entire home!

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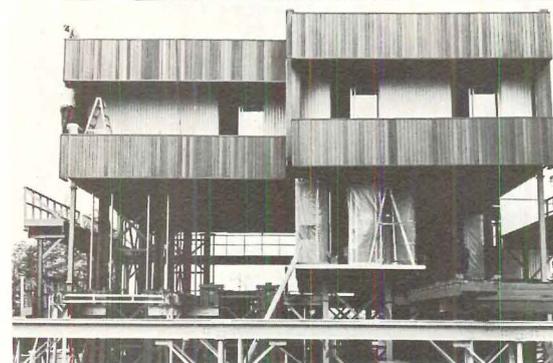
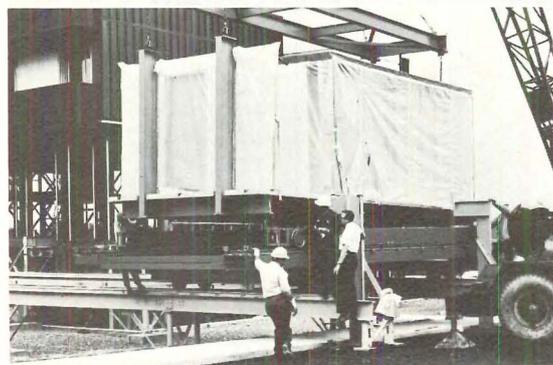
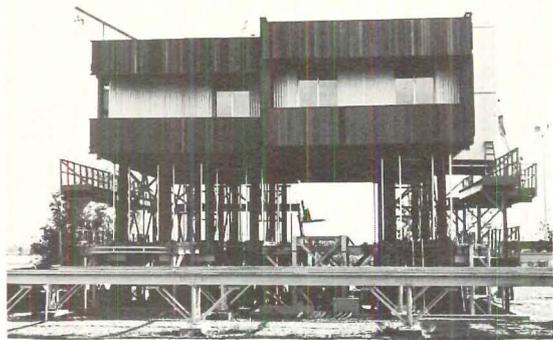
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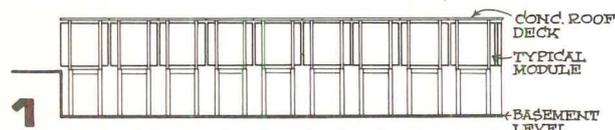


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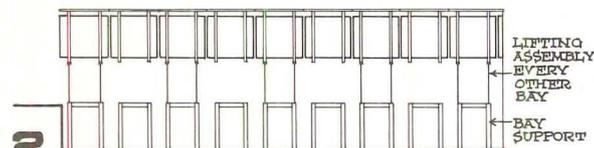
Division of **LCA**



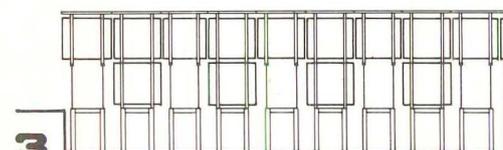
A new modular high-rise system that goes up on jacks a story at a time



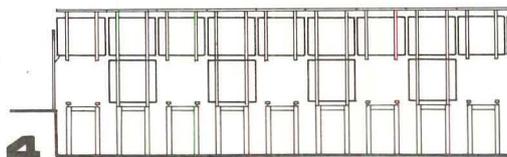
1 Top-story modules are placed on the first floor level and bolted to each other. Built-up roofing and exterior panels are applied.



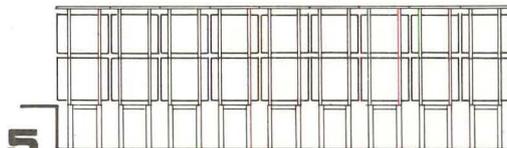
2 Top-story modules are raised to the second floor level on hydraulic jacks which are mounted under every other module.



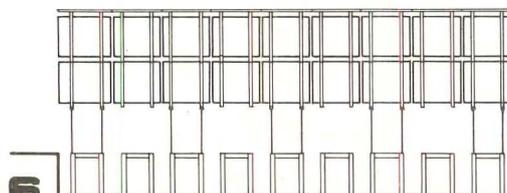
3 "Second-from-top-story" modules are inserted in the spaces between jacks, having been brought in on a rail system next to the building.



4 The raising rods of the jacks are retracted to their original positions, allowing the top floor to rest on the newly placed modules.



5 Remainder of "second-from-top-story" modules are installed. All bolts are tightened, all mechanical and electrical connections are made.



6 The two top stories are raised, and the process is ready to start again with insertion of every other "third-from-top-story" module.

Spokesmen for Stirling-Horner Corp. of Avon, N.Y., say that with their new system, a 14-story apartment building can be ready for occupancy four months from the time the first shovelful of dirt is turned.

The jack-up system was unveiled last month, and shown at the IBEC Convention in Louisville, Ky. (p. 52). Stirling-Horner Homex sees three major markets for it: HUD Turnkey housing, college dormitories, hotels and motels. And spokesmen say that they have orders on the books for all the time.

As the pictures and plans here show, steel-framed modules are plugged in on ground level, then raised on jacks one story at a time. Interior finishing and electrical and plumbing connections can be done in the units as the building goes up.

Modules for the prototype building shown here are 12 ft. high, 12 ft. wide, and 25 ft. long. But production models can vary from these dimensions.



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Speedspace, the systems building operator of Potlatch Forests, manufactures schools, institutional and commercial buildings, medical centers and offices. Precision built to the architect's specific design, they are delivered to the site by truck as completed modules, virtually

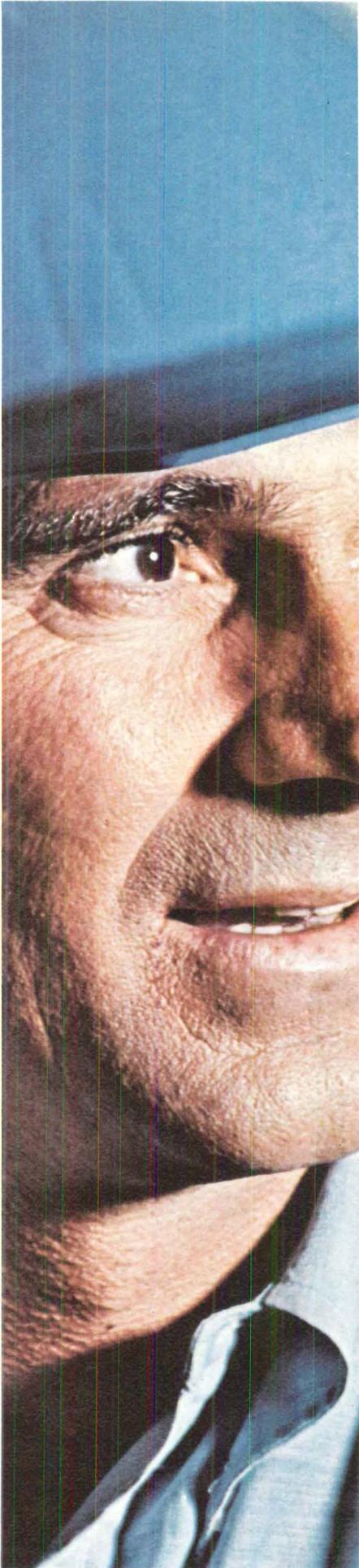
ready for occupancy. Speedspace supplied all the buildings shown above, with far more speed and economy than conventional building methods. We can do the same for you. Except for height, no limitations are imposed on size, shape or design. Speedspace offers architects, investors

and developers a better answer to tomorrow's building problems, available now. Remember the name Speedspace. We mean what it says. So tell us your problems, today. Potlatch Speedspace, P. O. Box 3591, San Francisco, California 94119.

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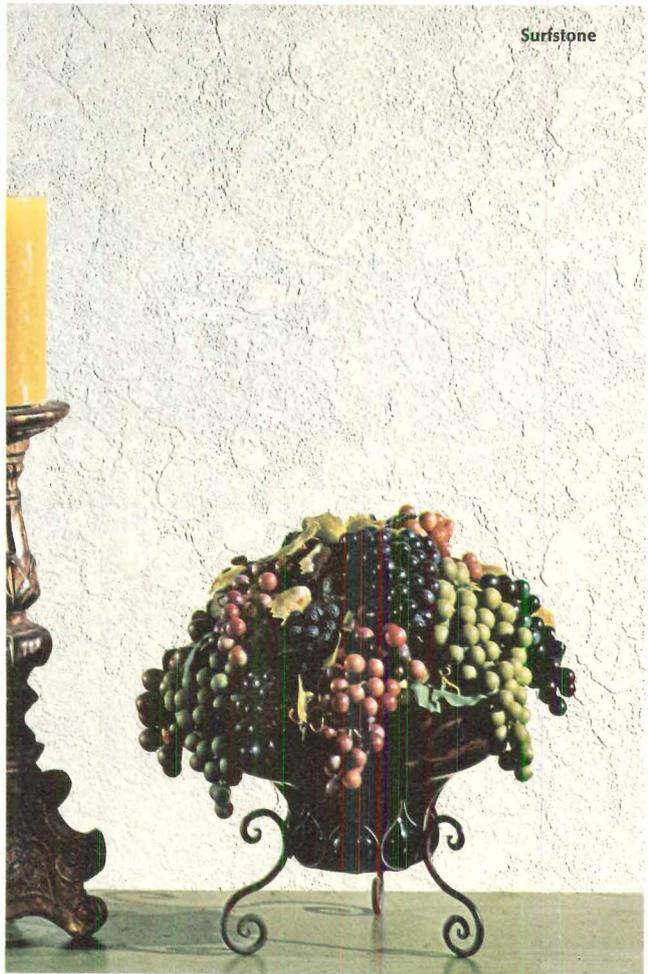
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Surfstone

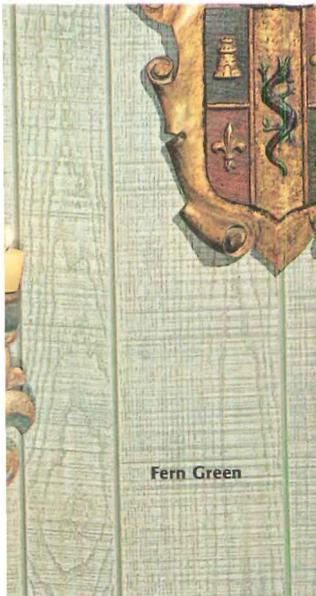
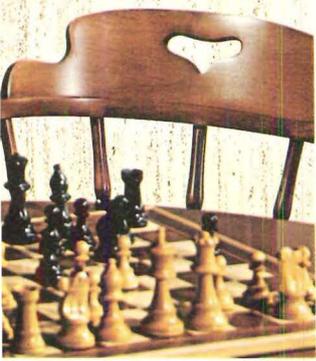


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THE
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“When will the building-product manufacturers realize that modular housing companies have their own special needs?”

It is painfully apparent to those of us who are involved in industrialized housing that some of the greatest waste of highly skilled manpower is taking place in the research and development departments of some of the largest housing product corporations.

Almost every one of these corporations has people investigating the new modular housing industry, trying to determine how their products can best be utilized. This is encouraging, and it does represent a big expenditure of time and effort. But too many of these investigations have all the earmarks of a typical government study, where action appears to be subordinated to the study itself. New ideas and concepts emerge much too slowly.

I have a lot of specific gripes.

Manufacturers with proprietary interests in steel, aluminum, plastic, gypsum, wood, etc., subordinate what should be creative, objective R&D to the proprietary interest. So instead of ideas that would help our industry, we get ideas aimed primarily at selling their materials, and most of these are not very different from what they're selling to the conventional construction market.

The generally accepted concept that codes and unions are major restraints to new ideas is just a smokescreen for the obvious fact that well conceived, thoroughly tested and economically feasible new products are not in production. Handmade samples of new materials or concepts mean nothing unless they have been tested, submitted for FHA approval, and will be available—in volume—in the near future. Too often, manufacturers don't know the capabilities of their own product—stability under atmospheric changes, fire and sound transmission ratings, proper adhesives or fastenings, etc. And they prefer to give their product a trial run on *our* production line, going through *their* learning process at *our* expense.

Steel and aluminum companies would like to see their material used in framing, but where are the simple production line fastening methods required? How can skin and framing be fastened together to provide stressed-skin strength?

Where is the simple, quick dry-gypsum system for factory production?

Why is there only one wood window

manufacturer producing a completely prefinished window?

Where is the door manufacturer that will prehang prefinished doors in matching prefinished jambs and trim?

Why aren't floor-covering manufacturers working day and night on a similar product for walls and ceilings? Consider the awesome potential for such a product—the average 1200 sq. ft. house has 5000 sq. ft. of wall surface.

Public relations men love exotic and revolutionary concepts, but the real requirements of modular manufacturers are more down to earth. A painted aluminum shingle which is more expensive and less attractive than a natural cedar shingle is hardly progress. The same applies to a prefabricated bathroom which is shipped in too many parts, costs too much, and is no larger than a walk-in closet.

Over the last 50 years, a fantastic amount of R&D has been directed toward replacing the 2 x 4 stud. Scores of panel systems have been devised, using all sorts of materials for spacers and cores. Most of them have only created complications and boosted costs. A simple prior study would have shown that the material and labor costs involved in standard wall framing represent less than 5% of the total construction cost of the average house. Much more money goes into interior and exterior skins and mechanical systems.

Like most of the companies actively producing modules, MHS builds a conventional house using mostly conventional materials that were designed for site construction. This may seem surprising, but it's the only logical way to put a company into volume production quickly. The innovations will come, but only after our industry gets its message to suppliers by force of sheer potential.

As they get the message, suppliers should be aware of our most pressing needs:

1. All exposed materials should be prefinished. Painting, or any other wet process requiring drying time, can't be tolerated either on the line or at the site.

2. Component parts and sub-assemblies must be supplied as nearly completed as possible. Doors should be prehung, windows complete with storms and screens

attached, stairs assembled and prefinished, etc.

3. Floors, walls, roof and ceiling finishes must be seamless, easy to install on assembly table operations, and a full 8' 12' wide as required.

4. Kitchen cabinets should arrive in large, complete assemblies. Sinks should be installed in tops and vanities.

5. Plumbing fixtures should be plumbed as completely as possible. Eventually, we will want completely fabricated bathrooms.

6. Heating systems should be integrated packages. We don't want furnaces from one supplier, ducts from another, and registers from a third.

7. The packaging for products shipped to us must be thoroughly studied. Excessive packaging creates unpacking and waste disposal problems.

8. We need good technical assistance to advise the best methods for using products.

9. Frequent and prompt service is a must. A production line that employs hundreds of men demands extraordinary attention. Deliveries must be on time and complete.

10. As the nail and staple supplier supplies guns, so the adhesive manufacturer should supply pumps and accessories, all suppliers should provide the special tools and equipment necessary for the use of their products.

While I'm sure that innovations will come, I'm impatient with the time taken. I strongly suggest that concerned suppliers get their best R&D people into the field for first-hand experience. And I give a word of caution to designers, engineers and architects: pose the essential parameters as early as possible. Otherwise, you will be surprised how far along an obviously good idea can get. Also, while new concepts are desperately needed, remember that we are building not world's fair exhibits, but competitive, marketable housing for everyday.

The modular housing industry offers tremendous opportunity and challenge to the creative imagination of building product manufacturers.

Think of it this way: in a few years there could be your biggest market. You can get a head start on it now.

JOSEPH C. GRASSO, EXECUTIVE VICE PRESIDENT, MODULAR HOUSING SYSTEMS, INC., NORTHUMBERLAND, PA.



702

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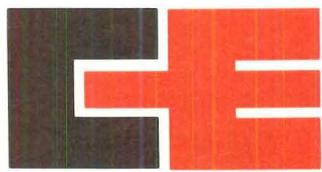
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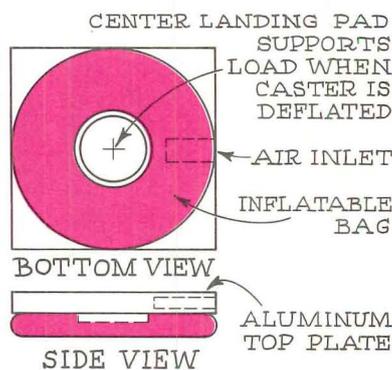
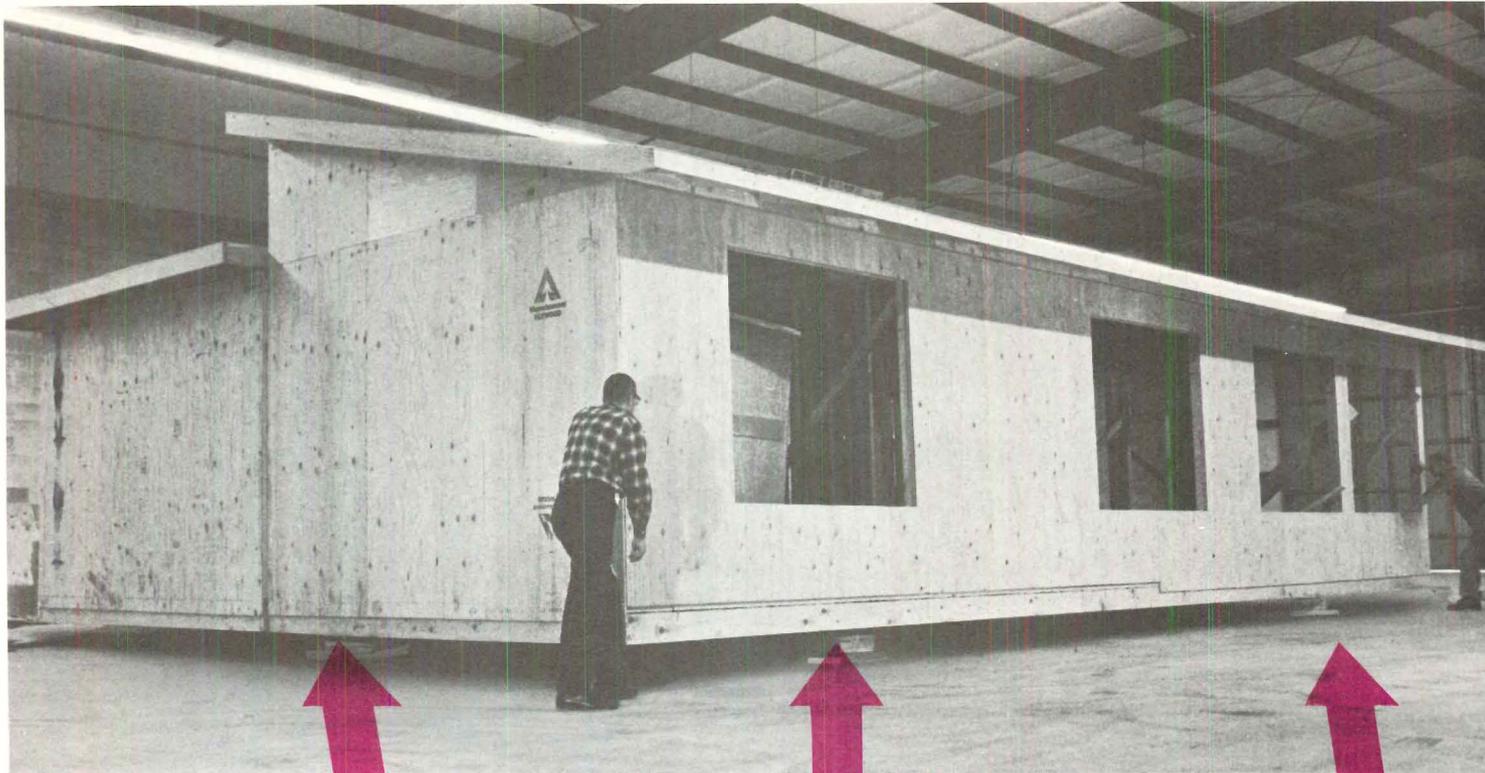
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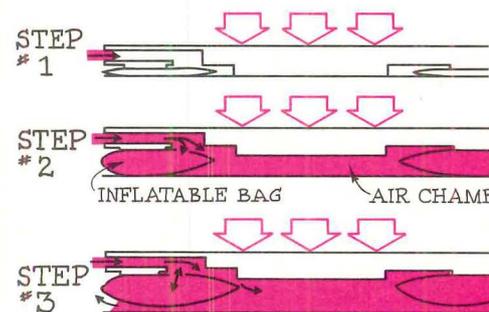
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HOW IT WORKS



Easy way to move moduls: float them through the plant on air casters

If you've ever seen a hovercraft—a vehicle that moves over land and water on cushions of air—you'll understand the idea behind this new device for handling modular houses. A tiny version of the hovercraft—21 in. square—the Aero-Caster, lifts moduls off the floor and allows easy movement. And since there is virtually no friction between the floor and the modular, one man can move an 18,000 lb. unit, according to St. Regis Paper Co., whose modular housing division in Tacoma, Wash., uses the air casters.

Charles Towd, president of Modern Modules, Lacey, Wash., reports another advantage: "We now have complete flexibility in our assembly line. The moduls can be turned around or pulled off the line easily."

Each of the casters shown above can lift 7,000 lbs., but six

are usually used per modular because of long spans. The casters cost \$110 each. The manufacturer, Aero-Go Inc. of Seattle, makes other models that can lift from 2,000 to 40,000 lbs.—

they've been used to move 747s and a ship's hull—and that cost from \$50 to \$1,000.

Here's how the air caster works (*drawing above*):

1. The caster rests on the

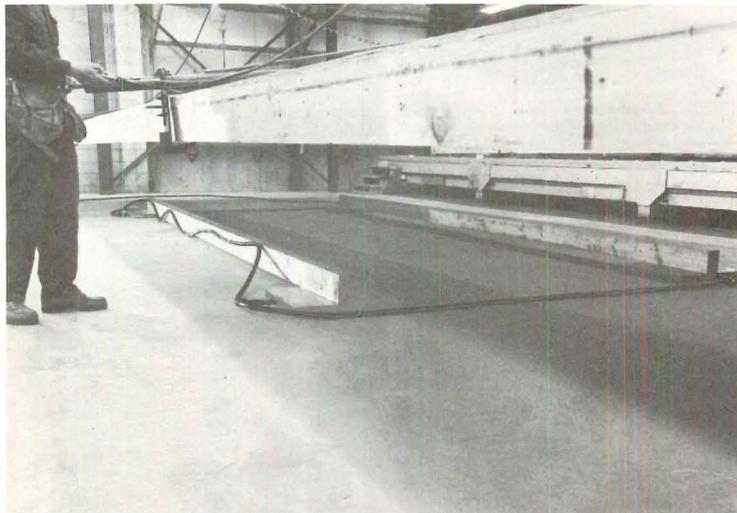
floor. Air enters through a hole from a compressor (25 psi recommended).

2. The inflatable bag (nylon reinforced neoprene) fills, and the excess spills into the air chamber, lifting the top plate about one inch.

3. When air pressure in the chamber exceeds the total load on the caster, the entire cast rises and floats on a film of air a few thousandths of an inch thick. Then the modular, or anything else, can be moved.

Plants using air casters should meet three major requirements: 1) the floor must be sealed so air won't leak out under the high pressure; 2) the surface must be level—with even a slight grade a frictionless load will slip; 3) the area where the casters are being used must be clean so nothing can tear the air bag.

CIRCLE 425 ON READER SERVICE CARD



Modular house floor section is lowered onto frame with four air casters.

Read about this window before you start your next job.

It could save you a pile of money and a whole lot of grief.

This window is the Andersen Perma-Shield® Narroline™—a contemporary version of the traditional double-hung.

The core is made of warm natural wood.

But all exterior surfaces, except the sash, are encased in a sheath of rigid vinyl. (Just like a coat of armor.) And the sash is protected by a special polyurea factory finish that won't chip, crack, peel or require painting for at least 10 years.

Just imagine . . . the money it can save you!

Think of exterior on-site painting costs, for example. With ordinary double-hung windows, you have to pay up to \$10 per window to have them painted.

With Perma-Shield Narroline, you don't have to pay a cent to have them painted. Less clean-up cost, too.

But, Perma-Shield saves you more than money. It saves you a lot of trouble, too.

You won't have people complaining that these windows are cold and drafty. Their unique combination of wood, vinyl, and welded insulating glass make Perma-Shield wonderfully snug and weathertight. (No storm windows needed.)

And, they're easy to operate, too. No sticking or binding. No changing shape with the weather. No rattling, leaking, or balking.

Very simply, they don't bug people. So people won't bug you.

Actually, we could go on forever telling you about Perma-Shield windows—how they come in 4 styles and hundreds of sizes.

But we're running out of space.

So, why not get the rest of the story from your nearest Andersen dealer. (He's in the Yellow Pages.) Or send for our free booklet.

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- HH-11
- Tell me more. Please send free Perma-Shield literature.
- I'd like a Perma-Shield demonstration in my office. Have a distributor call me for an appointment.

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Title _____

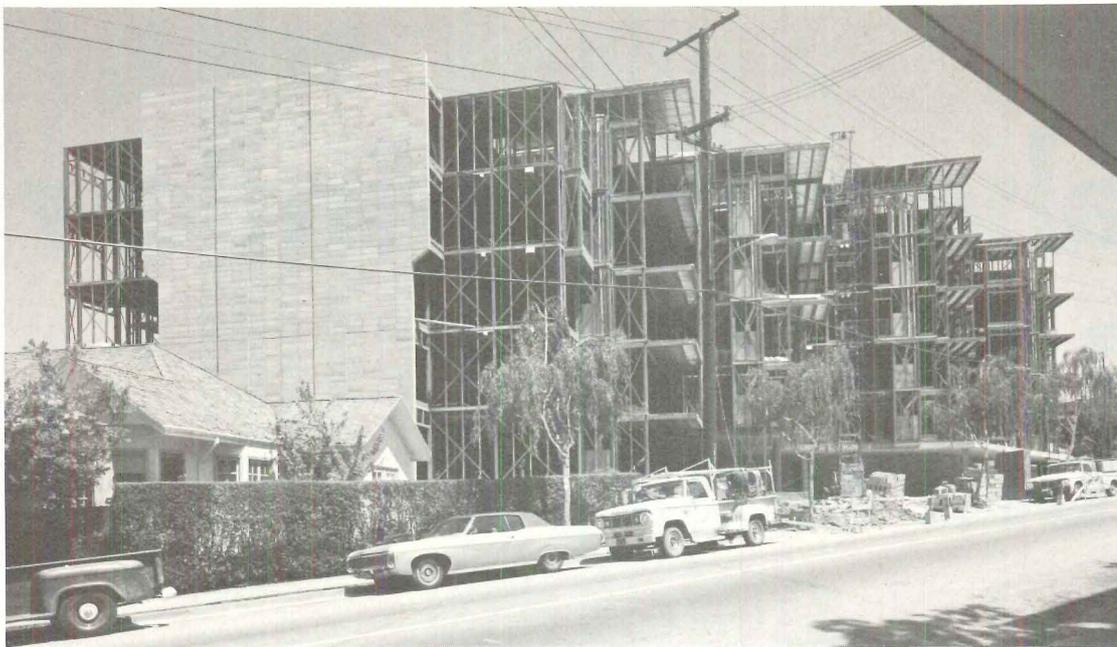
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Address _____

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Mail to: Andersen Corporation, Bayport, Minnesota 55003

Andersen Windows 
Window beauty is Andersen. Andersen Corp., Bayport, Minnesota 55003



Luxury apartment complex has floors of steel framing completed. Two- and three-bedroom units will rent \$275-\$550 a month. Architect is planning a second steel-framed project of this size.

Lightweight steel framing breaks the three-story barrier for these apartments

Faced with relatively high land costs, the developer of this Oakland, Calif., complex needed five stories and a penthouse to make it feasible. Wood framing was out; it could go up only three stories. Structural steel? Too expensive.

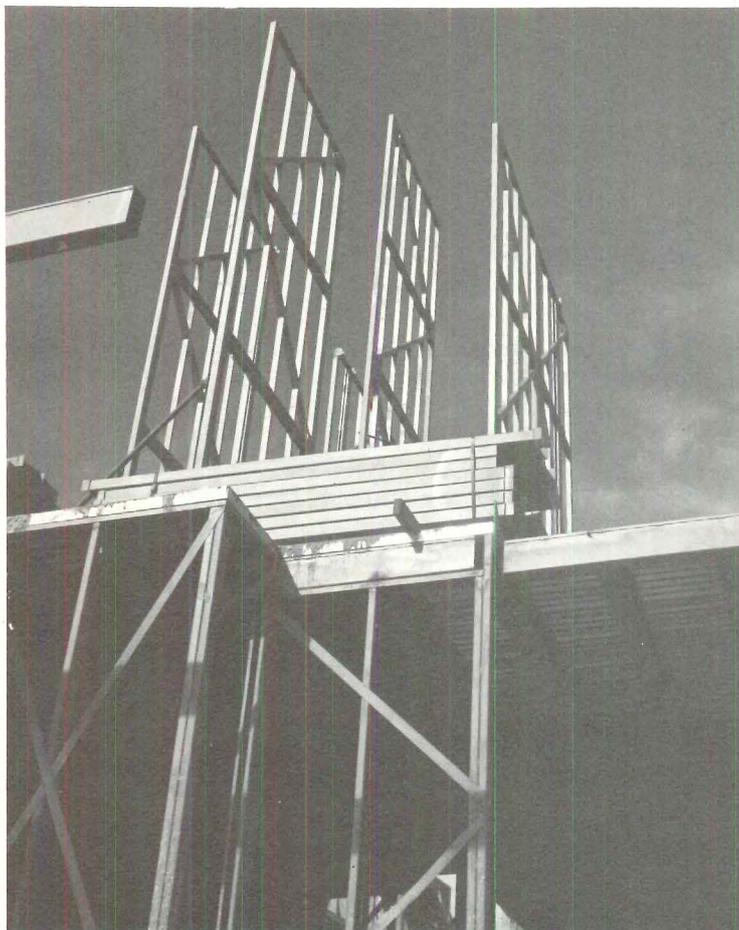
Lightweight steel proved to be the answer. The architect worked out a framing system

consisting of steel studs and plates welded on 2 ft. centers. The framing members are of 16-gauge sheet supplied by Kaiser Steel Corp. and cold-rolled into C-sections by a local fabricator. About 170 tons of steel went into the 46-unit, 60,000 sq. ft. building.

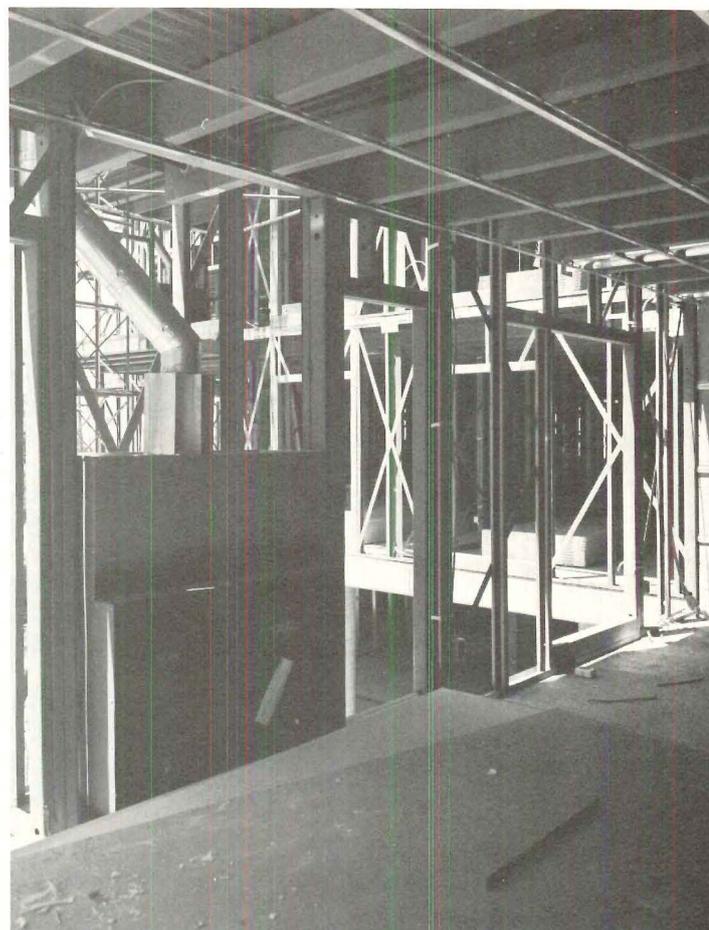
The prefabricated bearing sections are 8 ft. wide and 9 ft. high

—and light enough to be handled by two men. They are set in channels, top and bottom, and bolted to 2 in. poured concrete floors. Floor joists are 8 in.-deep, cold-rolled C-sections on 2 in. centers bolted to the wall framing. Over these are laid corrugated steel sheets. Gypsum wallboard is used for interior; exteriors are stucco.

Cost of Broadway Terrace steel framing was \$3 per sq. ft. Total building costs for structure came to about \$120 per sq. ft. or about \$1.50 more than a wood-framed structure. Owner: Broadway Terrace Association; developer: Richard Ralph; contractor: Smith & Haley Construction Co.; architect: G. Lam.



Steel-framed bearing walls rise 44 ft. above slab. Floor joists lie on deck.



Steel furring strips are used to attach gypsum board ceilings and walls.

Residential concrete flooring systems cut costs. Accommodate heating, ventilating, cooling ... serve as ceiling for floor below.

And if that isn't enough, they make excellent roof decks, too.

Residential flooring systems adapt to any plans. They can be cast-in-place slabs or big precast sections that go together in far less time

than ordinary floors.

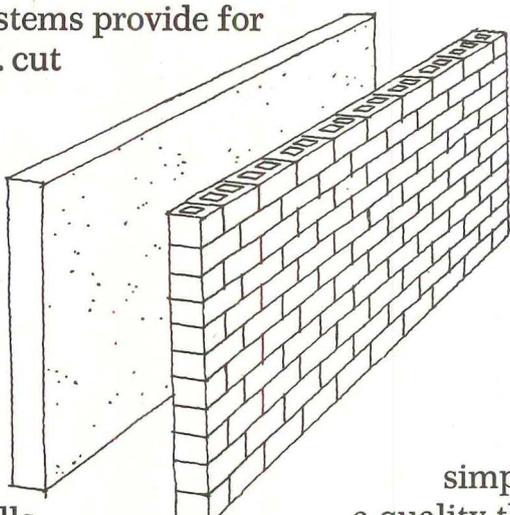
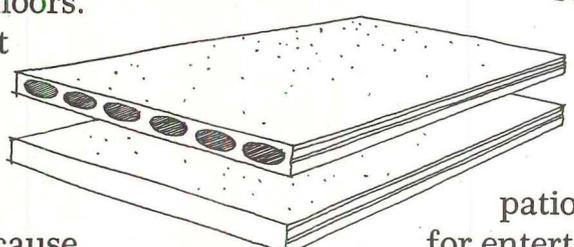
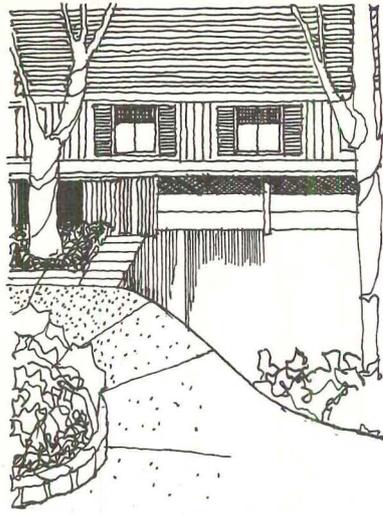
The installed cost competitive with wood floor construction.

Costs are reduced sharply because the systems readily accept mechanical, electrical, plumbing and communications sub-systems ... simplify and speed installation.

Concrete floor systems provide for sound conditioning ... cut insurance costs too. What more could you ask of a floor that's a ceiling that's a roof?

Concrete load bearing walls go up fast, reduce maintenance.

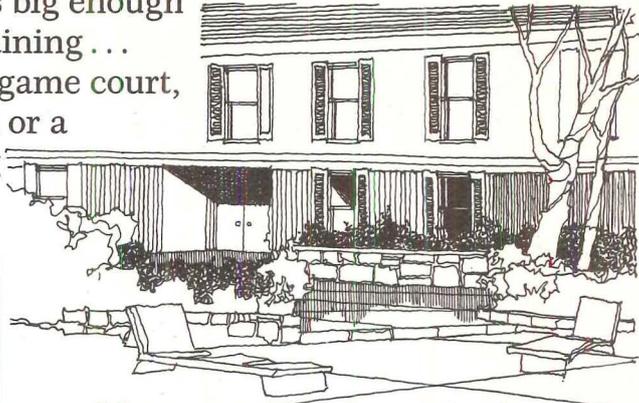
Whether cast-in-place, precast or concrete masonry, concrete walls provide maximum fire resistance, sound control, and weather protection. And that's not all ... concrete walls allow unlimited design flexibility, inside and out.



Add beauty and appeal with "Grounds for Good Living."

The right *Approach* makes your building stand out beautifully and provides a luxurious setting to any low rise. It includes ample offstreet parking, a weather protected entry, and privacy with screens and decorative planting areas.

The proper *Setting* will provide patios big enough for entertaining ... perhaps a game court, a fountain or a swimming pool.



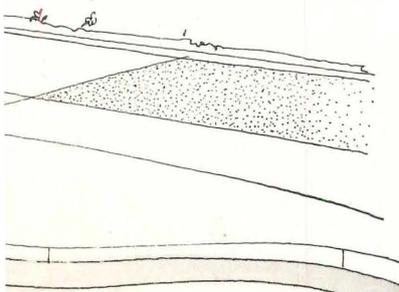
Of course, there is one basic reason for using concrete in any application: its inherent values. Its great strength and plasticity allows you to build the unusual, imaginative and eminently practical. And its unquestioned durability simply guarantees that the value lasts; a quality that's hard to come by these days.

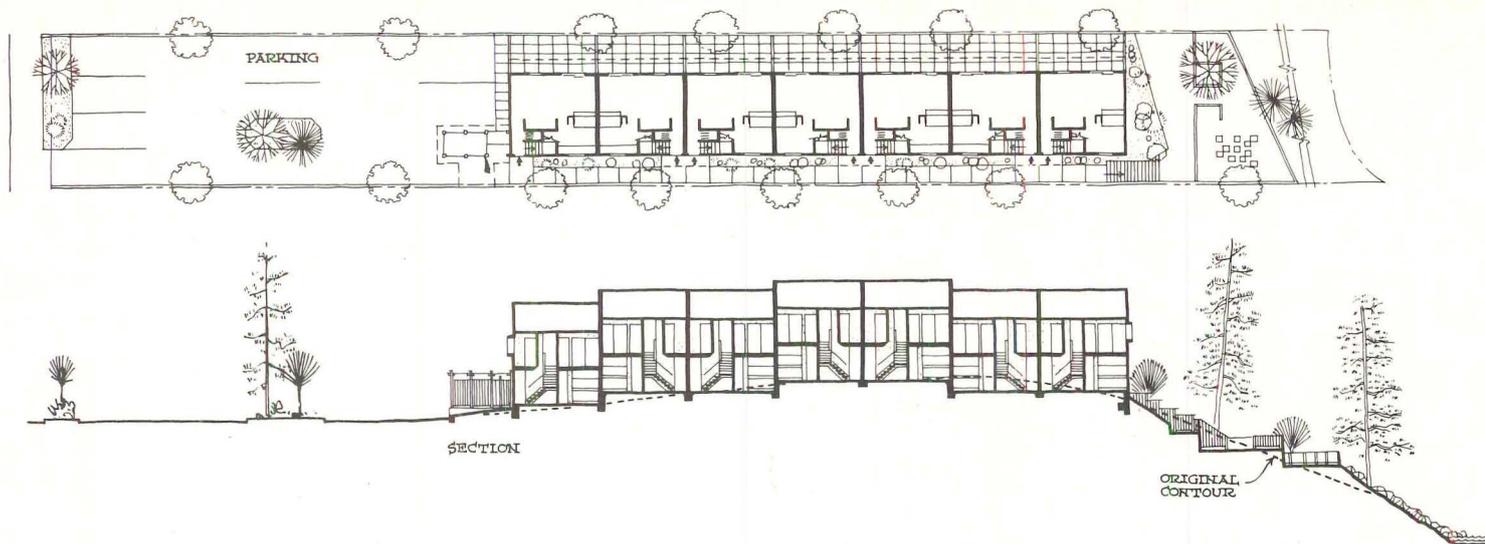
For more information call or write Portland Cement Association, Dept. 1-94, Old Orchard Road, Skokie, Ill. 60076.

Grounds for Good Living, full-color publication illustrating and describing best uses of concrete around single- and multi-family residences, is available for \$1.25. Literature on **Concrete Housing Systems** available free (U. S. and Canada only).

PORTLAND CEMENT  ASSOCIATION

IMPROVING AND EXTENDING THE USES OF CONCRETE





This turnkey public housing capitalizes on a skinny, quarter-acre site

Low-income housing often gets the short end of the stick when it comes to good sites—and this one in Oakland, Calif., is no exception. Although 300 ft. long, it is only 36 ft. wide; what's more, there's a steep grade (30%) at one end.

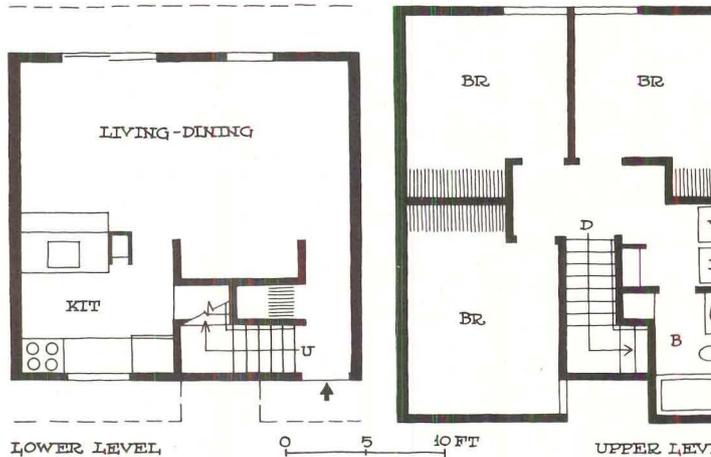
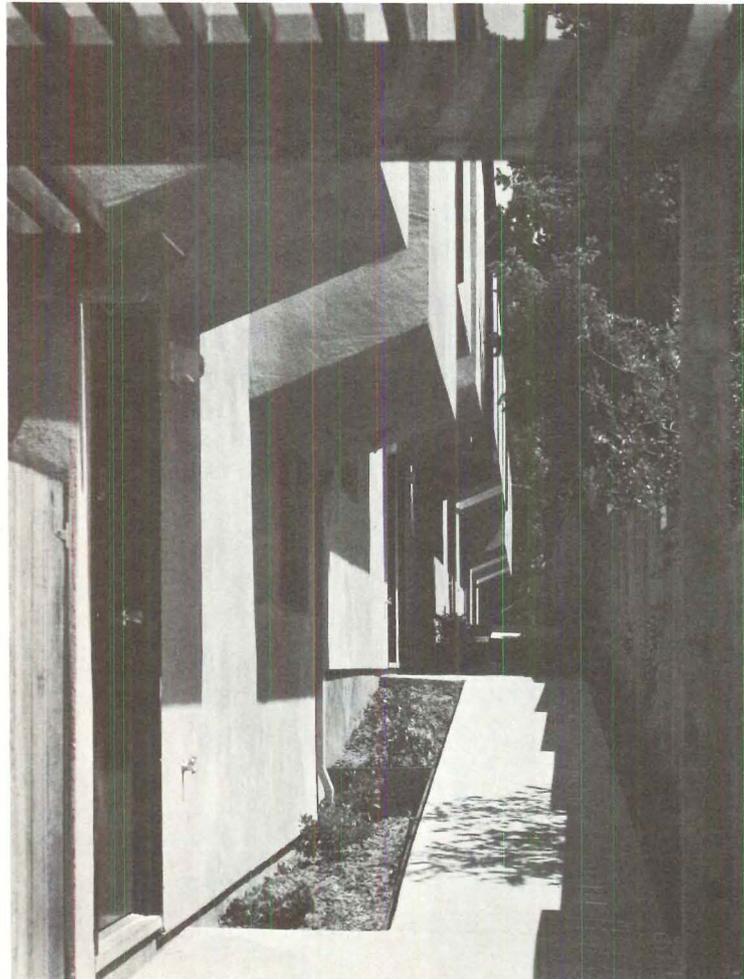
Within these limitations, the architect, Wiener & Fischer, came up with a plan (above) that makes maximum use of the area. By placing the seven identical three-bedroom town-

houses down the center, room was left for rear patios and an entry walk in front. Second floors are cantilevered to provide the 900 sq. ft. required in each unit. Units follow the land contour (section, above.) The steep end of the site was used for a terraced play area and the other end for a parking lot. Total cost (excluding land) was \$92,000. Rents are based on family size and income.

The project was developed by

Robert C. Ellis and built by Carl Langberg for the Oakland Housing Authority. It is part of a turnkey program approved three years ago by Oakland voters and calling for units scattered sites. So far, 1,300 units have been built, and 600 more are under way. The housing authority now plans to concentrate on small projects—units or less—in an effort to get people out of slums and prevent slums from starting

PHOTOS: IOSUHA FREIWALD



Entry walk (left), shaded by deep cantilevers and fence, is reminiscent of old European street scene. Building exteriors are stucco with redwood trim.



Our drawing card.

Name _____ Title _____

Company _____

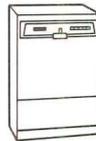
Address _____ Phone _____

City _____ State _____ Zip _____

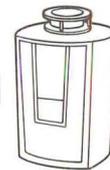
I plan to build _____ houses, _____ apartments in 1971.

I presently install:

Dishwashers _____ Yes No



Food Waste Disposers _____ Yes No



Hot-water Dispensers _____ Yes No



Send me more information about KitchenAid.

KitchenAid Dishwasher Division, The Hobart Manufacturing Company, Troy, Ohio 45373.

Come see our new KitchenAid Hot-water Dispenser.

We're giving away 5 of the new KitchenAid Hot-water Dispensers a day at the Builders' Show in Houston. You could be a winner!

Here's how: Fill out this coupon, and deposit it in the box at our Booth #3227. You don't have to be present to win.

5 drawings a day! 5 winners a day!

KitchenAid®
Hot-water Dispensers
Dishwashers and Disposers

By the makers of Hobart commercial dishwashers and disposers.



“A wave of change for the suburbs? That’s the way the courts seem to be heading”

A series of court decisions and some policy steps have emerged from the recent welter of government interaction on housing and planning law. They will produce a profound change in the American suburban scene. And as the smoke of battle settles, two things are becoming clear: 1) that the wealthier communities on the fringes of our cities are in for a rough time, and 2) the builders and developers who build in these communities will have to face a whole new set of rules and new questions as well as new opportunities.

In a word, the impact of these decisions on American housing patterns is likely to be as significant as were the United States Supreme Court decisions on desegregation to the schools.

In Pennsylvania and New Jersey, two bellwether states, recent decisions by the highest courts have blasted through what had been called “exclusionary” zoning practices.

In Pennsylvania, the Supreme Court, which is the highest appellate court in the state, took up for review two significant cases. In one, *The Appeal of Joseph Girsh*¹, a developer who wanted to build apartments attacked the constitutionality of a zoning ordinance in Nether Providence Township, a relatively exclusive residential area near Philadelphia. The ordinance zoned out apartments, although two apartment buildings had been permitted by variance. The Supreme Court declared the ordinance unconstitutional on the basis of the fact that a zoning ordinance should not exclude apartment dwellers. The Court permitted the builder to go ahead with a 17½-acre tract for which 280 units are planned.

In a companion case, but with much more startling language, the same court laid out new guidelines. Kit-Mar Builders had appealed (H&H, Dec. '70) to test the validity of two- and three-acre minimum zoning for single-family dwellings.² For some time, Pennsylvania had outlawed four-acre minimum zoning, and the question was whether

two- and three-acre minimum zoning was similarly improper.

The court there said that two- and three-acre zoning was improper, and came to the conclusion that one-acre zoning was about as far as you could go. And while it didn't have to, the court nevertheless went on to strike down a number of the township's “reasons” which, until now, had been much of the basis for rejecting higher density, lower-income housing. These reasons have long been the sacred cows of suburban legalistic reasoning.

The Township's statement to the court was that the town needed low-density zoning because they did not have the roads, schools, sewers, etc. to accommodate more population.

The court went out of its way to tell the township that this was just too bad, and they would have to widen the roads, build the schools, and put in the sewers. And they would have to raise the money, presumably by taxation or by borrowing, to do these jobs. If the Township's aim was to preserve open space, then the proper legal method of doing it was to enact a PUD ordinance.

It was a sharp setback for those communities which, the court felt, were attempting to zone out the encroaching city with all of its problems.

In the Supreme Court of New Jersey, the Englewood case stretched traditional zoning concepts. The court used social reasons as the basis for granting variances for low-income housing to break racial barriers in housing.³ In the Englewood situation, a non-profit housing corporation, which was to be state and federally assisted, was formed to develop a ten-acre site in a previously all-white suburb with 146 cluster-type, two story apartments. The municipality (Englewood) leased the land to the non-profit corporation, and a group of citizens took various legal steps to block the action.

The court went out of its way to approve the concept that the breaking of segregated

housing patterns will tend to promote the public health, safety, morals, and general welfare of the community of Englewood.

In Black Jack, Mo., just outside of St. Louis, HUD has asked the aid of the Department of Justice to break a zoning ordinance as being discriminatory against the poor and presumably black, population.

What all this means to the suburbs is obvious. There is going to be increased pressure for “dispersal” of the inner-city ghetto residents out into white, affluent areas. Accommodation will have to be made to it. If local suburban officials fight by using zoning and building codes to make real dispersal difficult or practically impossible, these ordinances will be struck down. The suburbs' best bet will be to seek some rational controls by allowing in a “digestible” amount of small units, either in PUDs or in conventional development, and thus avoid having low-income shoved down their throats in huge amounts by litigation.

At some point in the future it will probably become mandatory for the homebuilder to put at least some low-income housing in his project, if only to qualify for government-insured financing. It might even be wise for him to start doing this now, and point out to the municipality that plans for some low-income housing now can take the heat off the town later.

The small and medium-sized builder's conventional developments will also be affected. He may be compelled to build some low-income housing to balance his higher-priced units. But he should be prepared to trade vigorously for this with the town. Housing problems are of concern to the entire community, and should not be taken out of the hide of just the homebuilder.

¹ Appeal of Joseph Girsh, 263 A.2d 395

² Concord Township Appeal (Kit-Mar), 268 A.2d 765

³ De Simone v. Greater Englewood Housing Corp., 267 A.2d 31

LENARD L. WOLFFE

Mr. Wolffe, a specialist in real estate and zoning law, has written and lectured for the Urban Land Institute and the National Association of Home Builders. He is a former assistant city solicitor for Philadelphia.



PLEXIGLAS[®] LETS THE SUN SHINE IN

Use sunlight to customize your homes and set them apart from the crowd. You get faster-selling, more profitable homes. Your customers get outdoors living year-round, plus brighter larger-looking rooms.

Transparent gray and bronze Plexiglas permits clear vision of the outdoors while controlling solar heat and light. These colors and the variety of low profile shapes that are possible with Plexiglas, make it easy to blend the skylights into the roof attractively and economically.

Plexiglas skylights are designed not to leak and come to the builder preassembled and ready for fast installation in standard sizes up to 8 feet square.

So it's easy to build sunlight into the home when you use Plexiglas acrylic plastic. And with Plexiglas, there's 25 years of outdoor use to prove that it will not change color or become brittle.



Write for our brochure on standard home skylights, names of manufacturers, and your FREE "Let the sun shine in" button.

Name _____

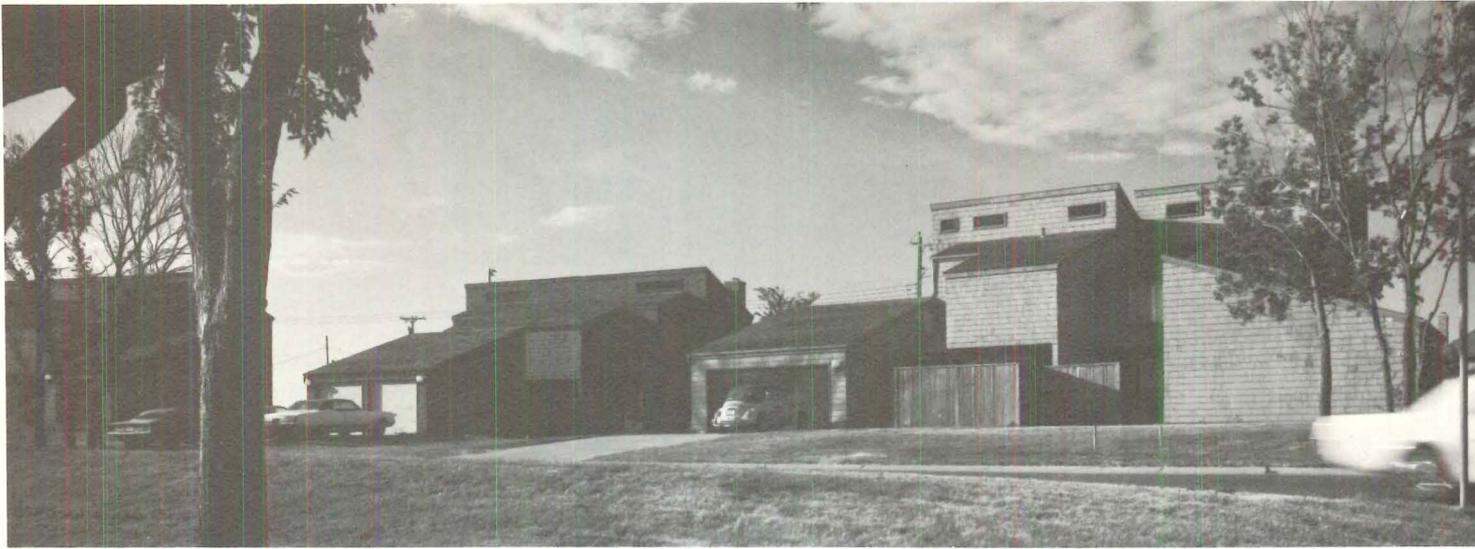
Firm _____

Address _____

City _____ State _____ Zip _____

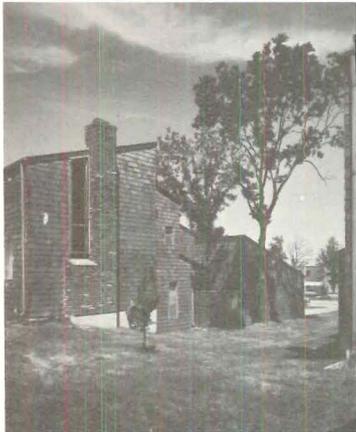
**ROHM
AND
HAAS** 
PHILADELPHIA, PA. 19105





PHOTOS: PAUL S. KIVETT

How to avoid a uniform look in a row of almost uniform duplex houses



Cedar shingles are used on all walls and roofs. All units have fireplaces.

The streetscape above, in Kansas City, Mo., can hardly be described as monotonous. Yet 14 of the 18 units (*site plan, below*) are identical.

To avoid the look-alike look, the developer and his architects varied the size and placement of the garages, thus also changing the setbacks of the houses. Some garages are one-car, some two-car, some are attached, some detached. Interest was also

added by mixing in two other models—one at each end of the row and one in the middle duplex—and by using a variety of colors for the garage and entry doors.

Developer C. E. Bleakly reports a long waiting list of renters for the two- and three-bedroom houses. For rentals ranging from \$235 to \$275, tenants get such amenities as two-story living rooms, family

rooms, full basements, and fireplaces.

The section shown here is part of the 78-unit Mews, and the Mews is part of a 400-unit project that includes single-family houses and apartments. Density is 10 units per acre overall, but only 6 per acre in the Mews.

Two architectural firms, Linscott & Haylett and V. A. Nelson—designed the Mews.



Site plan shows how garage size and placement was varied. Plans of duplex at (shaded) and one-half of duplex in center (shaded) are shown above. Units in photo of top of page are at right end of the site plan.

Big show off!

Put the Cortina and its bold scale to work in your prestige entryways. The old world styling and hand-wrought, hand-rubbed finish snatch attention right now. No wonder. The idea of a lock is to lock; the Cortina captures just that in the look, the feel and the engineering of top security. (It's a five pin cylinder with positive deadbolt action.)

Beauty and security: great selling combination. Put it on something important — like your next house.

WESLOCK®

*The **LEADER** in Lock Ideas!*





Living room balconies face garden courts—away from parking areas—offering further privacy. Wood-truss roof is capped with cupola, creating distinctive design.

Design for privacy: it rents these apartments faster than they can be built



TWO BEDROOM & DEN UNIT

ONE BEDROOM UNIT



THREE BEDROOM UNIT

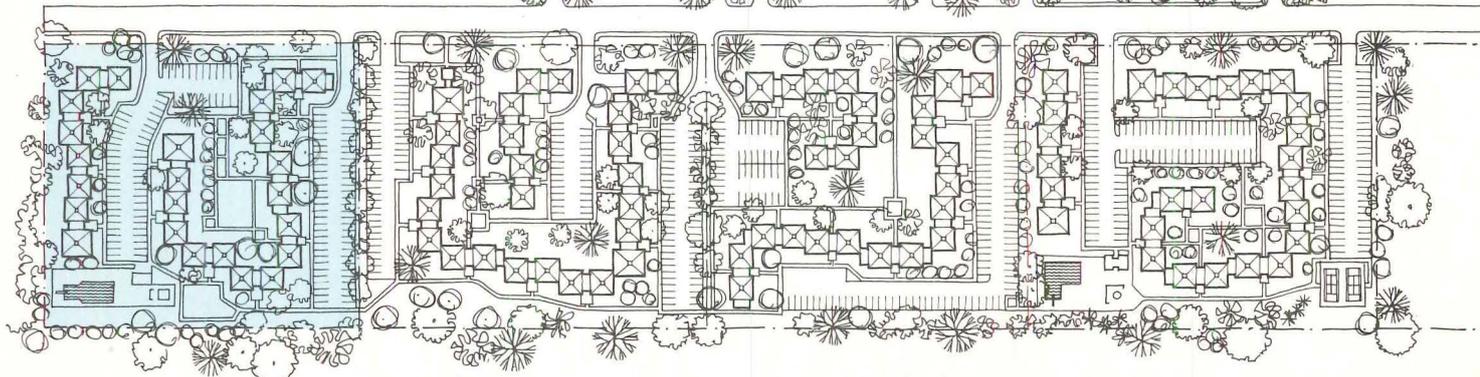
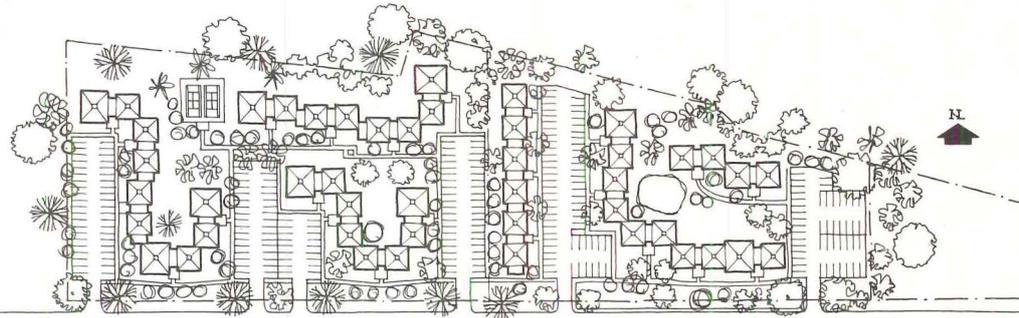
Building modules contain one-, two-, or three-bedroom units. One-bedroom is only unit with party wall, optional den is in rear half of stair area. Rentals range from \$200 to \$317.

So reports the Robert T. Foley Co., builder of the apartments at Westchester West in the Washington, D.C., suburb of Wheaton, Md. Foley and architect Robert Calhoun Smith planned the project to avoid a frequent cause of tenants' complaints: noise from neighboring apartments.

Floor plans, and the site plan, hold party walls to a minimum. Each three- or four-story building is made up of two square modules separated by an open stairwell. Most apartments occupy one level of a module and have three or

four outside walls. Buildings are staggered within section.

The floor system cuts transmission of impact noise from floor of one apartment to ceiling of the one below. The system: hollow-core concrete panels (Flexicore) topped with a fiberboard underlayment and parquet flooring. Its impact noise rating (INR) of +3 exceeds the FHA recommendation of 0 and the INRs of such commonly used systems as 6" reinforced concrete topped by felt and linoleum (-4) or wood and vinyl tile (-17).



Clusters of small buildings create small courts in large project, which when completed will have 530 units on 24 acres. Photo was taken in shaded section.

New idea from Formica!

There's money in the remodeling business when you sell it this way: "We don't just remodel your kitchen or bath. We renew your environment at the same time."

If you think your customers were pre-sold on Formica® brand laminates, wait till you tell them about the Formica Environment! Remind them of how practical Formica laminates are on kitchen surfaces . . . then point out how much sense they make throughout the home. Walls, doors, cabinets, bathrooms, built-ins . . . dozens of new places to sell the Formica Environment. For additional information, write Dept. HH-1.



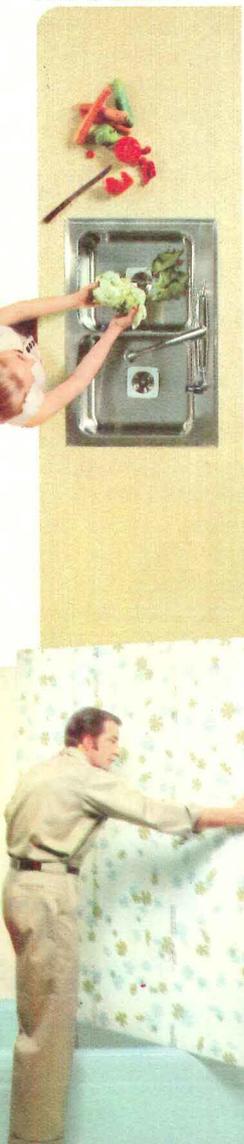
There's more to this cabinet than meets the eye! Just flip the reversible panel to change from a natural woodgrain to a bold color insert, now with a new surface texture. It's all Formica® laminate so you can scrub, scuff and bump it without worry. You'll never have to paint or refinish.

This is the original spill-stain-heat-scrape-and bump-resistant countertop. And now there are more patterns, colors and textures than ever. Is your sample book up to date?



Formica practically invented the bathroom vanity. The soft look of leather and the warmth of wood with a surface that's untouched by water, detergents, and colorful cosmetics. Just wipe 'em all off with a damp cloth.

Your own crew can install FORMICA® Panel System 202: right over any sound wall, simply, quickly with no special skills or tools. Twenty patterns for tub, shower, or the whole room.



Leadership by design





"Give us an ad agency that can gear down to the needs of an apartment developer"

Why is it we have such a hard time talking to advertising agency people? The truth is, they make us nervous.

We've tried the ad agency route for marketing apartments. We may even try it again one of these days. But we haven't yet been successful at it, and chances are we won't be the next time, either.

The first time we tried an advertising agency, we paid a monthly retainer. This was supposed to buy us the assurance that our account wouldn't get shelved between specific assignments. It was supposed to give the creative people incentive to brainstorm our problems all the time instead of just on order.

As it turned out, all the retainer bought for us was the assurance that someone at the agency would pick up the phone when we called. Besides our set monthly fee, which was in four figures, we still had to pay the going rate for each and every job we ordered. And the only services we ever got were those we specifically ordered. That monthly check began to bug us. Pretty soon we stopped it and the relationship ended.

Timeclock psychosis. Next we tried an ad agency that frowned on retainer fees and chided us for being dumb enough to pay one. This agency claimed to offer a much more equitable arrangement. They billed us only for the hours they spent actually working on our account. We didn't like the idea of our marketing arm working strictly by the timeclock. But the chances of buying a marketing service that offered day-to-day continuity looked hopeless, so we settled for the timeclock approach.

The only hitch here was that literally everything went on the timeclock. For example, a two-hour meeting for the purpose of bringing agency personnel up to date on our upcoming projects could cost over \$100—the price of two or three men's time at the rate of \$25 per man hour. Asking for a rough quote on a proposed direct mail program might result in a \$200 or \$300 bill for the labor to assemble the figures.

Before long we were afraid even to telephone our agency for fear that phone calls might generate invoices, too. In fact, after seeing how costly it was just to kick around ideas with our new agency, we decided we'd better not go so far as to actually order a job. We stopped the planning sessions, paid our final bill, and took a breather from ad agencies.

Too much pizzazz. High cost wasn't the only thing about ad agencies that turned us

off. Advertising agencies just think too big for our business.

With 6,000 apartments under construction or in final planning stages, we're used to thinking big. But not as big as ad agencies. While we're thinking newspapers, they're thinking television. While our idea of a grand opening is a beefed-up sales push, theirs is a champagne party.

The difference between our kind of big think and theirs is that ours is tied to the economics of the apartment business. We know, for example, how many months of projected rental income we can afford to pour into opening-day drumbeating.

We also know which advertising media pull best for us, because we make a habit of asking every apartment prospect where he heard about us and we write down the answers and keep a tally. That's why we look skeptically at ad agencies when they suggest we buy saturation radio and television commercials to promote apartments. We've found much more efficient ways to spend that kind of money.

In fact, we find that most of the traditional ad agency approaches to marketing aren't particularly suited to us. The idea of dumping a big chunk of our ad budget into full-page newspaper ads, free champagne, saturation TV, and other high-priced promotion blasts is one we can't justify.

Old reliables. Our facts show that regardless of how much we spend on any kind of advertising, more than half of our prospective renters come consistently from drive-by traffic. In other words, our most important ad medium is the old tried-and-true outdoor display—signs, billboards, arrows.

The next largest percentage of our prospects are attracted by newspaper ads. And, contrary to ad-agency and space-salesman recommendations, you don't have to buy a full-page newspaper ad to capture the reader's attention. All you need to dominate a classified-advertising page is a two-by-full—an ad that runs two columns wide and a full page deep, providing four days of advertising for the price of a one-shot full-page ad.

The ad agencies we've seen are too sophisticated for our business. They tend to over-engineer everything they produce for us. They approach apartment renting like selling a toothpaste or a car. We don't need the sales tools and the marketing programs of a national advertiser. They aren't economically feasible for us, and

they don't really do the job we need.

Best way to go. We'd love to turn over all of our marketing headaches to an agency. But until we find one that knows apartments, we're taking the do-it-yourself route. We've put together our own marketing-services team of independent outside suppliers: a graphics designer, sign painter/installer, a photographer, interior decorator, and an assortment of printers. We do the planning, they do the work. We pay only for production—not for conferences or three-hour lunches.

Our graphics man, our sign painter, and our photographer take field trips with us to study new jobs, sometimes devoting a day of their time. Unlike our ad agency, they don't bill us for those planning and search sessions.

The graphics man provides us with all our design needs from ceremonial groundbreaking shovels to corporate logos and complete outdoor sign programs. He designs all of our brochures and follows them through printing production. He designs our sales office displays, gets bids from display builders, and supervises installation. The brochures he produces for us cents a copy often outshine competitor agency-designed brochures costing over a dollar a copy.

No shopping tours. We keep our printing costs down by dividing the work among three different companies: a small one for stationery, business forms, business cards, and other repetitive jobs; a medium size one for brochures in two and three colors; and a large one for expensive brochures involving four-color work. We rebid our printing frequently, but we do shop around much for cheaper replacements for the other members of our marketing-services team. In their case, continuity and loyalty are more essential than price.

As our print advertising is virtually done in-house, we handle that ourselves. The toughest challenge here is keeping up to date with the advertising needs of a dozen different projects, a job involving more scheduling problems than creating ones. Ads have to be rewritten, canceled, or inserted on a daily basis in a variety of newspapers. But once this work is completed, a secretary can take care of most of it.

Our do-it-yourself approach doesn't measure up to ad-agency standards for sophistication. But in terms of effectiveness and efficiency, it measures up fine.

H. CLARKE WELLS, MARKETING VICE PRESIDENT, L. B. NELSON CORP., PALO ALTO, CALIF.

These windows came completely pre-finished. XL-70 outside, white enamel inside. Cost to finish on the job: Not 1 cent.

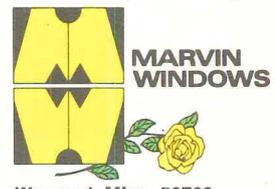
Put them in the opening and apply pre-finished trim. That's all anybody has to do to these windows. No painting outside, no painting inside, no cleanup.

Marvin XL-70 exterior pre-finish lasts years longer than the best paints—and provides a hard white finish. Marvin interior finishes come in walnut, fruitwood, and white—all beautiful.

This is the Marv-A-Tilt — Here's a double-hung window that's a work-saving masterpiece. Tilts in for inside-the-

room cleaning. Adjusts for perfect operation. Double balanced. Available with standard glazing or insulated glass. It comes in 135 different sizes (including multiples and triples). And we ship within 10 days of order.

Write us for the new 20-page brochure and 36-page catalog of the world's largest line of wood windows.

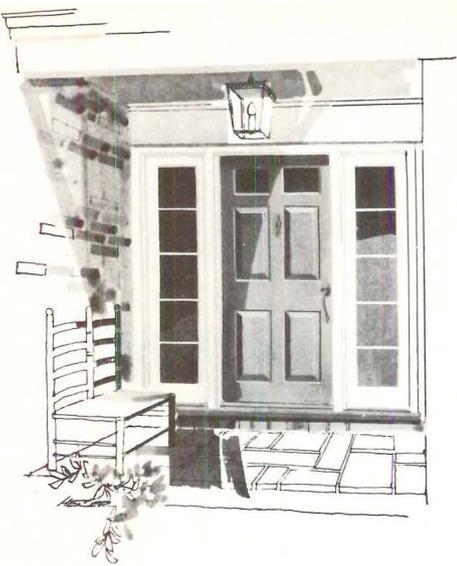


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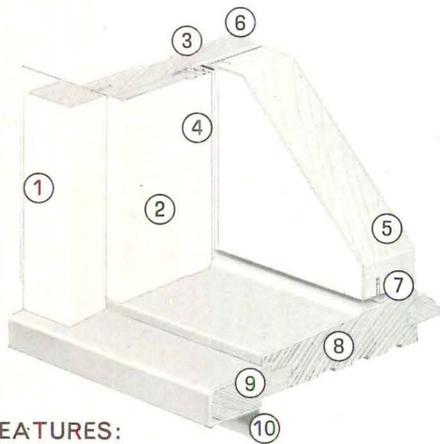
CIRCLE 87 ON READER SERVICE CARD





Dura-Mor . . . the care-free entranceway

New Dura • Mor Entranceways keep saying "welcome!" . . . vinyl exteriors won't need painting for 20 years! Select from many custom designs—insulated sidelights or pattern glass to match. Write for free full-color catalog. Or see Sweet's Architectural file 17c/MOR or Sweet's Light Construction file 5b/MOR.



FEATURES:

- ① Rigid vinyl encased trim.
- ② Rigid vinyl clad wood stop.
- ③ Permanent bar magnet for tight weather seal.
- ④ Magnet protected in duo-durometer bellows.
- ⑤ Insulated door and glass.
- ⑥ Interior jamb not clad, permits any finish.
- ⑦ Double, self-adjusting weatherstrip.
- ⑧ Rigid vinyl basic sill.
- ⑨ Continuous rigid vinyl clad sill band.
- ⑩ Trim fins below sill, at sides and head.



MORGAN
Company

OSHKOSH, WISCONSIN 54901

CIRCLE 88 ON READER SERVICE CARD

LETTERS

Piece-of-the-action financing

H&H: Within the past year, there has been a growing controversy over the major institutional lenders' real estate investment policies. In fact, many people are beginning to refer to them as "passive arm-chair investors", "financial parasites", or words of similar descriptiveness. An excellent example can be found on the "apartment scene" page in your September issue.

It is unfortunate that educated individuals refuse to understand the purposes of a joint-venture financing arrangement between the real estate investor and a developer.

Apparently, people fail to recognize that the investor often contributes 100% of the project's costs—the developer, in turn, provides his expertise. As a result, the developer is normally well compensated by a builder's fee, a management fee, an agreed depreciation percentage, and a portion of the cash flow dividends. In addition, the developer shares in the ownership of the property and thus enjoys appreciation over a period of years. During the life-span of the partnership, the money partner carries the entire financial burden—and the return is always commensurate with the risk!

Today more than ever before, sophistication is the key prerequisite to any real estate transaction. This is true for the developer as well as the investor. Each party must protect not only his own interests, but also those interests of his partner to insure that the partnership remains healthy and productive. Anything less would be of undesirable consequence to both parties.

DONALD L. JOHNSON
Kansas City, Mo.

Golf course costs

H&H: The article "Building a golf course? What should it really cost you?" in your November issue is a most interesting presentation of a problem facing many of the members of our association who are called upon to place a value figure on a golf course. Unfortunately, many appraisers never see the course they are to appraise until it is an accomplished fact—or fiasco.

LYNDA SWANSON
managing editor

The Real Estate Appraiser
Chicago

The Scholz Story

H&H: Your story about me ["The fall of Don Scholz"—Oct.] was superbly done, and reflects all the effort and work that was put into it. My only real criticism is of the two headlines, since from a personal viewpoint I do not think it was a "fall" or that we have been relegated to obscurity.

One thing the story proved is that

HOUSE & HOME is widely read in the industry; I received dozens of letters, most of which voiced a comment similar to that which I have just made.

As to detail, I have just two items of criticism.

First, the story did not reflect the fact that at the time of the merger I was absolutely convinced, in view of the stated intentions of Inland top management, that the merger would be good for all concerned, including myself and Scholz Homes. The directions eventually taken, subsequent to the merger, were, of course, the basis for our obvious final conflicting objectives. I feel that this is somewhat important since the story leaves the impression that I was dragged into the merger kicking and screaming every inch of the way.

Second, the indication given that our new operations represent small potatoes with respect to the previous Scholz Homes operations, I believe, incorrectly states the situation. In our discussions, I had given Frank Lalli [the writer] some general indications as to what was to transpire. We are actually moving at a somewhat faster pace than I had even projected then.

The new company, Donald J. Scholz and Co., is now incorporated with a Delaware charter. We have 12 projects in the process of cranking up that will provide for a substantial record in our first year of operations (1971). I would anticipate our sales volume (sales, not construction, which is an important difference in a publicly held company) will run somewhere between \$10 and \$20 million. I would expect to double this figure for 1972. The projects range from low-income FHA 236 projects, using Operation Breakthrough's "earmarked funds", to high-priced luxury developments. A number of these projects have already been presold to investor groups, which means we will be able to book construction in this first year as completed sales in these projects.

As a result of this, we are hopeful that we may even be able to bring the new operation public sometime late in 1971. Our original plans called for this step hopefully in 1972 or 1973.

I will provide you with more detailed information on all of this in due course. Maybe we can talk you into a story on "The de-obscuring of Don Scholz". In any event, I do want to reaffirm my belief that HOUSE & HOME is far and away the best in the industry.

DONALD J. SCHOLZ, president
Donald J. Scholz and Co.
Sylvania, Ohio

Reader Scholz is always good copy, and we wish him much success in his new venture—ED.

Modular housing

It's here to stay—and that's a good thing—but let's not confuse fact and fancy

From time to time, word trickles back to us that in some quarters, HOUSE & HOME is considered "negative" on the subject of industrialized or modular housing—that in some way or other we are opposed to it.

We find this rather puzzling in view of the number of articles we've run on the subject over the past months. But just so there can be no further misunderstanding, we're going to restate our views in as unambiguous a way as possible.

We are very positive on the subject of modular housing.

We consider it a highly promising tool for the homebuilder—the smaller builder as well as the big one. We think it will eventually prove to be the only practical means by which he can deal with the two-edged problem of decreasing labor supply and increasing labor costs. And we think he will reap such other benefits as better cost and quality control, shorter construction times, and a virtual end to seasonal construction delays in cold-weather areas.

We are quite certain that by the end of this decade, modular housing will represent a very big chunk of all U.S. homebuilding. We welcome this growth, as we welcome anything that contributes to better housing at lower cost. We will do everything we can to encourage it. And we will continue to report and comment on all aspects of modular housing that we deem newsworthy and helpful to our industry.

However, we will *not* encourage the self-serving nonsense about modular housing that keeps being broadcast by people who should know better. On that subject we are not just negative, but downright hostile. For instance:

You hear that modular housing is a revolution that is sweeping the country. Nonsense. Dozens of small companies have entered the field, but they produce very few houses. There are currently less than half a dozen firms producing modulars in any real volume—most of them for the government-subsidy market. If you exclude sectionals (which have been around for years and now comprise an annual volume of perhaps 7,000 units), last year's production of modulars probably didn't reach 10,000 units. Not exactly a revolutionary figure. Growth will come. But it will be gradual—evolution, not revolution.

You hear that modular housing will be a brand new industry, dominated by giant corporations. That's silly. Modulars are simply a different way

to build houses; land must still be bought and developed, the houses must be merchandized and sold, and the present homebuilding industry is best fitted for the job. The giants will get into modulars, but in the same way they have entered homebuilding: via mergers with or acquisitions of successful homebuilding firms. (And even here, the track record of the giants is not particularly inspiring—H&H, Oct. 70.)

You hear that modulars are the only way we can build low-cost housing. This makes no sense at all. Three or four years from now, modulars may have a real cost edge over conventional construction. But right now they are no cheaper, and sometimes cost more. High land and financing costs are the big bars to low-cost housing not construction.

This brings us to the subject of Operation Breakthrough. The impression has gained credence that Breakthrough and modular housing are synonymous, and that to oppose one is to oppose both and a little worse than damning motherhood.

In fact they are two very different things. And we have opposed Operation Breakthrough just as vigorously as we have supported modular housing.

Operation Breakthrough was started on the assumption that not enough low-income housing gets built because the housing industry lacks the production capability. The absurdity of that view is shown by what happened last year when the available supply of subsidy money—the real sine qua non of low-income housing—was doubled. The volume of subsidy housing promptly doubled too.

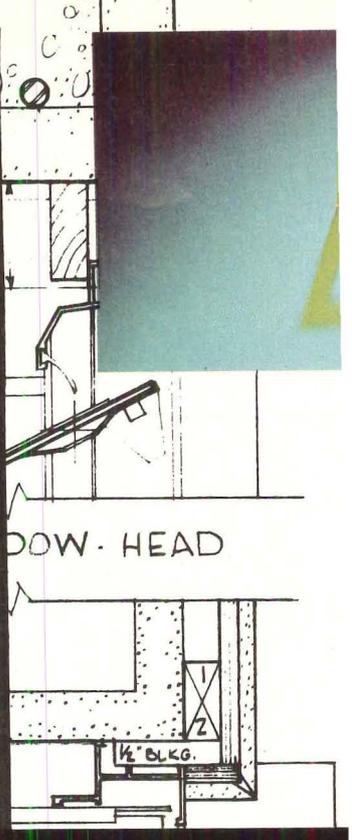
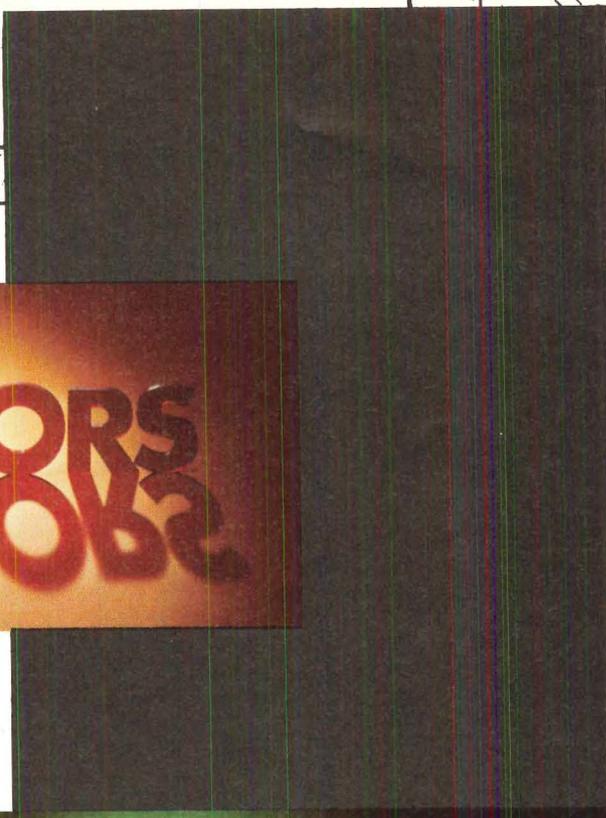
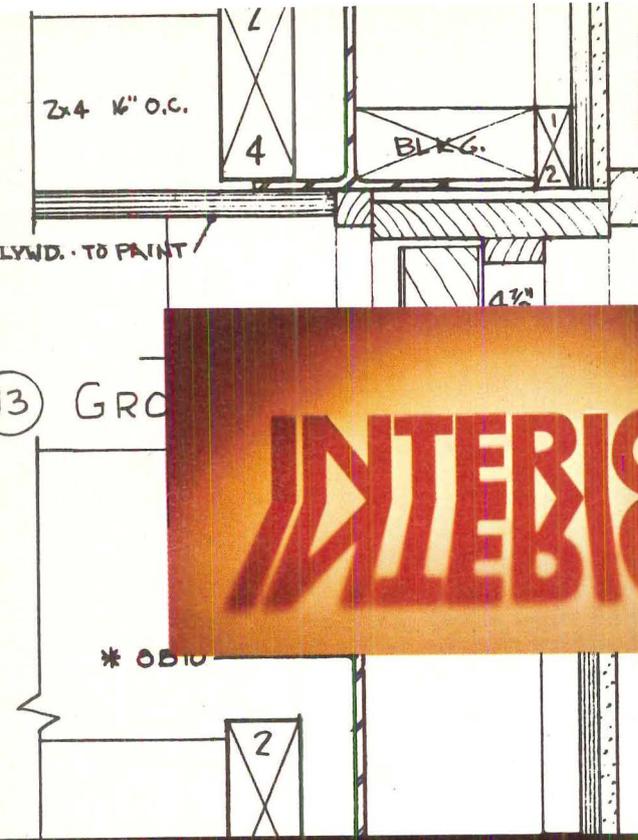
It could have gone still higher had more money been available—for example, all those millions that went into Operation Breakthrough.

We don't oppose Operation Breakthrough, and those myths about modular housing, just to be ornery. As we said above, we are convinced that modulars can be a vital help to housing. But their role can be delayed and perhaps diminished by irresponsible nonsense. In particular, if Wall Street does the same over-blowing job on modulars that it did on mobiles, the resultant disenchantment could make it very hard for legitimate modular builders to raise needed capital by way of public offerings.

As we see it, it's not primarily a question of being positive or negative. It's a question of sticking to the facts, and using a little common sense in analyzing them.

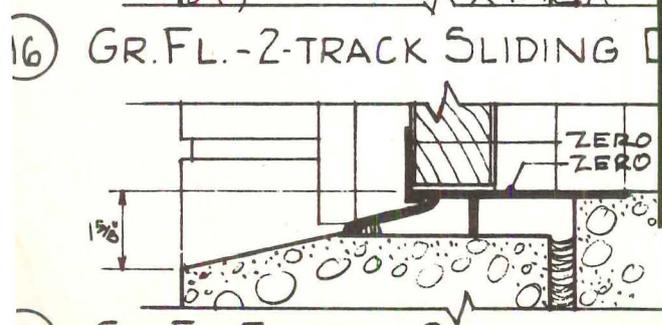
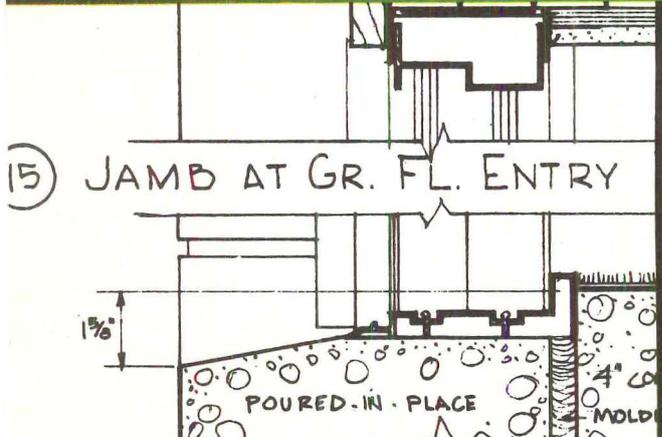
That's what we intend to keep on doing.

MAXWELL C. HUNTOON JR.



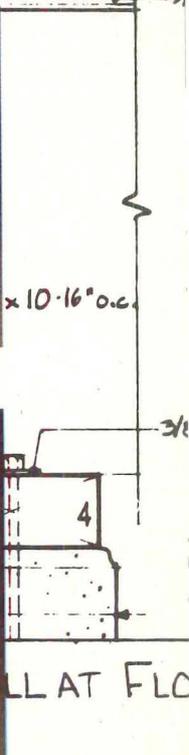
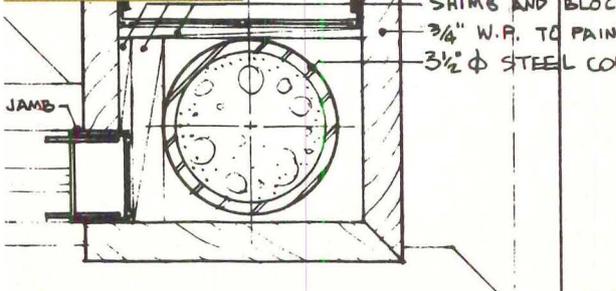
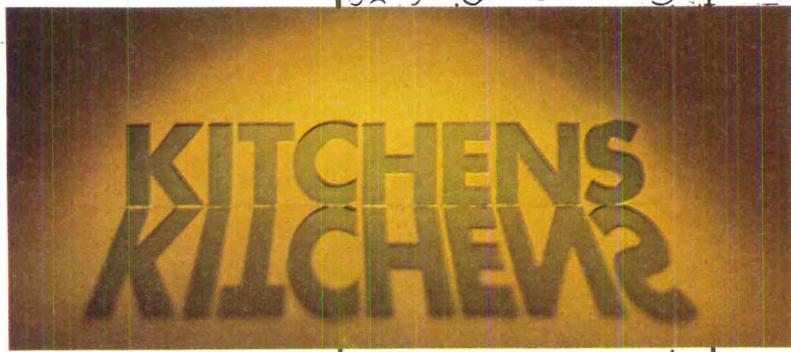
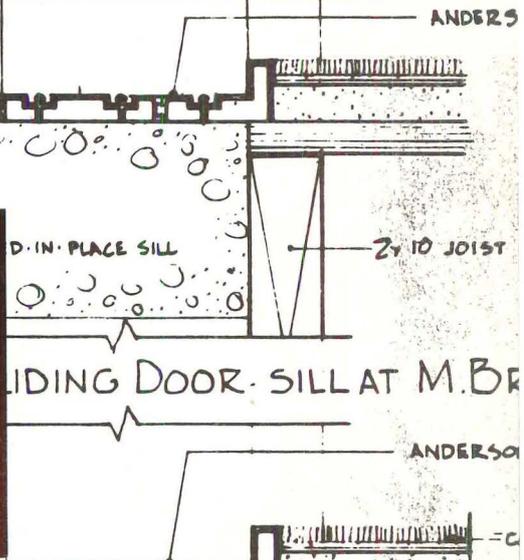
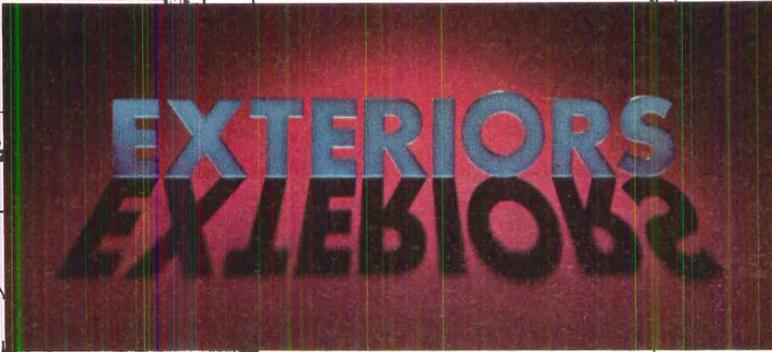
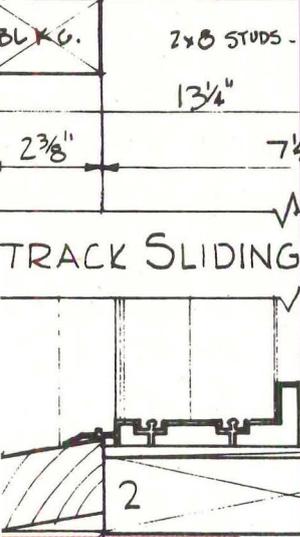
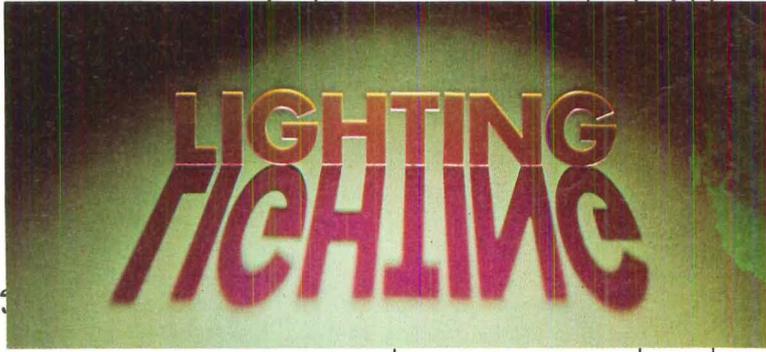
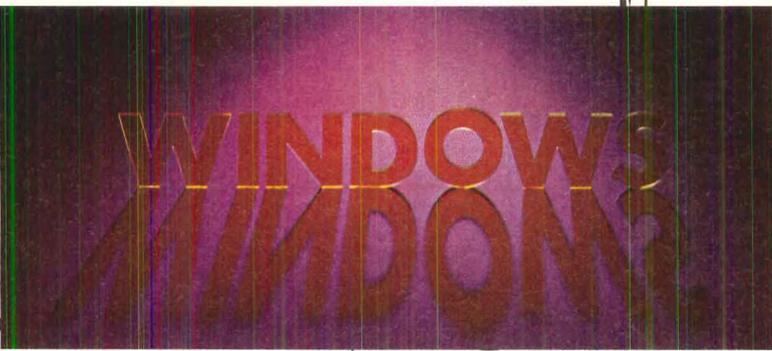
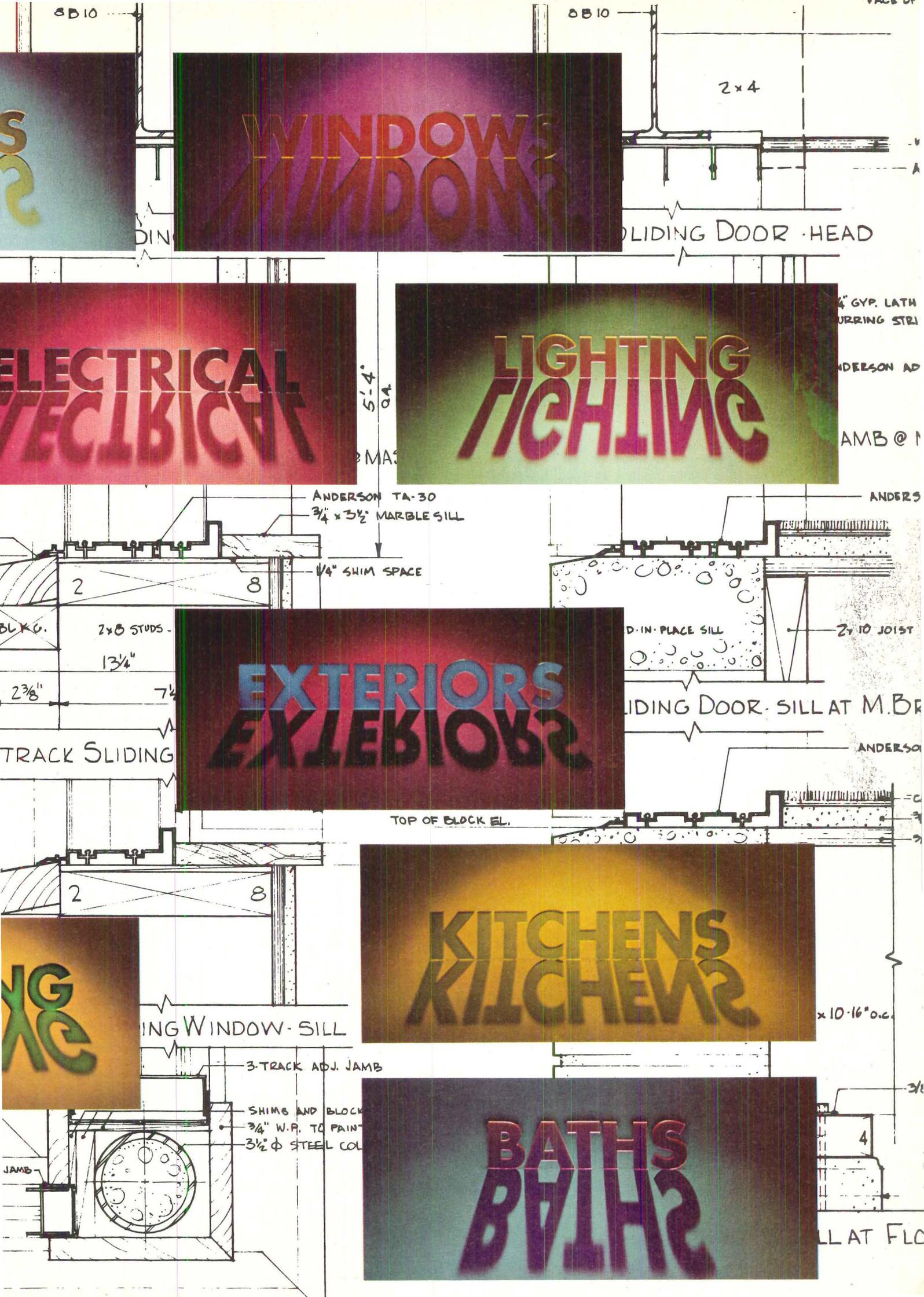
INTERIORS

NEW PRODUCTS 1971



Starting on the next page is a preview of 175 new products to help you build better for less in 1971. Fifty-five are shown in color. Many will be displayed for the first time at this month's NAHB show in Houston. And some are so new that no news releases were available when HOUSE & HOME went to press.





INTERIORS

1. Diagonal paneling of clear redwood lumber highlights a hallway and stairwell in a California beach house. Laid up diagonally, the bright splashes of cream-colored sapwood are even more interesting and could dramatize any entrance or foyer. California Redwood Assn., San Francisco.

CIRCLE 201 ON READER SERVICE CARD

2. Rough-sawn plywood made of redwood is used to panel the walls and ceiling of a vacation home. Plywood needs no finishing and, even without the usual trim or ornamentation, creates a warm interior. Same texture is also available in Douglas fir, cedar, and lauan in 4' x 8', 4' x 9', and 4' x 10' panels. American Plywood Assn., Tacoma, Wash.

CIRCLE 202 ON READER SERVICE CARD

3. Plank-like paneling has 1/2"-wide randomly spaced black grooves for a three-dimensional effect. Finished in easy-to-clean acrylic coat, Dimension V (shown) comes in walnut, oak, and birch, plus three textured finishes in driftwood, black, or a suntan. Another weathered-wood planked paneling with an even deeper grained texture (not shown) comes in leather, adobe, bronze, sagebrush, and bone, is called Rio Grande. Georgia-Pacific, Portland, Ore.

CIRCLE 203 ON READER SERVICE CARD

4. Ovals within ovals contrast wet-look surface with a matte finish. The large-scale pattern, repeated every 22", also comes in yellow on yellow, white on gray, white on silver, gold on silver, and pearl on white. Grandioso, part of an 18-style line based on bold geometric shapes, comes 27" wide, is pre-trimmed and strippable. James Seeman Studios, Garden City Park, N.Y.

CIRCLE 204 ON READER SERVICE CARD

5. Jagged flowers are done in three vivid colorways on wet-look backgrounds: red, green, black, and white on yellow; lavender, cerise, green, and black on white; and blue, green, and white on brown. Paper is 28" wide, repeats pattern every 26". Color Me is one of 18 hand-printed large scale designs. Classic Wallcoverings Connoisseur, New York City.

CIRCLE 205 ON READER SERVICE CARD

6. Bull's-eyes in turquoise, blue, and olive are set within 3 1/2" squares on a design imported from London. Mullion, one of 44 English patterns done on paper-backed vinyl, also comes in mustard golds, toast, and chocolate brown. ICI America, Stamford, Conn.

CIRCLE 206 ON READER SERVICE CARD

7. All-wood spiral stairway is hand-crafted of red oak or any other hardwood. Stairs are supported by twelve-sided center pole, 4 1/16" x 4 1/16", of matched laminated pieces. Available 4', 4'6", or 5' diameter to any height, for left- or right-hand entry, with square or circular well-hole. Railing is one continuous laminated piece. Balusters have chamfered corner or can be turned (shown). Shipped unfinished; pre-assembled or ready to assemble. Unit compares in price to better metal models. Stair-Pak, Union, N.J.

CIRCLE 207 ON READER SERVICE CARD

8. Urethane beams are molded to look like hand-hewn wood. Even "iron" straps and nails look real. The 6" x 8" beams weigh one lb. per ft., are easy to handle, can be sawn, are applied to walls or ceilings with panel adhesive. Williams, Troy, Mich.

CIRCLE 208 ON READER SERVICE CARD

9. Bold stripes enliven hardboard wall paneling. Mod Stripes also comes in coordinated greens with yellow or browns with orange. Random width stripes are placed so that increasing or decreasing color value creates three-dimensional effect. Panels are 4' x 8'. Celotex, Tampa, Fla.

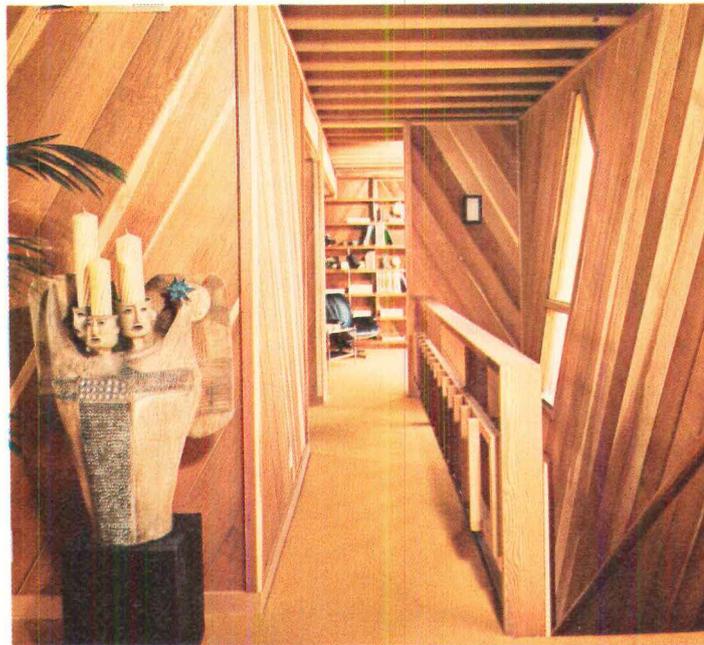
CIRCLE 209 ON READER SERVICE CARD

10. Vinyl-surfaced wallboard has a linen-like texture. Vinyl is bonded to one side of insulating building board and wrapped around the edges of the 4' x 8' panels. Non-fading colors are sand, beige, gold, and a soft green. Vinylsote is sound-dampening, moisture-resistant. Homasote, Trenton, N.J.

CIRCLE 210 ON READER SERVICE CARD

11. Textured pegboard looks like grasscloth, comes in beige, is unperforated on the bottom third of 4' x 8' panels. Masonite, Chicago.

CIRCLE 211 ON READER SERVICE CARD



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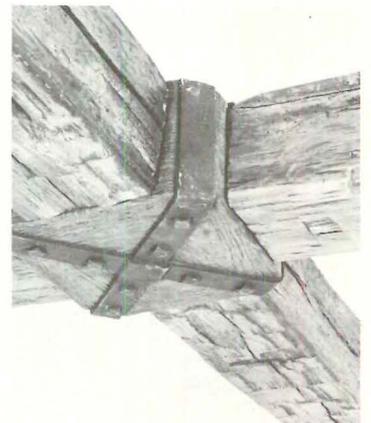
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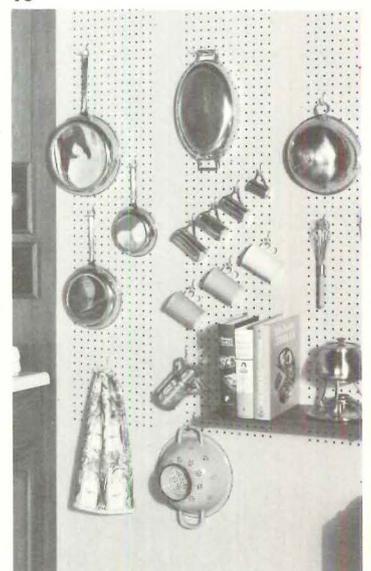
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DOORS & WINDOWS

1. Bifold closet doors, shown in flush style called Moderne, are also available with panels and/or louvers, can be finished in any color or mirrored. From 2' to 8' wide, 6'8" or 8' high. Roberts, City of Industry, Calif.

CIRCLE 212 ON READER SERVICE CARD

2. Spanish style door of solid Ponderosa pine has three carved panels, measures 3' x 6'8" x 1 3/4". El Juarez is just one of two dozen Spanish and Mediterranean styles shipped sanded smooth and ready for finishing. Certain-teed Ideal Millwork, Valley Forge, Pa.

CIRCLE 213 ON READER SERVICE CARD

3. Large-scale carvings are molded urethane panels set into wood frame doors. Three designs shown—Carmel, Alhambran, and Acapulco—plus three others are available in six woodtone finishes and three colors. Foam insulates, can't warp or crack. Doors are 3' x 6'8" x 1 3/4" thick. Decor, Muskogee, Okla.

CIRCLE 214 ON READER SERVICE CARD

4. Aluminum storm doors come in five colors, taken from subtle colonial shades, of acrylic enamel electrostatically applied for long life and proven for five years in traditional white with no complaints. Featherlite, Detroit, Mich.

CIRCLE 215 ON READER SERVICE CARD

5. Skylights let sun into a living room, create an atrium-like planting center. Plexiglas (acrylic) bubbles come with aluminum frames, clear or in three shades each of bronze or gray, in several shapes. Rohm and Haas, Philadelphia, Pa.

CIRCLE 216 ON READER SERVICE CARD

6. Louvered bifolds of polystyrene resist dents and scuffs, ride smoothly on nylon bearings, have no bottom track. Finished in white, they may be wiped clean, can be painted. Ceramic pulls included. HC Products, Princeville, Ill.

CIRCLE 217 ON READER SERVICE CARD

7. Vinyl-finished bifolds come in several colors, a textured white, plus birch, maple, and walnut wood-

grains. Both sides of the hollow-core doors, part of low-cost Vinyl Shield line, are finished. Georgia Pacific, Portland, Ore.

CIRCLE 218 ON READER SERVICE CARD

8. Handcrafted doorpull, one of many original designs, is aluminum with bronze or pewter finish, is 34" wide, can be mounted on one side or back to back on aluminum frame glass door. Forms & Surfaces, Santa Barbara, Calif.

CIRCLE 219 ON READER SERVICE CARD

9. Double lock has two dead-locking latches for extra security. Plate is 3" x 9". Various knob styles are finished in etched, bright, or satin brass, or in bronze, chrome, iron, or stainless steel. Weiser Lock, South Gate, Calif.

CIRCLE 220 ON READER SERVICE CARD

10. Two-piece entry handle lock, 15 1/2" x 3", weighs 5 lbs. Cortina, in antique brass or silver, provides massive look for carved doors. All-steel mechanism, solid brass or bronze exterior parts. Weslock, Los Angeles.

CIRCLE 221 ON READER SERVICE CARD

11. Carved Colonial doors have designs taken from early American furniture, tinware, and walls, of pears, grapes, sailing ships, tulips, eagles, and three other motifs. Carvings appear only on eye-level panels, so prices are comparable to plain rail and stile models. E.A. Nord, Everett, Wash.

CIRCLE 222 ON READER SERVICE CARD

12. Mahogany carved door in large-scale three-panel design, called St. Moritz, is one of four entrance doors of seven-ply chopping block construction, weighing in at 100 lbs. Elegant Entries, Worcester, Mass.

CIRCLE 223 ON READER SERVICE CARD

13. Red Venetian blinds represent only one of 96 colors for standard and narrow blinds. Colors include hot pink, wisteria, pumpkin, bold blues and greens, and some linen-like and marbled textures. Levolor Lorentzen, Hoboken, N.J.

CIRCLE 224 ON READER SERVICE CARD



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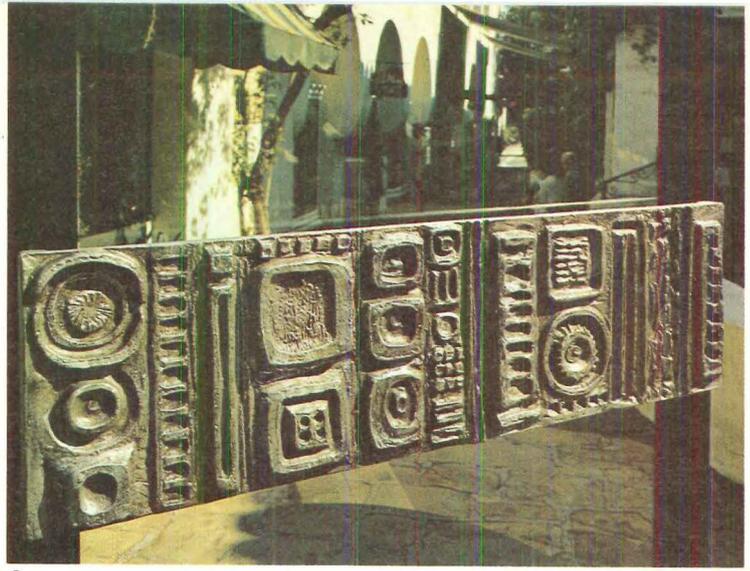
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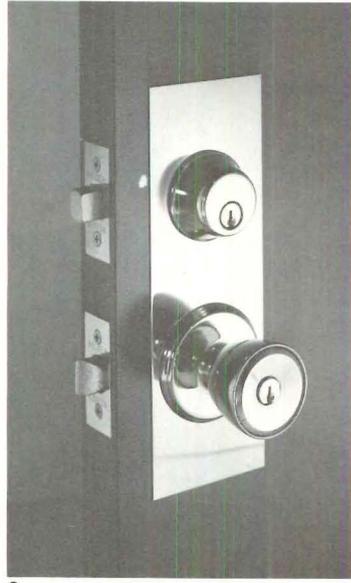
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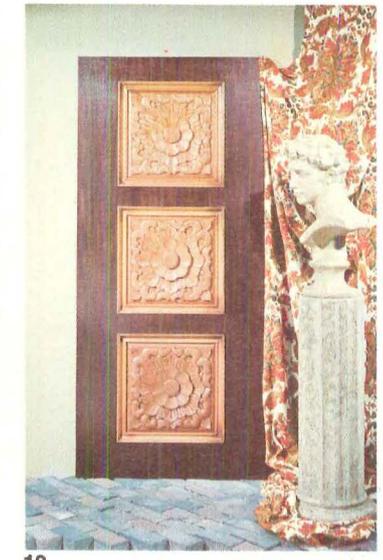
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ELECTRICAL EQUIPMENT

1. **Burglar alarm** goes off *before* door is opened when pressure is put on steel bolt. Sliding bolt into strike sets it; withdrawing bolt shuts it off. Runs on C batteries. Part of Guardware line. Stanley, New Britain, Conn.

CIRCLE 225 ON READER SERVICE CARD

2. **Colonial lantern** for indoors or out, can be mounted on the wall or a post top or hung from chain. From Regency series of classic designs, it is solid brass with weathered finish, measures 19" x 7", has clear glass panels. American Lantern, Newport, Ark.

CIRCLE 226 ON READER SERVICE CARD

3. **Modestly priced fixture** from Lite-Trend line has five brass or chrome arms around a wood column. Smoked glass globes sit in highly polished cups. Valu-lite unit is 22½" in diameter, 14½" high. Halo, Div. McGraw-Edison, Rosemont, Ill.

CIRCLE 227 ON READER SERVICE CARD

4. **Entertainment center** built into wall has matching stereo components and phonograph. Musicom also has optional intercom. NuTone, Div. Scovill, Cincinnati, Ohio.

CIRCLE 228 ON READER SERVICE CARD

5. **Intercom** provides two-way communication from any room in the house to as many as 12 others, plus the front door. Speaker of the House has a no-hands feature. Executone, Long Island City, N.Y.

CIRCLE 229 ON READER SERVICE CARD

6. **Contemporary chandelier** has six smoke glass globes around a polished aluminum hexagonal column. Diameter is 22"; height 21". Progress Lighting, Philadelphia, Pa.

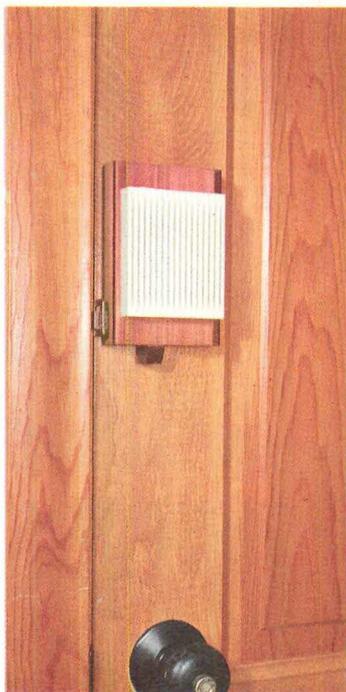
CIRCLE 230 ON READER SERVICE CARD

7. **Mediterranean candelabra** looks like wrought iron and weathered oak, has hand-blown amber seeded glasses with thick drip-mold candle bases. Madera five-light unit is 24" in diameter, 23" high. Lightcraft of California, Los Angeles.

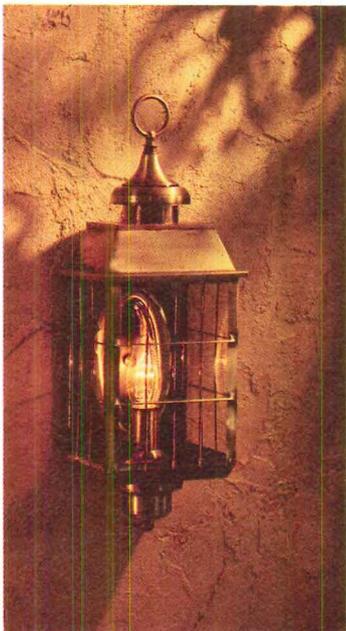
CIRCLE 231 ON READER SERVICE CARD

8. **Crystal prisms** hang from this chandelier, which can have five arms (shown) or six, eight, or twelve. Finishes: antique gold, silver, white, or lacquered colors. Wilshire Lighting, El Segundo, Calif.

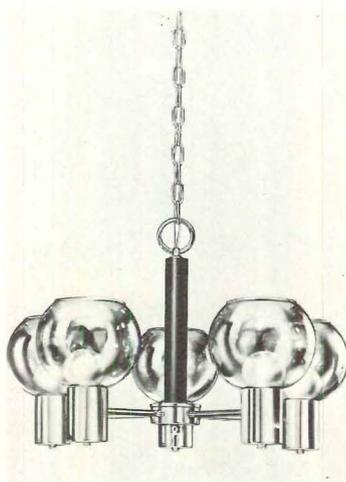
CIRCLE 232 ON READER SERVICE CARD



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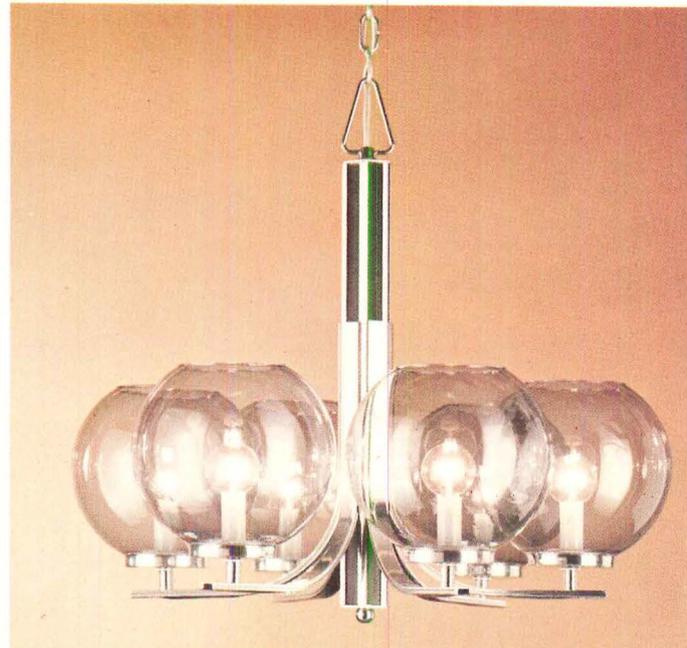
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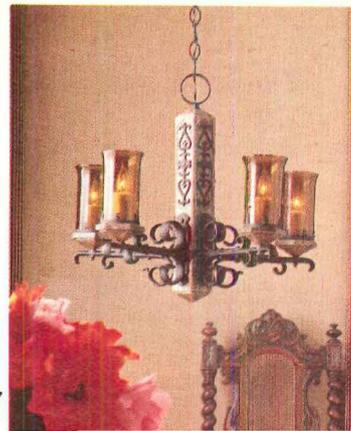
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XTERIORS

Textured aluminum shingle offers protection for walls or roof from flying sparks, needs no maintenance, has an easy-to-install four-way interlocking feature that has been tested in hurricane winds. **Aluminum Shingle** comes in green, blue, and white. Kaiser Aluminum, Oakland, Calif.

Circle 233 on Reader Service Card

Asphalt shingles look like random wood shakes, have dots of bitumen adhesive that form permanent bond under hot sun. **Asphalt Shingles** weigh 345 lbs per square, have jumbo color variations in charcoal, brown, and black. **Asphalt Shingles**, East Walpole, Mass.

Circle 234 on Reader Service Card

Insulating siding cuts heating and cooling costs, stops wind, and reduces sound. **Polystyrene Rigid Foam** 3/8" thick is sandwiched between polyvinyl fluoride siding and heat-reflecting foil. **Insulating Siding**, DuPont's Tedlar or Alcoa's Dymalar. Alcoa, Akron, Ohio.

Circle 235 on Reader Service Card

Galvanized steel exterior includes siding, corner posts, soffits, mouldings, gutters, and downspouts. **Galvanized Steel Siding** is galvanized, given a primer coat, a primer, and a vinyl finish, applied electrostatically. **Galvanized Steel Siding**, in green, olive, gold, red, brown, blue, or white. **Galvanized Steel Siding**, U.S. Steel, Pittsburgh, Pa.

Circle 236 on Reader Service Card

Redwood plywood with top ply of knotless all-heartwood lumber called **Palco-Ply**. Shown in an exposed batten style. Saw-textured face may be bleached, stained, painted, or left to weather. **Redwood Plywood**, Pacific Lumber, San Francisco.

Circle 237 on Reader Service Card

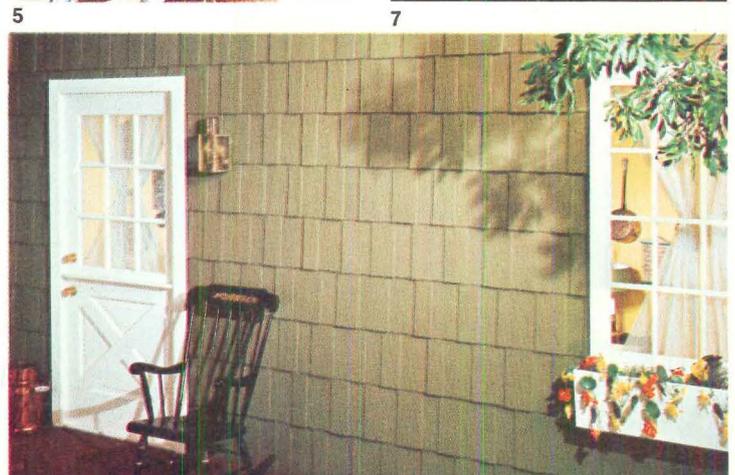
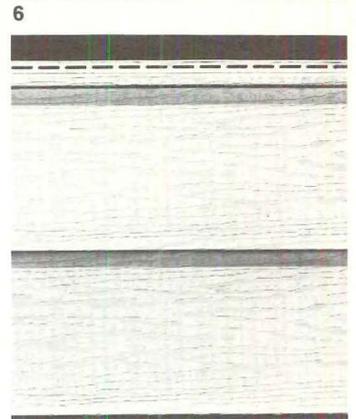
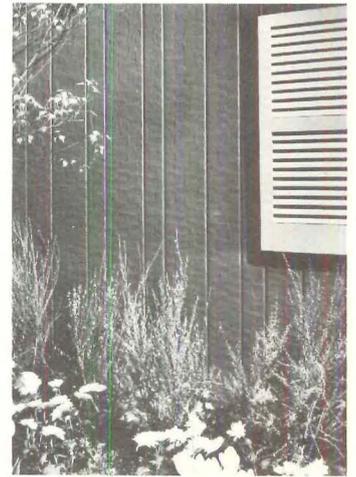
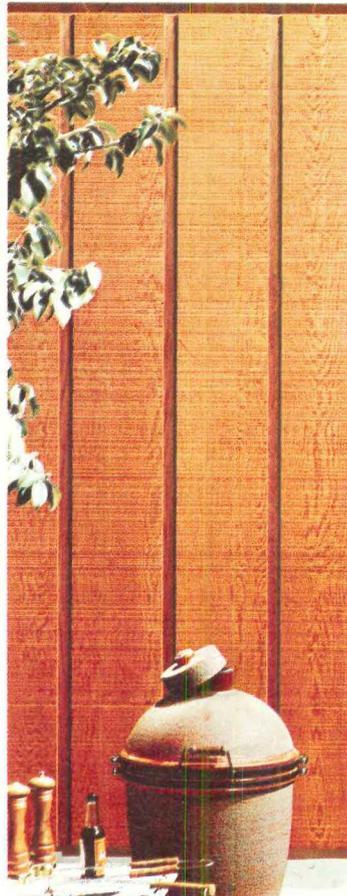
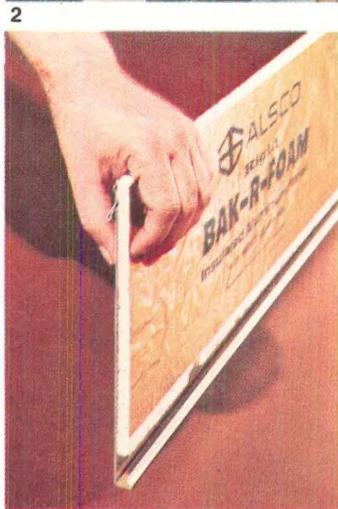
Random board panels look like hand-hewn timbers, come 4' x 8', 4' x 10', or 12' and 3/8" or 5/8" thick. **Random Board Panels** in 3/8"-thick lap siding 8" wide and 12' long. **Random Board Panels**, Oldbridge comes unfinished or protected by penetrating finish in three earth colors. **Random Board Panels**, U.S. Wood, New York City.

Circle 238 on Reader Service Card

Solid vinyl clapboards with three-dimensional rough-sawn pattern called **Barkwood** comes in 8" or 4" style. **Solid Vinyl Clapboards** Contour T-lok nails have oversize nailing slots, positioning lock. **Solid Vinyl Clapboards**, White only. **Solid Vinyl Clapboards**, South Bend, Ind.

Circle 239 on Reader Service Card

Shake-like lap siding of hardboard is 12" wide, 16" long, has 1/2"-thick variations. **Shake-like Lap Siding** Bayside comes unfinished, will soon be available primed. **Shake-like Lap Siding**, Masonite, Chi-



FLOORING

1. Red oak parquets are solid hardwood 5 1/16" thick (almost twice the thickness of laminated blocks) and 19" square. Saxony pattern is also available in white oak, teak, cherry, maple, walnut, and various combinations. Harris, Johnson City, Tenn.

CIRCLE 241 ON READER SERVICE CARD

2. Three tile colors—yellow, white, and blue—are used in herringbone and striped patterns on both floor and walls of a master bath/exercise room. Ceramic tiles, from Franciscan Terra Grande line, are 3" x 6", also come in lime, olive, tangerine, flame, russet, and bark. Tiles come in smooth glazes for walls, in textured glazes for floors. Interpace, Los Angeles.

CIRCLE 242 ON READER SERVICE CARD

3. Vinyl-asbestos tiles have an embossed pattern indexed so that tiles laid all in one direction have a wall-to-wall pattern. Palacio del Sol tiles are 12" x 12" and 1/16" gauge, come in eight colors (with Spanish names) that range from white to red. Azrock, San Antonio, Tex.

CIRCLE 243 ON READER SERVICE CARD

4. Muted tiles, in one unglazed earthtone and seven subtle glazes, come in 4" x 8" size that can be laid in herringbone or basketweave patterns or in 8" squares, 7/8" hexagons, plus a Spanish style curved tile. All tiles in the Primitive line are suitable for use either on exterior walls or interior walls and floors. American Olean, Lansdale, Pa.

CIRCLE 244 ON READER SERVICE CARD

5. Polyester carpet of Dactron is a two-level lightly sheared loop construction for thickness and durability. It is, of course, easy to clean. Rivers Edge comes in 14 clear colors, 12' or 15' wide, with jute backing. Congoleum, Kearny, N.J.

CIRCLE 245 ON READER SERVICE CARD

6. Teak from Thailand laid in little stripes is called Picadilly and is one of 21 finger patterns available in teak and other exotic hardwoods like Asian ironwood and South American walnut. Teak makes a floor that is resistant to

termites, vermin, and dry rot. Bangkok Industries, Philadelphia, Pa.

CIRCLE 246 ON READER SERVICE CARD

7. Long-wearing parquets are a nuclear-fused composite: red oak, maple, or walnut has been impregnated with liquid plastic, then bombarded by gamma rays so the plastic fuses to the wood and hardens. Result: a permanent no-wax finish and stable parquet flooring. Gammapar may be installed directly on concrete or underlayment subfloor with no backing, no sealing, no staining. Eight color finishes include red, blue, green, and gray. American Novawood, Lynchburg, Va.

CIRCLE 247 ON READER SERVICE CARD

8. Printed nylon carpet can take the heavy traffic of a family room, is easy to keep clean, has a long-wearing, high-density, heavy foam backing. This Spanish tile pattern called Vaquero is one of three designs in the Adventure Prints line and comes in reds, golds, blue/greens, and greens. Armstrong, Lancaster, Pa.

CIRCLE 248 ON READER SERVICE CARD

9. Floral pinwheels on a cushioned sheet vinyl flooring, come in blue, beige, green, white, orange, gold, and lime. Available in 6' widths, it is called Luran Regency Mansion. A transparent non-porous vinyl wear layer eliminates the need for waxing. Below the wear layer is a springy interlayer of vinyl foam for quiet and comfort, then an asbestos backing for installation on any floor or grade level. GAF, New York City.

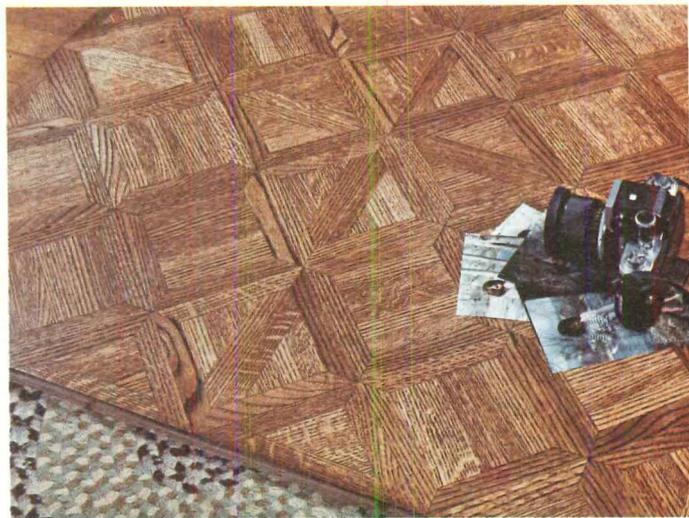
CIRCLE 249 ON READER SERVICE CARD

10. Diamond-printed nylon has a high-density foam backing, comes in 12' widths. Tempo pattern also comes in red, gold, avocado, and orange. Jonas, Dalton, Ga.

CIRCLE 250 ON READER SERVICE CARD

11. Nylon shag carpeting provides a high-fashion look with little upkeep. Called Curryvale, the carpeting comes 12' wide in 15 colors. Bigelow-Sanford, New York City.

CIRCLE 251 ON READER SERVICE CARD



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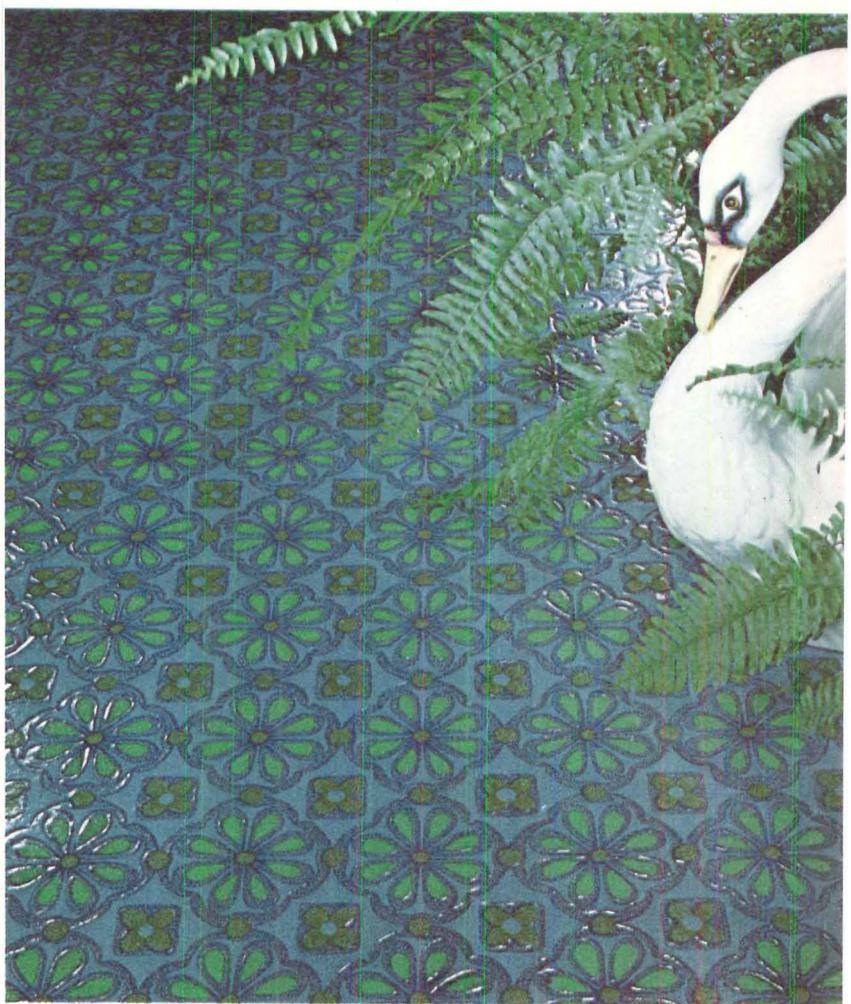
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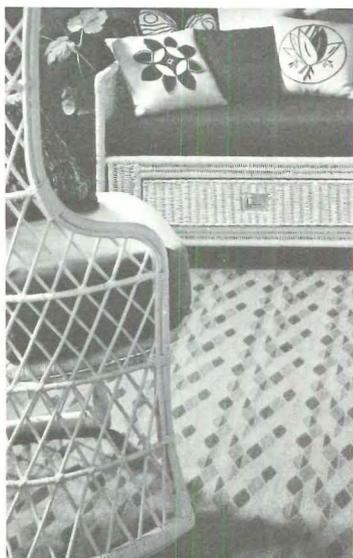
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BATHS

1. Vanity top, molded of one piece of marble-like material, has luxury look at moderate price. Although light in weight, it resists impacts, and it can't be harmed by most cleansers. All popular sizes. K-S-H, St. Louis, Mo.

CIRCLE 252 ON READER SERVICE CARD

2. Pewter dolphins that form handles and spout of 8" wide-spread faucet set also come in satin gold or chrome. Undercounter lavatory bowl is Evergreen pattern shown in white on green and available in several colors. Gerber, Chicago

CIRCLE 253 ON READER SERVICE CARD

3. Gem-like faucet handles are solid semi-precious sodalite, hand-carved and set in cast brass finished in 24K gold, polished or antique brass, or antique nickel pewter. Other stones in Gem line: rose quartz, amethyst, malachite, aventurine, rhodenite, and tiger eye. Artistic Brass, Los Angeles.

CIRCLE 254 ON READER SERVICE CARD

4. Transparent fittings come in bronze, charcoal, or clear acrylic for wide-spread or 4" lavatory sets, or for shower, tub, or sink. Marquis fixtures have a special finish for wear comparable to chrome plate, are available in polished, antique, or satin chrome, or antique bronze. Price Pfister, Pacoima, Calif.

CIRCLE 255 ON READER SERVICE CARD

5. Prototype bath system forms two walls of a 5' x 8' bath, concealing all plumbing so there's no need to cut into walls. Pipes can be hung on existing walls or exposed surfaces of studs. Concept III's three fiberglass reinforced plastic modules are: one-piece tub/shower (pre-plumbed) and molded cap; lavatory section with molded-in cabinet and lighting (pre-wired), china bowl, and brass fittings pre-mounted and ready to attach; and toilet panel with wall section shrouding conventional bowl and concealing tank. Modules come in popular fixture colors. Eljer, Pittsburgh, Pa.

CIRCLE 256 ON READER SERVICE CARD

6. Fiberglass tub and shower, compatibly styled, come in yellow, bone, beige, white, gold, avocado, green, or blue. Surrounds are sandwich panel construction with sound deadening foamed-in polyurethane core. Both Cameo fixtures are 73 1/4" high, have molded-in shelves. Tub has contoured back, is 5' long, 14 1/2" high, 31 1/8" wide. Shower is 32" deep and 36" or 48" wide.

Certain-teed, Valley Forge, Pa.

CIRCLE 257 ON READER SERVICE CARD

7. Builder-priced sauna, same as manufacturer's standard units in size and shape, has an interior lining of Vikalon that provides same heat retention as redwood for less money. Econoline also custom sized. Viking, San Jose, Calif.

CIRCLE 258 ON READER SERVICE CARD

8. Whirlpool tub, 5' long, is porcelain enamel in blue, gold, yellow, sandstone, avocado, pink, or white. Motor is at drain end concealed by flange. Beauty Spa (with right- or left-hand finished corner) and Medallion II (for recessed installation only) have brass pumps that circulate 23 gals. per min. through four self-cleaning jets. Briggs, Sterling Heights, Mich.

CIRCLE 259 ON READER SERVICE CARD

9. Surface-mounted cabinet needs no rough opening, can be hung on shallow or masonry walls. Plate glass mirror doors are guaranteed five years, glass shelves are removable, and four-bulb incandescent fixture can illuminate entire bath. Simplicity Slider is 24", 28", or 36" wide. Grote, Madison, Ind.

CIRCLE 260 ON READER SERVICE CARD

10. Marbelized china fixtures—the Aqualyn 20" x 17" lavatory and the Elongated Cadet water closet—have soft beige-brown veining that is never the same on any two pieces. Marble/China is impervious to stains, cleans easily. American Standard, New York City.

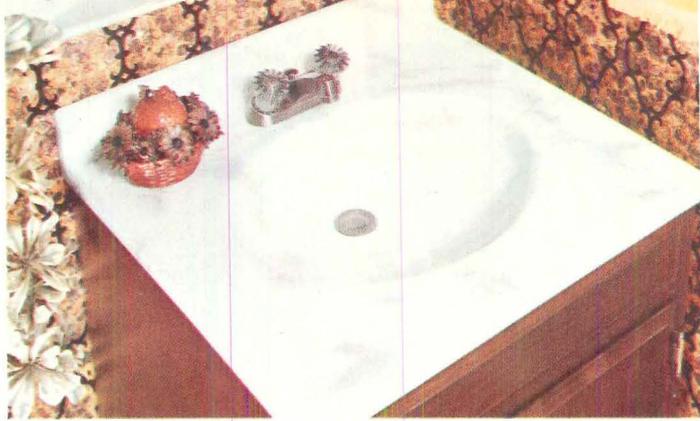
CIRCLE 261 ON READER SERVICE CARD

11. Acrylic tub/shower is molded from one sheet of 1/4"-thick Acrylite, reinforced with fiberglass and polyester resin, and sprayed with temporary finish to prevent installation damage to non-slip floor. Material is resilient, resists chipping, comes in avocado, beige, gold, blue, or white. One-piece Bathing Suites are 84" high, 60" x 35 1/2" for tub, 36" x 34" or 48" x 34" for shower, have molded seats and shelves. Formica, Cincinnati, Ohio.

CIRCLE 262 ON READER SERVICE CARD

12. Striped paneling has washable embossed plastic finish that resists wear, heat, stains, and moisture. Linen Stripe comes in green, gold, pink, and blue, is a 16" x 8' plank, 1/4" thick, with T&G edges. Marlite, Dover, Ohio.

CIRCLE 263 ON READER SERVICE CARD



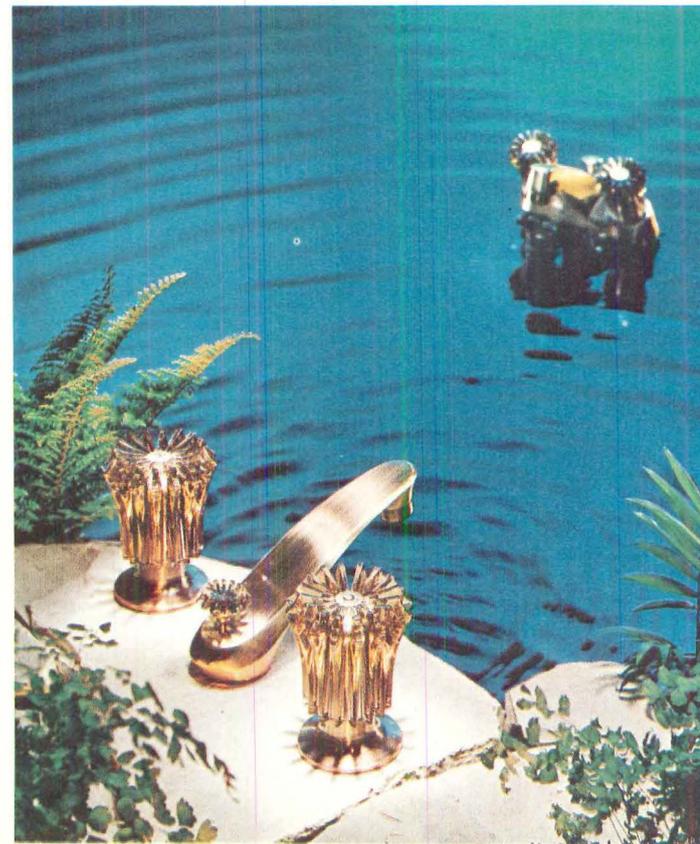
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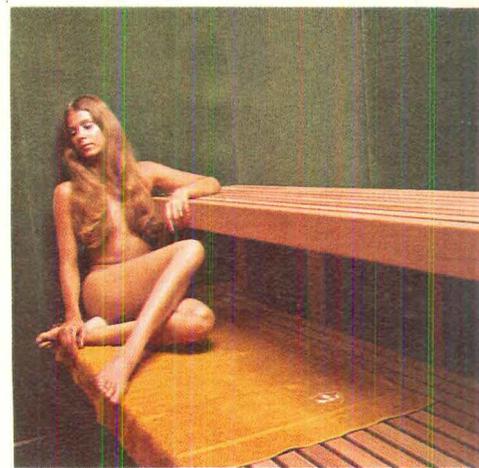
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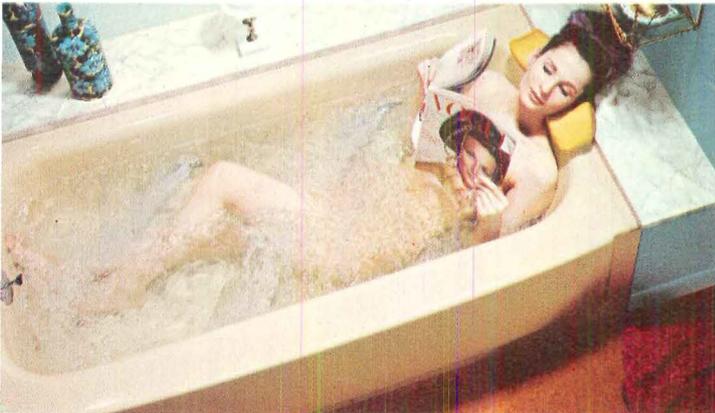
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11



KITCHENS

1. Three-filter hood is duct free. Heavy-duty aluminum mesh coated with Teflon-S removes heavy grease particles. Spun glass fiber filter, chemically treated, absorbs smoke, removes fine grease particles. Fine granule activated charcoal filter absorbs odors. Air is returned to room through top vent. Select-A-Speed fan has infinite speed control and indicator light. Built-in work light, white, three colors, or stainless; 24", 30", 36", or 42" wide. Miami-Carey, Monroe, Ohio.

CIRCLE 264 ON READER SERVICE CARD

2. Ductless hood includes control for sound as well as air speed. Dialair's low sound level won't interfere with telephone conversations while operating. Three 20" x 11 7/16" filters: washable aluminum for grease, fiberglass for smoke, and charcoal for odors. Duct-Free comes in appliance colors, antique copper or brass, hammered copper, brass, iron, black. Broan, Hartford, Wisc.

CIRCLE 265 ON READER SERVICE CARD

3. Plastic laminate for cabinet fronts lets color strips show through routing. In woodgrains or solids with black or gold reveals. Color Core never needs refinishing. Wilson-Art, Temple, Tex.

CIRCLE 266 ON READER SERVICE CARD

4. Gas wall oven has panoramic doors, continuous self-cleaning, radiant heat broiler, automatic rotisserie and meat thermometer, and keep warm controls. Whirlpool, Benton Harbor, Mich.

CIRCLE 267 ON READER SERVICE CARD

5. Double oven range includes upper unit with full window, four-element cooktop, and lower self-cleaning oven. All infinite speed rheostat controls are mounted on eye-level panel, including automatic thermometer shown in use. Americana 30"-wide model comes in four colors. General Electric, Louisville, Ky.

CIRCLE 268 ON READER SERVICE CARD

6. Paneled cabinets have solid oak formed drawer heads, picture frame doors with raised-panel grain continuity, recessed hinges, and magnetic catches. In medium or dark brown. Excel Wood, Lakewood, N.J.

CIRCLE 269 ON READER SERVICE CARD

7. Hoodless cooking island includes twin-grille unit and four-element cooktop, both with built-in ventilation system that draws smoke and odors down through filters and into ducts to outdoors. Grille has ceramic rock bed for charcoal cooking, as with rotisserie shown, and one side converts to a griddle. Available with optional chopping block covers. Jenn-Air, Indianapolis, Ind.

CIRCLE 270 ON READER SERVICE CARD

8. Versatile cabinet system uses two-part hinge to match on the job cabinets, doors, and drawer fronts manufactured and stocked separately. Medium-priced line shown has two types of doors: full panels of particle board surfaced in gold or avocado, or oak, pecan, or beachwood grained laminate or removable panels set in hardwood frames finished in white or walnut. A low-priced line has vinyl surface in walnut woodgrain. High-priced line is laminated inside and out. Thiokol, San Antonio, Tex.

CIRCLE 271 ON READER SERVICE CARD

9. Compact laundry center is only 2' wide, fits into corner of a stair-hall as shown, or the bath or kitchen of an apartment, mobile, or vacation home. Dryer sits atop washer, has slanted-back base so washer lid lifts up and is held by magnet. Skinny Mini is 5' 6" high. Frigidaire, Dayton, Ohio.

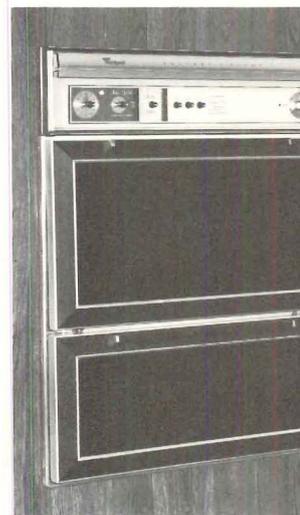
CIRCLE 272 ON READER SERVICE CARD

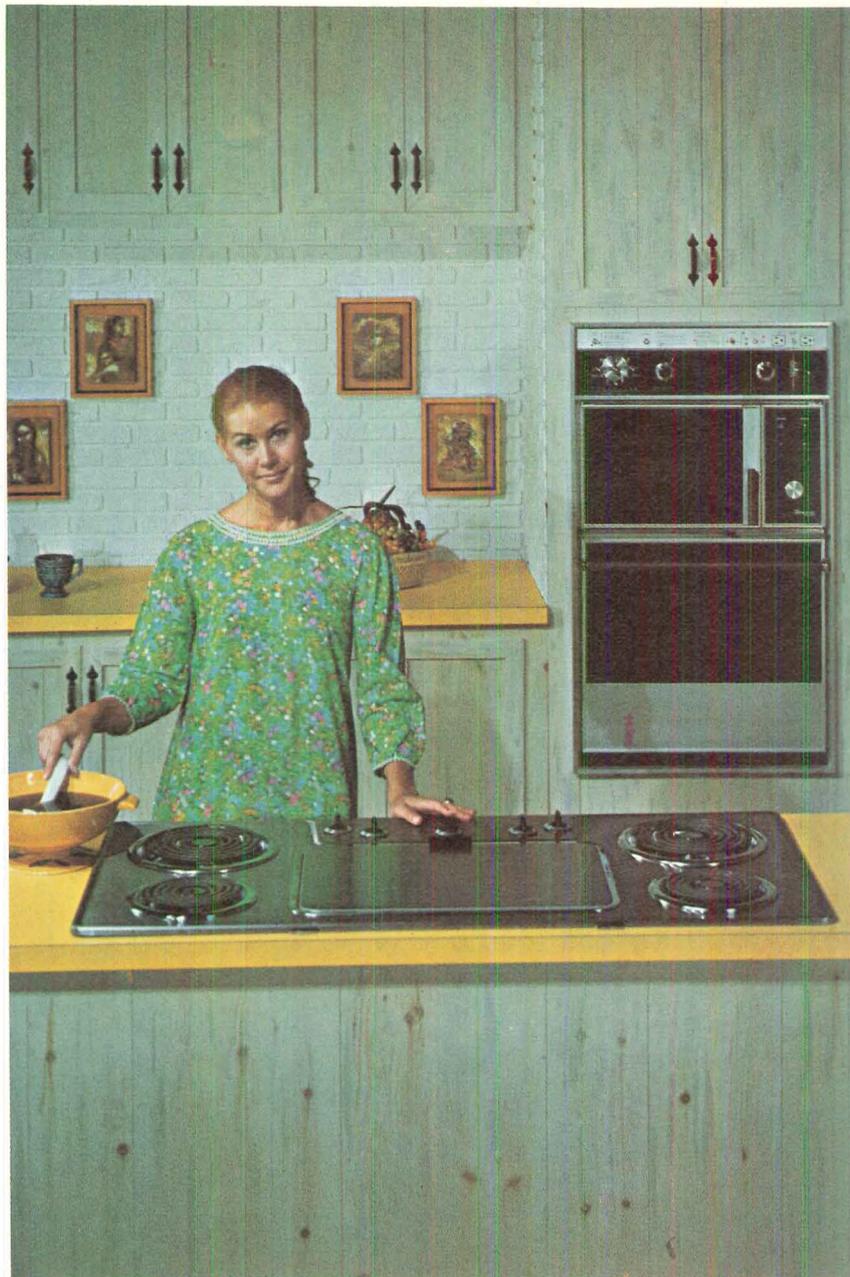
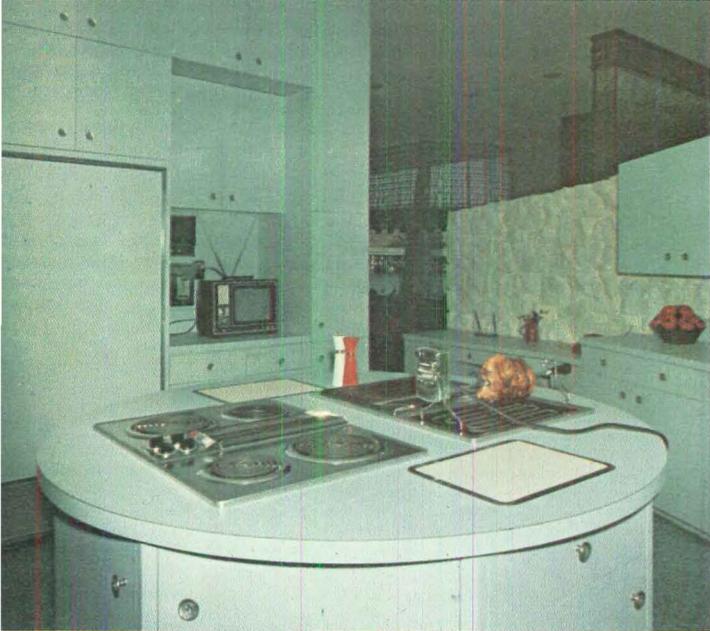
10. Electronic wall oven cooks meals in minutes, features a browning element, black glass doors. Thermatronic is available singly to hang under 24" cabinets or teamed with self-cleaning oven as shown. Thermador, Los Angeles.

CIRCLE 273 ON READER SERVICE CARD

11. Deluxe cabinets have furniture-like finish for custom look plus easy upkeep. Vinyl-based sealer is baked on, brings out wood's beauty while protecting it from cleansers and preventing warping due to moisture. Grandeur line in dark maple color has self-closing hinges, adjustable wall cabinet shelves, drawers that ride on rollers, and gold-tone hardware with large gripping areas. Easily reversible for left- or right-hand opening. Tappan, Mansfield, Ohio.

CIRCLE 274 ON READER SERVICE CARD





10



Stuck with an apartment project nobody wants to buy? It may actually be a gold mine, if you know how to....

CONVERT
it
to
CONDOMINIUM

as long as it made financial sense, then sell to another investor who was allowed to start the process all over again.

But since last July, only the original investor is permitted the double-declining method. Subsequent owners must use straight-line depreciation—a much less effective tax shelter. And as a result, first owners are finding it difficult—or impossible—to sell a project that is becoming progressively less attractive as a tax shelter, and is not profitable enough to justify itself as a continuing investment. Further, potential first-time investors are not as eager to put up new projects that they might not be able to get rid of.

The conversion route offers a highly attractive way out. The original owner can use his fast depreciation for as long as it makes sense, then convert to condominiums, sell, and pay only capital gains on his sales.

Condominium is important in the process because it is enormously flexible: anything from a duplex to a big high-rise can become a condominium. And the legal side of the conversion process is relatively simple, requiring little more than local approval of a subdivision map.

Here's how a typical conversion works

Pomeroy West is a 138-unit apartment project in Santa Clara. It was built as a co-op by Eichler Homes in 1963, but lower-cost houses were plentiful in the area at the time and Eichler could never sell the required 90% of the units so title could be given to the buyers. The project became rental apartments, and had been operated that way for several years before FHA acquired it. FHA then faced the question of selling the project as townhouses, condominiums, or to an investor.

Jack Tuggle, until recently deputy director of the FHA office in San Francisco, describes how the decision was made, and the project sold.

"The local office felt that either the townhouse approach, which would have given an individual parcel of land with each unit, or the condominium approach, would be most advantageous to the Secretary of Housing and Urban Development," Tuggle says. "It would return a greater cash flow, and we would be giving 138 families the advantages of home ownership. Also, our risk would be scattered over 138 individual home owners instead

of concentrated in one investor, who would not have the same amenity interests in a property as a home owner.

"Our Washington headquarters, however, felt that there might be trouble completing the sale of this many units, and we'd be stuck with a project that was half sold. So they favored selling to an investor-type operator with a 10% minimum down payment and a 40-year, 6% commissioner-held mortgage."

"We opted for selling it with 138 mortgages placed in the private sector of the economy through normal lending channels. This meant the Commissioner wasn't holding a 6% mortgage in a market where the going rate is 8½% and up—which in effect would have been a discount of 15-25%, discounting the 6% mortgage to the market."

This decision meant that FHA had to put more into the project in repairs and rehabilitation than if it had been sold to a single investor. But the gross return was higher—\$3.3 million, a net yield of a little over \$600,000 above the projected return had the project been sold to an investor.

Tuggle recommends selecting a contract sales broker who is also qualified to function as property manager while the condominium is being sold. In this case, FHA chose the William H. Young Co. of South San Francisco, whose owner, William H. Young, has extensive experience in building, selling, and managing condominiums.

The contract sales broker was made responsible for all the paperwork, including getting the project through the county planning commission, moving it through the State Division of Real Estate to get a recorded map, seeing to the advertising program, and establishing an on-site sales office. For this, Young was guaranteed 2% on all sales. If he sold to an original owner who was in occupancy, the total commission was 3%. If he sold to someone not living there, he got a full 5%. If another realtor participated in the sale, 2% went to the contract sales broker and 3% to the originating salesman.

FHA first notified tenants of the building of their intention to sell the units, giving them first chance to buy if they wished. Then full page advertisements were run in the local Santa Clara and Palo Alto newspapers, followed later by quarter page ads in the Sunday San Francisco paper. Tuggle considered the primary market for the units to be in Santa Clara County and environs,

TO NEXT PAGE

in areas where the average house was selling for 20% to 25% more than the condominiums but offered no more in the way of living accommodations. And because the government was selling the property, Tuggle specified that the basis of the appeal should be that the property was being sold at a very fair and reasonable price.

"We believe that to be successful, condominiums have to sell at least 20% cheaper than a single family dwelling on its own site. People prefer the single family dwelling unless they get a lower price. At least this is true where you're selling shelter, as we were. It may not apply to another type of condominium, for instance, when you are selling a way of life to retired people or single swingers."

Prices must give buyers a choice

The pricing structure at Pomeroy West was worked so as to produce the desired gross return of \$3.3 million. But within this framework, a wide variation of prices was assigned to the two-, three-, and four-bedroom apartments—24 different prices in all. Tuggle believes that sellers of condominiums, cooperative apartments, and subdivisions often err by not differentiating enough between prices of different units.

FHA assigned to the contract sales broker and his sales manager the responsibility for putting prices on each individual unit.

"The admonition to the sales force was, price them like you think you can sell them. But we didn't want to wind up toward the end of the sales campaign with all the highest-priced or the lowest priced, and we didn't want them to be all in one area," Tuggle says.

According to Jonas C. Harschel, director of sales for the Young company, the previous history of the project showed that when it was first offered for sale as a cooperative, the four-bedroom units were the slowest sellers. The three-bedroom units, which were larger and better located, far outsold the fours, but the three were nevertheless priced the same or even lower. So the new sales agents priced the threes higher than the fours.

Harschel and Young assigned new prices principally on the basis of location within the project, with a spread of \$3,000 from the lowest to the highest-priced in each of the three types of units.

"There are 22 twos, and we had six

different prices. There are 52 threes, and we had ten different prices. There are 64 fours, and we had eight different prices," Harschel explains. "The difference is a little larger back yard, a corner, near the pool, far from the pool, or on the perimeter street. Many people argue that these differences are too great, but it is an essential thing to the sale of your project to make these differences important."

He says there are two types of buyers: those who don't mind paying more but who always want the best, and those who are willing to buy the same house down the street for less.

"And it's important for you to sell the slow sellers as well as the fast sellers. In the case of a subdivision, when you have one side of the street selling fast and the other side slow, no one is served, not even the buyer on the good side of the street. Because as long as the houses on the slow side are still selling for the original price, or standing there accumulating vandalism and weeds, the value to the buyer of the better-located houses is not going to go up. And your profits are going up in smoke."

Finally, Young says it is essential to stick to the original prices on condominium units, and not be tempted to raise them when units become scarce or lower them to close out the last few sales.

"We set target dates from authorization six months ahead," says Tuggle, "and we made every target date. I think it's attributable to the fact that we'd had some experience with two other conversions. We used existing FHA standard forms so there wasn't any need for extensive legal review either by FHA or the Division of Real Estate. We priced our properties well below the market for equal accommodations in a single family dwelling. And we pitched our sales message to people who were used to looking at more expensive properties, but who would consider Santa Clara an acceptable community in which to live."

Pomeroy West has the advantage of an excellent location and neighborhood. It is within a few blocks of a shopping area, has an adjacent park and a grammar school, and is within walking distance of a junior high school, high school, and churches. Public transportation is close and so is freeway access.

Santa Clara is a well-defined, small city of 20,000, not the conglomerate that much of the San Francisco Peninsula is. And houses in Santa Clara generally sell

10% higher than in adjacent areas of county, simply because of the quality reputation of the community, Tuggle says.

"The neighborhood is much better than when the project was built. There are a lot of high-rise, semi-luxury apartments being constructed in the same general area. Some people thought these might hurt the sales program. But this has not proved true, because their rents are high and most of them will not take children."

Pomeroy West has one- and two-story buildings built in clusters. Each unit has a private patio and garage space. There are many common green areas, a 90-foot shaped swimming pool, and a community building.

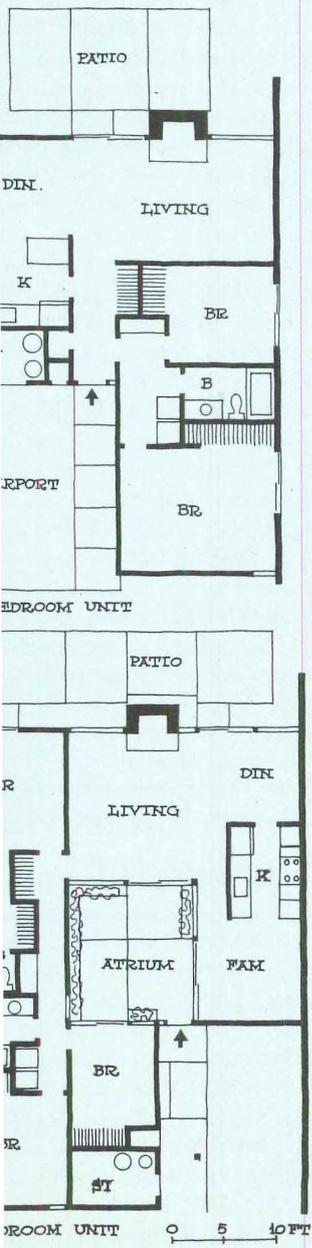
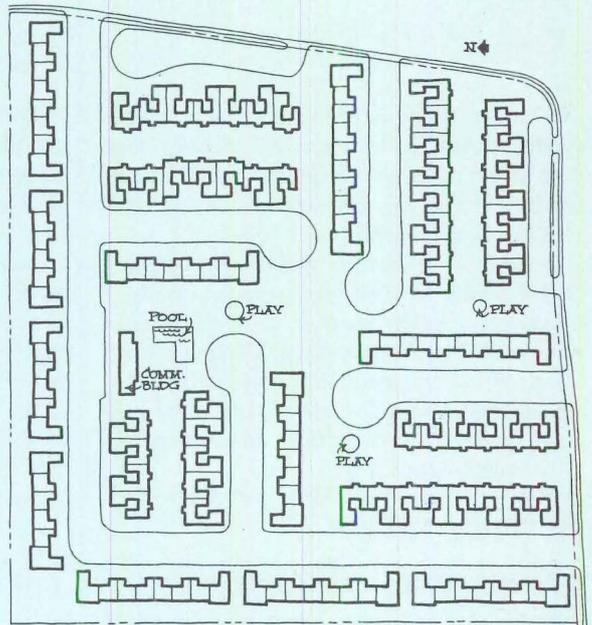
Money must be allotted for fixing up

In addition to painting the outside of buildings (the original architect was engaged to do the color scheme), FHA repaired streets, lights, and other community facilities. Interior repairs consisted mainly of cleaning and painting. Selling and improving was done concurrently. Because the building was seven years old, no work was placed on stoves, refrigerators, garbage disposals, and dishwashers. It was made clear to the buyers that FHA was, in effect, giving them the appliances with the understanding that they would be operational at the time of sale but carried no warranty at all.

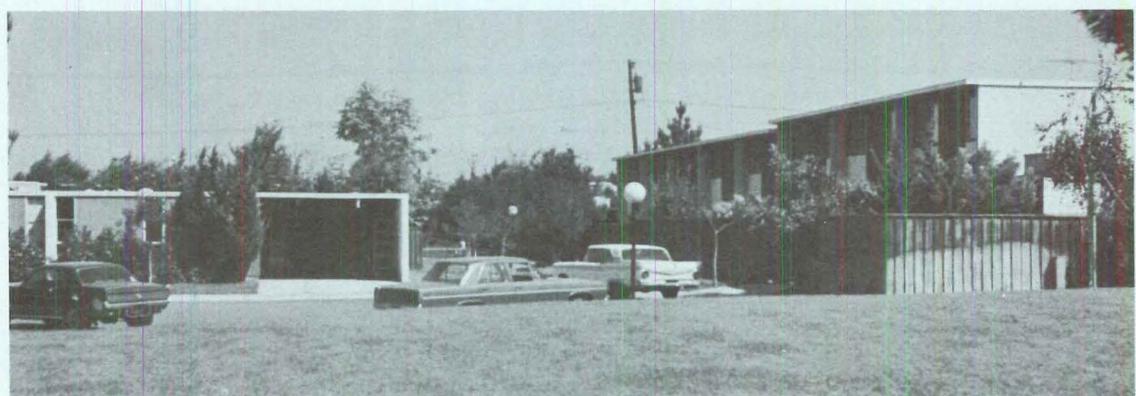
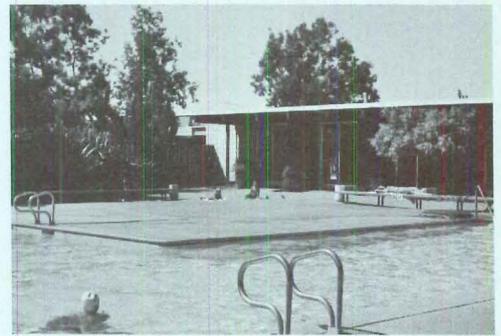
FHA budgeted its total selling expenses on the property at \$599,500, but actually they were about \$392,800. Here is a breakdown of anticipated vs. actual expenses.

	Projected	Actual
Sales commissions	\$157,500 (5%)	\$135,000
painting and repairs of exterior	75,000	58,000
engineering	14,000	12,000
title expense	30,000	18,000
discounts & application fees	168,000	112,000
repairs & misc.	140,000	42,000
advertising	15,000	15,000
	\$599,500	\$392,800

Nearly one-third of the buyers at Pomeroy West were families who already rented apartments there; some purch-



Originally designed as a co-op, Pomerooy West is ideally suited to condominium ownership. Site plan (above, right) shows majority of units built along five culs-de-sac; remainder are on the project's only through street. Floor plans (left) include two-bedroom unit (top) and three-bedroom unit with atrium (bottom); both are very well oriented to outdoor living areas—a trademark of Eichler Homes which built the project. Two photos below show the project's handsome landscaping. At right is the community building facing onto a swimming pool. Top photo shows the sign at one entrance to the project which announced FHA's condominium sale.



the units they were living in, others switched. (In the other two buildings FHA converted to condominiums, this built-in market of tenants also accounted for 25% to 30% of the buyers.)

Renters at Pomeroy West were advised of the switch to condominiums six months in advance, giving them a chance to decide to buy, or to remain through the school term and look for other housing. As "D Day" approached, those tenants who remained were given 30 days notice, and almost all moved without protest.

A wide range of prices was offered

Those who decided to stay were offered the following:

- Two-bedroom townhouses at \$17,900 to \$20,900, with total cash requirement of \$1,195 to \$1,532. Monthly payments: \$198 to \$223.
- Three-bedroom units at \$23,500 to \$26,500, with total cash requirement of \$1,947 to \$2,435 and monthly payments of \$262 to \$290.
- Four-bedroom units, which have smaller rooms than the threes, from \$21,700 to \$24,500, with \$1,765 to \$2,049 cash required. Monthly payments: \$245 to \$272.

Buyers were given a complete financing package, with the Bank of America providing 30-year loans at 8½ plus ½% monthly mortgage insurance, (MMI). Terms were negotiated at 4 points, with FHA paying the points. FHA paid all closing costs except recurring items such as tax and insurance reserves.

One unusual condition: the agency required a contribution from each buyer to an operating reserve, so that the project would be a going concern in good financial condition at the time it went into operation.

On a \$26,500 house, for example, the down payment included equity of \$1,750; operating reserve, \$297; two months' taxes, \$114; two months MMI, \$20; one month interest, \$188; and condominium start-up fund, \$65, for a total cash payment of \$2,434.

On this \$26,500 unit, for a total yearly housing expense of \$3,485, about \$2,970 is either equity accumulation or deductible on income tax. First year equity accumulation is \$193, real estate taxes are \$686 and interest is \$2,090. Average yearly equity accumulation over the life of the mortgage is \$825.

The buyers' monthly housing expenses are about 5% to 10% higher than their previous rents, but they are accumulating equity and a tax shelter, which is important to middle-income families.

Condominium ownership and assessment, with the exception of insurance, was allocated on the basis of square footage of each unit. Monthly condominium expenses range from about \$20 for the lowest-priced units to \$32 for the highest-priced. FHA established blanket insurance policies on the condominium and each individual owner.

FHA's Washington office stipulated that title could not be registered in the names of the owners until 60% of the units were sold; most lenders make a similar stipulation, often requiring that 80% be sold.

During the sales period, FHA provided a manager for the project. When it is sold out, the home owners association can either keep the same management or hire their own manager, provided he is approved by FHA.

Here's a typical buyer's experience

Among the tenants of Pomeroy West who bought a condominium were Alan and Betty Laude, who first rented a two-bedroom apartment there in November, 1969. After 22 years of frequent moving and apartment-living, Mr. Laude, who works in the field for the U.S. Geological Survey, was transferred to the office at Menlo Park. The Laudes planned to buy a home. But to get their child in a good school district, and "because it was available," they rented a Pomeroy West apartment and enjoyed it tremendously.

"It wasn't like living in an apartment; it was living independently, and yet there was action going on—the pool, the availability of the schools, the shopping center. The geography of the thing was delightful," Mrs. Laude says.

When the units came up for sale, the Laudes did not consider buying one, and started serious house-hunting instead. They found prices high, and a friend who had purchased a condominium in Palo Alto through William H. Young Co., suggested that they at least consider doing it.

Then the Laudes learned that their Pomeroy West apartment had just been sold. "All of a sudden we felt insecure," Mrs. Laude says.

So the Laudes decided to stay in Pomeroy West. They bought a three-bedroom house built around an atrium for \$24,300. Other houses which they had seen, probably about the same, were at least 15 years old, with "antiquated fixtures," according to Mrs. Laude.

The Laudes say they find exterior maintenance, the care given the grounds, the pool, and the general atmosphere all very pleasing. The only disappointment is noise from adjoining units, a problem which hadn't occurred in their previous two-bedroom apartment. But they are hopeful the management can solve this problem.

Mrs. Dianne O'Hearn learned about Pomeroy West at a real estate office where she worked, and while she wasn't interested for herself at the time, she was to look at the units for clients. She showed her architect husband, Michael, also working, searching for "just a typical house." As they saw the condominiums, they became quite intrigued, "because they had so many more amenities—the pool, no garden, and yet there's a lot more land for the children to play in," Mrs. O'Hearn says.

The family lived in an apartment where there was a swimming pool, and "We're kind of spoiled . . . we didn't think we could afford a house with a pool, and this was one way of getting one," says Mrs. O'Hearn.

The O'Hearns bought a \$24,300 four-bedroom, two-story house on a cul-de-sac street, and their unit overlooks a park area. They have no complaints at all about their purchase. At first they considered that buying a unit would be a good investment because FHA was selling them at such a fair price. But now, says Mrs. O'Hearn, "We're looking at it not so much as an investment as a very enjoyable place to live. You can't find anything this big in such a nice area of San Francisco. Clara for this amount of money."

Other conversions were just as successful

The other two projects FHA converted were small investor-sponsored cooperatives also built by Eichler. The first conversion involved the 36-unit Grant Apartments in Palo Alto; they were sold within two months. A 12-unit building called Laguna Heights, in San Francisco, sold out in a week, at \$33,000 per unit, a three-bedroom, two-bath condominium with fireplace.

Tuggle notes that on the sale of Pomeroy West

West, more than the original mortgage amount will be recovered, but that will not make a profit. Nevertheless, he says it's a function of government to create trails that others can follow.

It's remarkable that we could market a foreclosed project and break even, since most of these projects show a substantial loss when they go into foreclosure. But the greatest thing of all is that we're melting the ice and showing how we can encourage home ownership in this country in multiple structures. The only way we're going to house this nation is to have higher density. And actually, for many people, it's a better way of life."

Tuggle thinks one answer to low-cost housing will be to use the 235 program under the Housing Act to convert buildings into condominiums, turning renters into home owners, and giving them, he says, a piece of the action.

FHA was able to help one young woman solve her housing problem by selling her two-bedroom condominium at Pomeroy Court under Section 235. The girl, who is handicapped, has multiple sclerosis, six children from 6 to 14 years of age, and an 11-year-old dependent mother living with her.

In addition, she needed to be near Stanford University Hospital where one of her children will have open heart surgery. The government trained her to become a computer programmer, and she has employment in San Francisco and is able to commute by train.

With an income of about \$6000 a year, the aid to dependent children, and a gift of a down payment from her employer, she was able to move into a unit where the \$158 a month will cover all of her monthly payment. Her down payment was \$600, or about \$200 plus closing costs and additions to reserve replacements. So these six kids now have a large area to play in, community house, and a swimming pool, and they're all within walking distance of grade, junior high, and high schools," says Tuggle.

FHA generally will insure a condominium conversion project if the building was originally built under FHA. It will insure non-FHA buildings if they are 11 years or less; if they are larger, 20% of the mortgage amount must be put into rehabilitating and improving the building. In the West Coast at least, only buildings less than 30 years old can be economically rehabilitated, Tuggle says. Buildings 12, 15, and even 20 years old are complete, but can easily be updated. These

changes can be made with 20% of the loan proceeds, making the buildings eligible for FHA mortgage insurance.

Here's advice to would-be converters

At a recent condominium conference sponsored by the Associated Home Builders of the Greater Eastbay, Inc., Young outlined some of the factors in condominium conversion.

"I'd strongly urge that if you are planning your first condominium, you hire an experienced attorney to prepare the enabling declarations, covenants, restrictions, dialogues, and certificate of consent. Then go over these papers yourself to determine if they truly set forth what you're going to sell, and if your buyer can live with the requirements that are set down. Most important of all, pass them through the title insurance legal department, and give them to the civil engineer who prepares your survey map. Selection of the civil engineer who is to do the subdivision map and work with the city and county officials, is most important. An engineer who has appreciation for the sales job that follows the map recording is a splendid asset."

The engineers are responsible for preparing the condominium map, which is based on a survey of the property and the architectural plans, if available. If the owner has a copy of the original plans, it will save him both time and money, since the engineer can verify that the plans are correct and work from them in making the map.

Young warns against extensive remodeling of buildings to be converted to condominiums.

"If you paint, clean, put the garden landscaping in order, clearly define the garage spaces, and tend the common facilities, you will recover the expense," he says.

In selling a condominium, his company does not use furnished models, but simply shows vacant, clean apartments. If a building has been very well-managed, it may be sold "as is."

Young says that owners converting to condominiums will have to weather a period in which the vacancy factor is high because sales are being made. When tenants find that the building is being sold, many of them will move, and Young attempts to refill those apartments im-

mediately with people who have been screened and are interested in buying.

"Nevertheless, there is a shaky period when you have perhaps up to 50% vacancy. But if you get 10% to 30% more for the building, the vacancy factor is quite well worth it."

Describing the potential of the real estate market for condominium sales, Young says, "There are literally thousands of duplexes, triplexes, fourplexes, five-six-, seven-, eight-, nineplexes, up to high-rise buildings containing hundreds of units, now on the market waiting for buyers that are actually living in them. There are lots of hurdles, and don't let me make this sound easy. It isn't. The California Real Estate Commissioner wants \$500 plus \$3 per unit regardless of the size of the project. The banker wants to be paid a pre-payment penalty even though you may be bailing him out from a low interest loan. The documents are cumbersome. Talented salesmen are scarce.

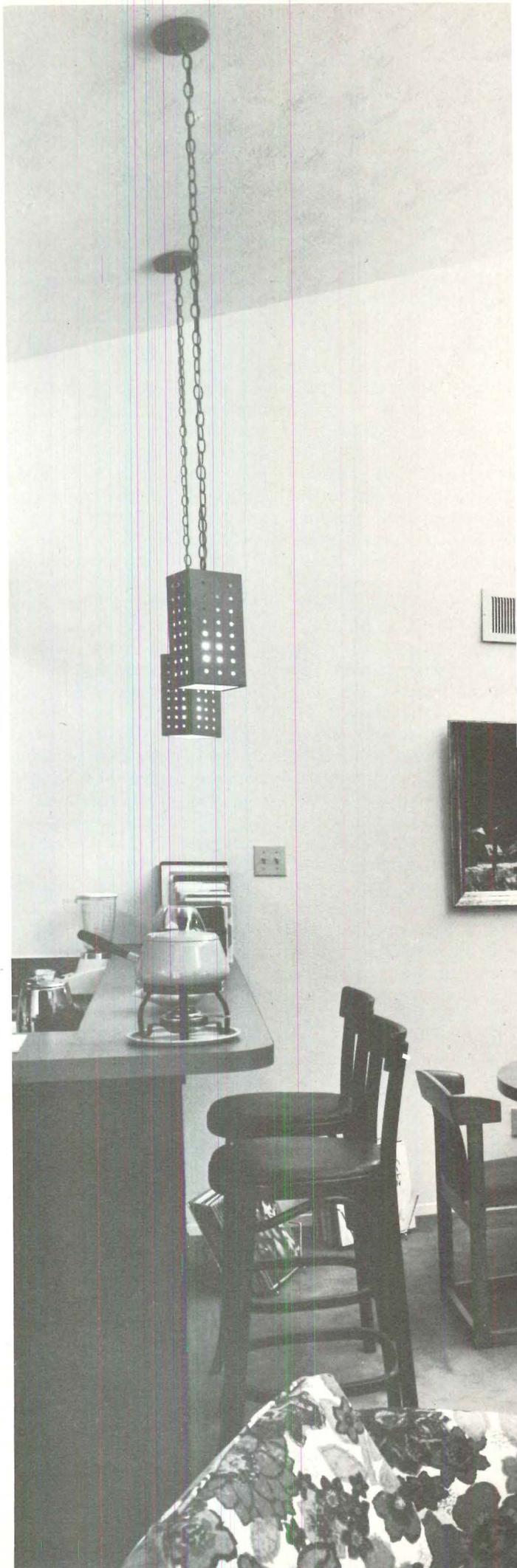
"But the rewards are great."

—JENNESS KEENE
McGraw-Hill News
San Francisco

FOUR SPECIAL PROJECTS

**for special
multifamily markets**

As the experienced apartment or townhouse developer knows, this is the age of specialization. Tenants and buyers no longer can be satisfied with just the right number of rooms and the right priced rental range. As multifamily living has burgeoned, distinctly different markets have appeared, each with its own background, tastes, desires, and needs. The art of appealing successfully to four of these different markets—ranging from young single adults to retirees—is reflected in the four projects shown at right and on the next six pages.



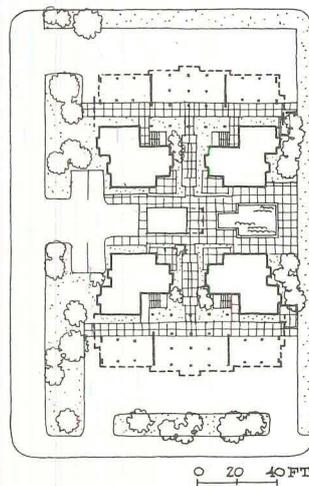
PHOTOS: N. BLEECKER GREEN



Upper levels are on stilts, reducing ground coverage and providing covered parking.

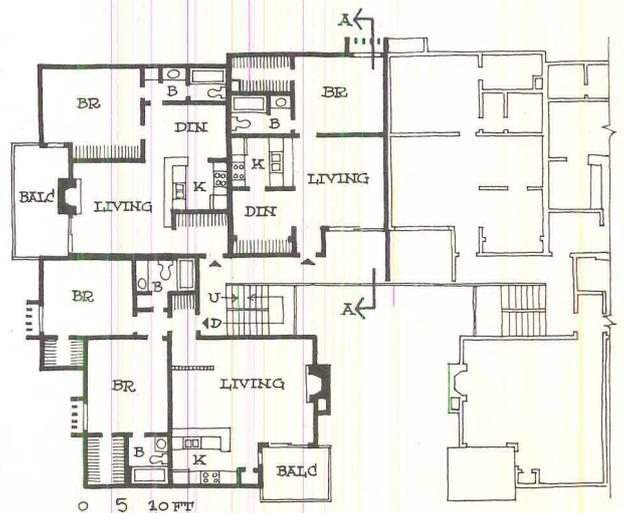
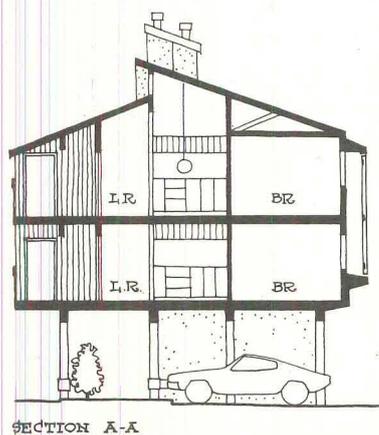
FOR YOUNG WORKING ADULTS:

Apartments that stress smart living

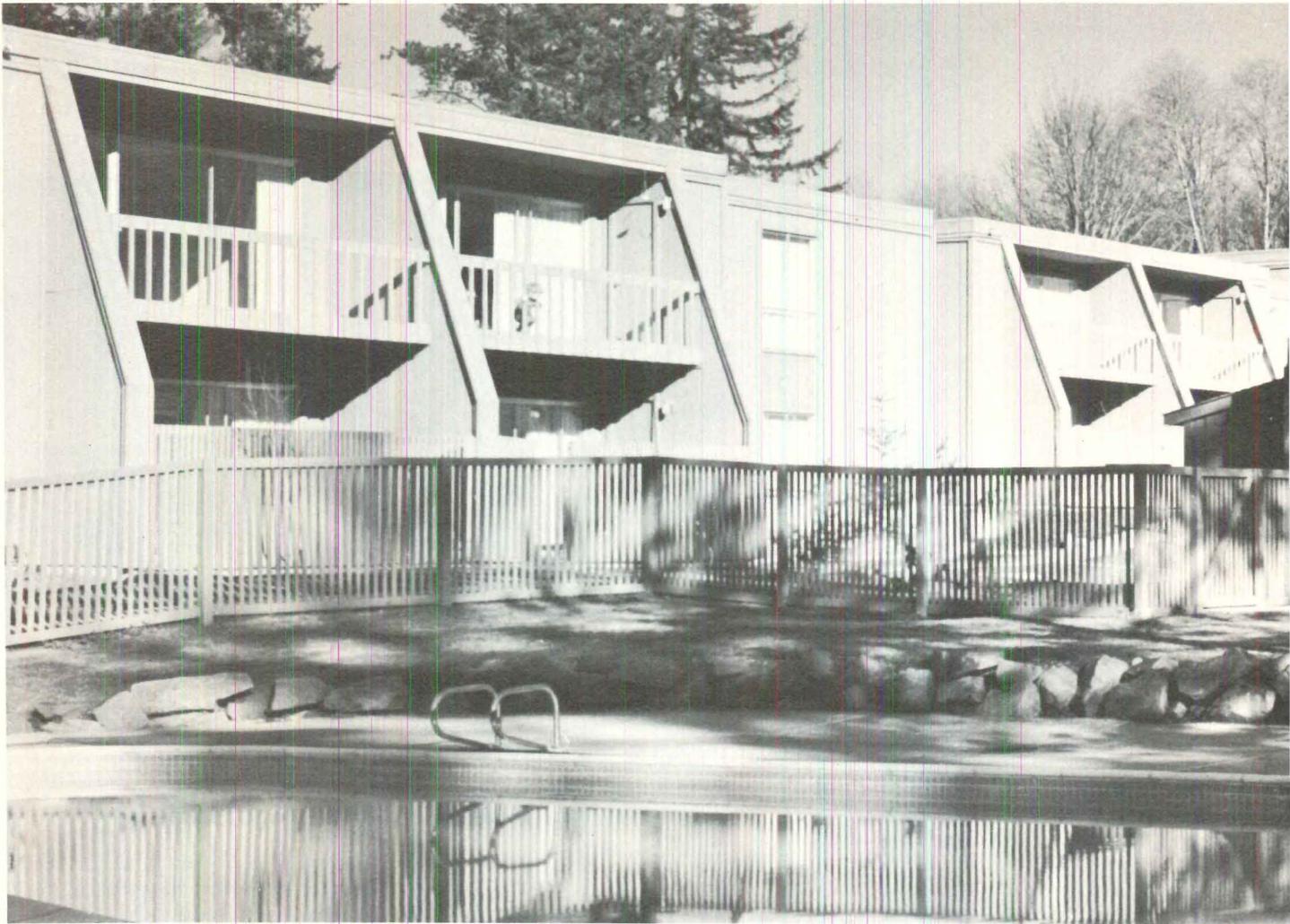


The young singles market in Dallas is a highly competitive one. To meet it, this 20-unit apartment project, The Arrangement West, has such sophisticated appeals as kitchen-living areas with wrap-around bars, high ceilings with clerestories, and contemporary decor. Other features include covered parking, private entrances, a swimming pool, and nearness to downtown Dallas.

Eight units have one bedroom, 12 units have two bedrooms. (The owner now feels that a few three-bedroom units would have improved the mix.) Rentals are from \$180 to \$265. Builder/owner: Reata Land Co.; architect: Craycroft/Lacy & Partners.



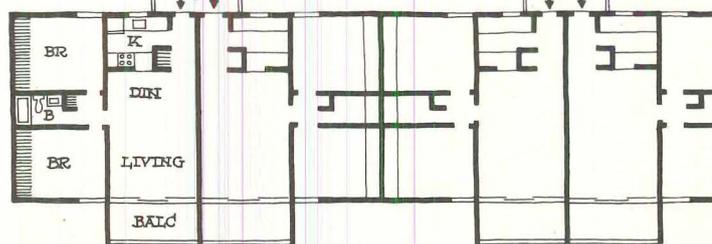
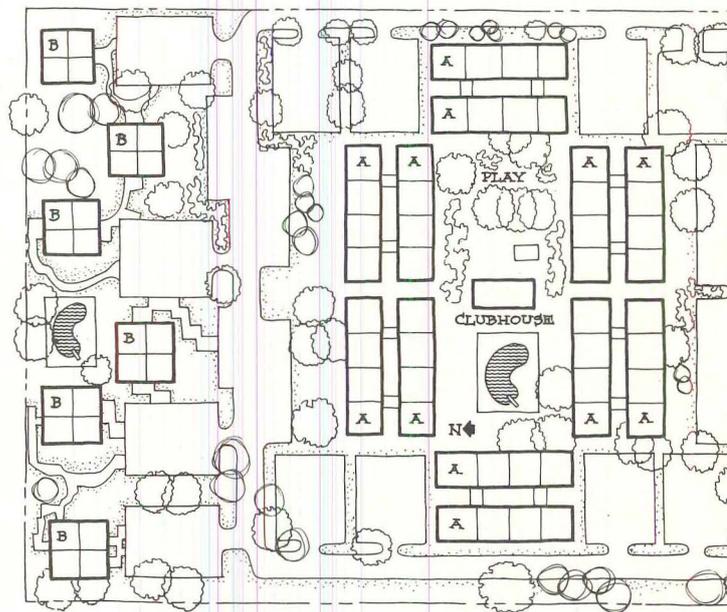
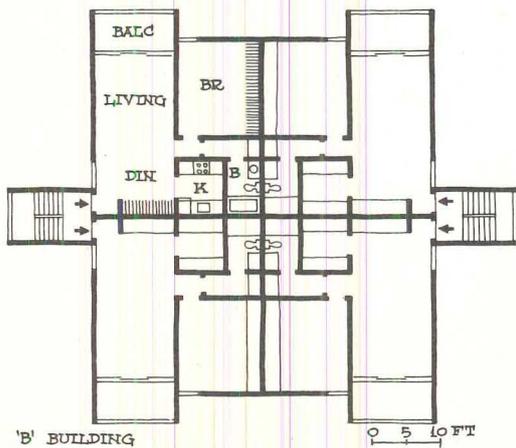
Site plan (top) includes pool, community center. Section and typical unit plans are at bottom.



Pool, club house, and play yard serve families with children. Couples have own pool (plan, right).



Childless couples are housed in detached, two-story fourplex units. Typical plan is shown below.

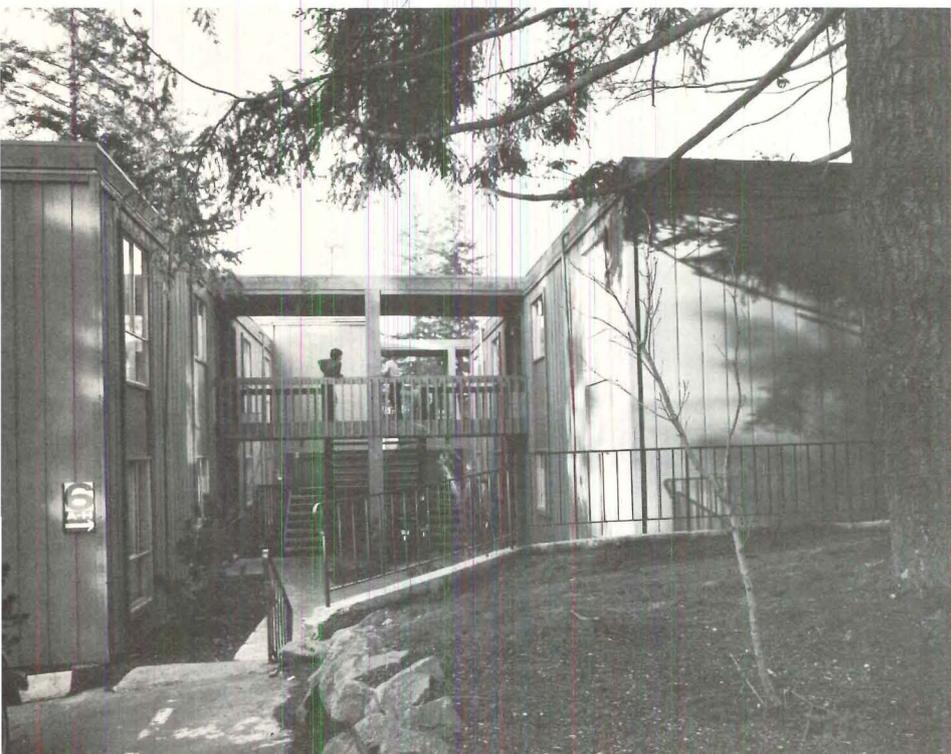


'A' BUILDING
Site plan shows area for childless couples (above left).
Typical plan is for families with children.



FOR YOUNG MARRIEDS:

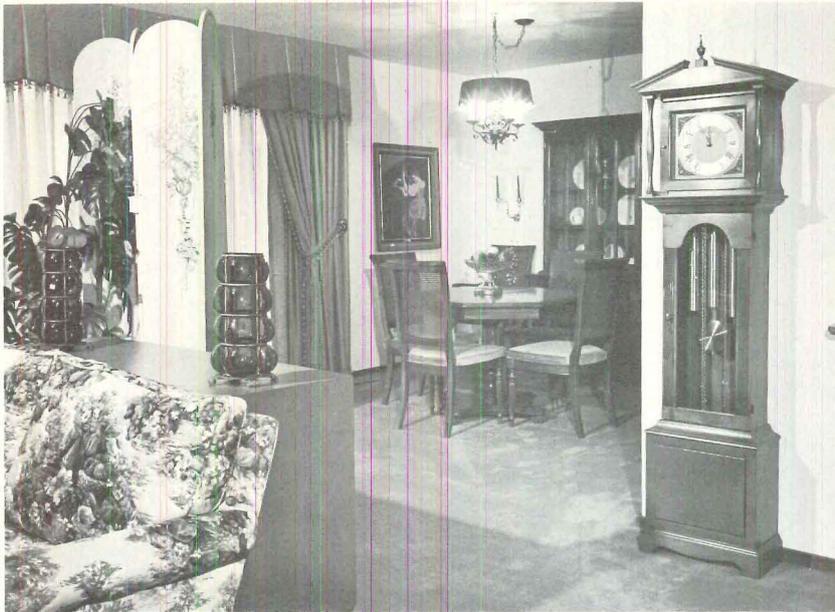
A plan that pays special attention to children



This 144-unit project consists of two groups of apartments: 96 units for families with children (*at right in site plan, facing page*), and 48 units for families without children (*at left in land plan*). Both groups share some facilities—the community building, small kitchen, and laundry. But families with children, who are bound to be noisy, have their own separate play area and pool.

The project has a relatively high density—20 units per acre. Its apartment mix is 48 one-bedroom units, 80 two-bedroom units, and 16 three-bedroom units. Rentals are from \$140 to \$180. Builder/owner: Environmental Properties; architect: Zaik/Miller; location: Lynwood, Wash.

Private entrances are provided for each apartment. Covered stairs have outside storage cabinets.



Furnishings and decorating reflect the elegant style of living that tenants are accustomed to.



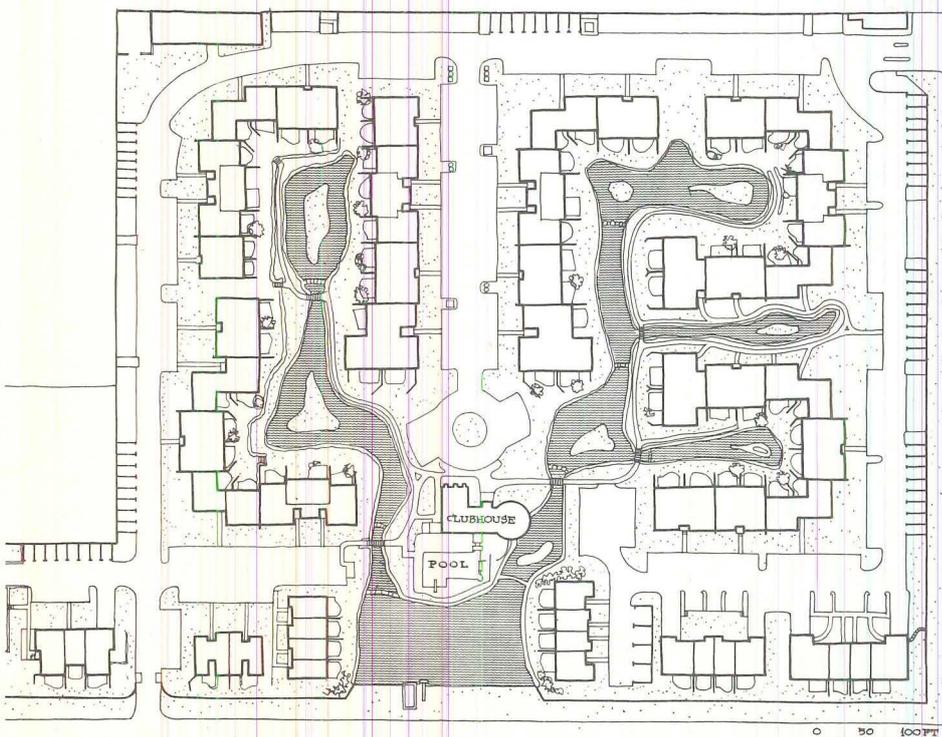
Parking spaces in project average over two per unit. At far right is pool and club house.



Artificial lake system, part of the project's extensive landscaping, supports ducks and swans.

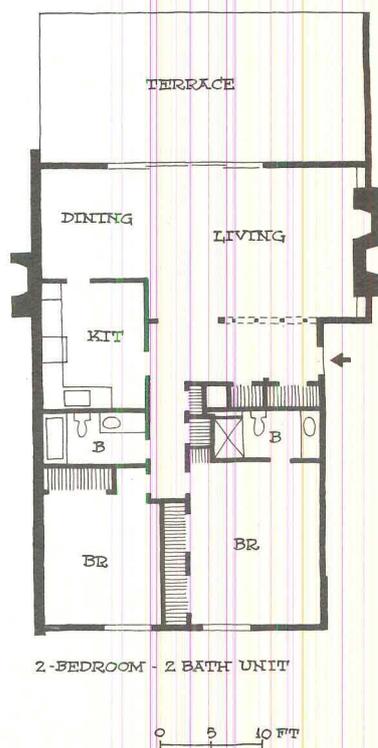
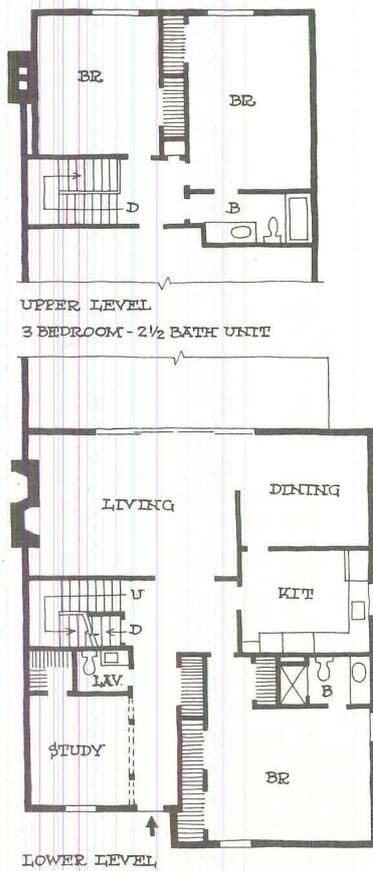
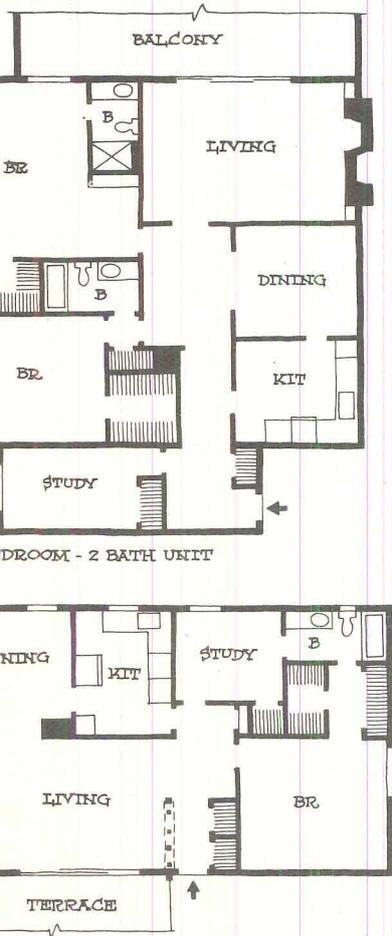
FOR EMPTY NESTERS:

A rental project comparable to the homes they so

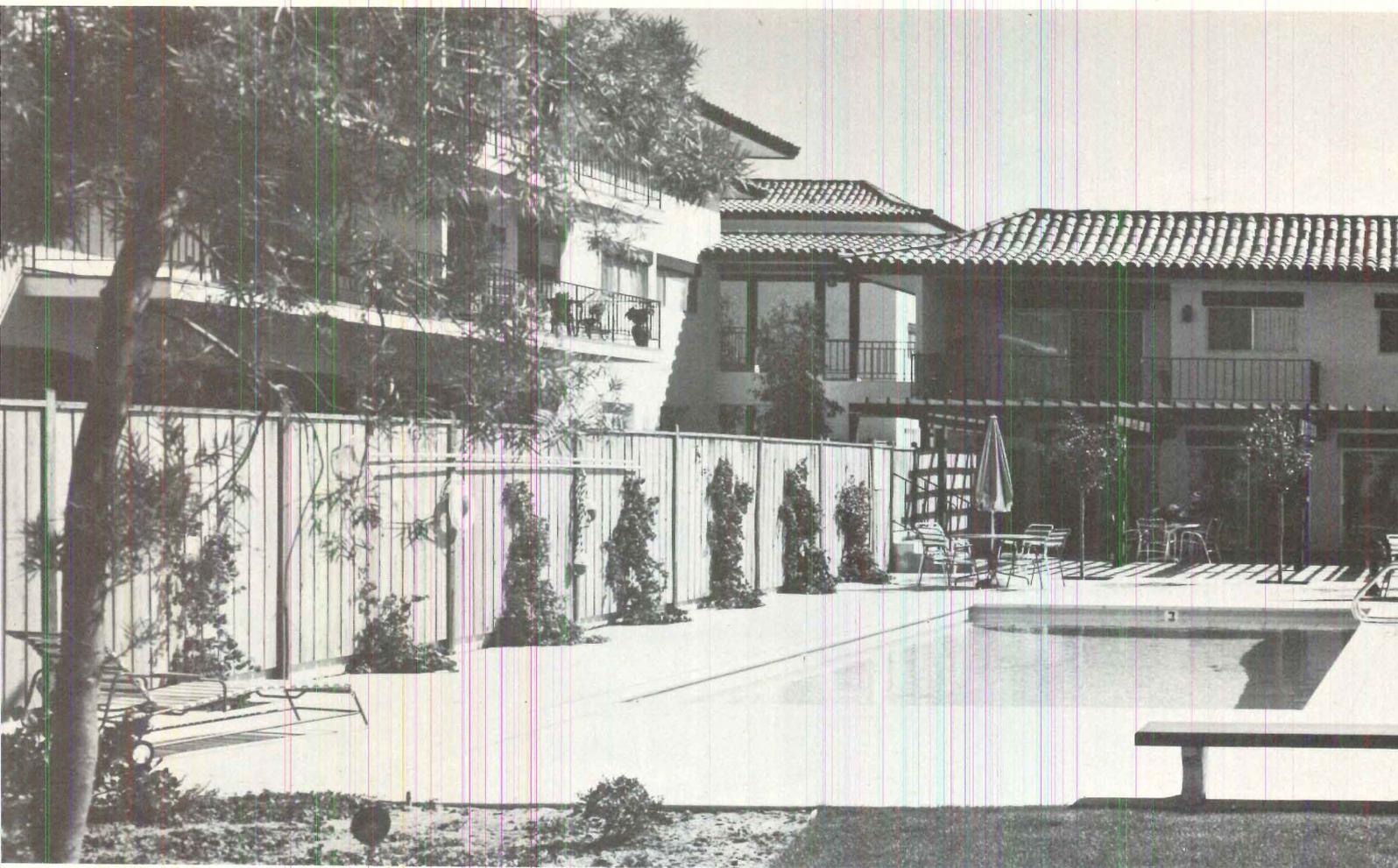


Most of the prospects for these apartments and townhouses were upper-income couples, a few with children, who had formerly owned large homes. So the developer offered them larger-than-average units of 1,440 to 2,888 sq. ft., with extra large bedrooms, dressing rooms, balconies off living-dining areas, and such security measures as a house with closed-circuit tv, and a surrounding the property. And there is an attractive landscaping scheme that features five man-made lakes stocked with waterfowl. A clubhouse overlooks the lakes—and a swimming pool.

Of 165 units, 140 are two- and three-bedroom apartments arranged in six two-story buildings. The remainder are townhouses. Rentals range from \$290 to \$450 (the latter for two two-bedroom units combined). Owner: J. C. Nichols Co.; builder: Max Okun; architect: McArthur-Jarcho Assoc.; location: Shawnee Mission, Kan.



Townhouse floor plans are shown above. At left are one- and two-bedroom apartment plans.



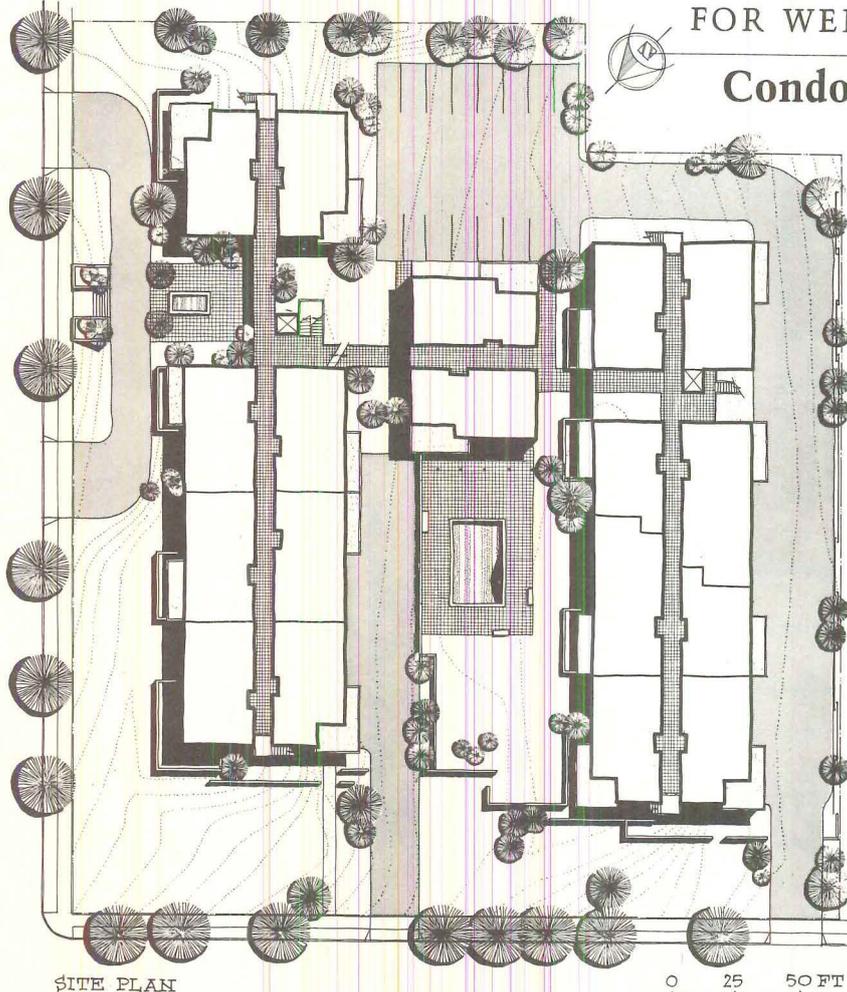
Pool is on the small side—but ample for few who use it. Pool patio is popular for lounging.

FOR WELL-HEELED RETIRED COUPLES: Condominiums with all the extras

In an area already full of condominium apartments, the developer of this project found a hole at the top of the luxury market and filled it with units shown here. His buyers were upper-income retirees looking for privacy, luxury, and a feeling of security.

Features which appealed to them were units that look—and live—more like houses than condominiums (*plans, far right*); bedrooms with separate dressing areas; kitchens with space for eating; a choice of bath-and-a-half and two-bath units; walk-in closets; and living-dining areas opening onto broad balconies. All upper floors are reached by elevators.

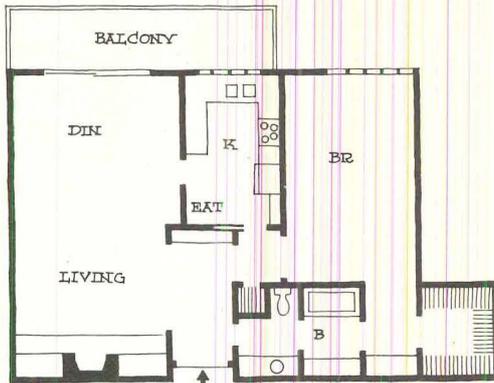
The six one-bedroom units (two have extra dens), 23 two-bedroom units, and four three-bedroom units are priced at \$26,950 to \$44,950. Builder/owner: Michael Towbes; architect: Charles Schmandt; location: Santa Barbara, Calif.



SITE PLAN

0 25 50 FT

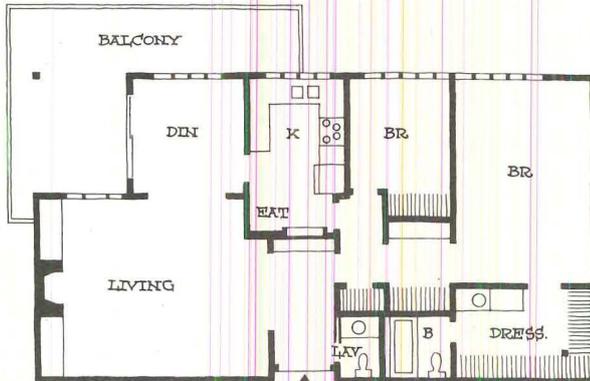
PHOTOS: WAYNE THOM



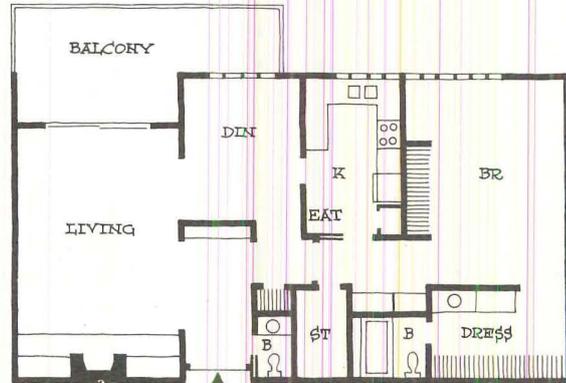
1 BEDROOM - 1 BATH UNIT



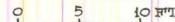
3 BEDROOM - 2 BATH UNIT



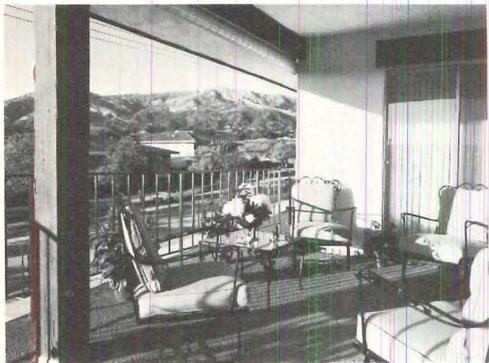
2 BEDROOM - 1 1/2 BATH UNIT



1 BEDROOM - 1 1/2 BATH UNIT



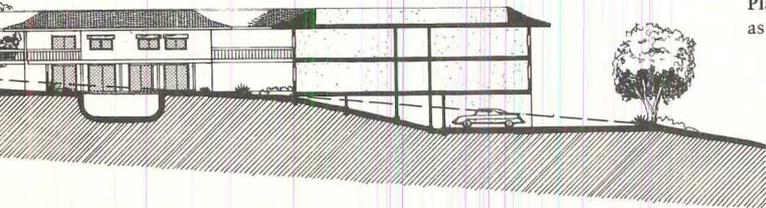
Plans show emphasis on master sleeping and dressing, as well as living, areas.



Balconies are of better-than-average size. Over half of them offer views of distant hillsides.



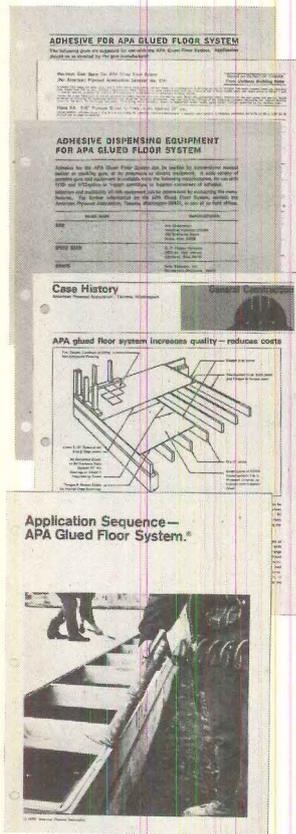
Main entrance to project is uphill end of site, which slopes gently and has wall around it.



New information on building products and systems for the seventies.

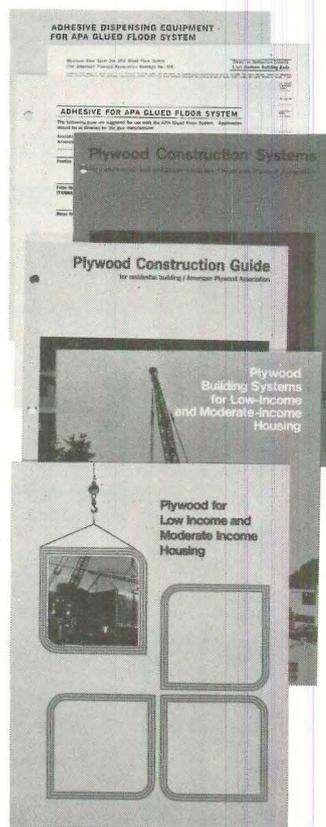
For free copies, use Circle Service Card at back of magazine.

The housing revolution is here. Read all about it.



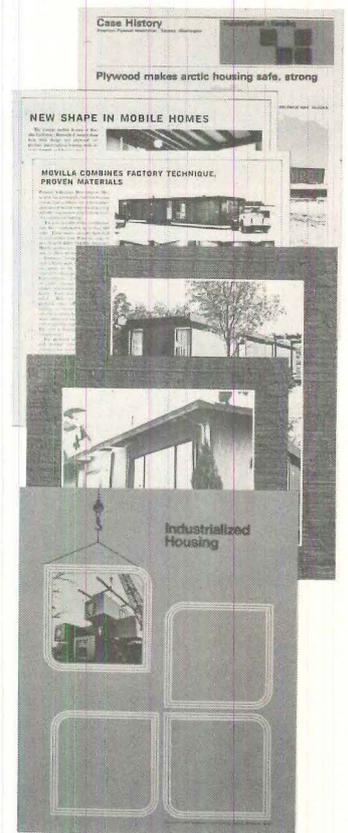
APA Glued Floor System Package. Includes a step-by-step application sequence manual, with how-to photos and information on the new no-squeak, no nail pop, no call-back floor. Tells how to produce a quality floor at minimum cost. 8 pages of case histories. Lists of glue manufacturers and equipment suppliers.

Circle 180 on Reader Service Card



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

Circle 181 on Reader Service Card



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

Circle 182 on Reader Service Card

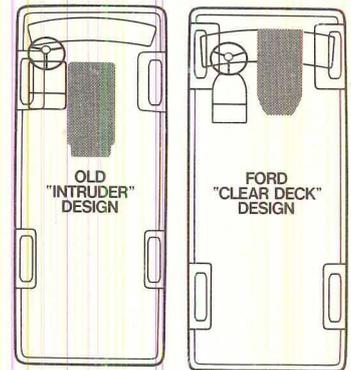
Only one van gives you all these better ideas. Ford Econoline



Sales leader for
10 straight years.

Engine clear forward

The engine is moved forward in Ford's clear-deck van—all the way out of the cargo area. Clear floor space behind driver's seat measures over 8½ ft. in Econoline Van . . . over 10 ft. in the Supervan.



Strong, smooth-riding Twin-I-Beam

The independent front suspension that has revolutionized truck riding qualities. Two forged steel I-beam axles give it strength . . . big coil springs give it a smoother ride.



Easy, out-front servicing.

Simply raise the convenient outside hood and your routine service points are right at hand: radiator, oil level, battery, windshield washer reservoir, voltage regulator, wiper motor, brake master cylinder. Better ideas make servicing fast, easy.



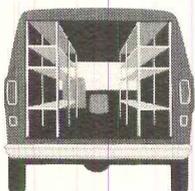
Shorter outside, easier to park.

Overall length of Econoline Vans is significantly shorter than other makes. This means easier parking and better maneuverability in city delivery operations—time saved on every trip.



Wider at top for built-ins

Body sides are more vertical, wider apart at top than other vans. So built-in units fit better and leave more aisle. Modular units, designed to fit and work together allow you to custom design almost any interior you need. Job packages, such as insulated florist's van, are also available.



Biggest payload of all

Husky construction and high capacity axles allow you to carry a heavier load than any other van. Maximum payload of 4320 lbs. is largest in industry.

Model	Max. Payload	Max. GVW
E-300	4320 lbs.	8300 lbs.
E-200	1800 lbs.	5400 lbs.
E-100	1120 lbs.	4500 lbs.

Driver's "walk-thru" to rear

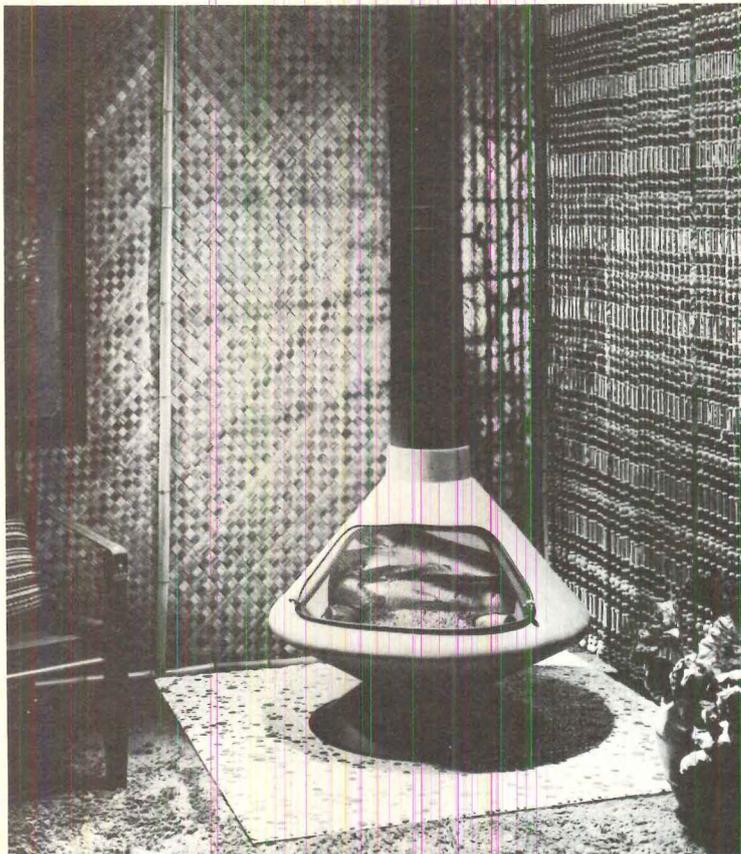
Econoline's forward engine position clears the deck for the driver, too. He can easily step from his seat into the rear load area and exit through side or rear doors.

See your Ford Dealer and see all the better ideas in America's best-selling van—Ford Econoline.



FORD





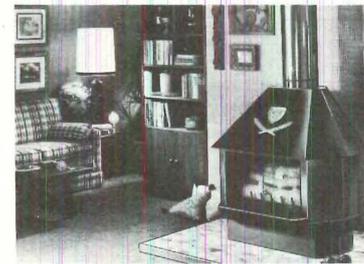
Woodburning firepot comes in 32" or 36" dia., 27" or 34" high. Its bright porcelain finish contrasts with black steel base and chimney. Hearth opening is 22" or 24" wide, has a removable screen. Standard

colors: Chinese red, spicy orange, bronze green, gold, white, or black. Special colors: apple red, blue, bluegreen, copper, and ebony black. Majestic, Huntington, Ind. CIRCLE 301 ON READER SERVICE CARD



Circular unit, through baffles in hood, spins flame around and up the flue with a strong draft that lifts 90% of ashes up and out. Hearth rarely needs cleaning. Intensity of flame efficiently burns

even coal and can be adjusted opening or closing door of g enclosure. Unit comes in 32" or 42" dia., with 16 1/2" high opening. Malm, Santa Rosa, Calif. CIRCLE 304 ON READER SERVICE CARD



Freestanding model can be set close as 7" to combustible wall. Unit is 42 1/4" wide, 41 1/4" high, 28 1/2" deep. Unit burns coal, gas or electric logs. Porcelain finish, like that on jet engine exhausts, is red, green, or blue. Ornament is solid brass. Prevost, Wisconsin Rapids, Wis. CIRCLE 305 ON READER SERVICE CARD



Built-in fireplace burns either gas or wood, can be used in single- or multifamily construction. It is fully insulated so it can be set directly on wood floor or into wall or corner. Components twist and lock

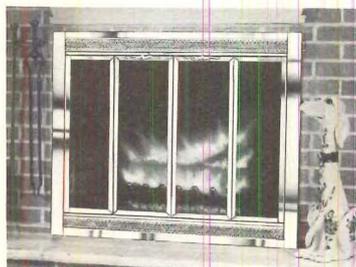
together in seconds. It is backed by 20-year warranty and smoke-free guarantee. It also comes in freestanding or wall-hung models. Vega, Syracuse, N.Y. CIRCLE 302 ON READER SERVICE CARD



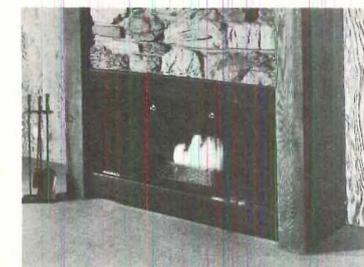
Wall-mounted heater, for apartments and mobile homes, hangs on wall like a picture, plugs into standard outlet. Thermostatically controlled heating element. Size: 50" high, 32 1/2" wide, 12 1/2" deep. Weight: 50 lbs. Simulated stone base and logs are of fiberglass. Royal-DeSoto, Chattanooga, Tenn. CIRCLE 306 ON READER SERVICE CARD



Franklin stove burns wood, charcoal, or gas or electric logs. It is hand-poured of cast iron, comes equipped with basket screen, inducer with damper, brass knee elbow. Width is 33 1/2", height (with legs) 37 1/2", depth 13 1/2". Black or U.S. Stove, South Pittsburg, Tenn. CIRCLE 307 ON READER SERVICE CARD

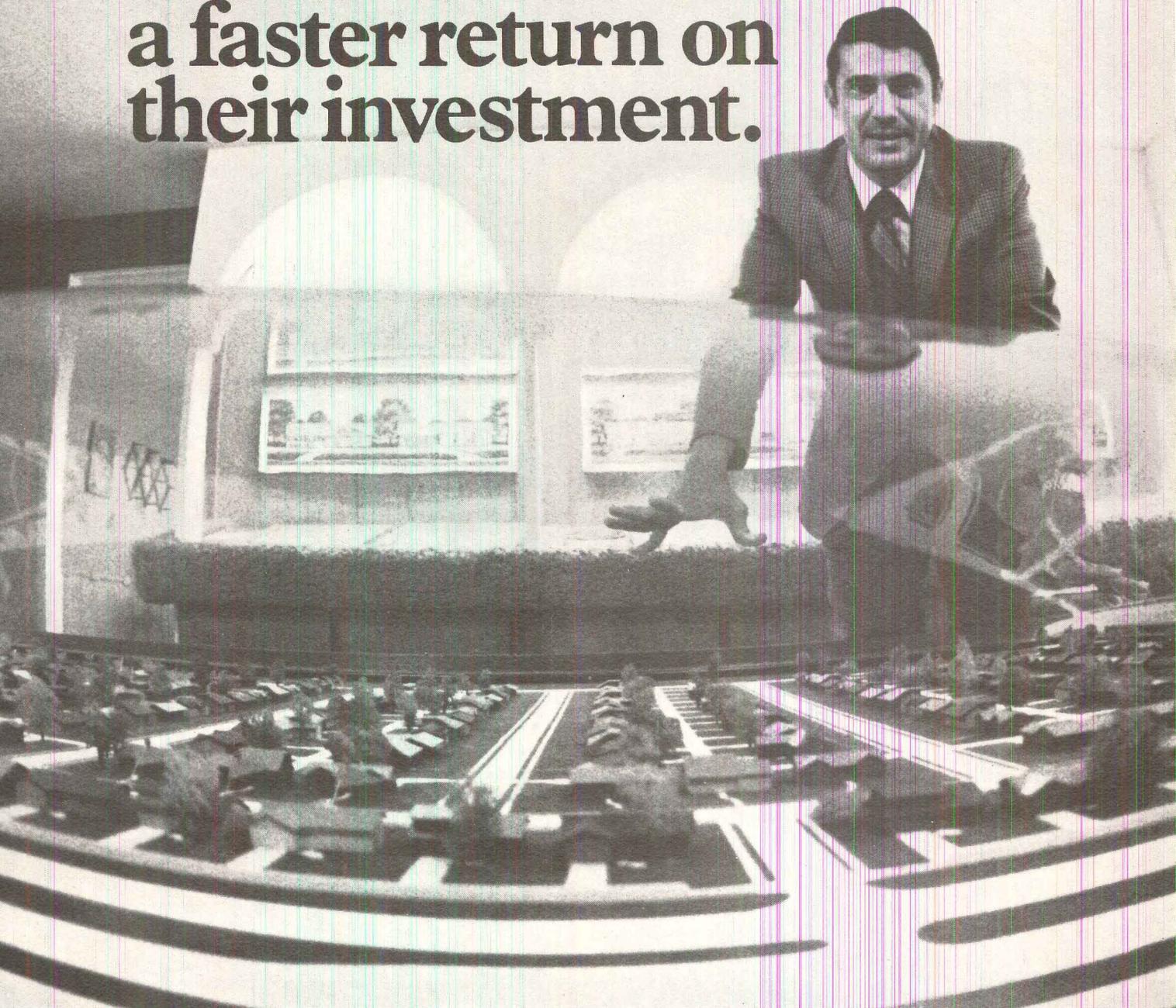


Hearth enclosure of tempered glass comes with bifold doors in 57 sizes or twin doors in 42 sizes. Glass doors provide more even heat. Push-pull controls, to regulate both upper and lower draft, can now be adjusted from a standing position. Four finishes available. Thermo-Rite, Akron, Ohio. CIRCLE 303 ON READER SERVICE CARD



Pushbutton gas heater, rated 21,000 Btuh, installs in less than an hour in apartment, house or vacation home, needs no hearth special construction. Three sizes—36", 54", or 60" wide—can be used with any face panel such as simulated rock shown, wood, marble, mirror. Dyna, Los Angeles. CIRCLE 308 ON READER SERVICE CARD

The electric climate is for builders who want a faster return on their investment.



Read how it helped the Roffino brothers maintain their 100-150 unit-a-year average sales in a tight-money market.

While some builders faced rough going during a three-year building slump, Dallas, Texas builders Charles and Tony Roffino of Roffino Homes were selling strong. How did they do it? "Faster sales of all-electric homes played a large part in keeping us liquid," declares Charles Roffino.

The Roffinos made faster profits because homes with *the electric climate* (which means that everything is electric, including the heat) sell faster. They have

exclusive consumer benefits like room-by-room temperature control, unbeatable cleanliness, and steady, even heat. There's every convenience for modern comfort and carefree living, too.

The electric climate also slashed building costs for the Roffinos. For example, lower time and labor costs, fewer parts to install, and faster, easier installation.

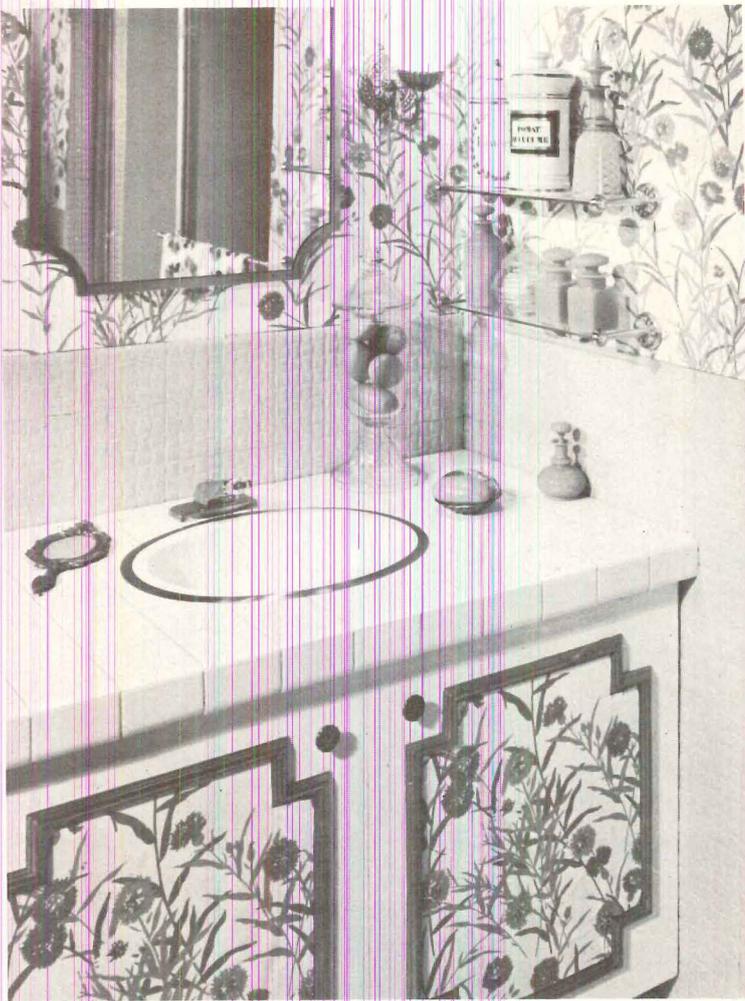
Call your electric utility company today and find out how having *the electric climate* can improve your profit picture.

"Awarded to homes exemplifying electrical excellence?"



Live better electrically

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



Ceramic tiles protect the wall and countertop in this bathroom corner. Large 4¼"-sq. tiles in plain white cover the vanity top. The same size tiles in a woven pattern in blue form the backsplash and wall

covering and are grouted in matching blue. The coordinated tiles come in eleven colors and also in hexagonal and octagonal shapes. Wenczel Tile, Trenton, N.J.

CIRCLE 328 ON READER SERVICE CARD



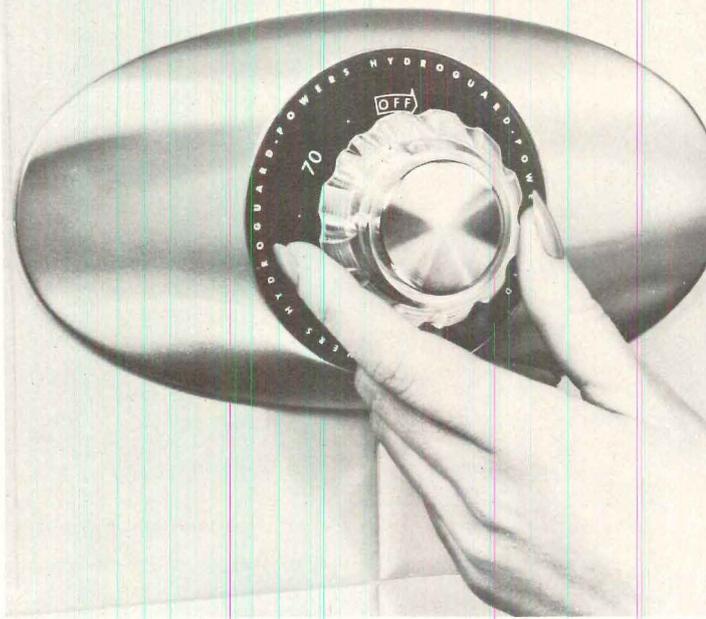
Whirlpool bath, designed to fit into the standard tub or shower opening, is 53" long, 30" wide, and 34" deep. It is a self-contained unit that is pre-plumbed and ready to install, above or below level, with an optional matching skirt or with any custom skirt. It holds 90 gal., has a single contoured seat, two air inlets that can be adjusted to direct aerated water wherever it is needed, and a built-in flexible hand showerhead. The fiberglass unit comes in white or custom colors of blue, gold, beige, and olive. Jacuzzi, Berkeley, Calif.

CIRCLE 329 ON READER SERVICE CARD



Back-outlet water closet completely eliminates the troublesome, time-consuming, and expensive job of cutting through floor or ceiling. Its straight-out-the-back design provides through-the-wall connection to all the water supply and sewage discharge lines. It was engineered especially for use in modular plumbing cores for prefabricated buildings and high-rise reinforced concrete structures, and is also practical in renovations. Norris Industries, City of Industry, Calif.

CIRCLE 330 ON READER SERVICE CARD



Shower/bath mixing valve has a liquid-filled thermostatic element that senses—and corrects—changes in supply line temperature and pressure. Once set, it provides water at a constant temperature anywhere from 65° to 115°F. It has only one moving part, needs only one hole

cut in wall, has non-corrosive internal parts. It comes with a Lucite handle shown or a leather handle. Available in polished chrome or in custom polished satin brass or gold. Powers Regulator, Skokie, Ill.

CIRCLE 331 ON READER SERVICE CARD

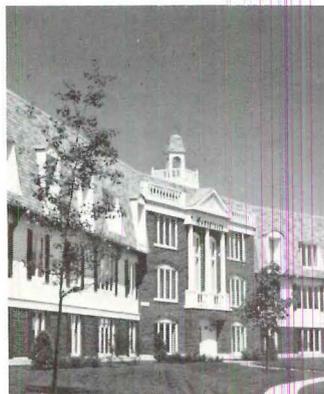
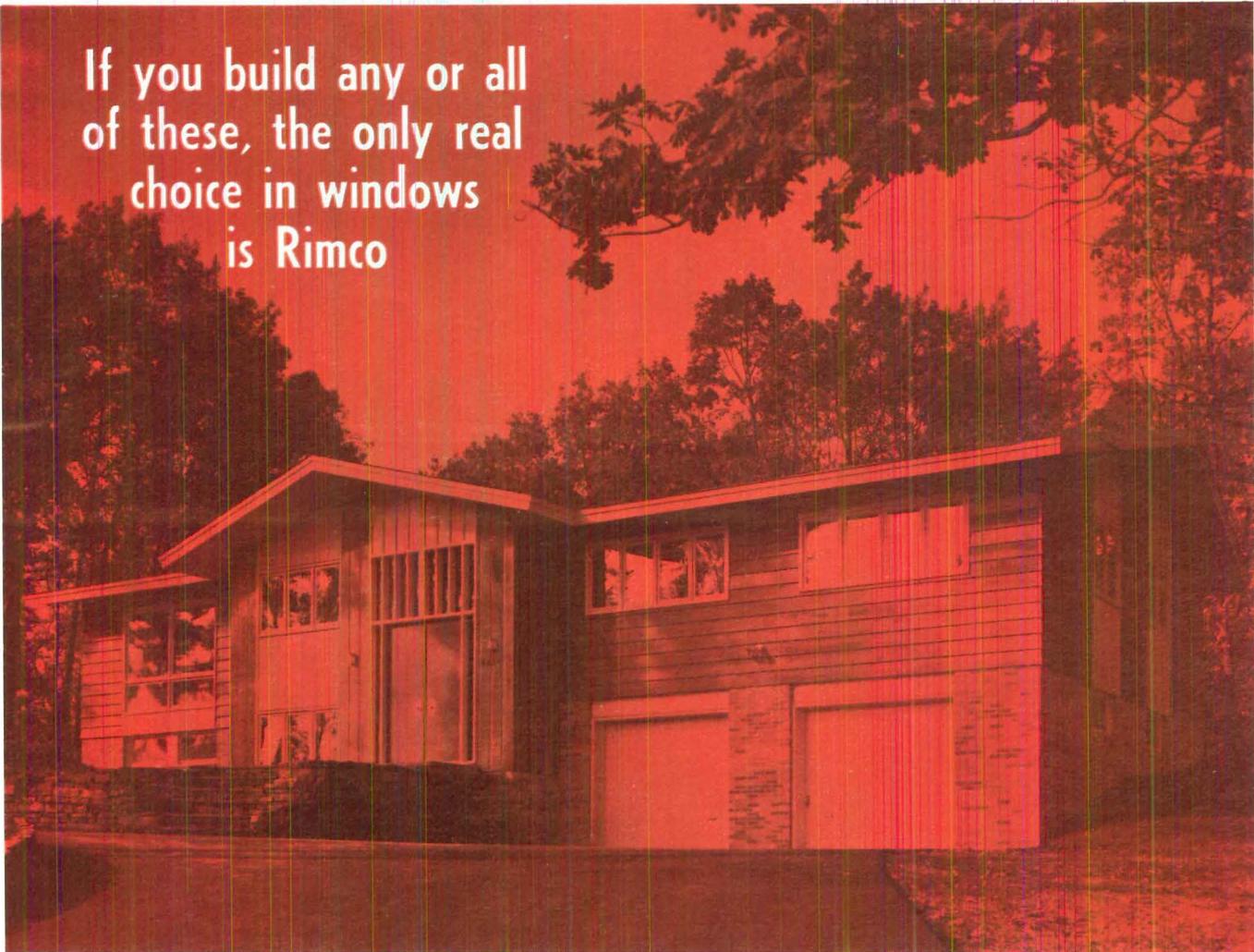


Tub/shower door, for fiberglass bathing modules, comes in sizes to fit all the standard sizes on those tub and shower units. Both its panels and its hinges are made of high-impact-resistant styrene, so they won't break, shatter, or even splint-

er, meet all building and codes. The door folds back to 8" wide to permit full use of the tub or shower. And it can be installed in about 20 minutes. Tub-Master, Orlando, Fla.

CIRCLE 332 ON READER SERVICE CARD

If you build any or all
of these, the only real
choice in windows
is Rimco



Only with RIMCO wood window units do you have so much going for you. In apartments, homes, townhouses, and every imaginable form of commercial and industrial building. In everything you build, RIMCO has a style that fits. There are the exciting Tilt double-hung, Casement, Casement Bow, Vent, View, Vuevent and Horizontal Slide units. All come in a vast choice of sizes, including the ones you need. All are classically clean lined (we want your designs to show, not ours). All are manufactured from select kiln dried Ponderosa Pine that has been treated with a long life wood preservative through our Dri-Vac vacuum process. All are made to exceed FHA and Commercial Standards requirements. All

are factory primed on the outside. And all embody a superb level of craftsmanship developed through 103 conscientious years of woodworking experience. RIMCO windows are the most talented in the business with the most up-to-date convenience features that today's home buyer demands. Features like: divided lite grilles and sash that are removable for cleaning and painting, and built-in storms and screens that eliminate outside combinations. For your next project, specify the windows that make sales easier for you. RIMCO wood window units.



We pre-fab apartment buildings for apartment builders



We pre-fab apartments well. We pre-fab them economically. We pre-fab them fast.

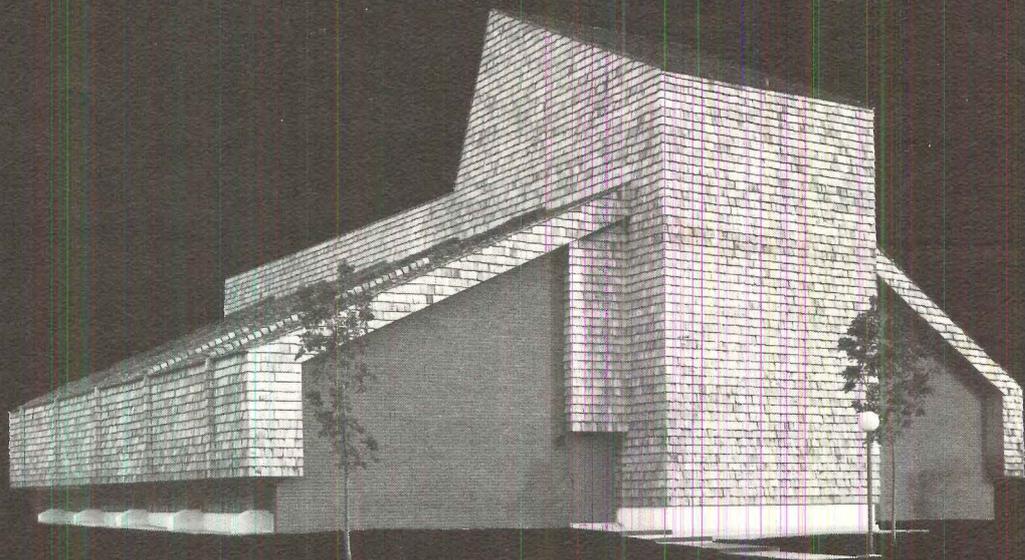
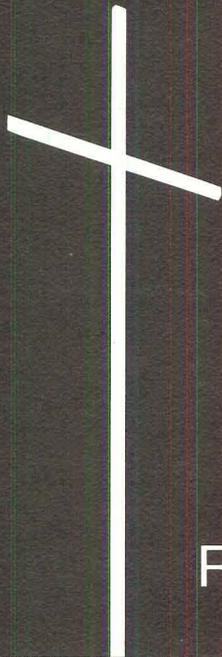
For over 78 years Hodgson has been improving the methods and techniques of manufacturing housing. We pre-fab single family, duplex, motels, commercial buildings, townhouses . . . and apartments, public or private. And we've been successful because we know how to produce both quality and increased profits for the builder.

As a builder, you manage the basic elements of money, land, materials and construction. Hodgson manufactured packages lets you manage them better, faster and more profitably. Tight purchasing, low overhead, and efficient manufacturing are the reasons.

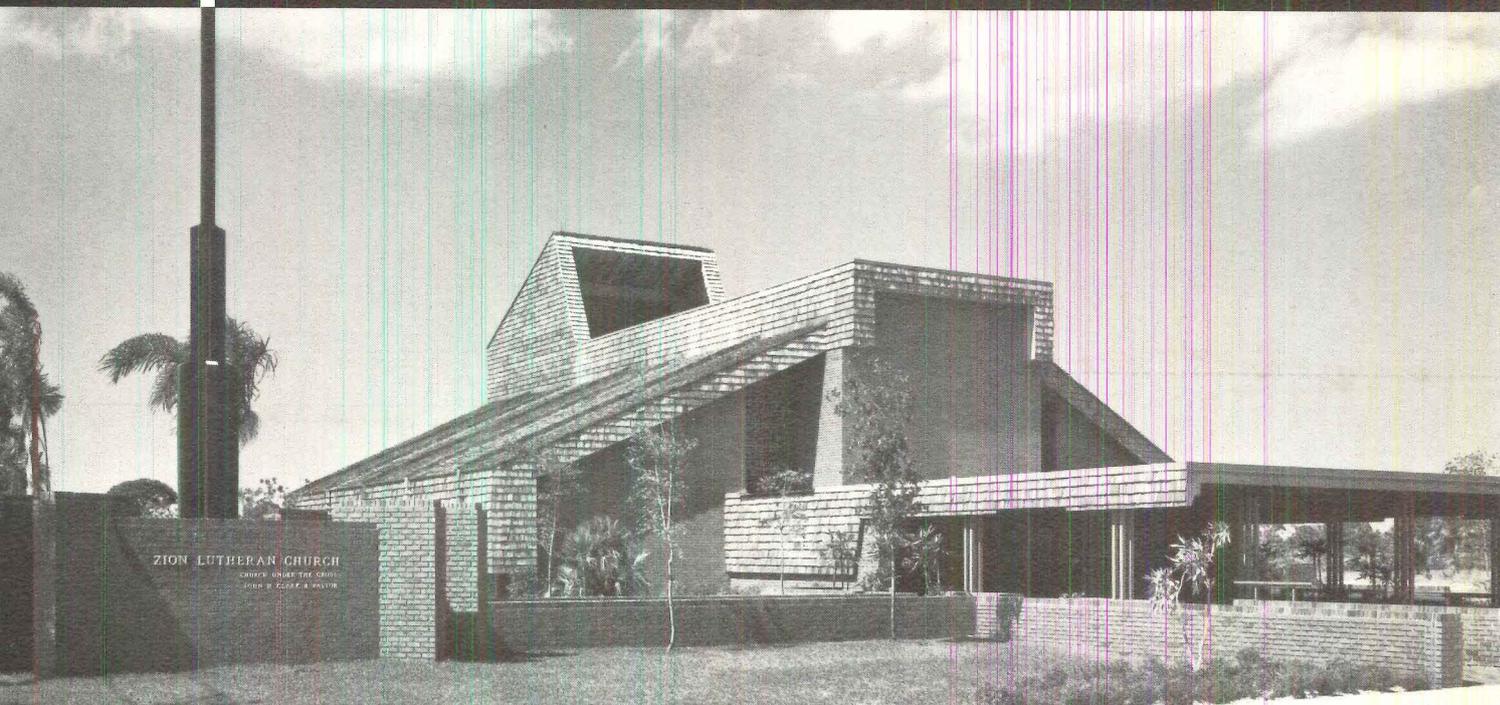
Months of labor and overhead become weeks. When you do business with Hodgson that's exactly what it is; no romancing, no frills, no extras. We price the job to your specifications, deliver the package, and are responsible for it. And, our Regional Managers are on the job to make sure. Call us.



Hodgson Houses, Inc., 1073 Main Street, Millis, MA. 02054
617-522-6744 (Boston)



Red cedar shakes help a new church stay new.



Zion Lutheran Church, Deerfield, Florida. Certi-Split No. 1 Handsplit Shakes, 24" x 3/4" to 1 1/4". Architects: Schweizer Associates. Builder: Vic Maffey Construction Company.

...a Lutheran Church at Deerfield, Florida, will retain its contemporary feel and inviting look for years to come. Red cedar shakes play a big part in it. They are natural. Warm-looking. They stand out to the eye and to the imagination. Their beauty is timeless. Their appearance is one thing, protection

another. This church faces torrential rainstorms, palm-bending winds, a hot and humid climate. But the building's shake exterior is well suited to the challenge of environment.

Red cedar shakes last for decades without maintenance. They withstand even hurricane

winds. And they are naturally insulative.

For your next church project, insist on the real thing: Certi-Split shakes or Certigrade shingles. For details and money-saving application tips, write: 5510 White Bldg., Seattle, Wa. 98101. (In Canada: 1055 West Hastings St., Vancouver 1, B.C.)



Red Cedar Shingle & Handsplit Shake Bureau

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

This advertisement appears as a matter of record and no public offering is being made of these securities.

\$75,000,000

8% Mortgage-Backed Securities

Series 2000-A

Guaranteed by the Government National Mortgage Association
(Backed by the full faith and credit of the United States)

The undersigned purchased an aggregate amount of \$75,000,000 from 17 issuers. These securities have been placed with 102 institutional investors.

HUBBARD, WESTERVELT & MOTTELAY, INC.

a wholly-owned subsidiary of

Merrill Lynch, Pierce, Fenner & Smith

Incorporated



Marble-like substance on vanity top and in shower is really a methacrylate material that resists stains, burns, chips, and scratches. The subtle veined color patterns make the surface appropriate for counter-

tops and desks throughout the house. In the bath, the integrated vanity top and bowl eliminates seams which accumulate dirt. D. Pont, Wilmington, Del.

CIRCLE 359 ON READER SERVICE CARD



30" BUFFET MODEL 1659 (ALSO AVAILABLE IN 36" WIDTH. BOTH GAS AND ELECTRIC)

**NOBODY
BUT VESTA** {GODDESS
OF VALUE}
OFFERS YOU SO MUCH!

We took the most-wanted features of every competitive range — and put all sixteen of them in every model of our all-new Vesta line. No other manufacturer offers all these features on every model. Vesta is your best buy! Send for a catalog—gas or electric.

ATHENS STOVE WORKS, INC., ATHENS, TENNESSEE 37303



Vanity cabinets with the appearance of handcarved Italian craftsmanship feature antique brass-finished hardware and wood grains finished in a subtle Mediterranean olive. For the bath or kitchen these cabinets come with trays, doors,

clothes hamper, but can also be used to add distinctive cabinetry styling to bedrooms, dressing rooms, and hall. In widths from 12" to 48". Lori Bell Div., International Paper, Portland, Ore.

CIRCLE 360 ON READER SERVICE CARD

Don't have to know anything about shingles to know this one's exceptional.

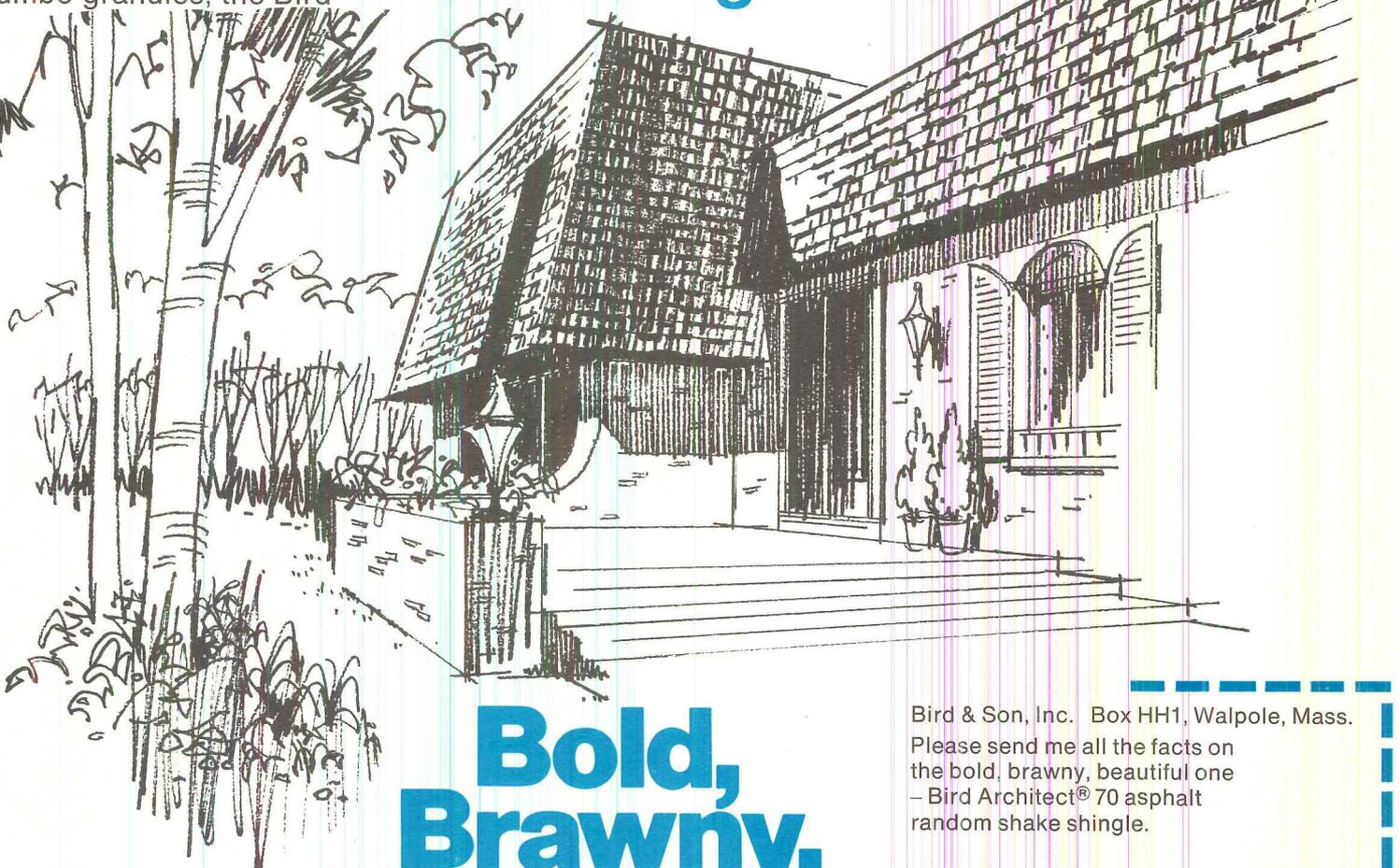
Thicker. Heavier. Looks like a wood shake. It's random-edged like a wood shake. Has character like a wood shake. But it isn't wood.

A wood shake can't begin to protect like this one. Against hurricane winds. Fire. Rain, snow and falling ice.

It's taken the best protection features of highest quality asphalt. And added the heart warming look of natural wood. The result is a distinguished shake shingle with uncommon beauty, ideal for gambrel or mansard roofs on traditional or modern homes.

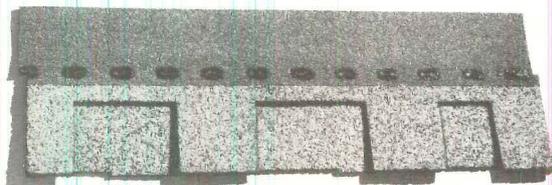
Because it's thicker, heavier and again as heavy as an ordinary shingle) and embellished withumbo granules, the Bird

Bird architect[®] 70 asphalt random shake shingles



Bold, Brawny, Beautiful

Architect 70 brings three-dimensional character to your roof. The random edging, as with natural wood shakes, gives a sculptured shadow line and a look of strength and substance. Warm nature tones of Redwood, Oakwood and Ebonywood enhance the more captivating good looks of the Bird Architect 70.



Bird & Son, Inc. Box HH1, Walpole, Mass.

Please send me all the facts on the bold, brawny, beautiful one – Bird Architect[®] 70 asphalt random shake shingle.

Name _____

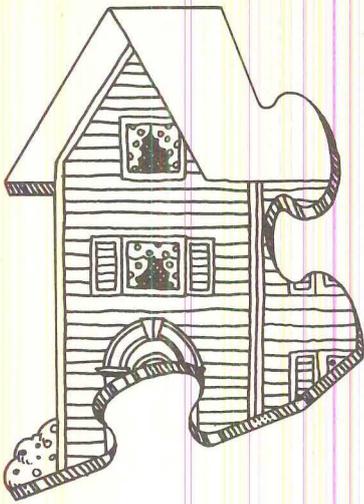
Street _____ City _____

City _____ State _____ Zip _____

See us at the NAHB Show Booth #1102

BIRD & SON
INC.
QUALITY PRODUCTS SINCE 1795

Planning to build or re-roof? Look into the bold, brawny, beautiful one. See your Bird dealer or send for a catalog now. See our catalog in Sweets.



Briggs puts part of it together

with distinctive plumbing ware that adds beauty, comfort and practicality to your bathrooms and powder rooms. Porcelain-on-steel and vitreous china plumbing ware that bears the respected Briggs and Case labels.

Panacon puts it all together.

Now, Panacon — a new name in the building field — brings together six well-known companies, like Briggs, to provide builders with one reliable source for everything from foundation to rooftop.

Panacon Corporation,
Cincinnati, Ohio 45215



See Panacon products in
Booths 2212-14-16-18 and 3300

CIRCLE 435 ON READER SERVICE CARD

Tired of tattered plans?



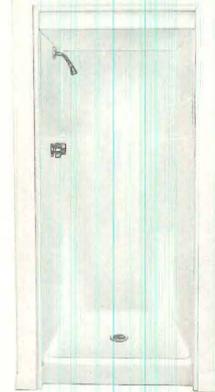
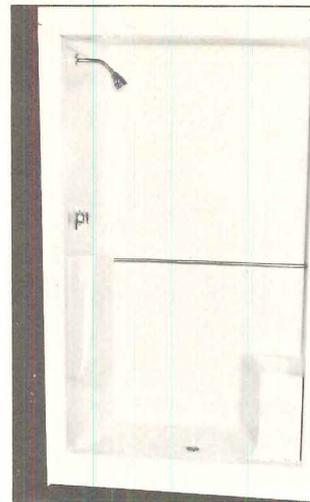
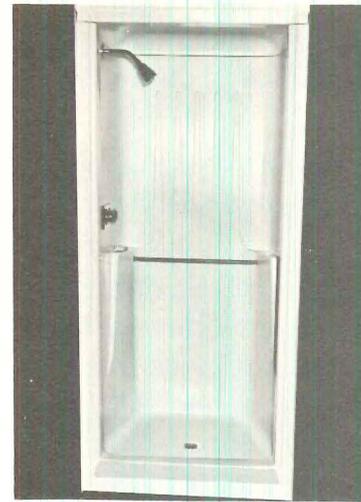
Keep them neat... the PLAN HOLD WAY!

Original drawings should be filed, not defiled! PLAN HOLD Square Tube Files are the answer! Completely enclosed rolled plans stay neat and clean in square tubes indexed for easy retrieval. Square corner spaces let you grasp the roll. No binding against sides as in round tube files. Choose from 3 tube sizes for rolled plans up to 60" wide, in steel cabinet styles for any need you have. WRITE FOR CATALOG



 **PLAN HOLD**
TIMES MIRROR

P.O. Box 3458, Torrance, California 90510.



One-piece shower stalls in a 32" model (left) with two ledges, optional recessed top rounded corners; a 36" unit (left) with these features plus safety bar and patterned back; and a 48" unit (above) with dish, grab bar, patterned plus seat. The fiberglass units have a high-gloss finish that is easy to maintain under normal use and ideal for tall people (up to 6'6" without top). Universal-Rite, New Castle, Pa.

CIRCLE 361 ON READER SERVICE CARD

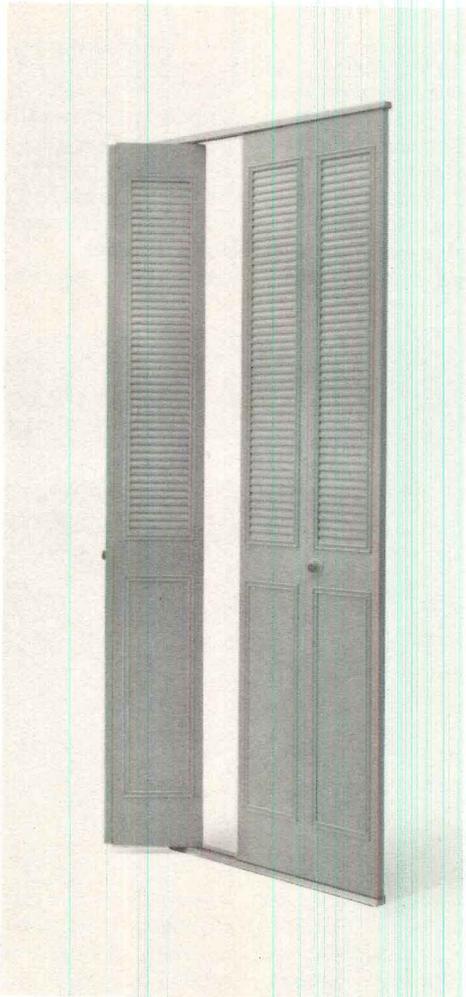


Vanity cabinet with polyurethane door in a Spanish motif is complete with spindles and three different colored plastic laminate inserts. Available in oak or white, the cabinets now come in 24" and 30"

sizes only. Another similar (not shown) has cultured marble top and routed design on the cabinet in white with gold and oak pewter. Villa, Rochester, N.Y.

CIRCLE 362 ON READER SERVICE CARD

meet the door that meets every need.



Here's the do-everything door that fits in everywhere. Whether you're building a home or a high rise, conventional or manufactured units, or remodeling for urban renewal. And it fits in more economically, more effectively than any other closet system you can buy.

Here's how:

Only Float-Away gives you doors to fit any height, any width. Even oddball sizes are no problem. Float-Away delivers the door you need—where you need it, when you need it. You're assured of easy installation and top quality. Plus a choice of five different styles.

Interested?

Send for complete details on your letterhead or use the coupon below.

Attention Building Material Distributors: Float-Away is now adding distributors in certain protected areas. It's a good time for you to think about adding the complete line of Float-Away closet systems. Good profit. Proven dependability. Just drop us a line. We'll be glad to send you further information.

Yes! Send me complete information on Float-Away Doors and Float-A-Just shelves.

Check one:

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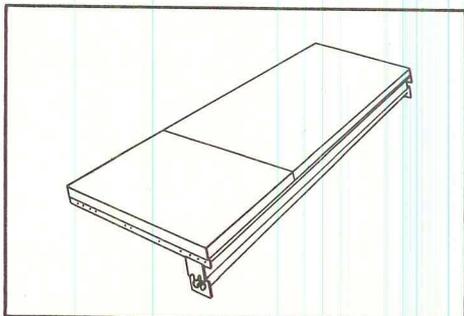
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FLOAT-AWAY®

COMPLETE CLOSET SYSTEMS Division of Kinkead Industries

Dept. HH-36, 1123 Zonolite Road, NE, Atlanta, Georgia 30306 (404) 875-7986

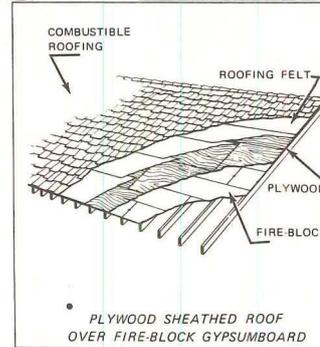
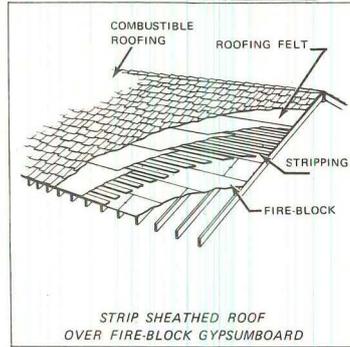


Miami-Carey puts part of it together with beautiful, easy-to-install bathroom and kitchen products that will help sell your homes. Bathroom cabinets, lights and accessories and kitchen range hoods. Door chimes, decorator mirrors, radio-intercoms, apartment mail boxes and washroom equipment too.

Panacon puts it all together. Now, Panacon — a new name in the building field — brings together six well-known companies, like Miami-Carey, to provide builders with one reliable source for everything from foundation to rooftop. Panacon Corporation, Cincinnati, Ohio 45215

See Panacon products in Booths 2212-14-16-18 and 3300

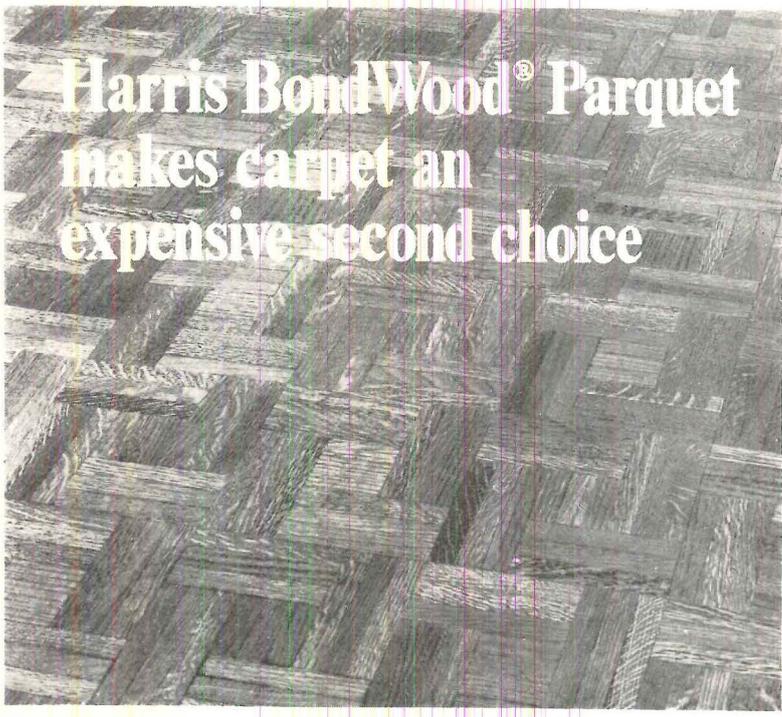
CIRCLE 436 ON READER SERVICE CARD



Non-combustible gypsumboard prevents fire from spreading upward or downward. Standard roof with plywood or stripping, felt, and shingles burned through in three minutes (*top, left*). Roof with plywood or stripping over gypsumboard (*drawings*) had no burn-

through (*top, right*). Gypsumboard similar to other wallboards, is water repellent and fungus resistant. Installation of 2' x 8' or 2' x 10' boards 1/2" thick is the same as other roofing materials. Gypsum Assn., Chicago.

CIRCLE 353 ON READER SERVICE CARD



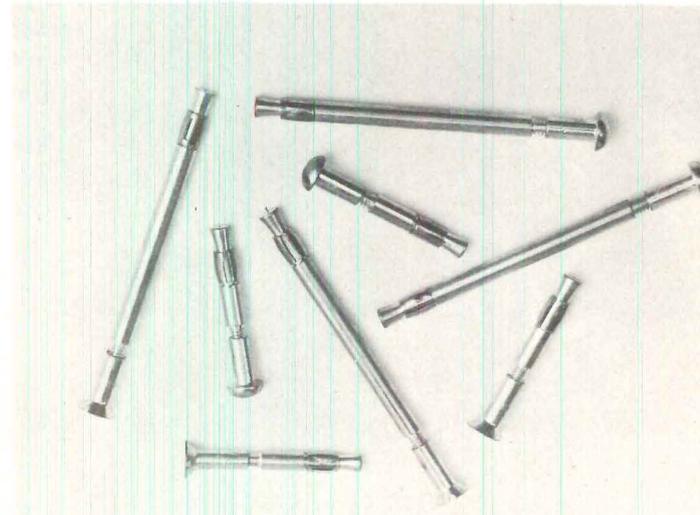
Harris BondWood® Parquet makes carpet an expensive second choice

install BondWood® and cut your flooring costs up to 50%

Harris BondWood Parquet, the finest quality domestic and imported hardwood flooring available, actually costs up to 50% less to install and up to 70% less to maintain than carpeting. That's a fact. And Harris offers the widest variety of patterns and finishes including the beautiful Haddon Hall shown here. Eleven exciting and versatile decorator designs. 50% more variety than our nearest competitor. For further information on Haddon Hall and other Harris custom designed wood floors write to:

DEPT. HH-11, HARRIS MANUFACTURING CO., JOHNSON CITY, TENN. 37601

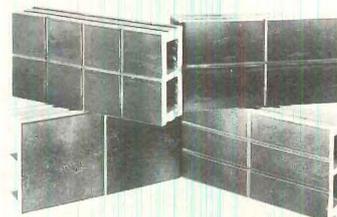
CIRCLE 152 ON READER SERVICE CARD



Parabolt has low head profile for use in intermediate 1/4" and 3/8" holes anchoring sills, door bucks, stair railings, plus pipe hangers, air conditioners, light fixtures, etc.

Same features as standard parabolt. Parabolt clip permanently attached to shank that digs into concrete. Molly Div., USM, Temple, Pa.

CIRCLE 354 ON READER SERVICE CARD



Structural glazed tiles—in 8" modules—come in two colors and the four designs shown (*left to right*) 4" x 4", 4" x 8", 8" x 8", and brick style. Tiles will take heavy duty use, need little or no maintenance, and are fireproof. They can be used as accent walls. Architectural Ceramic, Brazil, Ind.

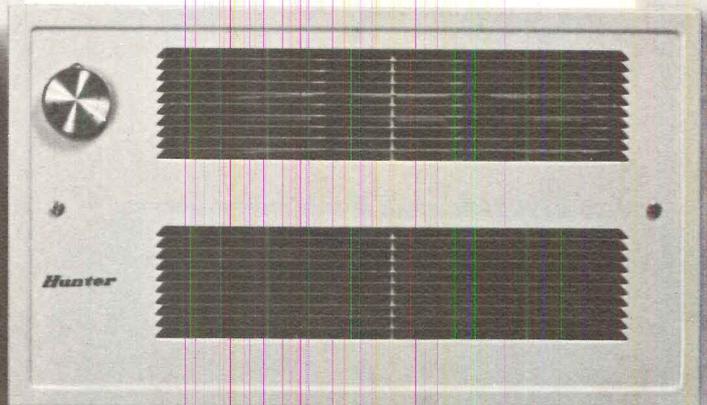
CIRCLE 355 ON READER SERVICE CARD

It's time to be narrow-minded about electric heat



Insist on the unit that fits between standard wall studs

Don't prejudge. The narrow Hunter Hide-Away is bigger than it looks. It pours out plenty of heat for most rooms. It gives a choice of three wattages (1500, 2000, 2500) in one size. It keeps a cool grille at high heat, sells at budget prices, installs easily, works with unit or wall thermostat. It also comes with chrome grille (as well as standard beige) in 1250 and 1500 watts for bathrooms. Can be surface-mounted in mobile and modular homes using accessory kit. So down with prejudice! Be narrow-minded . . . by keeping the Hunter Hide-Away on your mind.



Mail today for further data:

Hunter Division, Robbins & Myers, Inc.
2837 Frisco Ave., Memphis, Tenn. 38114

Please send full information on
Hunter Hide-Away Heaters.



Name _____

Company _____

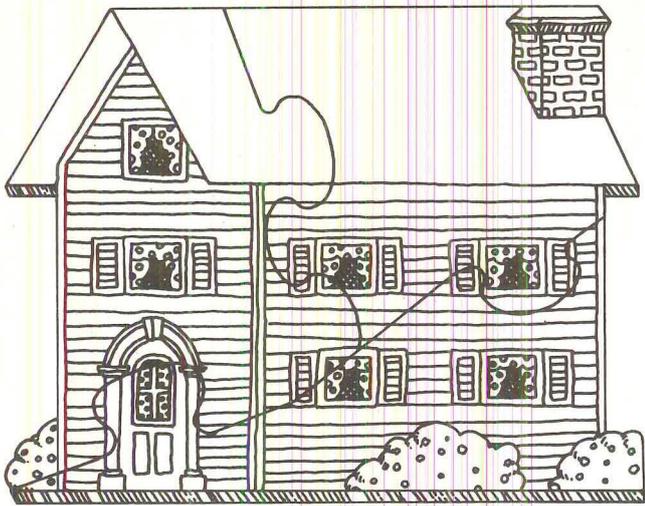
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HUNTER HIDE-AWAY Electric Heater

Hunter has the complete line in electric heat



Philip Carey puts part of it together

with a complete line of exterior products for homes, apartments and commercial buildings. Shingles in various colors, styles and weights; maintenance-free solid vinyl siding and soffits; new decorative shutters; and dampproofing products.

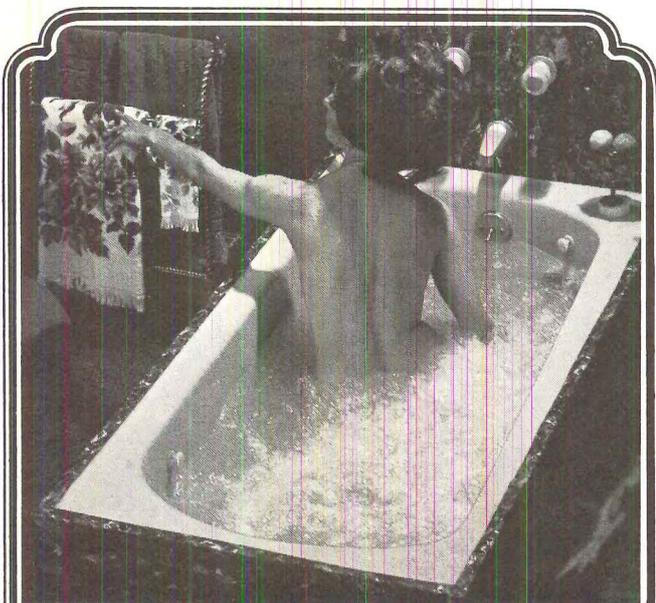
Panacon puts it all together.

Now, Panacon — a new name in the building field — brings together six well-known companies, like Philip Carey, to provide builders with one reliable source for everything from foundation to rooftop. Panacon Corporation, Cincinnati, Ohio 45215



See Panacon products in Booths 2212-14-16-18 and 3300.

CIRCLE 437 ON READER SERVICE CARD



built-in roman bath

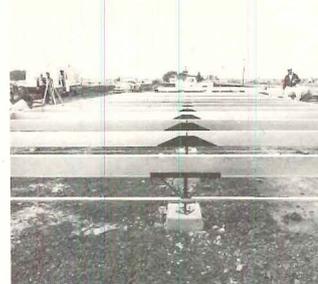


Imagine a Jacuzzi Whirlpool Bath built right into a 5 or 6 foot colored, contoured tub! And it installs like any other tub. Imagine the sales impact! Jacuzzi has done it. And you can sell it. Write us for details.

JACUZZI RESEARCH, INC.
Dept. PA, 1440 San Pablo Ave., Berkeley, Calif. 94702



Steel floor-framing system includes 16-gauge joists nested in pairs to form perimeter beams and inserted (left) in corner and perimeter jack saddles. Non-sagging, non-warping joists adjust up or down on seismic

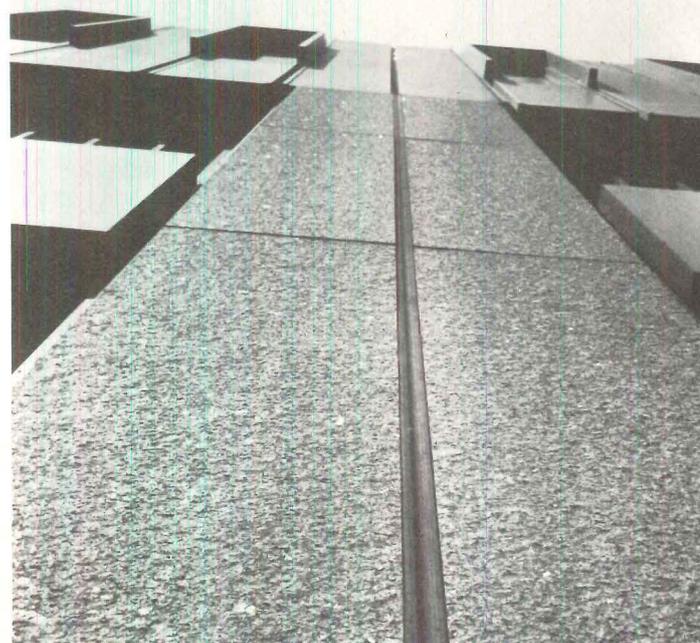


jacks (right) to level floor. earth movements frequent on west coast. Three men can assemble floor in half a day. Steel, Pittsburgh, Pa. CIRCLE 356 ON READER SERVICE CARD



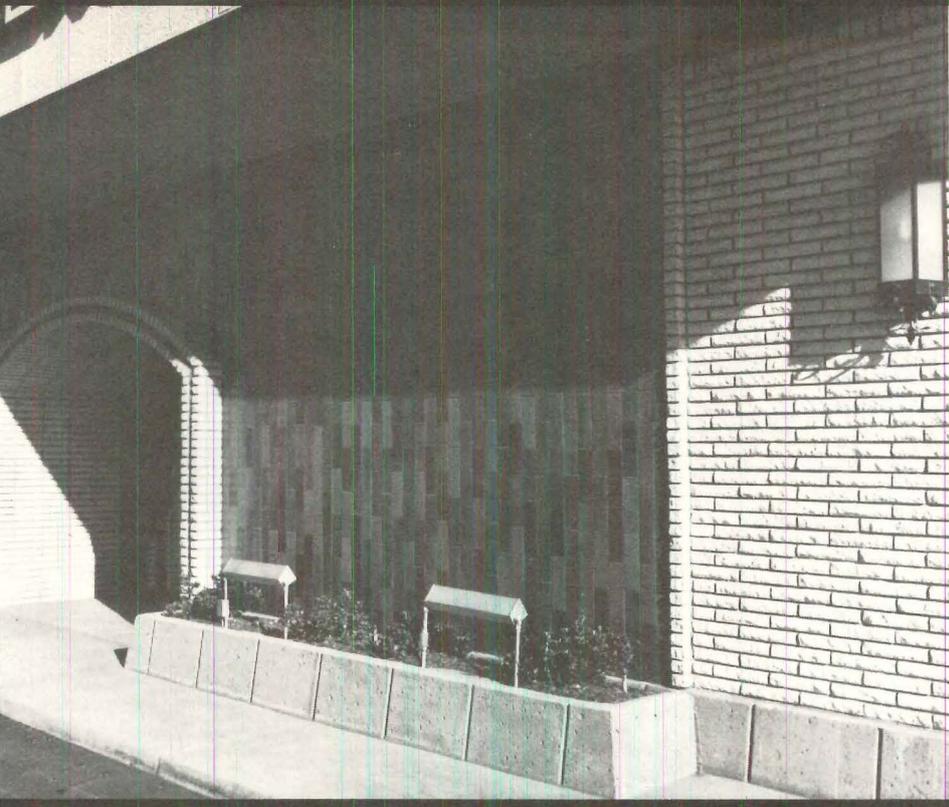
Aluminum framing system includes trusses that weigh only 30 lbs. so they can be handed up from ground level as shown. Other components: main beams, joists, studs, plates. All are pre-cut, painted, punched to

let pipes and wiring through, equipped with patented sliding fastening system that speeds stallation, requires no special Alcoa, Pittsburgh, Pa. CIRCLE 357 ON READER SERVICE CARD



Permanent seal insures waterproof, maintenance-free expansion joints in pavements or sidewalks, swimming pools, parking structures, roofs, or between pre-formed wall sections. Neoprene extrusions are

inserted under compression—horizontally or vertically—in joints from 1/8" to 2 1/2". They even seal corrosive saltwater or sand. Alcoa Highway Products, Buffalo, N.Y. CIRCLE 358 ON READER SERVICE CARD



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the aesthetic range
in carpet
for a
bank
clinic
restaurant
motel?

Crocker—Citizens Bank, Fresno

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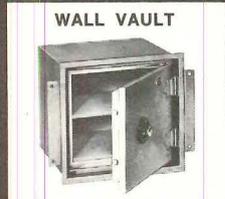
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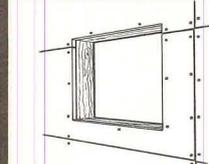
add sales appeal with built-in
fire and theft protection
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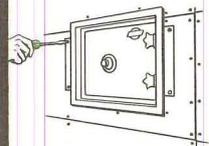
CLOSET VAULT



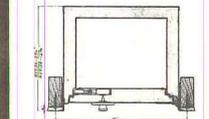
WALL VAULT



To install wall vault, make opening in joists large enough to insert unit.



Steel flanges are pre-drilled for screws on 16" centers. Fasten into joists and grout into place.



When installed, unit is flush with wall and easily hidden by picture or mirror.

MEILINK WALL AND CLOSET VAULTS®

Install easily in wall or closet to provide security for wills, deeds, bonds, stock certificates, and other valuables. Built just like their "big brothers", the Meilink Record Safes used by business and industry everywhere. Combination lock. Official Safe Manufacturers Ass'n Label. A quality touch that will add value and appeal to your homes. Write us today for complete details.

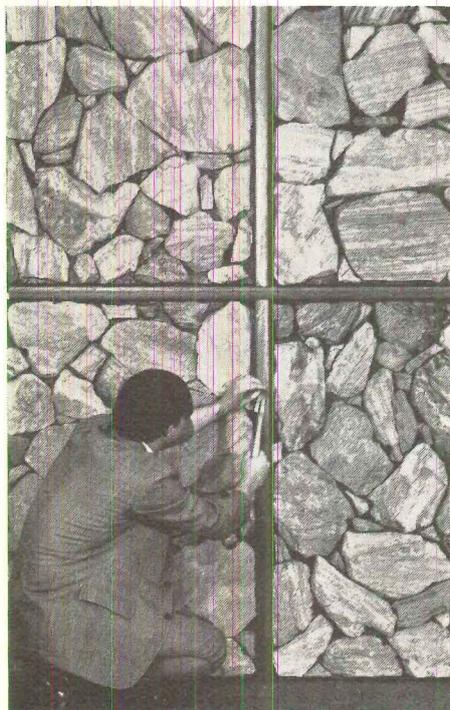
MEILINK
STEEL SAFE COMPANY
Box 2567 Dept. HH Toledo, Ohio 43606

CIRCLE 438 ON READER SERVICE CARD

stone panels that can be applied like plywood.

Natural lightweight stone panels by Featherock, Inc.

Natural stone panels weighing 3½ lbs. to 5 lbs. per sq. ft.—nail or screw on like plywood—the ultimate in ease of installation. For complete information write or call:



WRITE FOR FREE BROCHURE ON FEATHEROCK PANELS

FEATHEROCK, Inc.
6331 Hollywood Boulevard
Los Angeles, California 90028

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Address _____
City _____
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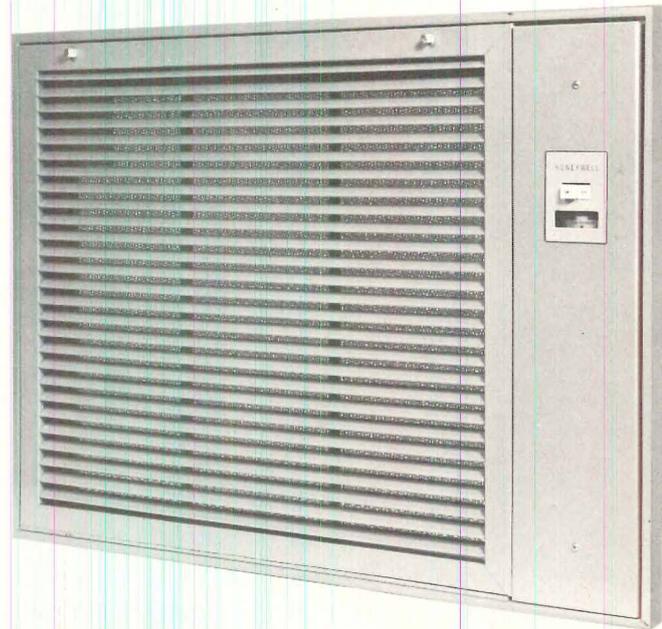


featherock®



Appliance-styled condenser has a gold weatherproof enamel finish and compact size: 25½" x 35½" x 16½" high. Aluminum condenser, in black, wraps around three sides for maximum efficiency. Top cover can

be removed quickly for easy servicing. To minimize sound, compressor is isolated in insulated compartment. Fan has both high and low speed. Addison, Addison, Mich.
CIRCLE 346 ON READER SERVICE CARD



Electronic air cleaner is meant to be installed in place of return grille in a single-return air-handling system. It collects up to 95% of dust, soot, and pollen particles. It mounts

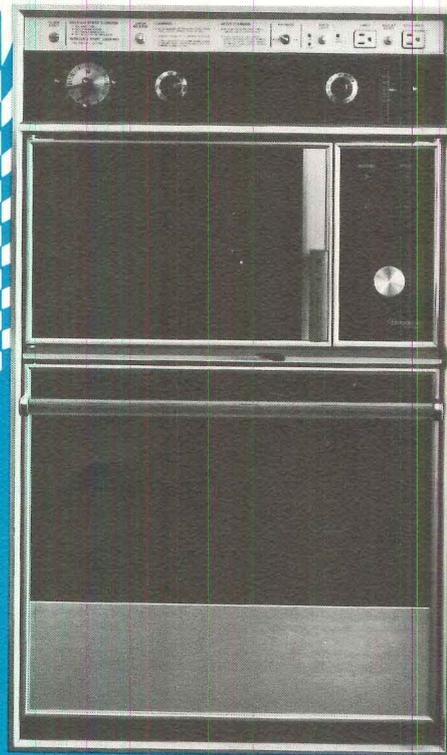
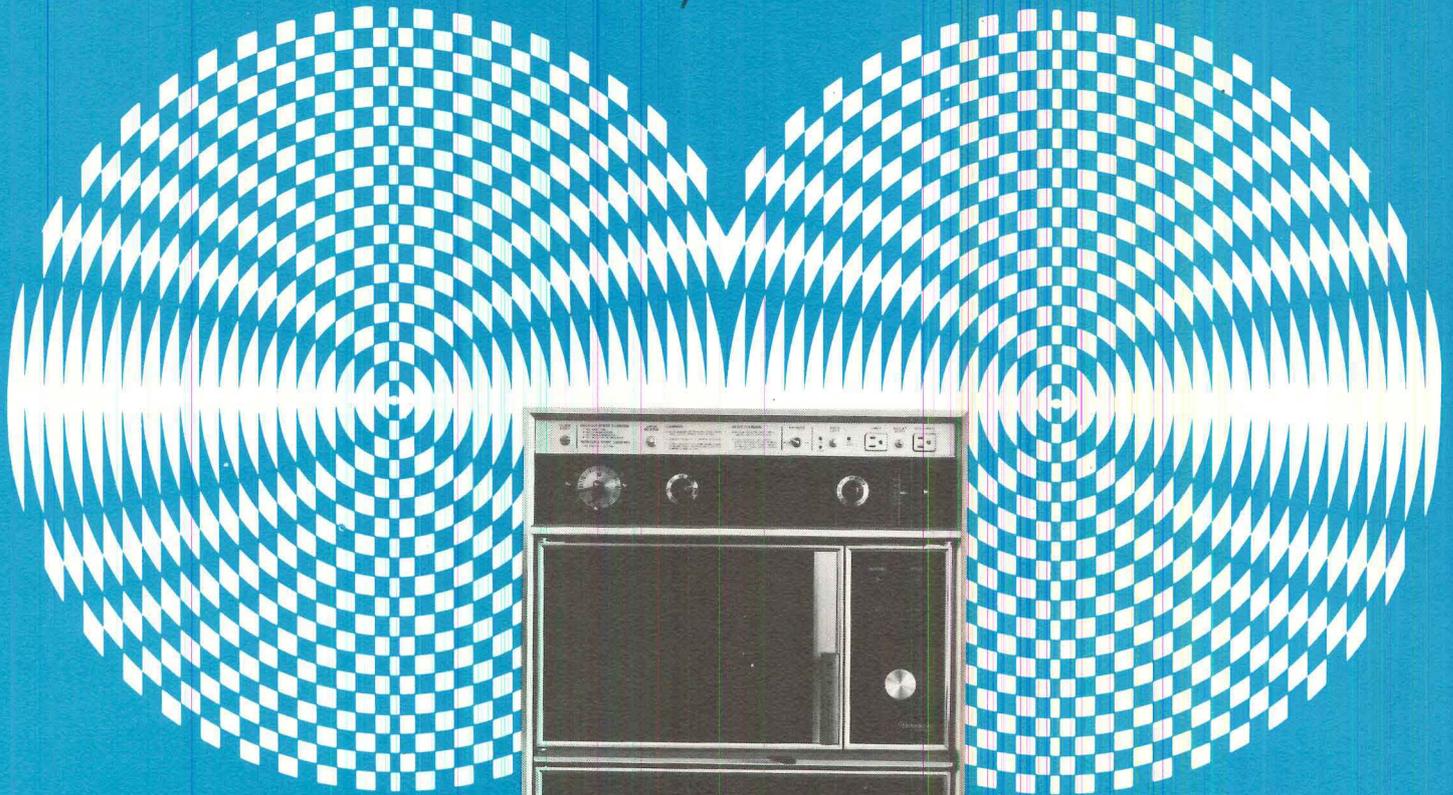
on the wall or ceiling. Two models measure 16" x 25" and 20" x 25". Cleaning cell is removable for washing. Honeywell, Minneapolis, Minn.
CIRCLE 347 ON READER SERVICE CARD



Wood-grained baseboard heater goes well with rooms paneled or trimmed in wood. The fin-tube radiation heating system incorporates a ¾" copper element with outputs

of up to 1,030 Btus. The heater comes in pre-cut lengths of 6', 8' with matching end caps, trim, etc. Slant/Fin, Greenvale, N.Y.
CIRCLE 348 ON READER SERVICE CARD

Twice the Appeal / Twice the Profits



Microwave Magic-

Self-Cleaning Convenience

The appeal of the quick cooking Thermador Thermatronic Microwave Range added to the convenience of Thermador's Self-Cleaning Oven is the easiest way to a double dividend. Two ovens in one installation.

The Thermatronic *really* cooks and *really* browns. The Self-Cleaning Oven is completely equipped for programmed oven cooking. It does everything you'd expect.

Combine all this with Thermador quality and elegant design and your customers will have the best of everything.

The Thermatronic Range also comes in single Models — 120 Volt or 240 Volt. All for built-in installation.

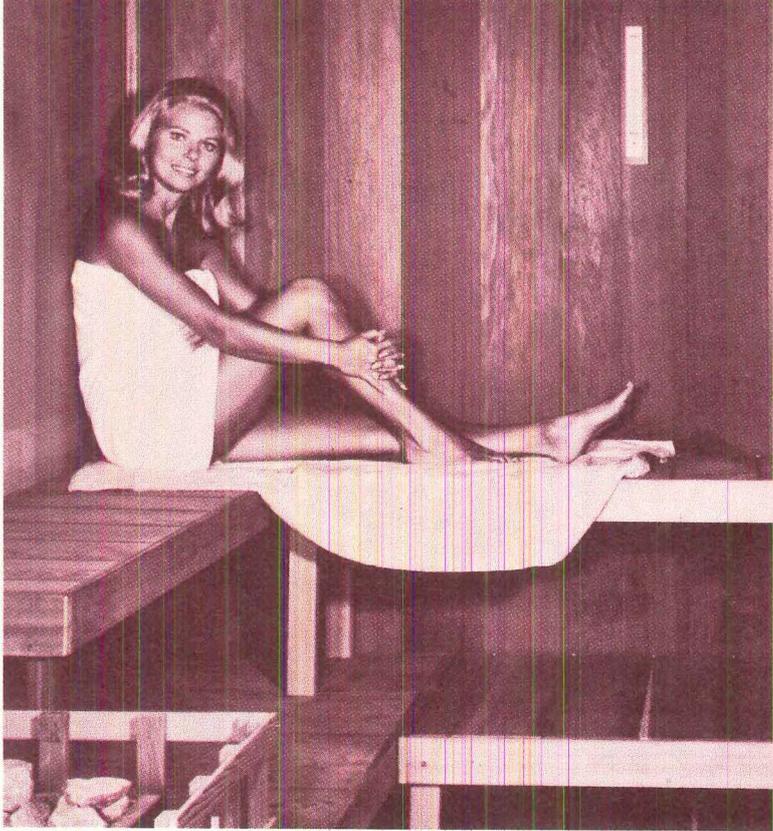
For complete details, write Thermador

Thermador



The Elegant Difference

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**when your plans
specify the best
save a little
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Am-Finn *Sauna*

Fitting neatly into your plans whether it be inside or out, a little space is all we need. Am-Finn Sauna, a totally pre-engineered facility, creates a new dimension in saunas featuring...

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- foamed-in-place polyurethane insulation for walls, door, floor and ceiling... K-Factor—.12
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DIVISION OF URETHANE FABRICATORS, INC. • Haddon Ave. & Line St., Camden, N.J. 08103

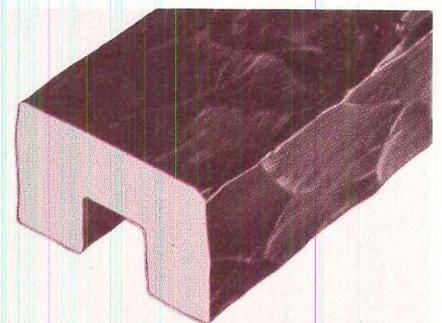
CIRCLE 158 ON READER SERVICE CARD

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You may not take our word for it, but you can't argue with facts. LITE-BEAMS are best because...

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Give the homes you build all the comforts of a home. With Bryant's totally integrated system of heating, cooling, air cleaning and humidification.

It will make your homes more saleable. Start with a Bryant Quietline® gas, oil, or electric furnace, and you're on your way to The Great Indoors.

Add on a Bryant gas or electric air conditioning system. Bryant dealers offer both options. In Quietline® models.

Then add a Bryant electronic air cleaner for a cleaner, healthier home.

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a more comfortable, static-free heating season.

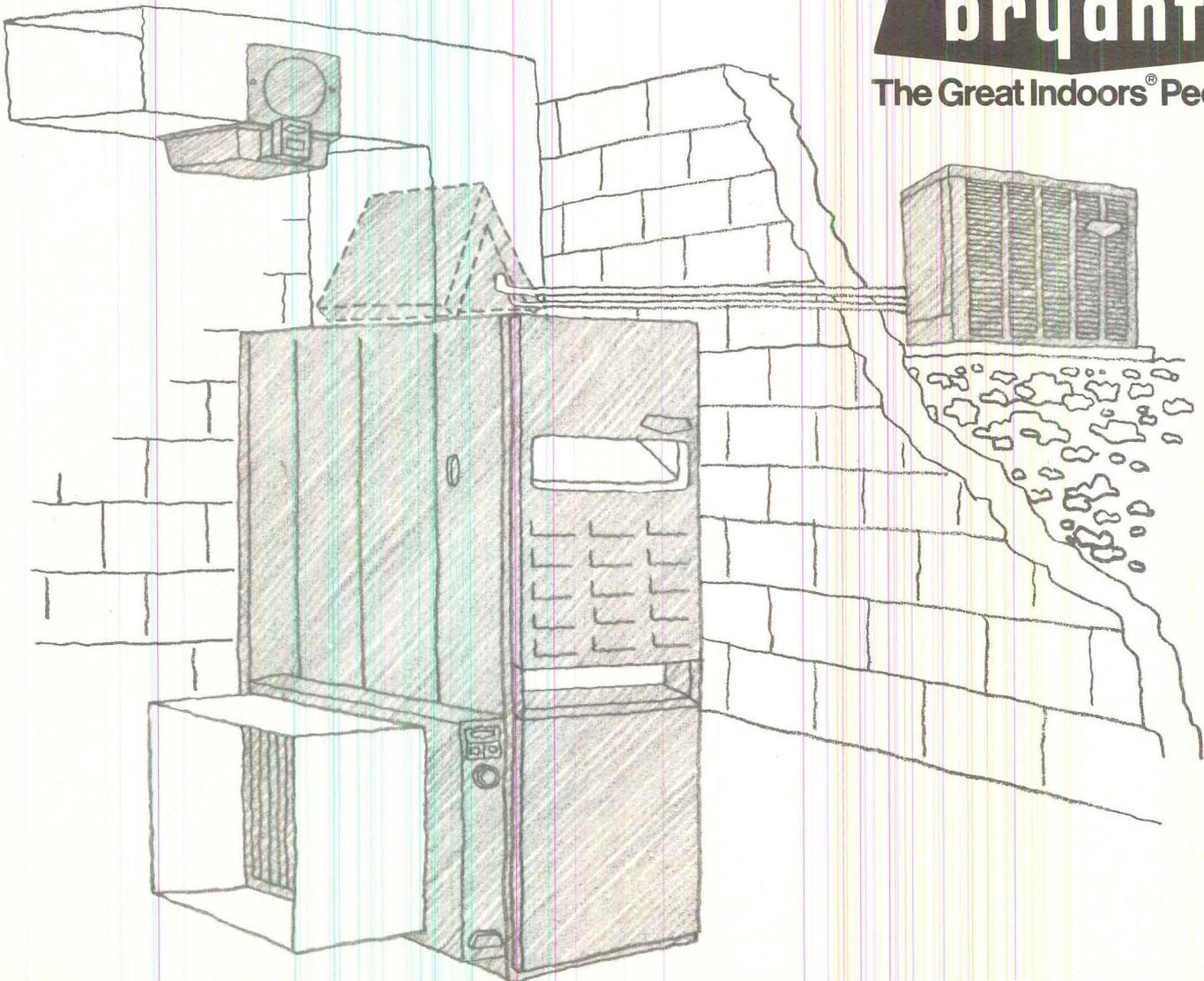
Or to save space inside, install a Bryant outdoor cooling-heating unit.

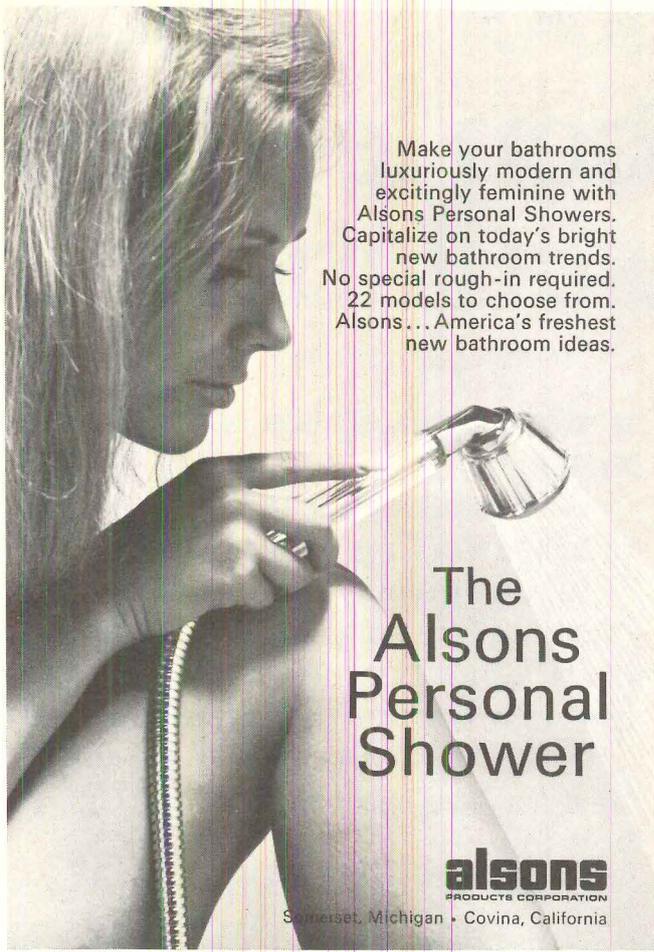
Bryant gives you a lot to choose from. Naturally every component matches every other component. They were made for each other. All this, and quiet too.

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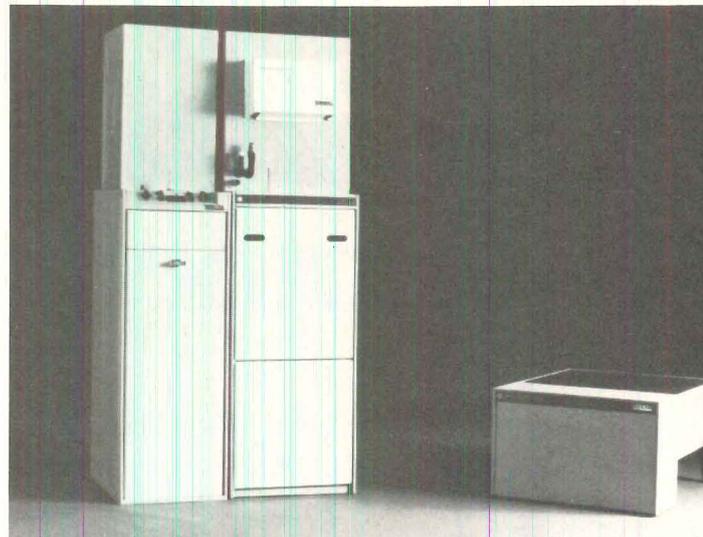
Dept. 75 1831 Terminal Rd., Niles, Mich. 49120

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CIRCLE 160 ON READER SERVICE CARD



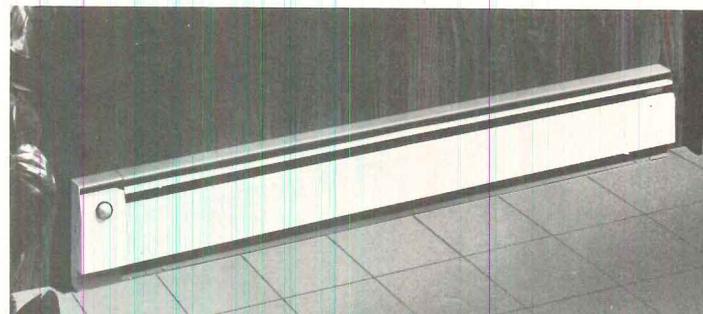
Total home system combines compact electric furnace with electronic air cleaner, low-profile condenser and matching evaporator, and electronic humidifier. Plastic circuit board on furnace contains all connections for thermostat and fan cooling blower. Heating: 20,000 Btuh. Cooling: 18,000 Btuh. Lennox, Marsden, Mo. CIRCLE 349 ON READER SERVICE CARD



Through-the-wall conditioner is part of a nine-model line for use in apartments, motels, and light commercial construction and one of three heat/cool units with 10,000 to 18,500 Btuh cooling and 3-kw to 4.5-kw heating. Grille is of off-white polystyrene with dark bronze trim. Hotpoint, Louisville, Ky. CIRCLE 350 ON READER SERVICE CARD



Packaged gas boiler for all installations—from gravity to multizone—is cast iron, has up-to-date heat exchanger. Deep iron ribs, at angle to rising gases, cause water to travel zig-zag from section to section for uniform heat transfer without hot spots. Hydrotherm, Newark, N.J. CIRCLE 351 ON READER SERVICE CARD



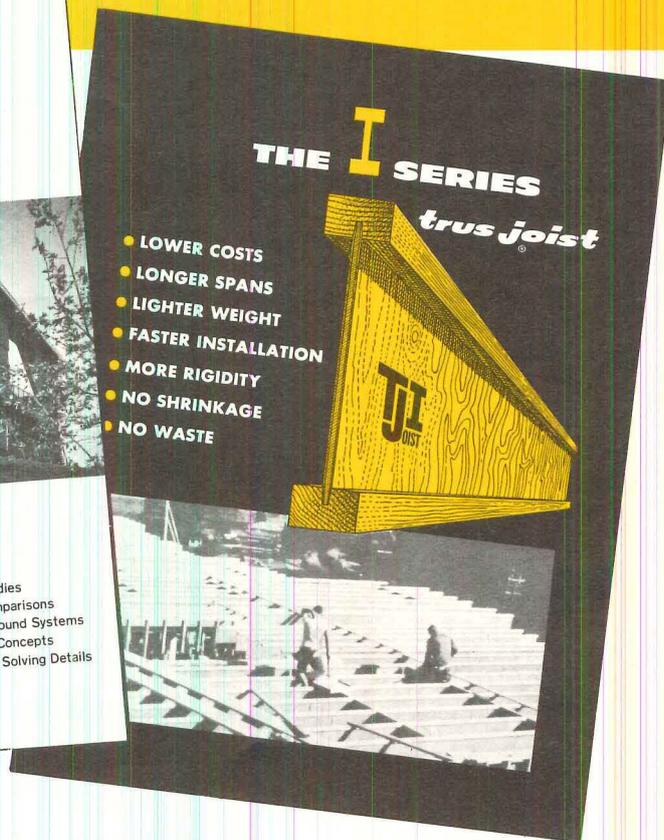
Two-tone baseboard heater comes in beige and brown, has full-length snap-off front panel for easy servicing. Aluminum-sheathed heating element has 488 sq. in. of fin surface per lineal ft. and full-length over-heating cutout. Carpet can run up to unit without blocking air diverter sends air out into room. Floorlevel Comfort Systems, Inc., Baltimore, Md. CIRCLE 352 ON READER SERVICE CARD

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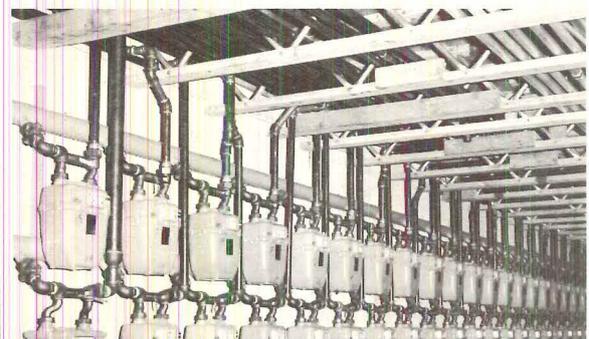
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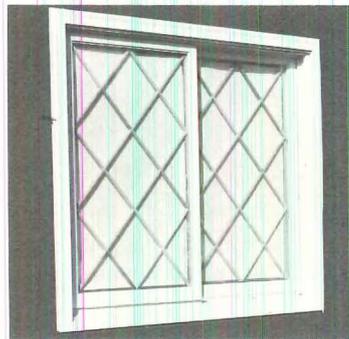
CIRCLE 440 ON READER SERVICE CARD



Folding doors have an insulating core and heavy-duty vinyl surface in walnut or fruitwood grain or an embossed lace-like pattern in blue, gold, beige, ivory, or white. Spanish style handles have antique brass

finish. Doors, from 2' to 6' wide, 6'8" to 8' high, can be paired, as shown, or used singly as door or room dividers. Clopay, Cincinnati, Ohio.

CIRCLE 340 ON READER SERVICE CARD



Rolling windows ride on cased nylon wheels. Re-engineered to better resist air and water infiltration: sill pitch was increased from 5° to 14° as a frost barrier and for better drainage; PVC foam-insulated head



track won't conduct cold; there's double weatherstrip throughout. Aluminum sill with white enamel finish. Wabash, Memphis, Tenn.

CIRCLE 341 ON READER SERVICE CARD

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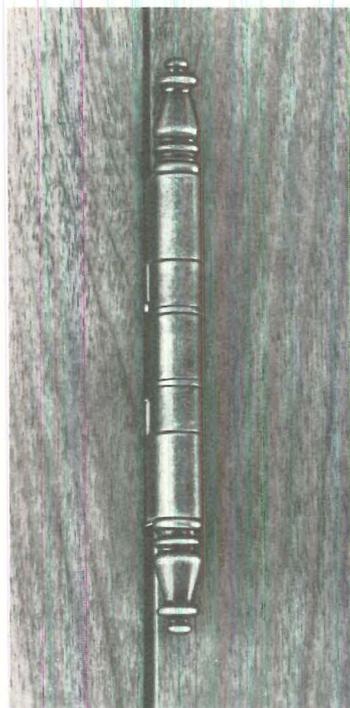
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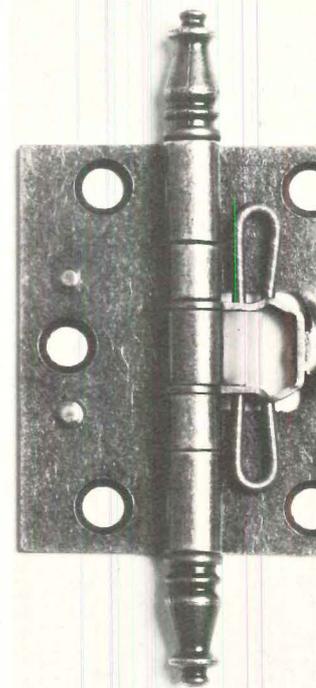
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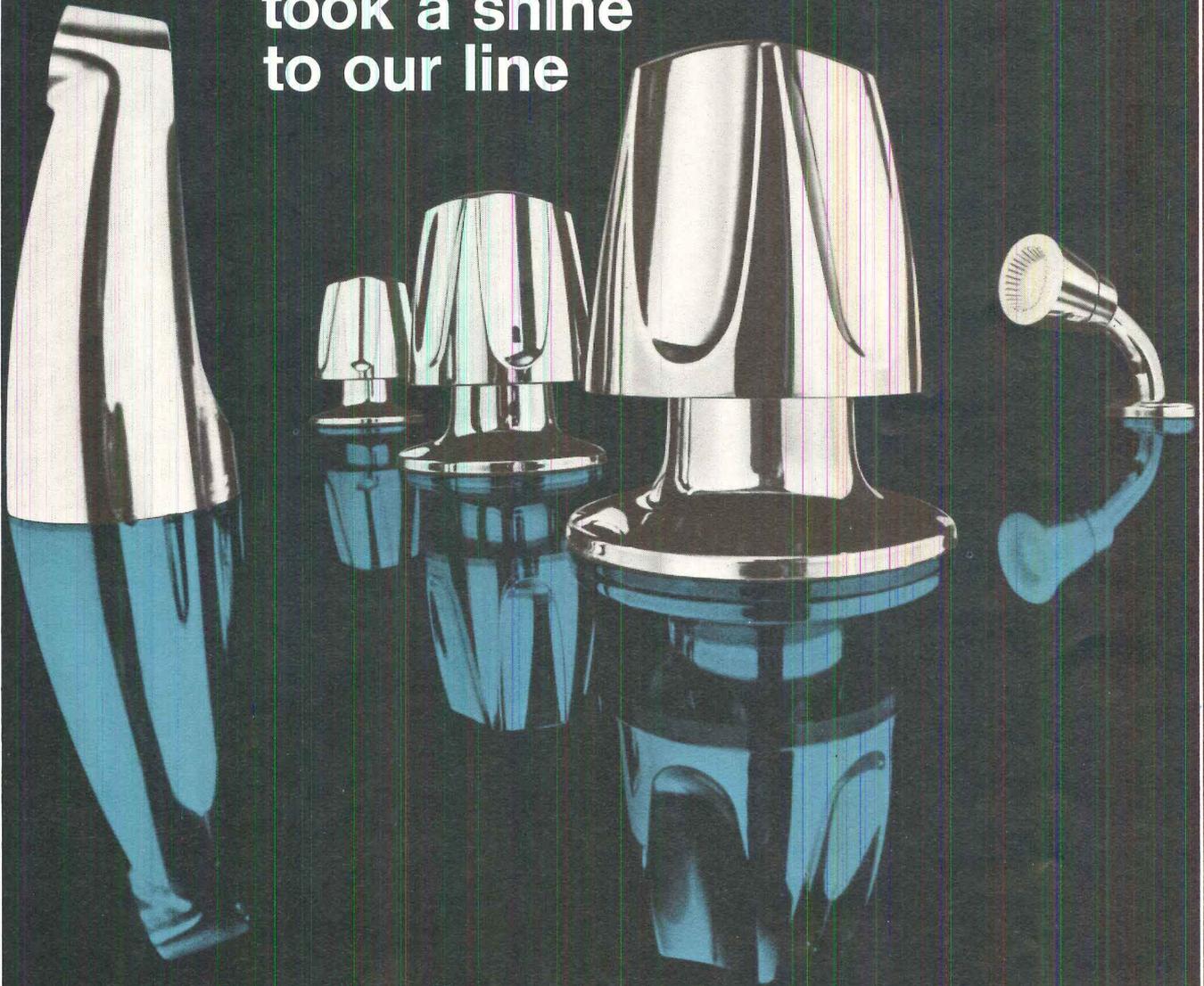


amental tips like the ones shown and also with flat button tip. Available in 1 1/4" or 2 1/4" joint lengths, and full open or 105° stop. Ajax, Cincinnati, Ohio.

CIRCLE 342 ON READER SERVICE CARD

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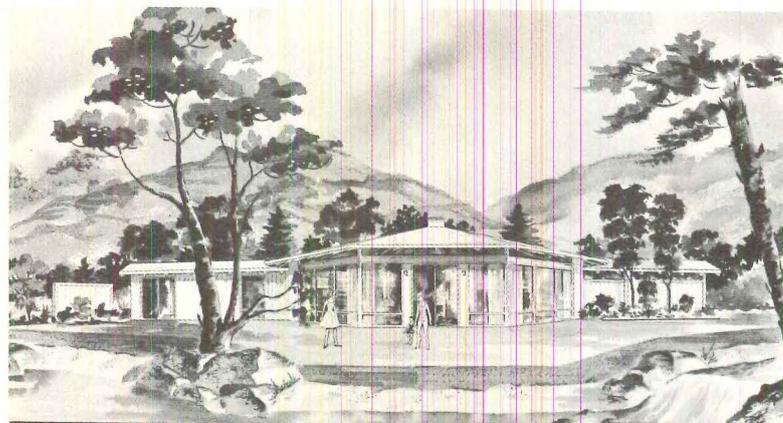
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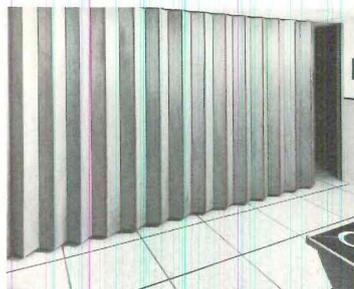
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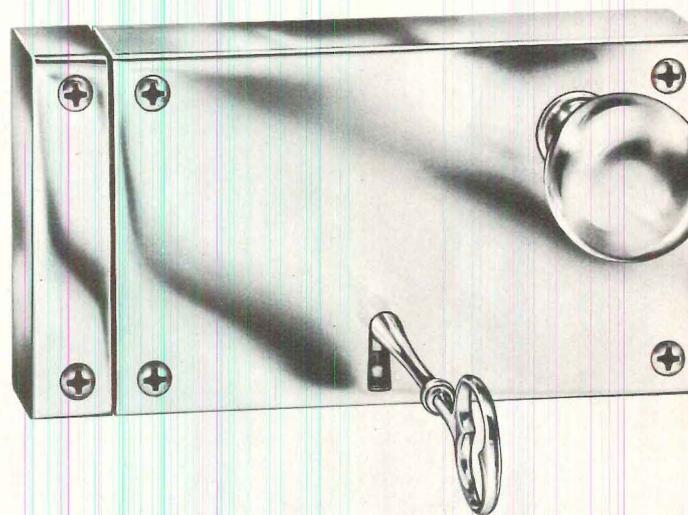
to 8' doors (shown), to new 9' sliding door, and to manufacturer's complete line of windows. Welded insulating glass is standard. Andersen, Bayport, Minn.

CIRCLE 343 ON READER SERVICE CARD



Accordion door stacks down to 1" per lineal ft. Deluxe grade rides on ball bearing wheels, has wood as a finish. Standard grade has nylon wheels, shows vinyl connectors. Closet grade, with imperfection-free finish, is same as standard. Up to 8' high and 50' wide in five hardwood finishes. Woodfold-Marco, Forest Grove, Ore.

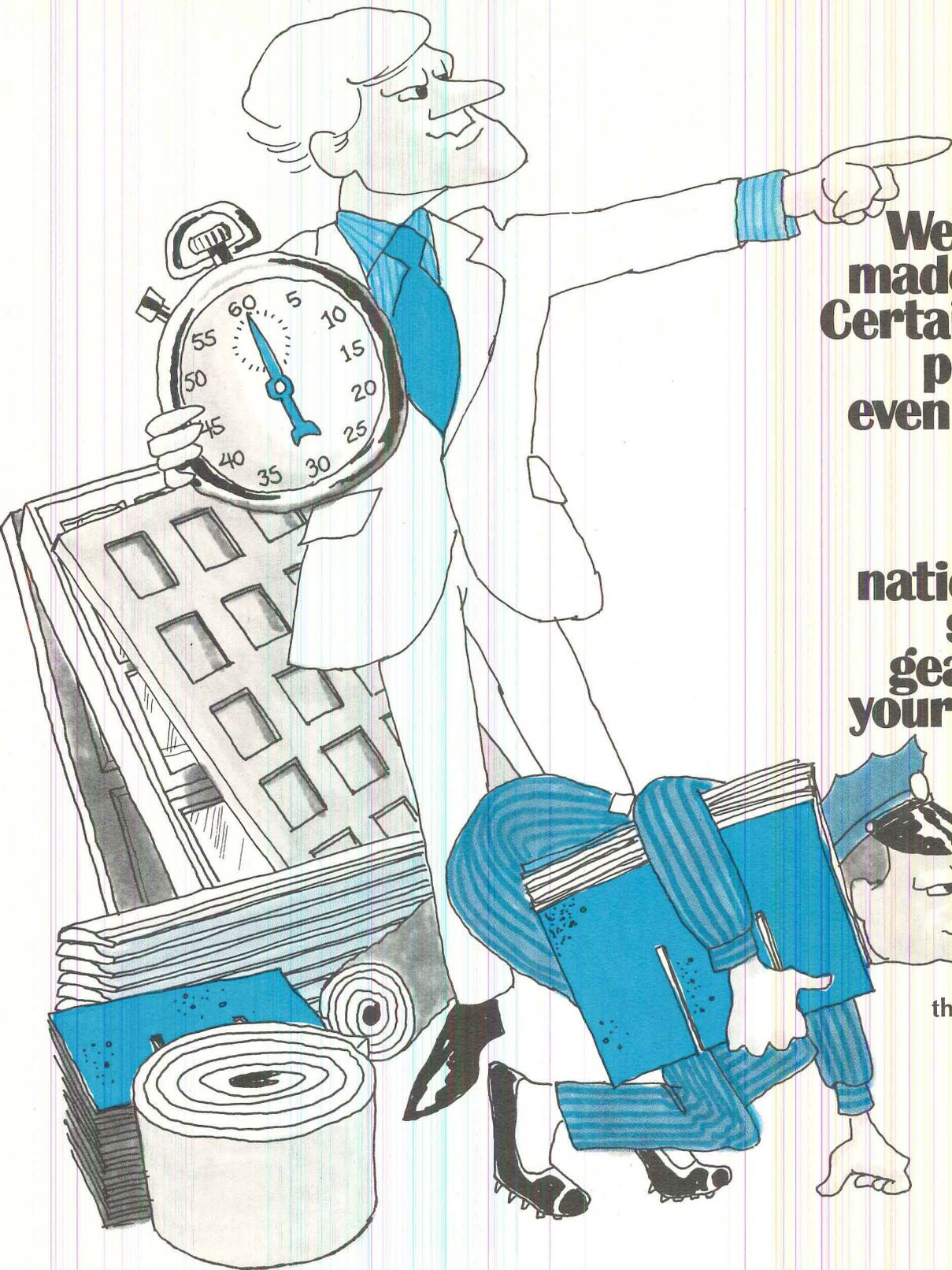
CIRCLE 344 ON READER SERVICE CARD



Colonial rim lock is authentic reproduction except for adaptation to use with modern cylinder lock. This design, plus many other colonial reproductions, is available in polished brass, antique brass, or

black. Polished surfaces are protected by special baked-on enamel and all component parts are of precision brass forgings. Baldwin Hardware, Reading, Pa.

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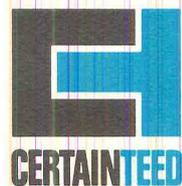
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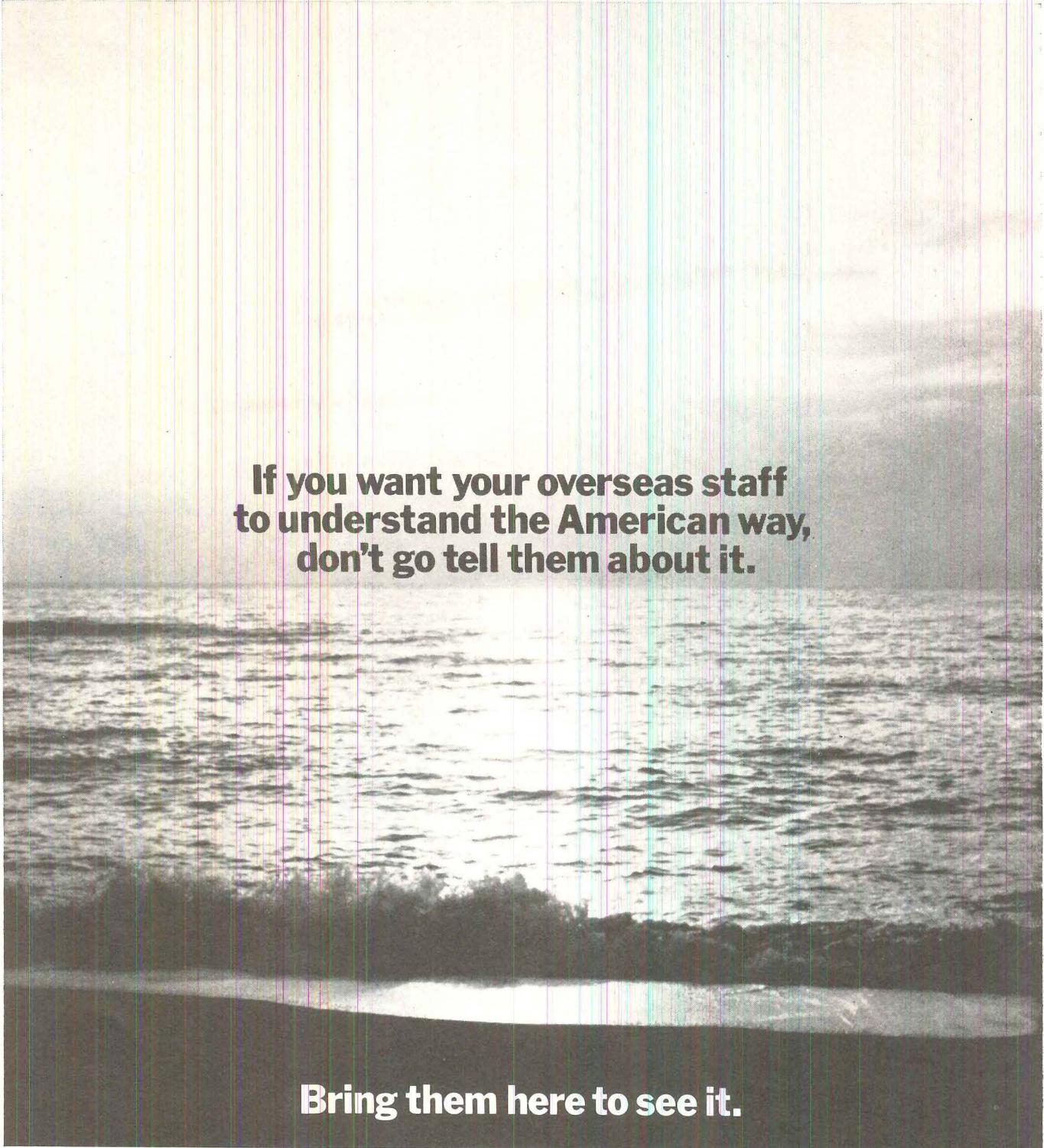
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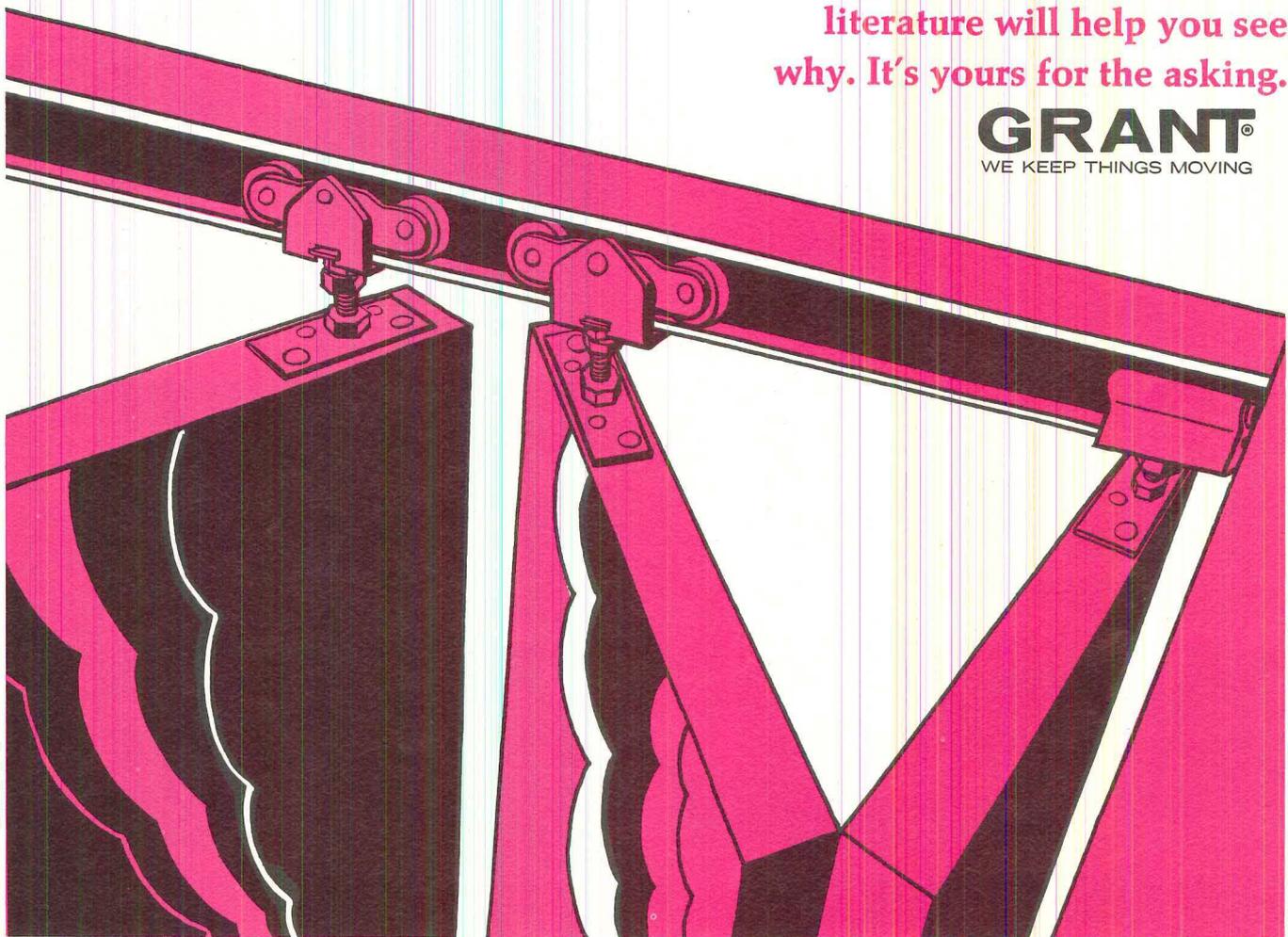
UNITED STATES TRAVEL SERVICE
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Grant 1260. Hardware that makes **light** of heavy folding doors.

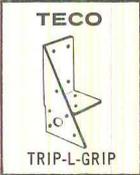
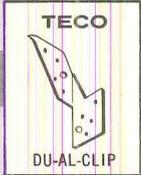
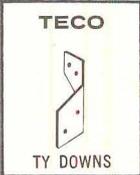
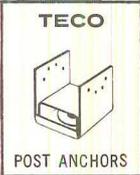
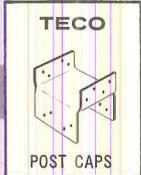
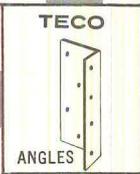
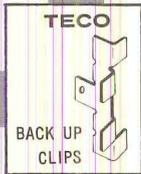
Strong, silent and sinewy, the 1260 series keeps folding doors weighing up to 125 lbs. each under complete control. Two door bi-fold sets or four door bi-parting (closet) units are easily installed and require little or no maintenance. The hardware has a number of incomparable features. These include 4 wheel "rocker arm" carriers, brawny aluminum T track and large nylon ball bearing wheels.

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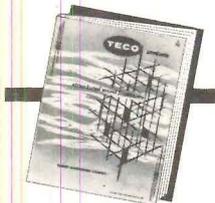
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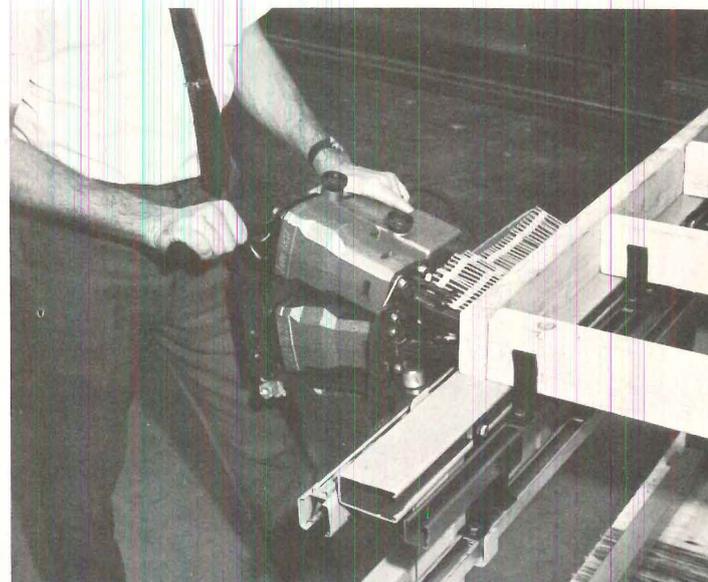
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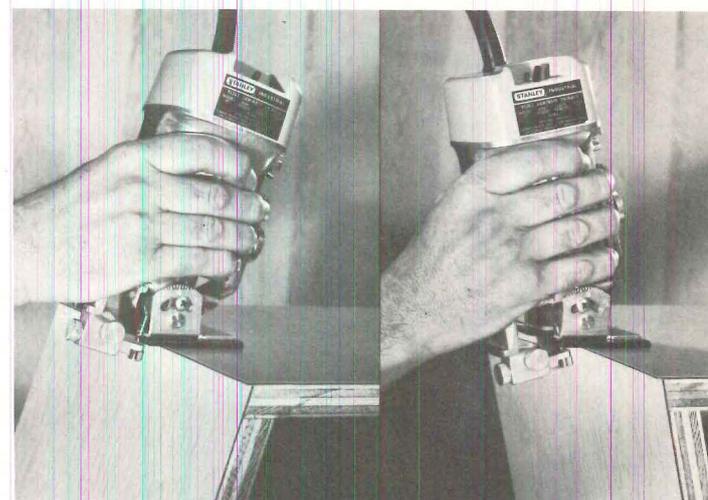
Lightweight chain saw can be used at any angle to trim trees, make rustic fencing, or remove storm-damaged trees. It weighs only 6 lbs. 7 oz. but holds 10 oz. of fuel and has 12" bar so it can cut a 24"-

dia. log. For safety, its design requires two-handed operation. It has a manual choke with automatic throttle advance for easy startups. Stanley Works, Chicago.
CIRCLE 369 ON READER SERVICE CARD



Belt-fed nailers, for use on panel machines, drive 1,000 16d nails before they must be reloaded—directly from carton. Used in tandem as shown, they drive nails into plate

and stud simultaneously at arranged angles. Nails are long with full-round head. Fasten-All Corp., Franklin Park, Ill.
CIRCLE 370 ON READER SERVICE CARD



Laminate trimmer has a base that tilts up to 45° in two directions for obtuse (left) or acute (right) angle cuts and for cutting into corners. As shown, it can be used with one hand. A ledge guide attachment makes it easy to trim laminate glued

to 3/4" plywood mounted vertically as in backslashes. The 3/4-hp motor develops 30,000 rpm. It has a combination flush and bevel solid carbide bit. Kit converts it to a router. Stanley Works, New Britain, Conn.
CIRCLE 371 ON READER SERVICE CARD

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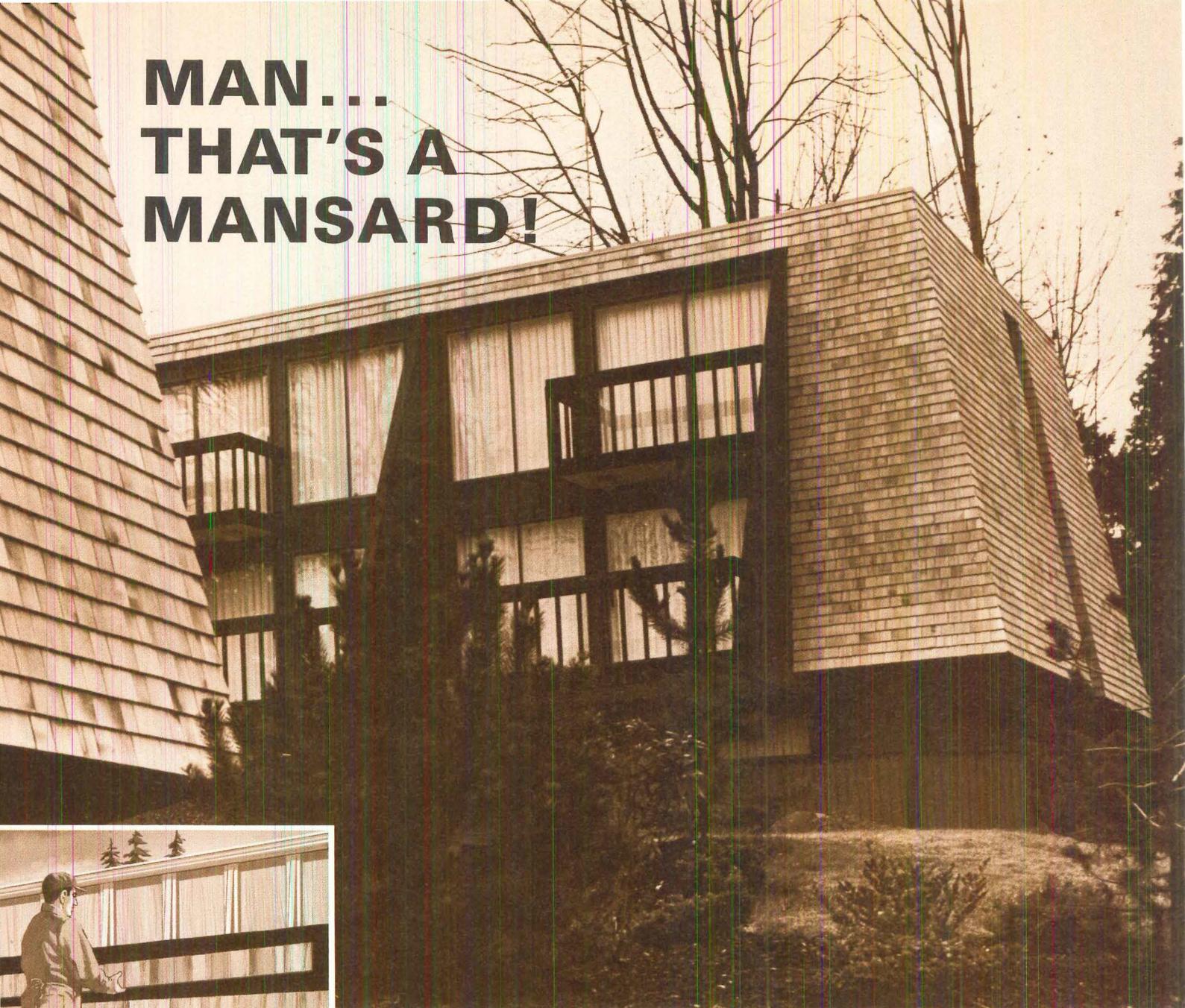
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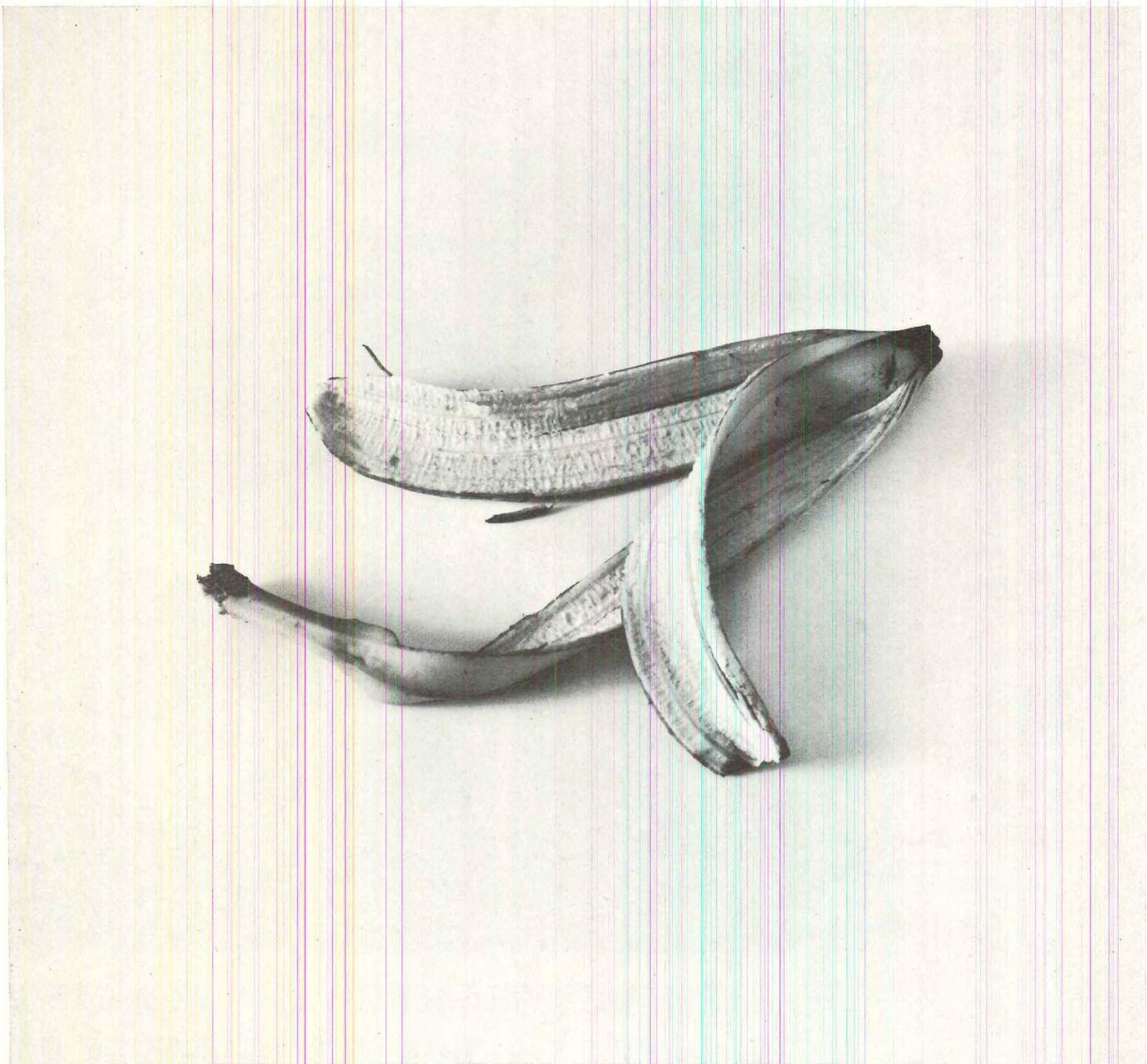
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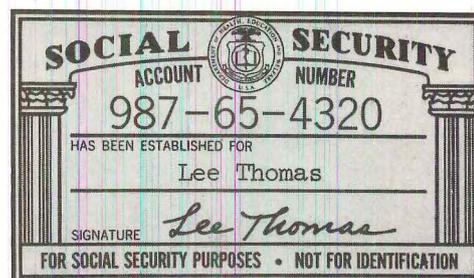
A young disabled worker, who earned \$100 a week on the average, for example, and who has a wife and two children, receives \$348.80 a month in social security benefits.

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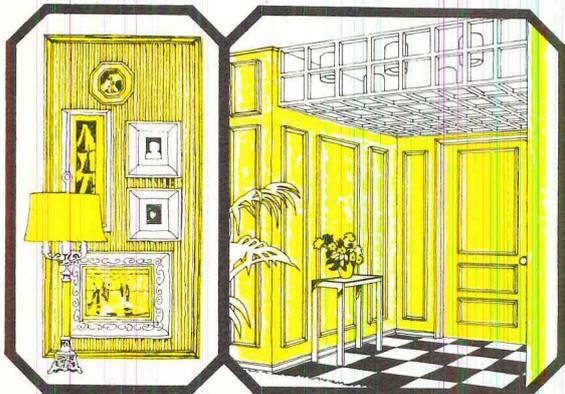
Whenever you need information, contact any social security office.



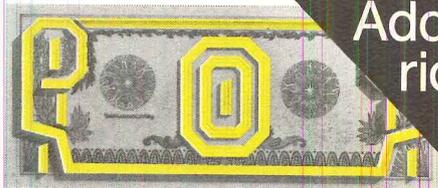
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WUM



Western Wood Mouldings are the "instant customizers" that make rooms look ready to move into . . . that help you sell homes faster. Use wood moulding ideas like the "permanent frame" to create decorative interest on a "ho-hum" wall, or the dropped ceiling to dramatize an entry.



Add
richness
with wood
mouldings

Send for the **free** new idea folder that shows dozens of ways to individualize your homes with wood mouldings. Simple, inexpensive ideas that will add sales appeal, both inside and out.

WUM . . . the mark of members of Western Wood Moulding and Millwork Producers, a trade association.

Western Wood Moulding and Millwork Producers
Dept. H, P.O. Box 25278, Portland, Oregon 97225

Name _____

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one of a series presented by members of the American Wood Council

STANLEY

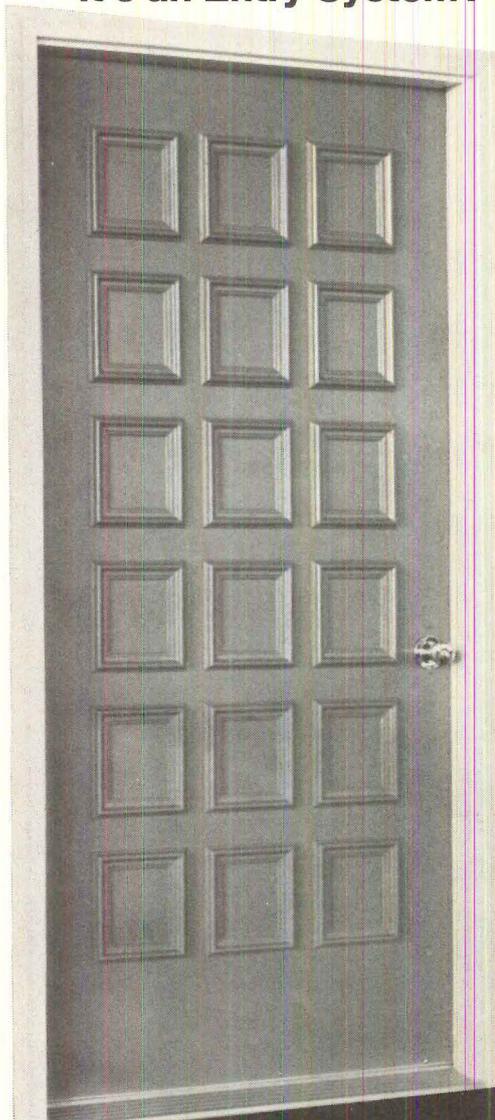
STA-TRU[®] ENTRY SYSTEMS

More
Than
Just a
Door...

- WON'T WARP
- WON'T SHRINK
- WON'T CRACK
- WON'T TWIST
- WON'T SWELL

Engineered, manufactured and tested to eliminate door problems. Steel panels with polyurethane foamed-in-place core provides all-weather protection. Pre-hung and assembled for fast, cost reducing installations. Available with sidelights and in 30 beautiful styles.

It's an Entry System!



helps
you do
things
right.....

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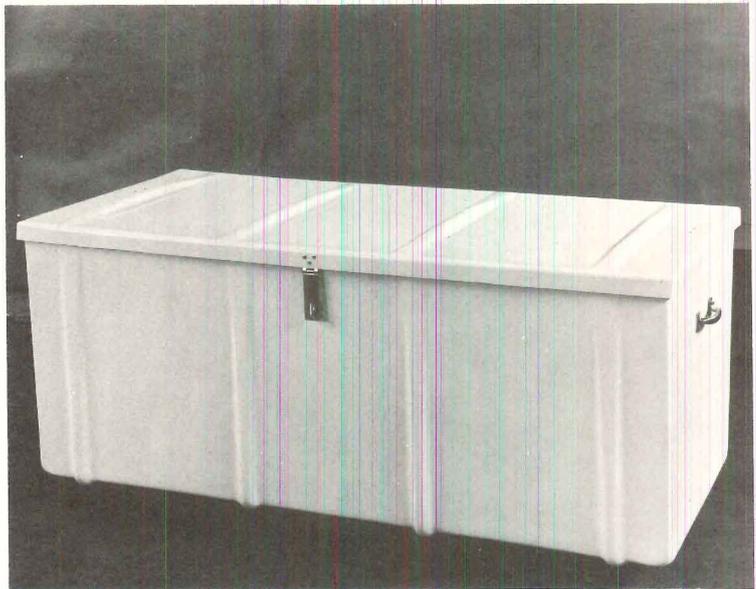
Entry Systems
Garage Doors
Automatic Garage
Door Openers

STANLEY-BERRY

Division of The Stanley Works
2400 East Lincoln Road
Birmingham, Michigan 48012

CIRCLE 172 ON READER SERVICE CARD

PRODUCTS/TOOLS AND EQUIPMENT I



Lightweight tool box can be carried by two men more easily than steel boxes: it's fiberglass and weighs only 100 lbs. Yet it will take heavy duty, won't dent easily, can't warp, rust, corrode, or rot, is vermin-

proof, and has rainproof top. It is 30" wide, 25" deep, and 62" long for long tools and comes in white or safety orange. Cromaglass, Williamsport, Pa.

CIRCLE 363 ON READER SERVICE CARD



Pickup truck has front disc brakes that are smoother, more precise, provide balanced braking between front and rear wheels. Other Cheyenne model features: an engine for lower-lead fuels, double-walled box and cab, fender liners, one-hand

tailgate, more comfortable seating, better cab ventilation, more powerful sealed-beam headlamps. Optional: white two-tone side panel, chrome bumper. Chevrolet, General Motors, Detroit, Mich.

CIRCLE 364 ON READER SERVICE CARD



Vibrating plate compactor is small enough to get into tight places, yet produces 3,350 lbs. of impact—4,600 times a minute. Heavy gauge steel plate is 17"x20". It is powered by a 5-hp engine (a 6-hp engine isolated from vibration is optional), has a centrifugal clutch and recoil starter for easy startups. For longer bearing life and less maintenance, it has a new oil bath eccentric in which oil can be changed without disassembling unit. Optional equipment: two-wheel cart and water tank for use on asphalt. Stow, Binghamton, N.Y.

CIRCLE 365 ON READER SERVICE CARD

Genie[®]

AUTOMATIC GARAGE DOOR OPENER SYSTEM BY **ALLIANCE**

THE SALES CLOSER



THE EXTRA TOUCH THAT CLOSES HOME SALES FASTER!

GENIE! Instantly recognized for quality by new home prospects.

GENIE! Pre-sold through national advertising and local promotion.

GENIE! Backed by a nation-wide network of reliable dealer service outlets.

GENIE! Performance-proved by satisfied users everywhere.

Call your local dealer or write today and find out how the GENIE Automatic Garage Door Opener System by ALLIANCE merchandising program can help you sell more homes! GENIE—"The Garage Door Picker Upper!" Opens the garage door... turns on the light... closes the door... then locks up tight.
Booth 2040 National Home Builders Show, Houston



The ALLIANCE Manufacturing Co., Inc. Alliance, Ohio 44601

A NORTH AMERICAN PHILIPS COMPANY

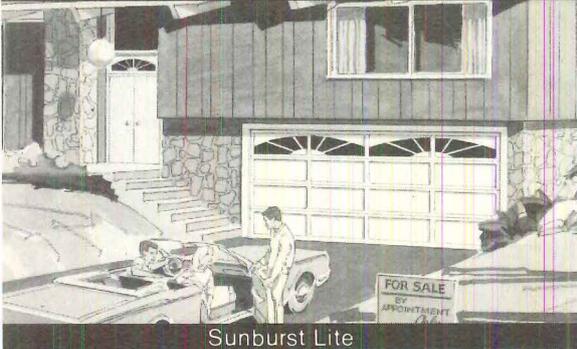
HH-1

Maker of the famous Antenna Rotator... Alliance Tenna-Rotor®... "TV's Better Color Getter!"

residential garage doors that harmonize



Cathedral Lites



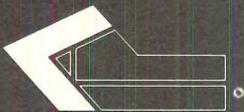
Sunburst Lite



Custom Co-ordinated Panels

From the Crawford Design Team

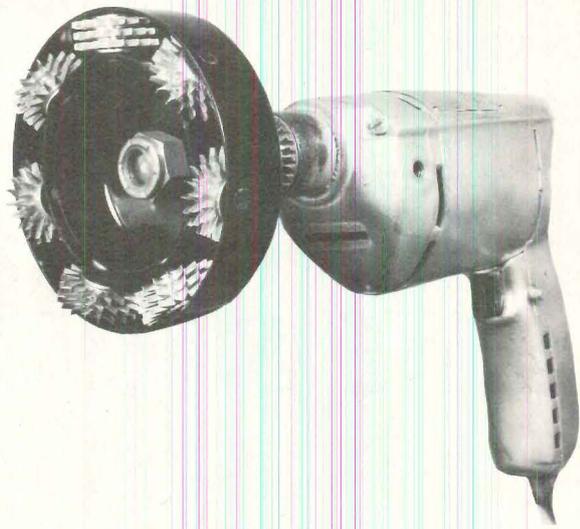
The ideal way to *add buyer appeal* to any home . . . garage doors that harmonize with your entrance doors . . . *the costs are low* and any or all of these ideas are *available now*. You can order one, today, or get full details from your local Crawford distributor or write.



CRAWFORD

**Crawford Door Company, 4270
High Street, Ecorse, Michigan
48229.**

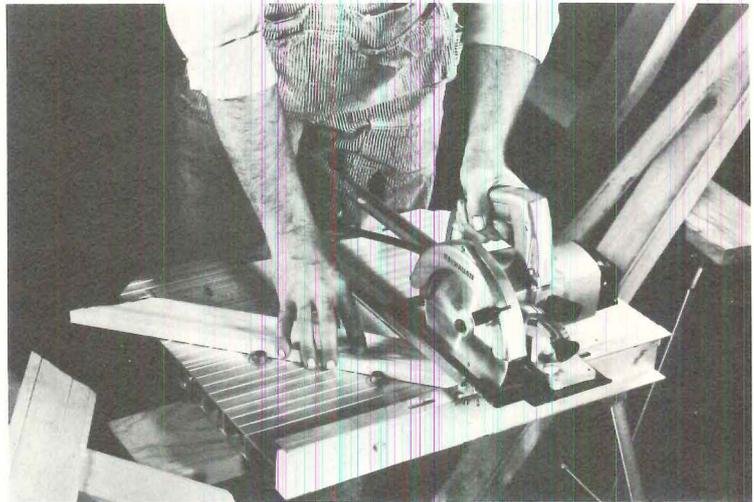
division of The Celotex Corp.



Rust removing attachment, for use on $\frac{3}{8}$ " and $\frac{1}{2}$ " drills or disc sanders and grinders, has 21 hardened steel teeth that whirl away heavy rust, scale, barnacles, or mineral deposits from steel, concrete, or any hard

surface with little or no dust. Surface is clean and ready for painting. Attachment is $\frac{4}{2}$ " in diameter, weighs 2 lbs., needs no lubrication. M&F Sales, Miami, Fla.

CIRCLE 366 ON READER SERVICE CARD



Mitre table is a portable 14 lbs., at 24" wide, fits in trunk or truck, uses any portable electric saw, produces cross-cuts to 2"x19". One piece of extruded aluminum for rigidity, it has sawguide rails, a 24"

recessed steel tape rule, a pull-out extension for cuts of almost 3', and quarterturn pop-up guides for hair-line 45° mitres. Porta-Table, Highland Park, Ill.

CIRCLE 367 ON READER SERVICE CARD



Variable speed $\frac{1}{4}$ " drill is one of five new models with fastback-designed, double-insulated handles. Balanced for comfortable use, it weighs only $1\frac{3}{4}$ lbs. (the $\frac{3}{8}$ " drill

weighs $1\frac{7}{8}$ lbs.) and measures just $7\frac{3}{4}$ ", so it can fit in hip pockets while climbing ladders. Thor Power Tool, Aurora, Ill.

CIRCLE 368 ON READER SERVICE CARD



H P PRODUCTS INC.
LOUISVILLE, OHIO 44641 · (216) 875-5556

Dear House & Home Reader:

We manufacture a product which should definitely interest you: Built-In Cleaning Systems. VACUFLO is our name. We claim many firsts. Principally that our system has no bag or filters. That's important.

No doubt you've been approached about built-in cleaning before and perhaps have evaluated or even used a few systems. Whether you are involved in the construction of 10 homes a year or 3,000; townhouses or garden apartments; modulars or mobiles, we know that built-in cleaning is important to you because it has become as much a part of the home building scene as plumbing and central heating.

Why not have the appropriate people in your organization talk with us to discuss not only built-in cleaning, but how VACUFLO specifically can add a new dimension to your homes? We think you'll find VACUFLO has a lot going for it.

Sincerely,
H-P PRODUCTS, INC.

Paul R. Bishop

Paul R. Bishop
Asst. to the President



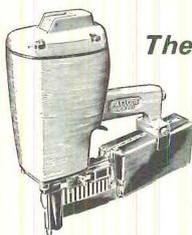


Cover 1500 more square feet per hour!

One man with a Paslode *Gun-Nailer*® drives 8d nails like five men using hammers! And he'll do a better job. On roof decking or sub-flooring, the *Gun-Nailer* pulls boards tight, with one blow. No wasted nails. Drives 7,000 nails per hour, including reloading time. Men like to use the *Gun-Nailer*. And you'll like the way it cuts costs. The

same is true of the *Stallion*® power nailer. It'll drive 4,000 to 5,000 16d nails per hour, including reloading time. Great for framing of all kinds!

Write for free nailing cost calculator. See how much you can cut your nailing costs. We'll include details on Paslode power nailers and heavy-duty staplers.



The Stallion

Drives 16d (3½") nails—box, sinker, common, ring-shank, screw-type. Cartridge loading. Weighs 11 pounds.



The Gun-Nailer

Drives all types of 8d (2½") and 6d nails. Sturdy strip loading. Weighs under 8 pounds.



PASLODE

COMPANY, DIVISION OF SIGNODE

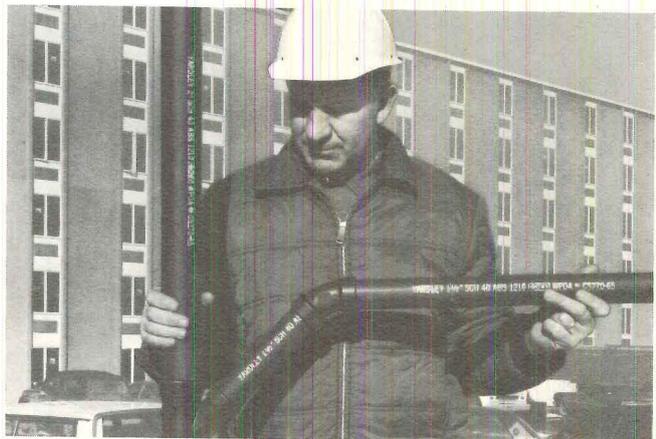
8080 McCormick Blvd., Dept. HH, Skokie, Ill. 60076

In Canada: Paslode Canada Reg'd, Scarborough, Ont.

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Going in-and up-all over!

From single-family to multi-story housing, Yardley ABS plastic drain/waste/vent pipe and fittings . . . accepted by all major model codes . . . carry a 50-year guarantee, strongest in the industry. This durable material . . . providing lower installed cost . . . is available through a rapidly growing chain of distribution centers throughout the U.S. Call the Yardley distributor near you. Ask for new Yardley ABS/DWV catalog. *Stop and see us at the NAHB Show, Booths 2544 and 2645*



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Plastic pipe and fittings for all water and gas needs

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A DIVISION OF CELANESE CORPORATION

THAI-TEAK

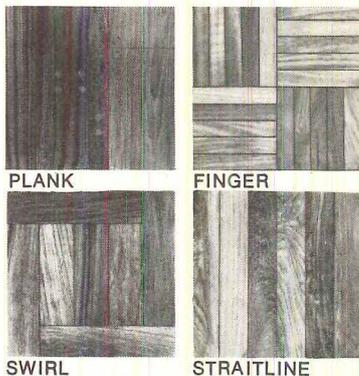
helps sell homes
...and apartments, too!

Thai-Teak makes a prestige floor with rich, full lifetime beauty that sells itself. It costs no more than many custom vinyls, many wood floors, many wall-to-wall carpetings ... in large installations.

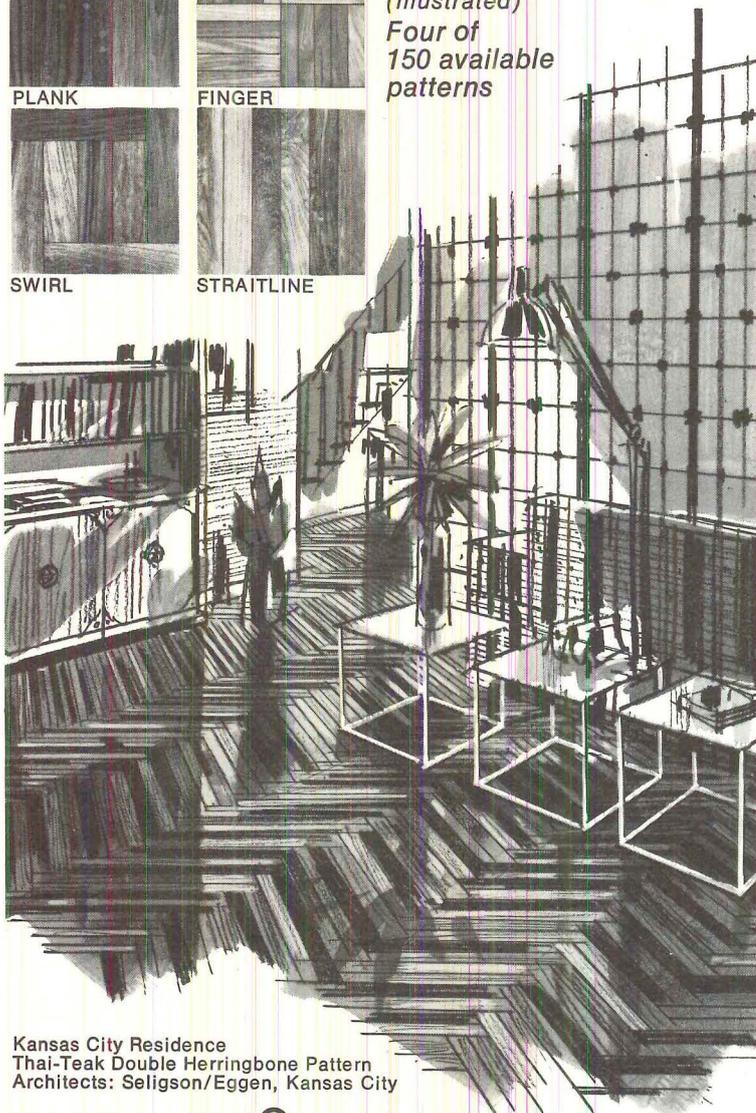
Competitively priced quality that is unique and praiseworthy. Installation is quick, easy, precise and maintained at low cost. Keeps labor prices right down on the floor.

Thai-Teak resists termites, rot, decay. It helps you make more permanently satisfied clients and customers. Isn't that what you really want?

Send for **FREE** brochures on 150 patterns and technical data.



(Illustrated)
Four of
150 available
patterns



Kansas City Residence
Thai-Teak Double Herringbone Pattern
Architects: Seligson/Eggen, Kansas City

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GENUINE IMPORTED
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178 H&H JANUARY 1971

CIRCLE 414 ON READER SERVICE CARD



Backhoe/loader digs 17' 6" deep sewer or pipelines. It can reach 20' so it digs more trench at one set. It has more than 11' loading height to clear high-sided trucks. As it takes less time to swing from corner to side or extend or retract stabilizers. Ford Motor, Birmingham, Mich.

CIRCLE 372 ON READER SERVICE CARD



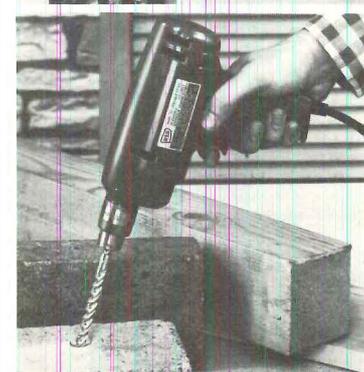
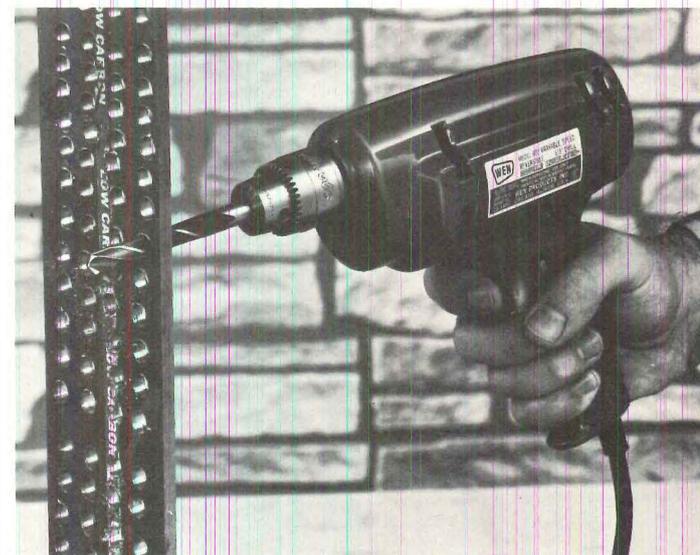
Truss plate clincher eliminates all hand nailing, increases speed. The heavy-duty unit squeezes clips on both sides at the same time so the truss need not be turned over and the job is reduced to a one-man, one-handed operation. Clincher operates on 115-v. current. Newest model, which manufacturers claim is improved for speed and dependability, is also offered for a lower price than earlier models. Panel-Clip, Farmington, Mich.

CIRCLE 373 ON READER SERVICE CARD



Compact trim saw is 10 1/2" long, weighs just 7 lbs. and, because of balanced top handle, may be used with only one hand. The 4 1/2" blade turning at 3,800 rpm, cuts through materials such as plexiglass, panel laminates, trim, plywood, position boards, or thin (non-ferrous) metals. At 90° it can cut up to 1 15/16". At 45° it cuts 1 1/16". Built-in trigger switch on-off control. Rockwell, Farmington, Pa.

CIRCLE 374 ON READER SERVICE CARD



Power drill, strong enough to drill into masonry blocks or through steel plate, as shown, weighs 10 lbs., has a 3/8" bit, 1/2-hp reversible motor, and a variable speed adjustment on the trigger that can be locked in at any speed up to 1,800 rpm. The newly designed insulated resistant bright red handle is shock resistant so pieces drop into the hole reducing cost and making it easy. Wen Products, Chicago.

CIRCLE 375 ON READER SERVICE CARD



Delta faucet: the versatile valve. Fits virtually any installation.

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

All Delta faucets exhibit our original concept of one single handle operated with only one moving part. Which means easy operation for your customers. And fewer costly return trips for you.

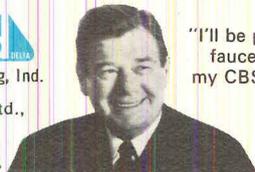
But there the similarity between Delta faucets ends. We've taken the trouble to design separate lines to handle any installation you may come up against.

Got a customer who wants widespread bathroom beauty and single handle efficiency in the same faucet? We've got the new Delta Fjord. How about the customer who simply wants a great-looking, hard-working

kitchen faucet? Give her a Delta 100. Or how about a mother concerned about her children turning on the hot water by mistake? Show her the Delta-Temp pressure-balanced shower valve.

The point is this. We make faucets for kitchen sinks, lavatories, tubs and showers. In finishes from chrome to brushed gold. In models with the widest variances in the industry. To fit almost any application known today. How about tomorrow when new applications are discovered? We're not worried . . . our versatile valve will evolve.

DELTA 
Div. of Masco Corp., Greensburg, Ind.
In Canada:
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"I'll be plugging Delta faucets regularly on my CBS radio show."

SEQUOYAH



Creators of the 2 new chapters in the Home Builders Profit book. Sequoyah® Carpet Mills builds new home builder profits by the square yard. It's like finding money on the floor. This is . . . and always has been . . . our edge.

Sequoyah Carpets are created to be the BEST BUY in a price range. That's what made us grow.

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The latest chapters in your new profit story include decorator styles . . . and foam backed carpet in two forms — carpet tiles and rolls of Carpet 'N Cushion.

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A DIVISION OF SEQUOYAH INDUSTRIES, INC.
HOME OFFICE: 4545 LINCOLN BLVD.
OKLAHOMA CITY, OKLAHOMA

CIRCLE 416 ON READER SERVICE CARD

She works for you; gets paid by us.

A Waste King Universal Home Service Consultant

There are a number of reasons why you should install Waste King Universal stainless steel dishwashers in your new kitchens: dependability, longevity, and most important, the added value of the home in the eyes of your customer.

But there's another bonus feature when you install our stainless steel dishwasher. A lady. A trained Home Service Consultant. She works for you but gets paid by us.

Use our 700 and 900 series dishwashers and we include a home demonstration by our girl. She'll check out your new customer on how best to use the new machine, make sure it's working properly and in that rare, rare



instance when service is necessary, she'll arrange for it.

This kind of service takes a load off your salesmen. And makes your new homeowner feel kinda' warm inside.

One more thing. We also build the world's quietest and most dependable waste disposer.

So if you want to make your customers doubly impressed, give them one of each —

Waste King's stainless steel dishwasher and a Waste King Universal disposer. Both top of the line . . . like your product.

For further information drop a postcard to: Dick Schaub, VP Marketing, Waste King Universal, 3300 E. 50th Street, Los Angeles, California 90058.

The stainless steel dishwasher.

WASTE KING
UNIVERSAL



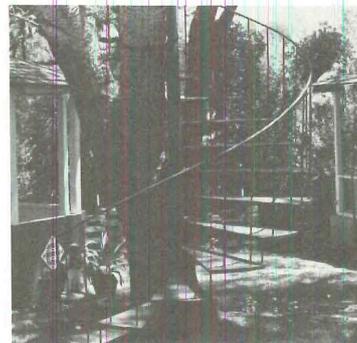
PRODUCTS/PREFAB STAIRWAYS



Spiral stairs with oak or redwood handrails, treads, platforms, and brass-topped balusters are of lightweight yet strong construction that eliminates special bracing, underpinning, or welding—pieces fit eas-

ily into pre-drilled center columns. Custom fitted to specifications, they are ideal spacesavers for indoor or outdoor use. American Panel, Ypsilanti, Mich.

CIRCLE 385 ON READER SERVICE CARD



Steel stairs are easy to install. No field welding is required. Cantilevered treads are already welded to a central pipe column which are made to exact height and slip easily over a center pipe column 4" o.d. Available to any height, the stairs can be constructed for right- or left-hand approach (counterclockwise or clockwise). 60°, 90°, or square treads and platforms are available.

Industries, Carmichael, California. Call (916) 485-1111.

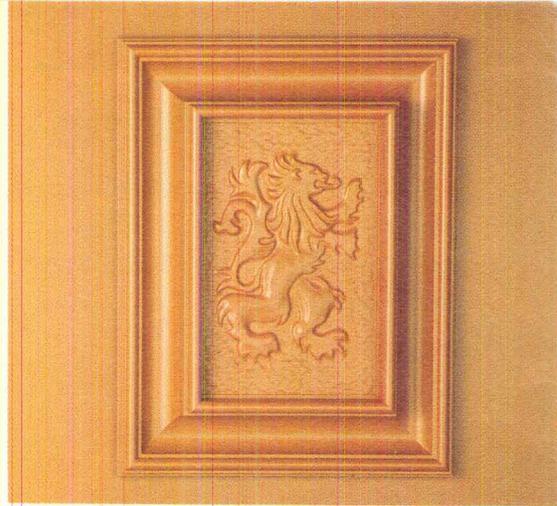
CIRCLE 386 ON READER SERVICE CARD



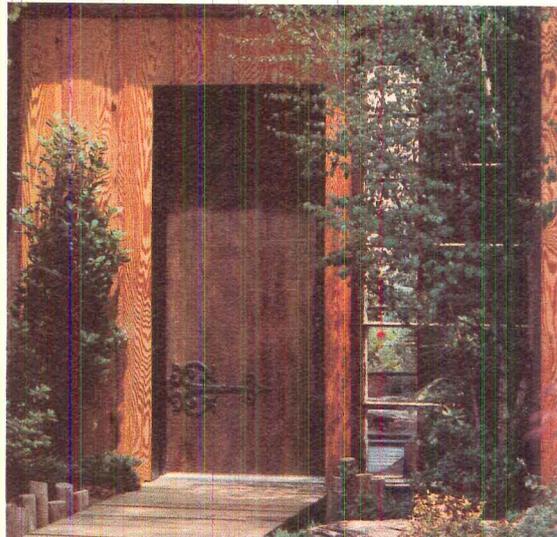
Cyprus treads (right) are recommended for exterior applications of these stairs in steel, aluminum, cast iron, cast aluminum. Exactly finished and contoured to fit

smoothly and afford easy assembly. Treads also in wood, wood carpeted, metal, and rubber covered. Duvina, Hagerstown, Md.

CIRCLE 387 ON READER SERVICE CARD



Detailing from The Ever-Strait collection.



The Ever-Strait Door by Pease. Never needs attention. Just attracts it.

purposefully photographed five of our
t door styles in the same setting. To
strate how versatile and totally dis-
e Ever-Strait Doors really are.
d since pictures of Ever-Strait Doors
your attention, imagine what the real
will do for the homes and apartments
esign and build. No matter what the
g. No matter what the architecture.
d nothing can ever detract from the

good looks of an Ever-Strait. Because it's
been proven trouble free over the years. It
can't warp or twist. One-piece molding can't
crack. No veneers to peel. And there's never
any need to hide the beauty of an Ever-Strait
behind a storm door.

There are 30 beautiful Ever-Strait Door
designs to choose from. In sizes up to an
extra-wide 3'6" x 6'8" for added elegance. All
available with compatible toplights, side-

lights and ventilating sidelights.

Now you have a choice. There's an Ever-
Strait Door for every doorway.

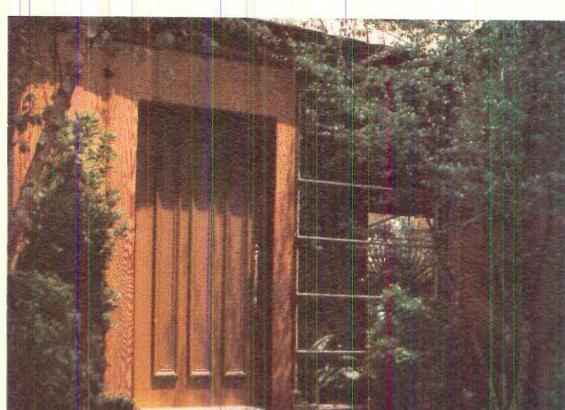
Pease
Ever-Strait Doors®
900 Forest Ave., Hamilton, Ohio 45012

U.S. Patents No. 3,153,817; 3,273,287; 3,238,573; 3,426,479. Patented in
Canada 1965, 1966; and in United Kingdom 1962. Other patents pending.

© Pease Company 1970

CIRCLE 418 ON READER SERVICE CARD

Discover what's new in doors. See the Ever-Strait exhibit at the NAHB Show. Booth 3418.



the LITTER KING

for every facet of your building project—residential, commercial, or institutional—solve the ever-present problem of litter and eliminate the necessity of using unattractive litter receptacles



the Litter King is made on a horizontally and vertically reinforced steel frame... using rot-resistant cypress wood...

dip-coated to prevent rust and to provide a uniform and beautiful finish, the Litter King provides beauty and durability and actually serves to complement the area into which it is placed

The Litter King is priced at \$39.95, complete with 22 gallon container and two foot galvanized installation pipe. It is available with optional top and pedestal to fit any specific need.

The greatest care has been taken in the selection of materials and in our craftsmanship to assure the strength and continuing attractiveness of our product.

For further information write: Victor Stanley, Inc., Dunkirk, Maryland 20754 (telephone: A.C. 301, 257-7578)

CIRCLE 419 ON READER SERVICE CARD

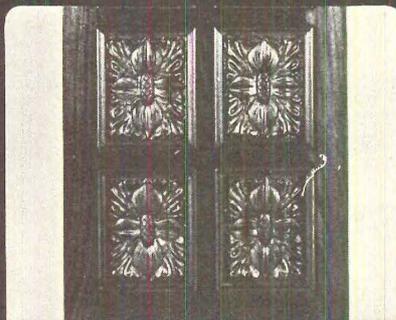


Tilt-in window is available as a double-hung unit or as a picture window center unit. Wood sash is treated with preservative, then primed on the exterior and protected by a three-step finish coat

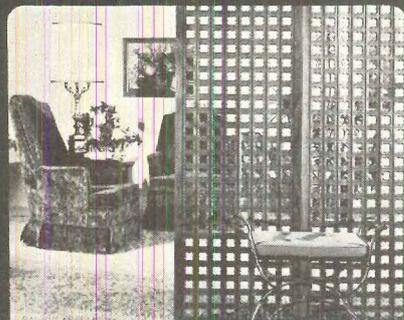
that prevents cracking or wrinkling. Exterior frame is clad in rigid aluminum. Inside finish is left natural for staining or painting. Malta, Galena, Ohio.

CIRCLE 381 ON READER SERVICE CARD

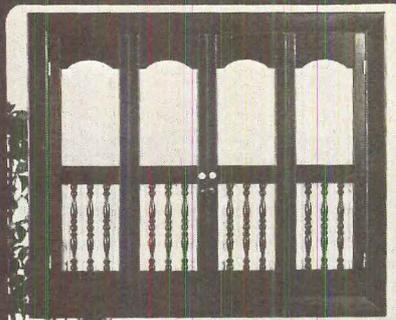
Example Of Our Values



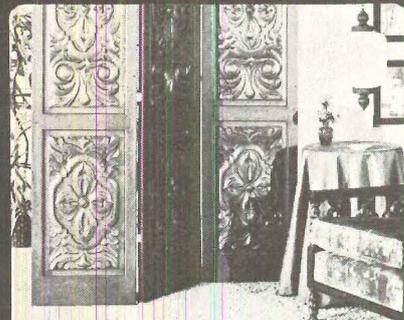
3' x 6'8" x 1 1/4" Hand Carved Solid Mahogany \$87.00 up, cost.



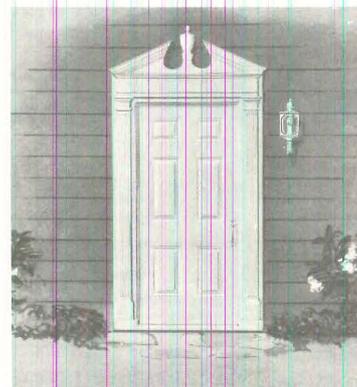
2' x 8' x 3/4" Solid Walnut or Beech. Your costs start at \$60.00. Immediate Delivery.



The World's Largest and Finest Collection of Decorative Panels. Just one of a thousand styles.

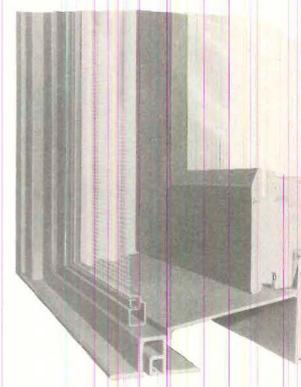


Fabulous Counterfeit Resin Floor Screen. \$37.50 cost.



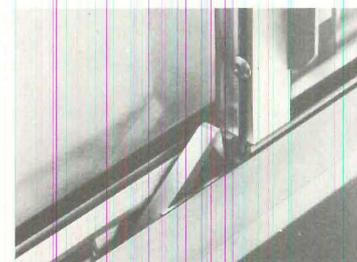
Molded door looks, feels, sounds, and handles like traditional doors, but is made of FRP, won't warp or shrink, is priced like flush door. Prehung unit fits 36" x 80" opening, takes standard hardware, also comes in crossbuck and Spanish styles. Urethane foam core insulates. Owens-Corning Fiberglas, Toledo, Ohio.

CIRCLE 382 ON READER SERVICE CARD



Low-maintenance window is clad in aluminum. Baked-on acrylic finish comes in ten colors and vinyl. Aluminum overlaps at corners for expansion. Wood frame and sash natural inside. Vinyl weatherstripping at head, check, and bottom rails. Polypropylene pile and urethane foam at side stiles. Glass rests in aluminum bed. Rolscreen, Pella, Iowa.

CIRCLE 383 ON READER SERVICE CARD



Low-cost sliding windows have reversible panels, locks on either side of mullion. Night lock works in two positions. Screens can be removed from inside; window covers can be removed from outside. Silencers treated polypropylene pile weatherstripping. Northrop Architectural Systems, City of Industry, California.

CIRCLE 384 ON READER SERVICE CARD



ENCYCLOPEDIA *Procurable by your professional request to:*
Russell H. Underdahl, *President*

Pinecrest INC.

2710 Nicollet Ave., Minneapolis, Minnesota 55408 Phone: 612-827-5481

← CIRCLE 420 ON READER SERVICE CARD

Leigh products help you sell!



Leigh took the "cold" out of cold steel and offer closet doors with warmth and beauty. The desert white prime finish can be the perfect base for decorator and antiquing treatments. ONLY LEIGH OFFERS . . . trouble-free, low-priced closet doors, deep formed from heavy gauge steel* in nine different styles, plus wood-grained vinyl clad and versatile white painted hardboard. All bi-fold doors feature Leigh's exclusive balanced suspension system—that never jumps the track. Can't sag, bind or stick. Leigh doors operate smoothly, silently, and effortlessly, install in minutes—even in out-of-square openings. Saves call-backs.

*Also available in zinc electro-plated steel on special order only.

Circle 176 on Reader Service Card



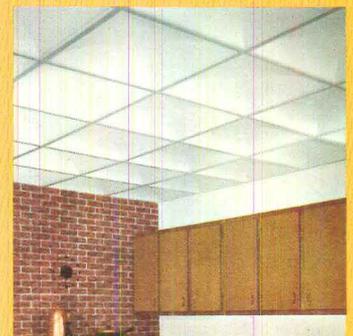
Prefinished wood-grained vinyl clad closet doors available in medium maple and dark walnut, provide a look of luxury and a lifetime of wear.

Circle 177 on Reader Service Card



Williams, a subsidiary of Leigh and a leading creator of fine bathroom furnishings offers the SCANDIA. Now available in the cabinet makers latest finish—flaxen ash.

Circle 178 on Reader Service Card



Leigh's easy to install, suspended ceiling systems feature an exclusive grid connection system which allows cross tees to lock into the ends of main tees. This means less scrap and more profit to you.

Circle 179 on Reader Service Card



Leigh manufactures more than 200 building products

LEIGH PRODUCTS, INC.

MAIN OFFICE: COOPERSVILLE, MICHIGAN 49404

Manufacturing plants in eleven locations: East Coast Warehouse:

Edison, New Jersey. West Coast Warehouse: City of Commerce, California

That's what sells housing today. To parents, the right environment means well designed outdoor play areas for their children. It means playground equipment that's built solidly, safely. Playground equipment that encourages creativity and body-building activity.

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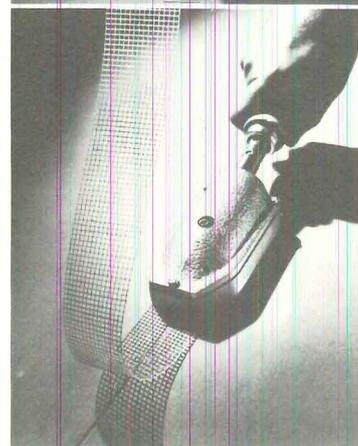
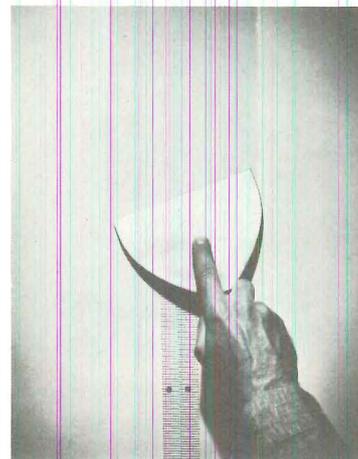
CIRCLE 445 ON READER SERVICE CARD



Acrylic-based stain, said to last up to 50% longer than oil-based stains, is odorless, won't oxidize, can be cleaned up with water. A wide variety of contemporary colors and neutral tones in solid or semi-transparent stains provide matte

finish on rough-sawn cedar or wood exteriors or interiors. Can be applied over old stain or new wood, even damp wood—and won't water, crack, chip, or peel. PABCO Paint, Emeryville, Calif.

CIRCLE 388 ON READER SERVICE CARD



Drywall finishing system uses a wide glass fiber mesh tape coated with a thermosetting adhesive. When activated by a hot iron, it adheres firmly to wall joints. Seconds later joint compound is applied over tape (*above, left*). Before compound even dries, it can be sprayed on to form textured walls (*above, right*). The system, designed for industrialized construction, speeds joint treatment and can be applied at about the speed a man walks. Is useful for interior other than in modular housing. National Gypsum, Buffalo, N.Y.

CIRCLE 389 ON READER SERVICE CARD

Milton Manor Apartments, Miami, Florida
Architect: Henry E. Brown, AIA
Builder: Jennings Construction Co.



"For decorative effect and durability, I'll take Reynolds Aluminum Shingle-Shakes," says Miami builder.

219 squares of gleaming white Shingle-Shakes were used to top the mansard roof of this 61-unit apartment complex, as well as its bath house. Listen to what Mr. M. S. Jennings, Jennings Construction Company, has to say about his experience with Shingle-Shakes.

"Both the architect and I wanted a good-looking material with low upkeep. We picked Reynolds Aluminum Shingle-Shakes because of what our climate does to ordinary materials and finishes. We were very pleased, too, with their ease and economy of installation."

Mr. Jennings and his architect were also well aware of other Shingle-Shake features: 4-way interlocking de-

sign to withstand hurricane-force winds (approved by Florida's demanding Dade County Code); a high degree of heat reflectivity; a siliconized, baked acrylic enamel finish that lasts years longer than ordinary painted surfaces.

Architects, builders, and owners will appreciate the effects possible with thick-butt, heavily-textured Shingle-Shakes, as well as color treatments possible with a choice of Polar White, Terrace Green, Autumn Brown, Charcoal, Hunter Red, and natural aluminum.

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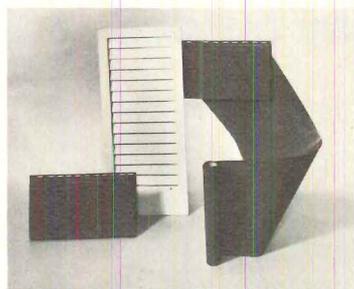
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Asphalt shingles with extra-thick, extra-heavy shadow lines give the deep sculptured look of hand-split shake. Each shingle has a thick overlay of colored ceramic rock

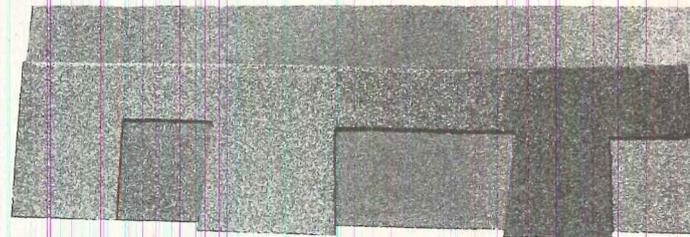
granules for durability and color-fastness. Extra asphalt coating gives superior wind and fire resistance. Certain-teed, Ardmore, Pa.

CIRCLE 393 ON READER SERVICE CARD



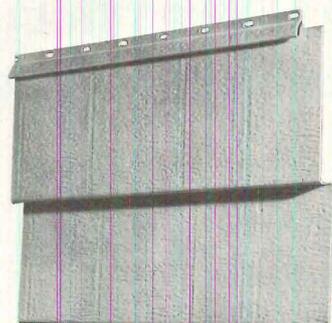
Acrylic film is factory bonded to plastic, metal, or wood (like the plastic shutter and siding shown) before the building products are shaped. Film becomes an integral part of the products adding the strength and durability of acrylics plus long-life finishes, non-chalking colors, and minimal maintenance.

Rohm and Haas, Philadelphia, Pa. CIRCLE 394 ON READER SERVICE CARD



Laminated strip shingles are formed by a 12" x 36" granule-surfaced asphalt shingle under an apron shingle with cut-out tabs of various shapes. This varying pattern adds

to the random, rustic appeal of finished roof. Heavier, thick shingle has the look of wood shake. Philip Carey, Cincinnati, Ohio. CIRCLE 395 ON READER SERVICE CARD

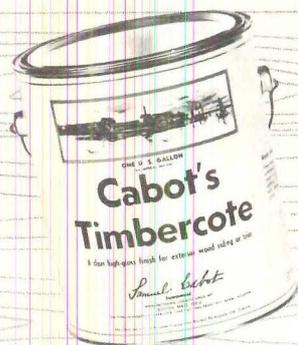


Aluminum siding combines the look of rough-sawn lumber and the durability of vinyl-clad aluminum. Two patterns look like traditional 4" horizontal lapped siding or board and battens. Both are designed for easy, water-tight installation. They are guaranteed against cracking, peeling, chipping, or blistering under normal wear. In a variety of colors including white, green, beige, gold, and brown. Crown Aluminum, Pittsburgh, Pa.

CIRCLE 396 ON READER SERVICE CARD

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Maintains natural beauty of exterior wood; may be applied over Cabot's wood stains.

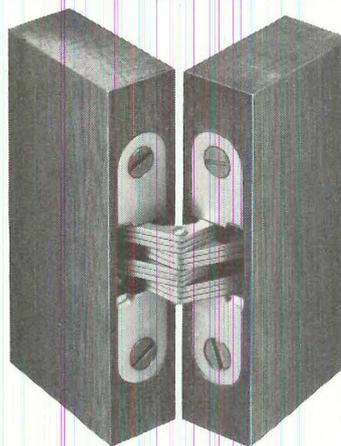
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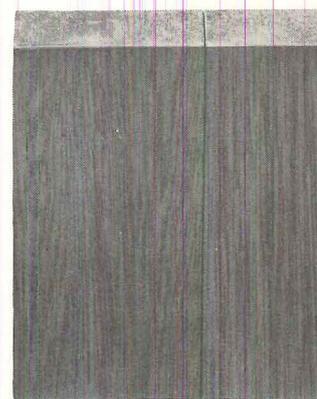
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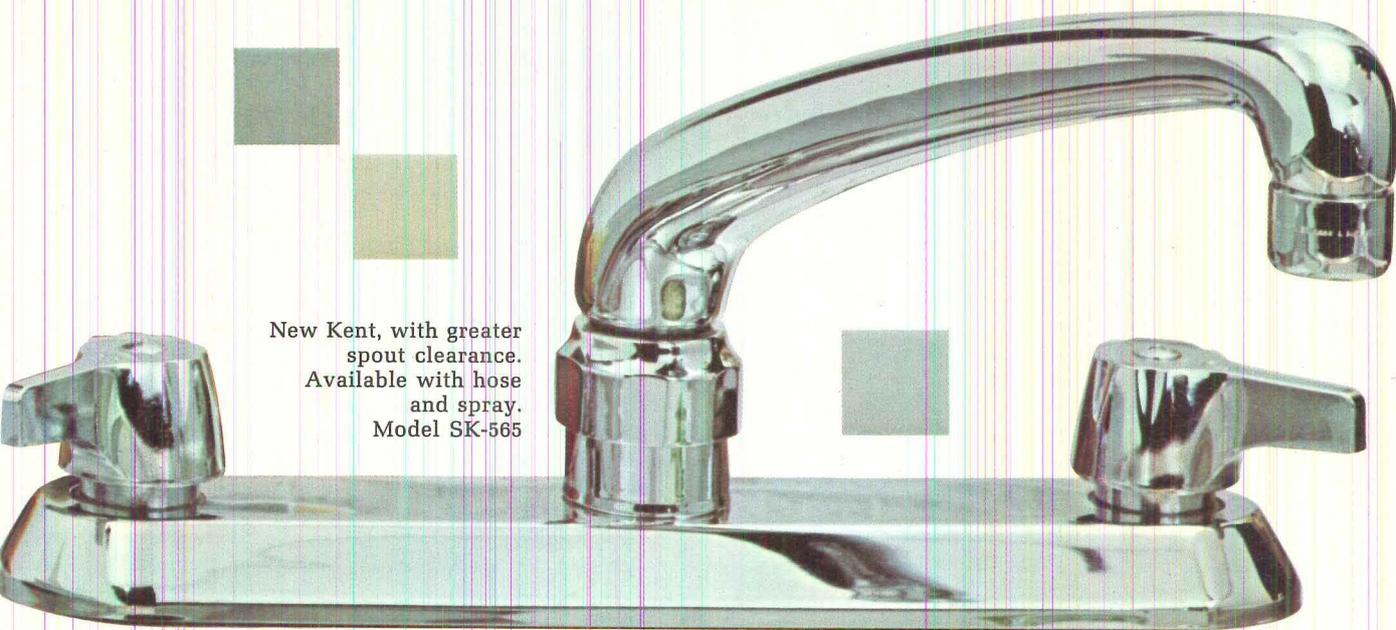
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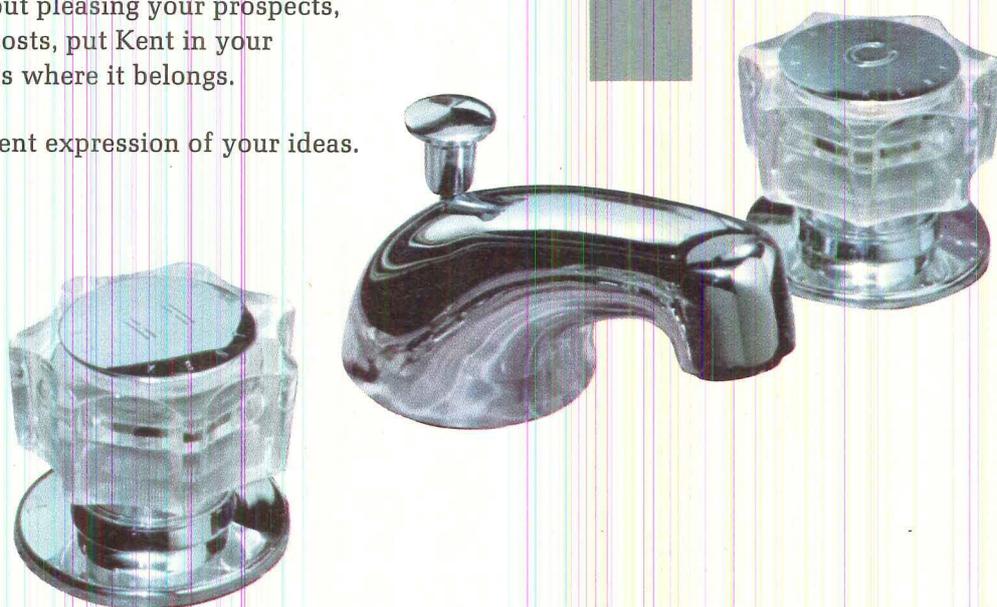
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CIRCLE 450 ON READER SERVICE CARD

High-density housing—a new lifestyle. One of the most informative of the new publications is a full-color booklet dealing with the need for attractive high-density housing and with 23 successful projects. The use of glass is especially important in increasing the illusion of space and openness in high-density projects by opening units up to beautiful natural or man-made environments. A glossary contains terms associated with high-density building and with glass manufacture and use. The projects illustrated, with full-color photographs, renderings, and floor and site plans, include some of the most successful apartment, townhouse, condominium, and PUD projects across the country. In each, glass was used to great advantage in interior clerestories

and mirrors to make rooms seem larger, and as window-walls, doors, and double-story windows to lessen the division between living units and the surrounding environments. Also included are explanations of the different types of glass available and discussion of ways in which glass was used to enhance the beauty and saleability of these outstanding high-density projects. PPG Industries, Pittsburgh, Pa.

CIRCLE 451 ON READER SERVICE CARD

Tandem powered scrapers. A four-color catalog illustrates the last four in a series of tandem powered scrapers. Along with illustrations are included tabulations of machine specifications for easy comparison and job selection. A brief discussion of push-pull conversions describes the benefits of self-loading equipment, and a productivity chart section makes direct comparisons of single engine as opposed to tandem powered scrapers. A list of options available is also included. See your dealer or write Caterpillar, Peoria, Ill. 61602

Safety gratings. Industrial steel, aluminum, and stainless steel gratings, floor treads, stairs, and loading platforms are the subject of a fully illustrated technical catalog.

Included along with extensive photographs and illustrations are detailed charts and tables showing measurements, prices, and load-bearing strength of numerous safety gratings for all industrial uses. Bustin Industrial Products, Dover, N.J.

CIRCLE 452 ON READER SERVICE CARD

Entrance handlesets. A new line of handlesets, including knobs, levers, bell buttons, and one-piece entrance handlesets is introduced in a full-color catalog which also includes diagrams of the measurements of the fixtures when installed, specification information, and descriptions of a variety of types of locks available in the new styles. The five new designs—Diplomat, Coventry, Tampico, Malta, and Eden—designed for specific architectural or stylistic periods, can also be used distinctively with nearly all residential decors. Kwik-set Locksets, Anaheim, Calif.

CIRCLE 453 ON READER SERVICE CARD

Softwood lumber grading rules. A new national softwood lumber standard has gone into effect, and a booklet is available to list and clarify these rules. The tables and rules deal with standards for 11 western commercial species. Widths

and thicknesses of lumber will change slightly, based on moisture content. All lumber will be sorted by the same restrictions. No span tables are also available and will be essential to builder, designer, and engineer, as they make use of the new grading rules. per copy. Western Wood Products Assn., Yeon Building, Portland, Ore. 97204

Steel building systems. Four new brochures in full color highlight quality, economy, fast construction, clean and modern appearance, fire protection, and design flexibility of steel systems in all types of building. Separate high-gloss, full-color brochures are devoted to steel building systems in restaurants, banks, churches, and interior. American Iron and Steel Institute, New York City.

CIRCLE 454 ON READER SERVICE CARD

Wood windows. A new catalog has been released which covers double hung, casement, casement bow window, view, euevent, and sliding windows. The fully illustrated catalog also includes diagrams, specifications and construction details. Rodman, Rock Island, Ill.

CIRCLE 455 ON READER SERVICE CARD

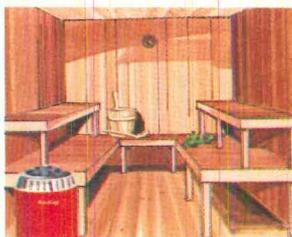
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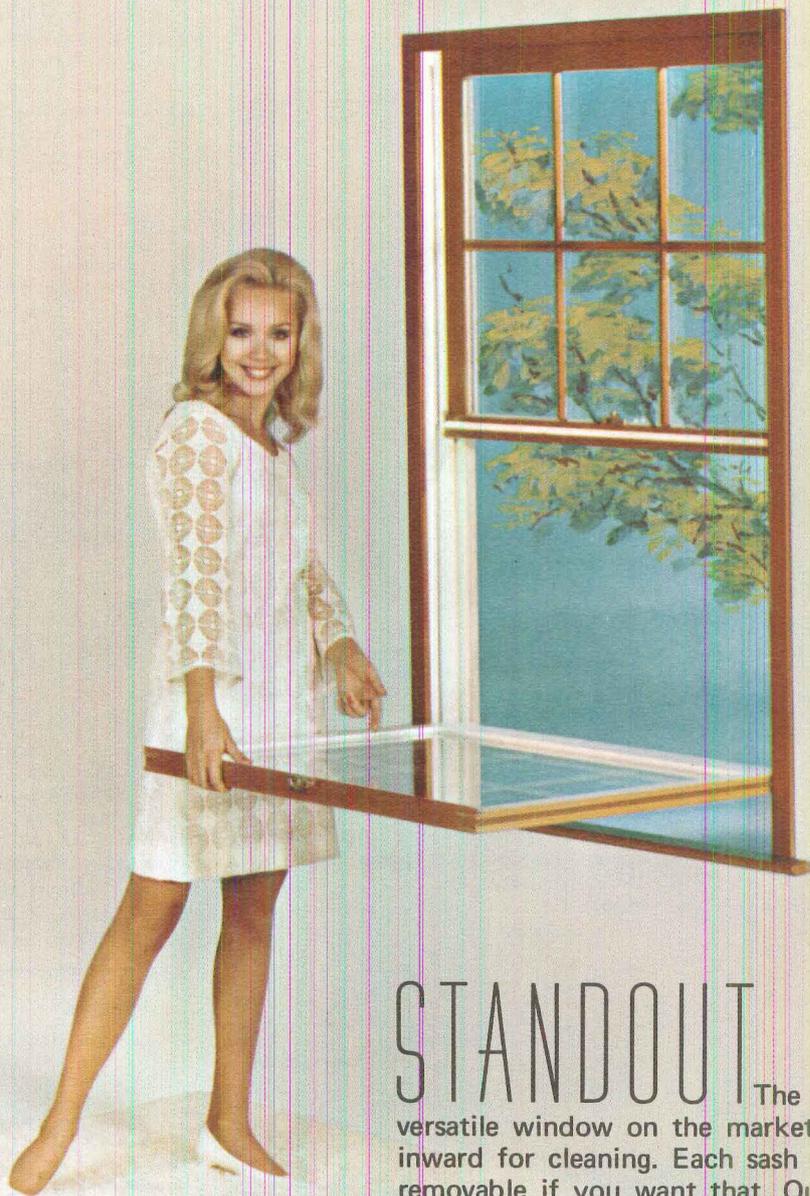


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