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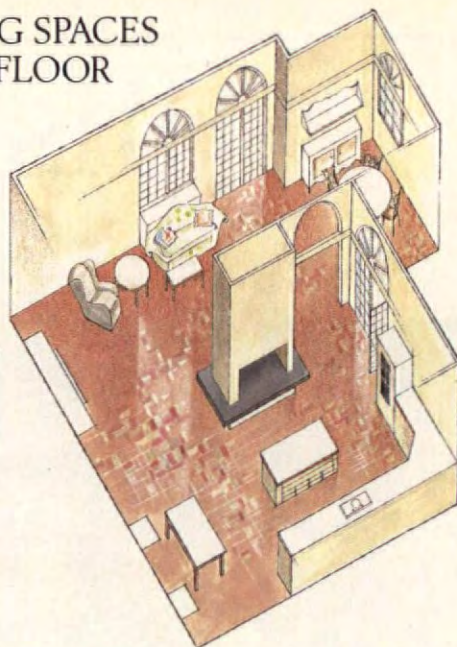
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Inside



Page 79



Page 93



Page 62

FEATURES

- DOES IT REALLY PAY TO REFINANCE?** 40
Though interest rates are no longer falling, the mad scramble is still on. Should you join in the parade? Our advice can help you decide.

- SMART SOLUTIONS: SAVING GRACES** 48
Introducing a new series on clever, thrifty design solutions: Here, a New York couple on a tight budget turned three tiny rooms into a cheery kitchen.

- A PERFECT RELATIONSHIP** 52
The house and garden of this Houston home had little in common—until a new bedroom wing brought them together.

- SKYLINE VIEWS FROM A REDESIGNED LOFT** 56
Manhattan looms outside the windows, but the interiors—and the enterprising owners—are the stars of this Brooklyn remodel.

- HAPPY REUNIONS** 62
These four kitchens added family rooms in different configurations, so the adults and the children could better share quality time.

- URBAN ADAPTATIONS** 71
Our three studies in the rising tide of "adaptive reuse" reveal ways to turn leftover commercial spaces into elegant places to live.

- SOUTHWEST SIMPATICO** 79
From bed frames to blankets, chests to chairs, the furniture of the Southwest is striking, colorful, full of texture and character.

- ESCAPE TO THE POOLHOUSE** 86
Better than a summer breeze, these classy outbuildings are inviting year-round—as they make the most of their settings.

- MASTERFUL SUITES** 93
Nearly homes within homes, three makeover master bedrooms give their owners privacy, luxury and places to sleep, bathe and dress.

- SHOWER CHIC** 100
A look at the latest lines of American and imported tub and shower fixtures. Some are smart, some are whimsical, but any one could catch your fancy.

DEPARTMENTS

- ON THE MARKET** 20
The latest products and news for today's well-appointed home

- AROUND THE HOUSE** 24
Transplanting without trauma. Planning fall chores

- DOLLARS & SENSE** 33
Money quest: Tips for the wary explorer in search of a mortgage

- PROFESSIONALLY SPEAKING** 36
You can find lots of ways to save money in remodeling your kitchen or bath, but you have to use your head.

- DESIGNERS' SKETCHBOOK** 104
Ideas for banisters that make spectacular architectural statements

- STEP BY STEP** 106
Spiffing up the bath with a vanity and medicine chest you install yourself

- ON THE SCENE** 10

- WRITING HOME** 12

- UPDATE** 14

- BUYING GUIDE** 108

- KITCHENS AND BATHS SPECIAL** 116

- SHOPPING AT HOME** 118

- HOME PLANS** 121

- PRODUCT LITERATURE** 128

- BACKDOOR** 136

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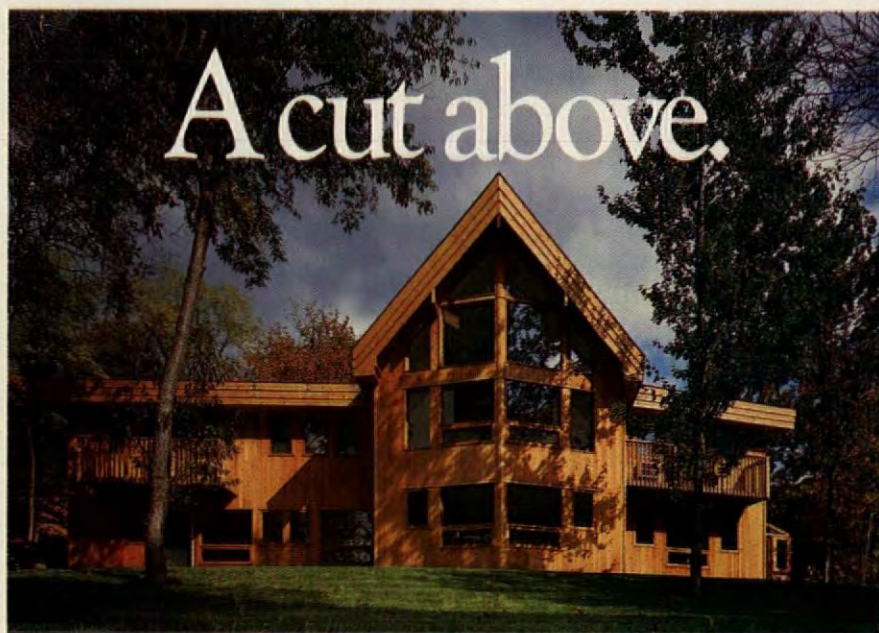
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A Pro Plans Her Kitchen

THE WORDS WERE penned from one good cook to another: "Bless all the bon appétit in this kitchen. Christmas Eve, 1980." The signatory—Julia Child—had scribbled the blessing on an unpainted plasterboard wall in a friend's partially renovated kitchen. The kitchen has long since been completed but the inscription remains, protected now with a simple blue frame.

The friend is Jane Matyas, and she and her kitchen are worthy of such a blessing. Renovated with the wisdom gleaned from 40 years of cooking, entertaining, teaching and recipe testing, Jane's kitchen is a paradigm of good planning, an elegantly engineered tribute to love of family and food.

Mother of five, grandmother of eight, food editor, cooking teacher and now a successful food products businesswoman, Jane Matyas is indisputably at home in her kitchen. It is her retreat, her office, her studio, her shop, her stage, her playground. She thought out every inch of it, planned for every appliance in it and virtually predicted every movement through it. Yacht designers should do as well.

I asked her recently how she went about planning the kitchen, and her answers seemed wise admonitions for anyone thinking about remodeling—especially those who think it can be done quickly or cavalierly. In the planning stages (which took over a year—"it's like giving birth to an elephant," remarks Jane), she walked through her daily breakfast routines, her typical Saturday lunches, visits from daughters with babies in tow, parties for six, cooking classes for 10, holiday meals for 14. Says she, "You have to think out your entire life."

You then have to "spend a lot of

nights in bed with a breadboard, a pencil and paper. Start with the givens—the immovable pipes, the bearing walls, the stairwells. Add that classic kitchen art form, the sink-fridge-range triangle. Then grow in from the shell. Shift, measure, curse, yell, but always return to the plan."

Planning is the key. In Jane's U-shaped kitchen, everything has a place. Within the island (it's as big as a queen-size bed) are a range and an oven, a small refrigerator, a pull-out kneading cart, a pull-up mixer station, a small sink, 25 square feet of cutting surface and cubic yards of storage.

She installed two extra burners away from the island so daughters could warm babies' bottles without getting in the way of meal preparation. When she opens the oven door, kids and adults can still pass thanks to the wide traffic route she planned. An extra sink in the island is for washing vegetables; it doubles as a bar sink.

The tile counter tops are higher (she's tall) and deeper than usual (she wanted small potted plants to fit behind the sink). Electrical outlets are under the cabinets so they don't mar the walls' painted English tiles. The cherry cabinets' handles echo details on a favorite antique, an Austrian hutch that occupies a corner in the kitchen.

It obviously didn't take a blessing from Julia Child to make Jane's kitchen work so well. It works because of patient, informed planning. Says she, the three essentials are preparation, preparation and preparation; without them, you might *need* a blessing.

Anyone designing a kitchen, bath, bedroom or any other space would do well to heed Jane's advice: Plan it scrupulously. Planning is the driving force of this magazine. As editors, our job is

to present ideas and information that help readers better plan the changes they want to make in their homes.

Toward that end, HOME magazine is now making available to its readers a one-of-a-kind planning tool, the Professional Reference Organizer or PRO System™. Our first PRO System™ offering is on Kitchens and Baths; others are due out in early 1987.

A three-ring compendium of more than 250 design ideas, products, specifications and information from 26 manufacturers of kitchen and bath products, the PRO System™ is designed specifically for residential professionals—architects, kitchen designers, interior designers, contractors and builders. It is our belief, however, that good planning starts in the home, so we're making the PRO System™ available to consumers also.

The price is \$24.95, which includes postage and handling (California and New York residents must add applicable taxes). Send a check or money order (or we can bill you) to PRO System™, HOME Magazine, 140 East 45th St., New York, NY 10017.

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Writing Home

HOME approval

After reading Olivia Buehl's June "On the Scene" column I had to write to commend the excellent job she has done. HOME has quickly become my favorite magazine. This is saying a great deal since I am hooked, heart and soul, on decorating and design magazines, and subscribe to several. Yours has something special: It's real. Although I can thoroughly appreciate the trendy design featured in other magazines, I find HOME far more useful. The ideas in your magazine are easy to translate into my own life. HOME is practical yet beautiful. Thank you.

Nancy Moore
Robbinsdale, MN

Fiddling with the roof

In "Celebrating Five Years of HOME" (February 1986), you feature a family room addition fitted with a translucent fiberglass roof ("An Innovative—and Sensitive—Addition"). The text states that this roof admits diffused light while acting as an insulator for the added room. I too have a fiberglass roof in my home. It lets in light but does not insulate; I've never heard of one that does. Is this some kind of magic substance? Who makes it?

Mary Zimmerman
Marshall, CA

No magic here, just engineering. The roof was made by Kalwall Corporation, P.O. Box 237, 1111 Candia Rd., Manchester, NH 03105. Its insulating properties result from its construction, not its components. Each of the roof's panels is composed of two sheets of fiberglass; air is trapped between the layers, creating the dead air space necessary for insulation.

Biweekly weaknesses

I wanted to comment on Hal Porter's article "The biweekly mortgage payment: Gain or gimmick?" ("Dollars & Sense," July 1986). I think he may have missed a few important points.

Mr. Porter states that interest rates

for 15-year loans are lower than they are for 30-year loans, and that this may be an important factor in deciding whether or not to follow a biweekly payment plan. He also questions the practicality of allowing the bank's computer to control the household checking account through automatic withdrawals. Both are good points. But can't one pay the mortgage in 15 years *voluntarily*, without obliging oneself to the bank in such a manner? Why not simply pay the extra mortgage amount (\$800 in Mr. Porter's example) as one payment at the end of the year? This would be like a self-imposed, once-a-year tax, and would achieve the same result—reducing the overall term of the loan—as the biweekly plan. The only drawback would be missing out on the lower rate. At the same time, a voluntary 15-year term enables a borrower to avoid an unnecessary contractual obligation to the bank. This could come in handy in case of a money pinch down the line.

Tom Perley
Berkeley, CA

Hal Porter responds: *Mr. Perley's point is well taken; a borrower wishing to shorten his loan term can just make an extra payment once a year. But the biweekly scheme is being touted as a "painless" way to shorten a mortgage term, even though two payments a month are distinctly painful for many households. If you can afford them, you can probably afford to make higher monthly payments on a 15-year mortgage—while cutting your interest rate.*

Kitchen kudos

I want to congratulate you on the excellent coverage HOME has given to kitchens and the people who design them. The magazine provides continual enlightenment on the possibilities of kitchen redesign, establishing functional use of space where it did not exist before. Kitchen designers everywhere should applaud

your outstanding efforts.

Linda W. Whitworth, CKD
New Braunfels, TX

What a nest we're in

Did you know that possessing a bird's nest is against the law? This seems an odd question, but an article in your April 1986 issue ("Brownstone Bravado") featured a painted cupboard displaying a collection of bird's nests. I believe the fine for this offense is \$500 per nest. Please inform your readers about this regulation. The homeowners might benefit by knowing too!

Janet Clingerman
North Rose, NY

Morton M. Smith of the U.S. Fish & Wildlife Service informs us that there is in fact a law prohibiting the collection of certain species of bird's nests. Passed in 1918 in conjunction with Great Britain, the Migratory Bird Treaty Act effectively bans the possession of over 800 species of migratory birds, as well as their nests and eggs. The penalty is a fine of not more than \$500, or six months imprisonment, or both. Excepted from this law are people with scientific collecting permits, taxidermists and those with nests predating 1918. We informed the homeowners about their nests, and assume they are scurrying through the Adirondacks to put them back.

Bungled bath

In "Beauty and the Bath" (June 1986) we neglected to credit Lynn Goodpasture, 42 W. 17th St., New York, NY 10011, for the design as well as the execution of the stenciled borders in Mary Zick's bathroom. Our apologies for this oversight.

HOME welcomes questions on all subjects relating to the home, as well as letters about, and photographs of, readers' own building and remodeling projects. Address questions, letters and photos (color slides are preferred) to Writing HOME, HOME, 5900 Wilshire Blvd., Los Angeles, CA 90036. Because of the large volume of mail, we are not able to respond to all letters or publish all photographs. Letters selected for publication may be edited. All materials submitted become the property of HOME Magazine Publishing Corp.

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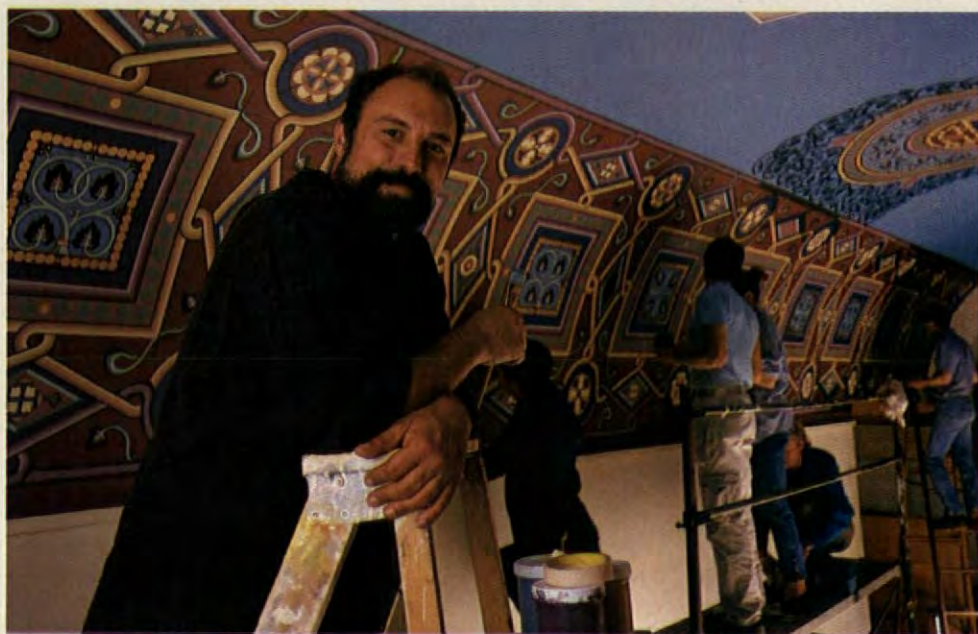
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GEORGE STEINMETZ

Ceiling painter Larry Boyce monitors students as they create this Romanesque-style handiwork.

EDITED BY STEVE HOLLEY

Bring Back That Lovin' Ceiling

"I CREATE HIGHLY ornate rooms that are virtually useless, rooms whose singular purpose is simply to be beautiful," declares ornamental ceiling painter Larry Boyce, San Francisco's modern-day Michelangelo.

Artists and craftspeople are resurfacing as major contributors to interior design. Stippling, sponging, washes, faux marble, stenciling and trompe l'oeil may well be the design signatures of the '80s. And Boyce has been somewhat ahead of the pack in influencing, first, Victorian homeowners, then anyone interested in thumbing his nose at bland modernism, to jump aboard the ornamental wagon.

Boyce gained notoriety

several years back in the pages of *Smithsonian* magazine and *The New York Times* as one of those colorful West Coast curiosities. From 1973 through 1982 he covered some 100,000 miles on his bicycle, roaming the West as an itinerant artisan who painted and restored the ceilings of Victorian houses in exchange for a modest fee and a backyard campsite.

Since then, the plucky painter/romanticist has cultivated his passion into a successful San Francisco enterprise, painting ceilings in a variety of ornamental styles. He recently stenciled an elaborate ceiling design for Bette Midler's Beverly Hills manse, but his most ambitious undertaking is perpetuating the craft itself.

Boyce conducts an adult-education class in ornamental painting at the University

of California-Berkeley's San Francisco extension. As an ongoing class project, students assist him in painting the barrel-vaulted hallways of a university building.

A third of Boyce's business is in restoration or the recreation of historic rooms, but he also invents designs himself. His favorite style? "Exuberance . . . the crazier the better, something like German rococo." For Boyce, the ideal project would be painting an oval parlor in the style of a Greek vase. In terms of trends, he claims that his clients are moving away from Victorian styles ("It's the term they don't like, really") to a kaleidoscope of colors in any style, 10 to 14 colors to a room.

Which is fine with Boyce, who boils his design philosophy down to this: "Patterns are just excuses for laying a lot of color in a room."

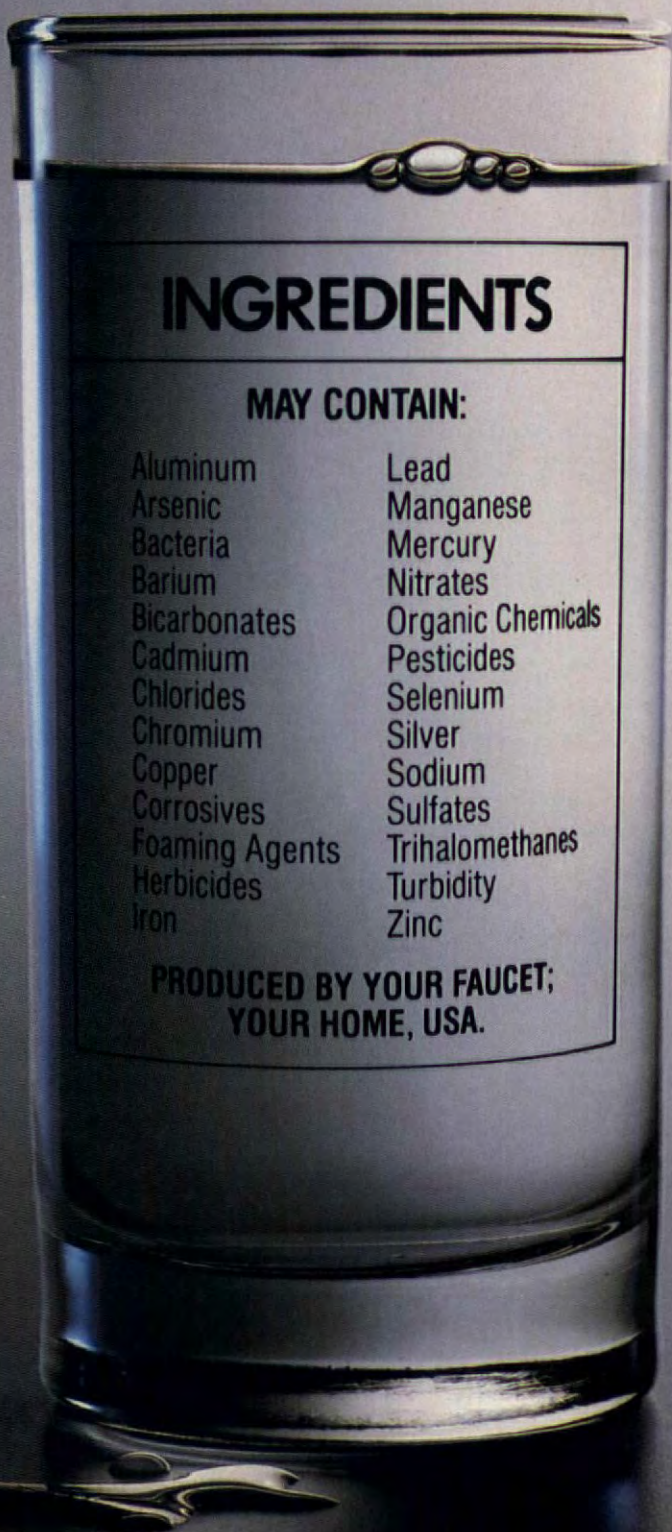
Reach Out and Speak Japanese

THOUGH AMERICAN TELEPHONE technology is in the throes of sweeping innovation, much of it precipitated by the decentralization of Ma Bell, the Japanese aren't exactly on hold themselves. Their Posts and Telecommunications Ministry is developing a system that will let telephone subscribers converse in two languages with simultaneous translation, reports *Business Week* magazine. A phone conversation enabling what you say in English to be heard in Japanese should be a reality by the year 2000; an abbreviated version that can handle sentence-by-sentence translation is set for 1993. Other applications for the technology include dictation machines that read written Japanese aloud—in English—and vice versa.

Boyce Lessons

ANYONE WISHING TO learn ornamental painting can take Larry Boyce's class at UC-Berkeley's downtown San Francisco extension school (415/642-4111). The upcoming semester begins September 22. For out-of-towners, Boyce conducts a week-long intensive seminar once a year at the Day Studio-Workshop, also in San Francisco. The next session is planned for early 1987; call (415) 626-9300.

If your tap water came with an ingredient list, you just might give us a call.



INGREDIENTS

MAY CONTAIN:

Aluminum	Lead
Arsenic	Manganese
Bacteria	Mercury
Barium	Nitrates
Bicarbonates	Organic Chemicals
Cadmium	Pesticides
Chlorides	Selenium
Chromium	Silver
Copper	Sodium
Corrosives	Sulfates
Foaming Agents	Trihalomethanes
Herbicides	Turbidity
Iron	Zinc

PRODUCED BY YOUR FAUCET;
YOUR HOME, USA.

Chances are, you look at ingredient lists to help you make product choices today. And, if you're trying to watch out for your family's health, that's a good idea. Too bad you don't get one with your tap water. It just might help you make a better decision there, too.

Culligan instead of water.

A Culligan Drinking Water System can make the "ingredient list" of your tap water look a lot better. It removes up to 98% of many of the contaminants that could be in your water, to leave it cleaner and fresher-tasting.

No single home drinking water process is more effective. And bottled water isn't nearly as convenient.

Your beverages—like coffee, tea, and juices—will taste better, too. Your cooking—even your ice cubes—will show the difference.

You can't check the ingredient list for your tap water, but you CAN make sure it carries a Culligan label. Which, come to think of it, might be even better.

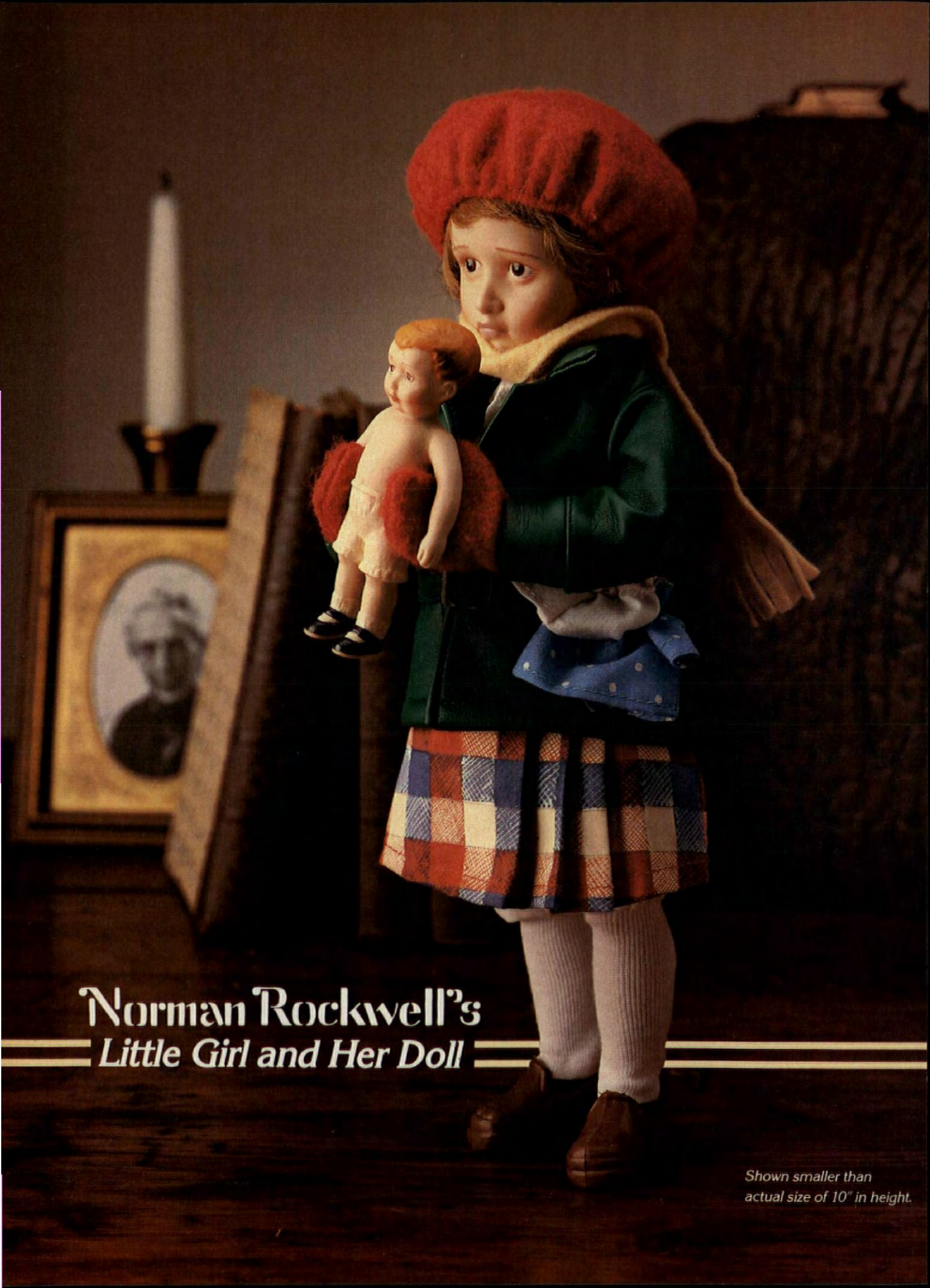
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and say "Hey, Culligan man!"

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Think about it.



Norman Rockwell's
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*Shown smaller than
actual size of 10" in height.*

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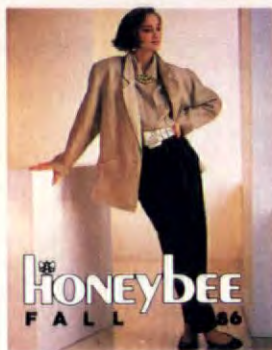


the
Country Store
Geneva, Illinois

607 The Country Store



610 Willoughby & Taylor



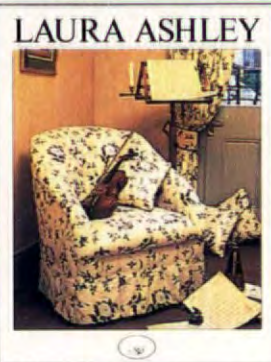
601 Honeybee



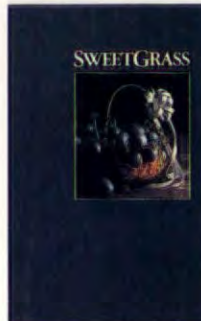
603 International Male



605 Neiman-Marcus



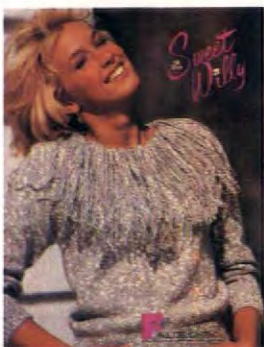
608 Laura Ashley



611 Sweetgrass



602 Chris Craft



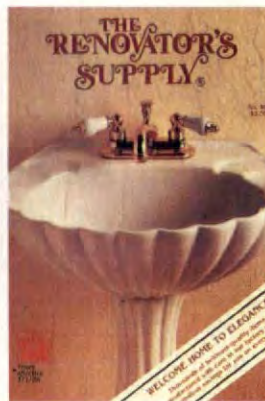
604 Sweet Willy



606 I. Magnin



609 Hall of Hanover



612 The Renovator's Supply

601 Honeybee. The prettiest dresses, sportiest sportswear, evening elegance. Even our casual comforts have a fresh, special appeal. We're dedicated to exceptional service—we want you to be 100% satisfied or we'll pick up returns absolutely free! We'll rush your first catalog 1st class mail. Join us for a beautiful year—a 5-issue subscription extra large format, color. **\$2.00.**

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605 Neiman-Marcus. Bring the world's most original gifts home...with the 1986 N-M Christmas Book. Peruse over 100 colorful pages. Then charge whatever strikes your fancy to N-M account, with one call to our 24-hour toll-free number. Only **\$5.00** applicable towards your first N-M credit card purchase from the Christmas Book.

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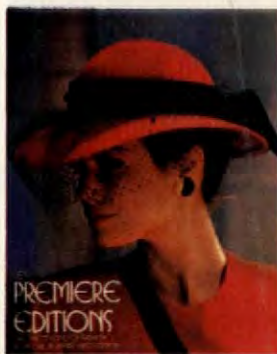
611 SweetGrass is best described as a sophisticated collection of country and folk art reproductions, both American and European, with many pieces that appeal to contemporary as well as country tastes. Virtually all items are handmade. Many pieces are inspired by antiques, but adapted by our own designers and produced especially for us. 32 full-color pages of wire, wood, aged metal and ceramic pieces and many cloth dolls. Satisfaction guaranteed. 1 year subscription **\$2.00.**

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613 French Country Store

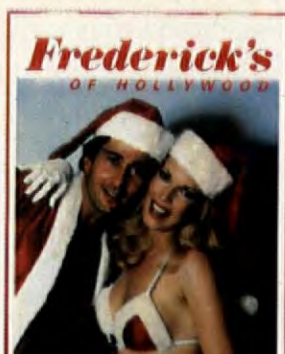
613 Howard Kaplan's French Country Store, Fall 1986 Your passport to France has arrived! Turn the pages and be transported to the romantic French countryside where you'll see a fascinating collection of unique exclusive items, many designed by Howard Kaplan himself! Dinnerware, ceramic farm animals, bright copper pots, authentic bistro ware, elegant bath accessories, delicate lamps, enchanting dolls, music boxes, and much more! Send **\$4.00** for a 32-page color catalog.



614 Premiere Editions



617 Night 'N Day Intimates



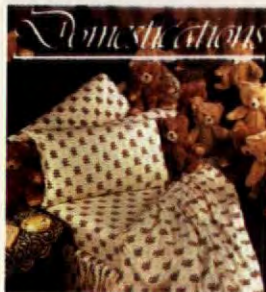
620 fredericks



623 Voyages



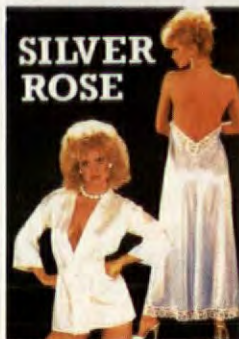
626 Mellow Mail



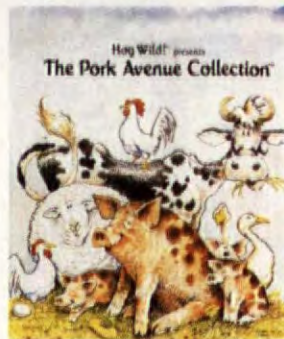
615 Domestications



618 The Chelsea Collection



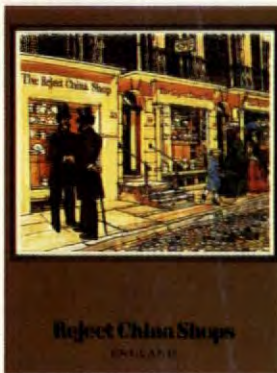
621 Silver Rose



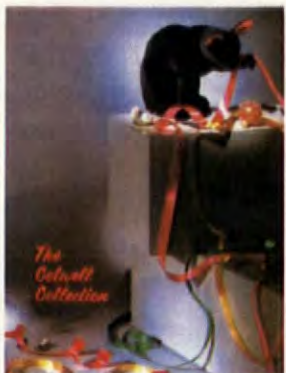
624 Hog Wild!



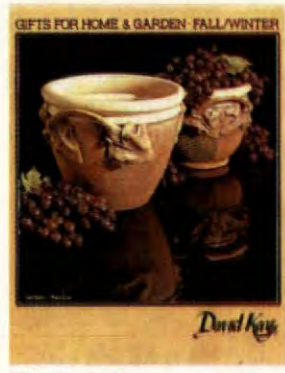
627 Adam & Eve



616 Reject China Shops



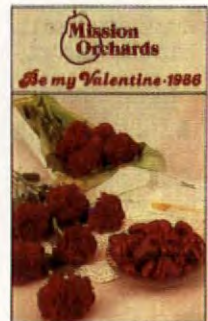
619 The Colwell Collection



622 David Kay



625 Tiggi & Todd



628 Mission Orchards

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616 The Famous Reject China Shops of London super full colour catalog is packed with fine bone china, crystal, earthenware, cutlery and gifts from Britain's most famous makers. We send goods to all parts of the world and customers from the USA will find big savings. A must catalog for the discriminating shopper. Only **\$3.00** for a year.

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621 Dress Up Your Nights with this sexy all-new line of European lingerie, playwear & oh s-o-o-o seductive undergarments. Very soft. Very sexy. Very you. Try 1 on & see what a difference Silver Rose lingerie makes in the way that certain someone looks at you. Send **\$2.00** for full color catalog.

622 David Kay. The only catalog that features such a large grouping of gifts and gardening aids for indoor and outdoor living. Create your own world of beauty or follow our gift selection recommendations. This guide features decorative ideas for entertaining, home furnishing, and celebrates nature on every page. Many Christmas ideas. 1-year **\$2.00**.

623 Voyages, The Positive Lifestyle Magazine. Tantalize your partner with the most provocative, talked-about catalog in America. The most sophisticated and informative catalog of sensual lingerie ever published. Information on how to create more joy in your relationship. Year subscription only **\$3.00**. Refundable with first order.

624 Hog Wild! presents the Pork Avenue Collection™. You'll squeal (mo, cluck, baaa and quack...) with delight at our fun filled, full color catalog featuring hard-to-find gifts and stylish clothing for the hardest-to-please. We'll bring you all the swiner things in life. P.S. Our friendly service is faster than a greased pig. **\$2.00** for year's catalogs.

625 Tiggi & Todd. In the comfort of your home, pay a visit to London's most original children's shop: toys from Toddlers to Rocking Dragons...Clothes from sheepskin booties to bridesmaids' dresses...Furniture from Teddy Bear Armchairs to Castle Beds...and Gifts from name pictures to personalized china. All are Hand Made in Britain. Special custom made orders are very welcome. Only **\$2.00** one year.

626 Mellow Mail. Join over 250,000 satisfied customers nation wide who love shopping (& laughing) with the upbeat Mellow Mail Catalogs—aimed at the adventurous and young of spirit. Hundreds of original & funny T-shirts, sensuous lingerie, sexy swimwear, men's fashions, mood music, calendars, exotic gifts & much more. Full year's subscription, only **\$2.00**.

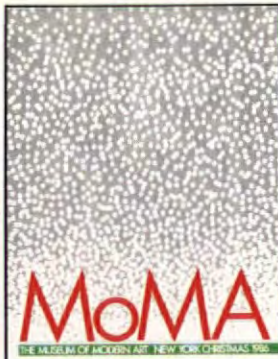
627 Adam & Eve. Enhance your love life with exciting products from the Adam & Eve mail order catalog—the ultimate sensual adventure. Each colorful page is packed with luscious lingerie and more—everything you'll ever need to add more intimate zest and pleasure to your relationship, plus a chance to enter our All New Cash Bonus Sweepstakes. **\$2.00**. 1 year.

628 Mission Orchards. Free box of Comice Pears (\$10 value) will be shipped in October to you when you request your 5-issue Holiday series of colorful Mission Orchards catalogs. Our 51st year! Order with confidence—fruit clubs, fruit baskets, nuts & flowers. Send **\$3.00**.

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629 Loré



632 MOMA



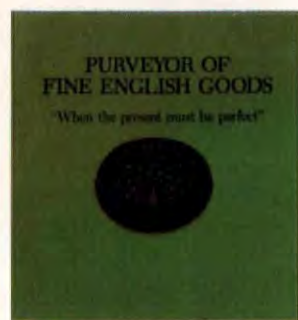
635 The Cat's Pyjamas



638 Tapestry



641 After The Stork



630 Eximious



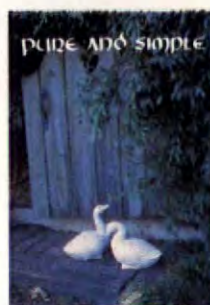
633 Abercrombie & Fitch



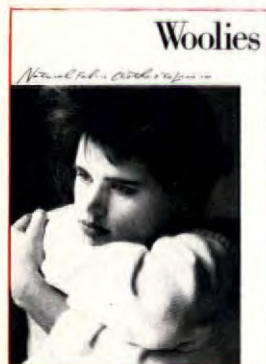
636 Bear in Mind



639 Great Cover Ups



642 Pure and Simple



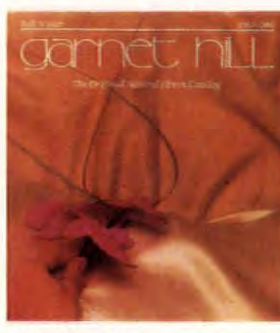
631 Woolies



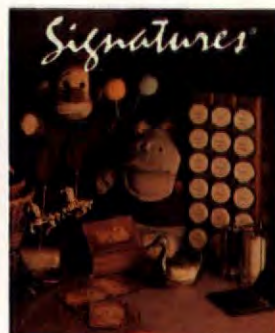
634 Little Creatures



637 Pieces of Olde



640 Garnet Hill



643 Signatures

629 Incomparable Silk By Loré. Indulge yourself in luxe lingerie of purest silk and custom-made lace, with hand-crafted detail found only in the finest stores—till now. Internationally renowned designer Loré Caulfield premieres 44 styles, all sensational. Camisoles, teddies, bikinis and bras, pajamas, gowns and more. There is nothing else like Loré. Price includes two seasonal updates. **\$4.00.**

630 Eximious. Personalized and monogrammed products from England. Product selections include enamel boxes, placemats and pillows created from your own photographs; luxury leather, quality glassware, exquisite decorative objects, accessories for desk, bar and travel. Collectors will find unique flowers, inkwells and more. **\$2.00.**

631 Woolies. A cuddly-soft collection of natural fabric clothes to live in. Versatile tops, skirts, pants, jackets, sweaters and more. Treat yourself to irresistible silk, fine cotton, luscious fleece and cuddly lambswool from Woolies. Send **\$2.00** for the new Woolies catalog today!

632 The Museum of Modern Art's new catalog features the best in contemporary design for personal or business gifts. Over 300 items—many represented in the Museum's Design Collection. Furniture, lamps, crystal, personal and desk accessories, housewares, tools, toys, puzzles, books, cards, calendars and posters—some produced exclusively for the Museum. **\$3.00** for a year.

633 Abercrombie & Fitch. Enjoy A & F classics including Safari® Cloth outfits, English picnic baskets, the Flattie Shoe, handcrafted leather animal hassocks. Also features popular savings adventures, a collection of women's casual ware, high quality gifts, sporting life equipment, and apparel items for the active family—many designed and exclusively made for A & F. **\$2.00** one year.

634 Little Creatures Country...Art. Lithographs of Original Art designed exclusively for us are now available to you through our catalog. Beautiful paintings of Quilts, Country Whimsy, and Shaker Art can be purchased either framed or as prints. We offer quality and guaranteed service at friendly prices. Over 75 photos of our artwork pictured in color. Only **\$2.00.**

635 The Cat's Pyjamas Deco Goodies. Fifties Nifties, Cheap Chic Jewelry, Kit Cat Klocks, Pink Flamingoes, Gumby, Betty Boop, Felix the Cat, Nipper, Cherubs, FestiveWare, Flamingobilia, Godzilla, Neon, Sarsaparilla Deco Lamps, Watches, Tee Shirts, Pins, Earrings, Necklaces and Other Swell Stuff from the tacky to the tasteful. It's the one catalog you'll never want to throw away because it's as fun to read as it is to look at. **\$2.00.**

636 Attention Bear Lovers! Bear-in-Mind, the worlds oldest and largest bear mail order house offers you the best in teddys, pandas, and koalas. Send **\$1.00** for our 48-page catalogue devoted to bears and bear related items & clothing for bear lovers of all ages.

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639 Great Coverups. Adored by decorators, these custom shades and accessories are available in a variety of fabrics and styles at prices you can't afford to miss. Color catalogue with exciting room settings, featuring balloon shades, duvets, dust ruffles, pillow shams, and tablecloths, perfect for contemporary as well as traditional interiors. Catalogue/swatches **\$2.00.**

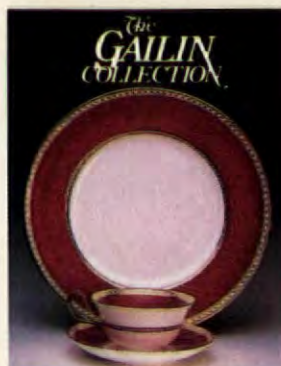
640 Garnet Hill. The original Natural Fibers Catalog. An unrivaled international collection of intimate apparel and personal accessories for discerning adults and their children. Our fibers are silk, cashmere, merino wool, cotton, linen, alpaca, mohair. **3.00** year's subscription refundable with first order.

641 After The Stork—A sparkling collection of 100% cotton fall and winter fashions for boys and girls from birth to age eight. Features a full selection of baby care items, including many baby gift possibilities. It's all topped off with the very best in children's records, tapes, books and toys. **\$2.00** one year.

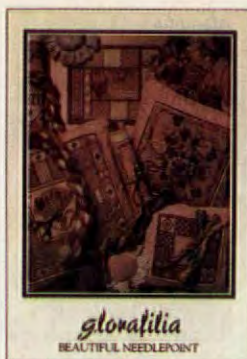
642 Pure and Simple If you are interested in old or new quilts, country pottery, willow furniture, handmade accessories for your child's room and for your child—handsome hand forged iron and hand carved decoys—you'll love our Pure and Simple catalog. Send **\$2.00.**

643 Signatures. Offers gifts of unique value from around the world. Each with its own esoteric appeal. From daily practicalities to once-in-a-lifetime luxuries including gifts, decoratives, fashion accessories, collectibles and much more all at our own truly unique values. All products are guaranteed. For a full year plus our Holiday edition send **\$2.00.**

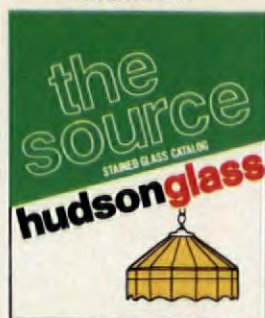
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in time to shop for Christmas.**



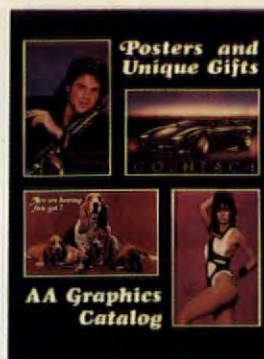
644 The Gallin Collection



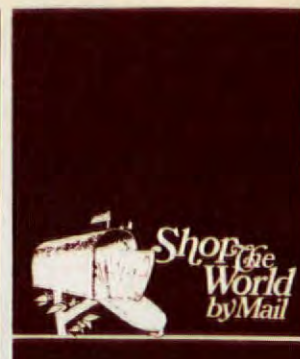
646 Glorafilia



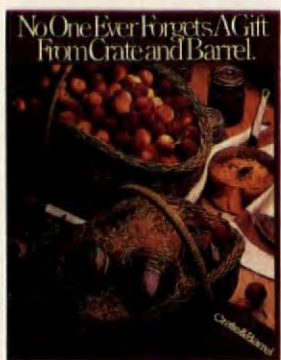
648 Hudson Stained Glass



650 AA Graphics



652 Shop The World



645 Crate & Barrel



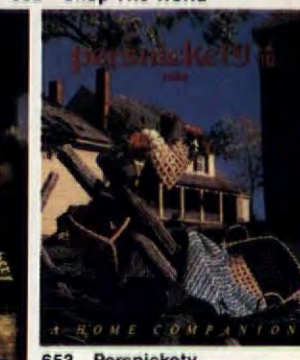
647 Faith Mountain



649 The Chef's Catalog



651 Schumacher House



653 Pernickety

644 "Buy Direct and Save." Fine china and crystal table and giftware from more than twenty of the most famous manufacturers in Denmark, England, France and Sweden—all shipped directly to you from Europe at outstanding savings. Beautiful 32 page color catalog. **\$3.00.**

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646 Glorafilia which means "Glorious Threads" England's most original needlepoint and embroidery kits, page after colour page of beautiful designs, including the exciting British Museum Tapestry Collection. Available in the United States only through this section. Only **\$2.00.**

647 Faith Mountain is your complete source for traditional and country furnishings, crafts and gifts. Enjoy 32 beautiful pages featuring the work of America's foremost artisans. Our renowned floral arrangements are complimented by fashion, jewelry, children's gifts, furniture, rugs, ceramics, and a delightful selection of Christmas decorations. Catalog **\$2.00** (refundable with 1st order).

648 Stained Glass Catalog. For all your stained glass needs. Beginner to professional. Large selection. Discounts. Make beautiful stained glass items for fun, profit. **Hudson Glass**, complete supply catalog **\$3.00** refunded with 1st order.

649 The Chef's Catalog. Cooking! Serving! Gift Giving! Over 1,001 fabulous finds from the four corners of the world for cooking, serving and holiday gift giving. Discover the most unique gourmet Kitchenwares catalog anywhere. Over 52 full-color pages, recipes too. Satisfaction guaranteed. One year subscription **\$2.00.**

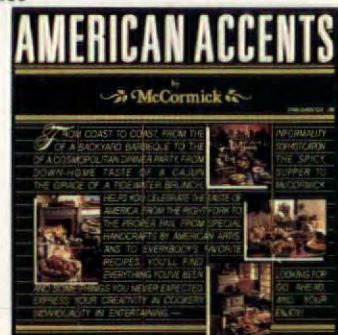
650 AA Graphics. Our poster and gift catalog has over 300 posters to choose from. Famous personalities, fast cars, fine art, children, animals and humorous posters. Our gift selection includes calendars, notepads, wall murals, clocks, stickers, and more. You'll find the right gift for that hard-to-buy-for relative or friend. **\$2.00** one year.

651 Schumacher House Our collectors catalogue features a unique selection of exclusive Schumacher heirlooms reproduced for the child at heart and those who share our sweet romance for the past. Our Premiere Edition is a nostalgic portrait of Grandma's and Grandpa's designs, sprinkled with a few of our own. Satisfaction guaranteed! We are creating the heirlooms of tomorrow. **\$3.00.**

652 Shop The World by Mail™ "A unique source of catalogs for purchasing furs, china, crystal, jewelry, clothing, carpets, figurines, handicrafts, linens, cars, etc. at savings of 35%-50% and more direct from factories, retail shops and craftsmen in sixteen countries including England, France, Germany, Greece, Hong Kong, Ireland, Italy, Scotland, Thailand, etc. Catalog. **\$3.00.**

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A B

Update

New Homes vs. Old Bones

IN THE MOVIE *Poltergeist* (and its sequel), a residential developer's disregard for a sacred Indian burial ground resulted in some supernatural shenanigans. Recently in Palm Harbor, Florida, just north of Clearwater, a developer encountered a similar situation—and didn't take any chances.

The AmeriFirst Develop-

saved or that they be allowed to disinter the remains for reburial.

Though AmeriFirst offered to rebury the bones at a private park within the development, the Indians insisted on reinterring them on the Pine Ridge Indian Reservation at Wounded Knee, South Dakota. Why so far away? In Ghost Horse's words, "To put them with our people on what little land we have left."



Developers and Indians reach accord at Florida burial site.

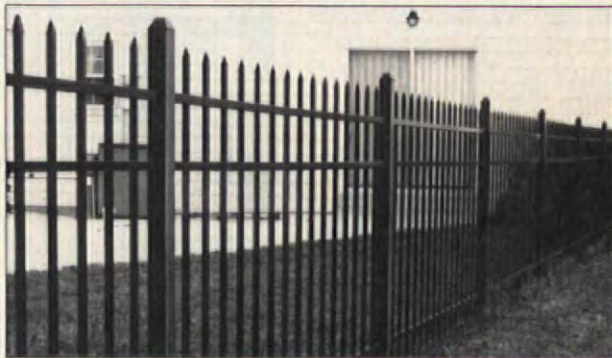
ment Corp. of Miami discovered an ancient Indian burial mound on the site where they were building Cobb's Landing, an exclusive Palm Harbor subdivision of half-million-dollar homes. They consulted an archeologist from the University of South Florida and entered into negotiations with a coalition called American Indians Against Desecration. The archeologist determined that the burial mound—containing remains of Indians belonging to the Weedon Island culture, dating from approximately 800 to 1250 A.D.—held no archeological significance because of extensive plundering over the years. Even so, the Indians, through spokesman Buck Ghost Horse of the local American Indian Church, demanded that the mound be

According to an AmeriFirst spokesman, the corporation has been asked by American Indians Against Desecration to forward transcripts of their negotiations to serve as a prototype for similar occurrences elsewhere.

Meanwhile, those future Cobb's Landing homeowners might be interested in knowing Buck Horse's spiritual insights on the burial mound. According to Indian belief, there are two souls: One goes to the other side after death, while the other stays with the body and guards it. When a body is exhumed, the second soul is released but doesn't leave the earth. It can either go to the new resting place... or stay in the area.

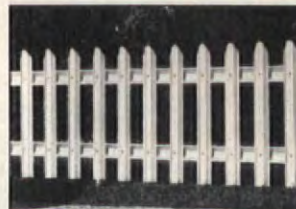
Thus far, no poltergeists have turned up in Palm Harbor.

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Update

Biggest Household Headaches: The Envelope, Please

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On The Market

EDITED BY SUZANNE BOONE



Phone Fashion

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Pennsylvania Colonial quilt, c. 1870. Courtesy of Margaret Cavigga.

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On The Market



Rainbow Grout

IF YOU SPEND hours choosing just the right ceramic tile, it seems only fitting to select grout from a palette of colors like Wild Rose, Sonora Sand or Panache Blue. The same durable composition as UPCO's regular ceramic tile grout/joint filler, the Designer Series retails at \$8 for a 10-pound bag, or \$13 for 25 pounds. Color-matching kits available.



If I Had a High-Tech Hammer

THESE TOOLS WON'T get lost in the junk drawer! Ribbed handles update Elika's classic screwdriver and hammer, while Eastern Accent's Deco screwdriver and saw break with tradition. Both designers offer complete tool sets.



Fold World Charm

CONTEMPORARY FRENCH FOLDING furniture by Trig works as well this month indoors as it did on the summer patio. Coffee/dining table (\$200) adjusts to three heights, beechwood chair (\$80) and side table (\$60) are finished in high gloss, and the cotton parasol umbrella (\$110) adjusts for just the right tilt. Imported by Trade Associates Group in vivid solids or multicolored patterns.

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.

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Transplanting Without Trauma

For successful transplants, plan to make your move in early autumn

IS THAT BEAUTIFUL lilac or forsythia right in the middle of your proposed new spa? Don't sacrifice it; move it to another spot.

Now is a good time to prepare for transplanting most established small to medium-sized shrubs or saplings that, for whatever reason, have become unwelcome in their present location. The roots of these plants grow and develop far better in the warm soil of fall than in the cool soil of spring. In the Deep South and Sunbelt states it's routine to transplant before bud break in early spring; but throughout the rest of the country, if you begin in early autumn you can have your transplants safely established well in advance of Old Man Winter.

Advance work

YOU'LL HAVE TO root-prune a plant a month or two before you actually dig it up and move it. Using a sharp spade, cut a circle around the plant to the depth of the spade's blade. This reduces the root system to a manageable bulk, since it is impossible to move an established shrub or tree with its entire root structure intact. New roots quickly develop within the remaining root ball, which is why you root-prune in advance of transplanting time; it gives the root system time to recover.

How large a circle should you cut around the plant? If you can manage the bulk and weight of the resulting root ball, cut the circle as far out as the drip line of the foliage to get as much of the root system as possible. With most shrubs and trees, a root ball of this size calls for the help of another pair of hands on transplanting day. If you're doing it alone, you don't necessarily have to come out as far as the drip line for sufficient root structure to sustain

the average plant. Generally, go at least 6 to 12 inches out from the trunk, depending on the plant's size.

After you've root-pruned the specimen, wait until it goes into dormancy before digging it up. With deciduous stock, this occurs when the leaves begin to change color or drop. Evergreens normally enter dormancy in the first cool days of fall. Only then is it time to transplant.

Eight steps for a routine transplant

What you'll need for the job: a long-handled spade, some burlap or canvas (two pieces about 4'x8'), a 2-cubic-foot bag of peat or a bushel of compost, and a length of strong twine.

1. A day or two before you'll be moving the plant, water it thoroughly around the root zone.

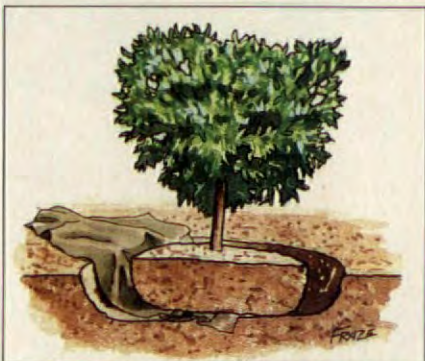
2. Pick a cool, overcast, windless day for the task so that the exposed roots aren't dried out by the sun. Prepare the new hole to receive the transplant. Dig it a foot wider all around than it needs to be to accommodate the root ball, and 2 to 4 inches deeper. If the sides of the hole are glazed by the spade, rough them up. If the soil is dry, fill the hole with water and wait for it to drain.

3. Dig a trench outside the root-pruning circle you cut previously. Then undercut the trench on one side until you are able to tilt the plant slightly with the spade. While the plant is tilted, pack about half of one burlap or canvas sheet under the root ball and spread the rest out. Go to the opposite side and finish the cut, freeing the plant. Tilt the plant the other way, pull the burlap up and around the entire soil and root ball and tie it around the trunk with twine. This keeps the protective soil from crumbling away and exposing the delicate feeder roots to damage and dehydration.

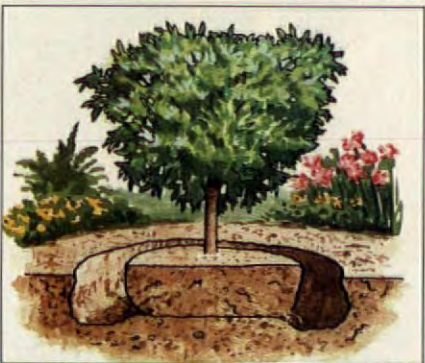
Use of the cloth is optional depending on the soil type and root condition. Heavy clay soils will stick together well



To lessen shock, root-prune the plant a month or so before transplanting it. Cut a circle at the drip line of the foliage.



On moving day, dig a trench around the root ball, then wrap the entire soil and root ball with canvas or burlap.



Position plant in its new location, making sure it sits slightly higher than grade to offset any settling.



Shovel in backfill soil and peat until the hole is half full. Irrigate thoroughly to settle soil and eliminate any air pockets. Finish filling, then irrigate again.

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AROUND THE HOUSE

Planning Fall Chores

AS SIGNS OF fall begin to show, you should get a jump on some basic maintenance in preparation for the cold winter weather that's just around the corner.

Clean heater filters. A routine semi-annual job; clean filters will let your system work more efficiently and reduce unpleasant odors indoors.

Check fireplace chimneys. If it's been a few years, do it now. Soot and creosote buildup can hamper the draw up the flue, so your fires burn less efficiently and smoke billows indoors. Worse, however, is the risk of a chimney fire. If you can manage it, do the work yourself. Or call a chimney sweep; his services will cost about \$30 to \$50.

Check insulation. Some home centers have prewinter sales of insulation at

this time of year. If you know you need a fresh blanket in the attic, you might get a good buy now and install it later. Also check weatherstripping around doors.

Check storm windows and doors. You stored them somewhere in the basement or garage, remember? Now's the time to drag them out, clean them up and get them ready to put on when the first bitter cold snaps arrive.

Clean gutters. You can put this job off for awhile yet, but do it after leaf fall and before heavy rain and snow. Cleaning is especially important if you have wooden gutters; decaying foliage and trapped standing water can hasten their demise.

Do last-chance interior painting. Now, before temperatures plummet, you can keep windows open to speed paint drying and air out the fumes.

enough without being tied; plants with fibrous roots will also keep the root ball together.

4. Grasp the bound root ball, lift it onto the second piece of cloth and drag it into the planting hole. If it's too heavy to lift with ease, get help rather than risking an injury. Sometimes using a spade as a sled works nicely in transporting loads too bulky to hoist alone.

5. Loosen the twine around the plant to expose the crown (the spot at the bottom of the trunk where dark bark meets light bark). Lay your spade handle across the hole; the plant's crown should be slightly higher than grade (which you can gauge by the level of the spade). Once the shrub is planted, it will settle a little, so the hole should be backfilled with enough soil to raise the plant an inch or two above grade. Once the plant is correctly positioned, carefully remove the covering to avoid breaking more roots.

6. Mix peat or compost with the backfill soil in a 50-50 proportion and shovel it in all around until the hole is half full. Rather than pack the soil down by stamping on it, irrigate to settle the loam and eliminate air pockets. Once the water drains away, finish filling the hole, then irrigate again. Heavy tamping tends to force oxygen out of the soil.

7. When you're finished, mulch the root zone with a layer of ground bark, sawdust, pine needles or gravel. This will help keep the soil moist and hold in

warmth, both of which hasten the root system's recovery from the trauma of transplanting.

8. Keep the transplant well watered until it is reestablished in its new location.

Pro tips for successful transplanting

- Before digging up evergreens, spray their foliage with an anti-transpirant chemical, such as WiltPruf®, which keeps leaves from transpiring moisture excessively.
- Don't drag or lift a shrub or tree by its trunk; the weight of the soil and root ball can snap or split the trunk. Move it by grasping the wrapped root ball, or slide a shovel under it and use the handle as a lever to shift and position the plant.
- Expose a plant's roots to the air as little as possible. Once the roots dry out, they begin to deteriorate rapidly and are unable to gather moisture in this stressed condition. The result may be partial die-back of branches—or loss of the entire plant. Get the plant into its new hole as quickly as you can; otherwise, cover the root ball with wet burlap or newspaper.
- To get the plant off to a good start next season, drop a couple of slow-release fertilizer pellets into the planting hole. They will dissolve over the winter and early spring and be ready for absorption just when the plant needs a nutritional boost. Of course, there are



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AROUND THE HOUSE

many other fertilization methods. Ask for advice at your local nursery, or follow directions on the product label.

- With evergreens, it has become part of gardening folklore that you must prune off or thin out about a third of the foliage when you transplant to compensate for roots torn away during transplanting. But Dr. Carl Whitcomb, professor of horticulture at Oklahoma State University, asserts that this is unnecessary. His studies, spanning several years, show that transplanted stock prospers far better if left unpruned. Transplants need to regrow roots—and foliage, he points out, is what regenerates root development.

- After you've finished transplanting, build up a water basin with sides at least 4 inches high around the shrub or tree. This will help trap water long enough for it to filter down to the roots. Transplants need moist soil to recover, but it should never be kept so soggy that oxygen is unable to get to the root zone.

- If winter winds are severe in your area, stake evergreens the first season after transplanting. With their reduced root structure, they may not be able to withstand buffeting.

- If the weather turns unseasonably warm and sunny (a common occurrence in desert and Sunbelt regions), shade evergreen transplants with canvas or horticultural shade cloth and spritz them with the hose or sprinkler during the hottest part of the day.

Moving a plant that was thriving in its previous location is not always 100 percent successful. There is always the danger of transplant shock, which can last for years, or the possibility that a shrub or tree may not adapt to the environmental conditions of the new site, such as reduced or increased sunlight or wind, poor drainage, etc. If you have a rare or costly specimen, consider the risks before making the decision to move it.

Larger shrubs and trees can be re-sited also. In fact, landscape architect Courtland Paul says that if you get sufficient root structure and have the equipment to handle it, virtually any tree can be moved. Generally speaking, the bigger the plant, the longer the recovery. Smaller, fibrous plants (azaleas, rhododendrons) hardly even notice.

—CHUCK CRANDALL

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Money Quest

BY HAL PORTER

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AAA TRAINING CENTER, AAA Precision Transmissions, AAA Imported Motors and A-1 Capital Corporation.

What do these companies have in common? They're listed first among the firms offering their respective services in the Manhattan Yellow Pages. All too often, consumers will make only one phone call, get one quote, and then make a purchase—thus the advantage of being listed first, even if it means a lot of As in the company name.

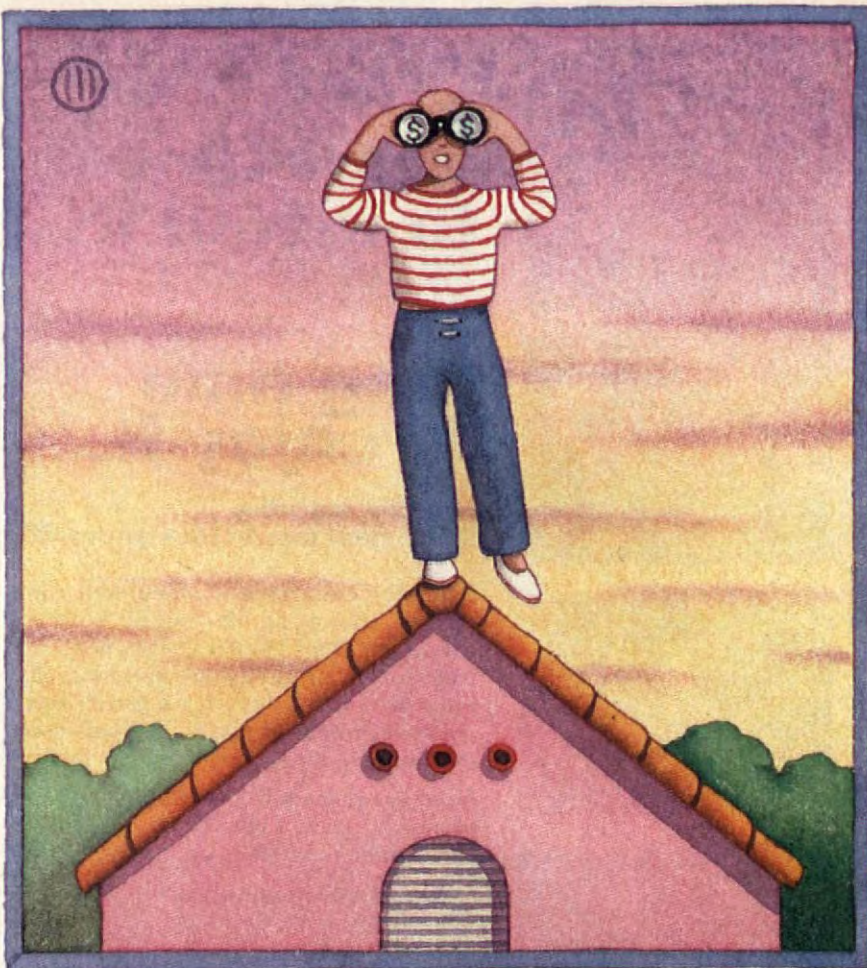
Unfortunately, "one-stop shopping" is a common practice. It's a truism in the mortgage business that a high percentage of borrowers—perhaps 80 percent—end up taking out a loan from the first lender they approach.

There could be several reasons for this, but among mortgage lenders, suspicion is high that inertia and confusion explain borrowers' all-too-frequent failure to comparison-shop. The options available in today's mortgage market are so numerous that borrowers frequently don't know what questions to ask, or even how to interpret or compare the quotes they receive.

We asked a number of experts in the mortgage field—including Alan Friedman, manager of public relations for the U.S. League of Savings Institutions; L. Gaye Torrance, director of marketing communications at the First Boston Capital Group; and Diane Wyatt, director of LoanExpress—what procedures they would follow in shopping for a loan. From their suggestions, we've distilled the following advice.

Get organized first

YOU'LL SAVE TIME and avoid a lot of frustration if you review your financial situation before embarking on your loan-



shopping expedition. You've probably already done this if you're buying a new home, but may not have if you're refinancing your mortgage. (For a discussion of refinancing, see "Does it really pay to refinance?" on page 40.)

For starters, you should document all of your finances.

- Record all credit card accounts and other loan account numbers, along with their current balances and monthly payments.
- List all of your checking, savings, brokerage, mutual fund and IRA accounts, with their current balances.
- List your income and its sources, including who to contact to verify them. Write the name of your accountant, if

you have one. Record any other assets or property that you own, including trust deeds or cars.

- If you're borrowing money from friends or relatives, you'll need a letter stating whether it's a loan or a gift (from the mortgage lender's viewpoint, a gift is preferable). If the money is in the form of a check, your benevolent sponsor may need to submit a financial statement verifying sufficient funds. Ultimately you may not need all this information, but having it at hand can help speed the process.

Consider your needs

IF YOU'RE REFINANCING, you may want to borrow more than you need to pay off

your old loan so that you can remodel or invest elsewhere. If you're buying, how much of a down payment will you be making? If you put 20 percent down, you'll generally not need private mortgage insurance on conventional loans. Furthermore, you will probably have to pay between 3 and 6 percent of the loan amount in closing costs, although you may be able to include this in the amount borrowed.

Finally, how long do you plan to live in the house? This affects how you might wish to structure the loan. If you expect to move in a couple of years, you could end up ahead if you accept a slightly higher contract mortgage rate in return for fewer up-front mortgage costs—usually in the form of lower interest points. If you're buying or refinancing for the long haul, you may prefer to pay more now in return for a

slightly lower monthly payment.

Always note the annual percentage rate (APR) of a loan when making comparisons; it tells you the net cost of a loan more precisely than the contract rate does.

Now that interest rates are relatively low, most borrowers are choosing a form of financing that locks in the amount of the monthly payment—fixed-rate financing. But you may also wish to evaluate adjustable-rate mortgages (ARMs) during your search.

Know what questions to ask

SO MANY FACTORS affect your choice of lender and mortgage that you really should write down the questions you want to ask in advance of your interviews. Consider drawing up a chart with the list of questions across the top and the different mortgage options down one side. (A sheet of ruled paper from an accounting pad is ideal for this purpose.) The Mortgage Bankers of America have included such a chart in their free publication "What You Should Know About ARMs" (see the Buying Guide on page 108), which is designed for shoppers considering adjustable mortgages.

Information about fixed-rate loans is simpler to compile. But questions to ask about any mortgage include:

- What is the loan's contract rate? Its annual percentage rate?
- Are there any application fees? Are these charged as a flat fee, as a percentage of the loan amount, or both?
- How many interest points will you be charged?
- How much if anything will you be charged for a credit check?
- What are the charges for document preparation?
- Will you be charged a fee to have the lender's lawyer look over the loan documents? How much?
- What will it cost to record the loan? Are there any other taxes? These shouldn't vary from lender to lender.
- What are the down payment requirements? Will you need private mortgage insurance?
- What is the lender's estimate of the appraisal fee?
- How long will it take to close? Can you lock in the quoted interest rates until closing? Will you pay fewer interest points if you absorb the risk that rates will increase in the interim?

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- Are there any prepayment penalties?
- Is the loan assumable?

Call different lenders

NOW YOU'RE READY to look for a loan. You should probably check first at a lending institution with which you've already established a relationship. This may make it easier to iron out any problems during the approval process, and sometimes lenders give current customers a slight rate break.

But don't think you owe your banker a favor; call around to at least five other lenders in the area to find the best deals.

You may not immediately understand all the answers to your questions, but don't be intimidated. Ask follow-up questions until you're satisfied. After four or five calls, you should begin to get a sense of which institutions are offering the best rates, and whether or not they will be able to process your loan efficiently.

Computers can help

A FEW COMPANIES are instituting computerized programs that allow borrowers to rate-shop without making a lot of phone calls. Shelternet, which operates through local subscribers—usually brokerage and mortgage firms—offers a free financial analysis and acts as a loan originator. You get a printout of loan offerings of the type in which you're interested. For a referral to a subscriber near you, call toll-free (800) 822-5587.

Another type of program, exemplified by LoanExpress, operates through realtors as part of the multiple listing service and simply lists mortgages available through area lenders. But currently operating only in Memphis and Tacoma, LoanExpress no longer originates loans.

There's no charge to the borrower for either of these networks. A number of similar services are in the start-up phase around the country.

A note on terminology

THE TERMS "mortgage broker" and "mortgage banker" are sometimes used rather loosely and can be confusing to a mortgage hunter. Both brokers and bankers originate loans—that is, you can apply for a loan through them. Brokers do not, however, service loans; you'll make your payments to

someone else.

Mortgage bankers, on the other hand, do service loans, even though they don't own them. The point is important because there have been reports of self-styled "mortgage brokers" who simply direct borrowers to other area lenders, often charging a hefty fee for this relatively simple job. Legitimate brokers process applications themselves, and should charge no

more than the going local rate.

In a few years, when mortgage data bases are fully operational, the tedium of comparison-shopping may be eliminated. But for now, with several hundred thousand dollars typically at stake, you'll find no substitute for talking directly with a number of lenders. To put it simply, signing with the first lender you meet is like playing Russian roulette with your pocketbook.



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Kitchens & Baths

Keeping the Remodeling Budget under Control

TWO QUESTIONS INEVITABLY arise when a family plans a kitchen or bathroom remodeling: "How much will it cost?" and "Can we save money by doing the work ourselves?" A project's final price tag cannot be determined until design choices have been made and specifications prepared; but it's risky to invest in the design process without obtaining "yardstick" prices.

The March 1986 issue of *Changing Times* magazine cites the average cost of a new kitchen as \$15,000 to \$19,000, and of a new bathroom as \$6,000 to \$8,000. While I agree with these figures for kitchen remodeling, I think the bathroom costs are low. They were based on "average" equipment—a standard white tub, toilet and sink. If you dream of a whirlpool or an extensive storage system, you'll be more on target if you think in terms of an \$8,000 to \$12,000 investment.

And do note that I speak of an investment, for that's just what a new kitchen or bath is. You will recover part or all of the costs when you sell.

Regardless of the budget you set, expenses will be reduced if you can do some or all of the work yourself. It's not uncommon for labor to represent 30 to 40 percent of the price of a new kitchen, 40 to 60 percent that of a new bathroom. But because I've seen too many instances of what can go wrong, I think the wise consumer should protect his investment by hiring professionals for most of the project.

Doing the work yourself

IN CONSIDERING whether you can do the work on your own, be careful! If you're a novice, you'll probably do better to stick with simpler projects. Overreaching on a major kitchen or bath job can be an expensive mistake.

A combination of efforts might be

the solution. Perhaps you could remove the original fixtures and cabinets, and do painting and wallcovering, while leaving the electrical, plumbing and material installations to the experts.

Time is also a consideration, for big do-it-yourself projects can take a long while to complete. Cooking in the utility room and living with debris for weeks—or even months—just might not be tolerable for your family.

Saving money where you can

APART FROM EXECUTING the work yourself, there are other ways to keep the lid on costs. Request lower-quality products, perhaps deciding on best quality only for top-priority items; avoid extensive structural changes; concentrate on a partial project, without redoing the whole kitchen at once; steer away from custom-made items.

Let's consider these cost-cutting options one at a time. Lowering quality is the least desirable approach; the old axiom that "you get what you pay for" still holds. Inferior products might at first seem acceptable, but through years of use you may regret them.

A better solution is to select a limited number of high-quality products. For example, postpone the installation of those kitchen cabinets that are not part of the principal work area. Select the largest cabinets possible; one base cabinet 48 inches wide is cheaper than two 24-inch units. Postpone adding storage aids such as roll-out shelves.

The second excellent way of keeping costs down is to avoid major construction. Rather than replacing windows, removing walls or rewiring electrical circuits, leave them alone! Instead, try these ideas to increase the apparent space in a kitchen:

- Replace a freestanding table with an island or attached table.
- Use light, textured surfaces rather than dark or vibrant patterns.
- Remember that the refrigerator is the least expensive major appliance to relocate.

- Incorporate pipes and posts into an island or a peninsula.

In bathrooms, stretch storage by recessing shallow cabinets between the studs, installing 6-inch-deep wall cabinets over the length of the vanity, or placing a cabinet above the tub or toilet. You'll be amazed at how much storage space you can find in a 5'x7' bath!

The third approach, a partial project, can be both economical and functional. The cabinets are the first items to consider. Even if it's not feasible to modify or relocate the existing ones, the room may be vastly improved if matching new cabinets are added. New cabinets can also be added to match those in a bathroom. If the existing cabinet arrangement is satisfactory but the room needs modernizing, think about replacing the door and drawer fronts.

Another approach is to refinish the cabinetry or fixtures. A new paint job can do wonders. Restaining is another story; it is expensive and the outcome is often unsatisfactory. Remember that restaining will not eliminate flaws, nicks and scratches in the wood unless you really spend time and energy sanding them first. Nor will it hide darkened areas caused by years of localized fingermarks. A new color can revitalize old tile or a damaged tub, but consider refinishing bathroom fixtures only if the room is used by careful adults or infrequent guests. A newly applied surface just isn't as durable as the original.

Finally, an excellent way to keep expenses down is to avoid custom-made items. "Stock" or "modular" cabinetry, fabricated on an assembly-line basis, is generally less expensive than cabinets made just for one project.

You can find many ways to create a great kitchen or bathroom within your budget. If you have the skills and proper tools, doing some of the work yourself is an excellent idea. But if your skills don't measure up, leave installation to the pros and focus your cost-cutting efforts elsewhere.

—ELLEN CHEEVER

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Does it Really Pay to Refinance?

And if so, how quickly? The payoff time may be the deciding factor in your choice to renegotiate your mortgage.

IN 1986, the news in housing isn't about houses; it's about money. Lots of money, cheap and available for buying a new home—and more important, for refinancing old mortgages. In the spring of 1985, contract rates for conventional fixed-rate mortgages hovered around 14 percent. By summer 1986, the figures had dropped to 10 percent or less.

As a result, mortgage applications have surged to volumes never experienced in memory. "Some lenders have even rented high school auditoriums to process loan applications," notes Jane DeMarines, public affairs director of the Mortgage Bankers Association (MBA). Exacerbating the loan processing backlog is the fact that "every decent appraiser has 50 to 100 appraisals in the pipeline"—this according to Richard Nichols, recent president of the Society of Real Estate Appraisers.

Such unprecedented demand for loans isn't primarily due to new- or existing-home sales, though both are extremely robust. The present mortgage market is dominated by refinancings. Homeowners are desperately dumping high-rate mortgages in record numbers—750,000 during the first five

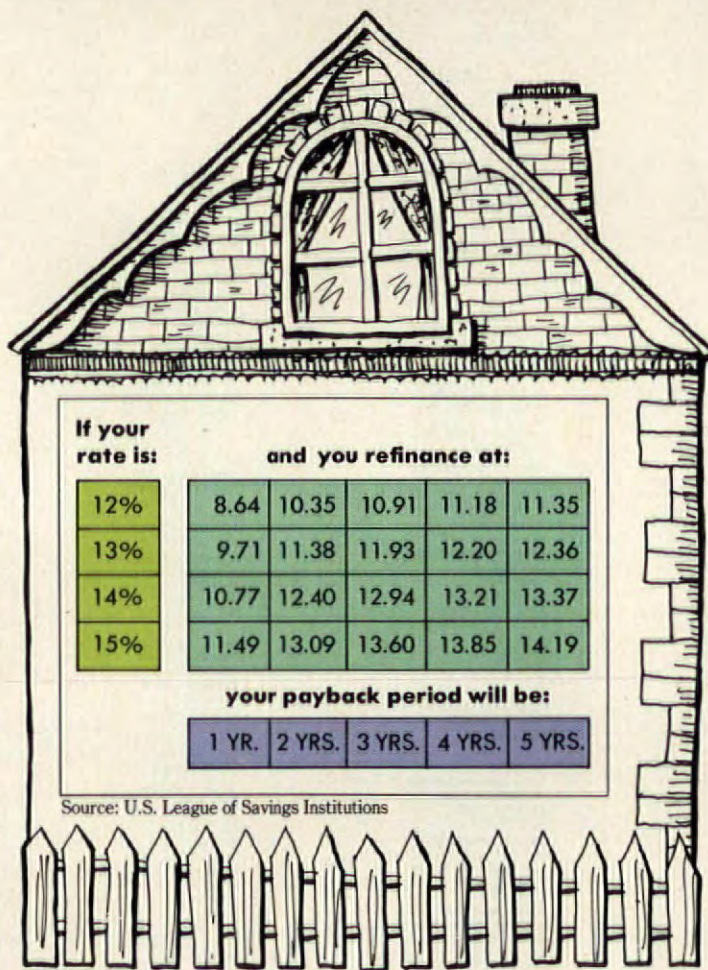
months of 1986 alone, according to MBA figures. And the real deluge may be yet to come; there are 9 million outstanding mortgages at rates above 12 percent. Mortgage lenders are reporting that 40 to 50 percent of their volume consists of refinancings.

Clearly this is the year of the refinanced mortgage. And if you can cut each month's payment substantially by dashing to the bank, then the reason for the huge volume of new loans is clear. But if you think that reducing each mortgage payment by, say, \$200 means you'll end up with an extra \$200 in your

pocket every month, you're wrong on two counts.

The most obvious reason is that it costs money to borrow money when you secure a loan with real estate; you will likely have to pay a myriad of charges. The second reason is more subtle: Cutting your interest payment will add to your income tax bite.

Holding a 15-percent loan when the going rate is 10 percent serves only to enrich your lender. But what if your current mortgage carries a 12-percent contract rate, or lower? Or what if you have an adjustable-rate mortgage? Perhaps your payments have dropped substantially with interest rates; should



RECOVERING REFINANCING CHARGES

Our chart offers a rough guide for estimating how long it will take to recover the up-front charges (application fees, interest points and the like) required to refinance an existing mortgage. In this example, loan origination charges are assumed to be 3 percent of the mortgage amount, though in practice the fees could be higher or lower. The loans in the example also carry fixed interest rates and 30-year terms.

To estimate whether a proposed new loan is advantageous, simply look at the column for your existing loan contract rate. Find the figure that best corresponds to the rate on the new loan, then check at bottom to discover how long the payback period would be. Paybacks of three years or less indicate that you may be a good candidate for refinancing.



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you still consider refinancing?

There's no simple or straightforward answer to these questions. For one thing, the relative desirability of a fixed- versus adjustable-rate mortgage requires you to predict accurately the future course of interest rates; if I could do that, I'd be writing this article from the French Riviera rather than tar beach. But more important, every borrower's situation is different.

The decision to refinance can appear misleadingly simple. Let's say Tom, who borrowed \$100,000 in 1983, currently pays \$1,029 per month in principal and interest on a 12-percent, fixed-rate, 30-year mortgage. Signing up for a new mortgage carrying a 10-percent contract rate will cut Tom's payment to \$878, saving him \$151 per month. (Actually Tom only owes about \$99,000 by now, but let's stick to round numbers.)

Tom decides to dash out to the lender willing to fork over a hundred grand at 10 percent if that will save him \$150 a month. And he's probably right, as a look at the accompanying chart should reveal. The costs of taking out a new loan—figured at 3 percent of the mortgage amount in the chart—

should be paid off in less than two years. But this also points up the principal reason that the whole world doesn't refinance when rates move up or down a hair: As we've already noted, it costs money to take out a mortgage.

The costs of refinancing

REFINANCING A MORTGAGE is very similar to taking out a loan for buying a home. The largest single charge is usually up-front interest points—that is, prepaid interest denominated in percentage points of the mortgage principal. (One point of a \$100,000 mortgage equals \$1,000.) But other common charges include an origination fee (usually one point), sometimes an additional application fee, a credit report fee (about \$35), tax service (about \$50), an appraisal fee (\$125 to \$250), recording fees or taxes, title insurance, notary fees and escrow or settlement fees. Some of these charges are unvarying; others are subject to negotiation, as we'll discuss later. You may also want your attorney or accountant to review the loan documents, which will add to your expenses.

Though the chart estimates that refinancing charges will amount to 3 per-

cent of the principal, in some cases they could add up to 5 or 6 percent, especially if you pay heavy points charges. These days, with the demand for loans at such monumental levels, many lenders are instituting "disincentives" to refinancing—in the form of nonrefundable up-front fees, additional points or interest rates higher than those charged for new loans.

To estimate how long it will take you to come out ahead after refinancing, divide the total cost of renegotiating the loan by the reduction in your monthly payment. The resulting figure will be the payback period in months, ignoring tax consequences. Generally speaking, Tom will end up ahead after 20 months if he pays \$3,000 to take out a loan that will cut his monthly payment by \$150.

Refinancing is worthwhile, according to one common rule of thumb, if your interest rate can be reduced by 2 percent or more and if your refinancing costs will be repaid within three years. But many caveats must be applied to this rule. And first, a further refinancing expense must be addressed: the specter of the prepayment penalty.

Some, though by no means most, loan contracts contain clauses that per-

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mit the lender to collect a sum, called a prepayment penalty, if you pay off the loan early. Prepayment penalties can amount to thousands of dollars and are imposed to discourage borrowers from refinancing. Check your current loan contract for language imposing a penalty; if it's not there or on your truth-in-lending form, you're okay.

Even if you are burdened with a penalty clause—and they're prohibited outright in VA and FHA financing—you may not be required to pay anything. These clauses are affected by a welter of state and federal regulations, and in some places their legal status is murky (check with the banking authorities in your state about local regulations governing penalty clauses). Usually they only apply to the early period of the mortgage—the first five years, for example. Some lenders charge as much as 6 months interest. Others may choose to collect penalties as a sliding percentage of the loan balance: perhaps 5 percent the first year, 4 percent the second and so on. Clearly, high penalty charges can make refinancing unfeasible.

It's not known how many loan contracts currently have prepayment penalties, though a recent survey by the General Electric Mortgage Insurance Companies indicated that only 22 percent of lenders in the Northeast collected them.

The tax bite and refinancing

IT DOESN'T OCCUR to most people to consider the tax implications of lower interest payments. They can have a substantial impact on the amount of time it takes to recoup your initial borrowing costs, but that impact will vary depending on the homeowner's tax bracket. Furthermore, if comprehensive tax reform legislation is enacted, simple, lower tax brackets will be instituted, decreasing the value of the deduction for mortgage interest payments. In any event, an increased tax bill will reduce your net savings from refinancing.

Let's say that Tom's current tax bracket is 40 percent. All of the \$151 per month he saves by taking out a new loan consists of interest, but that interest was deductible from his income tax. So while he was paying the extra \$151 to the mortgage company, Uncle Sam was handing him \$60.40 right back. Thus Tom's net monthly savings amounts to only \$90.60.

If Tom's income placed him in the 30

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percent bracket, his monthly savings
would rise to \$105, and so forth. In any
event, he will come out ahead eventu-
ally because neither he nor anyone else
is in the 100 percent bracket. But if
"eventually" is after he sells his home,
then he shouldn't have refinanced.

There are, however, some offsetting
tax benefits when you refinance. Inter-
est points on the new loan are a form of
prepaid interest and are thus deduct-
ible, lowering the initial borrowing
costs. Interest points paid as a lump
sum when you buy a new home are
generally deductible in that tax year;
that's a nice break. (Because of tortu-
ous IRS regulations, you should always
write out a check to the lender for the
points charge; don't let them just de-
duct points from the loan or you may
lose this deduction.) Unfortunately, a
recent court ruling requires that inter-
est points paid for refinancing be pro-
rated over the life of the loan for tax-
deduction purposes. Thus, if you paid
\$3,000 in points on a 30-year mort-
gage, you might be permitted to de-
duct only \$100 of it per year.

Prepayment penalties are also con-
sidered interest payments and are still
deductible during the current tax year.
Obviously, a careful consideration of
the tax effects of any refinancing deal
will probably require a talk with your
tax advisor.

Mortgage strategies: What's good for the goose may be bad for the gander

IF YOU'RE THINKING about selling your
home in the near future, you should
compute payback periods very care-
fully before refinancing. Look into an
assumable FHA or VA loan; either
could make your home much easier to
sell, especially if interest rates rise.

The length of time you expect to live
in your home will also affect the way
your loan should be structured. If you
think you may sell in the near future,
you might wish to accept a slightly
higher monthly payment, in the form of
a higher contract rate, in exchange for
lower initial loan costs. This will
shorten the amount of time required to
recoup your refinancing costs. Home-
owners ensconced for the long term
may prefer to pay higher fees now in
exchange for lower monthly payments.

When you consider such options,
look carefully at the prospective loans'
annual percentage rates, or APRs (for
more on this subject, see "Dollars &
Sense" on page 33). APRs allow for

more accurate comparison than does
the contract mortgage rate; both are
provided on the truth-in-lending form.

Homeowners with an older low-in-
terest mortgage may want to refinance
to get their hands on some of the eq-
uity they've built up, perhaps to re-
model the kitchen or start a business.
In such a situation, compare the costs
of refinancing with the costs of taking
out a second mortgage. Also try to get
the lender to give you a discount for
paying off the old loan. The boys at the
bank may be happy to get a 6-per-
center off their hands—happy enough
to pay you for the favor. Or they may
give you an additional interest break on
your new loan. It's worth a try.

Finally, what if you don't have the
cash to pay the initial mortgage costs?
They can usually be included in the
new mortgage, but you'll then owe
more on your home. In this case, the
refinancing won't reduce your monthly
payments as much as it would have if
you'd paid the charges out of pocket.

Cutting closing costs

HERE ARE SOME basic but important
strategies that can save you time and
money when you seek to refinance.

● Look to your present lender first.

Approach your current lender for a
new loan—especially if your existing
loan is subject to a prepayment penalty.

A bank or savings and loan may want to
retain your business, especially if you
have other accounts at the institution,
and may therefore offer you somewhat
better terms. And certain closing costs
might be lower at your present lender.
In order to retain customers, Virginia's
Dominion Federal Savings and Loan of-
fered to reduce the interest rate for
"selected" borrowers to about ¾ point
above current mortgage rates (or the
low- to mid-10-percent range) for a
\$100 fee. That's a good deal.

● Get the best price for title search and title insurance.

Contact your existing insurer; you may
be able to take out a "substitution loan
policy" for about 30 percent of the
price of a new policy.

● Consider attorney's fees.

Even if you don't need an attorney to
supervise the loan closing, as you
might when property is changing
hands, you may want your attorney to
look over the loan documents. If so, ask
about his fees in advance.

● Try to avoid mortgage insurance.

You will probably be required to have
your home reappraised, unless you had



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• *Bargain with the lender.*

Some features of a loan may be negotiable—particularly some of the preparation charges, and perhaps even interest terms. For example, is the rate you're being offered today guaranteed through closing, which may be four, eight, even 12 weeks later? You may prefer a lock-in if you fear that rates will rise; you may wish to avoid one if rates are falling. When you, rather than the bank, assume a rate risk, you'll probably be charged fewer (perhaps substantially fewer) interest points. You'll usually have a choice; but if it's

not mentioned, ask about it.

Likewise, try to avoid prepayment penalties and argue for assumability. Consider every item negotiable. You might not succeed, but you have nothing to lose by asking.

Mortgage flavors

YOU WILL PROBABLY be presented with a number of confusing options as you search for a loan. The big three of mortgage financing today are the 30-year fixed rate, its 15-year cousin and a variety of adjustable-rate instruments. The decision as to which is best for you is complex, but you should keep a few considerations in mind: If lower monthly payments are all-important, the 30-year instruments are best. ARMs will have initially lower rates, but beware of those that offer deep-discount "teaser" rates in the first year and thereafter jump to nearly the same level as fixed-rate loans, even if the money market remains flat. A low prevailing interest rate usually signals that you should lock it up with a fixed-rate mortgage.

If you do decide on an adjustable-rate mortgage, only accept one that's "capped," or that limits rate increases

to, say, 5 percent over the life of the loan and 1 or 2 percent during any one year. In other words, the maximum you should ever have to pay on a current 8.5 percent ARM is 13.5 percent. Also look for ARMs with APRs that are 2 points less than equivalent fixed-rate loans—but they're probably hard to find right now.

Borrowers choosing a 15-year instrument will pay off their home early. In some cases, they can halve the term of the mortgage and still cut their mortgage payment by refinancing. As a general rule, you should receive at least a 1/2-percent interest break on a 15-year loan as an added incentive. If you don't, you may not want to tie up your money in your home, where it's hard to get at in an emergency.

We've tried to indicate that you have more to consider when refinancing than figuring out whether or not you'll cut your monthly mortgage payment. Careful computations are required to estimate how much ahead you'll actually end up, and how soon. These may require another more modest investment; nowadays you can pick up a calculator with a nice readable display for less than \$15.

—HAL PORTER

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Crisp and clean in line, yet warmed by dashes of vibrant red and the presence of a sturdy restaurant range, the Marianis' small but functional suburban New York kitchen proves that remodeling on a budget can yield great results. Early American-inspired floor cloths, made by Galina, tie in with other decorations in the Dutch Colonial home.

Saving Graces

Thrift and determination lead to success in this small-space kitchen remodel



John and Galina Mariani with sons Misha (left) and Christopher.

G LANCING AROUND THE bright and friendly spaces of their tidy, efficient kitchen, John and Galina Mariani remember their househunting goal: to find an older house with a great kitchen. What they bought, however, was a great house—a spacious 70-year-old Dutch Colonial in New York's Westchester County—with an old, dreary kitchen. Occupying the same floor area as the present 10'x14'6" room, plus a 4½-foot block of space at one side, the original configuration was a cluster of three little rooms. The 163 square feet included a tiny mud room, a narrow pantry connecting to the dining room, and a cramped '50s-style kitchen whose total counter space amounted to a fold-down 2'x3' metal table and the top of a portable dishwasher.

An awkward arrangement under any circumstances, the kitchen was a particular hardship for the Marianis. A food writer and restaurant critic with three books to his credit, John is an excellent cook, as is Galina. "We didn't have the money to invest in a full-fledged remodeling job," John concedes, "and minor changes wouldn't have helped, so we simply decided to make do for the time being."

The couple's decision to make do—for six years—has paid off handsomely in the long run. The delay gave them the chance to pinpoint their kitchen needs, research materials and products they wanted to include, and develop a realistic budget for the project.

To help with the actual layout, they enlisted the help of Allan Baer, a personal friend and an architect with the Cambridge, Massachusetts, firm of Hammer, Kiefer and Todd. To keep to their proposed \$16,000 budget and still give his clients everything they wished, the architect opened the three rooms into a simple and functional kitchen, locating





Table pulls away from wall to accommodate mealtime gatherings, then pushes back to resume its role as work space.

appliances where they worked best and fitting angular counters and cabinets around them.

Working together, the Marianis and Baer devised a straightforward lighting scheme. A track system lights the main work areas, a hanging lamp illuminates the table and recessed fixtures in the bay brighten the space around the sink. Equipped with dimmers, all lights may be turned up or down according to task or mood. The cost: only \$621.

Galina's careful research and willingness to shop for cabinetry and appliances herself helped keep many costs to a reasonable figure. Appliances, including the six-burner restaurant range, totaled \$1,723 (the couple kept the old refrigerator and chose a single electric oven rather than a microwave). Plastic laminate cabinets, ordered to size from a kitchen cabinetry shop, came to \$5,500.

Armed with Baer's well-executed plan, the Marianis had no problem finding the right person to carry out the job: Contractor-builder Peter Henry, of Mamaroneck, New York, came highly recommended and offered the couple a lower-than-expected bid. A bit unnerved by reports from friends about remodelings that dragged on indefinitely, the cautious homeowners wrote up an agreement that penalized the contractor \$100 a day if work was not completed by the specified date. "Henry had a good attitude about the whole thing," remarks John, "did a great job in just six weeks and convinced us that remodeling can be a terrific experience." The contractor's services added up to \$5,735.

Completed in 1983, the whole project came to precisely \$15,587, leaving a few extra dollars in the budget to devote to the personal touches that give the new, and now great, kitchen its special vibrancy and charm. —CHRISTINA NELSON

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.





The cabinets' upper edge stops below the 8½-foot ceiling, making the room seem taller and more open. The new bay window echoes the angled counters and receives bright light all morning long. When evening falls, the track lighting system illuminates the entire work area but can be dimmed to create a more tranquil mood.

A Perfect Relationship

A new bedroom wing unifies a suburban Houston home and its landscape

WHEN A MOVE from Dallas sent John and Jan Gelb looking for a house in Houston last year, the young couple made a decision that's become increasingly common among prospective homeowners. The Gelbs opted to invest in a home that had been undervalued because it needed work, remodeling it to suit their own specifications.

"In our case," recalls Jan, "the choice was clear. To meet our location requirements—a pretty, well-established Bayou-area neighborhood within a 30-minute commute of downtown—we could only afford an older house. So we looked for one that lacked some obvious amenities but still had design potential."

The couple found an unremarkable, one-story 1950s brick house with cramped, boxy rooms devoid of detailing. While the house was not an aesthetic disaster, it would still be a polite comment to say that it had architectural "possibilities." Its greatest appeal was the secluded backyard, where an impeccably maintained swimming pool and terrace



John and Jan Gelb worked with Houston architect Val Glitsch on their home.

landscaped with monkey grass, magnolia and holly trees, crape myrtles and camellias came as a complete surprise. This sylvan setting inspired the master bedroom remodeling and addition, designed by Houston architect Val Glitsch. She reordered and enlarged the existing bedroom wing to incorporate a state-of-the-art bath and a master bedroom with vaulted ceiling.

This new poolside suite is defined by Doric columns that support a glass pediment and flank a pair of French doors. The symmetrical composition gives

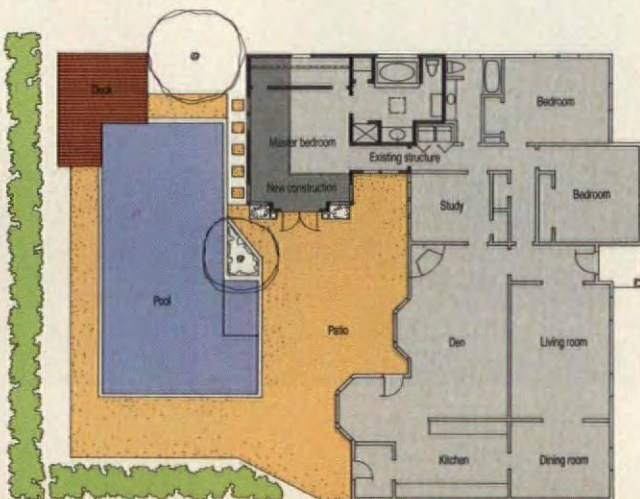
the addition a distinctive presence, with overtones of formality. At the same time, the matching cedar siding and compatible roof lines join the addition unobtrusively to the house.

"For us," Jan explains, "the most important thing was that the remodeled space relate directly to the backyard, so that when you're in the bedroom you sense the wonderful outdoor area as a major element of the design."

To achieve this goal, the architect had to solve a variety of problems. As Jan points out, no logical connection existed between the house and the pool and landscaping, each ele-



The exterior of the new addition, while distinctive in style, is tied to the existing house by its similar scale and by the use of a common siding material, cedar.



As evident in the plan, the addition enhanced the link between house and yard (above). The façade's formal symmetry (right) is softened by the casual poolside context.





The exterior's symmetry is continued inside the house—here, in tile patterns. Glass block gives the bath light as well as privacy; the diffused light softens the rigidity of the tile.

ment having been added separately over a period of several years. In fact, there were no windows at all on the north end of the bedroom wing, where the old closet and bathroom blocked any possible view of the pool and yard just beyond.

Moreover, the east end of the house, where the bedroom is located, was already built as close to the lot line as deed restrictions permitted. The pool, only 9 feet away, didn't leave much room for lateral expansion on the other side. Even a cursory soil analysis would probably have indicated that there would be considerable risk in laying the foundation for the addition so close to the relatively unstable back-fill surrounding the pool.

But Val Glitsch was not convinced that the most obvious solution, a second-story addition, would best address the problem; indeed, it could conceivably aggravate it. It would be self-defeating to try to enhance the essentially horizontal relationship between house and yard by adding on to the vertical mass of the house. Although she designed some two-story plans, the architect also devised an alternative one-story design that expanded the existing bedroom wing

on two of its three sides—6 feet on the north and 4 feet on the west.

This scheme proved far more compatible with the low-slung residence. It also brought the bedroom to within 3 feet of the pool, making the connection between house and yard more focused and immediate. The transparent glass pediment, six windows and the glass doors that open onto the terrace strengthen that relationship.

To maximize the space in the bedroom, the architect relocated the new bath to the east side of the house, where there was no view to spoil, and backed it into existing plumbing. This decision also saved what could have been a substantial expense by utilizing existing plumbing lines instead of installing new fittings. A long, narrow walk-in closet runs along the east wall behind the bed, and a compact laundry is conveniently tucked into a hallway closet, again sharing water and power lines.

The simple, straightforward appearance of the house skillfully belies some serious structural challenges that the architect faced. The most complicated of these was the



The precise geometry of mirror and windows provides the simple detail needed in a modest-size room. Sponge-painted walls, lacy bed linens and pale colors soften the straight lines.

vaulted ceiling, an aspect of the design that Glitsch considered essential to open up the small room. Physically, the ceiling serves to enlarge the bedroom; visually and psychologically it makes it seem more homey and inviting. "The roof configuration that makes sense on the outside doesn't on the inside," she explains, "so we had to fur out the ceiling to get the symmetrical vault we wanted in the bedroom. It was a craftsman's nightmare," she adds, "but we were able to do it because we didn't need a lot of attic space for ducts or other things."

There were more difficulties with the exterior—in particular, resolving the different slopes of the visible roof elements. "The roof has a fairly low pitch; it rises only 4½ feet for every 12 feet it extends," notes the architect. "The glass pediment over the entry doors really didn't work at that same angle, so I changed the pediment pitch to make it steeper. It's not obvious, but putting the two roof pitches together complicated that bedroom ceiling even more."

The couple's cooperation with contractor Gary Inman was also important to the success of the project. By scruti-

nizing blueprints before work commenced and by asking lots of questions, the Gelbs were able to anticipate and recognize problems and therefore avert costly change orders and schedule delays. As Jan explains it, "I realized that we'd reap the rewards later if we made sure at the beginning that the woodwork joined properly, and that the outlets and telephone jack were conveniently located." Such forethought and follow-through, coupled with an enthusiasm for learning, helped the project proceed smoothly. By the time their new room was complete, the Gelbs, through their own initiative, had a working knowledge of the architectural process.

In the end, it was this close participation that really made the Gelbs' project their own. "During construction, my father asked why we hadn't just spent the same amount to buy a new house that already had everything," John recalls. "But when he was here a few weeks ago, I think he finally realized that you can't get exactly what you want in a brand-new house because they don't make houses that way. It's got to be done just for you."

—RACHEL CARLEY

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.

SKYLINE VIEWS

From A Redesigned Loft

With careful planning and a lot of their own effort, a New York couple made the most of their light and airy Brooklyn loft



THE MOST GRATIFYING aspect of designing your own home is that the finished product reflects your own tastes and ideas, not someone else's. You see real, solid results—walls, doorways, then rooms—take shape from your imaginings. But you are also the one who must grapple with the problems that inevitably crop up during the process. The responsibility is no less tremendous than the satisfaction—as Lisa and Bruce Eaton can attest.

Three years ago, when the couple bought a 1,500-square-foot loft in a former Brooklyn, New York, office building, they saw a chance to put their ideas into action. "I always had a dream of the

way I wanted my home to look," says Lisa. "I've lived in a lot of apartments in my life, and wanted this one to be perfect!" Adds Bruce, "We didn't want someone telling us how to do everything, so we simply decided to tackle the project ourselves."

Their independence was tempered with forethought. When the couple first moved in, the loft contained a kitchen, bath and large closet; the rest was raw, open space, which originally appealed to them. "We had both come from small apartments with tiny rooms, so space and light were very important to us," Lisa recalls. "We lived here for about six months with no walls before we began to feel the need for more privacy."

To provide the open space with a sense of definition, the couple wanted a bedroom and living room, as well as a study that could eventually be converted to a nursery—but all imbued with the light, airy feel of a loft. To get an inkling of how the finished space would look, the Eatons attempted to simulate walls by hanging sheets from the ceiling. When these "walls" kept floating down, they bought sixty 2'x2'x3' cardboard cartons, packed them with their possessions and then stacked them to create different wall configurations, living with each design for several weeks.

"Many of our plans really weren't practical, but we had to try them out," explains Lisa. "Although the apartment fell into a natural

Vast open space and stunning views of lower Manhattan and the Brooklyn harbor first attracted Lisa and Bruce Eaton (above left) to this Brooklyn office space-turned-loft. In time, however, the couple felt the need for more privacy and devised their own layout (see before and after plans), preserving the airy quality they loved. Classic contemporary furnishings (above and right) complement the apartment's clean lines.





A glass-block wall separates the study (below) from the dining area (left), bringing soft, diffused light to the loft's interior areas. Mostly bare floors and walls help preserve the loft feeling. Glass blocks also appear in the bedroom (right). The Eatons designed the 25-inch-high platform bed to take in views of the Statue of Liberty.

plan with bedrooms on each side of the living room," she continues, "we rejected this layout at first, thinking there must be a better, hidden design solution. In the end, there wasn't."

With the basic scheme determined, Lisa and Bruce turned to the specifics. To let sunlight penetrate into the interior dining area and bedroom, they built the living room and study walls with glass blocks; these also complement the Eatons'

sleek minimalist furnishings. And to enhance the sense of space, they moved the front door 3 feet to the left and rotated the kitchen 90 degrees, thereby creating a straight passageway to the rest of the apartment. This hall provides storage and includes a narrow, two-level closet used strictly for stowing bicycles and camping equipment. For clothes, the small entryway and coat closet merged to form an enormous bedroom closet.

"Although we knew we were capable of designing the place ourselves, we realized the benefit of having a professional designer look over our plans before work actually started," notes Lisa. They chose Tim Button, of Stedila Design in Manhattan, who reviewed and refined the plan's ele-



The Dividends of Do-It-Yourself

BY DOING SOME work themselves and recycling materials wherever they could manage, the Eatons realized savings of more than \$6,000 on the renovation of their loft. Here's a breakdown of how they did it:

- They saved \$700 by doing the demolition and carting away all debris themselves.

- Bruce built the 20-inch-deep window seats for \$400, instead of paying the contractor \$2,000.

- Lisa and Bruce installed track lighting and two ceiling fans, pocketing a \$300 professional installer's fee.

- Bruce built the platform bed and bedroom bookshelves himself, realizing an additional \$400 savings.

- Lisa and her mother painted the apartment themselves, netting a savings of \$3,000.

- Instead of investing in new kitchen cabinets, the Eatons refaced existing cabinets with plastic laminate, repositioned the units, and then filled empty space with a few new drawers.



ments. He advised that glass block be minimized owing to its expense; he also supplied guidelines for finding a reliable general contractor.

HEEEDING THIS ADVICE, Lisa and Bruce called for bids, receiving estimates between \$9,000 and \$30,000 from four contractors. Over a period of several months, they methodically checked recommendations and visited job sites so that their final decision could be based on workmanship, not sales talk. "When we went to see the low bidder's work, we liked it—and we liked him personally," says Bruce. Always favoring the do-it-yourself route, Bruce then drew up a 20-page agreement—precisely outlining what was to be done by con-

tractor and owners respectively, where and within what amount of time—to cement the deal. Projections and planning complete, the work finally began.

Lisa and Bruce lived in the loft during construction, although they caution others against following their example, especially in tight quarters. "With our cardboard cartons we built a little bedroom in a corner, covering the outside with sheets of plastic. There was always dust everywhere; we



had to get dressed standing on the bed!" says Lisa.

In keeping with their self-reliant spirit, the Eatons did all the demolition work and carted away the rubbish themselves, saving substantial sums in the process. Bruce also built their high platform bed, which takes in spectacular views of the Manhattan cityscape; along two sides of the living room,

he constructed deep window seats that both conceal the radiators and provide storage for unwieldy belongings. Lisa did her share of the nitty-gritty work, too: As soon as the contractor finished, she joined forces with her mother to paint the entire space within two weeks.

The resulting loft is precisely the blend of airy, unbroken space and defined-use areas that Lisa and Bruce had been seeking. Abundant natural light enhances the streamlined design, while the Eatons' carefully chosen contemporary furnishings add impact to the bare and beautiful space.

The owners are so happy with the completed project that they'd even do it again. Living through the remodeling process firsthand wasn't always easy, Bruce admits, but he adds, "I'd love to get my hands on another project!" —ISABEL FORGANG

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.

The kitchen (above), rotated 90 degrees in its original location, is an extension of the hallway and provides easy access to the adjacent dining area (top). Existing cabinets were repositioned and resurfaced with laminate. A stack of drawers fills up a sliver of space that was created when the refrigerator was moved. Open shelving above cabinets (left) displays the owners' collections and attractively stores tableware.



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HAPPY REUNIONS

Fresh ideas for bringing family rooms and kitchens together

In this New Orleans remodel, a wall enclosing the former butler's pantry was replaced by a two-tiered counter used for both eating and food preparation. The family room fireplace (opposite) was formerly a furnace chimney.



LESS IS MORE

LYNN FABACHER WOULD have preferred a larger kitchen than the one she finally got. But in settling for less she came out ahead, gaining valued space for daily activities in the 80-year-old Colonial she shares with her husband Robert and their two children in New Orleans.

With the help of interior designer Gerrie Bremerman, the old 259-square-foot kitchen was transformed into the new family area, and the former butler's pantry is now a 120-square-foot galley kitchen. The wall that enclosed the butler's pantry was replaced by a two-tiered counter used for food preparation and for serving informal meals.

Though much smaller than before, the redesigned cooking area is far more efficient. The designer clustered the refrigerator, pantry and broom closet at one end of the kitchen, while

oven, stove, dishwasher and trash compactor are all lined up along the rear of the eating counter.

To retain some traditional glory, she had certain original elements restored and refinished—for example, the cypress wall cupboard and matching cypress window shutters. Below the existing cabinets, a marble-topped counter is heat-resistant and also provides an excellent surface for pastrymaking.

For interior colors, Mrs. Fabacher chose a subtle palette of neutral and natural finishes accented by a generous use of white: "Gerrie suggested high-gloss white enamel to introduce a sense of openness and to accent the furnishings and accessories," she notes. The new laminate cabinetry provides a light, modern counterpoint to older furnishings, such as the family room's heirloom sofa and the handcarved cypress mantelpiece.







FAMILY HEADQUARTERS



Flush-mounted ceiling fixtures provide ample illumination. The new kitchen windows bring in still more light, brightening the birch cabinetry.



The television, concealed in the center island when not in use, pulls out on a swivel platform for viewing. A tape deck is hidden behind a pull-down drawer face.

FOR THIS FAMILY of four in Orinda, California, the kitchen has always been the favorite spot in the house. But before remodeling, the room was narrow and lacked any sunlight or outdoor views, a situation that hindered the friendly activity the family wanted. Mother and daughter wished they could cook together, but the kitchen wasn't large enough—"We kept sticking elbows into each other's ribs."

San Francisco architect William B. Remick offered a solution: Move the kitchen and expand into the space of the former family room. "The owners wanted a large kitchen-family area where they could be together, share activities or just be around to talk and pass the time," he explains.

So Remick constructed a larger family room with eating area, totaling 220 square feet, as well as a new 250-square-foot kitchen boasting luxuries the old one lacked: a wide floor area, generous storage and counter space and plenty of natural light. There is even a barbecue, which was recycled from the original family room fireplace.

There are no cabinets over the pen-

insula counter to block the view between kitchen and family room, so the two areas are natural extensions of each other. But ample wall-hung and under-counter cabinets keep food staples and such cooking equipment as toaster, food processor and blender neatly concealed. And gone are the days of kitchen claustrophobia: The dining room's imposing bay window and a new corner window in the kitchen provide plenty of natural light, as well as pleasant views of the swimming pool.

Seeking a homey atmosphere, the owner asked interior designer Mary Wood to create a Country English-style room incorporating reproduction furniture and soft shades of blue. Red-oak flooring throughout adds a warm, appealing touch. On the sink backsplash and border, decorative tiles hand-painted with blue and yellow floral motifs underscore the country feeling.

The use of neutral colors throughout—particularly in the whitewashed birch cabinets—visually unites the two rooms, creating the impression that both existed long before the extensive remodel.

The new dining room bay window casts light on family room activities and gives a view to the backyard pool. On cool nights the new fireplace is put to the test.

CENTRAL EATING



Expanding the kitchen in a Houston home meant removing two walls between kitchen and family room (above) and substituting structural beams. Attached to the main beam, a soffit holds a vent hood for the island cook top (right). The soffit also conceals a conduit for central air conditioning. Recessed fixtures highlight task areas.

THE KITCHEN in the Houston home of Louis and Barbara Sklar and their two children used to be the least popular room. It severely lacked work and storage space and had no outdoor view. "The house was built in the late 1930s," says Louis, "and in nearly half a century nothing had been done to modernize the kitchen."

The Sklars commissioned architect Thomas D. Webb, of Richard Fitzgerald & Associates, to remodel the 266-square-foot kitchen. "We began by removing the wall separating the kitchen and family room, which helped capture more daylight," he explains. Now glass patio doors and a glass curtain wall near the dining area dramatically lighten the remodeled space.

The expanded kitchen absorbed both a former breakfast area and a rear utility porch. But opening the kitchen

to the rest of the house posed another challenge: creating a functional work space that would be hospitable to people drifting in from the new 482-square-foot family area, which Webb also designed.

The kitchen layout includes a maple butcher block-topped center island that streamlines food preparation and controls the flow of foot traffic. At one end of the island there is space for additional seating, handy for informal meals. The existing room had not been large enough to accommodate the island, so its inclusion was made possible by removing a bearing wall and replacing it with structural beams. The main beam holds the cook top hood and a conduit for air conditioning.

The Sklars have found the auxiliary island basin to be invaluable; by creating an independent work space on the island, it enables a guest or family



member to help with such tasks as washing vegetables while Barbara cooks. The main two-basin sink is at the other side of the room opposite the stove, where it is closer to storage containers and utensils housed in the nearby cabinets. The Sklars and their architect designed drawers and shelves according to their contents, sizing them to fit the most frequently used utensils and small appliances.



After considering Mexican tile and other alternatives, the Sklars decided on polyurethaned oak flooring. Stained a coffee color, the handsome floor satisfies their wishes for resiliency and ease of cleaning.

The brick flooring in the family room is equally simple to maintain, and it underscores the indoor/outdoor feeling that was achieved with nature-inspired hues, plentiful greenery and double

doors leading out to the new wood deck and brick courtyard. The room is illuminated from its large expanse of windows and from recessed overhead fixtures that eliminate the need for extra floor and table lamps. Pure white walls and ceiling add to the feeling of openness and optimally reflect both natural and incandescent light.

Having been through two previous remodeling projects, the couple had

enough construction experience to serve as their own contractors. Hiring carpenters, plumber and electrician themselves reduced the total cost per square foot to \$60 for the new family area and the expanded kitchen. And choosing high-quality durable materials means further savings in the long run: The Sklars know that their new kitchen and family room will maintain their good looks for years to come.

GRAND OPENING

Formerly enclosed and dark, the kitchen in this Georgian Colonial was expanded to connect with a new family room and eating area. The center island (opposite) encourages interaction among family members and guests.



“WE LOVED THE house but one thing was missing,” says the owner of a Georgian Colonial near Boston. “And that was a sense of openness in the kitchen.” Expanded from 130 to 270 square feet, the kitchen—with new pantry and laundry room—now extends to the rear of the house. It is adjoined by an unusually shaped 269-square-foot family room and eating area that were added at the house’s opposite end.

Since the kitchen needed to be opened, the removal of the bottom rear wall supporting the second story posed a challenge for Boston architect Michael Kaufman, who oversaw the expansion. “We installed a steel beam with a wooden header plus support columns to accommodate the weight load of the second story,” Kaufman explains. The beam runs lengthwise from the kitchen to the eating area.

Looking to harmonize with the Georgian architecture, the owners incorporated traditional design elements with modern kitchen conveniences. All cabinetry is in dark cherry, including the base of the Corian-topped center island. The island serves three functions: it diverts foot traffic from the

work area, centralizes the cook with ready access to kitchen appliances and provides standing and seating room for guests. Cedar-framed, quarter-round-topped windows with traditional muntins tie in with the home’s Georgian Colonial architecture.

Interior designer Nancy Serafini of Wellesley, Massachusetts, assisted in coordinating colors and finishes to integrate the old and new spaces. Since the family room’s cathedral ceiling peaks at 14 feet, a small-patterned wallcovering deemphasizes the disparate room heights and unifies the three open spaces. (The designer even painted and stenciled the butler’s pantry and laundry room walls with a pattern to match the kitchen and family room wallcovering.) Variations of the country blues found on the easy chair, sofa, pillows and rug satisfy the owners’ preference for traditional decoration.

Instead of a fireplace, the owners installed a woodburning stove in the family room. Complete with brick chimney, the stove serves not only as an extra heat source but as the centerpiece of the room—a literal hearth in the area that is the figurative hearth of the home.

—RICK ENG

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.





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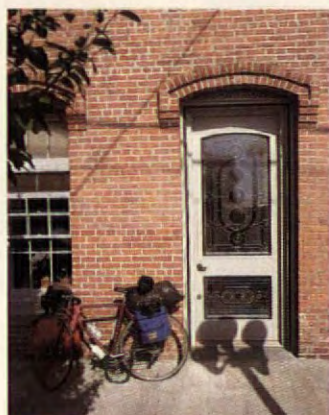
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Urban Adaptations



WASHINGTON STATE



NEW ENGLAND



CHICAGO

Three
commercial buildings—
a hotel, a boardinghouse
and a shoe factory—
gain new life as
residences

ONE OF THE STRONGEST forces in American architecture during the last generation has been "adaptive reuse," the practice of reclaiming grand, neglected old buildings and converting them into contemporary spaces that reflect earlier eras. While public attention is typically directed at famous structures that have been saved from the wrecker's ball, the preservation movement usually concentrates on more modest buildings and neighborhoods. In cities across the United States, one way preservationists are keeping our architectural past alive is by converting unused factories and other former commercial spaces into housing.

The three residences here have all been converted—one by the owners, the others by architects. One semiretired couple living in a small Washington State seaport town turned a former hotel into their home. A young family of four in a New England college town hired an architect to convert a commercial structure into their now-elegant residence. In Chicago, a bachelor purchased a duplex in an old shoe factory that had already been converted by a developer, then commissioned an architect to modify the unit. Though each conversion has a different design scheme, all were realized within the owners' budgets and have contributed to the revitalization of their respective communities.



Wainscoting and handrails in the stairway are the only original details.



A new skylight brightens the exposed brick and built-in bookcases lining the entry.



The owners kept the relatively small kitchen simple in color scheme and detailing. Corner sink maximizes continuous counter space; cabinets and rack provide storage.

No Reservations in Washington

TOM AND ELAINE Johnson of Port Townsend, Washington, lived contentedly in a traditional single-family home until the early '70s. At that time, friends began converting a downtown commercial building into a living space, and the Johnsons observed and helped out with all aspects of the renovation. The experience was so positive that they proceeded to purchase and transform a nearby three-story hotel, vintage 1886, into a mixed-use building.

The couple renovated the 1,600-square-foot top floor and now reside there. Below it are two rental units, the products of a half-century-old remodel. The once-residential ground floor now houses a restaurant and gift shop; the latter is owned and operated by Elaine Johnson.

Designing the spaces themselves, the Johnsons aimed at simplicity. They wanted to create rooms that would complement their large, eclectic collection of antique furniture and reflect the character of the old building. Unfortunately, all that remained of the original interior, apart from windows, were the wainscoting and railings of the steep entry stair. Lead glass panels, newly commissioned for the street-level front door, have revived some of the original Victorian spirit.

In the entry hall, only the concept is formal. A now-ex-

posed exterior brick wall and built-in bookcases surrounding the door define the space. While cutting an opening through the ceiling for a skylight—now glazed with a single sheet of ¼-inch Plexiglas—Tom Johnson uncovered original wooden beams and left them exposed.

The Johnsons also uncovered the living room beams when they removed the plaster-and-lath ceiling for rewiring and replumbing. Finding the look pleasing, they placed new wall-board above rather than below the old timbers.

Contrasting with the rusticity of the ceiling is the formal entryway from the living room to the adjacent dining room. To create it, the Johnsons broke an opening of generous 19th-century proportions through a solid wall. Fitted with pocket doors, the portal is reminiscent of those in grand Victorian homes.

Because the black-and-white kitchen with stainless steel fixtures is small—9'x10'—the Johnsons designed it for efficiency. A corner sink helps maximize counter space; custom-made wood cabinets provide needed storage.

The couple executed their renovation not just to preserve a sense of history but for comfort and practicality in day-to-day living. Consequently, their home reflects the informal eclecticism of the objects they have acquired over decades of collecting.



Newly exposed beams in the living room enhance an eclectic collection. The wide portal with pocket doors adds a touch of elegance to the formal dining area beyond. Stove chimney is new, for the building's originals serve as ventilation ducts for restaurant below.



Recessed lights cast a warm glow on the vaulted oak ceiling. Curves are repeated in built-in cupboards and bottom steps. Skylight above stairs brings in natural light.

A Retail Building Reincarnated

THE VICTORIAN DOWNTOWN of Northampton, Massachusetts, holds a fascination for Emmy and Don Clausings. Finding a much-altered 1883 retail building opposite the town's park and picturesque Academy of Music ended all thoughts of their building a new home for their family. The three-story structure, most recently a boardinghouse with a warren of rooms, no longer contained anything architecturally significant to salvage. So architect John Kuhn of Amherst and contractor Jonathan Wright of Northampton gutted the upper two floors, then transformed them into a spacious and elegant duplex with three bedrooms and a study.

While the roominess of the 27'x55' building delighted the Clausings, no natural light reached the interior section and very little entered from the rear 8-foot air shaft. To solve this problem, Kuhn designed a two-story 13'x15' center entry hall rising to a double skylight running its complete width. The hall provides the necessary light and serves as the home's center of circulation; it also lends the formal air the owners wanted. Two gently curving wraparound steps at the very bottom of the staircase add a touch of Victorian grandeur.

In the dining room, Kuhn joined light and curves, the visual themes of the renovation, with a vaulted oak ceiling.

Enhanced by recessed uplights, the wooden ceiling creates a glowing setting for the Clausings' frequent small sit-down dinners. The architect repeated the ceiling arc in the built-in cupboards at one side of the room and in the entry hall's stairway curves.

Oak flooring, accented by carpets, handsomely integrates all of the public areas; in the 26-foot-long living room, further oak detailing adds elegance to a wall of built-in bookcases. Running the width of the house, the living room easily accommodates Emmy's grand piano and boasts four large windows that maximize the view of the park and Academy of Music.

The Clausings wanted a kitchen to suit their considerable cooking talents. The long, narrow space has a center cooking island. Since the room looks out over the dark air shaft, the architect specified light-colored materials for cabinetry, walls and the quarry-tile floor.

The Clausings house also includes a commercial property, a computer store at street level. Besides providing a source of rental income, the store satisfies an existing town ordinance requiring all downtown streetfronts to be commercial. The law preserves the spirit of the past in today's world, a concept perfectly embodied in the Clausings' tasteful renovation.



Top: Blue custom tiles outline center island in the long kitchen. To brighten the dark space overlooking an air shaft, the architect specified light-colored cabinetry, walls and flooring. Above: Bracing above ceiling allows absence of vertical supports in the living room.



Gray paint softens the loft's high-tech ductwork and stairs.



Bedroom wall unit provides storage and divides an open plan.



Architect Dale Lantvit created a 9-foot kitchen island for food preparation, buffet service and casual dining. A band of purple neon adds a decorative touch to the appliance wall.

If The Shoe Factory Fits, Live In It

FREQUENT HOME ENTERTAINING helped determine a Chicago advertising executive's choice of residence, a 1,600-square-foot duplex loft. Squarely in the heart of the city, the unit is one of eight in a converted three-story shoe factory built in 1935.

Selecting a loft presented several advantages. Though not enormous by house standards, it is far more spacious than a typical urban apartment. An open loft also offered the possibility of any number of rooms, in any configuration. Needing just one bedroom and a study, the owner, a bachelor, had great flexibility in arranging the space.

Already present in the loft, which had been renovated by a developer before the owner hired Chicago architect Dale Lantvit, were exposed brick walls and a freestanding appliance wall with the kitchen on one side, two baths on the other. A two-story skylight well—the loft's only other significant feature—illuminates both the kitchen and the open-walled study directly above it.

The most immediate and important decision was whether to enclose various areas into rooms or to stick to an open plan, with lower-than-ceiling-height walls and storage units loosely defining spaces. The owner chose the latter scheme, so the architect integrated the living room, dining room and kitchen into a single flowing entertainment area.

Another decision was whether or not to alter the exposed duct system. Since the owner preferred not to conceal it, Lantvit softened all the ductwork by painting it a warm gray.

Architect and client carried the open plan to the bedroom as well. Lantvit designed a divider unit to separate bedroom and dining room; on the bedroom side it contains two deep closets and a recessed display shelf over the bed. Though separate from the public spaces, the bedroom has no door and no ceiling-height walls. The owner admits that "it took six months to get used to having no doors other than those in the bathrooms." But he continues, "Now that I'm accustomed to it, I find it the most comfortable way to live."

In the kitchen, the architect sparked the top of the appliance wall—painted the same gray as the ductwork—with a band of purple neon. He also added a 9-foot island, topped with glass tile.

With its sloping glass ceiling and wraparound window wall, the upstairs study also serves as a greenhouse; low built-in bookcases double as window seats. The deck outside the study has a sweeping view of the Chicago skyline and is the principal entertaining area in warm weather. It also caps a comfortable, flexible environment created by imaginative—as well as adaptive—reuse.

—ROBERT MEHLMAN

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.



An expanse of windows and built-in bookcases complete with recessed planters line the loft's second-floor study-guest room. The deck beyond, a favorite spot for the owner's frequent summer get-togethers, provides a sweeping view of the Chicago skyline.



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SOUTHWEST



Paint as rich as desert clay updates a classically simple desk by Santa Fe craftsman Miguel Lobo.

SIMPATICO

Think 18th-century Santa Fe garrison, then throw in contemporary craft and color for a bold interpretation of a classic look.

TIMELESS DESIGN WITH A twist: American Southwestern furniture has its roots deep in the 16th century, but its clean, honest lines are as welcome today as they've ever been. Major manufacturers such as Drexel Heritage, Thomasville, and Lane are joining independent craftspeople to produce traditionally styled pieces with an up-to-the-minute look—and often with a sense of whimsy.

During the 16th, 17th and 18th centuries the areas we now know as Arizona, Colorado and parts of Oklahoma and

Texas all belonged to the Spanish-ruled territory of New Mexico. Spanish settlers venturing north from Mexico City brought their aesthetic sensibilities along with their furniture. Massive and blocky, the pieces were often adorned with intricate detailing. But the indigenous woods—pine, juniper and cottonwood—made the New Mexican pieces lighter in color and weight than their Spanish counterparts. This furniture remained literally unchanged for centuries; not until the Santa Fe Trail opened in 1821 were any new



Above: Iron, marble and wood blend Mediterranean and Southwest in a Drexel Heritage chair and table. Opposite: Enduring 16th-century forms—McMillan's pine trastero, or cupboard; Doolings of Santa Fe armchair; Southwest Spanish Craftsmen table.



The new wave of Southwestern furniture features classic shapes accented with bright paint and intriguing, often whimsical details. Narrow trasteros, decorated with fanciful designs, by Jim Wagner; stalwart bench by Miguel Lobo.



Leather and pine are two of the time-honored elements of Southwestern furniture design. Sturdy chairs and pine altar table by Southwest Spanish Craftsmen; carved pine trastero by Doolings of Santa Fe; hutch in stained pine by McMillans.





Above: Peeled and painted willow branches brighten Sombraje's screen and bench. Right: Robinson and Shades upholstered wing chair joins a carved altar table from Taos Furniture. Hand-painted tile mirror by Jim Wagner.

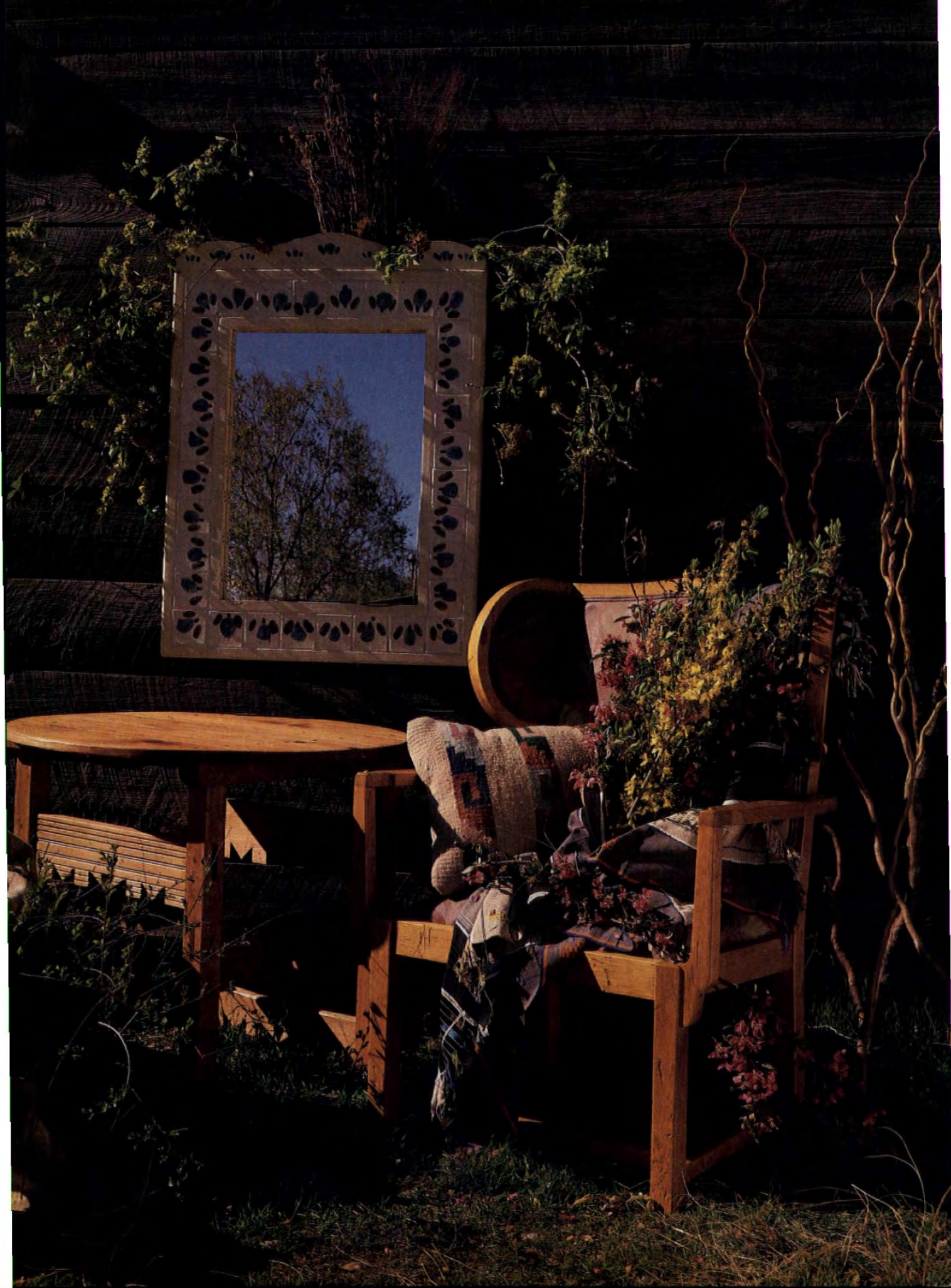
styles or types of furniture seen in the Southwest.

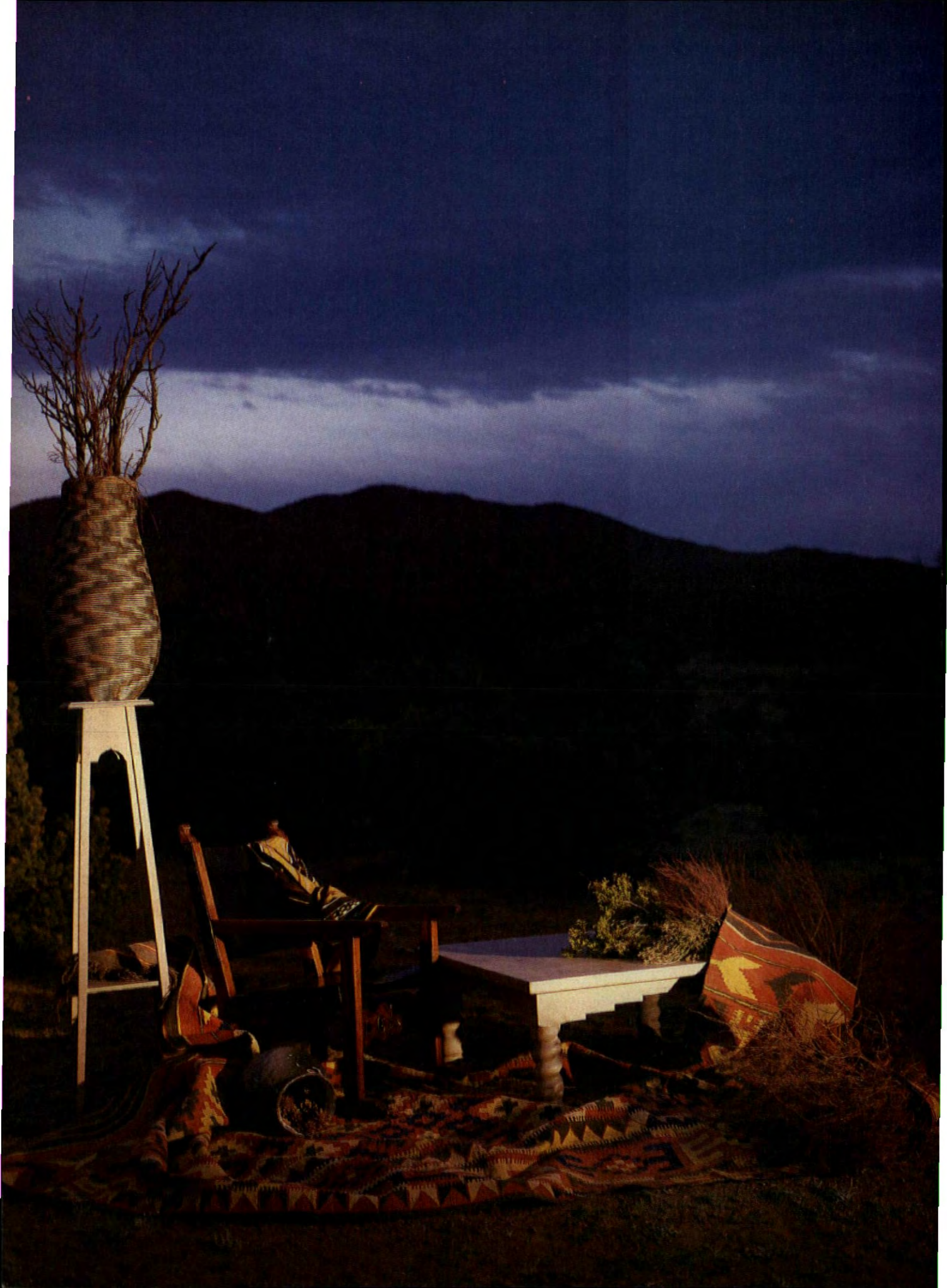
An obvious reason for the enduring quality of Southwestern furniture is its setting. Furniture naturally reflects its environment, and the landscape that D. H. Lawrence described as a "great, fawn-colored circle" with "pale blue crests of mountains looking over the horizon" doubtless inspired generations of artisans. The inspiration lives on: Contemporary craftspeople throughout the Southwest cite their surroundings as a stimulus to creativity.

Today, Southwestern furniture is enjoying nationwide popularity. Intrigued by its classic styling and perhaps by the romance of its desert origins, homeowners are finding that the pieces fit into almost any decorating scheme. "Because the variations on the Southwestern theme in our Mesa line blend so effectively with other styles, they are naturals for accenting an environment," explains Fred N. Isenhower of Drexel Heritage Furnishings, Inc.

The style is also changing the way furniture is traditionally sold. "Our America Collection is selling on a piece-by-piece basis," says Ray Ramey of the Lane Company. "The emphasis has shifted from buying an entire bedroom or









Above: Whimsical desert motifs are painted and carved on a Thomasville chest and small cupboards by Jim Wagner. Ladderback chair from Southwest Spanish Craftsmen. Opposite: Lane plant stand and cocktail table flank a Southwest Spanish Craftsmen rocker.

dining room suite to buying individual pieces. The timeless styling and different-colored finishes of Southwestern furniture allow it to mix with almost anything else."

Attention to detail and careful craftsmanship have always been hallmarks of Southwestern furniture, but these days it gets its special vibrancy from a new sense of playfulness. Vivid colors, fanciful painting and unexpectedly bold upholstery create a unique look. "The new version is lighter in scale and much more eclectic," Isenhower declares. "As a whole, it will continue to define and shape itself by how people interpret the 'essence' of the Southwest in their own homes."

Judging by its longevity, Southwestern furniture is here to stay. Judging by its style, its future couldn't be brighter. —TERRI HARTMAN

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.



Symbols of the Southwest: Wooden coyote by artist Rory Alvarez bays at a sunburst headboard from Taos Furniture, hand-carved in ponderosa pine.

ESCAPE TO THE POOLHOUSE



Metamorphosis of an Antebellum Farmhouse

SLIPPING AWAY TO a quiet poolhouse on a lazy afternoon is a tantalizing temptation. But a poolhouse can offer more than escape. It's the ideal place to expand the entertaining possibilities of a pool and garden. And as a guest house for visitors—whether family or friends—it offers added space as well as privacy from the main house.

It was in pursuit of just such versatility that an Atlanta couple undertook the renovation of their poolhouse. Though relocated to the property by previous owners, the antebellum farmhouse had never been adequately restored. "By the time we came along, the building was looking a little down at the heels," recalls the owner; "paint was peeling, and the inside had never been fixed up."

But the farmhouse was solidly constructed and a lovely example of modified Greek Revival style. The outside needed few changes: Clapboard siding was repaired and painted white, shutters were rehung and painted a dark green. The columned veranda and overdoor moldings were left intact.

Redoing the interiors, however, required more work. To give the poolhouse greater flexibility, the couple tore out one inside wall, creating a large main room; a small bath opens off to one side. Replacing a bar with a kitchenette, complete with cook top, refrigerator, sink and serving counter, made the poolhouse a self-contained guest house. Newly painted walls, wainscoting and moldings freshened the room's decor. The final touch was a new floor of simulated-wood vinyl, easier than wood to maintain with a constant parade of wet feet, dripping swimsuits and toddler's toys.

With the renovation complete, the poolhouse is in constant use. "Our married children can visit with their families and have privacy and independence," says the owner. "And our college-age son can host parties without disturbing anyone." A wedding reception for one of the couple's daughters was just the latest festivity to be held on the gracious poolhouse veranda.

The symmetrical, columned façade of a restored antebellum farmhouse complements its swimming/reflecting pool, set off by flagstone paving.



Cushioned iron garden furniture provides relaxed seating in the cool shade of the veranda. The poolhouse is entered through the original neoclassical doorway.



The versatile main room has ample space and facilities for parties or overnight guests. A newly installed kitchenette is convenient for serving poolside lunches and snacks.

East Meets West in a California Teahouse

WHEN JON AND LILLIAN Lovelace decided to build a poolhouse in their garden, they were determined to respect the serene setting developed by landscape architect Isabelle Greene. Their free-form pool, designed to look like a natural pond, was an intrinsic part of the garden; the last thing they wanted was a poolhouse that would intrude on the scene.

With a Japanese teahouse in mind, the Lovelaces contacted local Santa Barbara architects Andy Neumann and Scott Rowland to execute the design. "Theirs was the right idea," asserts Neumann. "Japanese architecture fits in well with the garden." To reinforce the pool's "watering hole" look, the architects and Greene chose an upslope site several yards away. Oak trees would act as screens for the building.

Working along traditional Japanese lines, the architects designed a main room with adjoining bath and sauna, surrounded by a stepped redwood deck. Floors, cabinetry and open-beam ceiling, all made of Douglas fir, have a handcrafted look.

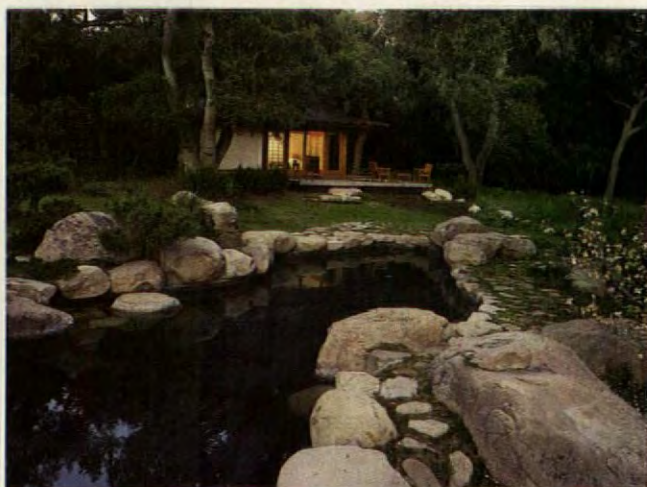
The double sliding doors exemplify the architects' skillful adaptations. Translucent inside doors are patterned after shoji screens; the exterior set is of plain glass. When all are opened completely, the doorway becomes an 18-foot expanse that dissolves the barrier between room and deck. Closed, the doors transform the poolhouse into an Oriental guest house.



Shoji-like sliding doors—made of durable fiberglass rather than rice paper—can be completely closed, giving overnight guests privacy in the main room.



The poolhouse bath and sauna are entered from the side doors, partially concealed by trees and shrubbery. Deep eaves and wide decking emphasize the horizontal lines of the structure.



Based on Japanese teahouse design, the poolhouse blends unobtrusively with the landscaped pool. Sandstone boulders, matching those around the pool, are used as deck steps.



A new pediment gives fresh life to a 1910 Shingle-style poolhouse.



Old carriage house windows open guest/sitting room to pool. Lavish use of white—on walls, beamed ceiling, new wood floors, furnishings—lightens interior.

Savoring the Delights of a Poolside Cottage

NOT EVERYONE HAS an artist's studio tucked away in the garden. Dilapidated though hers was, the owner of a Long Island house was not about to demolish her hidden treasure. Instead, she called upon designer John Ryman to rescue the cottage and its pool.

Designed in the same 1910 Shingle style as the main house, the soon-to-be poolhouse was in a precarious state when Ryman took over: "Only the outside walls were salvageable," recalls the owner. Inside were dirt floors and crumbling walls. But the building's deficiencies were a boon to Ryman and the owner, giving them freedom to create a romantic hideaway.

For the exterior, they decided to retain the original style. Though he preserved the weathered shingles, Ryman replaced the roof and added a pediment to the garden entrance. In the pool area, new brickwork was laid and shrubbery planted.

Inside the cottage, however, they let their imaginations run free. The owner wanted a self-sufficient guest house as

well as a poolhouse. To that end, Ryman created three rooms from the empty shell—a combined guest room/sitting room, a tiled bath and a full kitchen.

But his first step was to open the main room to the pool and garden. He replaced smaller windows with large multipaned versions salvaged from a demolished carriage house. The new wooden floor, drywall and moldings were all painted a dazzling white, further brightening the space.

"For the decor we used a combination of pieces my client had and some old things that I put together in an unusual way," explains Ryman. An example of his creative recycling: A sofa was fashioned from pieces of an old bedstead, repegged together. The sofa, armchairs discovered at a flea market, and a Ryman-designed table were also painted white. The owner's antique linens, English chandelier and French bust round out the romantic look.

The restored poolhouse is now in constant use. "I serve lunch there almost daily from Memorial Day to Thanksgiving," declares the owner. "As a guest house it's a perfect, secluded world away from the house. Even I like to escape there." What better fate for an aging garden cottage?





A View Captured on Long Island Sound

PERCHED ATOP ITS promontory, the house commands an impressive view of Connecticut's Great Salt Marsh and Long Island Sound. To Alex and Dolores Spitzer, all it lacked was a pool to take advantage of the setting. So they turned to Peter Kurt Woerner, original architect and owner of their house, to design a deck, pool and poolhouse.

"When I built the house I didn't allow for a pool, so my first concern was integrating the new construction with the old," affirms Woerner. To complement the hemispherical house, he devised a sculptural, curving deck and pool with a pair of two-story towers anchoring the edge of the cliff. The difficult site—a 30-foot granite outcrop above a marsh—strongly influenced Woerner's design. Although his plan followed the terrain where possible, dynamiting was needed to level the ground.

A curving deck of Douglas fir envelops a similarly shaped pool and connecting spa. Along the north or "public" side of the deck, a solid wall starts out low at the house and climbs to roof height at the twin poolhouses. The south side, overlooking the marsh, is unfenced except for a curving rail.

Rising from the cliff's end, the two poolhouses become a small-scale version of the main house, split down the center: They repeat its curved roof, and all exteriors are covered in the same red-cedar shingles. The space between the towers, though a play on the main house design, contains a stairway to the towers' marsh-level rooms.

The towers are separate in function as well. The northern tower holds pool equipment and machinery; the southern one is for relaxation and poolside entertaining. Its upper-level room is a full kitchen, with convenient pass-through door and windows. A bath, changing room and small terrace are tucked away on the lower level.

Frequent partygivers, the Spitzers find their new deck an ideal outdoor living room. "It's comfortable for two," says Dolores, "but it can easily hold a party for 60." —LYLE V. BAYLE

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.

Curving deck of Douglas fir winds toward twin poolhouse towers. Windows and half door make the kitchen easily accessible.



French doors in the changing room open to a small private terrace on the lower level. Stained red cedar was used for paneling, Mexican tile for floors.



Arched roof lines and matching red-cedar shingles tie the new twin poolhouses to the preexisting house. The deck's shape and position were partially determined by the unevenness of the granite outcrop, which overlooks the tidal marsh and Long Island Sound.

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MASTERFUL SUITES

In search of a private sanctuary? Here's how three homeowners turned ordinary spaces into extraordinary bedroom suites.



IF YOU NEED a quiet place for relaxation and retreat, consider the master bedroom and bath. Today's "master suite" is more than just a place to sleep, shower and brush your teeth; homeowners are choosing to pamper themselves with a luxury-laden bath, separate dressing room and private areas for reading, family gatherings or just seeking quiet moments alone in front of a crackling fire.

Here we show three special bedroom suites from Cape Cod to San Diego. Two are additions and one is a remodel, but all provide the same amenities: a deep whirlpool tub, lots of windows to take in the view, and clearly delineated dressing and bathing areas. The results are impressive and diversified, especially when other parts

of the homes benefited from the new designs. In one instance the addition of the master bedroom suite in a two-story home provided a new, enlarged family area on the first floor. But this remodel, like the others, was executed in a way that left the house's exterior unchanged. Such a thoughtful salute to each home's architecture could not have happened without scrupulous cooperation among the respective architects, interior designers and homeowners.

Overcoming the obstacles presented by this trio of older homes challenged everyone involved. But careful planning took care of problems such as out-of-plumb walls and overstressed floor joists, creating three luxurious blends of old and new.

The curved tub wall (above) provides privacy from the bed and sitting area, but still allows an unconfined feeling for bathers.

Surrounded by oak flooring treated with a clear, waterproof finish, this private 5½-foot whirlpool tub is set atop an extra heating coil to keep the solar-heated water warm.



CAPITALIZING ON A CURVE

"I FEEL LIKE I'm in my own little world," is how the owner of this old Rochester, Massachusetts, farmhouse describes her new master bedroom suite. Spatial designer Ann E. Grasso of Providence, Rhode Island, created the multifaceted 20'x28' area by combining two rooms and enclosing a long porch.

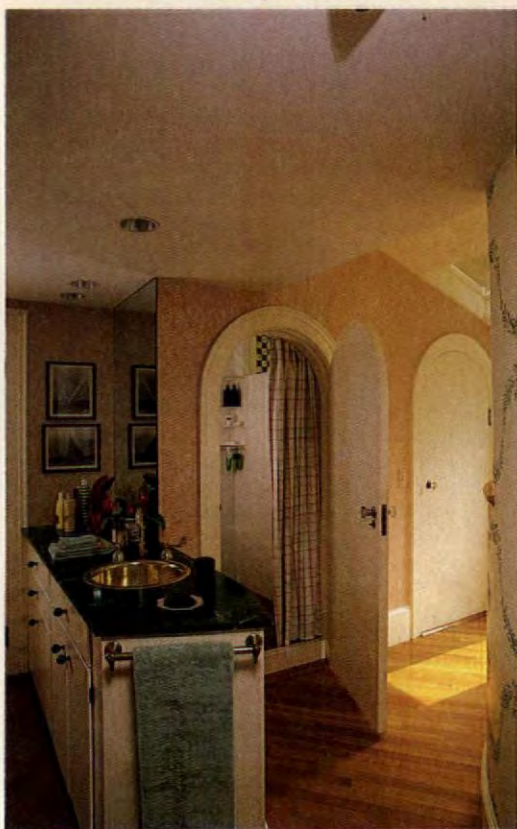
The curved wall hiding the 5½-foot whirlpool tub from the bed contains two Lally columns (concrete-filled steel cylinders) that support a header where an outside wall once existed. The homeowner, initially skeptical about the curved wall, almost had it torn down. "Now it's the focal point of the room," she exults.

According to interior designer Jackie Fordyce of Rochester, Massachusetts, the wallpaper of undulating mauve, rose, lavender and pale green floral garlands sparked the decorating scheme. The owner adored the wallcovering the moment she saw it, but after searching everywhere she could only find 24 rolls. "We used all but two small pieces of it and substituted paint or mirrors where we ran short," she recalls. The colors are echoed in the upholstery fabrics covering the chaise and chairs, as well as in the floral rug in the sitting area.

What's behind the two arched doors to the left of the tub? Grasso hid the essential fixtures in two separate rooms, joined only by a 6-foot-high transom window. One room houses the toilet and bidet, the other a shower with built-in seat and shelving.

Charged with the task of designing separate his-and-her dressing areas, Grasso situated one marble-topped storage unit and brass sink outside the shower room door; the other is half a dozen steps away, stretching the length of an 8-foot wall behind the bed.

The lady of the house has a spacious walk-in closet fitted with deep built-in shelves and drawers, and even a pull-out ironing board. "I'd give up the ironing board for more drawer space," she remarks, "but there's nothing else in the room I'd change." Indeed, husband and wife practically live in their new space—and are frequently joined by their three children, two dogs and one cat.



Marble, brass and oak accent "his" vanity storage area outside the shower room.



Bold geometric-patterned wallpaper brightens the room that encloses toilet and bidet.

Reverse-dormer skylight and French doors create an outdoor feeling in this 9'x11' bath. Pedestal sinks and a painted bureau replace the more usual vanity arrangement.



ROMANCING A SALTBOX



Double doors from bath to adjoining bedroom allow openness or privacy. Walk-in closets flank the bed.

WHEN KATHY AND Bob Macon of San Diego decided to add a master bedroom and bath to their saltbox house, architect Jay Shumaker designed the second-floor suite above a new eating nook and an existing family room. The result? A romantic and charming setting with the authenticity of detailing that's crucial to maintaining the architectural style.

Low eaves and an artfully designed vaulted ceiling expand space upward in the 9'x11' master bathroom. Taking the place of a wall-to-wall vanity that would have decreased the floor space, new pedestal sinks flank the toiletry-filled antique bureau and visually widen the space.

To open the bath to the outside, two French doors give onto a private balcony that overlooks an old eucalyptus tree.

Beneath a reverse-dormer skylight, the 7-foot tiled sunken tub has four brass shower cur-

tain posts. To make a long soak extra comfortable, Shumaker sloped the tub's backrest at a 45-degree angle. The entire area makes the Macons feel as if they were "bathing outdoors under a treetop."

Kathy, an interior designer, chose companion blue wallcoverings to create a cool, serene feeling in the suite. Unavailable in paper, the single-flower fabric on the bathroom walls was laminated on its printed side to prevent water stains. The coordinated shower curtain, which can be removed at bath time, was reverse-laminated. White wicker chairs in the bedroom are painted a creamy white to match the new brick fireplace, which was extended from the one downstairs.

"I think it's romantic," says Kathy about the contrast of blues and whites used in her frilly 16'x21' suite. "But I believe that's what a bedroom should be."



The fireplace, angled to be visible from both bed and sitting area, is made of red brick that was tumbled to remove sharp edges, then painted white. The plank ceiling peaks at 10½ feet.

SOAKING UP AN OCEAN VIEW



Applied from ceiling to floor, antique-white paint dresses up this handsome bedroom.

LUXURIOUS AMENITIES ABOUND in this remodeled master bedroom and bath. The 200-year-old home, originally owned by a sea captain, was transported to its Cape Cod location by boat, then reconstructed. Spatial designer Ann E. Grasso of Providence, Rhode Island, reorganized the home's second-floor space to create a more open, airy arrangement that also takes advantage of spectacular views of Pleasant Bay.

The 16'x17' master bedroom configuration remained essentially the same. But Grasso relocated the room's entry, making it more accessible to a whirlpool room to the right, a toilet enclosure straight ahead and his-and-her dressing areas to the left.

To achieve the open space arrangement, Grasso removed walls separating a 10'x10' bedroom (now the whirlpool room) and a small master bath with adjoining 12'x14' dressing room

(now his/her dressing areas and toilet).

To the right of "her" sink, the toilet is hidden behind what looks like a closet door; to accommodate this new location the original plumbing had to be moved several feet. To the right of the toilet enclosure is a shower stall that Grasso stretched by borrowing several feet from the original bathroom.

The whirlpool room is positioned so that family and guests can enter it from the hallway without invading the master bedroom or dressing areas. The room's standard 8-foot ceiling was removed to make way for the 14-foot vaulted ceiling, fitted with a northeast-facing skylight.

The 6-foot-long whirlpool tub sits on an oak platform wide enough for bath accessories. Remote-control switches allow the bather to control the drapes and a built-in stereo system while soaking—and daydreaming. —KAREN BOSWELL

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.



Back-to-back dressing areas (left) for husband and wife are almost identical, except hers has floor-to-ceiling mirrors. Around the corner from the dressing room's shower (above) is the 10'x10' whirlpool room, where a cathedral ceiling makes the room appear larger.

Boasting a beautiful view of Pleasant Bay, this airy tub room is filled with the sounds and sensations of a waterfall created by the tub's polished brass deck faucet.





Shower Chic

Curvaceous, sleek and whimsical, today's showerheads give you more design choices than you might imagine

THE WELL-APPOINTED bathroom is no longer merely a matter of good design and coordinated accessories. A whole new range of shapely tub and shower fixtures is splashing onto the market, adding decorative appeal to items that were once considered just practical conveniences.

While classic fixtures in handsomely updated metals are still a popular choice, designers are also playing with colors and materials to create stylish alternatives. Some fittings are equipped with innovative attachments such as brushes, spray bars or even "champagne bubbles"; others, like Grohe's "Nessie," are just plain fun.

Adding these accent touches may be easier than you think. While the price range for showerheads, tub spouts and handles runs from reasonable to extravagant, many such fixtures are standard, interchangeable elements; installing them is only a matter of unscrewing the old and replacing it with the new.

Like every other room in the house, a personalized bathroom expresses the character of its owner. Our collection of fixtures is intended as much to inspire your imagination as to provide specific solutions for enhancing any new or remodeled bath.

—LUCIA BALINBIN AND SUZANNE BOONE

Selected for the Museum of Modern Art's design collection, Kroin's sleek adjustable showerhead and hand shower (\$670 to \$770) are available in 10 epoxy shades. They can be easily removed for cleaning or color replacement.

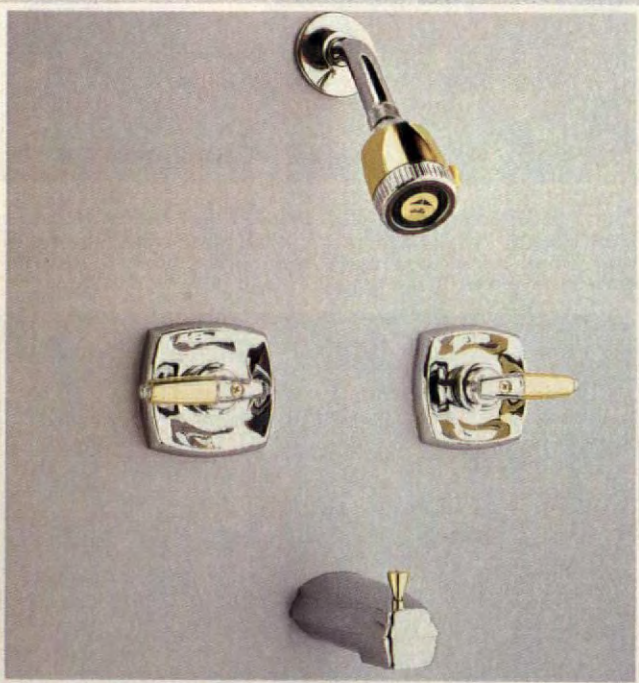
FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.



Grohe's Relaxa hand shower collection has four interchangeable units: brush, pulsation, champagne bubbles or adjustable stream (\$105 for the set, \$35 per unit). Just push the blue button on the holder to switch units.



Grohe's friendly Nessel hand shower (\$23) for children offers more than charm: The thoughtfully designed aerated spray is extra gentle. Available in red, blue and yellow, Nessel can replace a Relaxa unit (left) at the kids' bathtime.



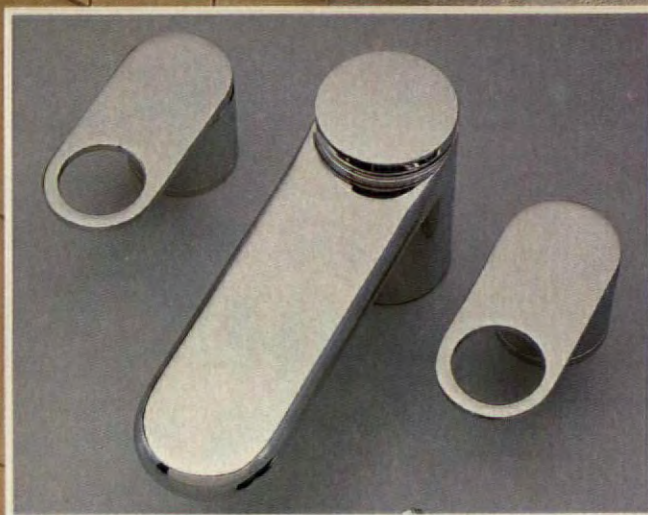
Delta's model 2881 (\$205) has been updated in snazzy chrome accented with brass. The pressure-balanced faucet keeps the mix of hot and cold water constant. You'll also love the polished lever handles and pulsating showerhead.



Yielding a cascade of water, the Hydra Deck Tub Filler was designed to meet the demand of larger tubs: It's capable of delivering about 20 gallons a minute. In chrome, brass, or gold plate, it costs \$1,500 to \$1,950. From Paul Associates.



I Balocchi's wall-mounted set has a three-position diverter to control tub spout, showerhead and hand spray. Imported by Hastings, it's \$450 in chrome, red, orange, blue, black, brown, green, yellow, bone or white; \$540 in brass.



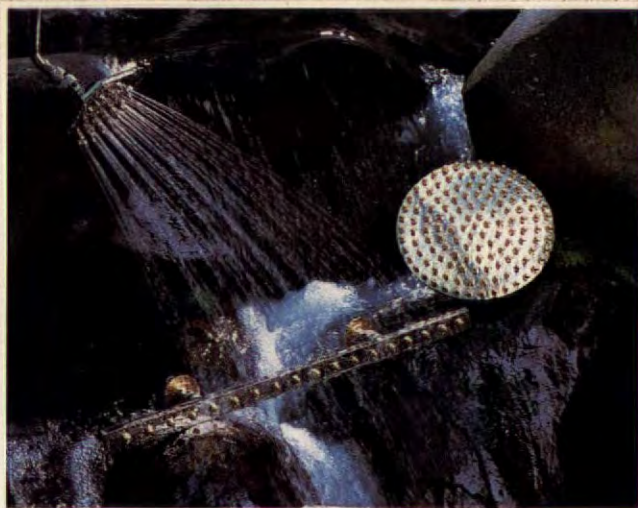
Dornbracht's award-winning Domani series is available in polished chrome or in red or white enamel (\$338). Underneath is the latest West German ceramic disc valve technology. Imported by Santile International.



One of Moen's 400-plus styles, the Boutique Roman tub spout with brass or crystal handles costs about \$250. The internal design centers around a cartridge mechanism that's state-of-the-art for preventing leaks.



The Broadway Collection's Edwardian exposed tub and shower wall mount features porcelain accents and is available in polished brass, pewter, chrome or French bronze. Depending on finish, the set costs \$695 to \$780.



Kallista's 18-jet Rainbars (\$250 to \$360) mount at shoulder height to provide massage. Raindome heads (\$130 to \$175) can be plumbed to operate with the bars or independently. Both round and octagonal models are available.



Not only does it look good, but its smooth, round, chrome-plated contours make the Borma Handi hand shower system easy to clean. Smooth-gliding levers can be operated with one finger. Imported from Denmark by Abbaka, the set is \$216.



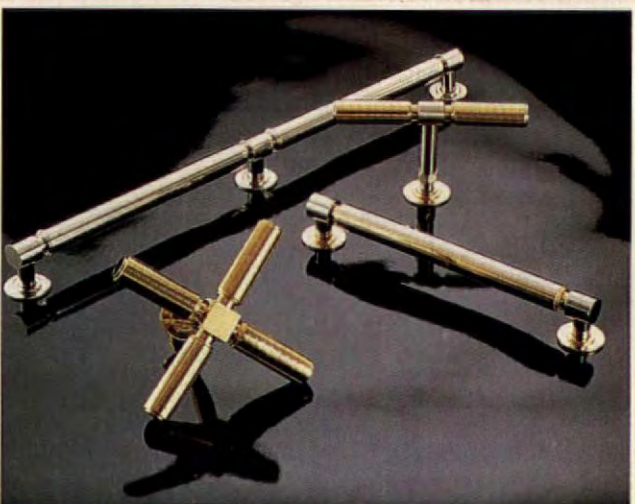
Artistic brass combines form and function in their Architectural Accent series. The Ionic tub faucet (\$360 to \$440) comes in a chrome, brass or colored finish and can even be trimmed with 24-karat gold for a truly luxurious look.



New from Jaclo is the Jewel (\$360), a multifunctional showerhead system with five disks for different water jets—including cascade, hydromassage and aerated. One even holds bubble bath or cleansing cream. Comes with matching caddy.



Sophisticated Colors, Epic's line of standard and custom tub faucets, has a deep lacquer finish accented with metallic highlights. Here we show a deck-mount Roman tub model (\$850) in luscious raspberry with gold trim.



The lines of Kallista's Jetstream are deceptively simple: Not only is the 12-inch unit sleekly attractive, but it rotates a full 360 degrees to direct the stream of water precisely where you like. In brushed nickel (\$300) or silver and gold (\$340).

High-Stepping Handrails

Four banisters designed for scaling stairs with flair

A GREAT STAIRCASE with a graceful, sweeping banister is often the first thing you notice upon entering a two- or three-story home. A single design element linking the main and upper floors, the banister makes an important statement owing to its length and prominence. It's more than just an aid to the daily activity of walking up and down the steps; it is a subtle yet highly visible aesthetic and architectural device.

A banister must not only harmonize with the style of the house; it also needs a clear identity of its own. Depending on the design, it can be a thin, sinuous ribbon or solid and wall-like, concealing the staircase and even rooms beyond.

At the base of most stairs is a large post, or newel, that anchors the banister. Some banisters are composed of one or more rails that are parallel to the stairwell; others consist of a handrail resting on upright balusters or other supports.

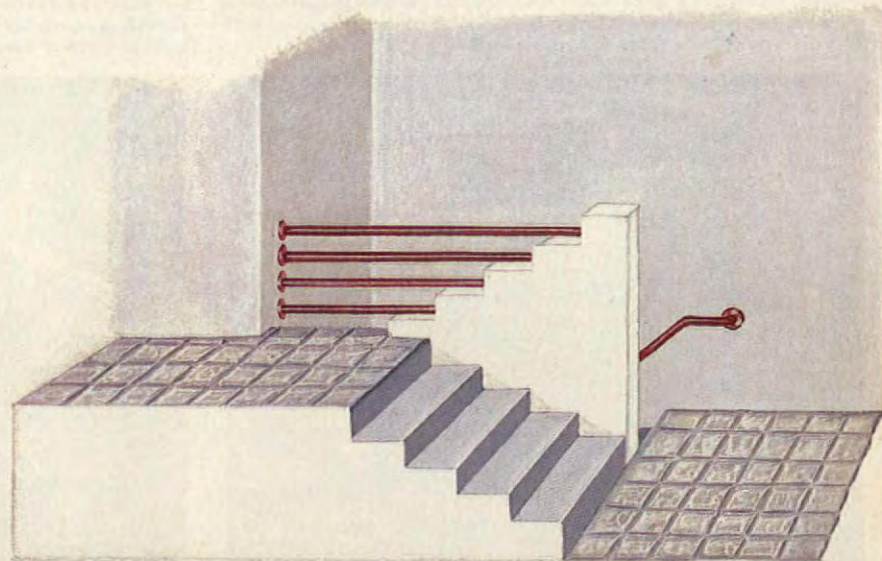
If you're planning to redesign the look of a banister, investigate local architectural salvage stores for vintage newels and balusters. Building supply houses carry newly milled posts, pipe, steel cable and other appropriate construction materials. When you don't know where to begin or the ideas just aren't flowing, consult an architect or designer in your area. Many will advise on projects of any size. They can help develop concepts, select materials and resolve such structural problems as connecting stair rails to balusters. Make the banister reflect your home's personality and step up in style.

—WENDY A. SILVERSTEIN



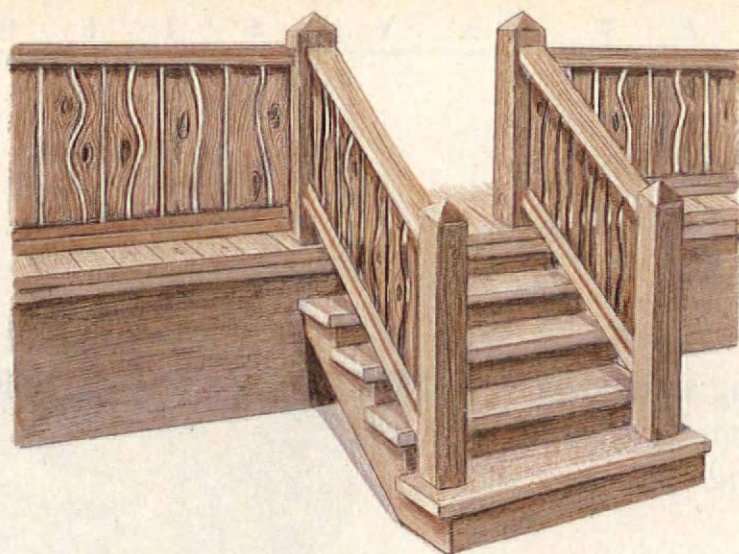
Classical and Contemporary

San Francisco architect Thomas Gordon Smith combines classical elements with a contemporary attitude to create a postmodern banister. Doric columns with 12-inch bases anchor a handrail supported on balusters of two alternating patterns.



Double Stepped

Seattle architect Warren Pollock designed a banister that mirrors the form of the stair. A white center wall of gypsum board over 2x4s supports the red steel pipe.

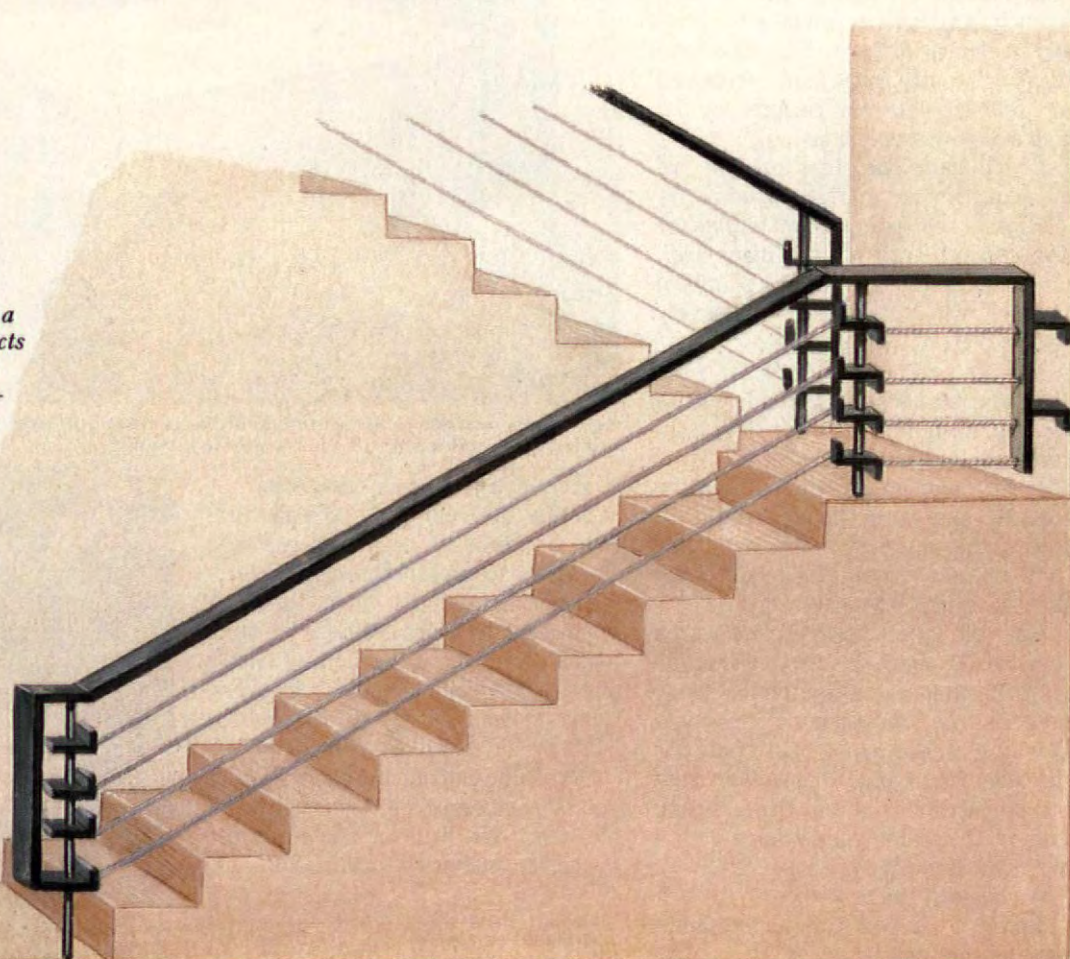


Rustic Railing

Hand-split 1x6 redwood posts spaced 1 to 1½ inches apart distinguish Santa Cruz, California, designer Clarke L. Shultes's banister. The lumber should be a grade of redwood or cedar with knots and a busy grain; unique rhythms can be created by selectively splitting the wood. The tops of the 6x6 newel posts have a hand-sanded 30-degree bevel.

Streamlined

Los Angeles architect Stephen Slan designed a sleek banister that reflects the diagonal formed by the staircase. One-inch-thick matte black pipes support a flat bar and narrow steel cables spaced 6 inches apart.



Vanity Flair

Installing a new bathroom vanity and matching medicine cabinet

REPLACING A COLDLY utilitarian basin with a new vanity can give you needed counter space as well as drawers to reduce clutter. Add a new larger cabinet—here with its own light and sliding mirror doors—and your bath can take on an entirely different character.

The job can be done in a day, but you should practice putting all the parts together beforehand. You'll need a crescent wrench, locking pliers, pipe wrench, screwdriver, metal rule, level and an electric drill with bits. Also have plumber's putty, pipe joint compound (or Teflon tape), new gaskets for the trap and new supply lines.

If you have one, tear out the old medicine cabinet; mark the studs.

Shut off the water below the sink (or if necessary, turn off the main line); place a bucket under the sink plumbing to catch water. Disconnect the supply lines and the trap as shown.

Lift the sink up off its bracket—but have a helper handy; freestanding sinks can be extremely heavy. Next, unscrew the metal wall bracket.

Position the vanity, then attach the top. (If sink and top are separate pieces, the top must first be attached to the vanity with brackets.) Make sure the sink top is centered.

Coat the faucet bottom plate with a thin layer of plumber's putty, then slide it into position. Hand-tighten the flange nuts on the underside of the sink. Working under the sink, coat the threaded faucet pipe shanks with joint compound and tighten the coupling nuts of the water supply lines with a crescent wrench (or basin wrench). Then connect the new lines.

Connect the new trap and stopper; new faucets nearly always come with



New vanity and matching lighted medicine cabinet add storage space—and style—to this bathroom. The pair take just a day to install.

explicit instructions for doing this.

Screw the vanity to the wall studs (use a carbide tip slightly larger than the screw to predrill through tile). Before you turn on the water, unscrew the nozzle aerator; excess joint compound could clog it. In the first couple of days after installation, check several times for leaks. If any persist, tighten joints or add more joint compound.

Screw the cabinet into the wall studs you marked earlier; if this is not possible, mark the wall for holes and use expansion anchors or molly bolts.

—JAMES KEOUGH

FOR FURTHER INFORMATION, SEE BUYING GUIDE ON PAGE 108.



Take mirrored door off old cabinet, then pry off wood frame with a crowbar.

PHOTOGRAPHED BY J. MICHAEL KANOUFF



Disconnect water supply lines after closing shut-off valves or main water line to house. If valves are old, replace them.



Loosen coupling nuts on J-trap with pipe wrench or locking pliers. Trap will have water in it, so have a bucket handy.



Lift sink up off its bracket with care; it will be heavy. Unscrew bracket. Note cavity of old cabinet; new one will cover it.



Place new sink top and vanity in position. Make sure top is centered and overhangs sides and front of vanity equally.



Slide faucet shanks into sink top, tighten with flanges from below and connect to shut-off valves with new supply lines.



Screw the leveled medicine cabinet into a wall stud; you'll need a helper. Switch off electricity before connecting any lights.

The trouble with most replacement doors is they're not enough of an improvement.



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are lively exceptions to the notion that any modern replacement door is good enough. Pella's weatherproof warmth and smooth operation are wrapped in wood beauty — from Traditional French Doors to Sliding Glass Doors with screens that glide closed by themselves. You may choose Type E (Energy) Slimshades® between panes, exterior cladding that needs no painting, windowpane dividers, and more.

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Mail to: Pella Windows and Doors, Dept. C6616, 100 Main Street, Pella, Iowa 50219. Also available throughout Canada. © 1986 Rolscreen Co.

Circle 67 for free information

Buying Guide

Information on products shown in this issue

Although manufacturers names and addresses are provided as available, HOME cannot supply the names of all retail sources. Contact manufacturers directly for the nearest retailer. Many manufacturers offer brochures you can order through HOME's Automatic Secretary.

(PAGES 20) ON THE MARKET

Telephones (top to bottom): Plexi-Phone by Dapy Inc., 431 W. Broadway, New York, NY 10012; Parola imported by Becker, 501 Post Rd. E., P.O. Box 934, Westport, CT 06881; Speakeasy by Bifora, 212 Fifth Ave., New York, NY 10010; Window Shade by Umbra, 2358 Midland Ave. #3, Scarborough, Ontario, Canada M1S1P8; Fabric by China Seas, Inc., 21 E. 4th St., New York, NY 10003; Trake by Hen-Feathers, 1000 Black Rock Rd., Gladwyne, PA 19035.

(PAGE 22)

Grout by UPCO, 2930 Turnpike Dr., Hatboro, PA 19040; Tools: Black Hammer and Screwdriver by Erika, 17266 Herradura, Pacific Palisades, CA 90272; Deco Saw and Screwdriver by Eastern Accent, 237 Newbury St., Boston, MA 02116; Folding Furniture by TAG, 1476 Merchandise Mart, Chicago, IL 60654.

(PAGE 24) AROUND THE HOUSE

For further information on transplanting in your area and climate zone, contact local gardening societies, arboreta, botanical gardens or: American Association of Botanical Gardens and Arboreta, P.O. Box 206, Swarthmore, PA 19081; American Society of Landscape Architects, 1733 Connecticut Ave. N.W., Washington, DC 20009; Garden Club of America, 598 Madison Ave., New York, NY 10022; New York Botanical Garden, Bronx, NY 10458; U.S. National Arboretum, Education Office, 3501 New York Ave. N.E., Washington, DC 20002.

The following books contain additional information on transplanting: *Plants & Gardens*, Brooklyn Botanic Garden Records (Spring 1982), 1000 Washington Ave., Brooklyn, NY 11225; *Nature's Guide to Successful Gardening and Landscaping* by William Flemer III, Thomas Y. Crowell Co., Inc., 666 Fifth Ave., New York, NY 10019; *Gardening Techniques* by Lee Foster, Ortho Books, Chevron Chemical Co., Consumer Products Division, 575 Market St., San Francisco, CA 94105; *Landscape it Yourself* by Harold Givens, Harcourt Brace Jovanovich Inc., 757 Third Ave., New York, NY 10017; *Gardening and Landscaping* by Jules Oravetz, Sr., Theodore Audel & Co., 4300 W. 62nd St., Indianapolis, IN 46268; *Reader's Digest Practical Guide to Home Landscaping* from The Reader's Digest Association, Inc., Pleasantville, NY 10001; *The Weather-Wise Gardener* by Calvin Simonds, Rodale Press, Emmaus, PA 18049; *Sunset Introduction to Basic Gardening*, Sunset Books, Lane Publishing Co., Menlo Park, CA 94025; and *Sunset New Western Garden Book*, Sunset Books, Lane Publishing Co., Menlo Park, CA 94025.

(PAGES 33-35) DOLLARS AND SENSE

The best book-length summary of the world of home mortgages is Peter G. Miller's *The Common-Sense Mortgage*, Harper and Row, 10 E. 53rd St., New York, NY 10022, revised 1986 (\$15.95). The Mortgage Bankers Association of America publishes a free buyer's guide to adjustable-rate mortgages, *What You Should Know About ARMs*. You can pick up a copy from most member mortgage bankers, or write MBA Consumer Brochures, P.O. Box 65170, Washington, DC 20035-5170. A good summary of closing costs is available in the MBA's brochure *Closing the Loan*. Send a stamped self-addressed business-size envelope to the same address, or call a nearby mortgage banker.

(PAGES 48-49)

SMART SOLUTIONS: SAVING GRACE

Architecture by Allan Baer, Hammer, Kiefer and Todd, Inc., 501 Cambridge Rd., Cambridge, MA 02141; Contracting and Construction by Peter Henry, Mamaroneck, NY; Professional Range by Garland Commercial Industries, 185 E. South St., Freeland, PA 18224; Range Hood by Braun, 281 Albany St., Cambridge, MA 02139; Cloth on floor custom-made by owner.

(PAGES 50-51)

Top left: Modular Cabinetry (Plastic Laminate) from Whitehall Kitchens, 366 North Ave., New Rochelle, NY 10801; Table custom-made; Hanging Lamp from Conran's Mail Order, 4 S. Middlesex Ave., Cranbury, NJ 08512; Gameboard on wall custom-made by owner. Right: Electric Oven by General Electric, call the GE Answer Center, (800) 626-2000; Refrigerator by White-Westinghouse, 930 Fort Duquesne Blvd., Pittsburgh, PA 15222; Dishwasher by General Electric; Disposal by KitchenAid, a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; Sink by Elkay Manufacturing Co., 2222 Camden Ct., Oak Brook, IL 60621; Faucets by Chicago Faucet Co., 2100 S. Nuclear Dr., Des Plaines, IL 60018; Bay Window by Andersen Corp., Bayport, MN 55003; Track Lighting by Halo Lighting Products Division, McGraw-Edison Co., 400 Busse Rd., Elk Grove Village, IL 60007.

(PAGE 52)

A PERFECT RELATIONSHIP

General: Architecture by Val Glitsch, AIA, Architects, P.O. Box 70984, Houston, TX 77270; Contracting by Gary Inman, Mainland Construction, Inc., 5930 Heffernan, P.O. Box 262737, Houston, TX 77207. Bottom photo: Roof Shingles ("Supreme Plus," Black Onyx) by Owens-Corning Fiberglass Corp., Fiberglass Tower, Toledo, OH 43659 Circle 501; Cedar Siding, for more information contact the Red Cedar Shingle and Handsplit Shake Bureau, 515 116th Ave., N.E., Ste. 275, Bellevue, WA 98004 Circle 502; Interior and Exterior Paint by Benjamin-Moore Paint Co., 51 Chestnut Ridge Rd., Montvale, NJ 07645; Windows ("E-Z Tilt") throughout by Marvin Windows, 8030 Cedar Ave., Ste. 228, Minneapolis, MN 55420 Circle 6; Interior Paneled Doors and Exterior French Doors by Morgan Products, Ltd., 601 Oregon St., P.O. Box 2446, Oshkosh, WI 54903 Circle 515; Insulation ("Energy Shield" foam sheathing and pink batt insulation) by Owens-Corning Fiberglass Corp., Fiberglass Tower, Toledo, OH 43659; Chairs from Casual & Patio Furniture Co., 2840 Chimney Rock, Houston, TX 77056; Potted Plants and Trees from Cornelius Garden Center, 2233 S. Voss Rd., Houston, TX 77227.

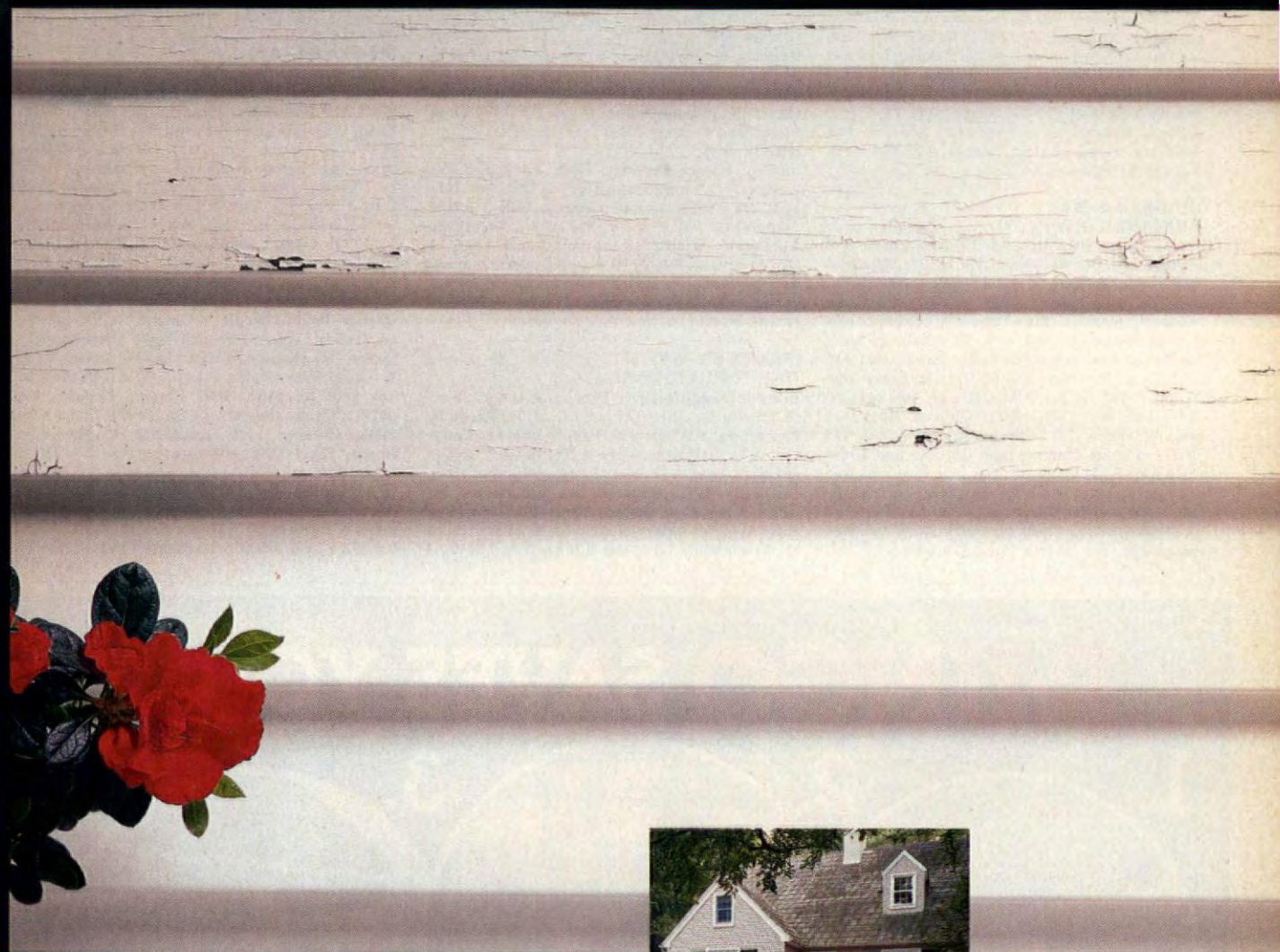
(PAGE 53)

Carpet ("Seurat," Shale Grey) from C.H. Masland & Sons, Box 40, Carlisle, PA 17013; Exterior Light (#P352616) from Conran's Mail Order, 4 S. Middlesex Ave., Cranbury, NJ 08512; Rug from the Spiegel Catalogue, 19093 W. Pershing Rd., Chicago, IL 60609; Chair from The Changing Look and Friends, 5413 Bellaire Blvd., Bellaire, TX 77401; Door Hardware ("Plymouth," Brass) by Schlage Lock Co., 2401 Bayshore Blvd., San Francisco, CA 94134; Sconces (#W-6/C-3) by Koch & Lowy, Inc., 21-24 39th Ave., Long Island City, NY 11101.

(PAGE 54)

Bath Tiles (White #100, Seaspray #262, Lagoon #266) and Naoko Whirlpool Tub by Villeroy & Boch (USA) Inc., Interstate 80 at New Maple Ave., Pine Brook, NJ 07058 Circle 686; Glass Block (Solaris) by Sholton Assoc., Inc., 6915 S.W. 57th Ave., Coral Gables, FL 33143; Faucets, Hand Shower and Showerhead by Grohe America, Inc., 900 Lively Blvd., Wood Dale, IL 60191.

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Buying Guide

(PAGE 55)

Chest and Cast-iron Pot from Joyce Horn Antiques, 1022 Wirt Rd. at I-10, #316, Houston, TX 77055; **Quilt and Dust Ruffle** (Laura Ashley) and **Ladderback Chair** from the Spiegel Catalogue, 19093 W. Pershing Rd., Chicago, IL 60609; **Pillow Shams** from Descamps, 723 Madison Ave., New York, NY 10021; **Fabric** (#2922) for ladderback chair cushion from P/ Kaufmann, Inc., 261 Fifth Ave., New York, NY 10016; **Throw** on bed from the Changing Look and Friends, 5413 Bellaire Blvd., Bellaire, TX 77401; **Blinds** (Silhouette Stripe, 890-004) by Bali Blinds, Marathon Carey-McFall Co., Montgomery, PA 17752; **Mirror** custom-made by contractor; **Armoire and Bird Cage** from Joyce Horn Antiques, 1022 Wirt Rd. at I-10, #316, Houston, TX 77055.

(PAGES 56-57)

SKYLINE VIEWS

Glass Block by Pittsburgh Corning Corp., 800 Presque Isle Dr., Pittsburgh, PA 15239; **Recessed and Track Lighting** by Halo Lighting Products Division, McGraw-Edison Co., 400 Busse Rd., Elk Grove Village, IL 60007; **Ceiling Fans** from Modern Supply Co., 19 Murray St., New York, NY 10007; **Flowers** throughout from Sura Kayla Design Assoc., Inc., 115 W. 28th St., New York, NY 10001. **Living Room:** Sectional **Sofa** by Knoll International, 665 Madison Ave., New York, NY 10021; **Dhurrie Rug** from Kamdin Designs, 791 Lexington Ave., New York, NY 10021; **Chaise Longue and Chrome and Glass Table** designed by Eileen Gray, from Palazzetti, 25-32 Jackson Ave., Long Island City, NY 11101; **Cocktail Table and Tea Cart** from Conran's Mail Order, 4 S. Middlesex Ave., Cranbury, NJ 08512; **Glass Vase** on cocktail table by iitalia USA, 175 Clearbrook Rd.,

Elmsford, NY 10523; **Pillows** from Dakotah USA, Inc., 295 Fifth Ave., Ste. 107, New York, NY 10016; **Green Bowls and Black Matte Bowl** on windowsill from Conran's.

(PAGE 58)

Dining Room: **Chairs** from Conran's Mail Order, 4 S. Middlesex Ave., Cranbury, NJ 08512; **Glass Vases** by iitalia USA, 175 Clearbrook Rd., Elmsford, NY 10523.

(PAGE 59)

Bedroom: **Sheets** (Summer Stripe) and **Comforter** by Martex, 1221 Avenue of the Americas, New York, NY 10020. **Office:** **ColorCore Laminate** on desk by Formica Corp., 1 Cyanamid Plaza, Wayne, NJ 07470; **Desk Chairs and Rocking Chair** from Conran's.

(PAGE 60)

Kitchen: **Italian Ceramic Floor Tile** by Cedas (Suede, 8" x 8") from Amaru Tile, 979 Third Ave., New York, NY 10022; **Italian Ceramic Wall Tile** by Antiche (A.C. IT, 4" x 4") from Amaru; **ColorCore Laminate** on counter top by Formica Corp., 1 Cyanamid Plaza, Wayne, NJ 07470; **Dishwasher and Refrigerator** by General Electric, call the GE Answer Center, (800) 626-2000; **Sink** by American Standard Inc., 40 W. 40th St., New York, NY 10018.

(PAGES 62-63)

HAPPY REUNIONS

Interior Design by Gerrie Bremerman Designs, 1603 St. Charles Ave., New Orleans, LA 70130; **Range** by Roper Corp., P.O. Box 867, 1905 W. Cort St., Kankakee, IL 60901; **Dishwasher** by KitchenAid, a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; **Refrigerator** by Sub-Zero Freezer Co., Inc., P.O. Box 4130, Madison, WI 53711; **Cotton Rag Rugs** from New Orleans Rug Exchange, 2734 Prytanis St., New Orleans, LA 70130; **Kitchen Tile** (Old World

Series #102) from Roubion Tile & Marble Co., 8204 Oak St., New Orleans, LA 70118; **Epicure Pot Rack** from La Cuisine Classique, 631 Royal St., New Orleans, LA 70130; **Fabric** (Germaine) on sofa by Bousac of France Inc., 979 Third Ave., New York, NY 10022; **Ceiling Fan** by Hunter Fans, a division of Robbins & Meyers Inc., Comfort Conditioning, 2500 Frisco Ave., Memphis, TN 38114; **Gallery Poster** by Gary Bukovnic.

(PAGES 64-65)

Architecture by William B. Remick, AIA, 52 Sylvan Way, Piedmont, CA 94610; **Interior Design** by Mary Wood, 119 Bonita Ave., Piedmont, CA 94611; **Cook Top** by Chambers Corp., a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; **Range Hood, Fan, Indoor Barbecue and Warming Oven** by Thermador/Waste King, a Masco Company, 5119 District Blvd., Los Angeles, CA 90040; **Refrigerator** by Sub-Zero Co. Inc., P.O. Box 4130, Madison, WI 53711; **Hot-water Dispenser and Disposal** by In-Sink-Erator, a division of Emerson Electric Co., 4700 21st St., Racine, WI 53406; **Lighting** by Lightolier, Inc., 346 Claremont Ave., Jersey City, NJ 07305; **Dishwasher** (Potscrubber II) by General Electric, call the GE Answer Center, (800) 626-2000; **Microwave** by Quasar Co., a division of Matsushita Electronics, 9401 W. Grand Ave., Franklin Park, IL 60131; **Pillows** on sofa from Ninepatch, 2001 Hopkins, Berkeley, CA 94707; **China** (Poppytrail "Sculptured Grape") by Metlox Potteries, 1200 Morningside Dr., Manhattan Beach, CA 90266; **Dishes** on wall by Royal Copenhagen.

(PAGES 66-67)

Architecture by Thomas D. Webb, AIA, Richard Fitzgerald & Partners, 5075 Westheimer, Ste. 1260, Houston, TX 77056; **Plastic Laminate Counter Top** by

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Formica Corp., 1 Cyanamid Plaza, Wayne, NJ 07470; **Cook Top** by Vent-A-Hood Co., P.O. Box 426, Richardson, TX 75080; **Oven** by Amana, Amana, IA 52204; **Dishwasher** by KitchenAid, a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; **Disposal** by In-Sink-Erator, a division of Emerson Electric Co., 4700 21st St., Racine, WI 53406; **Double Oven** by General Electric, call the GE Answer Center, (800) 626-2000; **Trash Compactor** by Whirlpool Corp., 2000 U.S. 33 North, Benton Harbor, MI 49022; **Refrigerator** by Sub-Zero Co. Inc., P.O. Box 4130, Madison, WI 53711; **Lighting** by Lightolier, Inc., 346 Claremont Ave., Jersey City, NJ 07305; **Fabric** on sofa by Groundworks, 79 Fifth Ave., New York, NY 10003; **Wicker Chair and Ottoman** by Wicker Works, 650 Potrero Ave., San Francisco, CA 94110; **Fabric** on Wicker Chair and Ottoman by DesignTex Fabrics, Inc., 56-08 37th Ave., P.O. Box 7708, Woodside, N.Y. 11377; **Quilt** (Mennonite "Log Cabin") from America Hurrah, 766 Madison Ave., New York, NY 10021; **Dining Table** by Walter of Wabash, Wabash, WI 54450; **Dining Chair** (Prague) by Stendig Inc., 410 E. 62nd St., New York, NY 10021.

(PAGES 68-69)

Architecture by Michael Kaufman, 44 Page Rd., Newtonville, MA 02160; **Interior Design** by Nancy Serafini, 17 Irvine Rd., Wellesley, MA 02129; **Refrigerator** by General Electric, call the GE Answer Center, (800) 626-2000; **Range and Oven** by Thermador/Waste King, a Masco Company, 5119 District Blvd., Los Angeles, CA 90040; **Lighting** by Lightolier, Inc., 346 Claremont Ave., Jersey City, NJ 07305; **Rug** from Stark Carpets, 979 Third Ave., New York, NY 10022; **Wallcovering and Fabric** on sofa by Brunswick & Fils, Inc., 979 Third Ave., New York, NY 10022; **Fabric** on chair by Clarence House Fabrics, Ltd., 40 E. 57th St., New York, NY 10002; **Upholstery Work** on sofa and chair by State Upholstery, Boston, MA 02167; **Antique Cupboard** from Isabelle Collins, Boston, MA 02167; **Pierced Lampshades** designed by Patsy Tucker, Wellesley, MA 02193; **Cast-iron Stove** by Vermont Castings, 2274 Prince St., Randolph, VT 05060; **Antique Oak Dining Table** from Van Worth Antiques, Littleton, MA 01460; **Dinnerware** (Naif) by Villerooy & Boch, 41 Madison Ave., New York, NY 10010; **Chandelier** designed by Linda A. Levy Interiors, Wellesley, MA 02193.

(PAGE 71)

URBAN ADAPTATIONS

Center Photo: **Architecture** by John W. Kuhn, Gillen, Kuhn, Riddle and Gray, 26 S. Prospect St., Amherst, MA 01002.

(PAGE 72)

Study: **Furnishings** throughout are antique. Kitchen: **Paint** by Dutch Boy Paints, P.O. Box 6709, Cleveland, OH 44104; **Cook Top** by Jenn-Air Corp., 3035 N. Shadeland Ave., Indianapolis, IN 46226; **Trash Compactor** by Sears Roebuck & Co., Sears Tower, Chicago, IL 60684; **Food Processor** by Cuisinart Inc., 15 Valley Dr., Greenwich, CT 06830.

(PAGE 73)

Living Room: **Stove** by Vermont Castings Inc., 2274 Prince St., Randolph, VT 05060; **Blinds** by Levolor Lorentzen Inc., 1280 Wall St. W., Lyndhurst, NJ 07071; **Leather Chairs** from Frederick & Nelson, 5th Ave. & Pine St., Seattle, WA 98111; **Recessed Lighting** custom-made by owner. Dining Room: **Chairs** from Frederick & Nelson, 5th Ave. & Pine St., Seattle, WA 98111.

(PAGE 74)

Architecture by John W. Kuhn, Gillen, Kuhn, Riddle and Gray, 26 S. Prospect St., Amherst, MA 01002; **Contracting** by Jonathan Wright, J.A. Wright Inc., 115 Industrial Dr., Northampton, MA 01060; **Lighting** throughout by Lightolier, 346 Claremont Ave., Jersey City, NJ 07305. Dining Room: **Cabinetry, Floors and Stairs** by Wright Architectural Millwork, 115 Industrial Dr., Northampton, MA 01060; **Paint** by Benjamin-Moore & Co., 51 Chestnut Ridge Rd., Montvale, NJ 07645; **Platter** on table from Don Muller Contem-

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porary Craft Gallery, 116 Main St., Northampton, MA 01060.

(PAGE 75)

Kitchen: **Windows** by Marvin Windows, P.O. Box 100, Warroad, MN 56763; **Tile (White)** on floor by American Marrazzi USA, Inc., 55 Clay & Scyene Rds., Dallas, TX 75182; **Cabinetry** by Imperia Cabinet Corp., P.O. Box 146, Hanson, MA 02341; **Counters and Wood Blocks** by Jonathan Wright (Contractor), J.A. Wright Inc., 115 Industrial Dr., Northampton, MA 01060; **Oven and Stove** by Modern Maid, a division of Caloric Corp., 403 N. Main St., Topton, PA 19562; **Trash Compactor and Dishwasher** by KitchenAid, a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; **Sink** by Franke, imported by Boston Basins, Inc., 175 New Boston St., Woburn, MA 01801; **Faucet** by Arwa, Imported by Luwa Corp., P.O. Box 16348, Charlotte, NC 28297; **Blinds** by Bali Blinds, Marathon Carey-McFall Co., P.O. Box 500, Montgomery, PA 17752; **Island Sink** by Elkay Manufacturing Co., 2222 Camden Ct., Oak Brook, IL 60521; **Island Faucet** by Kohler Co., 444 Highland Dr., Kohler, WI 53044; **Toaster** by Vivalto, 760 Market St., Ste. 926, San Francisco, CA 94102. **Living Room:** **Shelves and Floors** by Wright Architectural Millwork, 115 Industrial Dr., Northampton, MA 01060; **Piano** by Yamaha, from Frederick Johnson, Inc., Box 736, White River Junction, VT 05001; **Sofa** by Stendig, 410 E. 62nd St., New York, NY 10022; **Buffet** by Thayer Coggin, P.O. Box 5867, High Point, SC 27262.

(PAGE 76)

Interior Architecture by Phil Kupritz and Enid Winters, Phil Kupritz and Associates, 714 S. Dearborn, Chicago, IL 60605; **Interior Design** by Dale Lantvit, Lantvit Doverspike, 1350 N. Wells, Chicago, IL 60610. **Sitting Room:** **Leather Table and Chairs** by Knoll International, 655 Madison Ave., New York, NY 10021; **Rug** by Durkan Enterprises, P.O. Box 1006, Dalton, GA 30720; **Sofa** by Kreiss Collection, 8619 Melrose Ave., W. Hollywood, CA 90069; **Fireplace Parts** by Heatilator Inc., 1915 W. Saunders, Mount Pleasant, IA 52641; **Fireplace** installed by All Types, 844 Madison St., Oak Park, IL 60302; **French Doors** by Lee Lumber, 633 W. Pershing, Chicago, IL 60609. **Bedroom:** **Bed** from Square Root, 1760 Merchandise Mart, Chicago, IL 60654; **Comforter** from Scandia Down, P.O. Box 88819, Seattle, WA 98188; **Blinds** by Levolor Lorentzen Inc., 1280 Wall St. W., Lyndhurst, NJ 07071; **Floor** by Victor Flooring, 2308 W. Belmont, Chicago, IL 60618; **Wall Unit** from Applebaum-Lynn Inc., 1752 N. Sedgwick, Chicago, IL 60614; **Basket** from Crate & Barrel, 850 N. Michigan Ave., Chicago, IL 60611; **Print** from Peter M. David Gallery, 400 1st Ave. N., Minneapolis, MN 55401. **Kitchen:** **Cabinetry** from Kitchen Showcase, 640 Greenbay Rd., Kenilworth, IL 60043; **Cabinet Hardware** by Forms + Surfaces, P.O. Box 5215, Santa Barbara, CA 93108; **Lights** by Juno Lighting Inc., 2001 S. Mt. Prospect Rd., Chicago, IL 60018; **Island** by B+B Formica Appliers Inc., 1823 N. Milwaukee, Chicago, IL 60647; **Chairs** from Workbench, 470 Park Ave. S., New York, NY 10016; **Oven** by Tappan Co., P.O. Box 606, Tappan Park, Mansfield, OH 44901; **Dishwasher** by KitchenAid, a division of Hobart Corp., 711 World Headquarters Ave., Troy, OH 45374; **Sink** by Elkay Manufacturing, 2222 Camden Ct., Oak Brook, IL 60621; **Faucets** by Bathwares, 740 N. Wells, Chicago, IL 60610.

(PAGE 77)

Greenhouse: **Fan** from Littman Brothers Energy Supply Co., 734 N. Wells St., Chicago, IL 60610; **Pillows** from City, 213 W. Institute Pl., Chicago, IL 60610.

(PAGE 79)

SOUTHWEST SIMPATICO

Desk by Miguel Lobo Design, P.O. Box 93921, Los Angeles, CA 90093; **Rug** from Seret and Sons, 1149 E. Alameda St., Santa Fe, NM 87501; **Pots** from Santa Fe Interiors, 214 Old Santa Fe Trail, Santa Fe, NM 87501.

(PAGE 80)

Top Photo: **Table and Chair** from Drexel Heritage,



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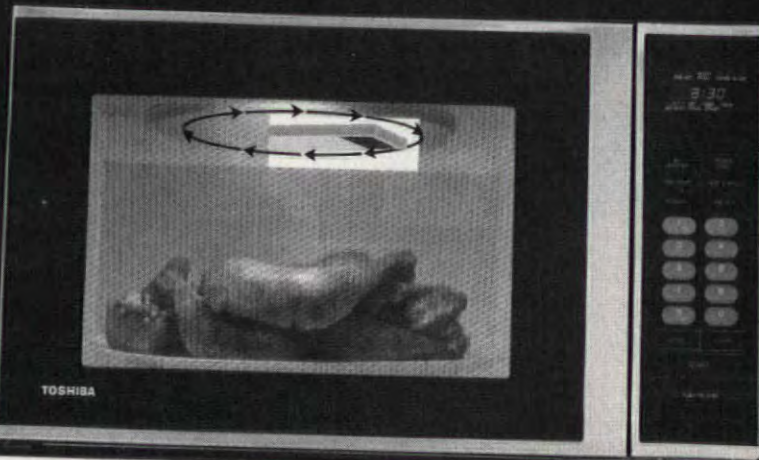
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Drexel, NC 28619. Left Photo: **Trasteros** by Jim Wagner, Variant Gallery, 114 Old Santa Fe Trail, Santa Fe, NM 87501; **Bench** by Miguel Lobo Design, P.O. Box 93921, Los Angeles, CA 90093; **Pillow** from Helen MacGregor/Nomad, 408 Westbourne, Los Angeles, CA 90048; **Small Rug and Pot** from Santa Fe Interiors, 214 Old Santa Fe Trail, Santa Fe, NM 87501; **Large Rug** from Seret and Sons, 1149 E. Alameda St., Santa Fe, NM 87501. Right Photo: **Leather Chair and Altar Table** from Southwest Spanish Craftsmen, P.O. Box 1805, Santa Fe, NM 87501; **Trastero** from Doodlings of Santa Fe, 525 Airport Rd., Santa Fe, NM 87501; **Hutch** from McMillan Woodworks, 1326 Rufina Circle, Santa Fe, NM 87501; **Pot** by Jeannie Johnson, Dixon, NM 87527; **Pillows, Poles and Throws** by Helen MacGregor/Nomad, 408 Westbourne, Los Angeles, CA 90048.

(PAGE 81)

Trastero from McMillan Woodworks, 1326 Rufina Circle, Santa Fe, NM 87501; **Armchair** from Doodlings of Santa Fe, 525 Airport Rd., Santa Fe, NM 87501; **End Table** from Southwest Spanish Craftsmen, P.O. Box 1805, Santa Fe, NM 87501.

(PAGES 82-83)

Left Photo: **Screen and Bench** from Sombrage, Dixon, NM 87527; **Pot, Pillow and Blanket** from Santa Fe Interiors, 214 Old Santa Fe Trail, Santa Fe, NM 87501. Right Photo: **Table** from Taos Furniture, 232 Galisteo St., Santa Fe, NM 87501; **Chair** from Robinson and Shades Interiors, 2700 Campbell Ave., Tucson, AZ 85719; **Mirror** by Jim Wagner, Variant Gallery, 114 Old Santa Fe Trail, Santa Fe, NM 87501; **Large Rug and Pillow** from Santa Fe Interiors, 214 Old Santa Fe Trail, Santa Fe, NM 87501; **Throw** by Helen MacGregor/Nomad, 408 Westbourne, Los Angeles, CA 90048.

(PAGE 84)

Plant Stand and Cocktail Table from Lane, Altavista, VA 24517-0151; **Chair** from Southwest Spanish Craftsmen, P.O. Box 1805, Santa Fe, NM 87501; **Rug** from Seret and Sons, 1149 E. Alameda St., Santa Fe, NM 87501; **Throw** from Helen MacGregor/Nomad, 408 Westbourne, Los Angeles, CA 90048; **Pot** from Taos Furniture, 232 Galisteo St., Santa Fe, NM 87501; **Basket** by Annupama, The Artists' Gallery, 228 Galisteo St., Santa Fe, NM 87501.

(PAGE 85)

Top Photo: **Bench** from Thomasville Furniture Industries, Thomasville, NC 27360; **Small Chests** by Jim Wagner, Variant Gallery, 114 Old Santa Fe Trail, Santa Fe, NM 87501; **Chair** from Southwest Spanish Craftsmen, P.O. Box 1805, Santa Fe, NM 87501; **Rug** from Santa Fe Interiors, 214 Old Santa Fe Trail, Santa Fe, NM 87501. Bottom Photo: **Headboard** from Taos Furniture, 232 Galisteo St., Santa Fe, NM 87501; **Throw** by Helen MacGregor/Nomad, 408 Westbourne, Los Angeles, CA 90048; **Blanket** from Seret and Sons, 1149 E. Alameda St., Santa Fe, NM 87501; **Coyote** by Rory Alvarez, Presden Gallery, 134 W. Water St., Santa Fe, NM 87501.

(PAGES 86-87)

ESCAPE TO THE POOLHOUSE

Bottom photo: **Rug** from 79th St. Rug Shop, 22829 Peachtree Rd. N.E., Atlanta, GA 30305.

(PAGE 88)

Architecture by Andy Neumann and Scott Rowland, Seaside Union Architects, 430 State St., Santa Barbara, CA 93101; **Landscape Architecture** by Isabelle Greene, Isabelle Greene & Associates, 34 E. Sola St., Santa Barbara, CA 93102; **Shoji Screens** custom-made by Ted Muneno, Nishihara/Muneno Woodcraft, 35 N. Salspuedes St., Santa Barbara, CA 93101.

(PAGE 89)

Architecture, Interior Design and Landscaping by John Ryman, P.O. Box 339, Brookhaven, NY 11719; **Paint** (Photographer's White) on walls by Benjamin-Moore & Co., 51 Chestnut Ridge Rd., Montvale, NJ 07645; **Paint** on floor by Benjamin-Moore & Co.; **Bed and Sofa** custom-made by John Ryman; **Low Table** from One of a Kind, 2535 Montauk Hwy., Brookhaven,

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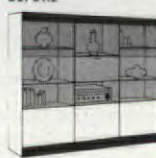


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NY 11719; **Fabric** on seat cushions from Home Textiles Today, 41 Madison Ave., New York, NY 10021; **Urn and Pedestals** from Treasure Island Antiques, 378 S. Country Rd., Brookhaven Hamlet, NY 11719; **Bed Linens** by Pratesi Linens, Inc., 381 Park Ave. S., New York, NY 10021; **Blankets** by Faribault Woolen Mill Co., 11 W. 40th St., New York, NY 10018; **Paving** around pool by Terra Service Landscaping, 2847 Montauk Hwy., Brookhaven, NY 11719; **Awning** from Barton's, 319 W. Main St., Patchogue, NY 11772; **Plant Containers** custom-made by John Ryman.

(PAGES 90-91)

Architecture by Peter Kurt Woerner, AIA, 74 Forbes Ave., New Haven, CT 06512; **Landscape Architecture** by Natureworks, 409 Leetes Island Rd., Grandford, CT 06405; **Cedar Fencing and Shingles**, for information contact the Red Cedar Shingle and Handsplit Shake Bureau, 515 116 Ave. N.E., Ste. 375, Bellevue, WA 98004; **Roof** (Asphalt Shingle) by GAF Corp., 1361 Alps Rd., Wayne, NJ 07470; **Windows** by Andersen Corp., Bayport, MN 55003; **Exterior Lights** by McPhilbin Lighting Co., 270 Long Island Expwy., Melville, NY 11747; **Deck Furniture and Umbrella** by Grosfillex, Ardent 01107, Oyonnax Cedex, France; **Mexican Floor Tile** by Elton Tile, 642 Sawmill River Pkwy., Ardsley, NY 10502; **Interior Lighting** by Lightolier, 346 Claremont Ave., Jersey City, NJ 07305; **Tile Table** is antique; **Towels** by Martex, 1221 Avenue of the Americas, New York, NY 10020; **Fabric** on banquette by Pierre Deux, 870 Madison Ave., New York, NY 10022.

(PAGES 93-95)

MASTERFUL SUITES

Spatial Design by Ann Grasso, A. E. Grasso Spatial Design Consultants, 215 Elmgrove Ave., Providence, RI 02906; **Interior Design** by Jackie Fordyce, 333 Walnut Plain Rd., Rochester, MA 02770; **Carpeting** (Rose) by Lacey Champion Carpets, Inc., Dept. T, P.O. Box 216, Fairmont, GA 30139; **Skylights** by Pella/Rolscreen Co., 102 Main St., Pella, IA 50219; **Wallpaper** in bathroom by Clarence House, 40 E. 57th St., New York, NY 10022; **Whirlpool Bath** (Vanilla), **Toilet and Bidet** by Kohler Co., 444 Highland Dr., Kohler, WI 53044; **Sink** (Brass) by Phylrich International, 1000 N. Orange Dr., Los Angeles, CA 90038; **Faucets** by Chicago Faucet Co., 2100 S. Nuclear Dr., Des Plaines, IL 60018; **Wool Dhurrie Rug** by Rosecore Carpets, 979 Third Ave., Ste. 1002, New York, NY 10022; **Fabric** on windows by Cowtan & Tout, 979 Third Ave., New York, NY 10022; **Fabric** on bed by Brunswick & Fils, Inc., 979 Third Ave., New York, NY 10022; **Artwork** from Rogers Gallery & Framery, 26 Fairhaven Rd., Mattapoisett, MA 02739; **Furniture** throughout is antique.

(PAGES 96-97)

Architecture by T. A. Shumaker, Jr., AIA, 170 6th Ave., San Diego, CA 92101; **Design** by homeowner Kathy Macon, Eclectic Ideas, P.O. Box 1306, Rancho Santa Fe, CA 92067; **Carpeting** from Cabrillo Floorcoverings, 4170 Marina Blvd., San Diego, CA 92117; **Tile** in bath by International Bath & Tile Co., 4646 Convo St., San Diego, CA 92111; **Whirlpool Jets** by Viking Sauna Co., 909 Park Ave., San Jose, CA 95126; **Wallcovering, Shower Curtain and Drapery Fabrics** by Lee Jofa, 979 Third Ave., New York, NY 10022; **Brass Poles** by Lawrence Metal Products, P.O. Box 400-M, Bayshore, NY 11706; **Pedestal Sink and Faucets** by Phylrich International, 1000 N. Orange Dr., Los Angeles, CA 90038; **Tub Faucets** by Artistic Brass, a division of NI Industries, Inc., 4100 Ardmore Ave., South Gate, CA 90280; **Wood Screens** by Carey Construction, 1996 Milford Pl., El Cajon, CA 92020; **Wicker Chairs** custom-made by Garci-Chaise, Pacific Design Center, Space 568, 8687 Melrose Ave., Los Angeles, CA 90069; **Bedspreads** from Strouds Linen Warehouse, 8867 Villa La Jolla Dr., La Jolla, CA 92037.

(PAGES 98-99)

Design by Ann Grasso, A. E. Grasso Spatial Design Consultants, 215 Elmgrove Ave., Providence, RI



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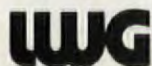
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02906; **Tub (Sand) and Waterfall Faucet** by Kallista Baths, Inc., 150 E. 58th St., New York, NY 10155; **Sink** by American Standard, 40 W. 40th St., New York, NY 10018; **Tile** in shower by American-Olean, Lansdale, PA 19446; **Showerhead** (Champagne) by Grohe America, Inc., 2677 Coyle Ave., Elk Grove Village, IL 60007; **Skylight and Windows** by Andersen Corp., Bayport, MN 55003; **Recessed Lighting** by Lightolier, 346 Claremont Ave., Jersey City, NJ 07305; **Vanity Hardware** (Pewter) by P. E. Guerin Inc., 23 Jane St., New York, NY 10014.

(PAGE 100) SHOWER CHIC

Bath/Shower Fixture designed by Arne Jacobson for Kroin Inc., Charles Sq., Ste. 300, Cambridge, MA 02138.

(PAGE 101)

Left to right, top to bottom: **Relaxa and Nessel** by Grohe America, Inc., 900 Lively Blvd., Wood Dale, IL 60191; **Faucet** (Model 2881) by Delta Faucet Co., Div. of Masco Corp., 55 E. 111th St., P.O. Box 40980, Indianapolis, IN 46280; **Hydra Deck Tub Filler** by Paul Assoc., 42-05 10th St., Long Island City, NY 11101.

(PAGE 102)

Left to right, top to bottom: **Wall-mounted Showerhead** by I Balocchi imported by Hastings Tile & Il Bagno Collection, 30 Commercial St., Freeport, NY 11520; **Domanit** by Dornbracht, distributed by Santile International Corp., 1201 West Loop N., Ste. 170, Houston, TX 77055; **Boutique Roman Tub Spout** by Moen, a division of Stanadyne, Inc., 377 Woodland Ave., Elyria, OH 44036; **Edwardian** by The Broadway Collection, 250 Troost, Olathe, KS 66061.

(PAGE 103)

Top to bottom, left to right: **Rainbarf** by Kallista, Inc., 200 Kansas St., San Francisco, CA 94103; **Ionict** by Artistic Brass, 4100 Ardmore Ave., South Gate, CA 90280; **Sophisticated Colors** by Epic, a division of Masco Corp., 8630 E. 33rd St., Indianapolis, IN 46226; **Berma Handit** hand shower system by Abbaka, 435 23rd St., San Francisco, CA 94107; **Jewelf** by Jaclo, Inc., 162 Canto Ave., Brooklyn, NY 11205-3287; **Jetstream** by Kallista, Inc., 200 Kansas St., San Francisco, CA 94103.

(PAGES 104-105) DESIGNERS' SKETCHBOOK STYLISH STAIRWAYS

Designs by: Warren Pollock, Pollock/Lau and Assoc., AIA, 1100 Olive Way, Ste. 201, Seattle, WA 98101; Clarke L. Shultes, 307 National St., Santa Cruz, CA 95060; Stephen Slan, AIA, 5514 Wilshire Blvd., 11th fl., Los Angeles, CA 90036; Thomas Gordon Smith, 310 Townsend St., San Francisco, CA 94107.

(PAGES 106-107) STEP BY STEP VANITY FLAIR

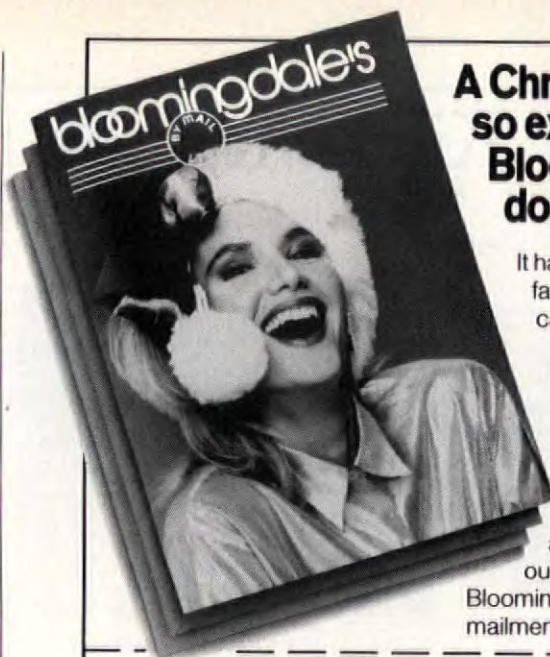
Pine Vanity and Medicine Cabinet from Sears Roebuck and Co., 925 S. Homan Ave., Chicago, IL 60607; **Sink and Faucets** by Marbella, from Sears Roebuck and Co.

Prices are approximate and subject to change.

Since the Buying Guide is based on interviews with homeowners, architects and designers, HOME cannot guarantee its accuracy. When information is unavailable, items are omitted from this listing; one-of-a-kind, custom-made or antique items may also be omitted.

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Quaker Maid's "Essence" cabinetry combines solid oak with Wilsonart laminate. Black or brass beading accents between door and drawer frames and panels add a striking contrast. This \$2.75 brochure depicts "Essence" as well as "Leesport," "Accent" and other cabinet styles. Circle 745.



Eljer unveiled a new entry into the bar sink market at the National Association of Home Builders' Show. This model, "Bounty," is constructed of teak and stainless steel. A smoke-gray tray fitted with teak cutting board and polished brass condiment cups lifts up from the sink for easier serving. Write for 50¢ information booklet. Eljer. Circle 569.



The new Ceramix-Electronic faucet from American Standard features a liquid crystal sensor that displays the temperature of the water passing through the faucet. The unit is powered by a solar cell. This \$1 booklet illustrates kitchen, bath and shower models, available in several finishes. Circle 627.



Thermador's Europa II CMT21 dual Micro-Thermal™ oven offers simultaneous use of both microwave and conventional thermal cooking in a sophisticated European design. Other products include three cook tops, dishwasher, trash compactor, stay-hot oven, hoods and built-in automatic can opener. Free brochure from Thermador/Waste King, 5119 District Blvd., Los Angeles, CA 90040. Circle 49.



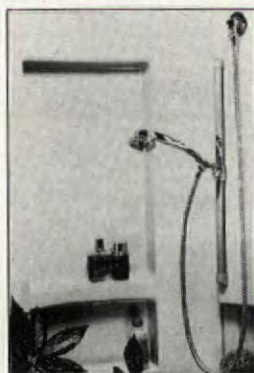
Plain 'N Fancy Kitchens, Inc. offers free literature describing the Serenade II kitchen, which features built-in accessories, full overlay doors and finished wood inside and out. From the "Carriage House" line of products. For information, write to Plain 'N Fancy Kitchens, Rte. #501, Schaefferstown, PA 17088.



The new Capri Custom Cabinetry full-color Doors and Hardware brochure gives up-to-date information about over 200 styles and sizes of items in their collection. It includes photos of their "Fifth Avenue," "Omega," "Delta" and "Softline" products. For a free brochure, write to Capri Custom Cabinetry, Armstrong Rd., Plymouth Industrial Park, Plymouth, MA 02360. Circle 19.



Jacuzzi's Prima II™ whirlpool bath features a Water Rainbow™ fill spout, as well as the Magic Touch™ on/off switch. Three adjustable whirlpool jets can be operated by a master console at the center of the tub. Made of high-luster, color-fast acrylic reinforced with fiberglass, the tub is available in a variety of Designer Series colors. Free brochure. Jacuzzi Whirlpool Bath, 100 N. Wiget Ln., Walnut Creek, CA 94598. Circle 29.



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Kitchens & Baths

Products to Write HOME About

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REFRIGERATION INNOVATION. From ice-cream makers and through-the-door ice and water service to solid-state electronic control, Admiral's innovation is evident in the complete line of refrigerators featured in this full-color, 12-page booklet. *Price: 75¢. Admiral Home Appliances. Circle 596.*

HEAT-EFFICIENT OVEN. Folder presents a heat-retaining oven with an energy-efficient door. Its well-insulated oven chamber eliminates preheating. *Chambers Corp. Circle 20.*

CONVERTIBLE RANGE. Detailed description and illustrations of a multiple-use range with barbecue modules, griddle and rotisserie units, along with specifications, are included in this brochure. *Dacor. Circle 26.*

COOKING/CLEAN-UP TIME-SAVERS. Kitchen clean-ups go fast with the leading name in food waste disposers. All models feature an exclusive, 1-year in-home service warranty. And when time is precious, the Steamini Hot water dispenser is priceless. Provides 190° hot water instantly... right at the kitchen sink. Brochures highlight models, features, benefits. *In-Sink-Erator Division, Emerson Electric Co. Circle 73.*

KITCHEN APPLIANCES. Electric cook tops and grill-ranges, all ovens (including self-cleaning "selective-use" convection ovens), microwave ovens, dishwashers, compactors and disposers featured in this brochure. Convertible cook-top range converts to grill, griddle, rotisserie, shish kebab, French fryer/cooker or wok. Features a downdraft ventilation system that works without a hood. Also other products including the induction cook top cartridge. *Jenn-Air Corp. Circle 78.*

COMPACT KITCHENS. Solve space problems with a complete factory-assembled mini-kitchen unit, ranging in width from 30 to 72 inches. The unit can combine a four-burner range, oven and broiler, refrigerator, one-piece stainless steel sink with counter top and a cutlery drawer. *Price: \$1. King Refrigerator Corp. Circle 616.*

EFFICIENT APPLIANCES. Brochure describes Energy Saver V dishwashers, which use less energy by preheating water. Also includes a description of trash compactors, disposals, water dispensers, mixers and coffee mills. *Price: 50¢. KitchenAid Division, Hobart Corp. Circle 562.*

FOOD-PREPARATION CENTER. Brochure describes the Foodmatic, an appliance that does the work of many in much less space. The Foodmatic mixes, blends, slices, shreds, grates, grinds meat and coffee, crushes ice, sharpens knives, juices oranges and makes ice cream. It even cooks! *Ronson Corp. Circle 61.*

KITCHEN EXTRAS. Brochure illustrates a wide range of kitchen extras, such as heatable serving trays, bun warmers, coffee grinders and more. Dimensions, weight and approximate retail price of each item are included. *Salton Inc. Circle 75.*

ELEGANCE IN REFRIGERATORS. Brochure presents built-in refrigerators that add a look of luxury, plus ideas for stylish under-counter installations. *Sub-Zero Freezer Co. Circle 8.*

QUALITY KITCHEN APPLIANCES. Brochure features disposals, dishwashers, compactors and Charglow barbecues. *Thermador/Waste King Division, a Masco Co. Circle 49.*

CABINETS & COUNTERS

CERAMIC TILE INSTALLATION. Step-by-step instruction booklet explains how to install tile counter tops over laminate, plywood and other bases. *Price: 50¢. American Olean Tile. Circle 563.*

KITCHEN COLLECTION '86. The Bosch Kitchen combines function and style in this beautifully illustrated catalogue of kitchens, including built-in appliances. *Price: \$5. Robert Bosch Sales Corp. Circle 836.*

CREATING WITH CORIAN. A 20-page color brochure filled with photographs and suggestions for the many beautiful, innovative and practical ways you can use Corian in the kitchen, bath and throughout your home. *Price: \$1. DuPont Corian. Circle 617.*

COLOR LAMINATES. ColorCore from Formica is a new surfacing material that features the high-performance characteristics of laminate combined with the added dimension of integral color. Literature provides a grid of sample colors and answers frequently asked questions. *Formica Corp. Circle 60.*

GERMAN BATHROOM CABINETRY. Brochure presents the latest in award-winning bathroom designs. Contains cabinet styles from wood to laminate with a variety of accessories, plus complementary counter tops and sinks. *Price: \$2.50. Poggendorff USA Corp. Circle 727.*

DISTINCTIVE CABINETRY. Full-color literature shows custom cabinetry with special attention to storage space, convenient functioning and decorator touches for both kitchen and bath. *Price: \$2.75. Quaker Maid Kitchens. Circle 745.*

CUSTOM KITCHENS. Literature discusses 25 points to consider when designing a kitchen. Included are ideas about cabinet design and construction, including drawer, door and shelf features, plus a checklist for comparison shopping. *Price: \$2. Rutt Custom Kitchens. Circle 684.*

EUROPEAN KITCHENS. 160-page, full-color catalogue of kitchen cabinet designs and styles in woods, laminates, wood/laminate combinations, rattans and polyester. Also cabinet components and options, floor plans and valuable planning information. *Price: \$9. Siematic Corp. Circle 902.*

FASHION KITCHENS. Brochure presents a collection of kitchens with a variety of cabinet styles, finishes and decorator colors. It also discusses convenience accessories. *Price: \$6. St. Charles Manufacturing Co. Circle 849.*

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CUSTOM BATH CABINETRY. How about an exercise area adorned with custom cabinets to complete your master bedroom suite? A full-color booklet shows custom-built cabinetry for a variety of bath needs. *Wood-Mode Cabinetry. Circle 65.*

PLUMBING

PERSONAL SHOWERS. 12-page color brochure details personal hand showers, glide bars, deck mounts, complete systems, showerheads and accessories. Retail price list included. *Price: \$1. Alsons Corp. Circle 615.*

LIFESTYLE BATHROOMS. Brochure illustrates the latest in bathroom and powder room designs. Includes water-saving fixtures, deluxe European-inspired pedestal lavatories, whirlpool baths, kitchen and bath faucets and kitchen sinks. *Price: \$1. American-Standard. Circle 627.*

NEW 16-PAGE PLUMBING FIXTURES CATALOGUE is now available from Briggs Plumbingware, Inc. Catalogue features photos, descriptive literature and complete specifications on the Briggs line of whirlpools, bathtubs, lavatories, sinks, toilets, bidets and urinals. Specifications on all models are included. *Briggs Plumbingware. Circle 38.*

BRASS FIXTURES. Catalogue introduces the new Renaissance Collection of faucets and fixtures. Includes center-set and wide-spread lavatory faucets, gooseneck spouts and tub and shower fittings. *Price: 50¢. Chicago Faucet Co. Circle 565.*

WASHERLESS FAUCETS. Brochure shows the complete line of Delta's washerless faucets for the kitchen and bath, including single- and two-handle models. Also shows the new one-piece Delta 4000 toilet. *Delta Faucet Co. Circle 62.*

EXPRESS YOURSELF. In bathroom design you can do just that, with six new designs that demonstrate creative use of space and color. See the new 47-page brochure with floor plans, materials and tips on planning and products. *Price: \$2. Eljer. Circle 685.*

SINK IDEAS. New "gourmet" sinks and other elegant stainless steel sink models are featured in this 16-page color brochure. It includes a variety of sinks for kitchen, bath and laundry use. *Price: \$1. Elkay Manufacturing Co. Circle 621.*

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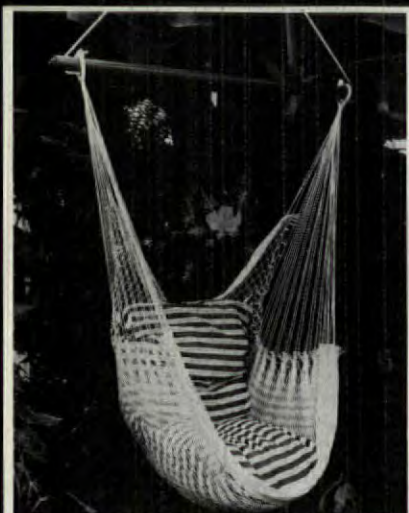
GIVE IT A WHIRL. Think of whirlpool-action jets massaging your tired, aching body. Get the Jacuzzi Whirlpool Bath full-color, 28-page catalogue featuring the entire bath line in bathroom settings. *Jacuzzi Whirlpool Bath. Circle 29.*

BATH ACCESSORIES. Catalogue presents a complete line of decorative accessories for updating the bath, including a selection of all-brass items in three popular finishes. *Price: \$1. NuTone, Div. of Scovill Inc. Circle 618.*

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To order these brochures and catalogues, use the Automatic Secretary following page 128.

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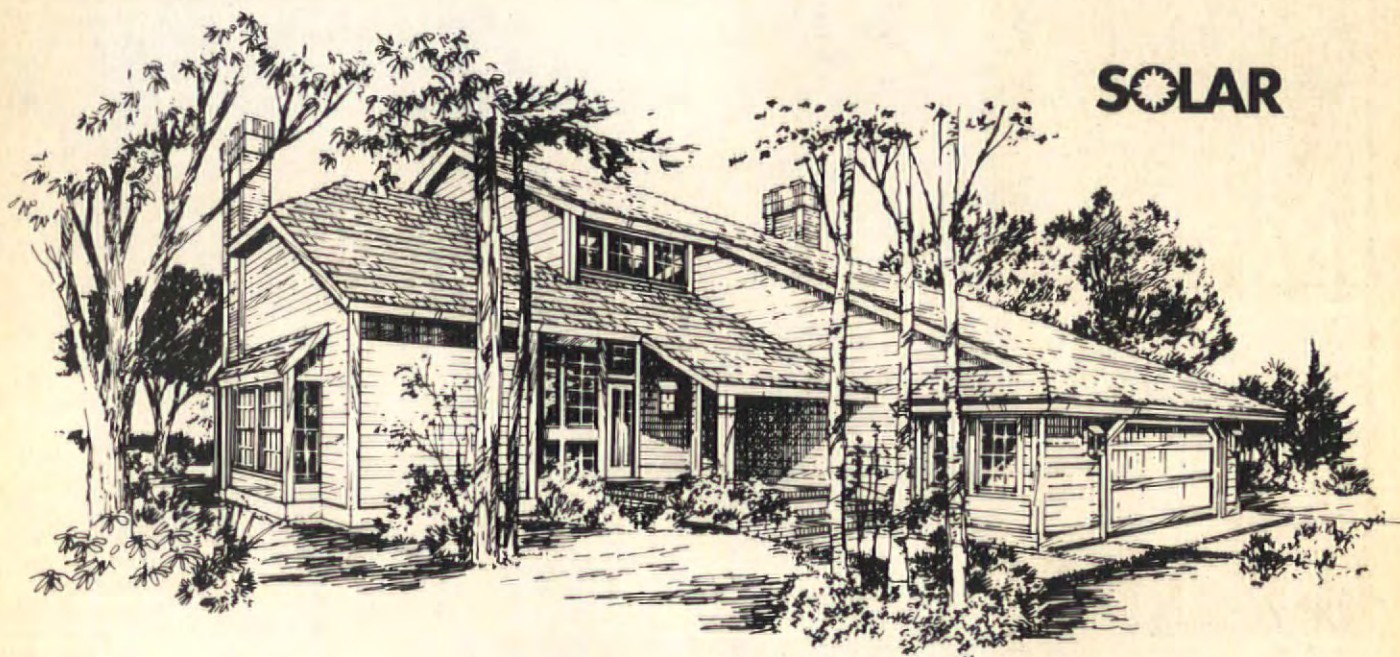
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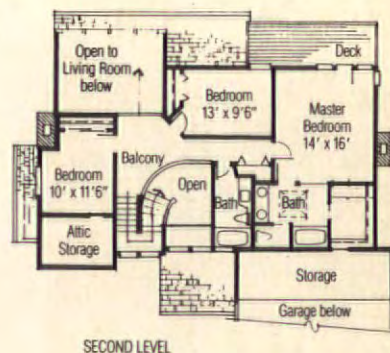
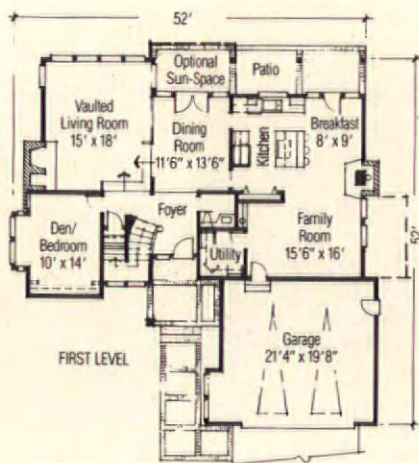


SOLAR

TRADITIONAL FLAVOR OFFERS MODERN SOLAR OPTIONS

PLAN 8213

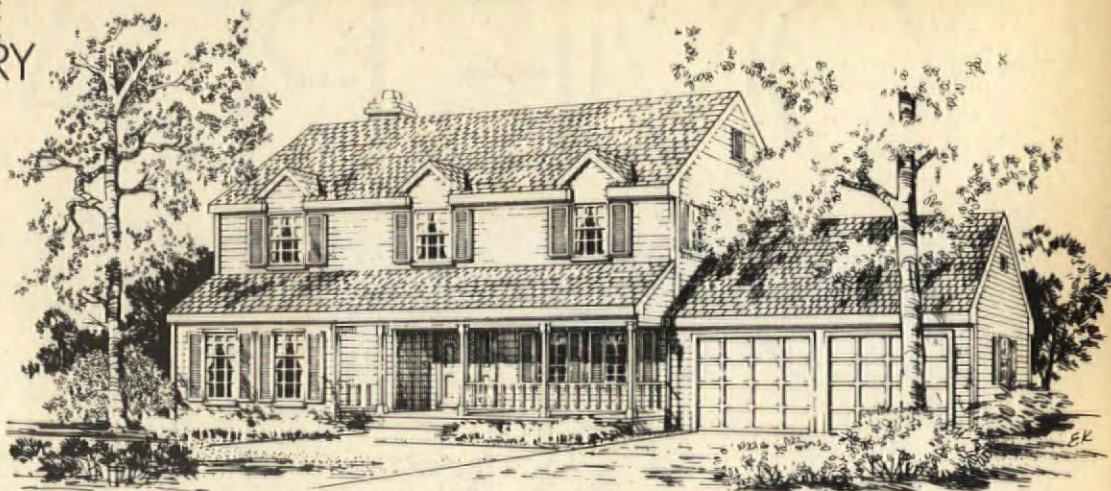
- ☐ Square rustic column with traditional porch light accents a large covered entry.
- ☐ If desired, solar options may be utilized at two locations of the home — one off the dining room and one adjacent to the family room.
- ☐ Curved line of staircase continues to open-railed balcony on second level, which overlooks foyer and vaulted living room.
- ☐ Spacious master bedroom features glassed-in master bath, complete with walk-in closet. Alternate master bath may be utilized for privacy.
- ☐ Materials list and separate optional sunspace blueprints cost \$20 each; mirror-reverse plans are available if specified.
- ☐ House measures 52' x 52'.
- ☐ First level has 1,265 square feet (excluding garage); second level, 890 square feet.



Alternate Master Bath

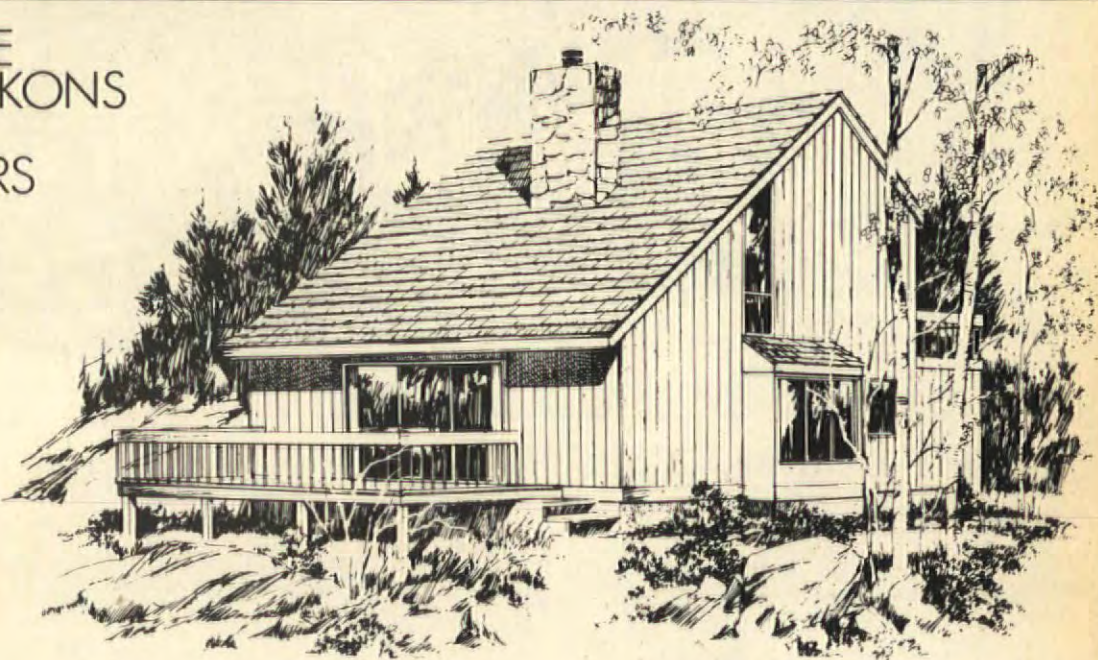
INFORMAL
ELEGANCE
IS THE THEME
IN A COUNTRY
COLONIAL

PLAN 2373



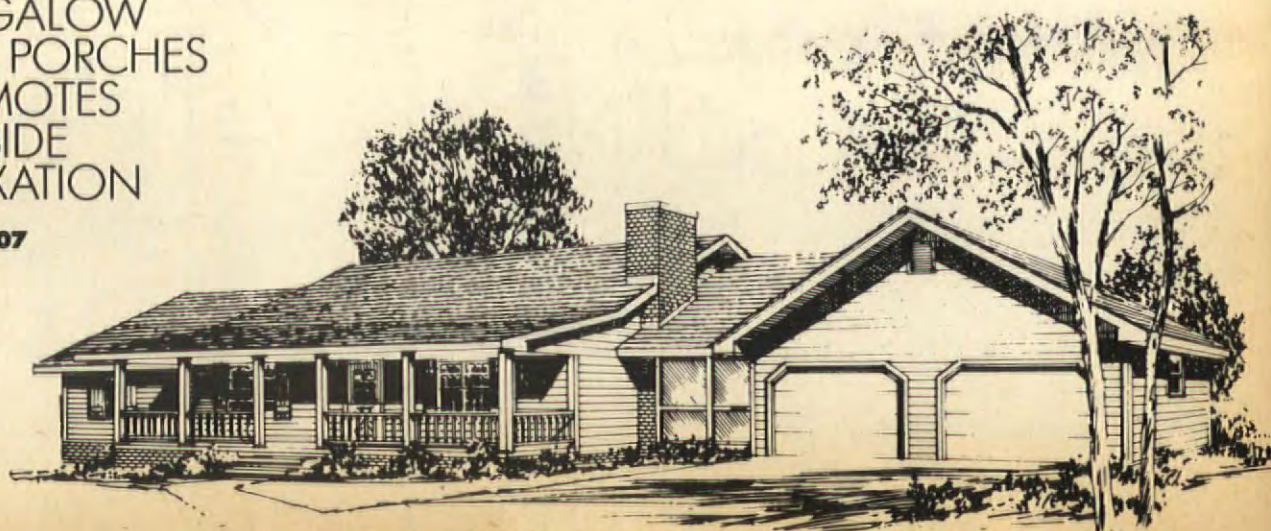
SMALL-SCALE
DESIGN BECKONS
FIRST-TIME
HOME BUYERS

PLAN 2204

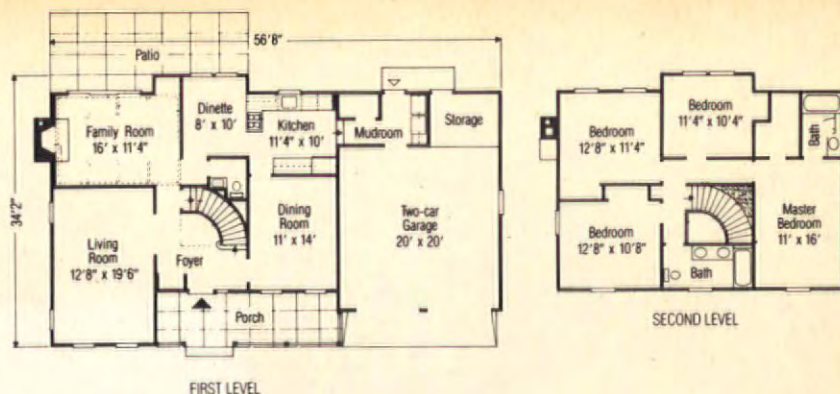


BUNGALOW
WITH PORCHES
PROMOTES
OUTSIDE
RELAXATION

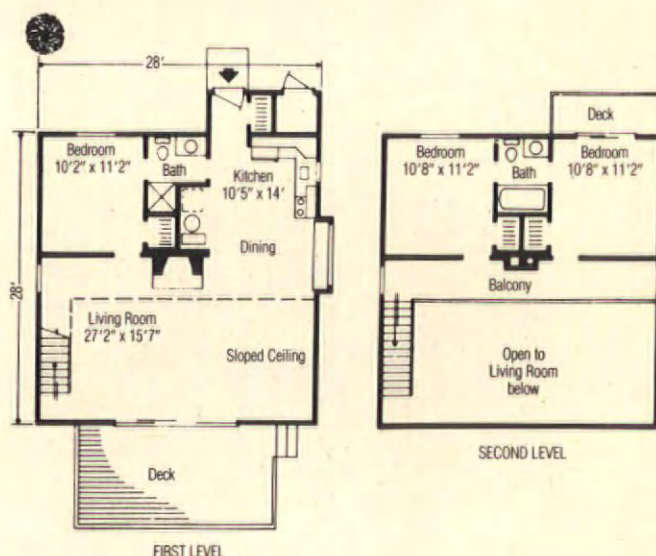
PLAN 4607



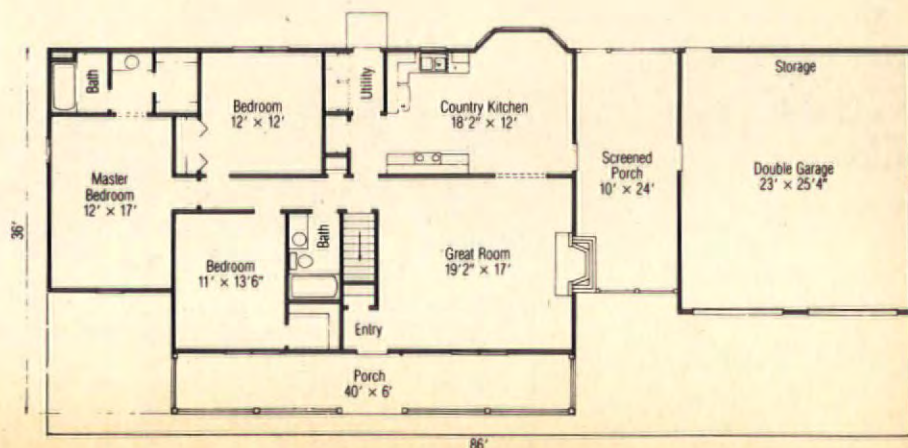
- ☐ A circular stair ascends from the central foyer that divides the formal living and dining rooms.
- ☐ The informal family room, accessible from the foyer, offers exposed beams, wood paneling and a brick fireplace.
- ☐ Efficient kitchen is flanked by a mudroom and a dinette that looks out to the patio.
- ☐ The second level holds four bedrooms; three share a full bath; master bedroom has a large walk-in closet and bath.
- ☐ Materials list costs \$25; mirror-reverse plans are available for an additional \$15.
- ☐ House measures 56'8" x 34'2" (excluding patio).
- ☐ First level has 1,023 square feet (excluding garage, mudroom and storage); second level, 923 square feet.



- ☐ Compact contemporary, ideal for a starter home, may also be used for retirement living or a vacation retreat.
- ☐ Central fireplace and a ceiling that slopes down from a second-level balcony add drama to the spacious living room.
- ☐ First-level bedroom could serve as a den, office or guest room; adjoining bath also opens to the kitchen.
- ☐ Roomy kitchen/dining area boasts a built-in window seat.
- ☐ Twin bedrooms on the second level share a full bath; both open to the balcony and one has its own deck.
- ☐ Materials list is included; mirror-reverse plans are available if specified.
- ☐ House measures 28' x 28' (excluding deck).
- ☐ First level has 811 square feet; second level, 448 square feet.

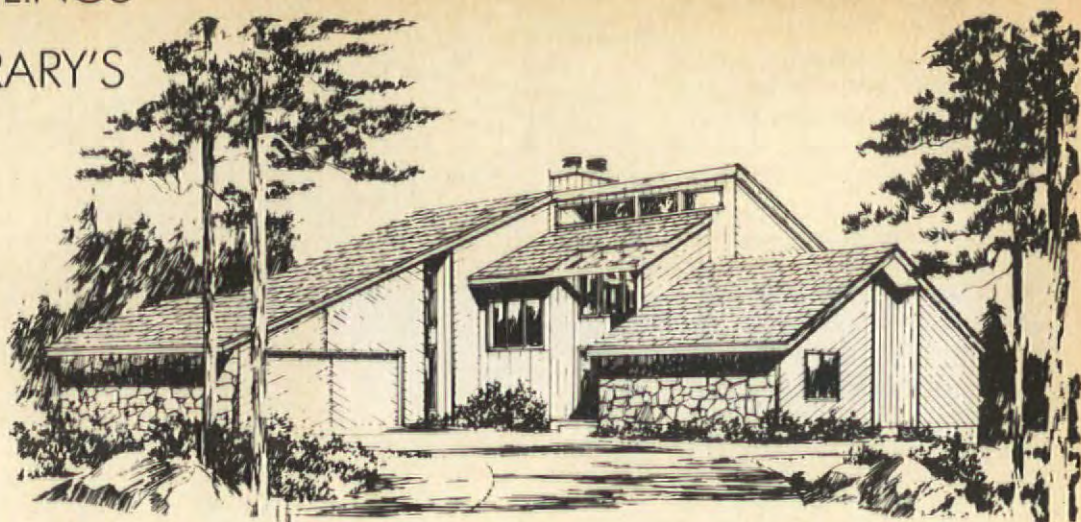


- ☐ Screened porch serves as a foul-weather entry from the two-car garage; 40-foot-long front porch provides space for sheltered relaxing.
- ☐ Great room to the right of the entry has a fireplace and connects to a bay-windowed dining area in the country kitchen.
- ☐ Master bedroom has a private dressing area and bath; two other bedrooms share a full bath.
- ☐ Plan includes a basement.
- ☐ Materials list and gas-heating layout cost an additional \$20 each; mirror-reverse plans are available if specified.
- ☐ House measures 86' x 36' (including porch).
- ☐ House has 1,510 square feet (excluding garage); screened porch, 240 square feet.



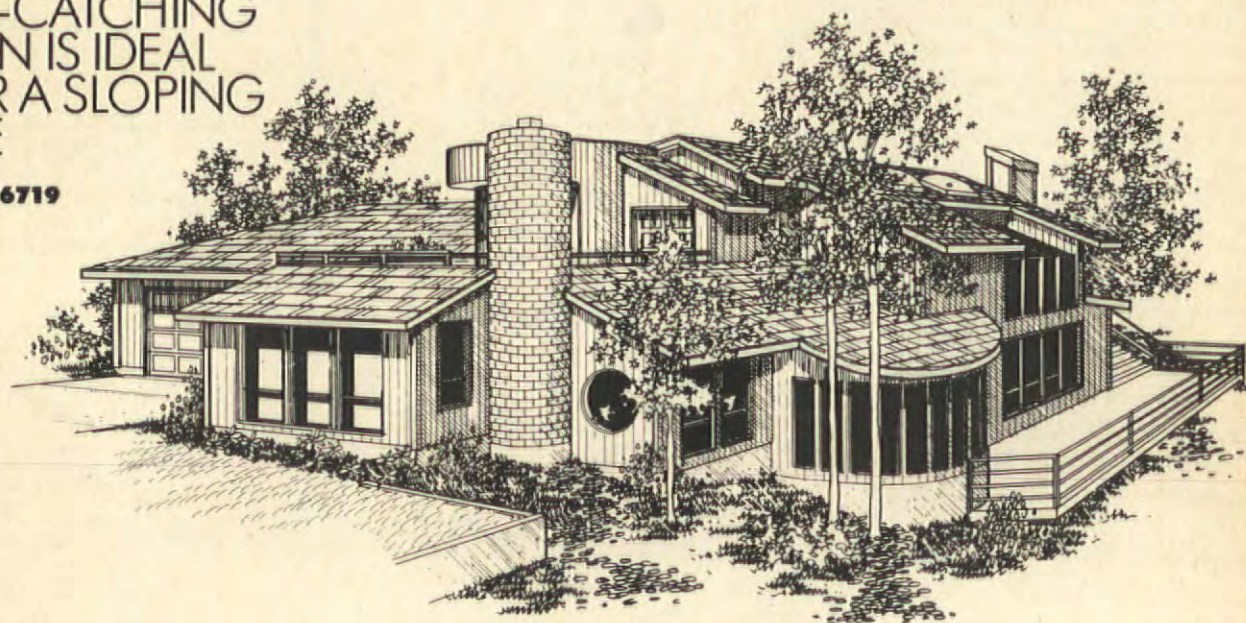
SOARING CEILINGS
ENHANCE A
CONTEMPORARY'S
CHARM

PLAN 5722



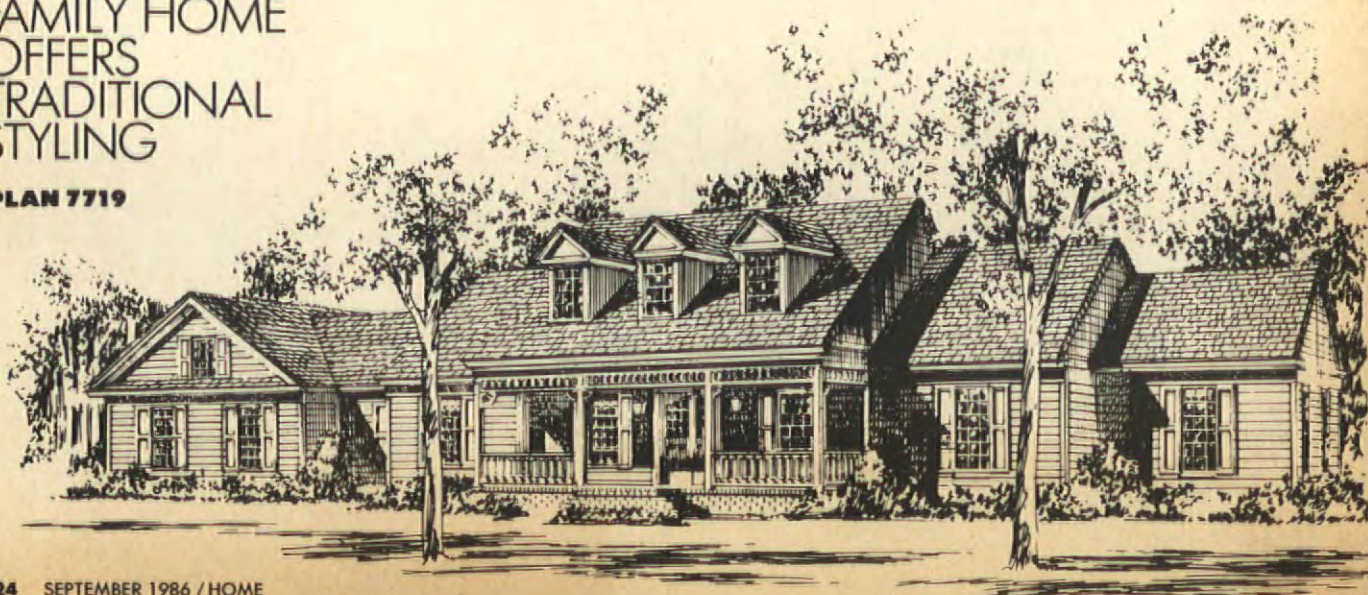
EYE-CATCHING
PLAN IS IDEAL
FOR A SLOPING
SITE

PLAN 6719

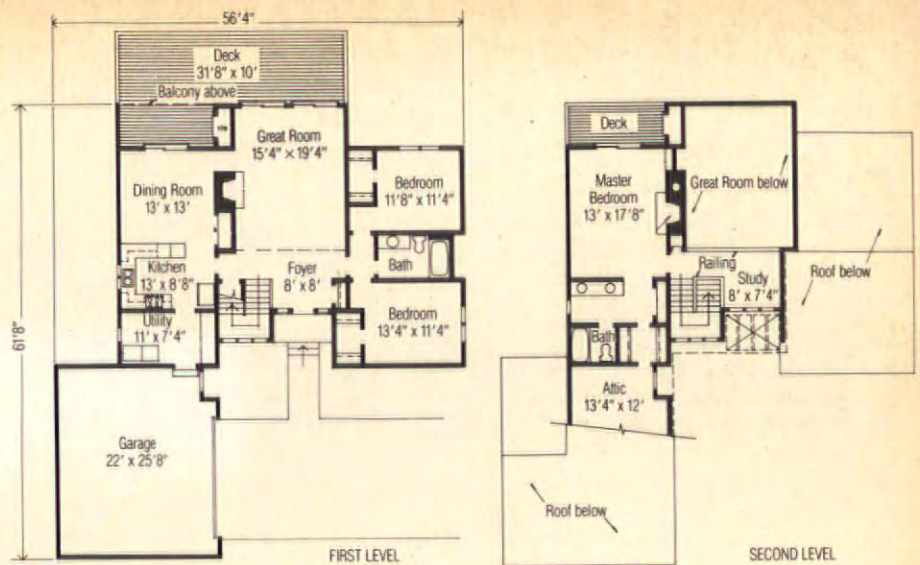


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STYLING

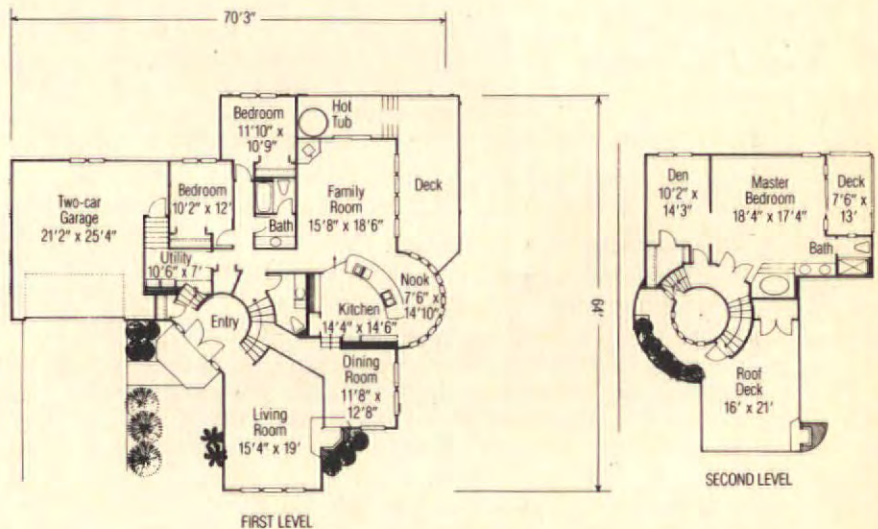
PLAN 7719



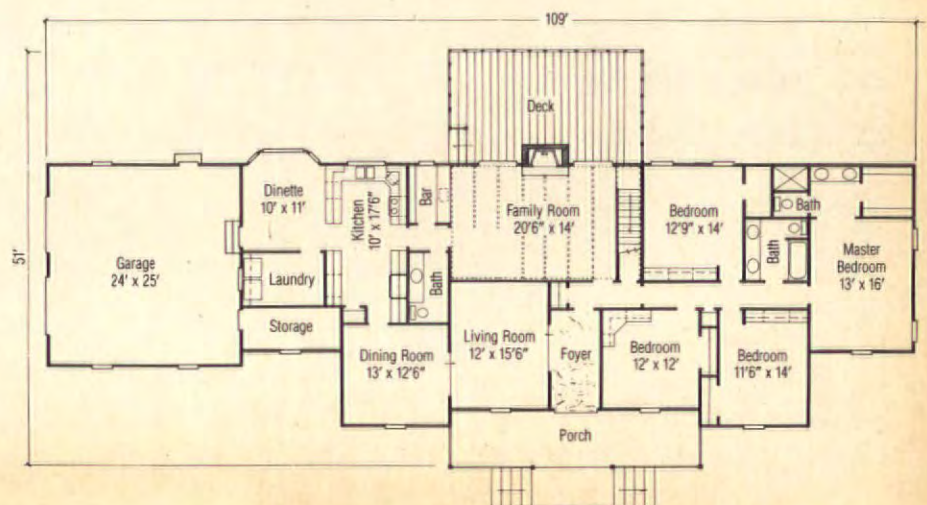
- Stone exterior, sweeping rooflines and clerestory windows give a contemporary home a striking appearance.
- Great room incorporates a stone hearth, metal fireplace and two sets of sliding glass doors that open to a partially covered deck.
- Open, U-shaped kitchen is flanked by the dining room and utility room.
- Master bedroom has its own fireplace and deck, while the balconied second-level study opens to the great room below.
- Materials list costs \$20; mirror-reverse plans are available for an additional \$10.
- House measures 56'4" x 61'8" (excluding rear deck).
- First level has 1,408 square feet (excluding garage); second level, 527 square feet; attic, 160 square feet.



- Round entry serves as the hub of this contemporary design, with rooms revolving around it on various levels.
- Dining room is a few steps down from the living room and is separated by a railing; the two rooms share a fireplace.
- Dining room steps down to the kitchen, which features a circular island counter.
- Family room includes a wood stove and sliding glass doors to the deck.
- On the second level, luxurious master bedroom features a full bath with whirlpool tub and access to a private deck enclosed in a greenhouse.
- Roof deck is ideal for outdoor entertaining, with a wet bar and barbecue.
- Materials list costs \$20; mirror-reverse plans are available if specified.
- House measures 70'3" x 64'.
- First level has 1,985 square feet (excluding garage); second level, 715 square feet.



- Centrally located foyer opens into a front-facing living room and connecting dining room.
- Expansive family room has a wet bar, two sets of sliding glass doors that flank a fireplace and direct access to the U-shaped kitchen.
- Three sizable bedrooms with built-ins share a centrally situated bath; master bedroom includes a double-vanity dressing room, walk-in closet and shower bath.
- Mirror-reverse plans are available if specified.
- House measures 109' x 51' (including rear deck and front porch).
- House has 2,368 square feet (excluding garage).



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CERAMIC TILE STOVE. Free literature package describes an affordable, efficient and clean European coal- and wood-burning tile stove that heats by convec-

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HARDWOOD FLOORING. 10-page color brochure illustrates a line of seven prefinished hardwood flooring patterns. Diagrams and specifications are included. *Price: 25¢.* *Robbins Inc.* Circle 523.

FINE HARDWOOD FLOORING. 4-page brochure covers Robbins's full line of fine hardwood floors. Words and color photos capture the elegance of parquet, plank and strip styles in oak and teak. Also spotlights backings, adhesives and Robbins's exclusive 5-step finish. Includes specifications. *Price: \$1.* *Robbins Inc.* Circle 614.

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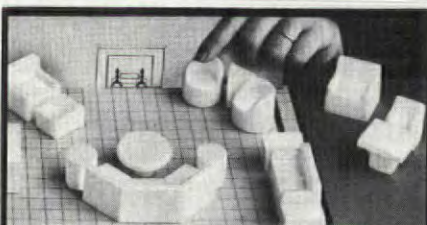


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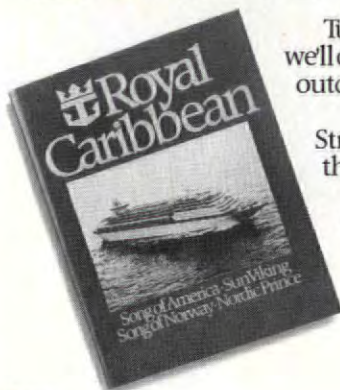
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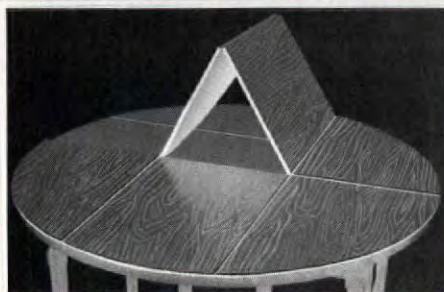
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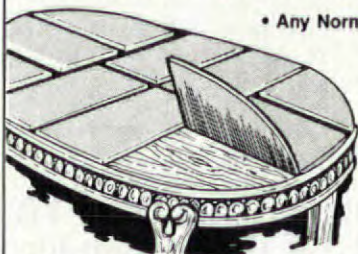
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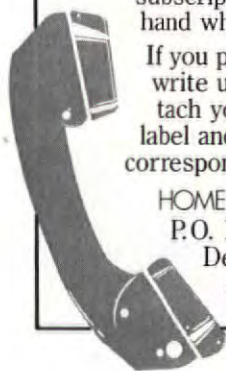
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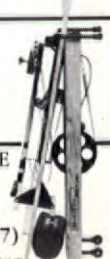
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Living Again On Peace Street



A family moves in with the grandparents and finds a home of its own

MY HOME IS located on Peace Street in Pelham, New York, and it is everything its address implies: a place of safety and warmth, a refuge from a difficult world, a resting place—though not always a tranquil one. There are three floors to my home, and a full basement besides, and a garage that sits behind the house and is designed in the same Tudor style. It's in a neighborhood of large, elm-shaded manor houses built in the late 19th and early 20th centuries to accommodate the several generations that then lived together.

This house, too, used to be packed to the gables with people. There were seven children, one of them destined to be my wife; two parents; two grandparents. The sun room doubled as Opa's bedroom and doctor's office, where he received patients until he was well into his nineties. Oma slept

way up under the steep slate roof in a garret that now serves as my workplace. The tall brown stucco house shook with sibling rivalries and in-law intrigues. Then, one day, it was quiet. Opa and Oma had passed away and the seven children had dispersed to the far ends of the hemisphere, some of them starting families of their own. For a decade, the big house rested, its iron casement windows dark at night save for the master bedroom. It was the same everywhere in Pelham: one-light houses on silent, sleeping streets. On holidays the clans gathered, and the neighborhood briefly came alive with the shouts of grandchildren, and then it would go quiet as a cemetery.

Last fall, my wife and I and our three children moved into the Peace Street manse, filling up four of the five bedrooms and sharing the common rooms with her parents. We felt a little like suburban pioneers, reinhabiting a neighborhood that had been largely abandoned by people of parenting age. We were going against today's conventional wisdom, which holds that several generations cannot possibly abide under one roof. But that wisdom, like

much in today's world, has become awfully expensive; rents for a family of five can run \$2,000 a month or more in the New York area, and large homes such as the one we live in go for half a million dollars and up. We decided to trade a little of our proud independence for a chance to do something different with our lives.

So things have come full circle on Peace Street. Closets overflow with toys; kids bound up and down the stairs. The living room sounds like a neophyte orchestra pit, filled with the jangly notes of cello, violin and piano. The kitchen is squally with ingrained familial interactions. The rooms are getting fresh paint and new curtains, the children are getting to know their grandparents, and to our surprise and relief we have discovered we are not the only reinhabiters in Pelham. Our kids have found other kids, and on balmy evenings laughter runs through the yards and everywhere the manor houses blaze with light and life. As they were meant to.

—TOM BATES

Tom Bates is a former executive editor of California magazine.

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