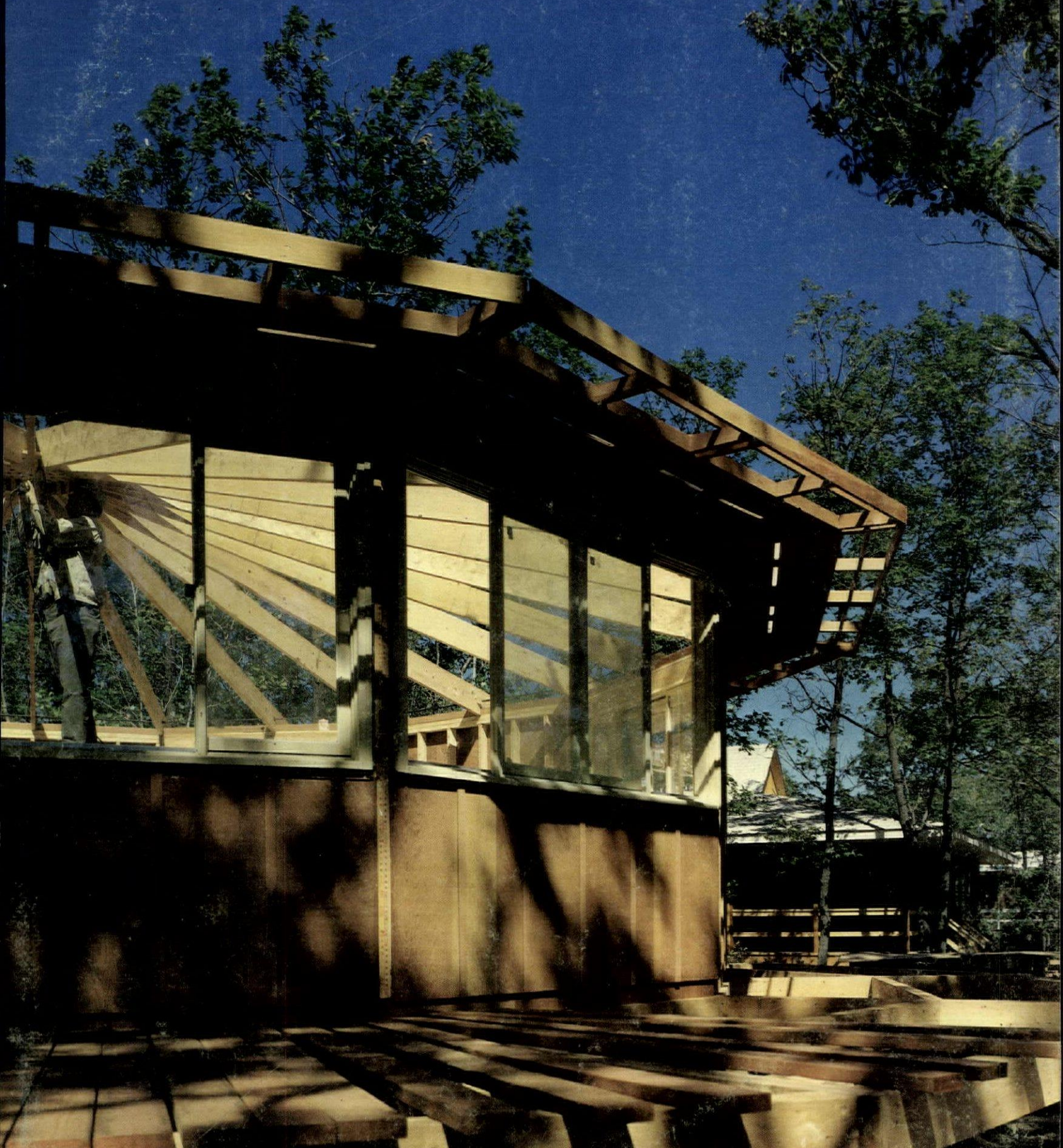


House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY

NOVEMBER 1968



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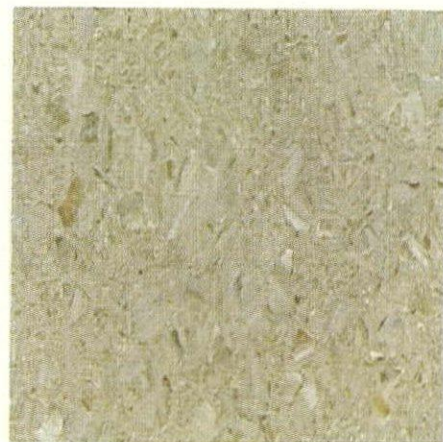
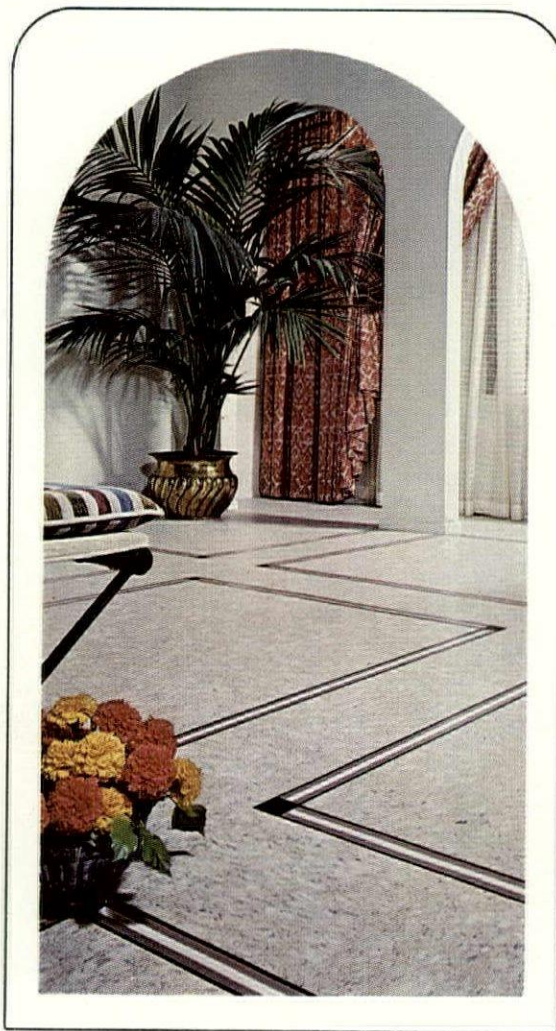
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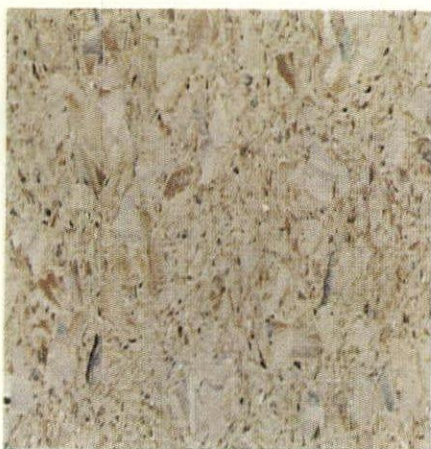
Caribbean inspired
Kingston
vinyl asbestos tile by Azrock



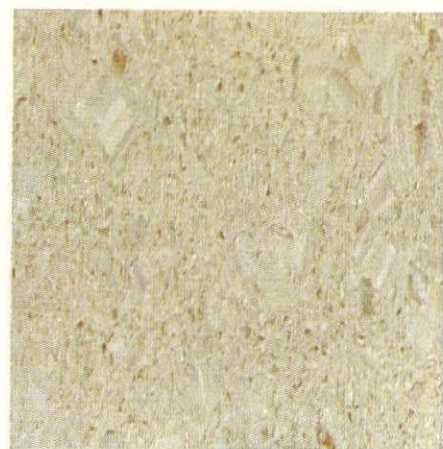
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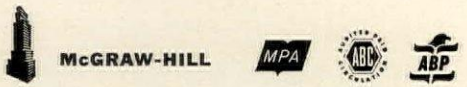
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Cover Prefabricated vacation house by Presidential Homes, Inc. Location: Hemlock Farms, Hawley, Pa. Builder (*shown in photo*): Bob Nelson. Photo: Joseph Molitor. *For story, see page 72.*

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Reston revisited

Gulf Oil's Bob Ryan says: 'I've grabbed hold of this thing'

Sales have doubled at the nation's landmark new town since Gulf Oil and Robert Ryan took control exactly one year ago.

And Ryan appears to have solutions to marketing dilemmas that have plagued debt-ridden Reston, Va., for years, such as—Should salesmen stress the environment, or the houses?

But the housing industry's key question about Reston remains unanswered:

Can private enterprise build new towns that offer residents a community atmosphere that ordinary subdivisions lack—and still make a profit?

Reston—which plunged \$45 million into debt in five years—is a long way from a profit. Ryan must increase sales 30% (from the equivalent of 700 units this year to 1,000) to raise enough revenue to cover next year's development expenses.

Bob Ryan has "grabbed hold." But it is still uncertain whether he has a tiger by the tail.

Problems faced. Last fall, when Gulf moved in to protect its \$15 million loan, Ryan inherited three critical problems from Reston's founder Robert Simon.

1. Financing for Reston had dried up. Big corporations had stopped lending millions for development. And many local savings and loan associations had abandoned Reston's prospective homebuyers.

2. Marketing, which stressed environment, had not sold Reston's over-priced housing.

3. And residents were suspicious of Gulf's development plans and angry about Simon's ouster. (Gulf fired Simon, and Ryan replaced him as board chairman.)

Ryan had no quick solutions. ("I used to wake from a sound sleep to jot down ideas.") But he has made progress.

Money from Gulf. Says Ryan's assistant John Osgood:

"Financing hasn't been a problem."

That's true, but only because Gulf Reston Inc. is tapping the parent company's till. (Gulf Oil's '67 income was \$578.2 million on sales of \$4.2 billion.)

Gulf even assumed bank loans of about \$5 million, and supplied another \$5 million in "construction loans."

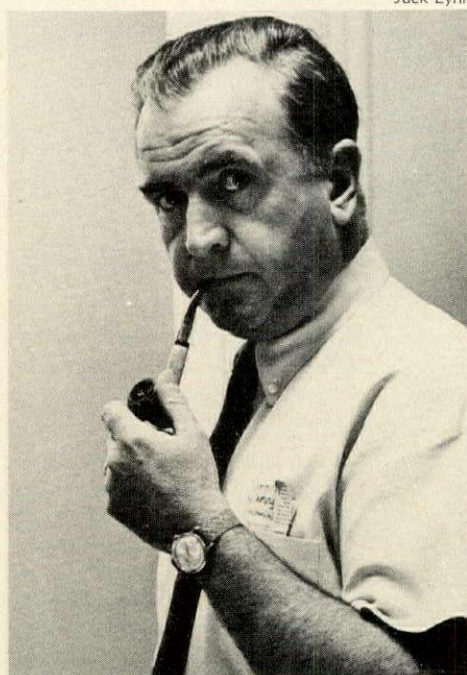
The cash, which is loaned to Gulf Reston at 7%, is spent to build townhouses and apartments and to develop lots for outside homebuilders.

Ryan says Gulf will provide \$5 million

Daniels



NEW GARDEN APARTMENTS rent from \$165 for one bedroom to \$225 for four bedrooms.



Jack Lynn

RESTON'S ROBERT RYAN

"You have to offer competitive houses"

more in cash during calendar-year 1969.

"If we sell 1,000 units," says Ryan, "we should start producing a cash flow in 1969." Reston's projected 1969 loss is \$355,000 on sales of \$12 million, according to a company estimate.

Marketing philosophy. Ryan has made marketing his personal crusade.

In an unorthodox move, Chairman Ryan named himself marketing vice president. "I didn't want any big shots with a white-on-white shirt," he says. "They have ideas for six months—and then they die."

Ryan is as much a pragmatist as Simon is an idealist. So Ryan—with both eyes on the market place—decided to de-emphasize environmental extras and stress the houses. His marketing philosophy:

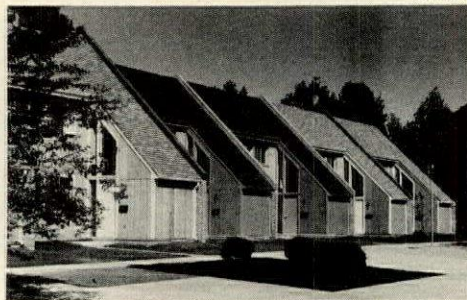
"You have to offer competitive houses."

And to preserve "the housing mix a new town needs," Ryan wants no more than 1,000 new units a year.

Ryan's first move. Ryan says, "I took over a dead ship. There weren't any good housing plans—with one exception."

The exception was a handsome townhouse cluster by architect Louis Sauer, which had attracted architectural awards but few buyers. Only 50 of the \$30,000 to

Daniels



NEW 'VALUE' TOWNHOUSES, which sold out, are first units designed under new boss Bob Ryan.

\$45,000 units had been sold in 16 months. Yet Ryan decided to build more. "It was that, or nothing."

The contemporary units appealed to young buyers. So Gulf Reston 1) lowered downpayments to 10% in a deal with Mortgage Guarantee Insurance Corp., 2) assumed closing costs after raising sale prices and 3) replaced very contemporary model furniture—surprisingly—with more traditional decor.

The result: 15 sales a month.

Offering a value. Ryan wanted lower price townhouses. But he spurned some \$25,000 models built by Simon.

It took months to design new models. Finally in June, Ryan delivered and sold 31 units priced from \$25,950 to \$29,950 (see photos below). He insists the units, which cost \$16.80 a sq. ft. without carports, are "good values." But a construction supervisor adds "... for Reston."

Ryan claims, "Marketing isn't a problem any more." But production is. Gulf Reston will not deliver 65 more "value" townhouses until late 1969.

Community pacification. Antagonism toward Gulf was an explosive issue.

Early residents bought founder Bob Simon's dream of a perfect subdivision—not just a house. So Gulf's ill-timed ouster of Simon frightened them, even more than it angered them.

Many assumed that they knew Gulf's next move—quarter-acre lots and look-alike houses. So they banded into civic groups to "insure the development of a genuine new town." Or to put it bluntly—to keep an eye on Gulf.

Ryan could have resisted. Instead, he invited resident "participation." Six times during the year Reston executives conferred with the community.

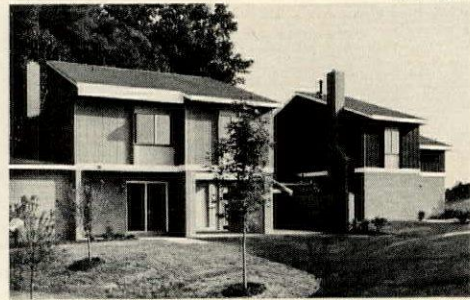
What's more, Gulf Reston showed good faith by following the master plan's cluster housing and greenbelt concept.

Community support is still tentative. But most of the anger comes from the old guard—the urban pioneers who settled around Simon's man-made lake. And as more people move in, the old guard will become a diminishing minority.

Says Jack Lynn, Gulf Reston's press agent and a Reston resident:

"The new residents don't move here for philosophical reasons. They come because Reston is a nice place." —FRANK LALLI

Jack Lynn



NEW 'PATIO' UNITS cost \$36,950 to \$47,500. Design: Collins & Kronstadt, Washington, D.C.

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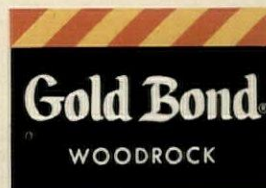
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Reviving housing industry reads new danger sign: Inflation

The government's New Economists are scratching their heads these days. What went wrong with their predictions of a third-quarter downturn?

The slowdown that was supposed to make things easier for housing has been pushed back into the fourth quarter or even into next year. Many private economists hold that it may not come at all.

Meanwhile, of course, inflation could push up house prices and interest rates.

The surtax package voted by Congress (NEWS, Aug.) is simply not doing its job. The jargoneers have dropped "overkill" for "underkill"—that is, not enough fiscal restraint to slow an expanding economy—and others have begun to lecture on the schizophrenia of economic policy.

And no wonder. The Federal Reserve has done a complete about-face since 1966-67, when it had to use a tight-money policy to curb an economy overheated by spend-thrift fiscal policy.

Today the Fed's "baby steps" toward easier money threaten to overwhelm the entire restraining effect of the tax surcharge and spending cuts, according to an analysis by one of New York City's largest investment houses.

Housing's strength. Statistics bear out the new view.

"Housing refused to decline as predicted," says the Chase Manhattan Bank in its October issue of *Business in Brief*. "Consumer spending has risen almost as if taxes had been cut rather than raised."*

The gross national product continues to grow at boom proportions. Unemployment remains at record low levels, and the outlook is that all this will continue.

The figures are so good that they may be bad. Economists are beginning to fear that, rather than a mild recession, the economy may be heading into a period of uncontrollable inflation.

Says the Federal Reserve Bank of New York City in its October *Review*: "With significant effects of the fiscal restraint program yet to be felt, inflationary pressures have remained, and the rise in prices has continued with little change from recent months."

Mortgage and bond rates did ease with the tax cut—but not for long. With startling suddenness, they have climbed back almost to the peaks set last spring before enactment of the 10% tax surcharge.

Inflation's dangers. The economists still think a recession will stimulate housing next year. But if inflation persists, house prices and rising interest rates could put off any real surge in 1969.

That prospect worries everybody. For President Johnson's efforts all through 1968 were aimed at buoying housing. The FHA-VA rate ceilings were lifted to provide lenders leeway (NEWS, June). The Administration liberalized liquidity regulations for savings and loan associations, and the re-

HGH Staff Photo



PREISLER

Fabian Bachrach



KAUFMAN

Empire Photos



MARTIN

gional Federal Loan banks lowered the rate charged on funds they lend so that S&Ls can make mortgages readily available.

And, of course, there has been the Federal Reserve's pursuit of an easy money policy since the tax bill.

All of these efforts were supposed to have placed a support under housing at a time when the economy was slowing. But with the economy still soaring, the result has been to intensify the inflationary spiral. Chairman William McChesney Martin has now warned that the Fed may have to return to tighter money unless the inflationary trend is halted.

Fuel from the Fed. The Fed has not confined itself to easing the money supply. When the Central Bank lowered the discount rate to 5¼%, from 5½%, many commercial banks reduced their prime lending rate to 6¼ from 6½%. That spurred the economy anew. Had the reductions occurred when a slowdown was in process, the experts would have been patting themselves on the back for keeping just enough juice in the economy to keep it moving. But the cuts were made while the economy was surging, and the outcome is more inflation.

New threat to savings. Experts are not alone in their concern over inflationary pressure. Leading housing and mortgage men have also voiced their fears.

Otto L. Preisler, immediate past president of the USS&L League says: "Inflation is taking its toll on the flow of savings needed to support the residential mortgage market."

Preisler, who heads Chicago's Home Federal S&L, warns that disintermediation is again a clear threat to thrift associations: "Though little reference has been made in the press, it is apparent that much of the same pattern has developed in the second and third quarters of 1968 as was evident during the 1966 credit crunch.

The past president of the National League of Insured Savings Associations, William J. McKeever, echoes this thought. He calls inflation "the most serious threat existing today for the domestic economy."

Some reassurance. One of the determinants of whether housing will increase next year will be the rate of savings flowing into financial institutions. Savings ran at a high 7.5% of disposable income in the second quarter, but they slipped in the third quarter to 6%, or about the same

level as that in the 1964-66 period.

This may not necessarily mean less money flowing into financial institutions, according to Henry Kaufman of Salomon Brothers and Hutzler, the big New York bond house. Kaufman says a falloff in new savings of individuals "need not necessarily mean a slowdown in savings flows to deposit institutions. It is rather a question of how individuals will channel their aggregate savings.

"Actually, the relationship between the rate of personal savings and the allocation of personal savings has frequently shown that when the savings ratio declines the inflow of savings to deposit institutions increases."

A recent report of the First National City Bank of New York supports this observation. Noting the decline in savings rates to 6% in the third quarter, the bank suggests that "while it is only realistic to expect some of the added tax burden to be shifted to spending in the months ahead, it is questionable whether the adjustment will be as great as many economists had previously expected."

Citibank also points out that consumers "may be responding (to the tax hike) somewhat differently than they would if they believed the increase would be permanent. Furthermore, consumers whose incomes do not reach above the two lowest taxable income brackets are exempt from the tax hike."

This argument that the tax hike has hit consumers who are affluent is the one being used to suggest an answer to why fiscal action hasn't slowed the economy.

A turn to tight money? In recent days Federal Reserve governors—who usually keep their economic views to themselves—have been candid in their comments on the outlook. J. Dewey Daane, for instance, warns against "overoptimism" about the success of the fiscal restraint package. While he expects a slowdown to take hold, he notes the delay in the surcharge's effectiveness in moderating private spending.

What it all seems to add up to is an indication the central bankers may be attempting to soften the blow of a return to tight money—a development that most certainly will have to take place if the fiscal restraint package continues to be as ineffective as it has been so far.

—ANDY MANDALA
NEWS continued on p. 12

* Starts ran over the 1.5-million annual rate in July, August and September, rather than down as expected after the 1.4-million rate in May-June.

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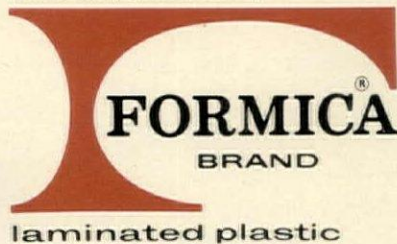
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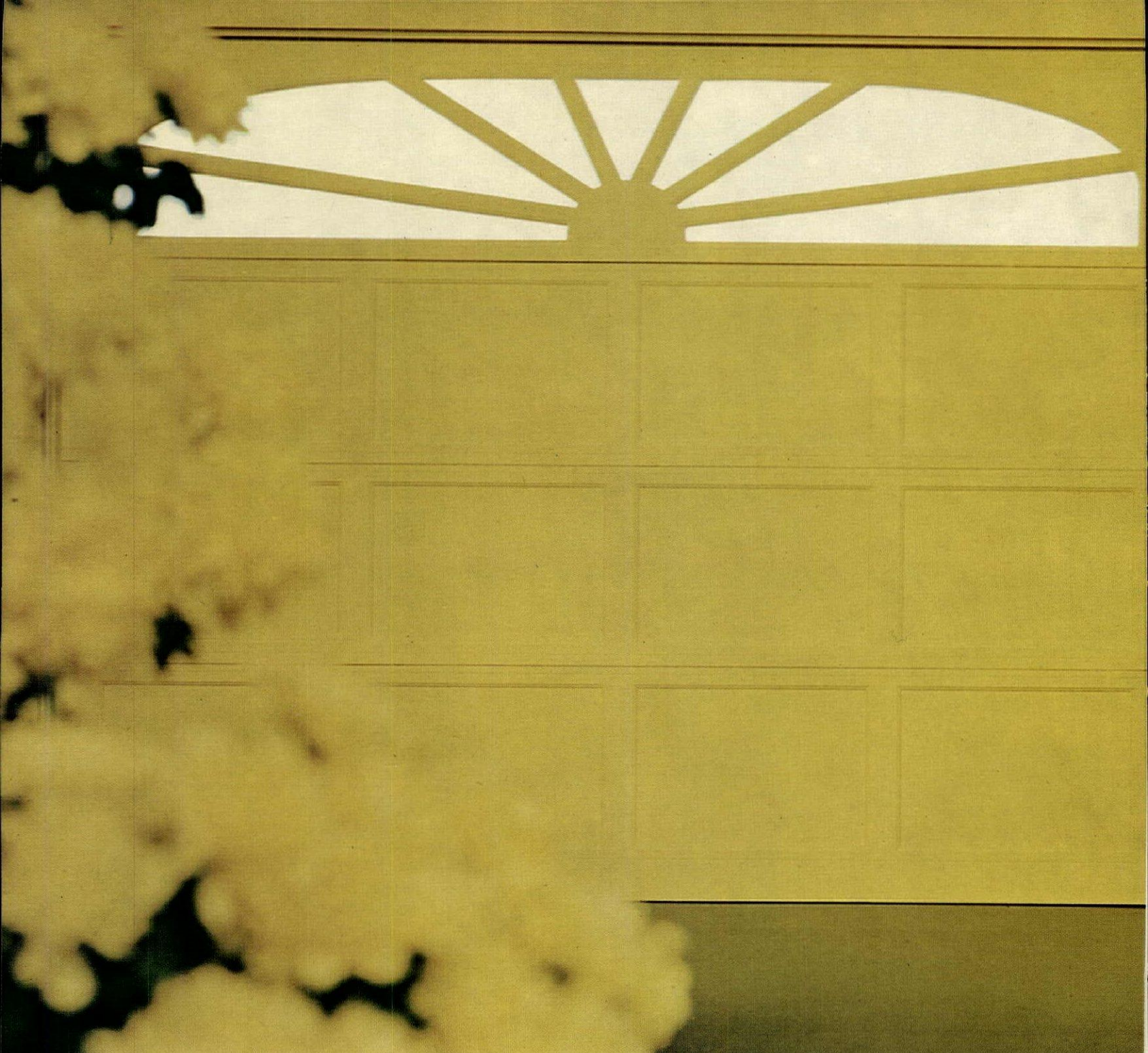
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Rein on a big spender: Congress cuts HUD budget a billion

The House-Senate conference granted scarcely more than \$2 billion of the \$3 billion sought by the Department of Housing and Urban Renewal for fiscal '69.

Both houses promptly approved the conference compromise over the strident protests of housing and urban spokesmen, and the President signed the bill Oct. 7.

The conferees virtually halved President Johnson's fund request for four major programs. Model cities got \$625 million, not \$1.2 billion; rent supplements \$30 million instead of \$65 million; urban renewal \$750 million instead of \$1.4 billion and urban research and technology \$11 million rather than \$20 million.

Open housing curb. The committee eliminated completely the \$11 million that Housing Secretary Robert Weaver claimed he needed to hire 850 enforcers for the open-housing law scheduled to go into effect Jan. 1 (NEWS, May). The Senate had granted \$9 million for 690 positions, but the conferees adopted the House's claim that Weaver had sufficient personnel.

Weaver nevertheless complained: "We simply cannot implement the law without more personnel." His department rushed up a supplemental appropriations request that included \$8 million for the open-housing program, and the House-Senate conference granted him \$2 million.

The supplemental request included \$11.5 million to pay interest on \$150 million worth of building under the housing act's sections 235 and 236, the interest-assistance programs for owners and renters. The conferees granted \$7 million, with authorization to contract for \$50 million in low-income housing construction.

The conference approved \$3 million of a

request for \$7.5 million to put college housing on an interest-subsidy program.

Statistics and jobs. Another casualty in the initial appropriations bill was a request for funds to improve construction statistics. The government had hoped to start periodic checks on the progress of new residential projects, thus giving economists

a better picture of how such factors as weather affect homebuilding.

In an action related to the budget cuts, the Senate took up but then killed a bid to spare HUD and the Federal Home Loan Bank Board, the s&L regulatory agency, from job reductions dictated by the President's agreement to cut spending.

Disbelief. The reductions stunned a housing industry that had grown overoptimistic if not overconfident.

Housing leaders had become accustomed to thinking in comfortably large numbers. The ruling party's own presidential candidate, Hubert Humphrey, was campaigning in favor of a Housing Marshall Plan that would cost upward of \$50 billion. The President's Housing Act of 1968 carried a price tag of \$5.3 billion for three years, and the Senate had voted nearly all of the \$3 billion the President sought for fiscal 1969. It came as a shock when the House cut that to \$1.2 billion and the conferees put back only \$800 million.

A warning. The immediate cuts were only part of the story; there remained their portent. Housing leaders knew that the cutbacks signalled a basic change in the temper of Congress, and many feared the shift would doom housing budgets for years.

Expressions of outrage were immediate and emphatic. Weaver called the open-housing cuts a blow to progress in race relations, and the National League of Cities expressed "shock and dismay" at the overall reductions. Mayor James H. J. Tate of Philadelphia, the league's president, sent off a telegram to House leaders saying:

"Congress must reconsider. Reductions . . . must not be allowed to stand."

NEWS continued on p. 16

HUD's BUDGET FOR FISCAL '69

	(In Millions)		
	FY 68	This	Conferee
	appropriation	year's request	recommendation
Urban renewal (1) 750	750	1,400	750
(Plus model cities add-on) (500)	—	—	—
Urban planning 45	45	55	43.838
Grants for water, sewer 165	165	150	165
Model Cities Planning Grants 12	12	—	—
Supplemental Grants 200	200	500	312.5
Urban renewal 100	100	700	312.5
Urban information and technical assistance 2.2	2.2	5	—
Demonstration and intergovernmental relations 1.89	1.89	1.86	1.40
Urban research and Technology 10	10	20	11
Rent Supplement Program 10	10	65	30
FHA Administration 11	11	11.95	11.675
Nonadministrative Expenses 87	87	95	93

(1) appropriated in FY '68 for FY '69.
(2) appropriated for FY '70.

This concrete paver extrudes streets—like toothpaste from a tube

The paver eliminates almost all form work by extruding a concrete street with surfaces that are virtually dry. Hence the street's sides don't collapse.

The machine is designed for subdivision developers. In ideal conditions it lays 10 ft. of curb and street a minute.

The slip-form paver has been on the market only a year, and 15 are operating. Huron Manufacturing Co. of Huron, S.D., is stepping up output to one a week. Says President Donald Sondreal:

"We have back orders. An Indianapolis developer wants one for a 500-acre subdivision and a fellow in Louisiana needs one for a 5,000-acre tract."

Customers seem satisfied. George Garter, a contractor in Durham, N.C., says:

"I put down an apartment parking lot, and the builder wants us back for his next project. A homebuilder is switching to concrete roads because of the paver."

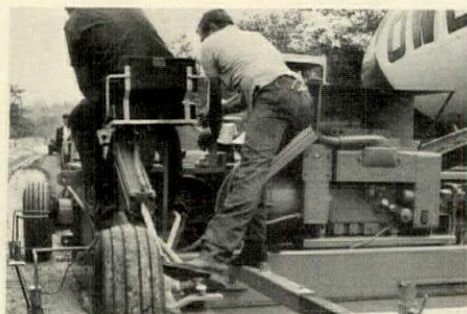
Carter says his Easi-Pour rig, costing \$24,000, paid for itself in eight months. He says the paver lays curb and street for \$4 a sq. ft., "and asphalt road costs \$2.85 in Durham, or \$4.50 with curbs."



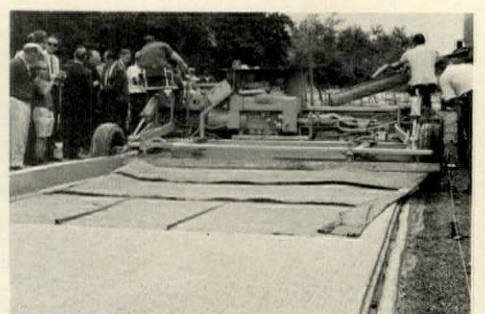
LIGHT PAVER is towed to site, then propels self on winched cable. Cement comes by truck (left).



READY-MIX is distributed by auger. Paver's internal vibrators prepare cement for extruding.

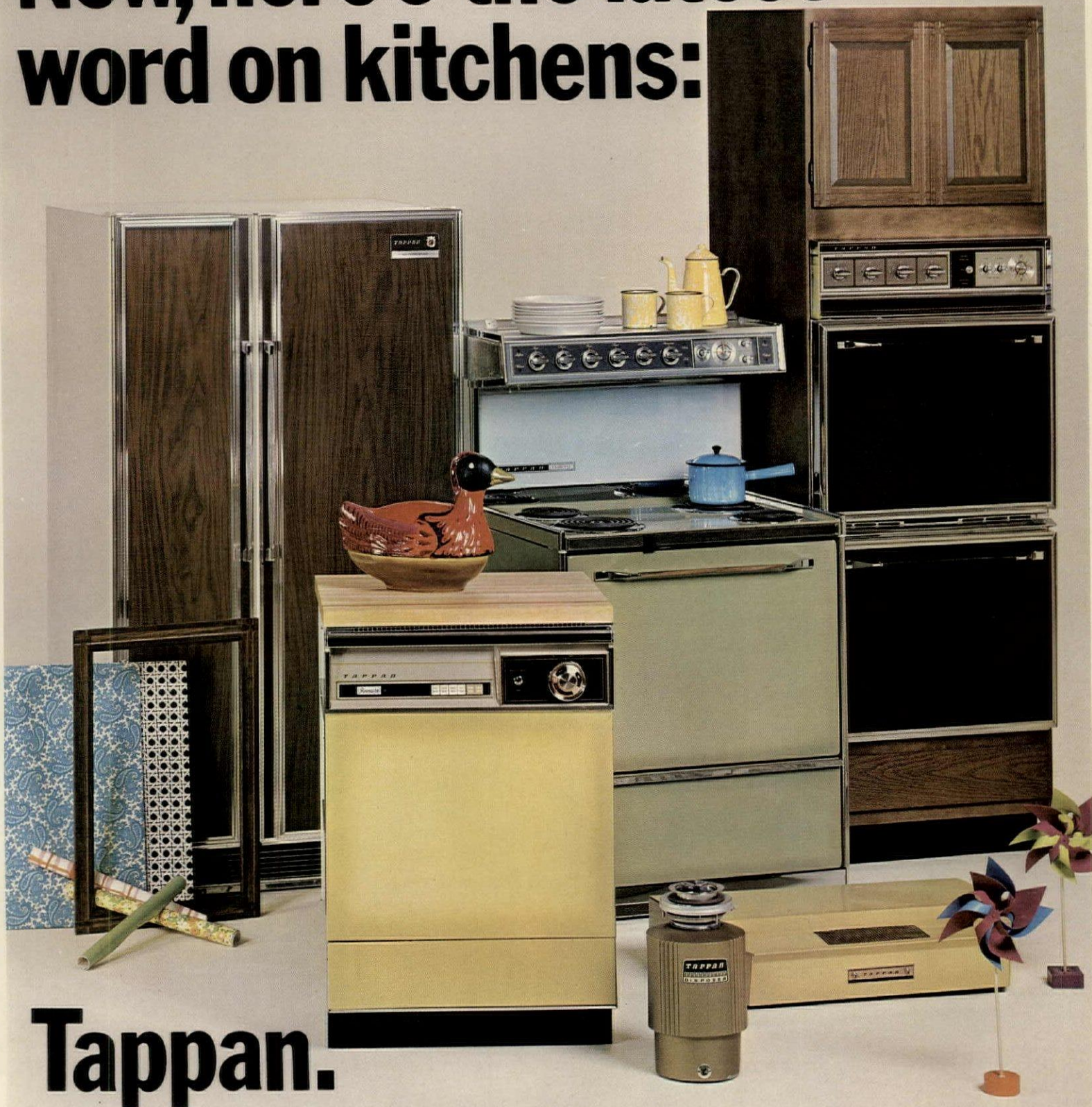


STRINGLINE ON ROAD guides paver by a sensor. A four-man crew can lay 12-ft.-wide street.



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kitchens. Built-in, drop-in, slide-in—one or two ovens. More quality and value at every price level.

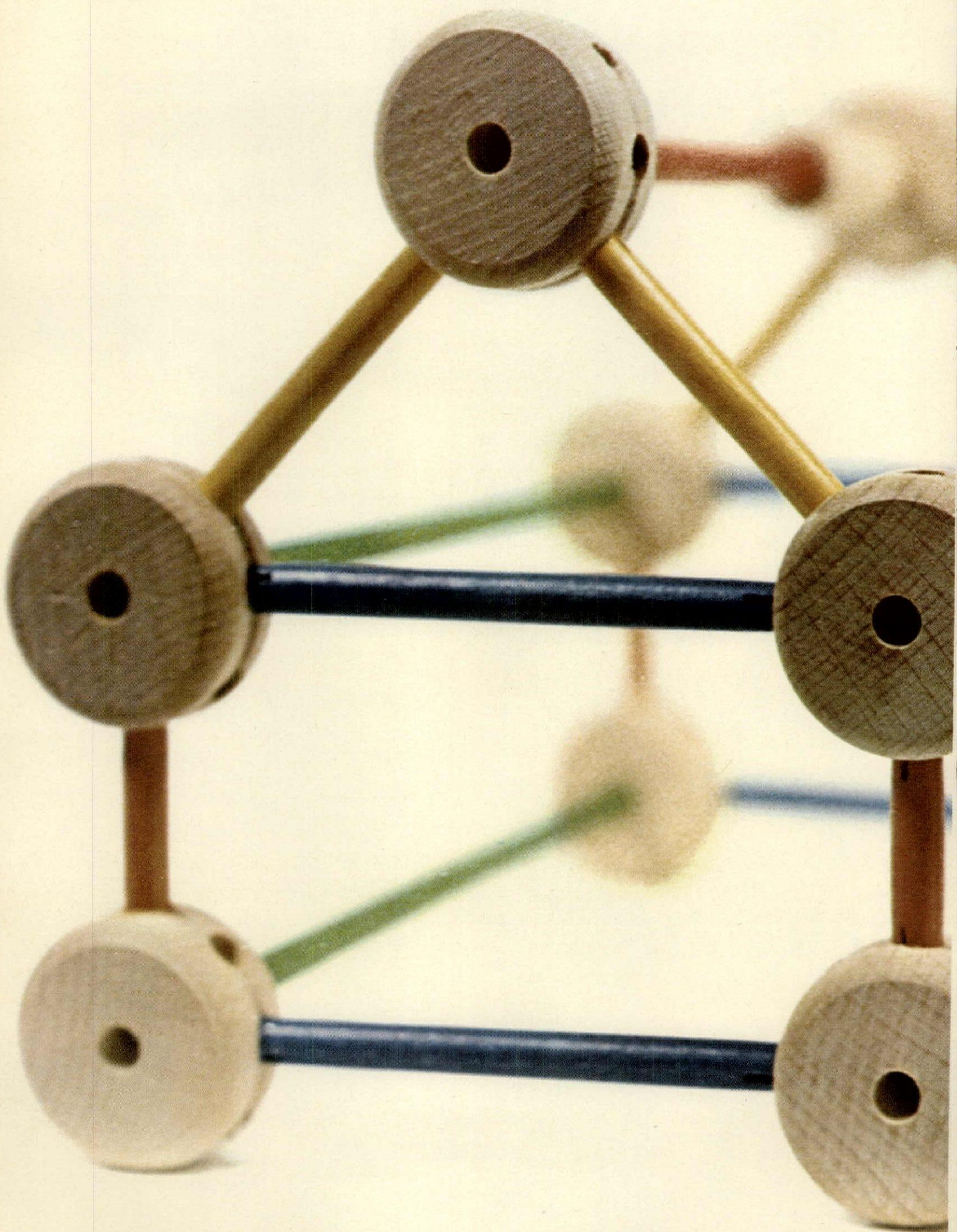
EASY CLEANING: Tappan gets your customers out of tough scrapes with electric self-cleaning ovens—or lift-out oven liners in chrome or TEFLON.

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Boise, Idaho



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What's a nice girl like you doing in a business like this?

Making money hand over fist, that's what.

For the girls who stay in building are sharp. They have to be. In a man's world only the professionals survive. The shy gigglers, who try to hide behind their own skirts, get lost.

The female executive is still a rarity in building, but she isn't a passing fad.* No longer can builders dismiss women by saying, "Oh, they make good salesmen, sometimes."

Women do make good salesmen . . . and good developers . . . and good mortgage brokers, as the stories of these three girls show:

The lady developer. Seven years ago Phoenix television actress Weme Caster (*top*) surrendered the glitter of show business for the gold of the building business.

She put beauty and personality to work selling real estate—and became the first woman to gain entry to Arizona's Million Dollar Sales Club. (She received the Club's customary award—a ruby tie clip, which she had remade into a bracelet charm.)

After more success as sales director at a Transamerica Development Co. subdivision, Weme teamed last year with Stenjem Building Corp. of Madison, Wis., to develop townhouses in Phoenix.

Last month, she was named construction coordinator for Stenjem's new Phoenix company—Madison Investment Corp. Says Weme:

"My ultimate ambition is to have my own building company."

The lady sales director. Betty Patterson (*bottom left*) of California's Deane Brothers says:

"My father owned a grocery store, so I have been selling since I was seven. If I had to get behind a desk and type for a living, I would starve to death."

("She will never starve selling," says HOUSE & HOME's Los Angeles correspondent Barbara Lamb. "She almost talked me into becoming a real estate saleswoman.")

Betty began 16 years ago as a sales-office hostess for Walker & Lee, a big California real estate company. Then she helped sell



DEVELOPER CASTER
At a construction site in Phoenix

builder Ross Cortese's walled city of Rossmoor, one of the nation's most successful tracts.

Since 1960, she has been one of the top salesmen on Deane Brothers' coed staff. And last spring she became sales director of Deane's Lake Forest, a 450-acre community in Orange County.

The lady mortgage broker. Selma Wallace (*bottom right*), the only woman mortgage broker operating on a national scale, has sold \$500 million worth of mortgages in 12 years. And she has loved every second—and cent.

"I'm making more money than I ever dreamed of," says Selma, who was "bitten" by the housing business while still a Brooklyn schoolgirl.

Despite her interest, Selma got into mortgaging by chance. "I had two hours to kill before a date," she says, "so I dropped in

on a friend. And he hired me for his new mortgage department."

Two years later, the J. I. Kislak Organization of Newark, N.J., hired Selma—but only after six months of debate over the pros and cons of employing a woman. Now she is Kislak's top-volume salesman with 1967 sales of \$48 million.

"Being a mortgage broker is like being a matchmaker," says Selma. "I just match a banker, who has an attractive mortgage portfolio, and an institutional investor, who is looking for a good deal."

She does most of her matchmaking by phone from her fashionable Brooklyn Heights townhouse. And when she does visit bankers she strives to be fashionable herself. Says Selma, only half in jest:

"I have one rule. Always wear a hat—mink preferably. When I was about to visit my first banker, my mother said, 'A lady wears a hat.' She was right, even though I didn't own mink in those days."

Selma adds:

"It's a kicky life."

Mutual coexistence. All three say they enjoy working in a man's world. Says Weme Caster:

"I would rather work with men, though they can be old maids too."

The secret to successful coexistence, says Selma Wallace, is "to play it straight and to be professional."

Some years ago Selma often felt uncomfortable as the only woman at mortgage bankers' dinners—as she often was. "I would hide in the corner behind plants, mortified."

"Now I'm professional," she says. "I was the only woman at a golf outing last month. I didn't mind. All those men are my customers."

Wedded to building? Most female executives often believe they can have the best of both business and home.

Says Betty Patterson for instance: "It's very easy to live a very normal married life and still be in this line of work."

But Weme Caster doesn't feel wedded to building. She put it bluntly:

"I would chuck it all to be a housewife for the right man."

And then she blushed.



SALES DIRECTOR PATTERSON
At her subdivision sales office in southern California



MORTGAGE BROKER WALLACE
At home in Brooklyn with her work and her son

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Joint venturing: The Prudential starts a new parade

The nation's largest insurance company will develop a \$20 million Hawaiian hotel complex with builder Del Webb.

The Pru, with assets of \$25.1 billion, is the first of the life insurance industry's Big Two to enter a joint venture under a strict definition of the term: to arrange to share profit, as a principal, with a builder of a real estate development.

The Metropolitan, with assets of \$24.6 billion, is not far behind. It has been weighing joint-venture pleas for 18 months (NEWS, July '67) and is reportedly putting its first deal together in the South.

Several moderate-sized companies are moving deeper into joint ventures or going all the way. John Hancock, ranked No. 5 with \$9.5 billion in assets, owns the land under the new town of Reston, Va., and will soon announce a full-fledged joint venture involving \$24 million and 800 Florida acres. Travelers, No. 8 with \$4.1 billion, has several venture deals under way. And Connecticut General, No. 9 with \$4 billion, is now reported to have \$26 million in the new town of Columbia, Md.

The insurers' procession steps off behind a long file of major industrial companies that have been joint venturing into real estate for five years (NEWS, Jan. '63 *et seq.*). The parade will certainly lengthen as inflation drives more of the insurers into equity investment.

Pru's technique. A 1967 revision of the New Jersey insurance laws permits Prudential, a Newark company, to establish wholly owned subsidiaries for ventures not connected with life insurance.

The company has set up Pic Realty Corp. under Proctor H. Barnett, who is also the Pru's senior vice president in charge of mortgage loan and real estate investments.

Pic will own or lease real estate, primarily in the commercial field, through



joint ventures with large and established developers. The Pru makes clear that Pic will deal only in developments of major dimension, and the \$20 million Hawaii complex may represent the minimum acceptable proposition.

Nor will Pic go in for new towns. "They are not something we want to get into," a Prudential officer states.

The Pru owns real estate worth \$765 million, including New York City's Empire State Building, but the company derives most of its realty profit from interest on the \$11.8 billion of mortgages it holds on property owned by others. Now Pic's joint-venture profit will flow through to Pru, which will pass it on to policyholders.

North from Honolulu. Pic, a Newark company, has its own officers and 11-man board, all from Pru ranks. It can issue 100,000 shares of \$100 par stock and has already sold one fourth of them for the \$2.5 million needed to start in Hawaii. Once there, Pic will join the Del E. Webb Corp of Phoenix, Ariz., under the name of the Incon Development Co.

Incon has entered a lease-purchase agreement for acreage from the estate of James Campbell, a colorful Island figure, on the northern tip of Oahu. The \$20 million covers only the first phase, which calls

for an oceanfront hotel with golf course near Kahuku, 36 miles north of Honolulu.

Prudential will grant mortgages to help finance the project, and Pic will put up \$2 million. Considerably more than \$20 million will eventually be invested by Incon to build at least one more hotel at the Kahuku site and a commercial complex in Honolulu.

The Pru already has \$35 million in Hawaiian mortgage loans and is optimistic about the state's economy. Webb owns hotels and motels in the United States and welcomes a Hawaii referral point for the tourist rush that is expected with the advent of jumbo-jet service.

Residential building. Pic will not undertake residential projects. The Pru's instrument for that is the City Reconstruction Corp., organized three years ago with Kidder, Peabody & Co., a New York investment house (NEWS, July '65).

Because CRC was set up before revision of the New Jersey law, the Pru is only a partial owner. (It owns Pic outright.) The insurance company owns the \$2.7 million worth of CRC preferred stock, and Kidder, Peabody Realty Co., a subsidiary of the investment firm, owns most of the common. Pru has a veto over CRC's actions.

With the aid of a \$20 million Pru mortgage, CRC is building the first three of five high-rise apartments opposite the Los Angeles Civic Center. The Pru's investment will eventually reach \$60 million.

CRC will also soon start apartment projects costing \$8.5 million in Tulsa, Okla., and \$13 million in St. Paul, Minn.

All apartments are going up on urban renewal land, written down in cost with government aid.

The Pru itself owns two high-rise apartments in Boston and is completing a third as part of the \$100 million Pru Center there.

On its way out—last bar to a stable supply of money for building

"We have within our grasp for the first time," said Ray Lapin, "the potential to remove completely the foremost obstacle to a stable and ever improving homebuilding industry.

"That obstacle is the shortage of mortgage financing."

The President of the Federal National Mortgage Association was speaking at the fall directors meeting of the National Association of Homebuilders.

The mortgage-backed securities authorized in the Housing Act of 1968 are, Lapin said, "the mechanisms needed to assure a stable flow of mortgage credit for homebuilding." Fanny May is writing regulations for the securities, which will be issued by the agency itself and by private mortgage dealers.

"Those needing mortgage funds will be able to compete—on equal terms—in the capital markets," Lapin said.

"This ability will remove the rationale of many economists and experts that hous-



ing has to be a contracyclical economic tool of the government. Homebuilding no longer need suffer inordinately when the economy must be cooled, and it need not be urged to come on extra strong to save a faltering economy."

More than 1,000 persons went to Atlantic City, N.J., for the meetings, which included a panel discussion of the housing act led by First Vice President Eugene Gullede, who takes over NAHB's leadership at the Silver Anniversary Convention in Houston Jan. 13-17.

The directors took notice of recent sharp rises in lumber prices by passing a resolution asking the government to investigate pricing patterns in the lumber industry and look into ways of increasing production.

The resolution brought a prompt protest from President C. Hank Bacon Jr. of the Simpson Timber Co., one of the Pacific Northwest's major producers.

"They don't understand all the facts and they haven't studied their lesson well enough to make public statements inviting government regulation," he said. "We and the NAHB have got to work together better. "Prices may seem high with the level of a year or two ago, but the trend over 10 years gives no support for complaint."

Some lumber prices were actually softening as the NAHB directors acted. Price slippage occurred in framing or dimension lumber, used primarily in homebuilding. Quotes on random-length green Douglas fir 2-by-4s fell \$3 in early October, to \$99 at the mill in carload lots for shipment east.

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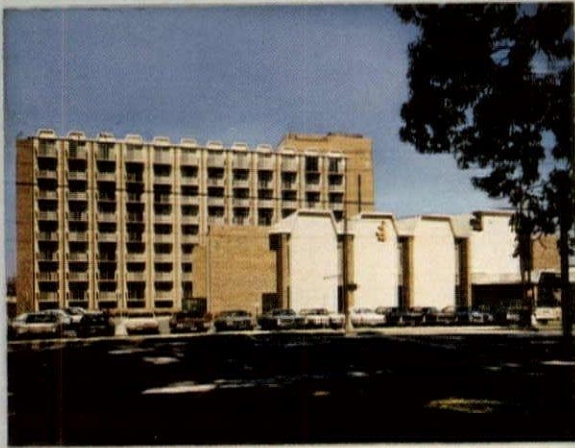
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Courtesy Statler Hilton Inn, Greensboro, N. C.

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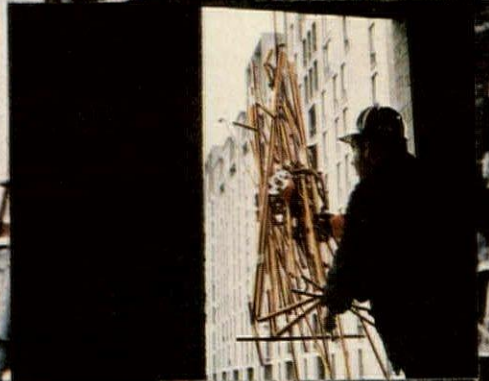
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in high-rise buildings. Anaconda's broad range of copper tube sizes permits on-the-job preassembly of complete water supply trees without delay or wasted man-hours. In a typical back-to-back installation, for example, trees with 146 pre-assembled joints installed with just 4 solder joints! Added advantages: Copper's easy bending clears obstructions without costly modifications or space-consuming partitions.

Considering copper's many inherent properties and characteristics, *installed* cost of copper plumbing including DWV can often compete in price with ordinary ferrous types. For further information concerning Anaconda pipe, tube and fittings, for the building construction industry, write for Publication B-1. Anaconda American Brass Company, 414 Meadow Street, Waterbury, Connecticut 06720.

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California's S&Ls accept challenge to build for the poor

California's \$29 billion savings and loan business is doing some soul searching. It is trying to decide how it can help develop better housing for the state's low-income families.

Urban housing turned up as the overriding topic during the 78th annual convention of the California S&L League, held at the Disneyland Hotel in Anaheim. Industry leaders made the challenge clear to the 800 executives on hand:

- The 261 S&L associations finance nearly 75% of all the state's housing loans.

- They have social, moral and financial obligations to their cities.

- It is time for them to tackle the problem of rebuilding and rehabilitating ghetto housing.

- The lending relationship can now be profitable.

- The alternative to S&L involvement could be massive federal lending on housing units—or even a new type of government-financial institution or vehicle for attracting public money.

"We have been remiss in our responsibilities," admitted the league's outgoing President, J. Ralph Stone, who heads the \$89 million Santa Rosa S&L.

A strong start. Yet Stone's term did produce breakthroughs. Committee spade-work spawned the idea of setting up a pilot service organization to work toward rehabilitating older homes in minority neighborhoods. Capitalization—\$250,000—will come from ten Southern California S&L associations. Stone hopes the plan can be adopted as a model for the rest of the country.

Another sign of progress appeared in Northern California. By year's end some 50 S&Ls expect to be lending on federally insured mortgage loans in core areas of major cities as well as in rural districts with sub-standard homes.

Involvement in urban housing will be a goal, too, of incoming President William Moseley Jones, who heads Pacific S&L in Los Angeles. "We've never lacked courage to lend to those of low and uncertain income. Right now, we hold most of the first mortgage financing on homes of the disadvantaged. We know how to make and service these loans, and our losses are minimal."

Still, Jones said, higher delinquency ratios are unavoidable because these borrowers don't have the income to build reserves against such misfortunes as sickness and unemployment. And, he emphasized, the state and federal penalty system for scheduled items stands in the way of S&L efforts to expand low-income financing. (Scheduled items are slow loans, loans to facilitate the sale of property, and real estate owned as a result of foreclosure. The index is widely used by regulators to indicate the soundness of individual associations.)

Criticism of regulation. "For several years," Jones complained, "we have operated under a system of statistical discipli-



GEHRKE

JONES

narianism that has forced foreclosures on low-income homebuyers and imposed discriminatory penalties on those of us who would continue to do this type of lending."

When a loan is 90 days delinquent (or 60 days, if under a year old), an association must foreclose—or put up with penalties of scheduling. And these, Jones noted, pack a wallop. "They are guardhouse discipline at its worst. First, our net worth is reduced 20% of the whole amount of the delinquent loan. In effect, we are required to establish a loss reserve equal to 20% of the asset. This 20% is entirely arbitrary and has no relationship to the value of the property or possibility of loss."

Too, an S&L association's line of credit with the Federal Home Loan Bank is restricted proportionately to scheduled items. Its lending area is reduced from a 100-mile radius to 50 miles if scheduled items exceed 4% of specified assets. And semi-annual reserve requirements are higher or lower, depending on adjusted net worth ratios.*

Jones would prefer a system under which an association would assess its over-all loan portfolio and establish a reserve against foreseeable losses.

A plea for FHA. But the situation on scheduled items isn't likely to change, said President Hans Gehrke Jr. of the U.S. S&L League. And from all indications, S&Ls will get no special consideration for conventional lending in the inner city. He suggested one way to eliminate the risk element in providing core-area loans: greater participation in FHA lending. California S&Ls now have about 95% of their portfolio in conventional loans, mostly because of the relatively low yields and restricted maximum loans possible under FHA.

"It's time to reexamine our policies and attitudes," Gehrke warned. "Over the years we have avoided FHA. We complained that the rate was too low—but that situation has now been modified significantly. We complained about administrative red tape. Although there is still room for improvement, substantial progress has been made and I think more is forthcoming."

* Scheduled items are a sore point with California's 209 state-licensed S&Ls, many of whom insist that the index presents a distorted picture. Under industry pressure Gov. Ronald Reagan's S&L commissioner, Preston Martin, discontinued publication of the index on taking office Jan. 18, 1967. The index had soared from 4.98% of specified assets on Dec. 31, 1965, to 6.1% on Sept. 30, 1966, last date for which quarterly data were published.

Gehrke, who also heads Detroit's First Federal S&L, said his association has been an active FHA lender for years. "We think it's good business and I suggest you look into it. I believe you'll find it's not quite the chamber of horrors you anticipate."

And a plea for profit. Investment in inner city housing is now practical and profitable, argued Philip Barber, vice president of Cleveland's Women's Federal S&L. He gleaned this lesson from his association's involvement with nonprofit sponsors on housing rehabilitation of Cleveland slums. Said Barber:

"What I learned—and continue to learn—can be summed up in two words: It works."

The S&L associations, Barber suggested, should become the protagonists of the nation's housing program.

"We're naturals for the role," he said. "We have the resources, the experience, the talent—and the motive."

—BARBARA LAMB
McGraw-Hill World News, Los Angeles

Big builders get a plea for their home mortgages

Bache & Co. is urging the Council of Housing Producers to supply mortgages so the Wall Street investment house can sell notes against the loans.

Bache wants to use the collateralized notes, which are easier to buy than bulk mortgages, to attract pension funds into residential financing. The securities house is starting a nationwide promotion campaign among the funds and institutional investors.

Spokesmen for Bache suggested the working agreement in a memorandum to the Council, which comprises 12 of the nation's top-volume homebuilders (1968 sales: \$600 million on 25,000 units). The Council has the plan under study, and members have been talking with Bache officers about individual tie-ins.

Bache currently sells non-guarantee notes on behalf of mortgage bankers, and it will sell notes backed by the federal government when rules for the guaranty are announced by Fanny May (NEWS, Sept.). The company offers to sell both types of notes in behalf of Council members and any mortgage banking of any member. (The Larwin Co. of Beverly Hills, for example, owns Brentwood Mortgage Corp.) Mortgage bankers themselves can issue notes under the Housing Act of 1968, but Bache cites the advantages of its national network of 100 branches.

Bache hopes to have Council members help persuade homebuilding craft unions to invest their pension funds, but its immediate goal is to tap the pension funds of the corporate giants that own several of the Council members' companies (International Telephone and Telegraph with Levitt & Sons, Boise Cascade with the R. A. Watt Co. and Occidental Petroleum with Deane Bros.).

California leading the pension funds into mortgaging

Those wakening giants of mortgage investment, the pension funds, now give every promise of financing much of the building boom that is on its way to California.

The giants have more than \$1 billion in California mortgages.

That is a respectable total. All private noninsured funds, which include labor-union plans, had only \$3.9 billion of their \$72 billion assets in mortgages at year end 1967. State and local pension funds, which include the big public employe retirement systems, had about \$5 billion of their \$43 billion assets in mortgage paper.

And recent developments indicate that pension funds will double their California investment in the next few years.

Teachers investment. The California State Teachers Retirement System, long a holdout from the mortgage market, has just announced an investment of \$15 million in mortgages for the final quarter of 1968. The fund's eventual purchases are expected to reach \$50 million a year.

The man behind the teachers' decision was Mike Thome, chief investment officer for the system. In less than a year in his new post he persuaded his investment committee and his board to reverse a 30-year policy of excluding mortgages from the teachers' portfolio.

Pension fund pool. The Northern California Carpenters Union has decided to form a \$100-million-a-year mortgage pool. The carpenters hope to gather smaller pension funds into a corporate group trust and to sell certificates, representing shares in the pooled mortgages, to trust members.

Bruce Sutherland, the carpenters' fund administrator, seeks to enlist Northern California's retail clerks, longshoremen and butchers.

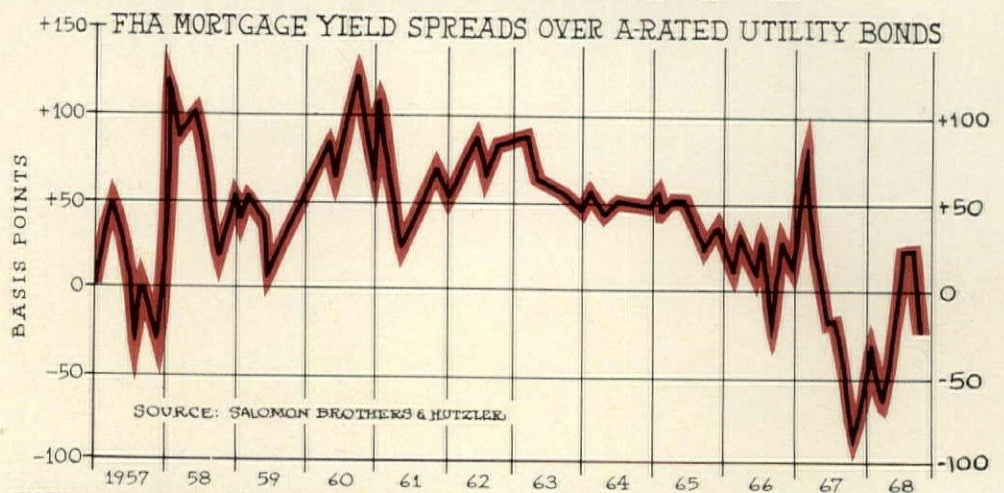
"All that remains to get the program off the ground is federal approval to set up such a group," he says (*see editorial, June: How to Get Pension Funds Into Housing*).

The carpenters already hold \$25 million in mortgages in their own portfolio.

Fund history. The California Public Service Employees Fund, formerly known as the California State Employees' Retirement System, was one of the first big funds to risk major investment in its own state's mortgages. It began buying ten years ago.

But it was only four years ago that the big surge came. It was the result of a campaign by homebuilding leaders and the California Mortgage Bankers Assn. to educate the funds to the advantages of mortgage investment.*

The Public Service Employees Fund now has \$550 million of its \$3 billion portfolio invested in mortgages, and it is spending



MORTGAGE YIELDS (after servicing) have normally run ahead of returns on A-rated new utility

bonds, but the recent advance in yields on virtually all bonds has reversed the spread.

\$94 million for such loans this fiscal year. The Los Angeles County Employees Assn. has \$60 million in FHA-VA paper and is buying at the rate of \$1.5 million a month. The Contra Costa County Employees Retirement Fund has \$10 million in mortgages, a healthy 20% of its portfolio; and the San Diego County Employees Retirement Fund has \$10.7 million in county lease-purchase contracts.

Potential for expansion. The California Mortgage Bankers' president, Charles N. Corbitt, now estimates that 450 major pension funds are active in California's mortgage market. One-third to one-half of those are based in the state, the others in the remaining 49 states and Canada.

A survey by the CMBA found that the funds own 50,000 California mortgage loans valued in excess of \$1 billion.

But Corbitt insists that the figures do not even hint at the investment potential.

"California alone has 1,100 pension funds," he points out. "Only 10% to 20% have been involved, and those primarily in residential mortgages.

"But the field is widening. Flexibility of investment is the watchword. More funds are branching into commercial investments and into ownership participation, where they not only reap interest but gain a percentage of the profits."

An old selling point. Equity participations are the latest devices for tempting the sophisticated funds. There remains another lure for the more conservative funds that must be coaxed out of stocks and bonds and into mortgages if building is to prosper.

That lure is simple enough: Mortgages pay better.

The teachers agreed to buy at 95½ cents on \$1 of mortgage's face value, for instance, paying ¾% for servicing. So they enjoy a yield of 6.99% on 30-year FHA-VA loans paid off in 12 years, or 7.16% on loans paid off in ten.

If they buy conventional loans, explains the Bank of America's Vice President Charles McCarthy, the net return on a 20-year loan will average 7½%.

Mortgage yields have exceeded returns on new utility A bonds for most of the last ten years, although bonds crept ahead last month (*graph*). Mortgage yields also run beyond most yields obtainable in common stocks. (Stocks can offer capital appreciation, but they can also offer depreciation. And they can not offer the cash flow that comes from comparable investment in mortgages.)

The Bank of America was one of the first of California's banks to service mortgages for pension funds.

"We have always considered the home and commercial building market one of the best of investments," McCarthy explains. "It provides safety and yield on a consistent basis."

Fuel for the boom. The new interest among pension funds comes none too soon for California.

The Bank of America estimates that the state's builders will start 155,000 single-family units this year, or 35% more than in 1967, against a gain of about 15% expected in the nationwide figure. Demographic factors and a low vacancy rate are already working in the state's favor.

"We are headed, just possibly, into the biggest building boom in 20 years," says the San Francisco Real Estate Board's Richard J. Loughlin. "The vacancy rate in San Francisco is less than 2%, and it is nearly that bad in almost every other major urban area of the state."

Loughlin, a recognized student of building booms, compares the next three to five years with the expansions that occurred in 1890 and 1907 and again in 1920 and 1946.

—STANFORD ERICKSON
McGraw-Hill World News, San Francisco



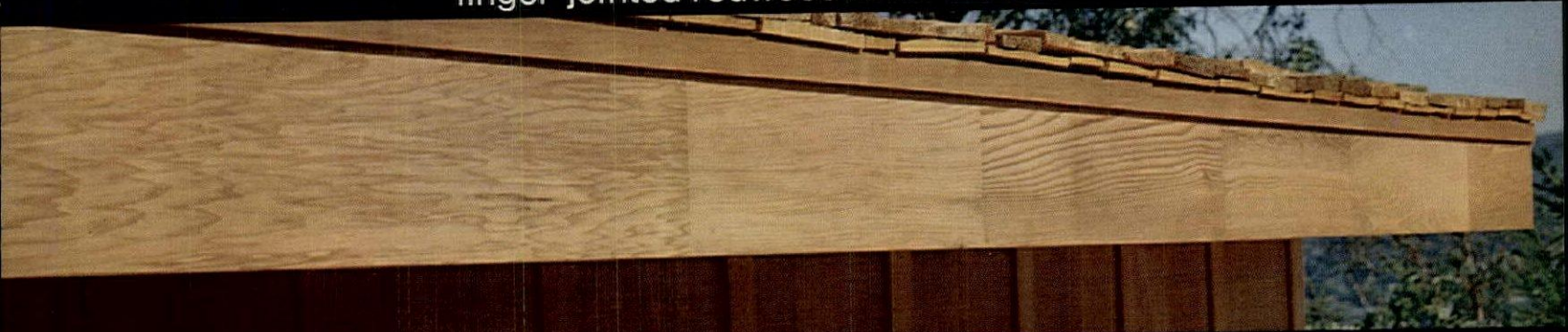
CORBITT

THOME

* For their work with the funds, HOUSE & HOME has cited these Californians as Top Performers in Housing: Executive Vice President William Leonard of the Greater Eastbay HBA (Berkeley) and mortgage Banker Milton Gordon of Beverly Hills (Nov. '66); Vice President Charles E. McCarthy of the Bank of America and Carlin Halterman, mortgage loan officer of the Public Service Employees (Dec. '67).

Finger-jointed Redwood

Funny, some builders think
finger-jointed redwood is for fascia:



It is. Fascia, trim, jambs, siding,
paneling, soffits, cabinetry, you-name-it.



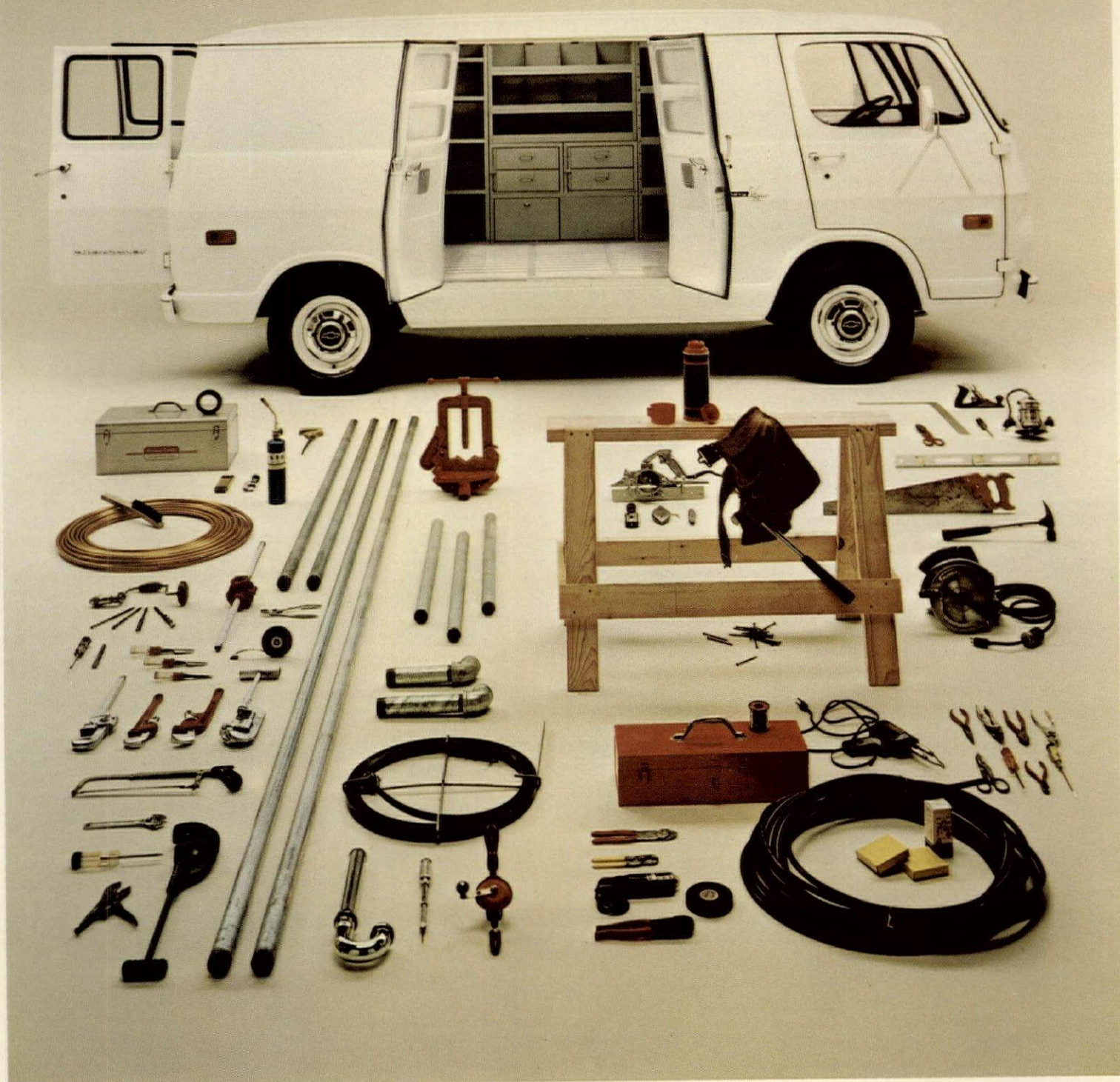
Really knowledgeable builders today can cite you a *dozen* time-saving ways they're using finger-jointed redwood. They know they can order exactly the lengths they need — there's no sawing on the job and no waste. (20-footers are no problem, and extra wide edge-glued pieces are readily available.) Because each board is electronically glued and engineered straight, the boards go up fast and lay flat. When you add the remarkable virtues of redwood itself — paint retention, weather resistance, consumer demand — you have a product no material can match. Find out for yourself about finger-jointed redwood. Today.



That's the beauty of redwood!

For additional information, write: California Redwood Association, 617 Montgomery Street, San Francisco, California 94111. MEMBER MILLS: Georgia-Pacific Corp. • The Pacific Lumber Co. • Willits Redwood Products Co. • Union Lumber Co. • Miller Redwood Co. • Arcata Redwood Co. • Simpson Timber Co.

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Electrical. Plumbing. Carpentry. You name it. Chevy-Van can be equipped with such things as cabinets, bins and shelves to handle it. And there'll be plenty of working room left over. Just like a well-designed workshop. On wheels.

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ways, too. Refrigeration, for example. Or you can leave everything out. And just carry up to 256 cu. ft. of cargo — in 108" wheel-base models. Up to 209 cu. ft. in 90-inchers. Whatever you haul, it'll be well protected by Chevy-Van's tough unitized body-frame construction.

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More trucks are Chevrolets
because Chevrolet is more truck!

The Fed's loan-office ruling arouses the mortgage bankers

The decision to let commercial banks open loan-production offices anywhere in the country cuts two ways.

It pits mortgage men against the big banks in the fear of competition for mortgage originations and servicing.

And it leaves the Mortgage Bankers Association a house divided against itself. Its 2,050 member firms include 335 commercial banks.

The commercial bankers are trying to play down the dispute. The American Bankers Association contends the Fed's ruling is nowhere near as far-reaching as some MBA leaders believe, and one bank official terms the mortgage men's fears ridiculous. He says few banks could afford to take over mortgage originations and that those that could would have to be giants.

But the ABA conceded in a letter to Chairman Wright Patman of the House Banking Committee that a major purpose of the ruling was to permit banks to service mortgages:

"Such activity would clearly be in the public interest in that it would provide lower cost loans to builders and homeowners."

Mortgage men's stand. The mortgage bankers are having none of that. The MBA's Executive Vice President Oliver H. Jones has demanded that the Patman committee "seek withdrawal of the ruling . . . until such time as appropriate clarifying legislation can be promulgated."

Jones didn't stop with Patman. He carried the MBA's counterattack to Senator William Proxmire's committee hearings on financial institutions and the urban crisis.

"Nowhere in the long list of recommendations for improving the performance of the mortgage market can we find evidence that the market can be improved by a proliferation of commercial banking offices," Jones testified.

"It was a shock when we learned that the Federal Reserve Board . . . had accepted the disputed interpretation of the Controller of the Currency and had authorized all commercial banks to open offices literally anywhere for the purpose of originating loans."

The Controller had ruled in 1966 to let national banks open loan offices, but the Fed had said no to member banks the same year. Its new ruling is a reversal.

Jones said the Fed's decision ran counter "to all previous judgments on the subject by Congress, by state governments, by federal regulatory agencies and even by previous judgments of the board itself."

The internal division. Beneath Jones's hard-line stand is the MBA leadership's fear of intramural dissension. Bank members will want the association to support the ruling and the mortgage houses will continue to view the regulation as a threat.

The mortgage leaders hope, of course, that the Fed will do a turnabout on the loan offices and on an even more crucial question that has not yet stirred open dispute—that of the one-bank holding company.

The holding-company device also lets banks diversify into mortgaging. The MBA leadership believes Congress or the Fed will curb one-bank holding firms in 1969. And if the authorities curb banks' mortgaging activities via that route, the mortgage men reason, the same authorities must logically forbid loan-production offices too.

"That will take MBA out of the box it's

in on the loan-production office ruling," one mortgage banking executive says.

Hearings. The Patman committee held two days of hearings on the Fed's ruling. No legislation was enacted at the last session of Congress, but the committee's reaction seemed to incline toward a judgment that the Fed has usurped Congressional authority.

Two members of the Fed agreed with this view, and the ruling was issued after a 5-to-2 vote of approval. Governors J. L. Robertson and Andrew F. Brimmer balloted in opposition, and Governor Robertson explained why:

"The question of whether banks should be permitted to establish subsidiaries should have been resolved through legislation rather than by changing our interpretation of the law." —A.M.

Council of Producers shelves plan to build on federal land

The nation's largest homebuilders, at an impasse with outgoing Housing Secretary Robert Weaver, have reached an accord with Weaver's subordinate, FHA Secretary Philip Brownstein.

After closed-door meetings with Brownstein, members of the Council of Housing Producers shelved plans to build 5,000 low-income units on federally owned land—at least until Weaver's successor is chosen.

But the Council members, including Kaufman & Broad and Levitt & Sons, plan to build under the Housing Act of 1968.

NEWS continued on p. 32



SEMINAR FOR SOPHISTICATED drew 200 institutional investors to New York's Waldorf to hear experts unwrap the wraparound mortgage and explain complex lending. Senior Vice President Gordon Emerson of John Hancock Life (left) described equity deals. Executive Vice President David Tolzmann of Chicago's McElvain Mortgage Co. ran the Mortgage Bankers Association meeting.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

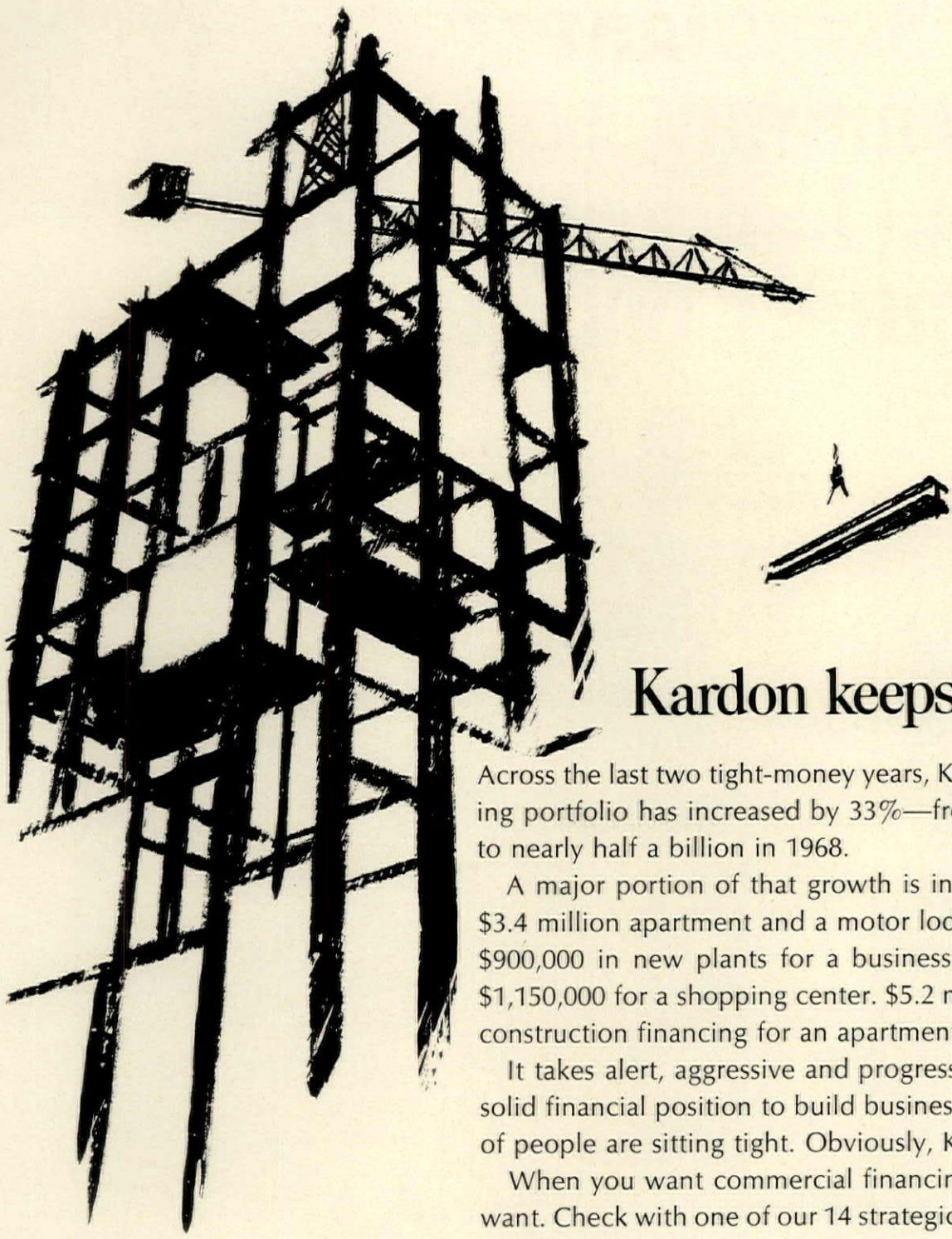
Reported to HOUSE & HOME in week ending Oct. 11.

FNMA Auction Prices Oct. 21 6 1/4 %	City	FHA Sec. 203b— Discount paid by builder Min.-Down* 30-year immed.**		FHA 207 Apts. Discount 6 1/4 %	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
		Private mkt. 6 1/4 %	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 96.34 Accepted bid range 96.25-96.40	Atlanta	3-4 1/2	Down 1/2	a	7 1/2	7 1/2	7 1/2	7 1/2 +2
	Boston	Par	Down 1 1/2	a	7-7 1/4	7 1/4-7 1/2	*	7
	Chicago	4-5	Steady	3-4	6 1/2-6 3/4	6 1/4-7	7+3	7 1/4
	Cleveland	4-5	Steady	a	6 1/4	6 1/4	7-7 1/4 +1-2	7 1/4-7 1/2
	Dallas	3 1/2-4	Down 3/4	4-5	7 1/2	7 1/4-7 1/2	7 1/2 +2	7 1/4-8 +1
	Denver	4	Down 3/4	a	7-7 1/2	7	7 1/4-7 1/2	7 1/2 +1-2
	Detroit	3 1/2-4	Down 3/4	*	6 1/4-7	7	7+1-2	7 1/2 +1-2
	Honolulu	5	Steady	a	7 1/2	7 1/2-7 3/4	7 1/4 +3	7 1/2-8 +1-3
	Houston	4-5	Steady	a	7 1/4-7 1/2	7 1/4-7 1/2	7 3/4-7 3/4	7+1 1/2-2
	Los Angeles	3 1/2	Down 1/2	a	7 1/2	7 1/2 +1-1 1/2	*	7-7 1/2 +1 1/2-3
180-day commitment 96.71 Accepted bid range 96.37-96.79	Miami	4 1/2-5	Up 1/4	a	7 1/4	7-7 1/4	7 1/4-7 1/2	7-7 1/4 +1-1 1/2
	Minn.-St. Paul	3 1/2-4	Steady	a	7	7 1/4	7 1/4-7 1/2	7 1/2 +1
	Newark	3-5	Down 1/2	b	7 1/2	7 1/2	b	7-8 +1 +1 1/2
	New York	b	—	a	7	7-7 1/4	7 1/4	7-7 1/2 +1
	Okla. City	3-4 1/2	Down 1/2	a	b	6 1/4-7 +1	7 1/4-3	7 1/4 +2
	Philadelphia	3	Down 1/2	a	7	7	a	7 +1 1/2
	San Francisco	2-3	Down 1/2	a	6.9	6.9	6.9	7 1/2 +1 1/2
	St. Louis	4-5	Steady	a	6 1/4-7 1/4	7-7 1/4	7 1/2-7 3/4	7 1/4-7 1/4 +1-2
	Seattle	4-4 1/2	Down 1/2	a	7 1/4-7 1/2	7 1/4-7 3/4	7 1/4 +	7 1/2-7 3/4 +1 1/2-2
	Wash., D. C.	4-5	Steady	4-5	7 1/2-7 3/4	7 1/4	b	7 1/2 +1-2

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.
 • Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.
 • Quotations refer to houses of typical average local quality.
 • 3% down on first \$15,000; 10% of next \$5,000; 20% of balance.
 Footnotes: a—no activity. b—limited activity. c—Net yield to investor of 6% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson, pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr. vice

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



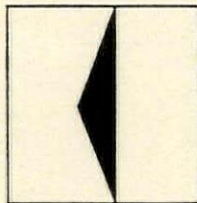
Kardon keeps on building

Across the last two tight-money years, Kardon's mortgage servicing portfolio has increased by 33%—from \$375 million in 1966 to nearly half a billion in 1968.

A major portion of that growth is in commercial projects. A \$3.4 million apartment and a motor lodge almost as big. Nearly \$900,000 in new plants for a business machine manufacturer. \$1,150,000 for a shopping center. \$5.2 million in permanent and construction financing for an apartment village.

It takes alert, aggressive and progressive thinking as well as a solid financial position to build business at this pace when a lot of people are sitting tight. Obviously, Kardon has what it takes.

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Make home buyers head your way with outdoor features in Decorative Concrete

Exposed aggregate concrete turns driveways dramatic. Here's one of the most interesting of Decorative Concrete's many forms. The builder used Mexican beach pebbles, treated with

sealer to bring out color and sheen. Redwood headers add design interest and act as control joints. A decorative touch like this is easily achieved. See the "how to" across the page.



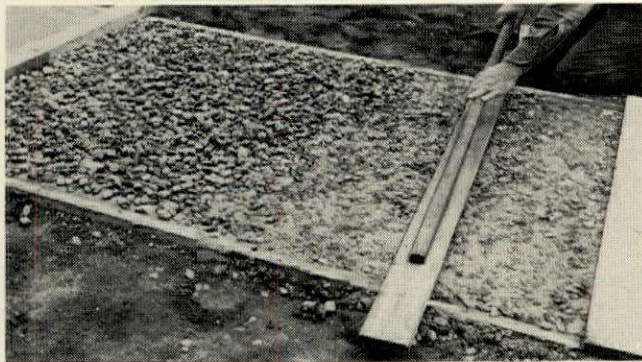
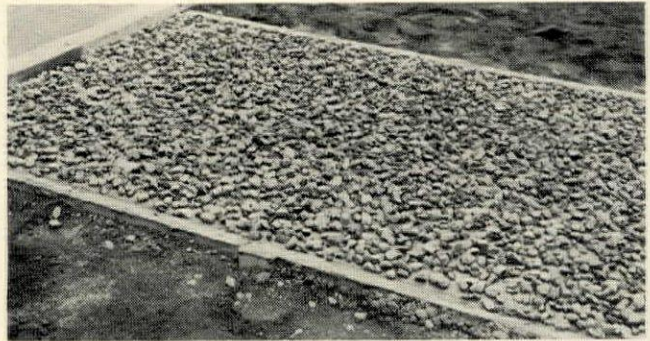
For any builder, getting the jump on competition gets tougher all the time. But more than a few are doing a good job of it right now with Decorative Concrete—in driveways, patios, walks, pools and other outdoor features.

Decorative Concrete adds a custom-type touch people like. A charm and note of difference they admire.

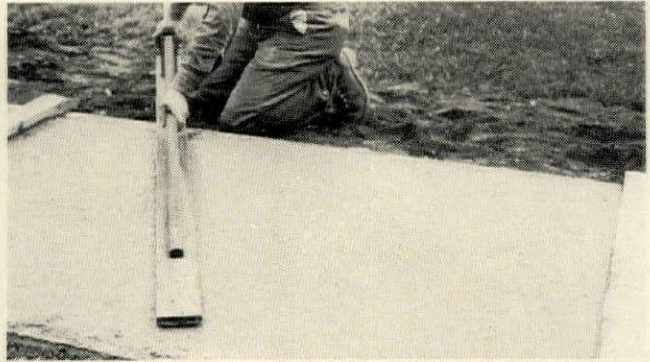
Ideas? You can texture, color, pattern, shape concrete to no end of decorative effects. With handsome sales effect, too.

How to get exposed aggregate finishes you'll be proud of

Topping aggregate should be chosen in the size and color that will give the texture and effect wanted. As soon as normally placed concrete slab (specify a 5½-to-6-bag mix) has been darbied, aggregate should be scattered to cover the surface as shown.



Next, aggregate is embedded by tamping with a darby or other suitable tool. Then, as soon as the concrete will support a workman on kneeboards, the surface should be hand floated



so all the aggregate is embedded just below the surface and completely surrounded by grout. Concrete should then be allowed to start setting up. Large areas may need a retarder.



In exposing the aggregate, timing is critical. Exposing should begin as soon as the grout can be removed by simultaneous brushing and flushing with water without overexposing or dislodging the aggregate. Some builders use test panels to determine timing. Finished job should be cured thoroughly, using a non-staining method of curing.

Help your concrete crews learn more about installing Decorative Concrete. Send the coupon for free booklet. If you would like to have selected crew members attend one of PCA's demonstrations of concrete finishing, contact your ready mix supplier or the nearest PCA office. (U.S. only.)

Yes, I'd like a free copy of the booklet: "*Cement Mason's Manual*." (U.S. and Canada only)

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How and why housing bypasses the nation's neediest people

For the first time, two comprehensive studies show how badly the elderly, the poor whites and the Negroes are housed.

The studies, commissioned for President Johnson's Kaiser and Douglas Committees, provide an analysis of the nation's housing shortcomings for the new administration.

The first study reports:

- Nearly a third of all households headed by the elderly cannot afford a decent home.
- Some 5.6 million white households cannot either.
- Negroes pay 33% more for their housing than whites—and get less (table at top, right).
- And overall, there is a lack of units available for any family earning \$6,750 to \$10,500 in 1960 dollars (charts, below).*

And the second survey reveals that 80% of the large families among the nation's poor cannot find standard housing.

Why? Neither report lays specific blame. But one conclusion that can be drawn is that government and builders share responsibility for the debacle.

Builders have not served the needy—but primarily because big government has made it more profitable to build for the middle class. And the report on large families, prepared for ex-Sen. Paul Douglas' Commission on Urban Problems, does note that some federal regulations are obstacles to production. For example:

It costs at least \$22,000 to build units with more than two bedrooms. But the Housing Secretary has imposed a \$20,000 construction limit on public housing units. And under 221d3, FNMA is not allowed to purchase 3% mortgages of more than \$17,500.

The other report, prepared for industrialist Edgar Kaiser's Committee on Urban Housing, points out that Negroes are victims of discrimination. But it avoids the question of blame.

* It is presumed that 20% of earnings is the maximum households can afford to pay for housing.

MINIMUM ANNUAL INCOMES REQUIRED TO ASSURE STANDARD HOUSING					
Residence and Race	Minimum Income (by household size in 1960 dollars)				
	1-2	3-4	5	6+	
Inside SMSA (in metropolitan areas)	white	\$2700	\$3400	\$4100	\$4600
	nonwhite	3800	4700	5500	6200
Outside SMSA (in rural areas)	white	3900	4800	5600	5900
	nonwhite	5300	5800	6300	6500

NONWHITES PAY 33% more for housing units than whites—both in rural and metropolitan regions and regardless of household size.

The Kaiser report. The urban housing report prepared by Tempo, a think-tank subsidiary of General Electric, recommends increasing annual production to 1.8 million new and 800,000 rehabilitated units.

But it recognizes a larger problem: providing units at prices households can afford.

Tempo leaves to the committee the solution of fitting house to household. The panel's recommendations are due in January.

The Tempo findings:

1. *The elderly.* Persons who are 65 or older and head households are a special problem throughout the country. The aged represented only 16% of the population in 1960 but they owned 30.7% of the units that lacked adequate plumbing.

The elderly have low incomes—in 1960 some 39.8% earned less than \$2,000—so many are candidates for cheap, substandard housing. This year 23.3% of the aged whites can't afford standard housing. For younger whites the figure is only 7%.

2. *The forgotten whites.* Too often low-income housing is equated with Negro hous-

ing. But in metropolitan areas white households outnumber Negro households by 3.9 million as candidates for substandard housing. The 1968 figures: 5.2 million whites to 1.4 million Negroes; and the 1978 projection: 4.9 million whites to 1.4 million Negroes.

Of course Negroes represent only 10% of the population in 1968, and will represent only 11% in 1978.

3. *The Negroes.* Racial discrimination pervades housing. Although Negroes earn substantially less than whites, they pay 33% more for the fewer units open to them.

But no matter what the Negro pays, he runs a higher risk of landing in a substandard unit. Some 9% of the Negroes who paid \$120 to \$160 a month in 1960 lived in substandard units, compared to 2% of the whites.

Regardless of the amount paid, 28% of the Negroes in metropolitan areas in 1960 lived in substandard housing, compared to 7% of the whites. It was even worse in rural areas, where 77% of the Negroes lived in substandard units compared to 23% of the whites.

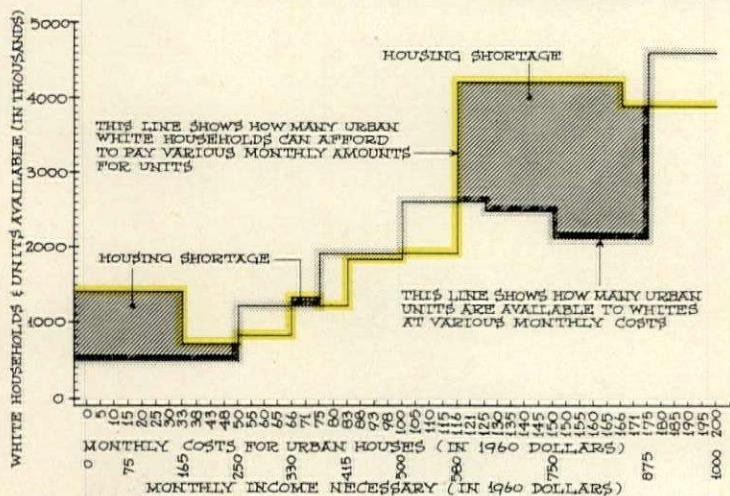
Douglas report. The second study, prepared for the Douglas Commission, shows the lack of units for large families of the poor in seven cities. The findings:†

City	Large, poor families (3 to 6 bedrooms)	Units avail.	Unit gap	Gap %
Wash., D.C.	20,789	3,911	16,878	81.7%
Philadelphia	19,162	5,492	13,670	71.3%
New Orleans	22,773	3,531	19,242	84.4%
St. Louis	16,729	3,118	13,611	81.3%
Richmond, Va.	6,486	1,108	5,378	82.9%
Denver	6,570	1,322	5,248	79.8%
San Francisco	10,955	1,548	9,407	85.8%
All 7 cities	103,464	20,030	83,434	80.6%

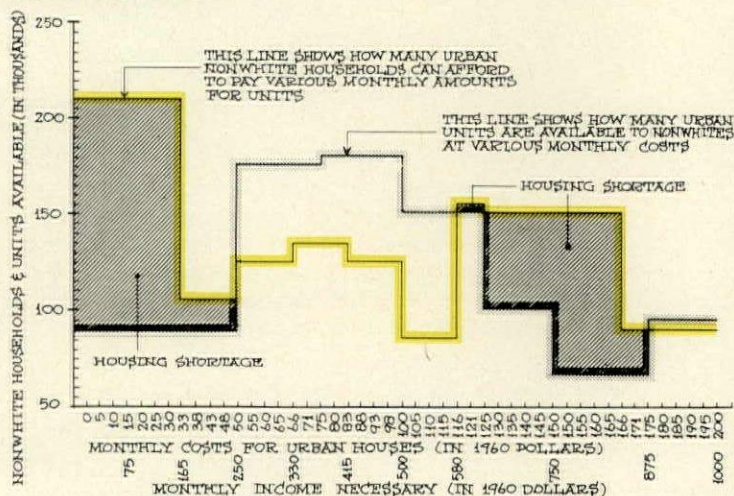
Based on the findings, the report estimated that 529,000 units were needed to house all the large, poor families in the nation's 61 largest cities.

† Verified as of February 1968.

WHERE THE HOUSING ISN'T



WHITE FAMILIES that can afford to pay up to \$50 a month, from \$66 to \$75 and from \$116 to \$175 exceed the number of units available in those three cost ranges. The result: housing shortages. Since families pay 20% of income for shelter, a family paying \$175 earns \$1,050 a year (in 1960 dollar).



NEGRO FAMILIES that can afford to pay up to \$50 a month and from \$116 to \$175 exceed the number of units available in both cost ranges. The result: housing shortages. The poor Negro faces the deepest shortage. For every three Negroes who can pay up to \$50, there is only one unit available.



James R. Price, Board Chairman,
National Homes Corporation

"You'll make more money building with National Homes or my name isn't Jim Price."

Are problems piling up faster than profits for you? I know all the headaches a builder can have. I was a builder before I was a home manufacturer. That's why, from the very beginning, National Homes Corporation developed its TOTAL SERVICE for the builder. It all adds up to a way of building that will ensure you a profit, as it has thousands of other builders.

Our TOTAL SERVICE is backed by 28 years of experience . . . the experience of building and selling 325,000 National Homes. That experience puts National Homes Corporation and its builder organization in a class by themselves. That experience makes us confident we can help you with your building problems . . . put you "in the black" to stay.

Here, in a nutshell, is what our TOTAL SERVICE can do for you:

MONEY from start to finish. No more worries about construction money or mortgage financing to complete your sales. National Homes Acceptance Corporation has an ample supply of both. We'll save you money, too! You'll build faster with our more complete package . . . you'll build more homes with the same amount of construction money.

MANPOWER is built into our house package. Biggest part of the building job is done in our plant, under controlled conditions permitting top productivity and quality control. You'll save the worry and expense of rounding up the site labor you've been using.

MODELS that are just right for your market. National Homes Corporation offers more than 100 floor plans and over 500 exterior designs. Prices of the completed homes range between \$15,000 and \$125,000. All are the result of consumer research by the largest home marketing organization and the finest architectural staff in the U.S.

MARKETING services that produce sales. From the time you select your land until you deliver the completed homes to their new owners, a National Homes Sales Representative is at your service. He has at his command a full staff of experts with the varied skills required to make you successful at the complex job of home building.

Add to all this our price protection warranty, a National Homes exclusive, and you'll see why I say so confidently:

You'll make more money building with National Homes or my name isn't Jim Price.

Fill out the coupon below and let's talk.

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National Homes Corporation
Lafayette, Indiana

Okay, Jim, I'm interested. I have _____ developed lots.
I need construction permanent financing.

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COMPANY _____

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ZIP _____

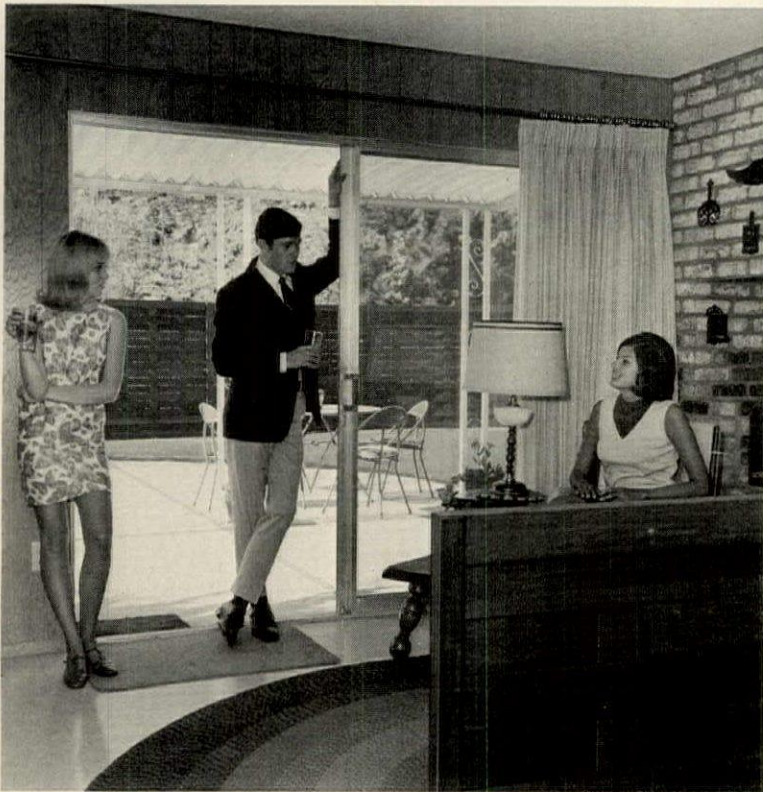
National

HOMES CORPORATION
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Plants: Lafayette, Ind.; Horseheads, N.Y.;
Tyler, Tex.; BEST, Effingham, Ill.; LESCO,
Martinsville, Va.; KNOX, Thomson, Ga.



ANNOUNCING THE NEW INDOOR-OUTDOOR FENCING FROM TW&J.



Readymade Woodweave panels. The first fencing we know of being used for more than just fencing. Panels are being put up as screens, room dividers and planters on the inside and planter screens, patio wind screens and, naturally, fencing on the outside. Woodweave's eight foot panels are precision woven from clear, dry California Redwood and factory finished. Panels come in 3', 4', 5' and 6' heights with harmonizing 3½' and 5½' gates available. Face pieces and top chamfered 4" x 4" posts complete the package.

Easy to stock and quick to turn, TW&J Redwood fencing is also available in post and rail and picket style. Write us today for more information and ideas on the indoor-outdoor fencing. No reason to be left out in the cold.

Tarter, Webster & Johnson

Division / AMERICAN FOREST PRODUCTS CORPORATION / San Francisco

NEWS

Rene Laursen



LEADERS OF PBS CORP. are Bill O'Kell, Glen Brengle and John Parker.

Macco's ex-chief forms a company to build homes for newlyweds . . .

Says **John B. Parker**, now president of PBS Corp., Southern California's newest corporate building venture:

"A two-bedroom, two-bath house with less than 1,200 sq. ft. is ideal for a young couple. They don't need a larger house. They couldn't afford one anyway."

So PBS is offering two-bedroom houses with lots for \$23,000 in Orange County, one of the nation's hottest markets. Conventional 29-year mortgages will be available at 6¾% interest and 7% down.

Inflated land costs have taken house prices beyond the reach of many young buyers, and PBS is trying to counter the trend by paying cash for land. "We pass the saving on to the buyer," Parker says.

The new company has opened five models in its initial subdivi-

sion, Century Homes in Santa Ana. It hopes to be selling 1,000 units a year by 1971.

Parker is accustomed to volume. The former bridge builder joined Macco Realty in 1960, became president in 1963, at 42, and stepped back to the executive vice presidency after the Penn Central Co. bought Macco in 1965. When he resigned last summer, complaining of interference in management (NEWS, July), he had directed construction of 8,000 Macco houses.

Parker's two partners in PBS are **Glen H. Brengle**, Macco's former vice president of operations, and the J. F. Shea Co., a heavy construction concern in Glendora, Calif., headed by **John Shea**. A third Macco grad, **William O'Kell**, will be general superintendent for PBS, which has opened offices in Corona del Mar.

. . . And Macco names new officers

William D. Ray, formerly vice president of Great Western S&L of Los Angeles, is Macco Realty's new executive vice president.

Ray says the big California builder and land developer will "move in new directions." Two months ago, Macco purchased 20,000 acres for \$10.5 million near Santa Barbara and an-

nounced plans to develop second-home communities.

Macco has hired **Lon Rubin**, formerly of California's Kaufman & Broad, to direct multi-family production, and **Harold Lasky**, formerly of the American Housing Guild, to head its single-family housing division.

In 1967 Macco earned \$7.5 million on sales of \$36.1 million, up from \$4.3 million on sales of \$23.2 million in 1966. The company is a wholly owned subsidiary of the Penn Central Co.

DEVELOPERS: **Justus (Gus) Gilfillan** is the new vice president in charge of development for Janss Corp., the Southern California land developer and builder.

BUILDERS: **Richard Nagel**, 30, formerly of Hunt-Wesson Foods, Bayonne, N.J., has been engaged to line up acquisitions for California's Kaufman & Broad.

NEWS continued on p. 38

Werner Kahn



MACCO'S RAY

A push in new directions



Our Rocky Point carpet. It can stand up to any kid in school.



We learned one thing quick about making carpets for schools. You have to be firm with kids.

Because when you total up all the slop and goo (and even the normal wear and tear), you find that kids can be a pretty formidable enemy of clean, fresh carpeting.

We started the battle with nylon. Specially engineered cross-section nylon from Allied Chemical.

It's the same material used in flak vests and combat uniforms. Fabrics just don't come any tougher.

Another advantage of nylon is that it resists damage from oil and many other chemicals. It also resists crushing and abrasion. But while nylon itself is hard as nails, our Rocky

Point carpet is nice and soft.

A miracle? No, just a common sense combination of nylon and our own modest genius.

We did work hard to achieve it, though, because softness is so important to soundproofing. (And if you've ever stood in a hard-surface corridor during recess and heard that thundering clackety-clack, you know what soundproofing means.)

Rocky Point carpeting comes with the A.C.E. label guaranteeing surface wear for three years.

And it comes with this assurance from us: when we make a carpet for kids, we don't kid around.



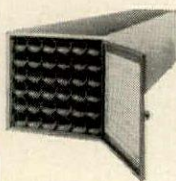
WALTER CARPET MILLS

A Component of Ludlow Corporation
P.O. Box 2377, City of Industry, California 91746

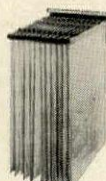
The right carpets for the right people.

which
is the
best way for you
to file charts, maps,
drawings and plans?

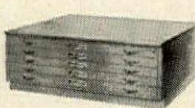
**roll
them?**



**hang
them?**



**lay them
flat?**



There are three basic types of files, and you'll want to know more about them to determine which is best for you.

We make all three so you can trust us to give you all the facts. Send for our illustrated literature to help you make the right decision.

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Circle 98 on Reader Service card

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New Issue

October 2, 1968

562,500 Shares

**CONTINENTAL INVESTMENT
CORPORATION**

Common Stock
(Par Value \$1)

Price \$22.50 Per Share

These Shares are not being sold or proposed for sale in New York and no Prospectus may be obtained in New York.

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38

Circle 69 on Reader Service card

NEWS

continued from p. 34

**Phoenix builder John Hall shot;
his secretary's husband is held**

John C. Hall, one of the nation's largest homebuilders, was wounded in the head and arm by a gunman who came to the Hall home in Scottsdale, Ariz. Police believe Hall may lose one eye.

Says Scottsdale Police Sgt. Tom Clark: "He is lucky to be alive—very, very lucky."

Scottsdale police charged George Carter, husband of Hall's long-time secretary, with assault with intent to murder.

Sgt. Clark says Carter, 48, visited the builder's home September 28 and announced that his wife, Maxine, was leaving Hall's employ. Police do not know Hall's reply. Hall was hit by two rounds from a low-caliber pistol fired 10 feet away.

Hall staggered from the living room. His teen-age daughter, who was in another room, wrapped his head in towels and drove him to a hospital. Hall, unaware of how badly he was hurt, walked into the hospital.

Sgt. Clark quoted Mrs. Carter as saying that her husband "hasn't



Markow

BUILDER HALL

"Lucky to be alive"

been the same" since he was badly burned in a flash electrical fire a year ago. Carter is an electrician.

In Hall's absence, General Manager Joseph Ashton will run Hallcraft Homes' \$30 million business in Phoenix, San Diego and Denver. Hall, 43, who claims to be the 11th largest homebuilder, has been in business for 16 years. Maxine Carter has been his secretary from the beginning.

**Watt enters Chicago, Washington;
'68 sales estimate up \$30 million**

The R.A. Watt Co., Boise Cascade's homebuilding subsidiary, has capped a year of frenetic expansion by moving into the two new markets.

Watt's Washington manager, Justin Utal, formerly a Levitt & Sons executive, has optioned land in Prince Georges County, Md., for houses to sell at \$25,000. The Chicago manager, Edmund Sorenson, formerly a vice president of Dayton's Huber Homes, has bought a site near Wheaton, Ill., and has options on two other parcels.

And President Ray Watt is already mapping a move into two other areas in 1969. Top contenders: Washington's Virginia suburbs, Detroit, Philadelphia and Atlanta.

Says Executive Vice President Alan Borstein:

"We give our managers a desk and a goal—5% of the market in four years. The rest is up to them. They pinpoint the sales opportunity, develop their own budgets and sell the houses."

Watt sales for 1968 are now estimated at \$82 million, up from \$52 million in 1967. Borstein attributes the increase to six subdivisions added in California, the acquisition of Perma-Bilt Inc. of San Francisco and new tracts in Central New Jersey and Seattle (NEWS, March). Watt has just added to its Seattle operation by teaming with builder Herman Sarkowsky's United Homes Corp. to offer families earning \$7,000

an alternative to mobile homes. The product: two- and three-bedroom homes priced from \$14,000 to \$18,000.

**New mortgage firm
formed in California**

The newcomer is Rexford Financial Corp., organized as a subsidiary of the Larwin Co., the privately held tract builder with headquarters in Beverly Hills.

William Weinberg, executive vice president of Larwin and brother of Larwin President Lawrence Weinberg, heads Rexford. Thomas A. Bomar comes from Larwin's other mortgaging subsidiary, Brentwood Mortgage Corp., as Rexford's manager, and Vice President Kenneth W. Krause steps up to a senior vice presidency with Brentwood.

BUILDERS: Emil Tessin 2d, designer of the Alside steel and aluminum house that led to one of housing's most spectacular market failures of the early 1960s, joins William Lyon Homes in Santa Ana, Calif., as an executive vice president. Lyon is a subsidiary of American Standard Inc. of New York City (NEWS, April). Sidney Davidoff, executive vice president of the Oklahoma City HBA, moves to Henderson Properties, that city's biggest apartment builder, as a vice president to evaluate government programs.

NEWS continued on p. 42



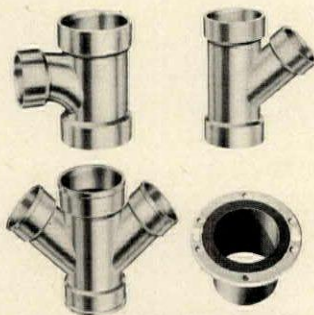
\$86,400 IS BIG MONEY

1,200 distinctive homes (1,000 already completed) will grace the 300-acre "Northline Terrace" subdivision in Houston. The 3-bedroom, 1½-bath homes offer a pleasing variety of exterior designs and interior plans, with prices ranging from \$11,350 to \$16,950. The entire development is designed and constructed by Suburban Homes, Houston.

Even in Texas! That's how much Suburban Homes will save by installing plastic pipe and GSR fittings in their "Northline Terrace" development on the outskirts of Houston. Drain-waste-vent systems, outside water service lines, and sewer lines are all plastic—all joined by high quality GSR Plastic Pipe Fittings. These systems were installed at *about half the cost of conventional materials*—a saving of \$72.00 per home.

Plastic DWV, water, and sewer lines will continue through the years to save money for "Northline Terrace" homeowners. They will never rust, corrode, or give way to the attack of soil chemicals. This is a good example—where the best material, plastic, is also the most economical.

Wherever you build... whether it's one, a hundred, or a thousand homes at a time... you too can enjoy Texas-style savings with plastic pipe and GSR fittings. They comply with all applicable specifications and standards of industry and government agencies. Talk plastic when you talk plumbing with your plumbing contractor. He already knows about GSR—the world's most complete line of plastic pipe fittings. R. & G. SLOANE MFG. DIV., THE SUSQUEHANNA CORP., 7606 N. Clybourn Avenue, Sun Valley, Calif. 91352.

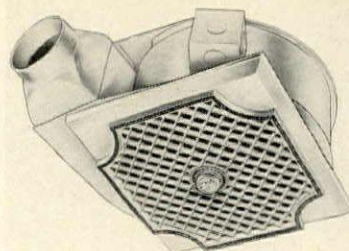


PLASTIC PIPE FITTINGS

You can decorate as you ventilate

with the new Leigh Decorator fan. It features a sculptured white grille, highlighted with antique gold. In a motif repeated in today's most modern bathrooms, powder rooms, kitchens. Thin-wall, ceiling, wall models for every ventilation need. U-L approved. Ask your supplier.

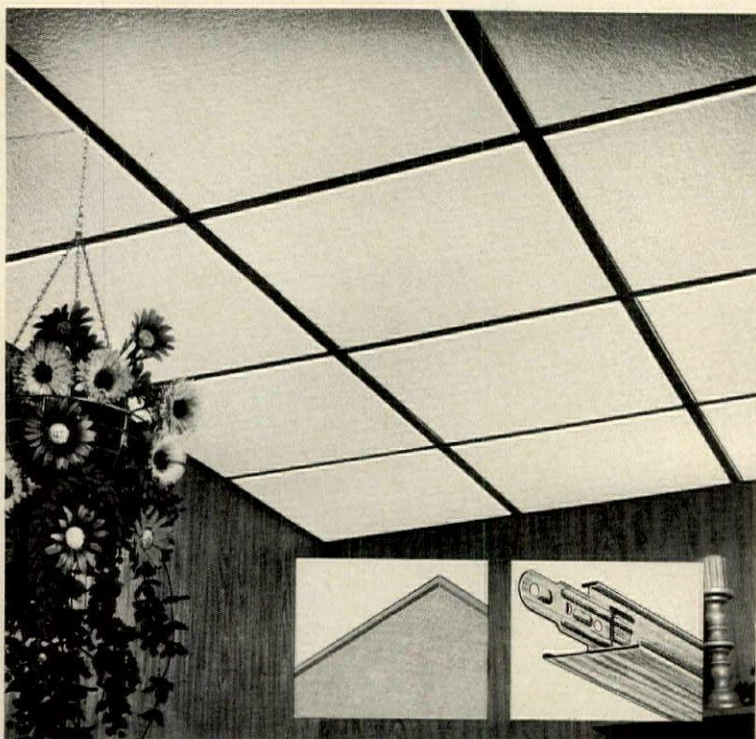
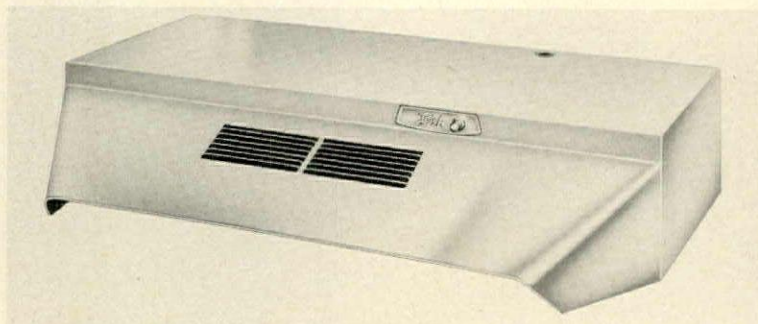
Circle 11 on Reader Service card



Low priced duct-free range hood offered in modern colors.

The Leigh 7000 series range hood gives you many high priced features at a low price. For instance, the 7000 series duct-free hood has two aluminum mesh filters. One filter, pre-coated with hexachlorophene, traps odors. The other traps grease. Both are easily removed and refreshed by owner. The tough and lustrous finish is the same finish used on the more expensive Leigh hoods. It's the finest in the industry. Colors? Modern new Harvest Gold as well as popular Coppertone, Shaded Coppertone, White and Avocado. All in the four popular sizes. U-L approved. Ducted models also available.

Circle 12 on Reader Service card



Wood-grained grid and beveled edged panel create attractive ceilings.

The new Leigh wood-grained grid combined with new Leigh beveled panels create attractive suspended ceilings for residential applications. The wood-grain of the grid harmonizes with wood panelling and wood furniture. The beveled edges of the drop-in panels add dimension, depth and accent to ceilings. The grid is the famous Leigh Klip-Lock design—field-proved in reducing installation time—no splice plate or connectors needed. Main tees and cross tees simply push-and-lock together. Slotted main tees space cross tees automatically.

Circle 13 on Reader Service card

New Leigh catalog just off the press—
write for Catalog 900-L.



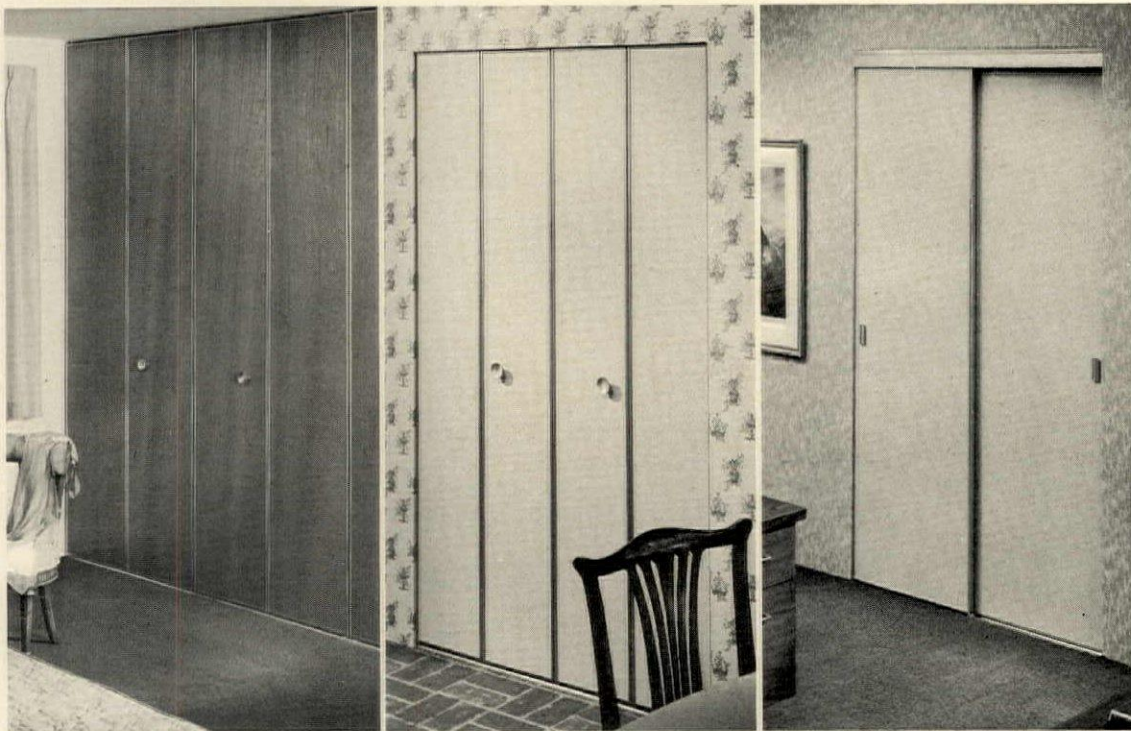
Cut expensive labor costs with Leigh pre-finished, steel, adjustable shelves and rods.

With Leigh shelving there is no sawing, no fitting, no sanding, no finishing. Easily installed in less than 10 minutes—for a substantial saving in labor costs. Made of steel, the shelves are warp-proof, too. They are pre-finished in desert white, baked enamel and protected by a silicone scuff coat. The bright-plated rods have inverted "U" shape to accept optional nylon glides. Choose shelf-and-rod sets, shelves only, rods only, wide shelves for linen closets. For full information, write for new Catalog 900-L.

Circle 14 on Reader Service card

Leigh products

help you cut costs all through the house...
then help you sell it!



New closet doors combine the beauty of wood with the warp-proof rigidity of a steel frame.

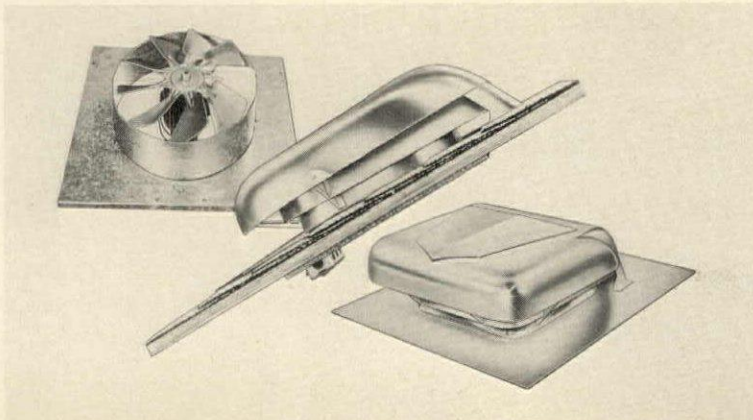
The beauty of natural wood—plus the strength of steel framing—this is the exciting construction in new Leigh wood panel doors—bi-fold and by-passing models as shown at left. The look is luxurious! The touch is warm. The doors have all the appeal of natural wood with the added advantage of a warp-proof steel frame. A gear lever on the by-passing doors simplifies raising, lowering, levelling the doors—without tools. Bi-fold doors feature the famous balanced suspension used on Leigh steel doors. The new wood-panel doors are offered in 6'8" or 8'0" heights. Panels of Philippine mahogany finished in warm walnut or frosty platinum. Or panels in primed white hard-board for final painting or papering. Be sure to see these attractive, labor saving—money saving doors. Call your supplier today.

Circle 15 on Reader Service card

New Leigh power roof ventilator

cools attic fast, keeps it cool. The new Leigh power roof ventilator is controlled by a thermostat—turns on when attic temperature reaches 100°F., shuts off at 85°F. The big 10" diameter, nine-bladed fan, powerful electric motor, and thermostat are built into a power pack unit that slips into famous, patented, Leigh roof vent—in aluminum or galvanized steel. Low silhouette on roof—only 6" high. Efficient, quiet.

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Leigh makes more than 160 products for the building industry



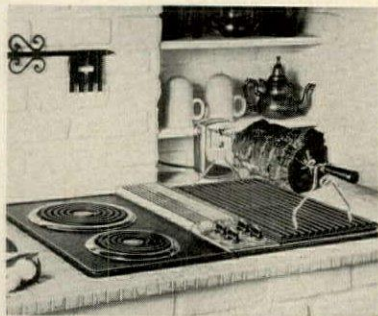
LEIGH PRODUCTS, INC.

2568 LEE STREET, COOPERSVILLE, MICHIGAN 49404

East Coast Warehouse: Leigh Corp., Edison, New Jersey. **West Coast Warehouse:** Leigh Industries, Inc., City of Commerce (Los Angeles), California. Leigh products made in Canada and available in Canada.

Visit the Leigh booth, No. 2439-2443
NAHB Convention, Houston, Texas, January 13-17.

build in versatility



with Jenn-Air's new countertop broiler

Jenn-Air's countertop broiler cooks everything with the same delicious flavor as an outdoor charcoal grill . . . but none of the smoke and mess. It's the ultimate in modern living for kitchens. Permanent grill rock, electrically heated to constant high intensity, sears in genuine charbroiled flavor. A unique surface vent snares smoke and odors at grill top level and exhausts them outdoors . . . no need for bulky overhead hoods.

Charbroils all their favorites: juicy steaks for dinner, hamburgers for a quick lunch. Permanent non-stick griddle fries bacon and eggs for breakfast. Optional rotisserie and shish kebab make the broiler an all-around cooking appliance.

Installation? Quick and easy. Broiler fits into as little as 18 inches of new or existing counter space. A model for any situation, whether building or remodeling. Send today for Jenn-Air's new full-color countertop broiler brochure and names of dealers in your city.



JENN-AIR
CORPORATION



3035 SHADELAND, INDIANAPOLIS, INDIANA 46226

NEWS

continued from p. 38

S&L Leagues name new presidents

Tom B. Scott Jr., president of the \$150-million First Federal s&L in Jackson, Miss., takes over the presidency of the U.S. s&L League at its convention in Miami Beach Nov. 10 through 15.

Scott succeeds **Hans Gehrke Jr.** as head of the league, which represents 5,100 of the 6,300 s&L associations and 95% of all s&L assets. **John H. Randolph Jr.**, president of First Federal s&L of Richmond, Va., replaces Scott as league vice president.

Scott and Randolph were Army Air Force pilots in World War II.

The other major s&L trade group, the National League of Insured Savings Associations, installed **Arthur H. Courshon** as

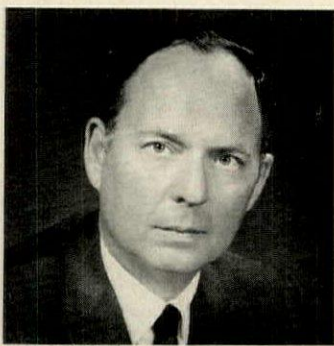


U.S. LEAGUE'S SCOTT
New pilot takes over

president at its convention in Honolulu last month. Courshon, chairman of the \$181-million Washington Federal s&L of Miami Beach, is a local Democratic leader and played a major role in the nomination of Vice President **Hubert Humphrey**.

Courshon, who had served a year as vice president, took over the league leadership from **William J. McKeever**, president of Philadelphia's Public Federal s&L. **Paul Westerfield**, chairman of Home Federal s&L of Cincinnati, Ohio (assets: \$45 million) is the new vice president.

The National League has 450 members.



NATIONAL LEAGUE'S COURSHON
Political leader steps up

Earl Popovich is dead; life director of NAHB

Earl Popovich, the colorful ex-wrestler whose outspoken tactics enlivened many an NAHB directors' free-for-all, is dead at 54.

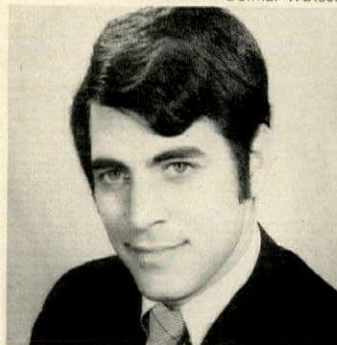
Popovich's protracted remonstrance against a dues increase brought from the then president **Leon Weiner** a threat to eject him from the directors' 1967 meeting in Chicago: "You will sit down or I will ask the sergeant to remove you from the hall." (News, Jan.).

But in post-debate conciliation Weiner is remembered to have said: "These meetings wouldn't be the same without you, Earl."

Popovich was president of the Associated Homebuilders of San Francisco in 1949 and became a life director of NAHB in 1962. He built hundreds of houses in San Mateo, Redwood City and Sacramento before forming his own company in 1954 to build in Marin County and San Jose. He died of a heart attack in San Francisco Sept. 29.

DIED: **John F. Biggi**, director of the Medallion Home program and manager of the business development department for the National Electrical Manufacturers Association, of a heart attack Oct. 3 in Minneapolis; **Wallace E. Difford**, former chief executive of the Douglas Fir Plywood Association, in Seattle Oct. 8.

Delmar Watson



LARWIN'S TOMARKEN
A new voice for Larwin

Builder adds publicist

The nation's largest privately owned homebuilder, the Larwin Co. of Beverly Hills, Calif., has named **Peter D. Tomarken** as director of public relations. Tomarken, 25, joined Larwin after a year as an assistant editor of *HOUSE & HOME*.

PRODUCERS: **Robert W. Williams**, manager of product planning for American Standard Inc., is the new president of the Producers Council, the national organization of housing product producers.

PUBLICISTS: **Joseph L. Leitinger** replaces **George Cheek** as director of information services for the American Plywood Assn., Tacoma, Wash. Cheek shifts to the association's ad agency.

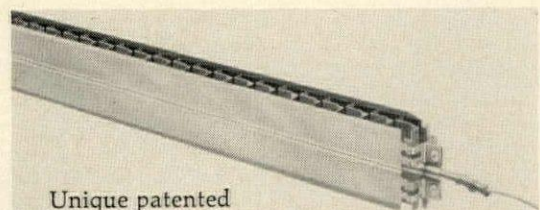
Best looking electric baseboard on the market

**Hunter Heatliner® comes in 7 lengths, 2 power levels,
2 voltages, with built-in or wall-mounted thermostat**

- MOST BEAUTIFUL—Trim lines, modern design, attractive beige finish
- MOST DEPENDABLE—Install it and forget it
- MOST ECONOMICAL to buy and to operate
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Hunter Electric Heat *It's Matchless!*

Hunter makes a complete line of electric heaters of all types.



Unique patented honeycomb heat exchanger gives more heat with less wattage

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THREE-STORY BUILDINGS overlook interior play court. Partially enclosed outside stairways are at each corner (floor plan, below).

A versatile design for student housing at a new university

These buildings are part of a 200-unit complex for married students at the new University of California at Irvine. Designed by Thomas/Richardson/Associates, they are a far cry from the barracks-like housing that sprang up around many a university just after World War II.

The plan has two versatile aspects: First, its nearly square shape allows the buildings to be turned any way to fit any site or terrain. Second, the present two-bedroom units can easily be converted to one- and three-bedroom units by moving a short wall in the hallway.

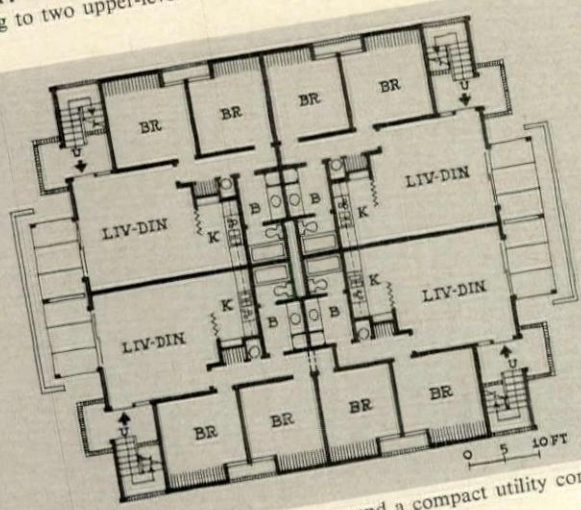
There are 10 two- and three-story buildings (photos, above and left) ranged

around a large central park-like area. All traffic and parking is around the perimeter of the site (site plan, below), leaving the inner space open for bicycle paths and a fenced-in play yard that can be supervised from nearby benches.

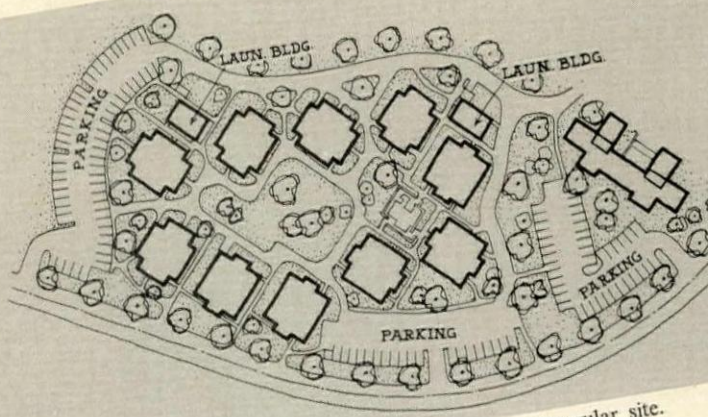
The buildings contain eight or twelve 700-sq.-ft. units grouped four to a floor around a central utility core (floor plan, below) that contains compartmented bath and Pullman-style kitchens that can be closed off from the main living-dining areas. Rentals are from \$100 to \$150. Foster Construction Co. built the apartments for \$10.90 per sq. ft., including painting and appliances.



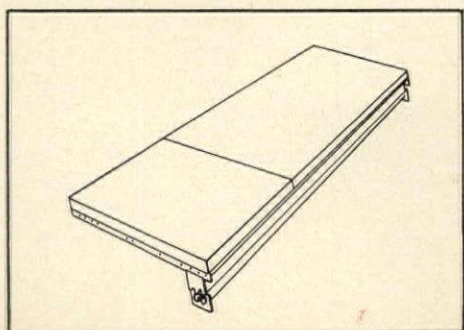
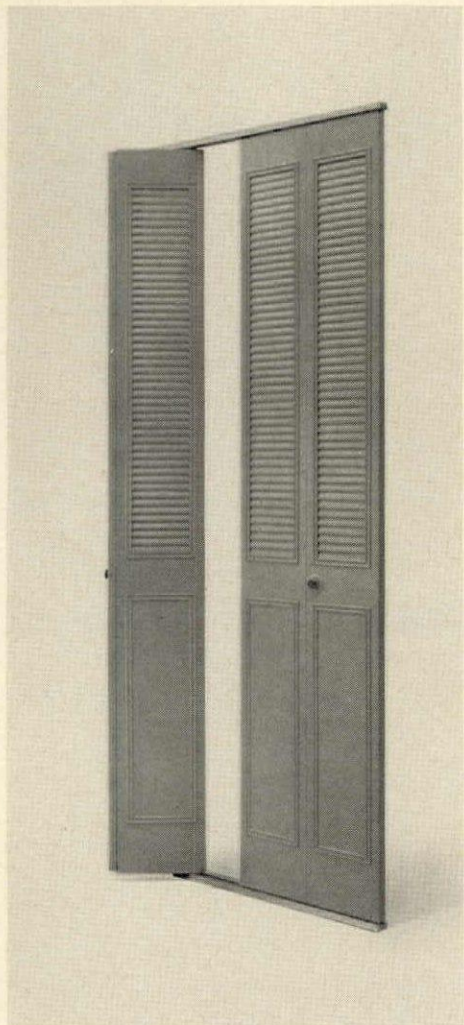
TWO-STORY BUILDING has open outside stairway leading to two upper-level apartments.



TYPICAL FLOOR has four units set around a compact utility core. Land plan, right, shows how square buildings adapt to the irregular site.



Float-Away Door announces no price increase.



If you were a Float-Away dealer, you'd already be selling the finest metal bifold and expandable shelf available at any price.

And now, with no price increase and the same top quality line, you'd be more competitive than ever.

But, our closet system dealers can offer more than the best.

They can offer the most.

For starters, Float-Away is the only closet door manufacturer who can make closet doors to meet oddball opening sizes. An invaluable service to the rehab or high-rise builder.

If you're supplying a rehab or high-rise customer, we can develop special delivery installation programs that could save him hundreds of hours.

And Float-Away doors, (available in five decorator styles), can be installed by unskilled labor.

All this plus a quality closet door and shelf line that hasn't gone up a penny.

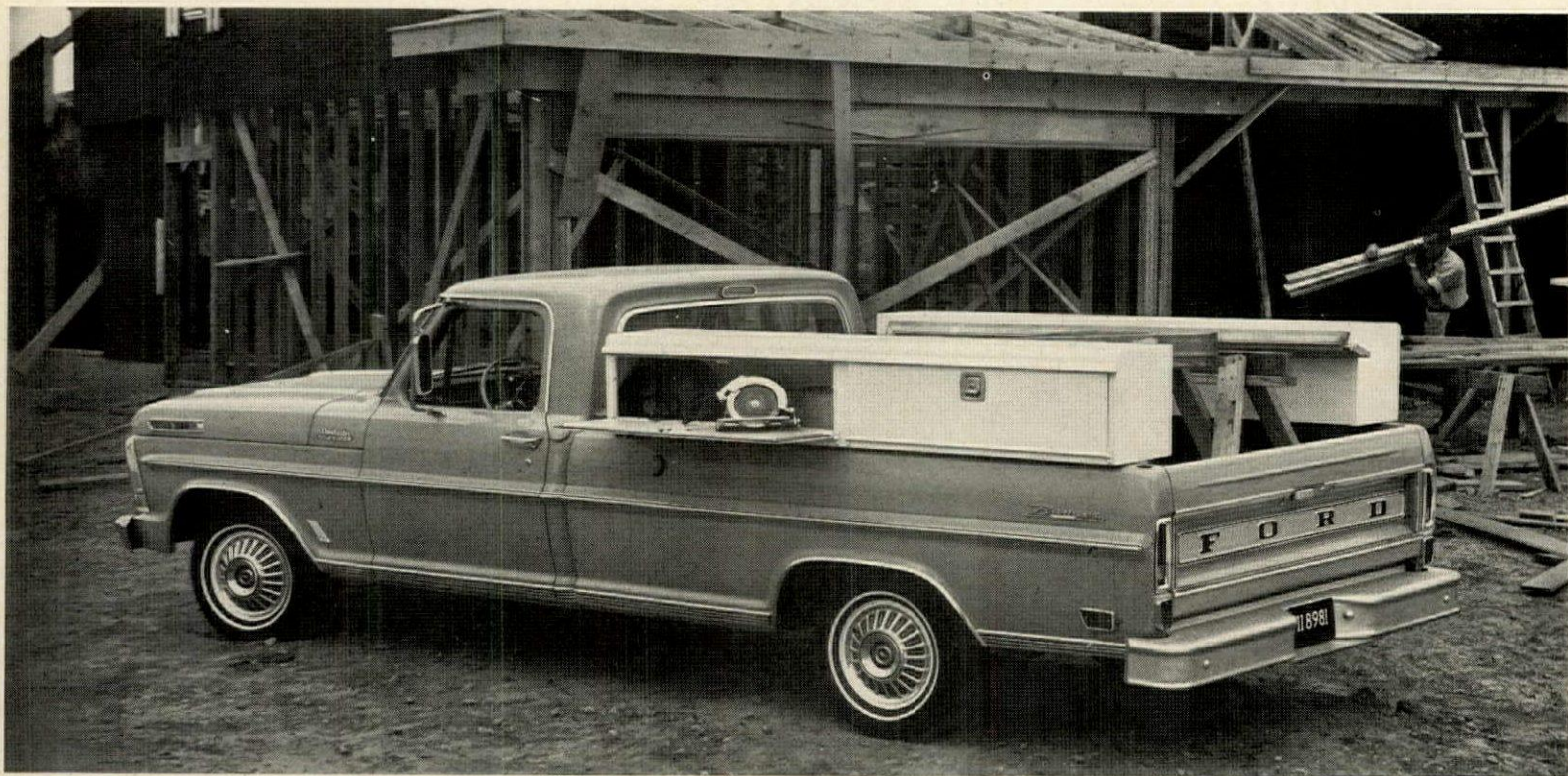
If you'd like to become a Float-Away dealer or customer, contact us in Atlanta.

We're opening some new territories and we wouldn't want you to lose your competitive edge.

FLOAT-AWAY[®]
COMPLETE CLOSET SYSTEMS

Department HH-10, 1123 Zonolite Road, N.E., Atlanta, Ga. 30306 Phone (404) 875-7986

Another Better Idea From Ford



A complete job-ready Pickup... Ford's Contractor Special

ALL FROM FORD
AT A SPECIAL
LOW PACKAGE PRICE

- 8-ft. Styleside Pickup
- Contractor Boxes
- Step Bumper
- HD Springs
- Convenience Group
- Western Mirrors
- Electric Power Pak

Ford's Contractor Specials are job-engineered for optimum reliability and economy. Two special packages are offered on Ford 8-ft. Styleside Pickups with standard and Custom Cabs or Ranger model.

Package No. 1 includes: contractor boxes on both sides with key-lock fold-down doors; rear step bumper;

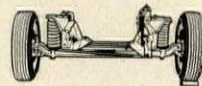


ELECTRIC POWER PAK provides regular household current (110/120 volts) for your electric tools right on the job. This underhood 2500-watt generator is self-contained and driven by a one-cylinder, 5.5-hp air-cooled engine.

heavy-duty front and rear springs; convenience group, which includes underhood, cargo area and interior courtesy lights plus Day/Night interior mirror; dual chrome Western swing-lock mirrors; and "Contractor Special" insignia.

Package No. 2 includes: all the items in No. 1 *plus* underhood 110/120 volt Electric Power Pak.

Best of all, these "Contractor Specials" come on Ford's famous better-idea pickups that work like trucks, ride like cars. See your Ford Dealer and get his special low price on your complete, job-ready "Contractor Special."



A better idea for smooth riding.
Twin-I-Beam suspension
—only Ford has it!



FORD PICKUPS



COVER THE MANSARD FAST...



WITH 1-MAN PANELS



...DIRECT TO STUDS

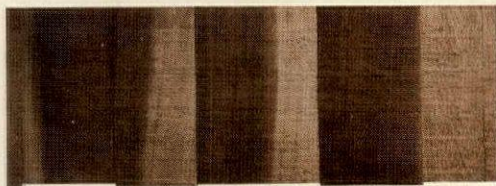


11 Shakertown 8' PANELS COVER 100 SQ. FT. AT 14 INCH EXPOSURE

...SAVE 70% ON INSTALLATION



BARN SHAKE PANELS All the natural beauty of the original barn shakes are captured in these rustic cedar panels.



ROUGH-SAWN PANELS Premium grade shingles with a rough sawn face to enhance the depth and charm found only in natural red cedar.



SHINGLE TEXTURE PANELS The treasured delicate beauty of cedar is preserved in this true traditional shingle texture.

Shakertown shake panels cost little more than individual shakes or shingles, but they *save you money* in both labor and materials. In just minutes one man can apply eleven 8-foot Shakertown panels to cover the equivalent of 250 individual shingles at a 14-inch exposure. Three-ply panels eliminate sheathing* and are self-aligning to provide a perfect fit. Nailed direct to studs, they are ideal for the popular Mansard look. Matching colored nails and mitered corners help you finish fast. For lower job costs and greater profits . . . specify 3-ply Shakertown Shake Panels.

*Where Code Permits

VISIT BOOTH NO. 2337
NATIONAL ASSOCIATION OF HOME BUILDERS CONVENTION

Shakertown®

FIRST NAME IN CEDAR SHAKES

Write for detailed brochure

SHAKERTOWN CORPORATION

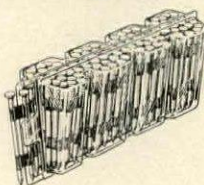
DEPT. HH-11 4416 LEE ROAD,
CLEVELAND, OHIO 44128
WINLOCK, WASHINGTON 98596

DRIVE FAST and save money



Drive 16d nails at one blow with Paslode's new **Stallion** pneumatic nailing tool

Quick-loading
cartridge holds 125
16d box or sinker nails,
or 120 16d common nails



Patents
Pending

Safety bottom trip is standard

■ Now you can drive 16d nails the lowest cost way—with a portable cartridge-fed nailing tool. It's another Paslode first! The *Stallion* saves time and effort, eliminates waste of nails, makes every nail count with power to pull boards tight. 4,000 to 5,000 nails per hour is a practical on-the-job speed, including reloading time. For all its power, the *Stallion* weighs only 11 pounds. It operates on compressed air at 80 to 100 p.s.i.



Drive 8d nails at one blow with Paslode's 5-years-proved **Gun-Nailer**[®] pneumatic nailing tool

Safety bottom trip is standard

■ The Paslode Gun-Nailer[®] portable pneumatic nailing tool drives 8d or 6d nails . . . has been proved rugged and dependable in five years of use . . . in cold weather and hot. (The Gun-Nailer was the first of its kind, too). It drives 7,000 nails per hour on the job. It has the power to pull warped boards tight. Yet it weighs less than eight pounds. Operates on air at 80 p.s.i. You can have the nails you need—8d or 6d, common or cooler, regular or galvanized, or screw-type, or ring shank, or acid-etched. They come in sturdy strips of up to 100 nails that load in seconds.

Let us tell you where you can see and try the *Stallion* or the *Gun-Nailer*, or both. Or send for literature.

P PASLODE
COMPANY, DIVISION OF SIGNODE
8080 McCormick Blvd., Dept. HH, Skokie, Illinois
In Canada: Paslode Canada Reg'd

LETTERS

The Mob in real estate

H&H: I want to congratulate you on the excellent article in your August issue about "The Mob in real estate."

Many people are completely unaware of the extensive activities of the Mob, especially in small business. It is only through articles such as yours that the general public can be informed of the methods it employs.

And education is essential if we in the construction business are to be prepared for Mob tactics when we are confronted with them.

WILLIS L. WILSON
Wilson Construction Co.
Huntington, W. Va.

H&H: . . . I am glad somebody is finally willing to write a few words about the subject.

PHILIP J. MEATHE, AIA
Meathe, Kessler & Assocs.,
Grosse Pointe, Mich.

College-trained talent

H&H: Your March article on college graduates with degrees in building impressed me very much. In fact, your mention of our school in that article is still bringing us letters inquiring about our curriculum and the availability of our graduates.

BEN BENSON, Chairman
Homebuilding Dept.
Trinity University
San Antonio, Tex.

Local HBAs

H&H: The article titled "Is your HBA doing the job it should be doing?" [July] is making many local associations give thought to the need for a competent executive to do a creditable job for the members, the community and the general public.

S. A. DANSYEAR, executive director
Builders Association of South Florida

Applause

I'd like to commend you for the September issue. The articles on low-income housing and the 1968 Housing Act were truly in-depth reporting. The comments gave us several ideas for research, which we are still pursuing.

GENE T. SKIVRAN, manager
Market Planning
Weyerhaeuser Co.
Tacoma, Wash.

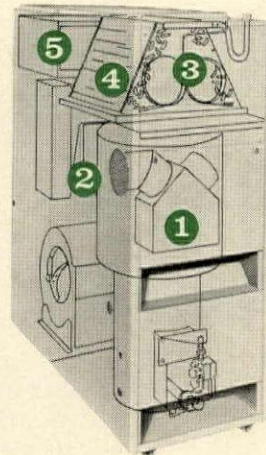
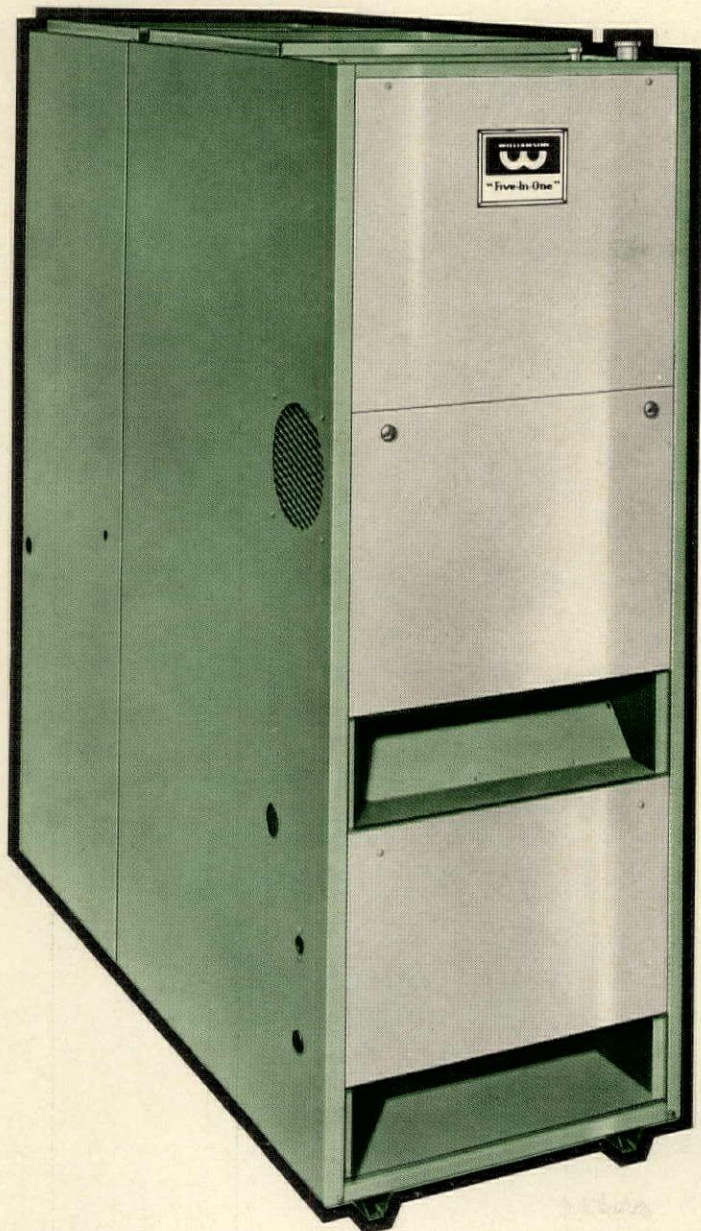
Ins and outs of sale/leaseback

H&H: Thank you for the most interesting insight on the operations of Les Nelson, a local apartment developer [Sept.].

Being engaged in the same business, we took a close look at the figures given by you on page 113. We cannot agree with your (or Mr. Nelson's) concluding statement that the net operating loss (for tax purposes) of the sample case is \$35,149 per year. It seems that a very important item has been omitted, namely the equity earned annually on the First Deed of Trust, an item which will hardly be forgotten by the Internal Revenue people. For the first year such equity would be equal to the total yearly payments less interest, or \$83,568— $(950,000 \times 7.125 = \$67,687.50) = \$15,880.50$. Thus, unfortunately (or fortunately—depending on the point of view and the respective income tax bracket) the net operating loss for the first year will be reduced by this amount

Letters continued on p. 52

ARE YOU BUILDING MODERN HOMES WITH OLD-FASHIONED HEATING & AIR-CONDITIONING SYSTEMS?

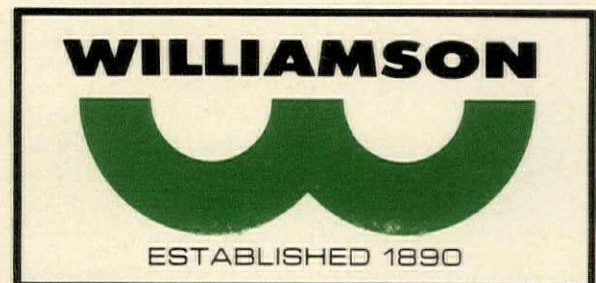


- ① Heating
- ② Humidification
- ③ Air-Conditioning
- ④ Dehumidification
- ⑤ Electronic Air Cleaning

Williamson's new "Five-In-One" completely obsoletes the old concept of a warm air furnace with add-on central air-conditioning. Completely enclosed in a smartly styled casing no larger than a typical furnace, the Williamson "Five-In-One" heats and humidifies in the winter, cools and dehumidifies in the summer, and electronically cleans the air all year around.

The "Five-In-One" offers heating from 80,000 to 150,000 BTU, cooling from 25,000 to 56,000 BTU, humidification up to one gallon output per hour, and removal of up to 90% of all airborne contaminants. The "Five-In-One" is available for use with natural gas, L.P. gas, or fuel oil. It costs less and takes less space than a combination of comparable components purchased separately and assembled into a total comfort package.

Take a good look at Williamson's new "Five-In-One". (Patent Pending)



The Williamson Co., Dept. T-108
3334 Madison Rd., Cincinnati, Ohio 45209
Phone: (513) 731-1343



Lew Guitard at Point East, North Miami Beach, Florida

When you buy General Electric appliances, you get him too

He's your GE Contract Sales Representative—in this case, Lew Guitard of the Southeast District in Miami. He believes his job really starts once the sale is made. So you better get used to seeing him around.

Here are just a few things that Lew found to do around Point East, a highly successful 1260-unit condominium in Miami that features GE all-electric kitchens, heating, cooling and lighting:

- Elicited layout and design ideas from GE's Kitchen-Laundry Planning & Design Service.

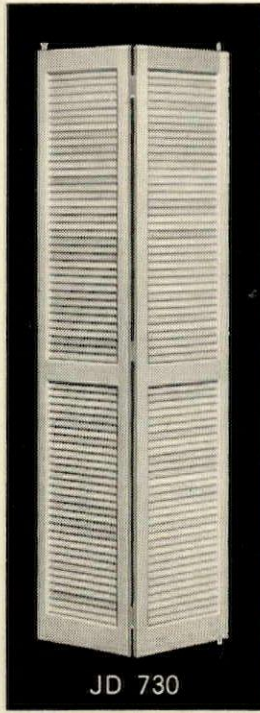
- Brought in GE District Application Engineers to assist the Consulting Engineer on plans for air conditioning and heating systems.
- Brought in still other GE experts to help plumbing contractors with kitchen installations, and sheet metal contractors with heating and air conditioning.
- Personally coordinated equipment deliveries to coincide exactly with building schedules.
- And finally, with other District people, Lew attended the Grand Opening to help answer questions.

Says Leonard Schreiber, president of Mar-Len Housing Enterprises, creators of Point East: "I am very impressed with GE's total concept approach to appliance selling. In fact, I think of it more as a professional service."

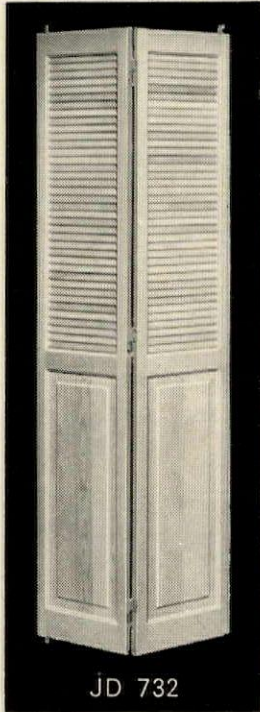
If this is the kind of treatment you'd like, call your GE Contract Sales Representative. He can take a lot of monkeys off your back—and may save you money. It's not guaranteed. But it's almost inevitable.



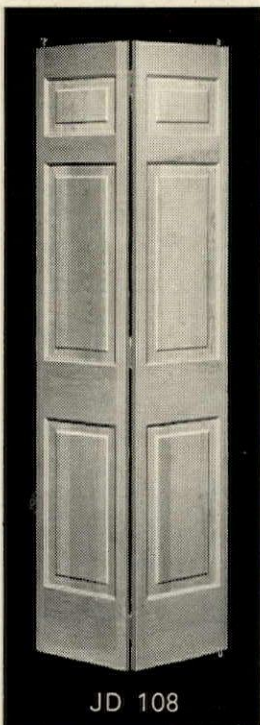
**GENERAL
ELECTRIC**



JD 730



JD 732



JD 108

new from Jessup!...

**PACKAGED BI-FOLD UNITS
IN 3 POPULAR STYLES**
with hardware factory
pre-installed and doors
pre-set for standard
door openings.

Now, *packaged* bi-fold units featuring the same, famous Jessup quality of design and construction; picture frame styling; slim-line louvers; doweled and glued construction of rails and stiles; factory pre-sanded and ready for paint, stain or varnish; plus many other outstanding features. Easy to hang, units come complete with adjustable, reversible hardware, and fascia strip.

Alert builders, dealers, and do-it-yourselfers are already taking advantage of the growing appeal and fast-developing trend to versatile bi-folds. For closet doors, room dividers, laundry areas, dozens of other practical, in-home locations. No doubt about it, bi-folds are coming into their own — and fast! — as a low cost way of providing home buyers and homeowners with the warmth, styling and individuality they're looking for. Move with the trend. Meet the demand — with the first name in quality bi-folds — *Jessup!* Write today for complete information.

Remember: Jessup bi-fold doors are also available through other leading manufacturers of packaged bi-fold units. To be sure you're buying service-free quality and performance, look for the Jessup name stamped on every Jessup door.

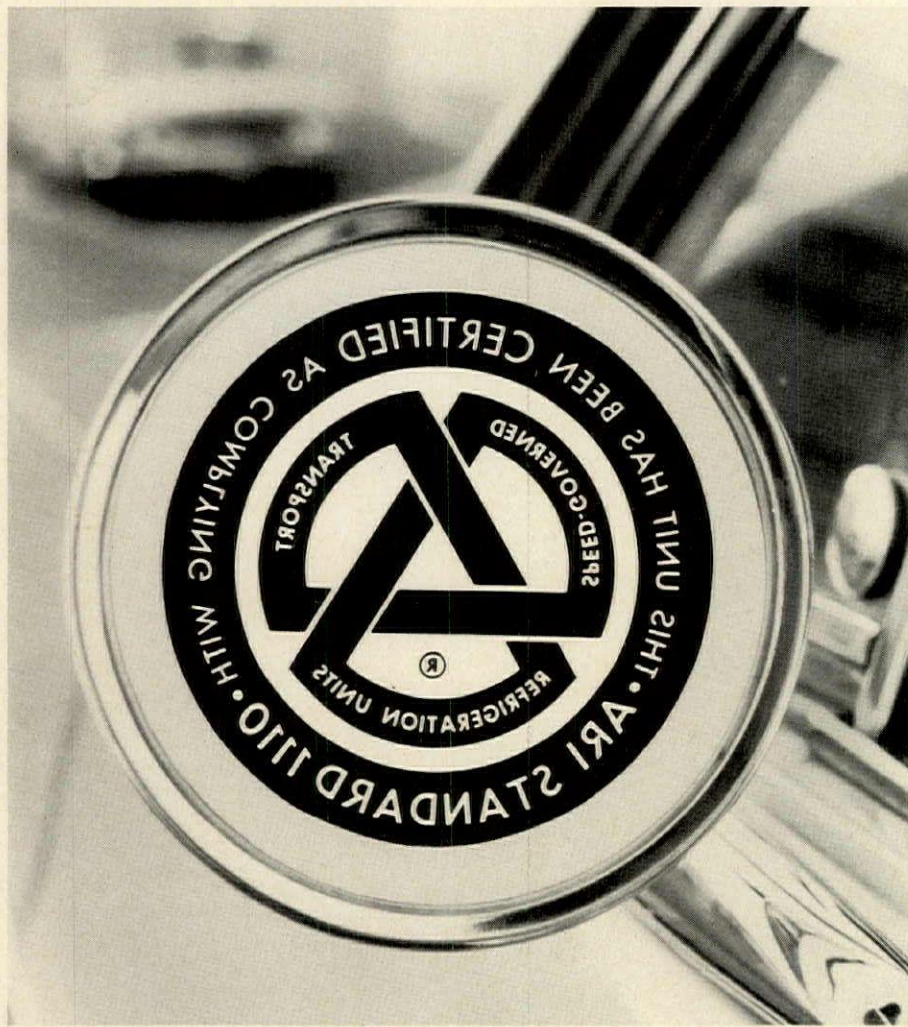
JESSUP DOOR COMPANY
Division of AJ Industries, Inc.
300 E. Railroad St., Dowagiac, Michigan 49047.

DIVISIONS: Los Angeles, California: 7251 Condor St., 90022. Oakland, California: 1035 22nd Ave., 94606. Chico, California: P.O. Box 275, 95926.

*World's largest
maker of
quality door
products*

Jessup
DOORS

Look back



in surety.

If you must look back at the decisions you make, depend on the ARI Seal to remove the specks from your rear view mirror.

When the unitary air-conditioning equipment you purchase, specify or install displays the ARI Seal of Certification,* you'll have the certain knowledge that it's (a) dependable and (b) accurately rated.

To assure you of this, ARI requires manufacturers who use the Seal to:

- Rate equipment in standard British thermal units per hour (Btuh);
- Submit specifications on all models for review by ARI engineers;
- Agree to subject any model to a series of rigid capacity and performance tests conducted for ARI by an independent laboratory.

We make certain the test results are followed. If a model flunks a test, the manufacturer must withdraw it, de-rate it, or improve it. If he doesn't, he loses the right to display the ARI Seal on all his equipment.

There are teeth in the ARI Certification Program. The ARI Seal protects you.



*The ARI Unitary Certification Program covers more than 90 per cent of all air conditioners and heat pumps with rated capacities of up to 135,000 Btuh.

Air-Conditioning and Refrigeration Institute
1815 N. Fort Myer Drive, Arlington, Va. 22209

LETTERS

continued from p. 48

to \$19,268.50 only. With every following year the loss will grow progressively and considerably smaller because of always lower depreciation and always higher equity.

This device presents, however, a good many advantages for both the investor and for the developer. But there is one question which hounds me. In addition to his normal profit on the sale, the developer also earns at the same time even much more by obtaining ten years' interest in advance. After several such sales, what does he do for his own income tax shelter? Does he buy apartment houses for himself from other builders? If he does, we have some for sale.

W. GEORGE YOURIEFF, president
W. G. Yourieff Construction Company
Palo Alto

Equity buildup has not been omitted in the hypothetical sale/leaseback figures. Net lease income to lessor—\$115,596—includes payment on the first deed of trust (\$83,568) plus cash flow (\$32,028) and is shown as income on the credit side of the balance sheet. This figure is deducted from the combined total of 1) depreciation plus 2) interest on the first deed of trust to arrive at net operating loss (\$35,149).

Nelson does have a program for managing the large sums of prepaid interest he takes in. One approach, alluded to in the H&H article, is prepaying his own mortgage interest.

He does buy existing apartment houses, but usually for fixup and resale rather than investment. As for selling him one of yours, you'll have to promote the deal yourself.—ED.

Profit planning for builders

H&H: I enjoyed the article "How major housing companies fared in 1967" in your August issue. Of great interest to me was your mention of NAHB's accounts classification and the cost ratios of two builders—the Key Co. and Kaufman & Broad.

We are now conducting a nationwide "Cost of Doing Business" study, which will soon give us breakdowns similar to those in your article, as well as other financial ratios.

For several years we've promoted the adoption of "The Accounting System for All Builders" through magazine articles and seminars.

And we have now prepared a text called "Profit Planning for Home Builders," which covers the same material. The book is available for \$2 from our Seminars and Workshops Dept. We feel the book will do much to promote the standard accounting system and will eventually lead to more meaningful business statistics.

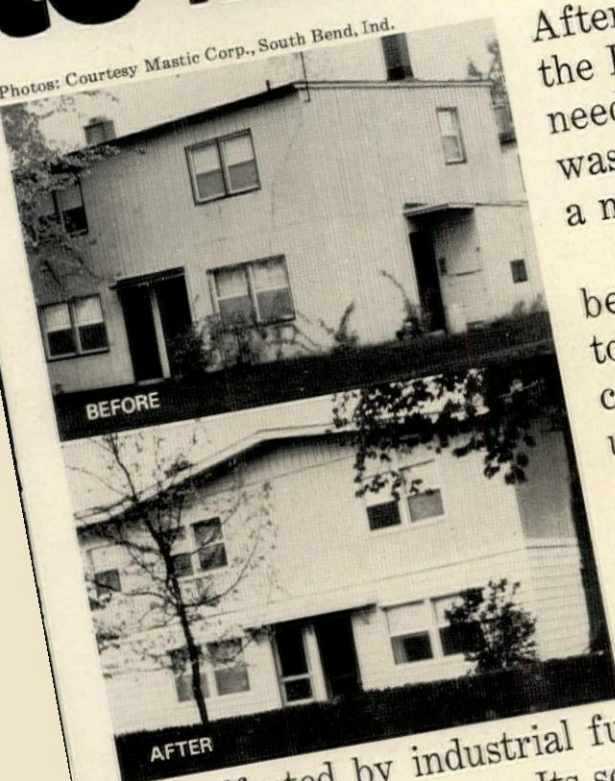
RICHARD J. CANAVAN, staff vice president
Builder Services Division
National Association of Home Builders
Washington, D.C.

Annual H&H indexes

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

Michigan's largest residential rehabilitation program uses vinyl siding to save money.

Photos: Courtesy Mastie Corp., South Bend, Ind.



After 27 icy Michigan winters and 27 sun-filled summers, the Kramer Homes community of some 2,000 residents needed major remodeling and refurbishing. Price was a factor (a three-bedroom unit costs just \$49.50 a month).

Because more than a third of the total cost would be for new siding, the cooperators conducted studies to determine which siding material would be best. Factors considered were durability, minimum maintenance and upkeep costs.

Siding made of Geon vinyl was selected for several reasons. The Co-op people found vinyl siding resisted mars, scars and abrasion. Because color goes clear through, its fine appearance is maintained longer. The general contractor, Ferndale Co-op, found it is not affected by industrial fumes and that application is not unduly affected by reduction

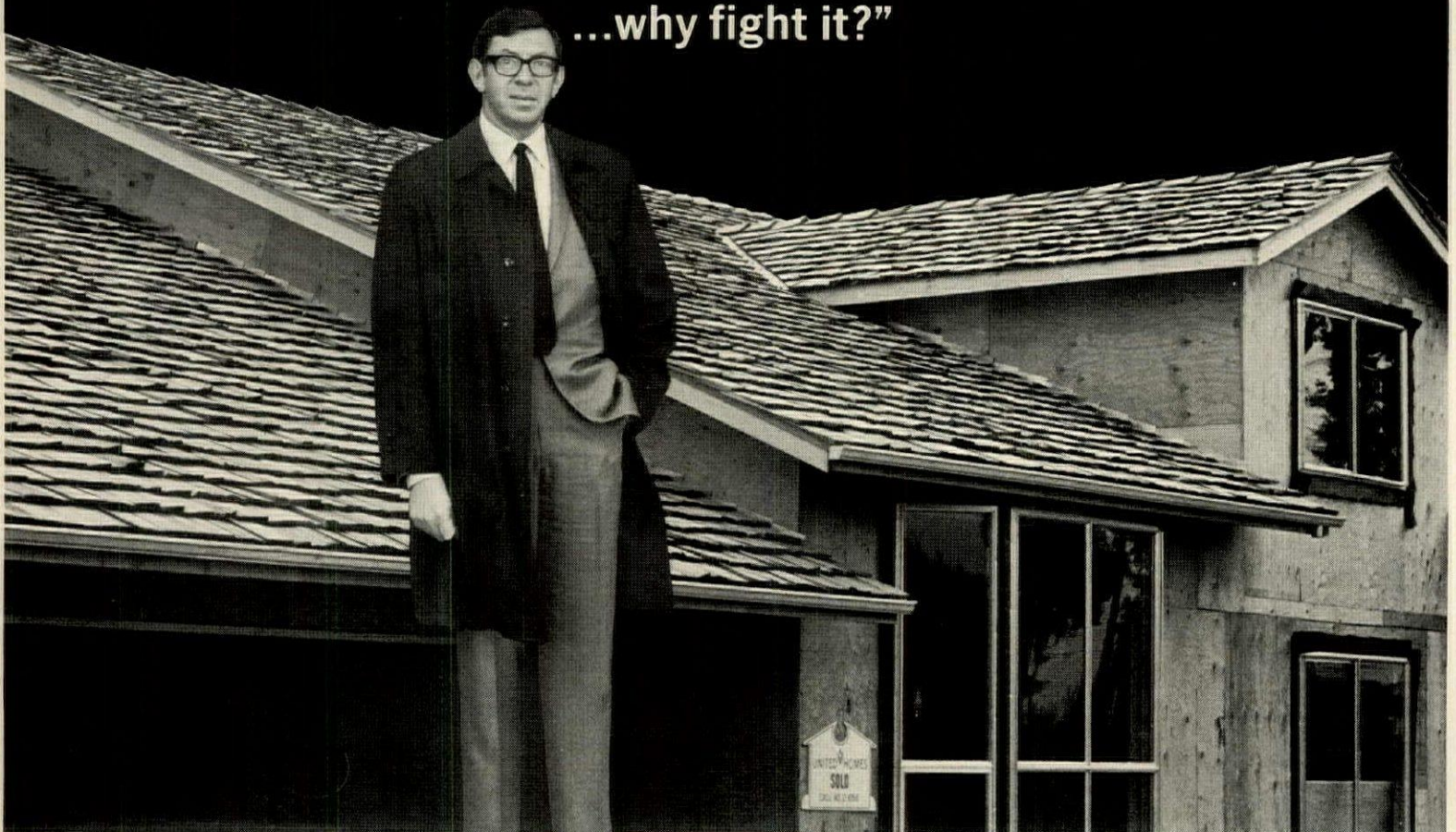
by weather conditions. Its somewhat higher initial cost is compensated for by reduction in painting, and virtual elimination of maintenance costs for many years.

For free brochure on the use of Geon vinyl in building products, write B.F. Goodrich Chemical Company, Dept. H-16, 3135 Euclid Avenue, Cleveland, Ohio 44115.



Circle 81 on Reader Service card

**"When 80% of our purchasers
in the \$20,000 and over category
started asking for cedar roofs,
we figured
...why fight it?"**



About four years ago Herman Sarkowsky, president of Washington State's substantial United Homes Corporation, made a decision.

"We'd been using cedar handsplit shakes on some of our model homes," says Sarkowsky, "offering them as an option for about \$500 more. Then we went over our records and discovered that 80% of our buyers in the segment of the market we were most interested in, selected shakes. With that high a percentage, we decided to make cedar shingles or shakes standard

items on all our homes."

What's behind this high degree of popularity? As Sarkowsky says, "We feel shakes give our homes a more substantial appearance." Homebuyers feel the same way. They like the natural, honest look of handsplit shakes. But they like the practical side of shakes, too. Especially their maintenance-free durability, high resistance to weather conditions and ability to stay in place even under hurricane winds.

Sound like the kind of popularity you

could put to work for greater sales? Then why not join the growing percentage of builders who use Certi-Split shakes or Certigrade shingles on their homes. For details, plus money-saving application tips, just drop a line to: 5510 White Bldg., Seattle, Washington 98101. In Canada: 1477 W. Pender St., Vancouver 5, B.C.

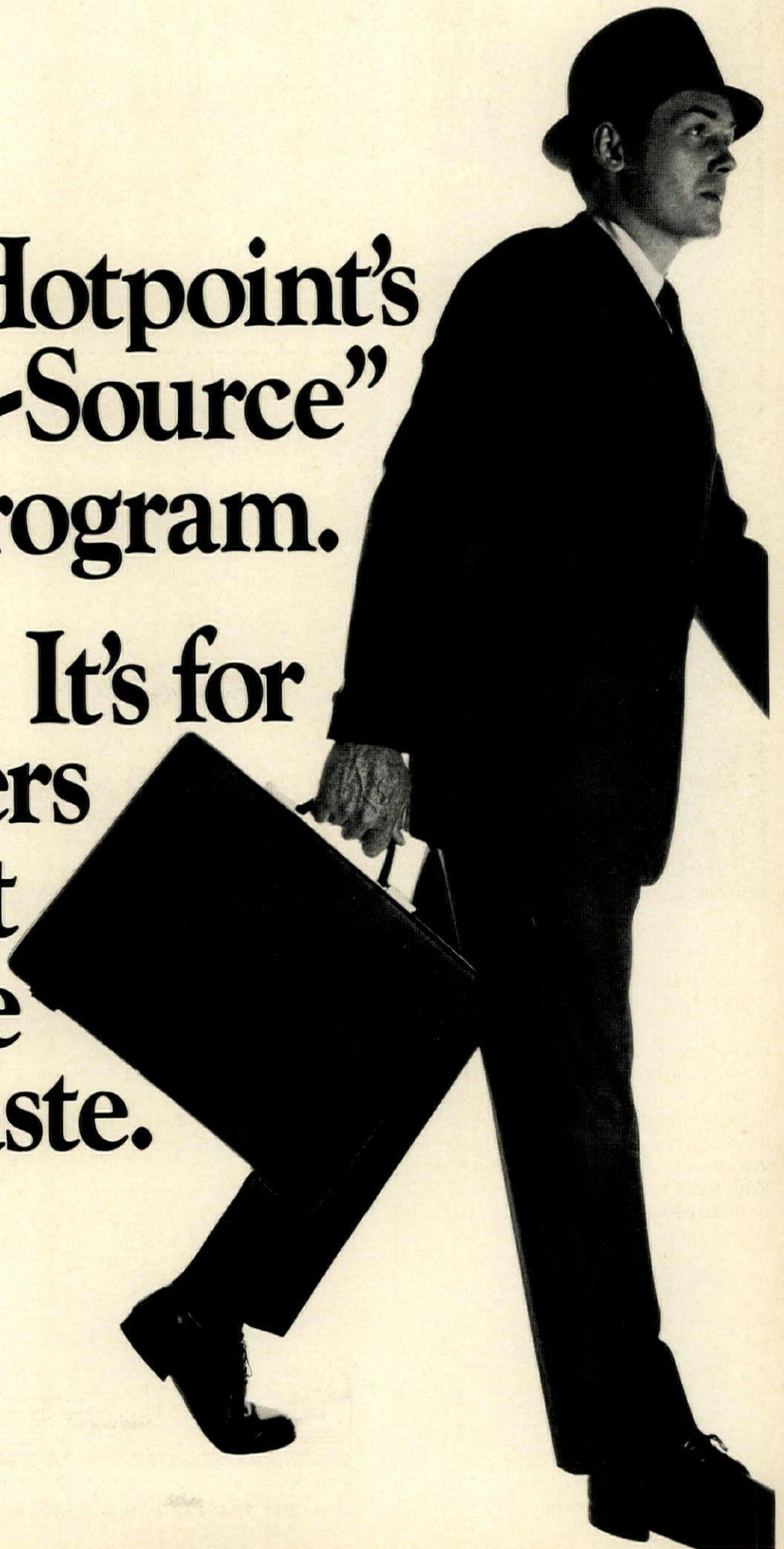
Red Cedar Shingle & Handsplit Shake Bureau



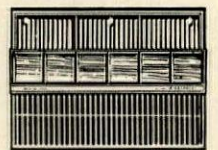
One of these labels under the bandsticks of the product you buy is your assurance it was made, inspected and graded under regulations of the Red Cedar Shingle & Handsplit Shake Bureau. Insist on these labels.

**Hotpoint's
"Single-Source"
program.**

**It's for
builders
who don't
have time
to waste.**



**We've put
America's finest line
of appliances and
professional
building services
together
under one
roof.**



You can get all the appliances you need in the same place. Hotpoint. And Hotpoint backs these up with the finest planning services in the country.

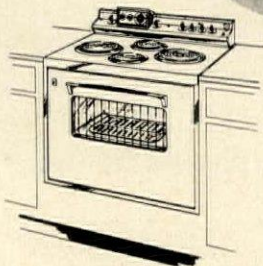
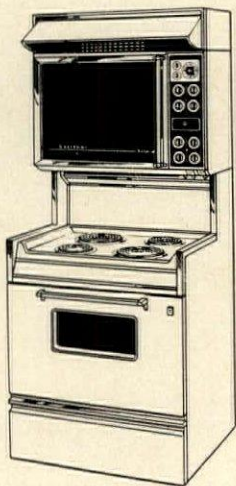
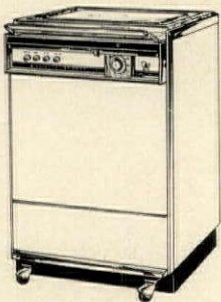
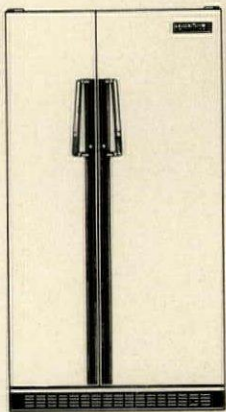
Our consultants can provide technical know-how that

can help you cut costs. Services include kitchen and laundry planning, interior and exterior lighting, heating and air conditioning calculation and layout (including operational cost estimates), merchandising and promotional planning, professional sales counseling.

The Hotpoint line offers you

two dozen refrigerator models, over forty oven-ranges (some self-clean), and a wide variety of countertop ranges, dishwashers, disposers, washers, dryers—plus a full line of cooling and heating products. All backed by our prompt, professional customer service.

You save yourself a lot of running around, and a lot of money, using our "Single-Source" program. Save yourself time, too, by contacting your Hotpoint distributor right now.



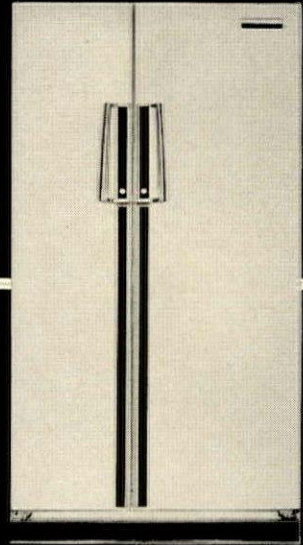
The name of the game is living, and people live better with Hotpoint...

The "Single-Source" program by Hotpoint

See Hotpoint's complete Builder line insert in Sweet's catalog.



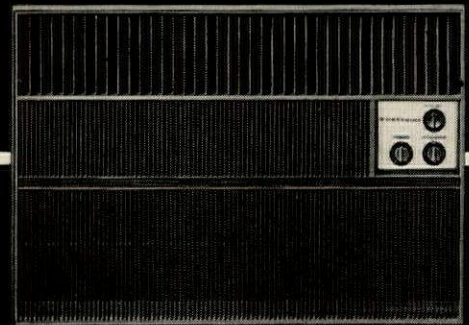
42 Ranges/Ovens/Surface Units



8 Refrigerators with left or right hand doors



4 Dishwashers with a variety of door fronts



8 Air Conditioners plus a full line of electric heat products



5 Food Waste Disposers

Hotpoint
GENERAL ELECTRIC COMPANY

Louisville, Kentucky 40225



Expert service is as close as your phone.



**This frame
makes installation
so easy!**

and it's approved by the National Roofing Contractors Association

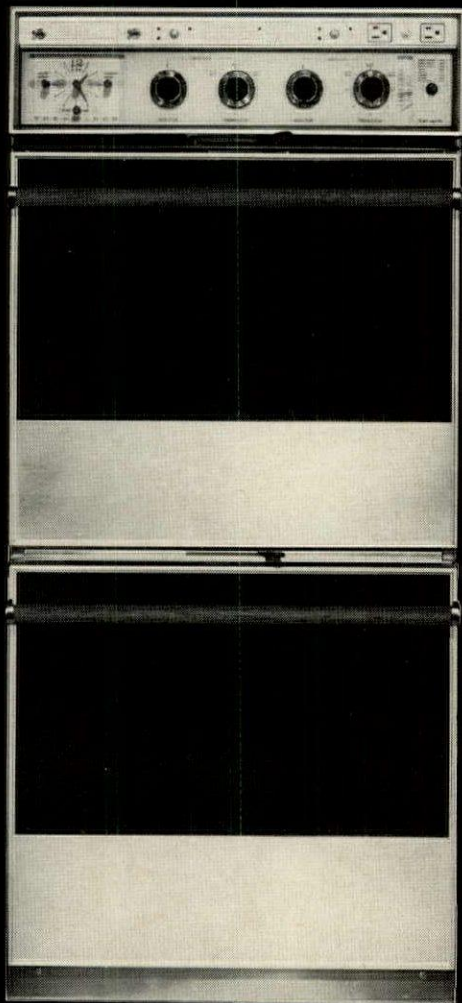
This special roof-mounting frame makes Lennox rooftop units go on fast, easy, weathertight.

The frame will be flashed in place. All ducts pierce the roof within the frame. The Lennox cooling/heating unit fits down on the frame and seals automatically. Five bolts lock it in place. And there you are—snug and weatherproof in just minutes!

This special frame is available for Lennox rooftop single-package air conditioners, heat pumps, gas/electric units and direct multizone units. All are assembled, wired and charged at the factory. In capacities all the way up to 22 tons cooling and 500,000 Btuh gas heating.

If space-saving, long-lasting rooftop installations are a part of your business picture, look to Lennox. See Sweet's—or write Lennox Industries Inc., 387 S. 12th Ave., Marshalltown, Iowa 50158.

LENNOX
AIR CONDITIONING • HEATING



THERMADOR ELECTRIC SELF-CLEANING OVENS REALLY ARE DIFFERENT

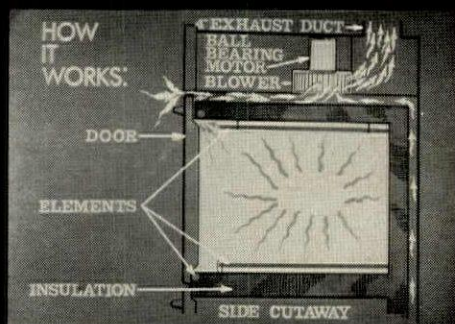
It's this difference that sells the kitchen.

Thermador Self-Cleaning Ovens are the only ones with their own built-in exhaust system. Fresh air is circulated around the oven frame, mixed with the hot air from the cleaning process and exhausted to the outside at relatively low temperatures. No smoke, fumes or odors can escape into the kitchen.

This exclusive self-ventilating system operates automatically during the self-cleaning process and during prolonged broiling and baking. Operates manually for regular broiling or baking.

And to provide double assurance of a smoke-free kitchen, Thermador Self-Cleaning Ovens have a self-sealing, gasketless door (an award winning feature). This means no leakage and no fragile gasket to be cleaned around and replaced regularly.

Thermador makes the difference. If you sell Thermador, they'll know you sell Quality.



THERMADOR

5119 District Blvd., Los Angeles, California 90022,
Dept. HH-1A

America's Finest Built-In Appliances
Come from Thermador

Often Copied . . . Never Equalled

Division of Norris Industries

EDITORIAL

A letter to the President of the U.S.

HUD's new secretary will face the toughest domestic challenge of anyone in your cabinet

That's a strong statement, and it takes some explaining. When the first census was taken in 1795, only 5% of us lived in cities. By 1920 more than half of us were urban dwellers. And today almost three-fourths of us live in metropolitan areas. Yet we are only beginning to learn to live in an urban, rather than an agrarian, society.

This fact lies at the heart of our urban crisis. It is the greatest burden for both the public and private sectors. And the biggest single part of that burden is the problem of supplying adequate housing and a decent environment for all Americans.

The man responsible for solving that problem is your new Secretary of Housing and Urban Development. With the Housing Act of 1968 now on the books, he has the *potential* tool to provide adequate housing for low-income families—those whose incomes are under \$5,000. That legislation envisages the annual addition of no less than 600,000 units of new and rehabilitated low-income housing for the next ten years.

Whether or not we as a nation achieve anything like those numbers is largely up to the political acumen, dedication and energy of HUD's secretary and his staff. It's clear to everyone that subsidies are needed to provide low-income housing. But we have already seen how the appropriations bill almost washed away the '68 Act's authorizations for this fiscal year. It takes great political acumen, it takes great dedication, and it takes great energy to make an authorization an appropriation.

The promise of authorization in the '68 Act will remain no more than a promise unless HUD's new man can cut the nut in working with Congress.

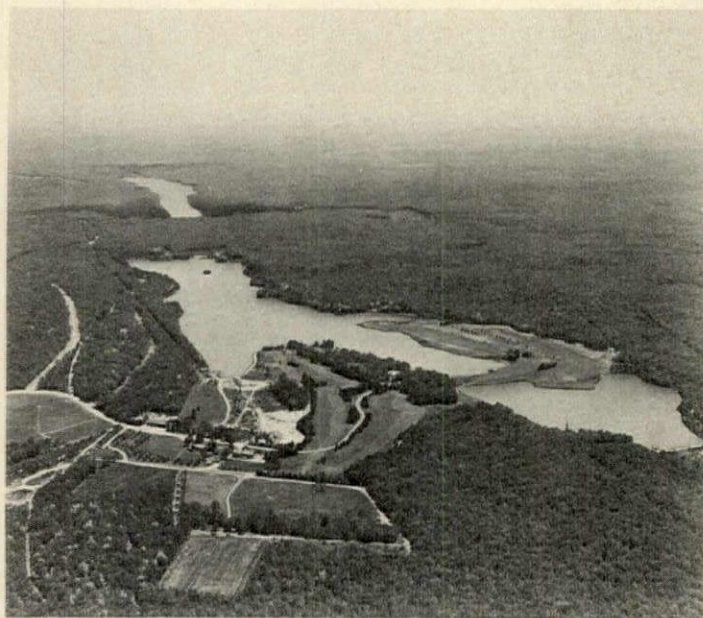
Who should that man be? In the following list,

we believe you will find the sort of man who as HUD's secretary could turn the promises of the '68 Act into reality.

- Edward Brooke, Senator from Massachusetts.
- Philip Brownstein, Assistant Secretary for Mortgage Credit and Federal Housing Commissioner.
- Henry Ford 2d, chairman of the Ford Motor Co. and the National Alliance for Businessmen.
- Andrew Heiskell, chairman of the board, Time Inc., and co-chairman of The Urban Coalition.
- Richard Hughes, Governor of New Jersey.
- Edgar Kaiser, chairman of the President's Committee on Urban Housing.
- Otto Kerner, former Governor of Illinois and chairman of President Johnson's Commission on Civil Disorders.
- Raymond Lapin, president of FNMA.
- John V. Lindsay, mayor of New York City.
- Charles Percy, Senator from Illinois.
- Albert Rains, former Congressman from Alabama and former chairman of the housing subcommittee of the House Banking and Currency Committee.
- Walter Reuther, president of the United Auto Workers.
- David Rockefeller, chairman of the board, Chase Manhattan Bank.
- John Sparkman, Senator from Alabama and chairman of the Senate Banking and Currency Committee and its subcommittee on housing and urban affairs.
- Lawrence J. Weinberg, California community developer and mortgage banker.

—RICHARD W. O'NEILL

**Why
is this 4,200-acre
vacation community
a showcase of
prefabrication?**



**Because
packaged houses
made it feasible**

Hemlock Farms in the Pocono Mountains has everything vacation land needs—woods, hills, lakes, seclusion and proximity to a vast market. But Hemlock's developer would have been hard-pressed to capitalize on any of those features without prefab houses. Reason: The developer—Western Heritage Properties of Toronto—found it couldn't sell the land without also selling houses. But getting the houses built was a problem because the few local builders couldn't meet the demands of this sophisticated and diversified market. So Western Heritage turned to the home manufacturers, sold the local builders on prefabrication and now offers one of the widest assortments of vacation-house designs (*right*) to be found anywhere. For the story of this developer-prefabber-builder alliance, turn the facing page.

STANMAR

TECHBUILT

WOMAN'S DAY

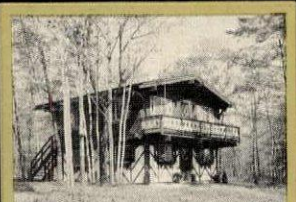
STANMAR

LEISURE HOMES

PRESIDENTIAL



NEW WORLD



STANMAR



LEISURE HOMES



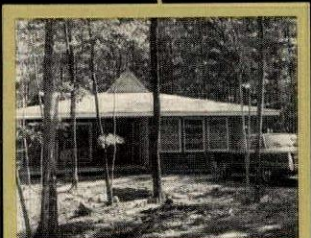
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WOMAN'S DAY



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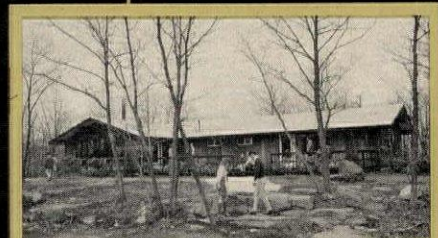
U.S. STEEL



STANMAR



SPACEMAKERS



TECHBUILT TEENAGE CENTER



ACORN



STANMAR

Hemlock Farms capitalizes on six special advantages offered only by prefabs

First, prefab vacation houses let Hemlock's developer set up a housing operation in a hurry.

Western Heritage at first tried to do business without one. It bought the Hemlock land—formerly a millionaire's mountain estate—in 1963 and concentrated on land sales with no coordinated housing program. But sales went so slowly—25 lots the first year, 80 lots the second—that Project Manager Douglas Ritchie began organizing a housing team by bringing vacation-house prefabricators together with qualified local builders.

Within a short time he was able to have ten different models on display, and land sales began climbing to their present rate of 500 lots a year. Last year Ritchie finally had to establish his own corporate building division to keep up with housing demand.

Second, prefabricators give Hemlock a wide assortment of designs.

Eleven companies are now supplying houses in the project: Acorn Leisure House, Deck House, Leisure Homes, New World Homes, Presidential Homes, Scholz Homes, Spacemakers, Stanmar, Techbuilt, Timberline and U.S. Steel Homes. In addition, *Woman's Day* magazine has sponsored promotion houses that are offered as pre-cut packages by a local lumberyard. And *Parents'* magazine sponsored the design of a teen-agers' clubhouse (*right*) which is now available as a furnished package from Techbuilt and Sears, Roebuck.

Most manufacturers offer lines of several different designs and floor plans. Layouts are usually easy to alter because about 80% of the prefabs use post-and-beam construction—i.e., have no interior bearing walls.

Third, prefabs let Hemlock's salesmen offer a price-fixed package.

Vacation-house prospects are basically looking for fun and environment, not housing. So they are generally reluctant to get involved in a host of design and building decisions. Hemlock's stock house packages are made to order for that

kind of buyer—they make the house almost as easy to buy as the land. Ritchie has even tried to offer stock furniture packages with his prefab models, but the fast rate of design changes in the furnishings industry makes this unfeasible.

Fourth, prefabbers help Hemlock keep its prices down.

Vacation-house prospects expect to pay a fraction of what primary housing sells for. Many think in terms of \$10,000, and most want a house for well under \$20,000. Vacation-house manufacturers help meet this need with a choice of scaled-down dwellings that combine compact plans with salable design. At Hemlock, packaged-house prices start at \$13,000 and range to \$35,000. The average: \$19,000.

Fifth, prefab houses help make feasible Hemlock's year-round sales and building program.

Hemlock Farms was one of the first communities to sell four-season vacation living and to back it up with year-round services and recreational facilities. In winter—when some 60% of the residents use their houses on week-ends—the community provides supervised ski slopes and skating and keeps all roads plowed.

Advertising and sales continue strong throughout the winter months—in fact, response to advertising is stronger in winter than in summer. And, despite the Pocono Mountains' frequent sub-zero temperatures, building can be continued, too, because the average prefab system makes it possible to put a house under roof in a day.

Sixth, prefab packages help Hemlock maintain consistent quality with minimal skills.

This was especially important in the project's early stages when the developer had to rely entirely on independent rural builders. Most subassembled prefab systems leave small margin for error, and the manufacturers usually send out field engineers to teach uninitiated builders the ropes. Once a particular model has been reviewed and okayed at Hemlock, its quality is assured each time it is repeated.

While prefabricators solve many basic problems at Hemlock, they do it with close supervision from the developer.

Hemlock's building division helps overcome some packaged-house shortcomings

One asset that prefabbers tend to lack is distinctive design. Even though a company offers a variety of successful vacation-house models, additions to the line may not appear often enough to satisfy a design-conscious developer.

Carrying the same fast-selling model for two or three years makes sense to the prefabber: He keeps finding new projects to sell it in. But there's a limit to the number of repetitions a community like Hemlock Farms can absorb.

So Hemlock's building division takes steps to keep its packaged-house designs from going stale. Manager Hal Kreck courts new prefab packages with new designs.

"Whenever we find one, we invite it in," he says. "It gives the development a fresh look. It puts pressure on the old-line companies to get some new designs. And it gives our salesmen something to get excited about."

Kreck, an experienced designer, also thinks up new models for prefab suppliers. To satisfy one of Hemlock's biggest needs—small houses that create excitement—he has developed a scaled-down saltbox, a double-roof system and other new designs, which he sometimes builds conventionally and then turns over to a prefabricator.

Sometimes a good design becomes so successful that Kreck has to limit it. Such is the case with a round house introduced at Hemlock Farms early this year by Presidential Homes (*p. 77*).

This house became a fast seller because of its completeness—heating, kitchen appliances, plumbing and lighting fixtures are part of the package—and its low (\$12,500) price tag. But after a dozen were built, the round design turned out to be so noticeable that Kreck is now trying to keep further repetitions to a minimum. The prefabber has one solution that might temporarily prolong round-house sales at Hemlock: He can vary the design by combining two round units of different sizes (*see p. 77*).

Another prefabber shortcoming that Kreck rides herd on is marginal specifications. Vacation-house manufacturers tend to design for summer use only, omitting insulation and other primary-housing necessities. Kreck insists on four-season design—e.g., full-thick thermal insulation, double glazing, weatherstripping—and he reviews the plans and specs of each new package to see whether upgrading is needed.

Kreck handles several different prefab systems. So to limit construction errors, he tries to restrict each builder to a single type. For example, one man builds nothing but U.S. Steel houses.

The building division employs four builders, but up to a dozen others work independently in the project.

"We encourage outside builders to work here," says Kreck. "And we go out of our way to make sure all the builders are treated equally." Hemlock's anticipated 200



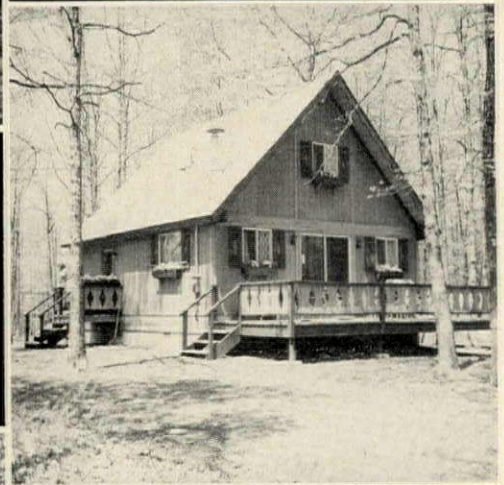
Steel-panel house

U.S. Steel Homes markets this two-bedroom model with choice of four floor plans and four roof styles. Exterior wall panels are clad with cedar plywood impaled on barbs punched from steel studs. Interior walls are made of galvanized steel-channel studs covered with glued-on drywall and prefinished plywood paneling.

Three prefab systems are used at Hemlock

Wood-panel house

Like this Stanmar model, most Hemlock packaged houses use the prefabbers' traditional engineering—i.e., combining subassembled walls with pre-cut floors and roofs, and applying inside finishes in the field.



Sectional house

A pioneering designer/builder—New World Homes Corp.—has adapted prebuilt modular housing to Hemlock Farms in a variety of ways, including contemporary ranch designs (left) and pavilion houses made of three standard units linked by common decks.



Even Hemlock's teen center is a prefab

This clubhouse was built exclusively for Hemlock Farms teenagers but is available as a complete package. Techbuilt supplied the original, based on a design sponsored by Parents' magazine. Furnishings were supplied by Sears, Roebuck and are now offered as a unit.



housing starts for this year will be divided about 50-50 between its own building division and independent contractors.

Besides keeping builders and prefabbers competitive,

Hemlock Farms caters to buyers who don't want prefab packages. As a result, about 100 of the 400 houses built to date are custom-designed and conventionally built.

Hemlock's custom houses take over where its packaged houses leave off

Custom houses aren't encouraged, but they are unavoidable primarily because some lots are so expensive. Hemlock lots, a minimum of one-half acre, are priced from \$5,000 to \$30,000. To maintain a reasonable lot-to-house price ratio, buyers of the more-expensive lots must have houses worth from \$40,000 to as high as \$80,000. All of the project's lakefront property is priced high enough to warrant at least \$35,000 houses.

What's more, there are always a few buyers who insist on a custom-designed house regardless of whether their lot price justifies it.

But Kreck advises would-be custom buyers that if they aren't planning to spend at least \$25,000 on a house, they would be wise to forget about custom design and pick a packaged house. On the other hand, if they're spending up to \$30,000 for a lot, he encourages building a house distinctive enough to protect their sizable land investment. That means one-of-a-kind design and thus rules out stock pack-

ages, whose effective price limit at Hemlock is \$35,000.

Kreck points out, however, that he tries to give all his houses some originality. He uses prefabs that can be expanded and altered in floor plan and fenestration, also adds his own custom features in the field—e.g., garages and screened-in porches.

"I want the buyer to feel that the house belongs to him," he says, "even though it's a package we may be repeating elsewhere."

Hemlock makes no secret of its use of prefabs. It promotes the manufacturers' own model names and distributes their literature. Kreck in fact would like to have a lot more merchandising help from the prefabbers. Other than two or three dealers' models on the property and brochures with renderings, the companies provide no help in selling vacation-house prospects.

But this is of more concern to the building department than to the developer's salesmen.

Hemlock's salesmen use the house as a tool for selling the view and setting

Their philosophy: "Vacation prospects look *out* of a house, not *at* the house." So model houses are usually sited on lots where salesmen can capitalize on the scenery.

The sales force, about 30 men, is concentrated in the affluent metropolitan areas of New York, Connecticut, New Jersey and Pennsylvania. Selling is coordinated from the project by Marketing and Sales Director Ed Meaney, and the approach is to sell the way of life before the house.

Most sales leads are generated by newspaper ads with coupons. They are followed up first with a literature mailing, next by a phone solicitor and then by a salesman.

At least 70% of Hemlock's projects—and 85% of its buyers—are contacted in their homes before they've set foot in the project. The salesman whets their appetite for the Hemlock way of life with a slide presentation and a sales talk built around ideas and images rather than words.

During the at-home presentation, the salesman sizes up his prospect and makes a week-end appointment to meet him at the project. He asks for a token deposit of \$10 to \$25 so that he can reserve two lots.

Few prospects who are lined up in this way fail to show up on the appointed day. Those who do are shown carefully prepared lots—trees thinned, roads already paved—selected by their salesman according to his judgment of their taste and income. And they are taken on a tour designed to heighten the emotional effects of Hemlock's environment. If

they find a lot that looks good, the sale comes fast—often within two weeks.

"We came out to look around and before we knew it, we'd bought." That's a typical comment by many buyers who first visited the project by appointment. And it summarizes the general impact of Hemlock's sales appeal on its whole cross section of buyers—from clerks to top executives.

Only 15% of sales are to people who drive by. These off-the-road prospects aren't discouraged—the Hemlock ads contain full directions to the project for motorists. But Ritchie and his marketing staff prefer their regional-office approach. Reason: Prospects who are contacted at home are so well qualified by the time they buy that Ritchie has virtually never had a default on a land deposit in 1,500 sales.

Hemlock Farms is now approximately half sold. If lot sales continue at their present 500-a-year rate, the remaining 1,500 lots would conceivably be sold in another three years. Building, however, might continue for another ten years: Lot buyers are subject to no time limit on homebuilding.

Hemlock's house financing is no different from that in metropolitan areas. Buyers are now getting 75% loans for 25 years at 7%, and, until last year, had been getting 80% loans at 6%. Land financing is 10% down with the balance spread over 60 months.

Lenders treat Hemlock like a conventional subdivision because that's almost what it is.

'Call it vacation living—but it's just a new way to merchandise primary housing'

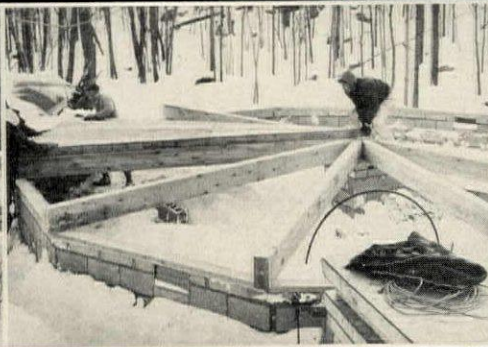
So says Douglas Ritchie, a veteran primary-housing developer. His reasoning: By 1980 at least 30% of Hemlock's residents will be living in the community permanently, either as retirees or commuters. Already the proportion has reached about 5%.

Two facts back up his forecast. First, despite its seemingly remote location, Hemlock will be an hour and a half by car from New York City when a new superhighway is completed across New Jersey. Second, a high proportion of buyers are urban apartment dwellers whose houses at Hem-

lock Farms are not second homes, but their only homes.

With this in mind, Ritchie is building his project like a primary-housing community. It has a central water system that will eventually contain 3 million gallons of elevated storage and is equipped with electronic pressure switches to assure adequate pressure at fire hydrants. It has its own fire department, full-time security patrol, snowplow fleet, trash removal, all paved roads and, eventually, an airstrip. Its array of recreation facilities includes a year-round country club, riding stables, beaches and an 18-hole golf course.

Hemlock's packaged round house simplifies winter building



1 Round-house package (see cover) is stacked so builder can unload components in sequence of use at prepared foundation.

2 Pie-shaped floor sections are laid on pre-cut joists that radiate like spokes from center pier to perimeter wall.

3 Tensioning cable is used to draw up floor panels to exact perimeter dimensions (a task since eliminated by better engineering).



4 Insulated wall panels, 8' wide and with windows installed, have angled studs at vertical edges so they can be nailed together.

5 Trellis-overhang panel—combining soffit and venting system—is nailed to the wall, then rafters are set and inserted through it.

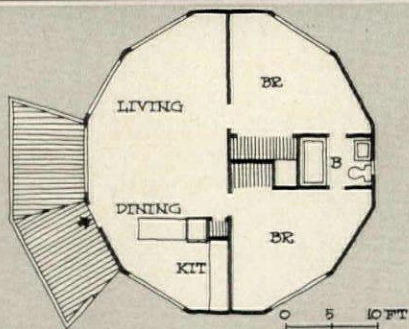
6 Precut rafters are fastened to a plywood center disk with power-driven lag screws. Disk is supported by a temporary column.



7 Tensioning cable, threaded through predrilled holes in rafter tails, puts roof frame under compression as builder twists turnbuckle.

8 Wedge-shaped sheathing panels cover segmented roof frame. Job pictured here was under roof in one day despite sub-zero weather.

9 Twelve-sided round house of 30' diameter sold complete for about \$12,500 at Hemlock Farms. Redwood deck can easily be expanded.



Circular floor plan—also made with eight or ten sides—permits many variations because there are no interior bearing walls.

Open-ceiling interior includes equipped kitchen, heating system, plumbing and lighting fixtures as part of the standard package.

Twin round house combines two different plan sizes for added space and design variety. Round house is called Rondette, and is made by Presidential Homes.

Ten custom houses with ideas for merchant builders

Each of the houses on the next 14 pages was designed for a specific family and a specific site. But while such custom clients do tend to have special—and often highly-individualized—needs, their basic requirements are more universal than most people realize. And the way these requirements have been met makes these houses useful objects of study by both the merchant builder and his architect.

Take the question of land, for example: Several of these houses were designed to fit sloping sites; any builder who has had to look for reasonably close-in parcels over the past couple of years knows such problem land is usually all that's left.

Or the question of zoning the house: Every family, regardless of its special interests, needs good separation of active and quiet areas.

Because of their handling of these and other problems, the ten houses were cited in the 1968 Homes For Better Living Program.

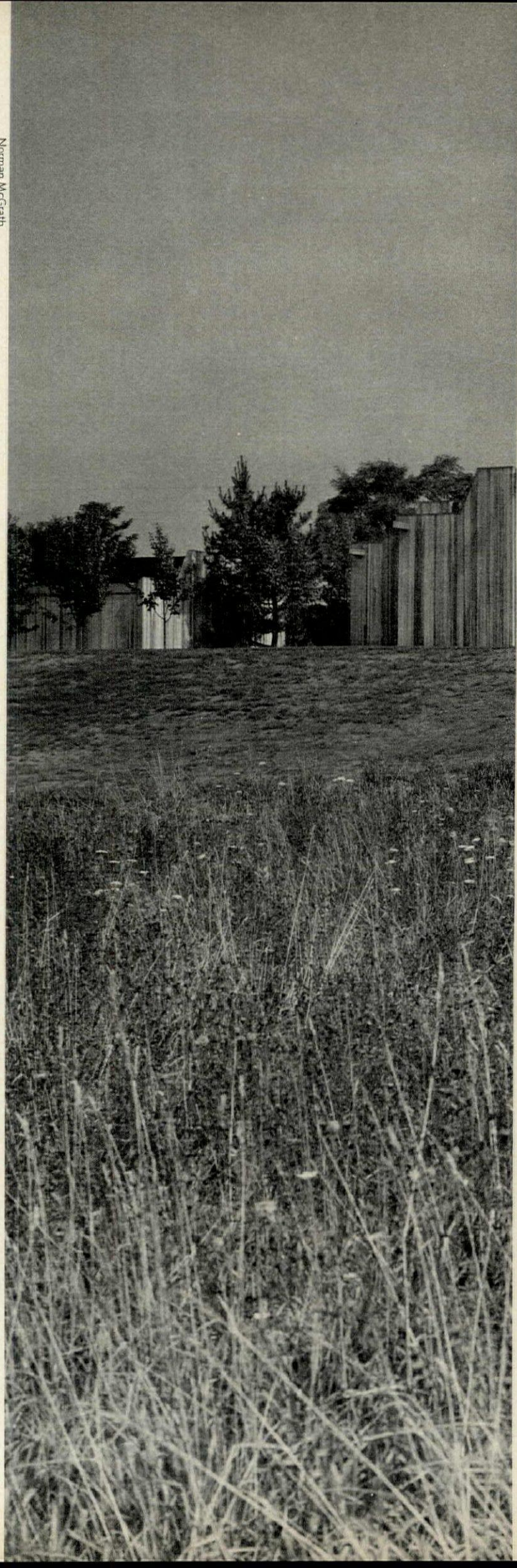
Vince Finnigan

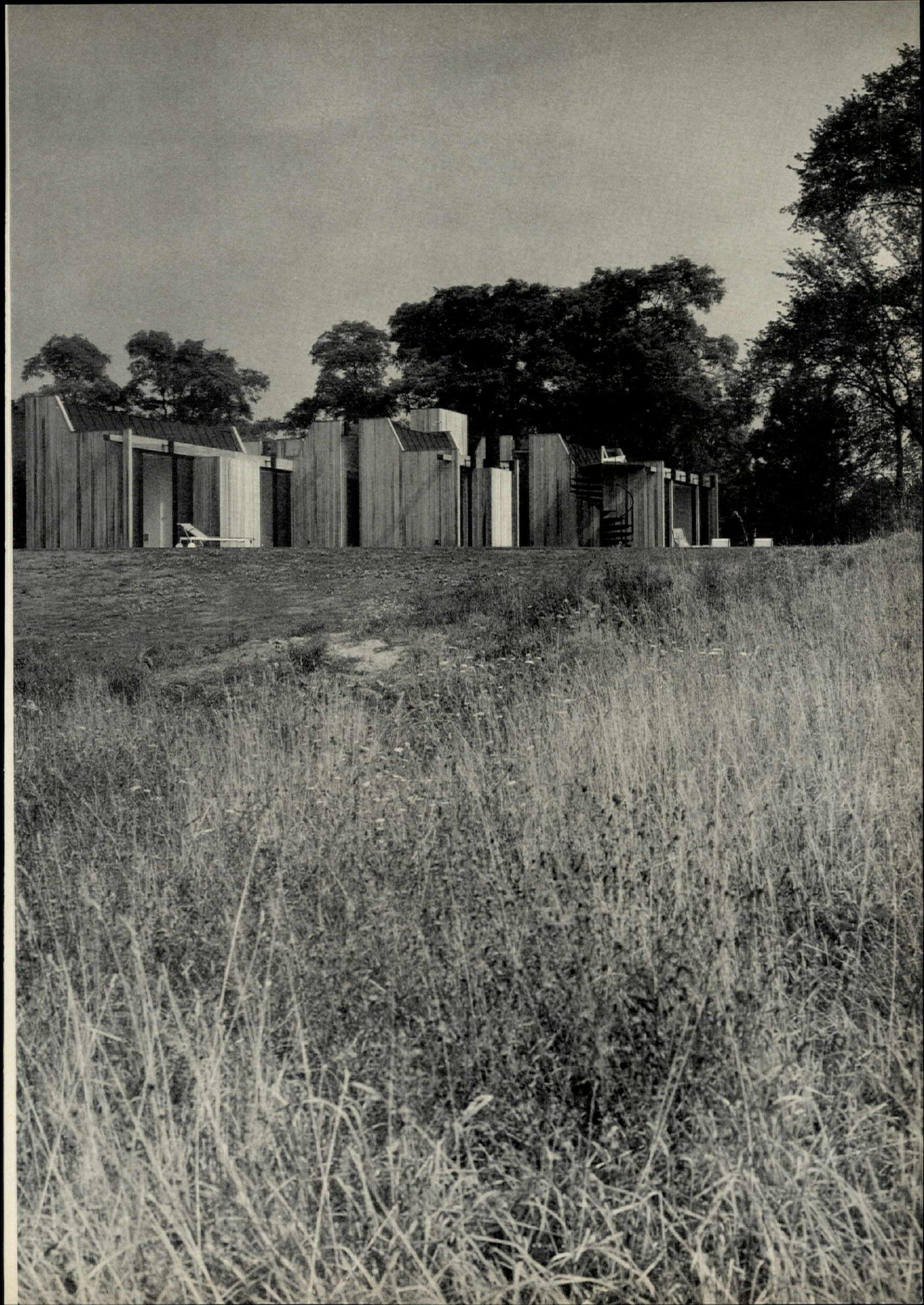


THE JURY: (l. to r.): Walter F. Wagner Jr., editor of *ARCHITECTURAL RECORD*, and architects Nicholas Satterlee, Euine Fay Jones, Richard D. McConnell, and Robert L. Durham, jury chairman and, at the time, president of The American Institute of Architects. Awards program is sponsored by AIA, *HOUSE & HOME* and *American Home*.

HONOR AWARD HOUSE, designed by Hugh Newell Jacobsen, is shown in detail on next two pages.

Norman McGrath



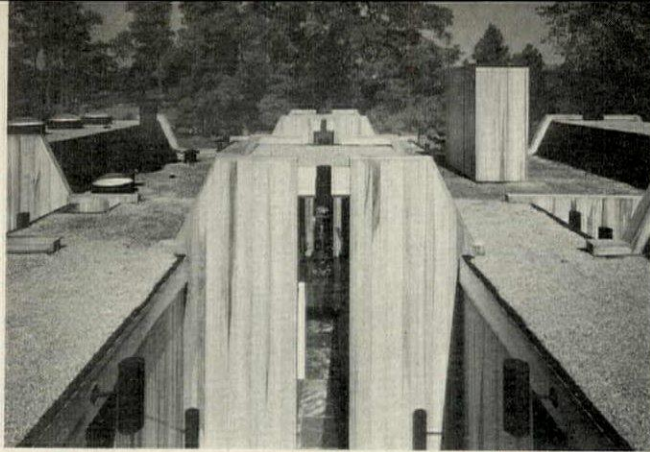


HONOR AWARD

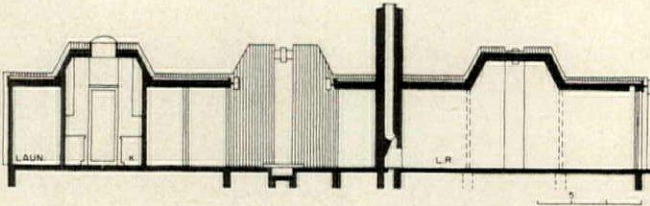
ARCHITECT: *Hugh Newell Jacobsen*
 BUILDER: *Anthony Nunes*
 LIVING AREA: *3,756 sq. ft.*
 LOCATION: *Bristol, R.I.*

This house has an imaginative plan, an unusual roof and more than its share of low-maintenance materials.

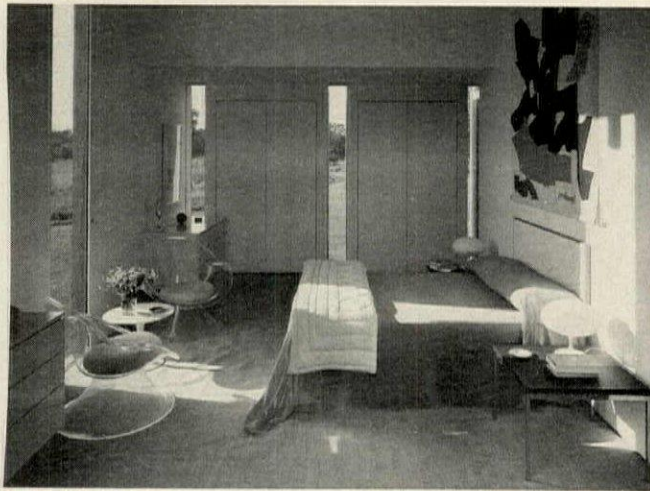
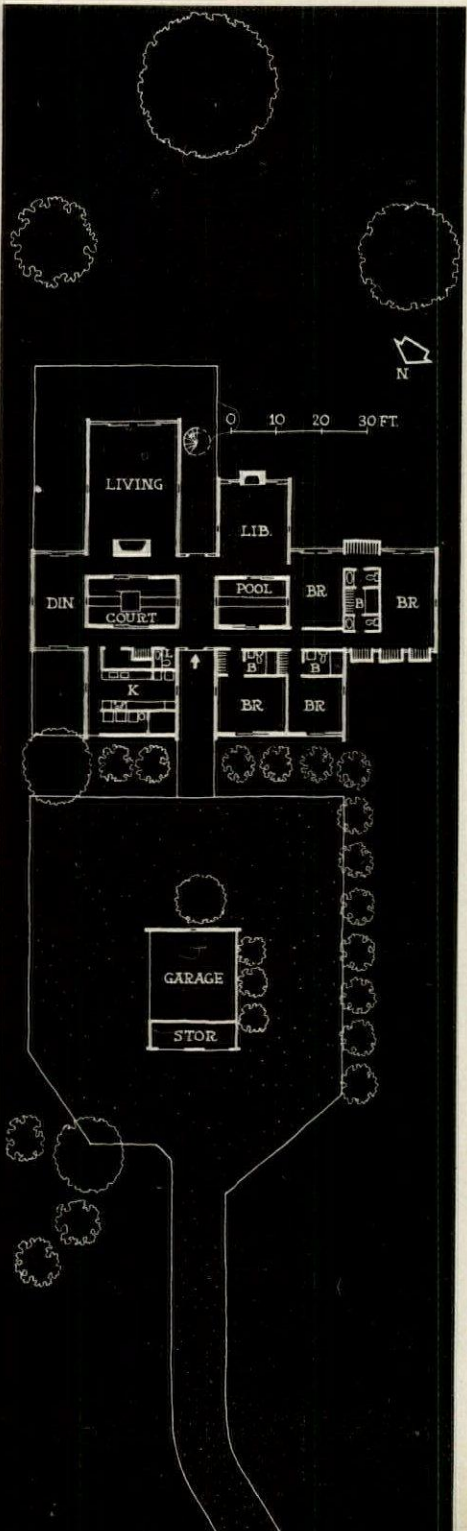
Two atriums, around which all traffic circulates, isolate the principal living areas from each other. Over the center of each area, vaulted sections of the basically flat roof are raised to 11'6"—a feature that gives the house much of its character both inside and out. Low-maintenance materials include untreated red cypress siding (it weathers to a silver grey), anodized-aluminum sash, terne roofing and slate floors.



FLAT ROOF with mansard-like vaults is seen here from above atrium on bedroom side of house.



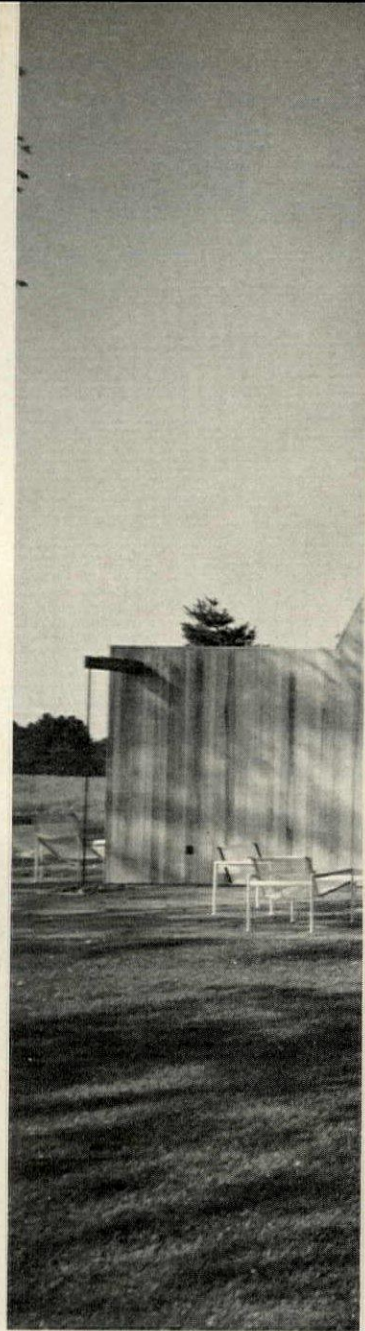
DINING-ROOM WING (section, above) is flanked by terraces next to living room and kitchen.



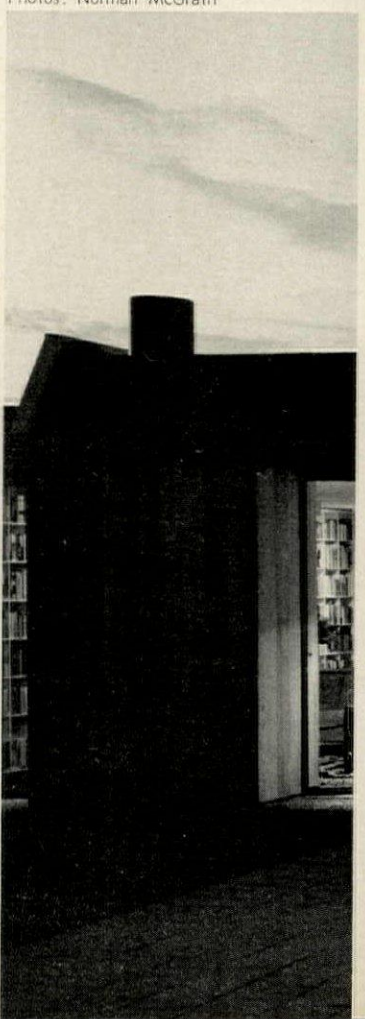
SLIT WINDOWS flanking built-out closets let light into master bedroom without sacrificing privacy.

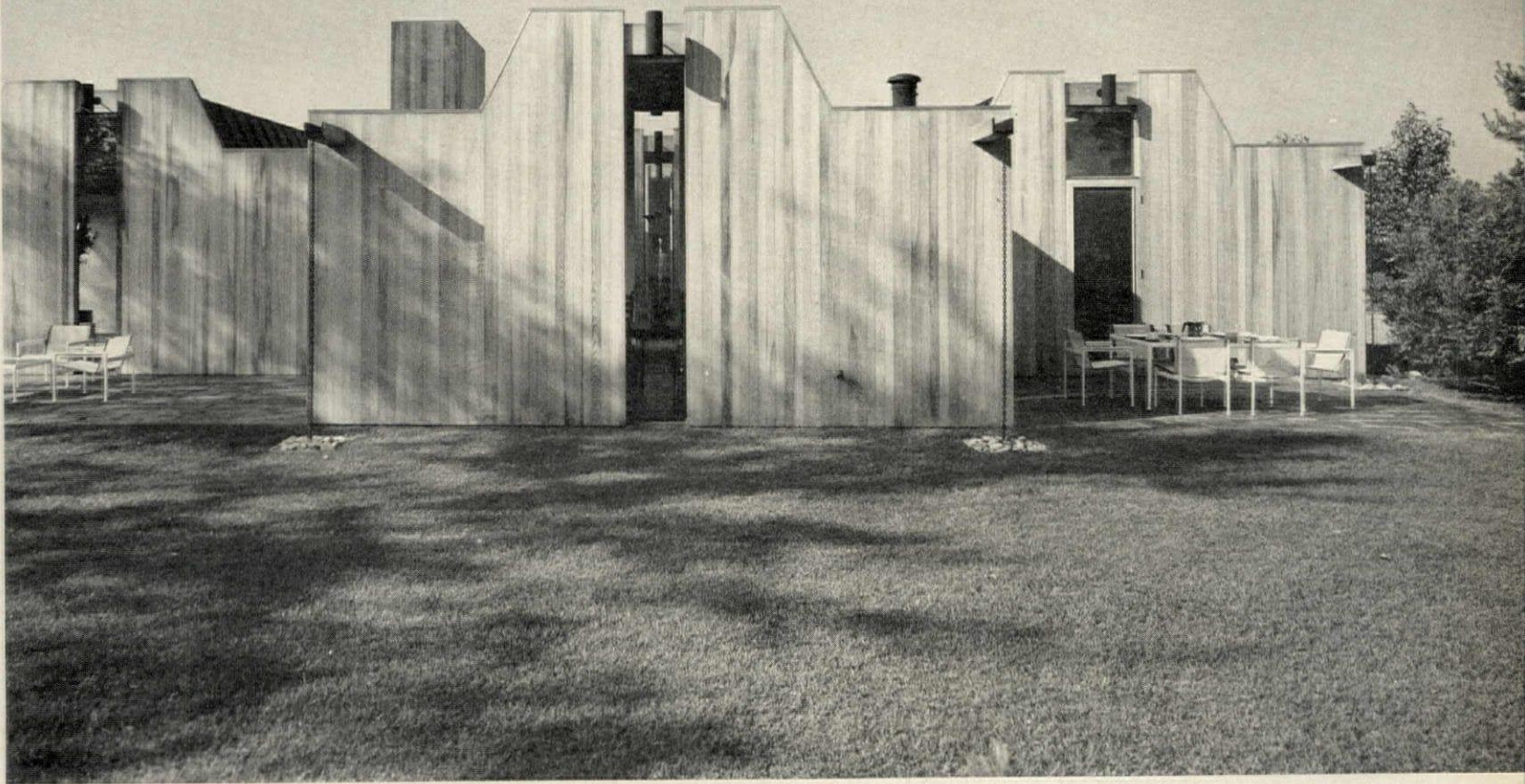
MOVABLE BOOKCASE (left) swings on piano hinges between library, in foreground, and bedroom.

LIVING ROOM (below) faces terrace (right). Circular stairway leads to rooftop sitting area.



Photos: Norman McGrath



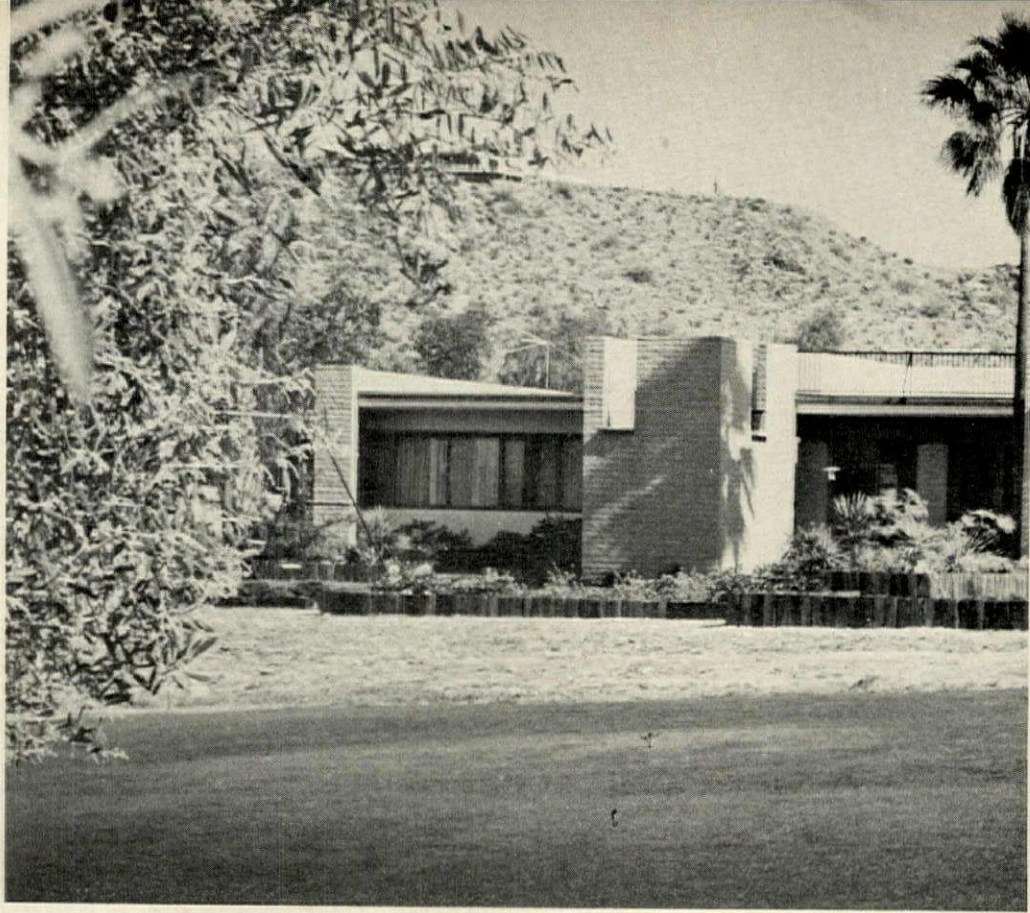
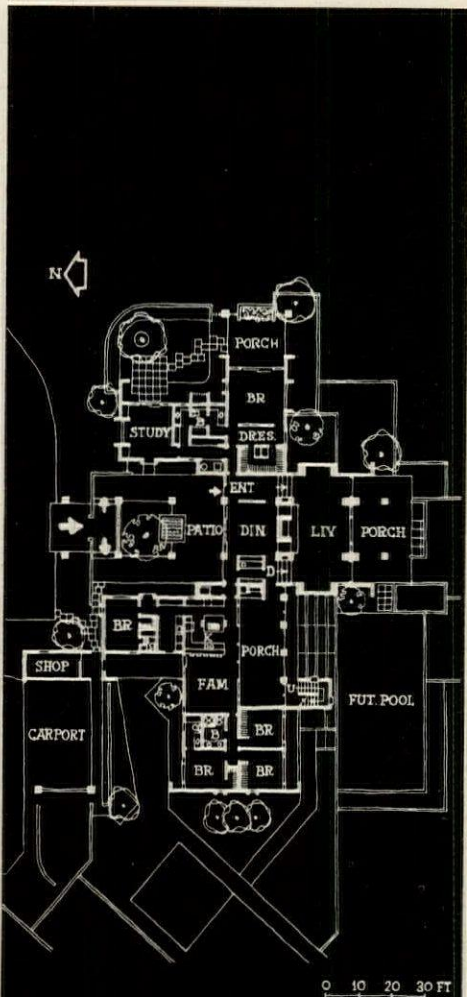


HONORABLE MENTION

ARCHITECTS: *Calvin C. Straub and Denis P. Kutch*
BUILDER: *Merle De Marce*
LIVING AREA: *4,700 sq.ft.*
LOCATION: *Phoenix, Ariz.*

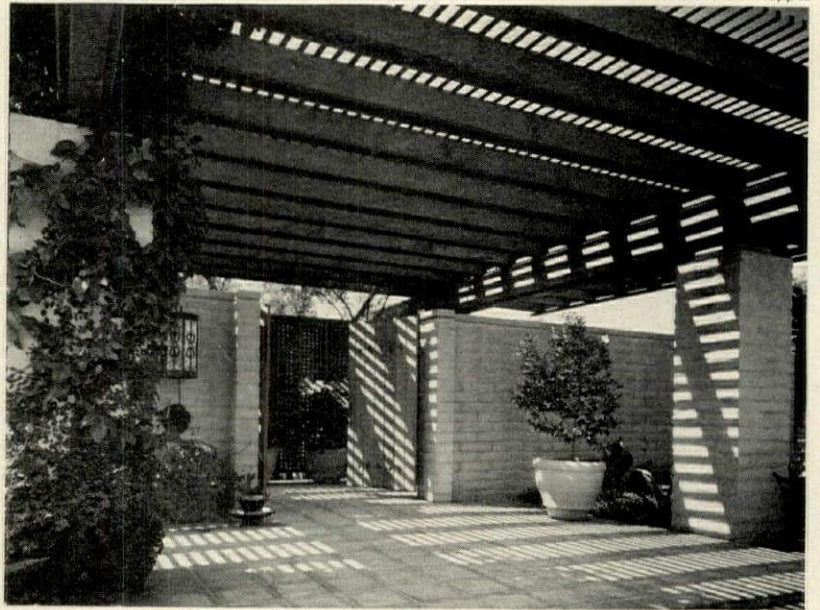
Here is a desert house with the one attribute that every good desert house must have: It is open enough to capitalize on its scenic setting but not so open that its occupants will be overwhelmed by heat and glare of the sun.

The rambling plan orients all rooms to a series of terraces, patios and screened porches. And these outdoor-living areas are shaded by roofs, deep overhangs, overhead trellises and spur walls. The plan also separates adults' and children's areas. Natural materials—slump block and re-sawn redwood—blend into the terrain.

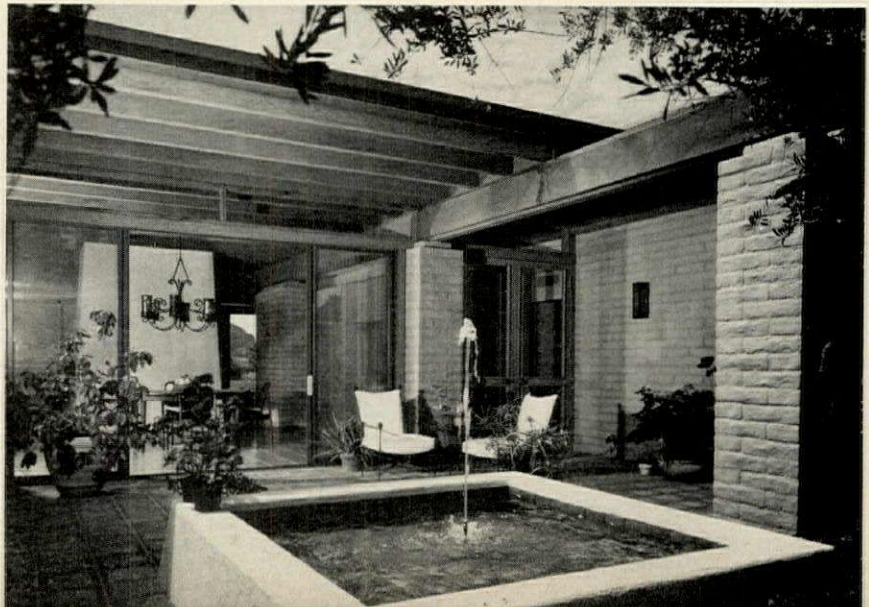


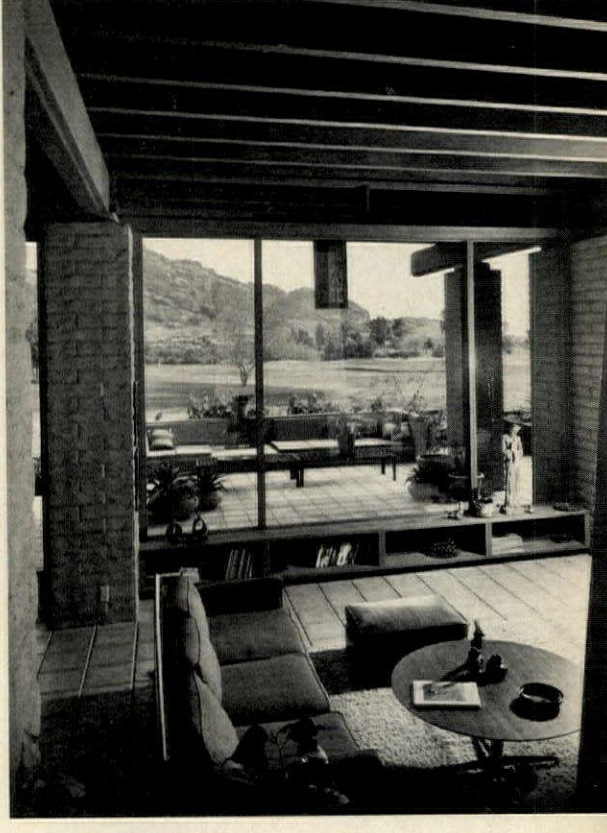
REAR OF HOUSE has deeply recessed openings to protect interior from direct Southern sun.

Photos: Neil Koppes



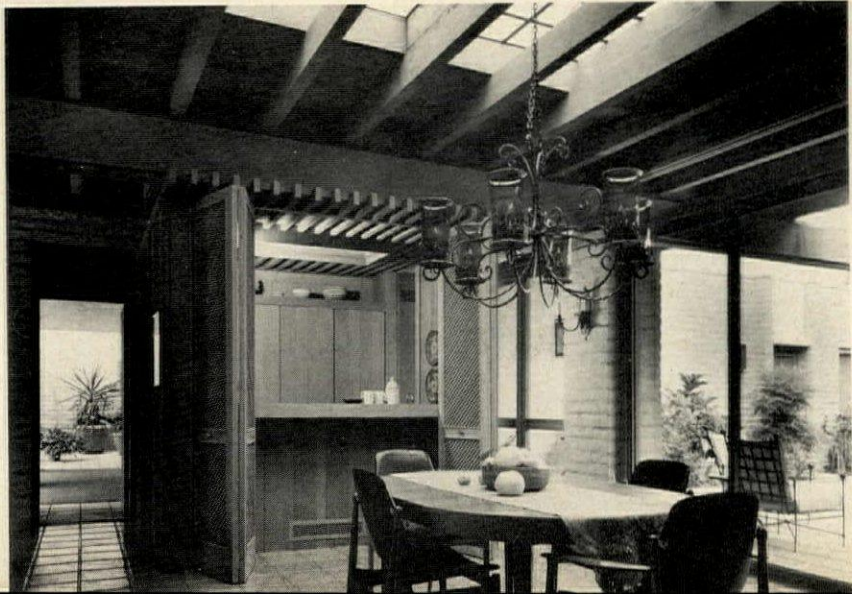
LARGE ENTRY COURT (above and below) is 40' x 34'. It is partly shaded by overhead sunscreen.





LIVING ROOM is separated from dining room by fireplace (*above*) and opens to porch (*above right*).

DINING ROOM (*right*) has service bar with direct access from kitchen through door behind counter.

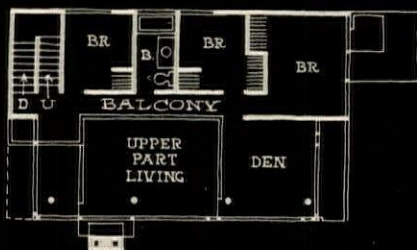


HONOR AWARD

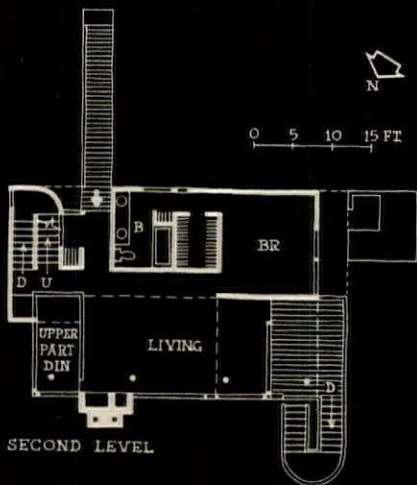
ARCHITECT: *Richard Meier*
 BUILDER: *Ernest Rau*
 LIVING AREA: *2,500 sq. ft.*
 LOCATION: *Darien, Conn.*

Two structural systems are coordinated in this waterfront house, which is closed on the landward side and wide open on the side facing the water.

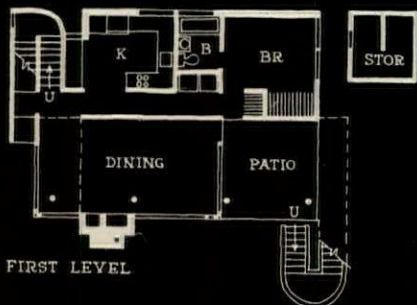
Conventional wood bearing walls are used for the closed half of the house—bedrooms and baths plus a below-grade kitchen and maid's room. The open half—living room, dining room, study and porches—has a steel columnar structure with glass curtain walls. The two-story living room is open not only to the third floor but also to the first-floor dining room (see plan and small photo opposite).



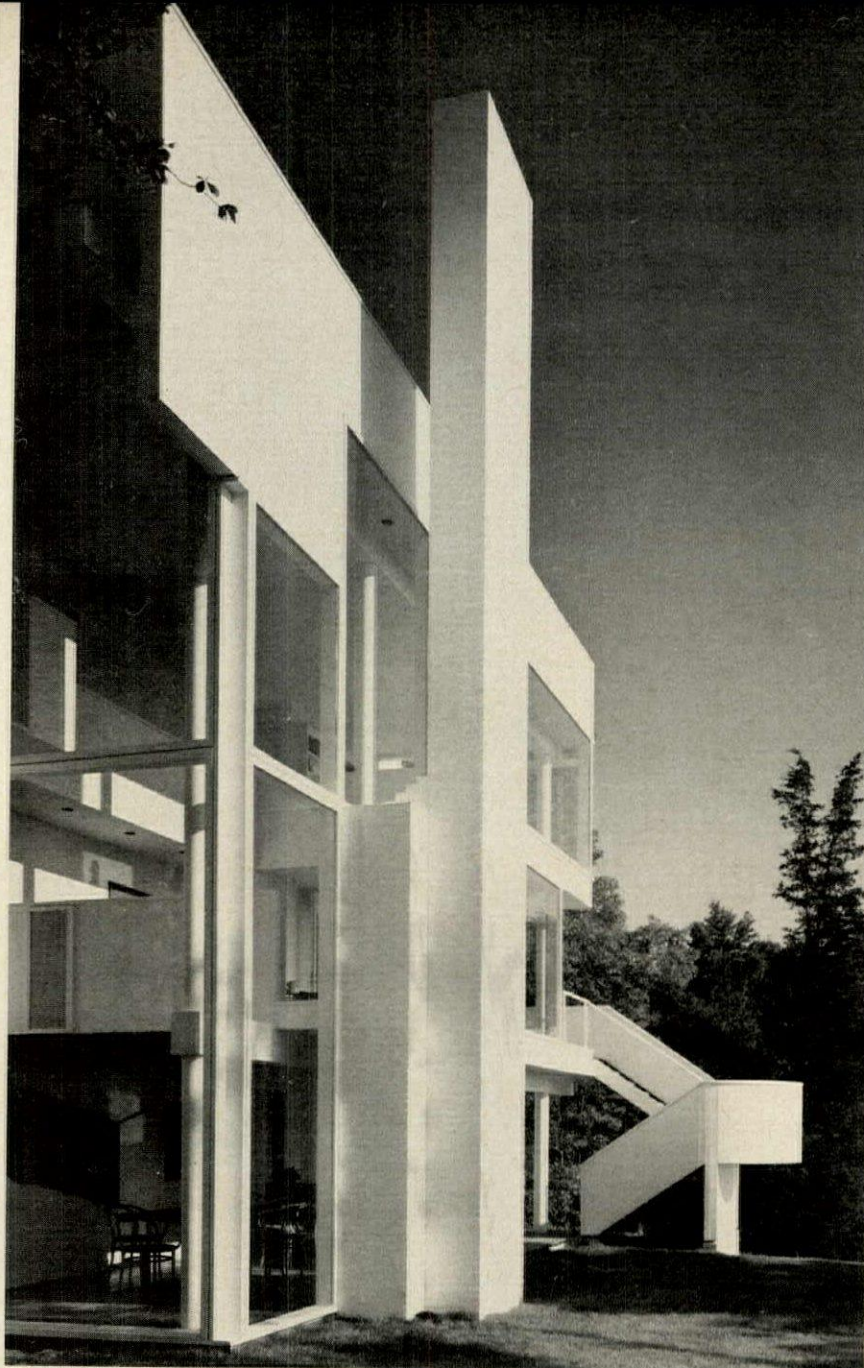
THIRD LEVEL



SECOND LEVEL



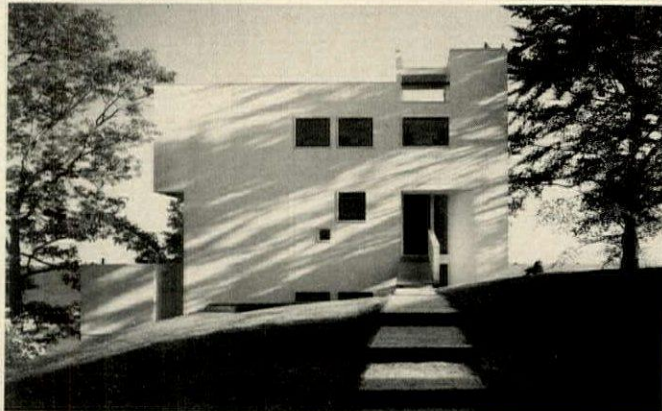
FIRST LEVEL



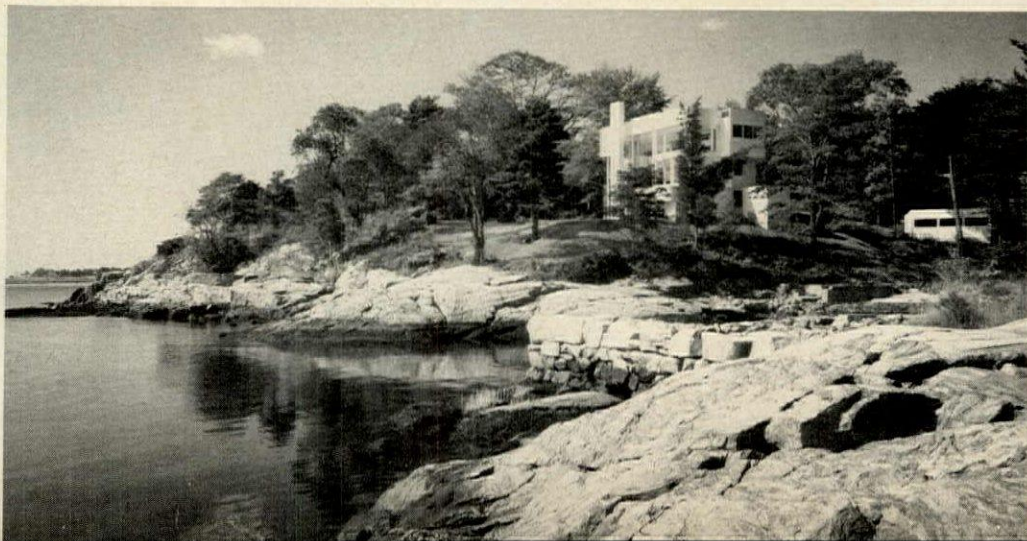
Photos: Ezra Stoller

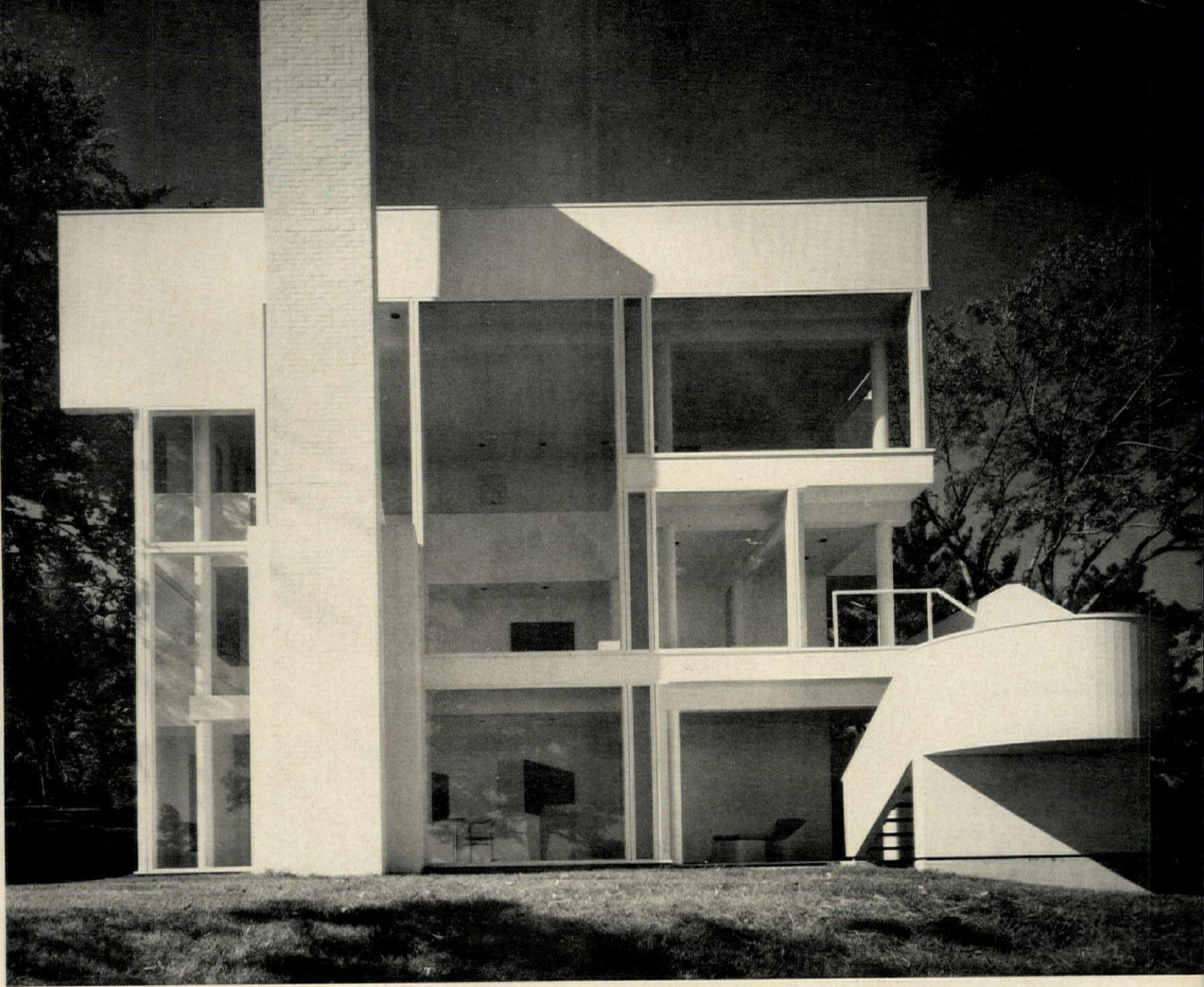
LOADBEARING COLUMNS and beams are set back from glass walls at rear and sides of house.

CLOSED FRONT (right) of three story house has mid-level entry. Walls extend up around roof deck.



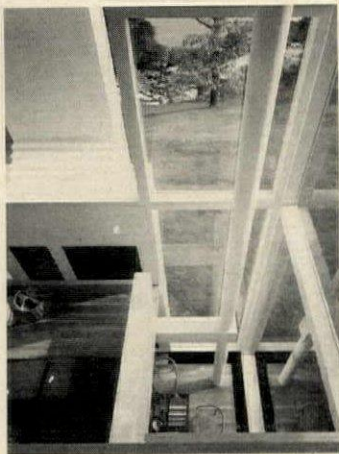
WATERFRONT SITE invited use of big glass walls to provide views from all major living areas.





PORCHES, connected by curving stairway, are set into first and second levels at rear of house.

LIVING ROOM (right) is two stories high, overlooks dining room on ground floor (below).

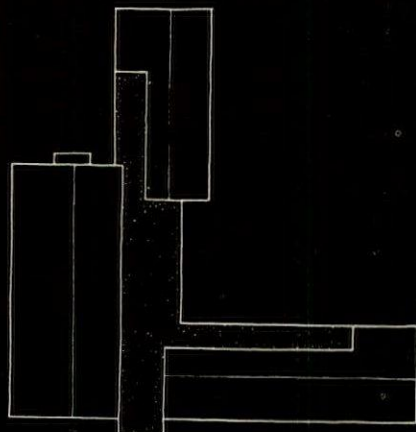


AWARD OF MERIT

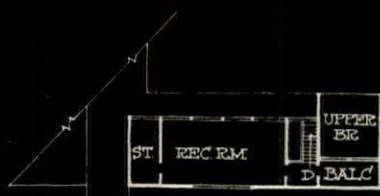
ARCHITECT: *George Nemeny*
 BUILDER: *Aadne Aasland*
 LIVING AREA: *3,200 sq. ft.*
 LOCATION: *Sands Point, Long Island, N.Y.*

The shapes, proportions and roof pitches of this house are right out of the Cape Cod design tradition. But the plan, interior spaces and details are pure contemporary.

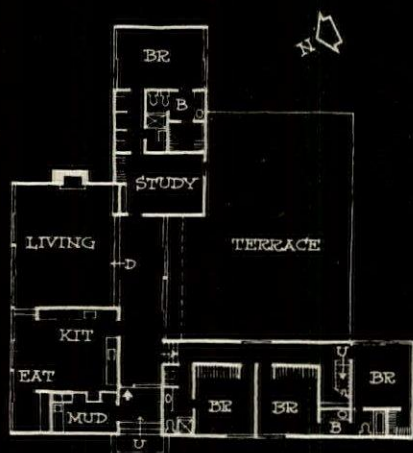
Three white-stucco units, joined by a glass-walled gallery, make up the house. They include: 1) the living room, dining room and kitchen; 2) a master suite (bedroom and study) and 3) a three-bedroom children's wing. Although the primary view is north to Long Island Sound, the L-shaped plan forms a protected outdoor area to the south.



ROOF PLAN



UPPER LEVEL

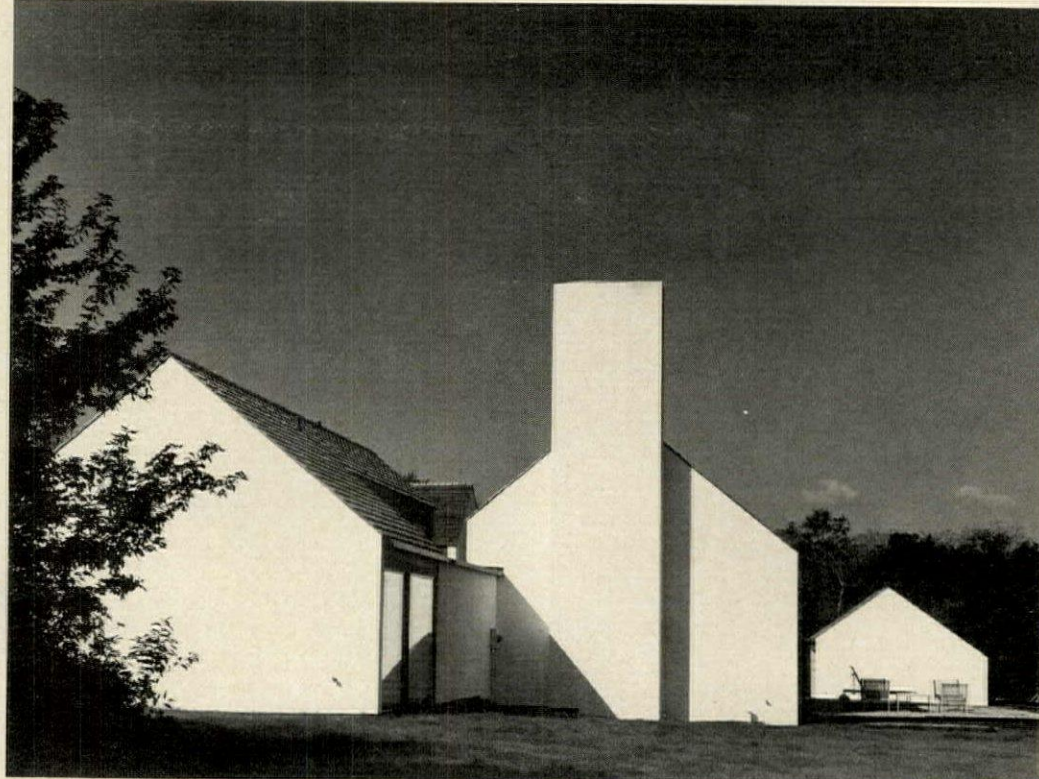


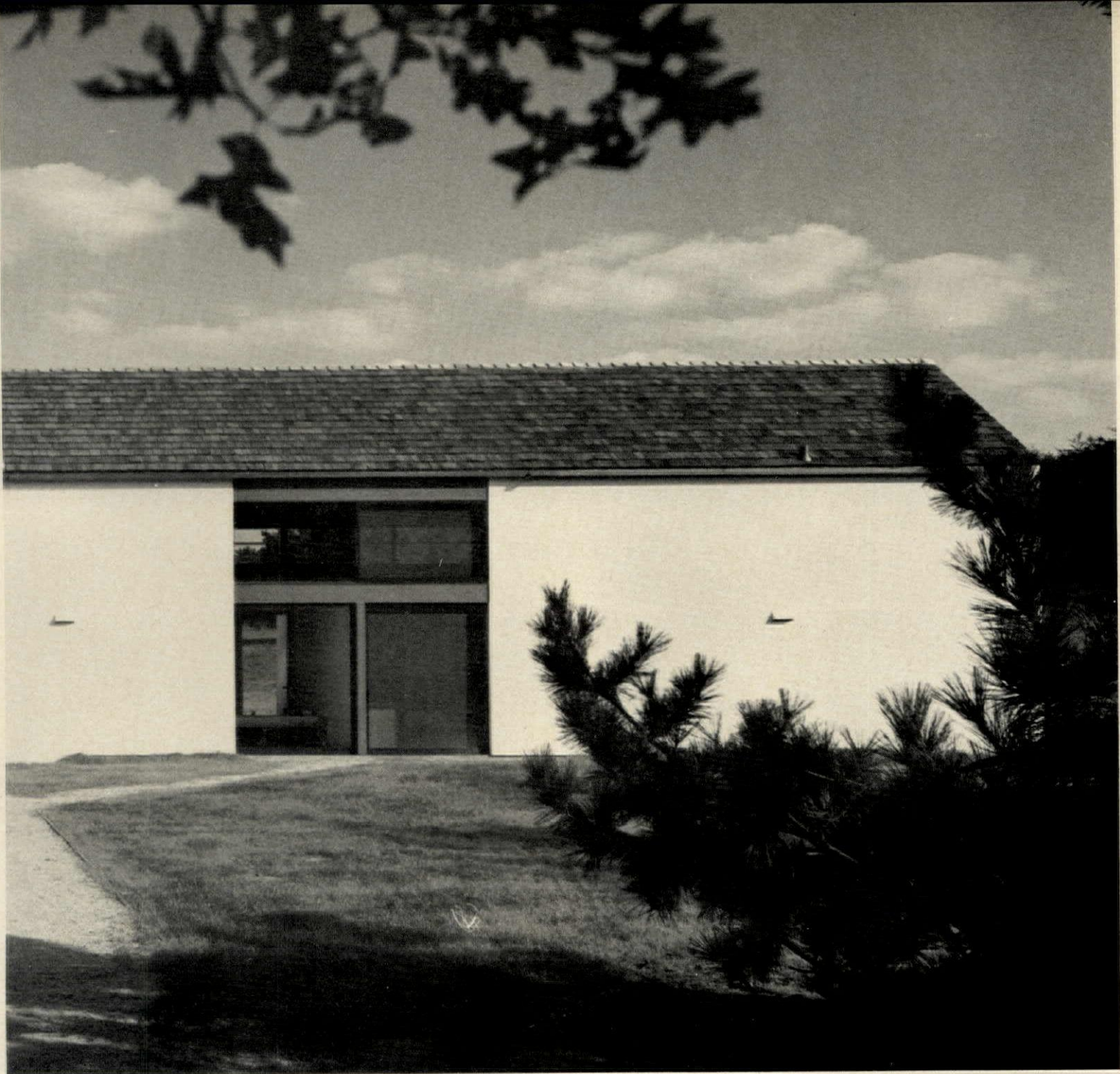
LOWER LEVEL

0 5 10 FT



Photos: John Hill

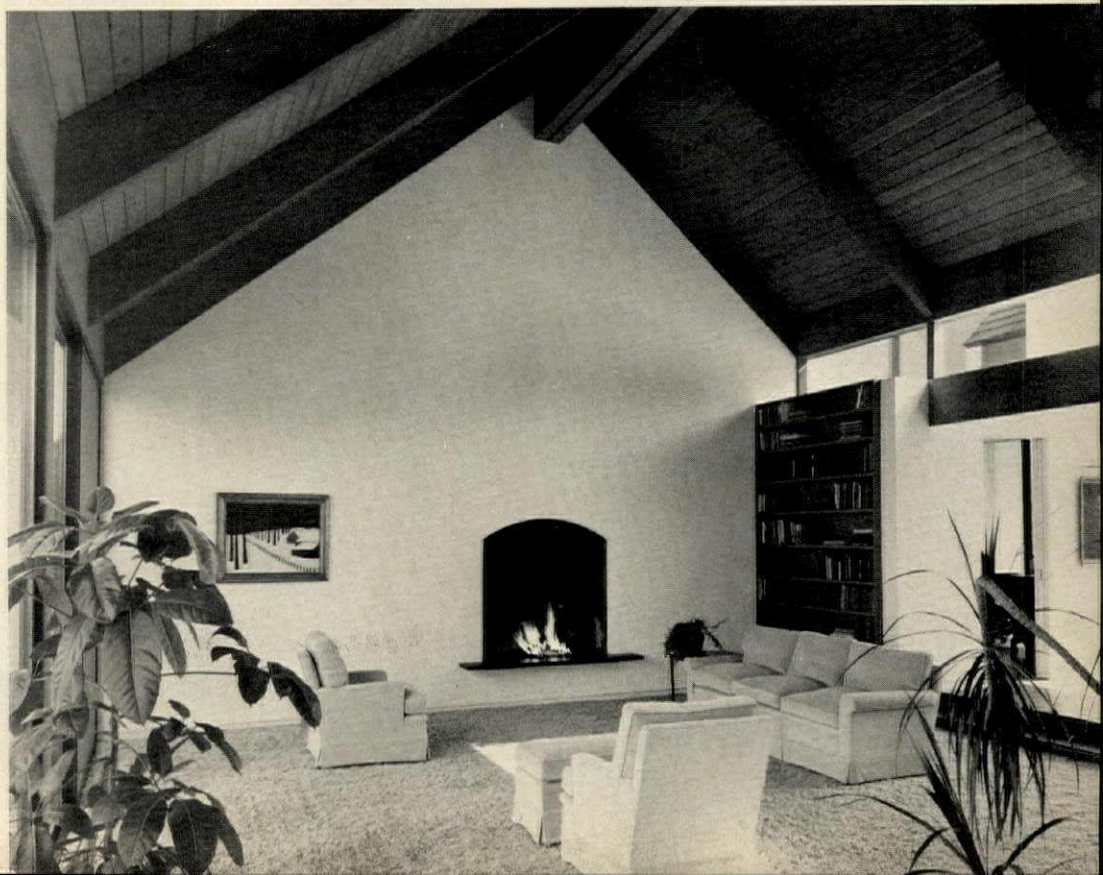




BLANK WALLS (*above*) flank both front entry, left, and pocket glass sliders in children's wing, right.

ROOF PITCHES and chimney scale (*left*) follow New England tradition. Detached garage is in rear.

CLERESTORIES bring extra light into glass-walled living room (*right*) and gallery (*below*)



AWARD OF MERIT

ARCHITECT: *Vosbeck-Vosbeck & Associates*
 LANDSCAPE ARCHITECT: *Eric Paepcke*
 CONSTRUCTION COORDINATOR: *Bruce Smith*
 LIVING AREA: *4,100 sq. ft.*
 LOCATION: *Alexandria, Va.*

Separation of activities was a prime requirement in the design of this house. The plan puts each main living area in one of four wings that step up the hillside site. The kitchen, bedroom and active-living wings are joined by a circulation core. And an isolated study over the garage wing is connected to the living room by a glass-walled bridge.

Although the plan is contemporary, the shed roofs and the brick exterior give the house a traditional feeling characteristic of most homes in the area.

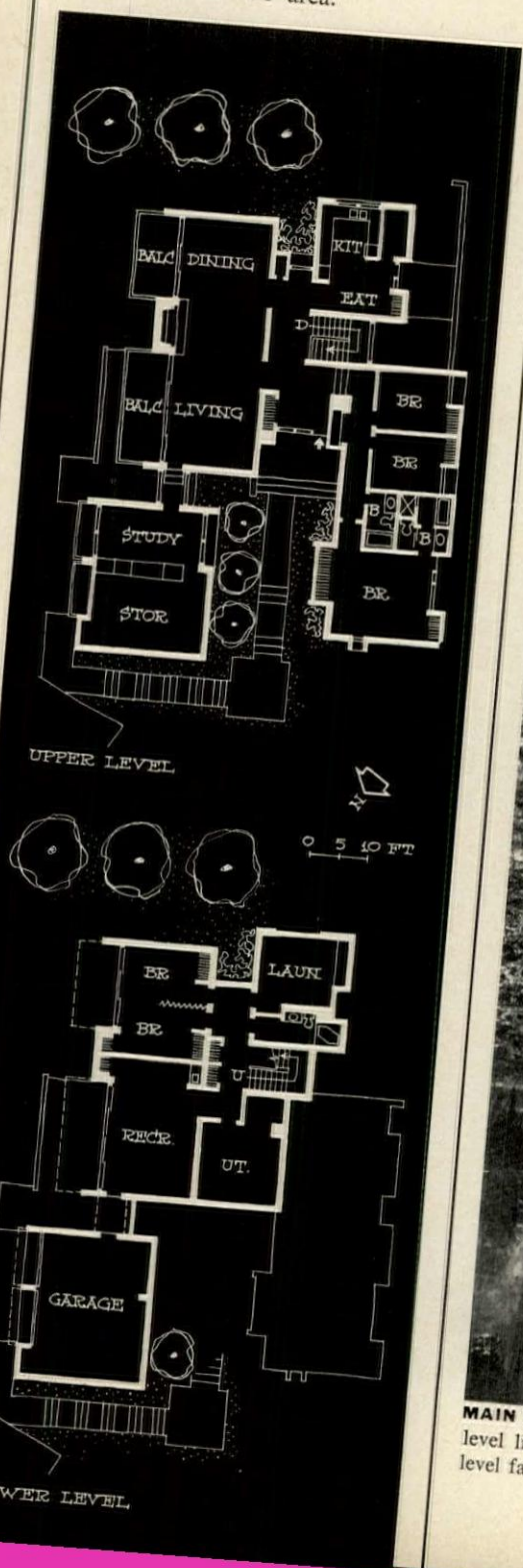
Photos: J. Alexander



ENTRY WALK, flanked by garage at left and bedroom wing at right, leads into the center of house.



MAIN WING, at left, includes upper-level living-dining room and lower-level family room.



HONORABLE MENTION

ARCHITECT: *P.M. Bolton Associates*
 BUILDER: *Al-Stan Building Enterprises*
 LIVING AREA: *4,475 sq. ft.*
 LOCATION: *Houston, Texas*

Behind the closed facade at right is a surprisingly open house. Its most striking feature: a two-story garden room which, like the house's other main living areas, faces into a large courtyard.

The house was designed for a city lot (73' x 140') at a busy street intersection, and its windowless brick facade not only provides visual privacy but also shuts out traffic noise. Because all walls except those facing the courtyard are also windowless, 14 skylights (shown in the garden-room photo below) were used to bring in extra daylight.



Photos: Bill Maris

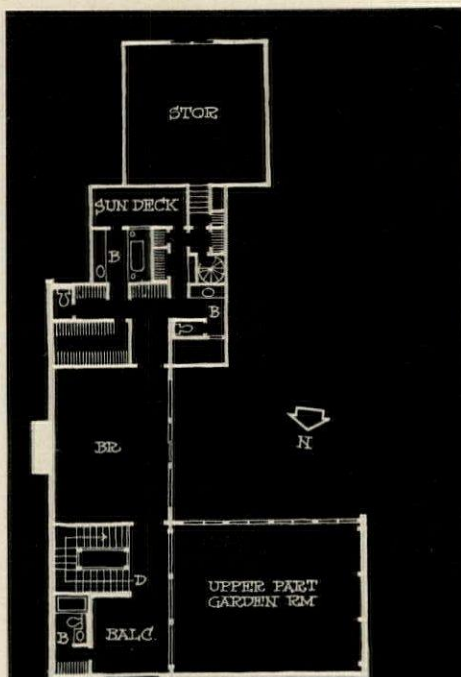
FORMAL FACADE, with vertical brick panels and massive door, is set off by old-fashioned lamps and terrace of pebble concrete.



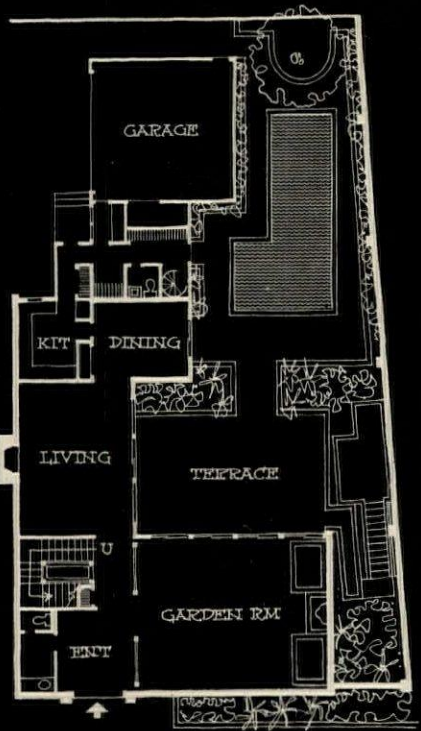
REAR COURTYARD (right) with pool and paved terrace (brick and pebble concrete) is outdoor extension of garden room, left, and living and dining rooms, right.



GARDEN ROOM is separated from entry and balcony by wood shutters (left). Two-story glass wall (below) opens room to rear terrace.



UPPER LEVEL



LOWER LEVEL

0 5 40 15 FT



HONORABLE MENTION

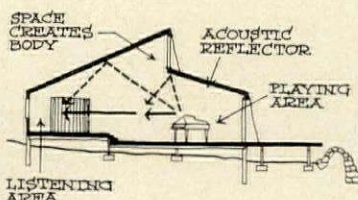
ARCHITECTS: *Earl R. Flansburgh & Associates*
 BUILDER: *Costa Limbrackis*
 LIVING AREA: 4,000 sq.ft.
 LOCATION: *Weston, Mass.*

This house represents a solution to an unusual design problem. The owner is a fine amateur musician who wanted (1) a house where chamber music groups, which he hosts regularly, could play amid good acoustics and (2) a comfortable home for his family. The key to the solution is the living/dining room. It is separated from the bedroom wing by the family area, so evening concerts won't disturb children unduly. Its acoustics create playing and listening areas (*section, right*). And its high ceiling and clerestory windows make a pleasant room for day-to-day living.



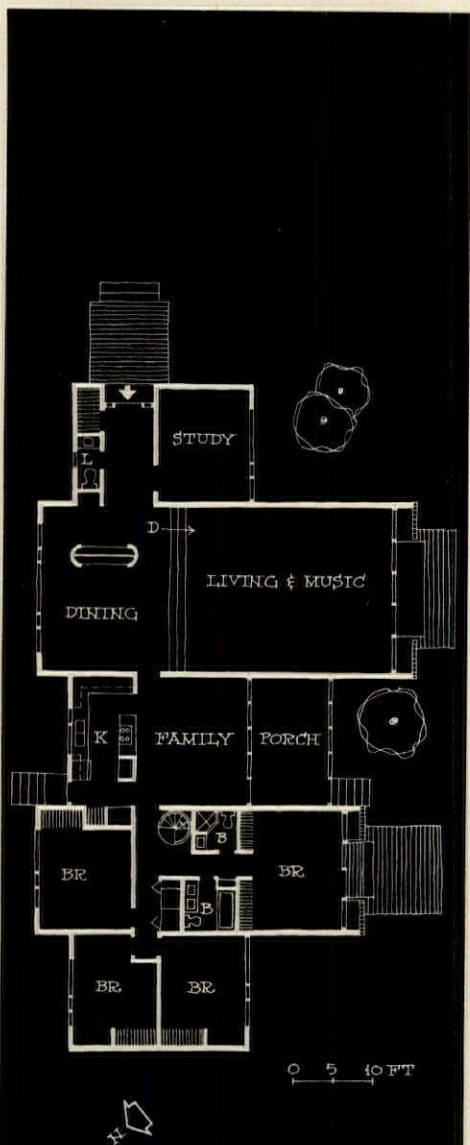
FRONT ELEVATION, with clerestories, faces pond. Site was once considered unbuildable.

SCREENED PORCH (*right*), separates bedroom wing, foreground, from music/living wing, background.



SECTION (*above*) of music/living room shows how dining area, left, becomes a listening area.

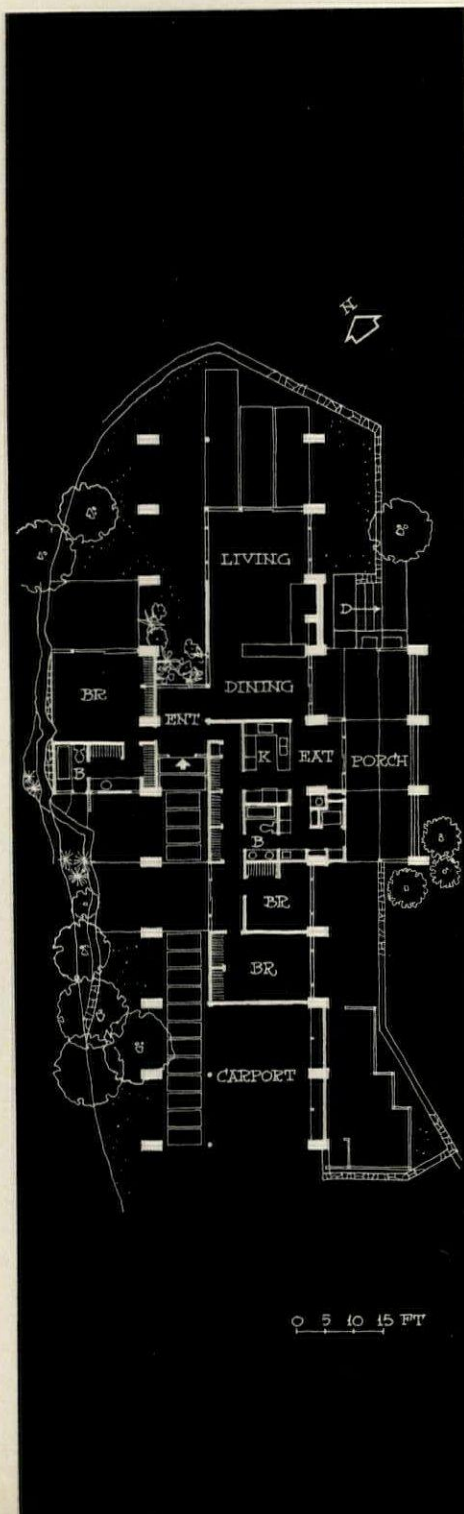
MUSIC/LIVING ROOM (*below*) is nearly 20' x 44'. Raised portion at rear of room is dining area.



HONORABLE MENTION

ARCHITECTS: Calvin C. Straub & Denis P. Kutch
 BUILDER: Merle De Marce
 LIVING AREA: 2,700 sq.-ft.
 LOCATION: Scottsdale, Ariz.

Problem: How to design a sprawling, 2,700-sq.-ft. house that blends into its desert setting and still takes advantage of a spectacular view. The answer: Build it chiefly of native stone, then tuck it tightly against a hillside that slopes down towards the view. A long roof extension on the south elevation (*photo, right*), keeps the sun from striking into the living area, and also creates a large porch for cool-weather use. A series of inner garden courts (*plan, below*) provides additional outdoor living for both summer and winter.



STONE PIERS support deep overhang on southern elevation, also serve as partial sun shields.

Photos: Neil Koppes

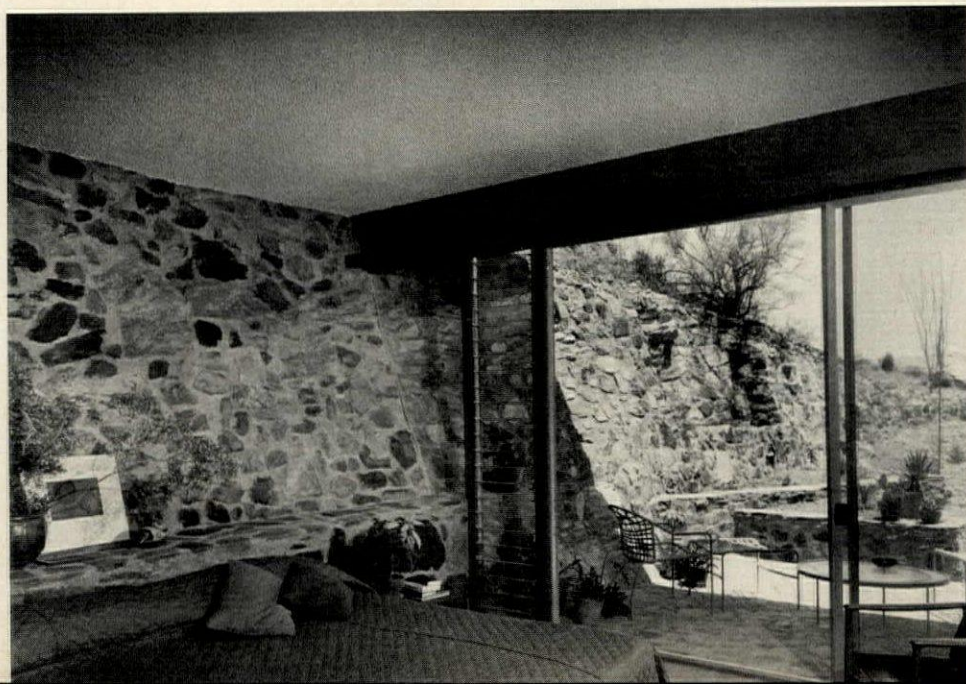


ENTRANCE WALK (*above*) runs along uphill side of the house. Carport is open on two sides.

LIVING ROOM (*right*) is separated from dining room, in background, by low divider behind couch.



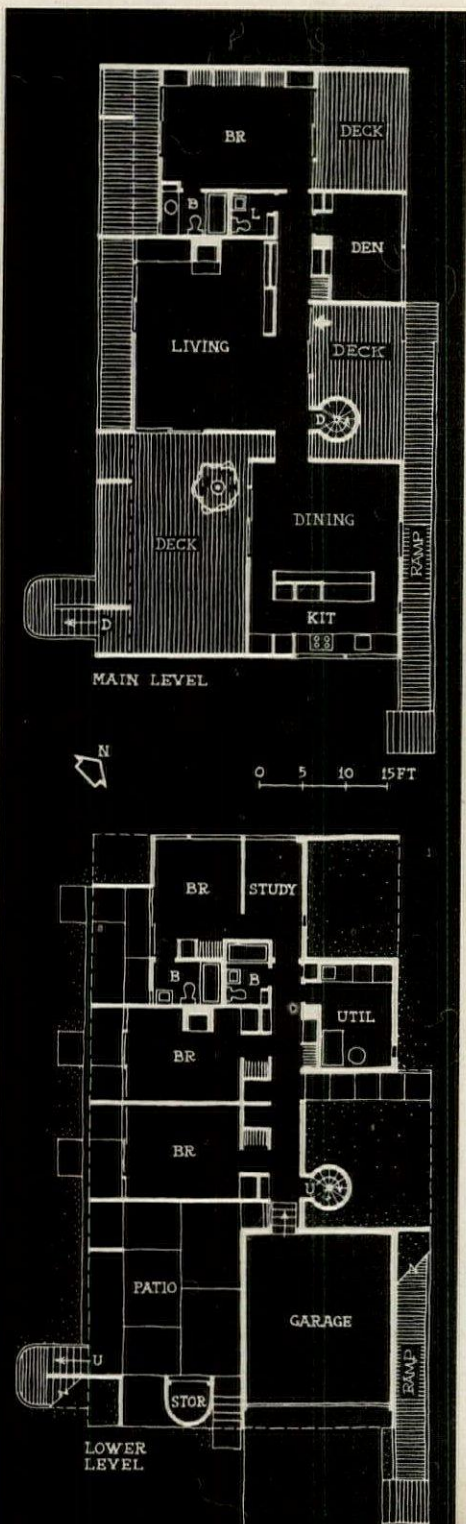
MASTER BEDROOM (*below*) is built against stone retaining wall that runs across rear of the site.



HONORABLE MENTION

ARCHITECT: *Julian Neski*
 BUILDER: *William Lynch*
 LIVING AREA: *2,322 sq.ft.*
 LOCATION: *Setauket, N.Y.*

This house commands a view of the water from two directions. So to take maximum advantage of the view, the two-story floor plan has been reversed. Principal living areas plus the master bedroom are on the upper level, and there are sheltered decks opening off these areas on both sides of the house. Children's and guest bedrooms, along with utility areas and the carport, are on the lower level. Two flights of stairs—one outdoors and the other, a circular stair, indoors—connect the two levels. Exterior siding is cypress, nailed up both vertically and diagonally.



FRONT VIEW shows strong shapes that give house the look of a piece of sculpture.



OUTDOOR STAIRCASE (right) connects open deck on upper floor with protected outdoor area below.

NATURAL WOOD (below), used on interior as well as exterior walls, keeps down maintenance.

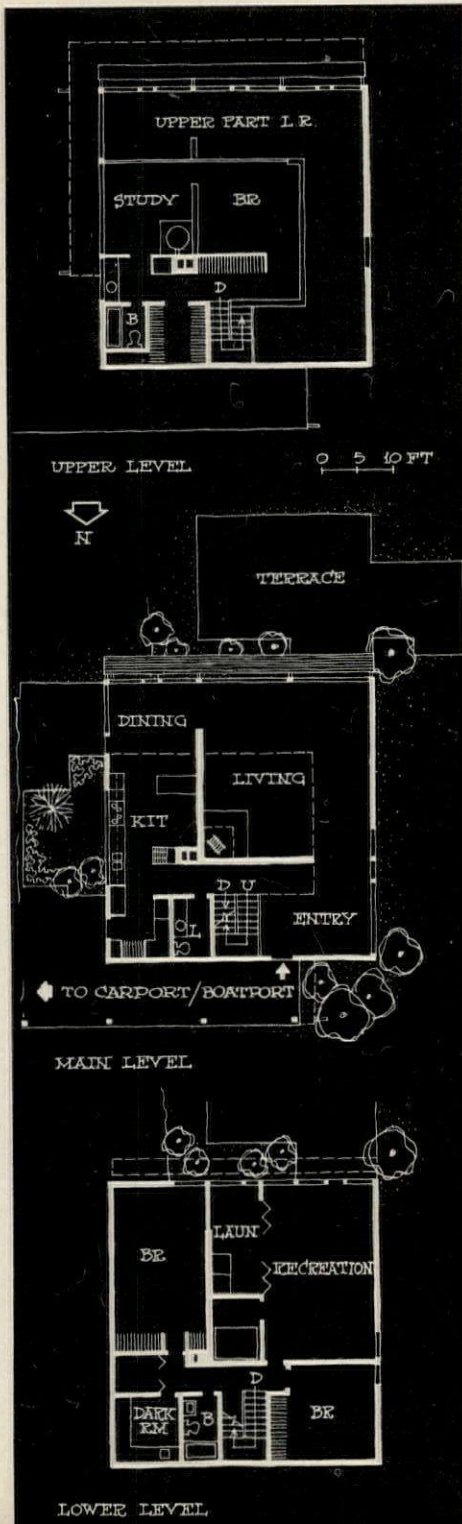
Photos: Hans Namuth



HONORABLE MENTION

ARCHITECTS: *Kirk, Wallace & McKinley & Associates*
 BUILDER: *Blair Kirk*
 LIVING AREA: *3,160 sq.ft.*
 LOCATION: *Kirkland, Wash.*

This is a distinctly contemporary house. But its basic shape—pitched roofs and a strong center chimney—plus its shingled walls and roofs give it the look of having sat on its hillside site for centuries. Like the house on the facing page, this one has its bedrooms on the lower level. Living areas are on the second floor, and glass walls open them to a sweeping view of lakes and mountains. Finally, a balcony level above the living room holds the master bedroom and an adjoining study. Around the balcony, the living room reaches up nearly 20'.



TERRACED SITE permits patios on two levels. Attached building is three-stall carport/boatport.

ENTRY STAIRCASE (right), gets light from skylight. Balcony rests on laminated wood beam.



HIGH WINDOWS (above and below) in living room have adjustable shutters to ward off sun.



Photos: Hugh N. Stratford



Is garden-apartment advertising a waste of money? Are renters really lured in by sauna baths and closed-circuit TV? How many tenants leave because of poor service? The answers lie in a new five-city market survey whose statistics are actually guidelines to...

What grabs the typical apartment tenant?

Builders win tenants purely through their projects' good looks. They lose tenants because of 1) desire for a house and 2) employment changes. Obvious enough?

Owens-Corning Fiberglas Corp. thought not, so it hired Market Facts Inc. of Chicago to take the pulse of 1,800 garden-apartment tenants in five hot rental markets—San Francisco, Atlanta, Detroit, Minneapolis and Washington, D.C.

Some of the findings are enlightening. Many serve only to back up established marketing facts. But taken as a whole, the survey provides a rough national yardstick for sizing up multifamily trends in your own local market.

Owens-Corning tried to make its findings widely applicable by keeping the tenant sample as typical as possible. Specifically:

1. All 1,800 apartment units were in the average rental range—i.e., \$125 to \$180 a month for one bedroom.

2. All apartments were located in metropolitan areas where multifamily construction is booming.

3. All projects had the same rough tenant mix of singles, couples and families.

Working under those conditions, the researchers came up with some national tenant profiles. Examples:

Almost 50% of the couples (married, but no children) and families have incomes in the \$10,000 to \$20,000 range. Only about one-fourth of the singles are in that range. Almost half of the couples are over age 35, and 31% are over 45. Only about one-fourth of the family people, and just 15% of the singles, are over 35. Almost everyone—80%—drives less than 20 miles to work; 54% drive no more than ten miles; and only 4.4% use public transportation.

A majority of the tenants are local people. Almost 65% had been living in the same metropolitan area before moving to their present apartment. The largest percentage of out-of-towners is in the family group, 43%; the smallest percentage, 30%, is among the singles. But most of them use

the same basic approach when looking for an apartment.

Renters still hunt for a new apartment the old way—by just driving around

Almost 40% of all the tenants discovered their apartments by getting into the car and looking. Families tend to do this more than singles: 44% versus 31%.

Another 35% of the tenants were referred by someone. Friends or relatives referred 25%; residents in the project referred 4.5%; residents in the neighborhood referred 4%; and 2% heard about their apartment at work. One notable variation: Friend-or-relative referrals are much higher among singles than among families: 39% versus 17%.

What about newspaper ads? Only 18% of the tenants found their apartments through ads. The proportion ranged from 14% among the singles to 22% among the families.

And rental agencies were almost no help at all. They were directly responsible for attracting just 3% of the tenants. Did the rental agent have strong selling ability? asked the researchers. Only 6% of the tenants said yes.

Billboards, the least significant sales tool, attracted 1.5% of the tenants.

So the most important lure for apartment hunters is a project's appearance

And that's what attracted 80% of the tenants Owens-Corning surveyed. Among singles and couples the percentage who rented on the basis of appearance was even higher, 82%; among families it was a little lower, 76.5%.

The second strongest attraction—for about 50% of the couples and families—was nearness to shopping areas. But the number-two attraction for 50% of the singles was the project's recreational facilities.

Number-three attraction on everybody's

list was "social class of neighbors." In the case of family people, however, convenient schools were just as important as the neighbors' social status.

Model apartments had no bearing on the choice of 30% of the tenants. Reason: They didn't get to see a model, either because the project was 100% occupied or because they were interested only in an available unit.

After living in the community for a while, some tenants have become less than enthralled with the project's appearance. Over 50% are still well satisfied with the community, but 20.5% are just "somewhat satisfied," and the remaining 15% are less than pleased.

When tenants are asked to rate the community in terms of individual facilities, these five get the largest number of "poor" votes on an excellent-to-poor scorecard: 1) parking, 2) play areas, 3) bulk storage, 4) recreational facilities and 5) social activities.

When asked to list only things they particularly like about their new apartment, 66% of the tenants say the floor plan—its size and room location. No other item on their list scores nearly as high. About one-fourth of the tenants say they like their closets and cabinets, 15% stress patios and balconies and—at the bottom of a 12-item list—only 9% are particularly fond of their recreational facilities.

Does this lack of excitement among tenants mean builders should be putting in more amenities? Not necessarily. The survey finds that while tenants may grumble about lack of amenities in their present apartment, they have mixed feelings about paying extra for those features in their next apartment. Reason:

Tenants don't miss extra amenities until they've been exposed to them

They are generally aware of all the possibilities, but the only ones that most tenants insist on are those in their present apart-

ments which they tend to take for granted.

For example, virtually none of the interviewed tenants had a built-in AM-FM radio. And when asked if they would want one in their next apartment for \$3 extra a month, 53.5% said they were not at all interested. Atlanta tenants—who were already living in apartments furnished with air-conditioning, draperies and carpeting—ranked these as the three most desirable features they look for in rental units. But in other markets where these items are included less often, tenants gave them considerably lower ratings.

Inside, the five top-ranked amenities among all 1,800 tenants are air-conditioning, fireplaces, wall-to-wall carpeting, self-cleaning ovens and self-defrosting refrigerators.

Singles tend to be much keener about some of these features than families are. Examples: More than 50% of the singles would gladly pay an extra \$5 a month for a fireplace, but only 27% of families are that interested. And 72% of singles are "very" or "extremely" interested in wall-to-wall carpeting for an extra \$15 a month, compared with 45% among the families.

Outside, the two most wanted amenities are swimming pools and parking garages. At least 60% of the tenants said they are definitely willing to pay an extra \$10 a month for a pool, and 43% would willingly pay \$10 more for garage space.

But most of the other outside extras suggested by interviewers are of little or no interest to 50% or more of the tenants. These include sauna baths, putting greens, clubhouses, tennis courts and outdoor barbecues.

And extra social amenities—e.g., closed parties, travel clubs and bridge lessons—arouse virtually no interest.

Some miscellaneous preferences: 68% want a kitchen with eating space; 60% want more cabinet space; and 61% would

like an additional half bath off the master bedroom rather than off a foyer or living room.

One of the most widely desired features is better maintenance.

Want to give tenants something unique? Just speed up service calls

When tenants complain about maintenance problems—and half of them do—the complaint is actually not about the problem but about how long they must wait for management to tend to it.

For 17% of the people in Owens-Corning's survey, the wait has been interminable: Their problem either still exists or they have fixed it themselves. Another 23% said they wait from three weeks to more than three months for repairs.

On the bright side, 30% get action in less than three days. The balance—24%—are taken care of in anywhere from three days to two weeks.

Considering that 35% of renters depend on referrals to find apartments, it seems logical that managers should be working much harder to avoid dissatisfied tenants.

The most frequent maintenance problems are appliances, doors and windows, plumbing and cleanliness. Doors and windows seem to be a much bigger problem to families than to other types of tenants. And the group that complains most about cleanliness is the couples.

Half of all the tenants had complaints right after they moved in. But the percentage of complainers ranged from a low of 26% in Washington, D.C., to a high of 61% in San Francisco.

Noise is still a headache, but the nature of the problem is changing. For example, noise from telephones and television sets, which used to be a major complaint, was the least mentioned problem in the Owens-Corning survey. One reason: Better room

layouts that provide adequate space for TV sets away from party walls, and more intelligent phone location.

Now the most bothersome noises are outside noises. Traffic sounds, mentioned by 51% of tenants, are the worst offender. Sounds of children playing, mentioned by 40%, come second and seem to bother family people considerably more than others. Third on the outside-noises list is people talking.

Inside, the sounds that bother everyone most come from plumbing. Tenants hear plumbing noise through walls (38%), through ceilings (38%) and through floors (25%). Next on the inside-noises list are people walking and talking and doors slamming.

The interviewers asked: Would you be willing to pay an extra \$5 a month for apartment construction that reduces these noises? And 65% said yes.

Another big complaint: lack of comfort due to inadequate heating and cooling. More than 50% of the tenants claim their apartments are drafty, often chilly and often too hot.

But despite complaints, tenants don't move out because of displeasure

Only 5.6% say they are leaving because of poor service. Only 3% say they will leave because of poor recreational facilities.

The main reason families and couples will be moving is to buy or rent a house—51% and 39%, respectively. And why does an apartment renter want a house? Because a house is "a good place to raise children" (90%) and "it's better for entertaining" (88%).

The main reason single people will be leaving—37% of them—is that they anticipate a new job location. Another 17% of the singles will leave just because they like to move around.

When you cater to tenants' leisure time, how far should you go?

That question so fascinated apartment builder Gerson Bakar that he asked the Owens-Corning survey team to try it out privately on tenants in his famous San Francisco Woodlake project (H&H, May '67). Bakar released the findings exclusively to HOUSE & HOME.

Woodlake is loaded with leisure-time facilities. When 91 tenants were asked how often they used each one, this was their ranking: 1) swimming, 2) health club, 3) sports, 4) fitness program, 5) drop-in lounge, 6) special events, 7) social activities, 8) paddle ball, 9) clubs, 10) classes and 11) crafts.

At the top of the frequency-of-use scale, 37% of Woodlake's residents go

swimming in one of several pools at least twice a week, 25% go once a week. At the bottom of the scale, the large majority of tenants take part in clubs and crafts only seldom or not at all.

But when asked to put a value rating on Woodlake's facilities, tenants placed the project's well-equipped health club at the top of their list. It is used at least twice a week by 35% of the tenants and once a week by 15%. The community's main swimming pool and lounge were rated second and third.

Bakar provides a room especially for private parties. But more than 80% of his tenants haven't used it, and only 10% say they are likely to use it in the

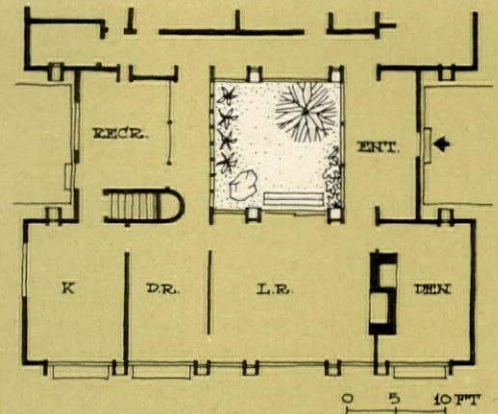
future. He also installed a closed-circuit television system so tenants can view sports, social events and other activities in the project. Some 85% of the people turn it on less than once a week.

But if tenants don't avail themselves of all of Woodlake's facilities for fun and relaxation, at least they have little to long for. When Owens-Corning researchers asked if they would like any new activities not being offered at present, 68% could think of none to suggest. Asked the same question about recreational facilities, 60% could suggest none—and of those who did, 15% just wanted more of something they already had—namely, tennis courts.

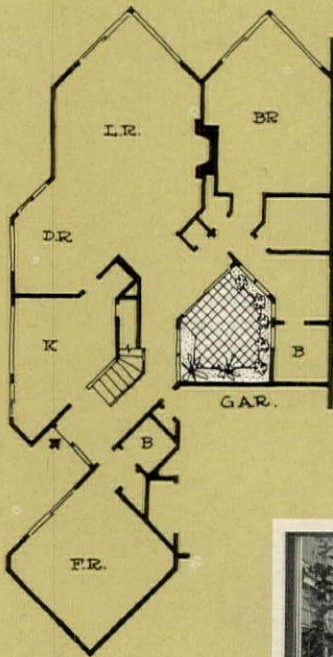
Atriums and courts

Louis Reens

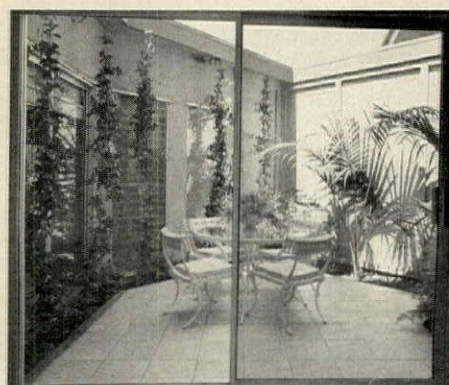
Soaring land costs may not be all bad. Among other things, they have forced builders to put higher priced houses on smaller lots. And this in turn has forced architects to make much better use of the remaining land, turning outdoor areas into integral parts of the plan. Here's a look at the excitement and livability such areas can create.

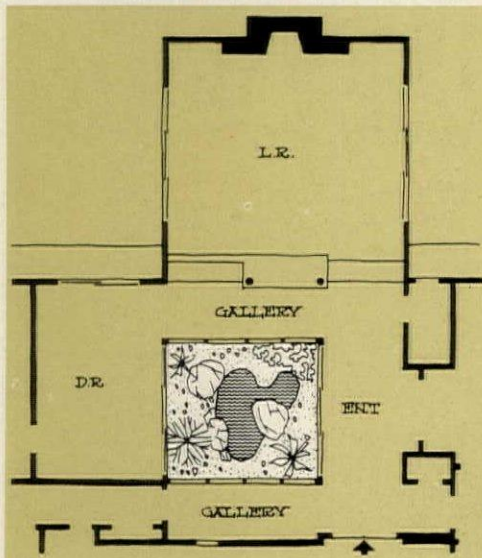


In a flat-roofed house like this, an atrium can be, in effect, a big interior window that brings both light and a view of surrounding trees into the center of the house. This atrium can open up the living room for summer entertaining. Architect: Earl R. Flansburgh

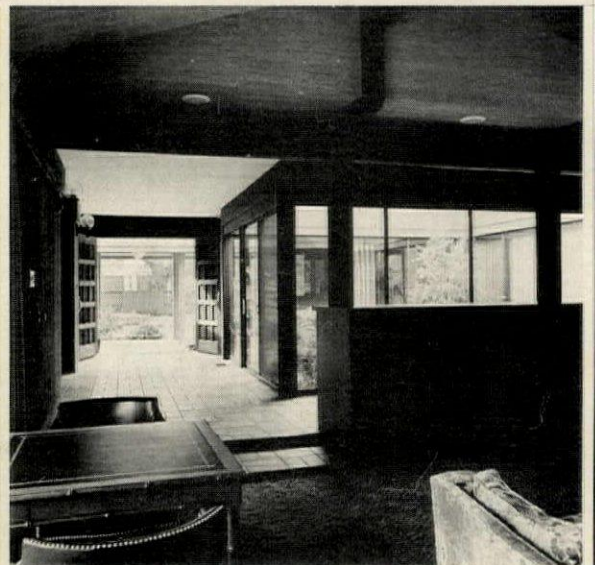


A two-story window (*right*) makes this atrium a dramatic part of the front foyer. Seen from the living area (*below*), it is an easily accessible outdoor dining room; the blank wall at right is the rear of the garage. Architect: Harold W. Levitt, Ernest LeDuc, William H. Farwell & Assoc.

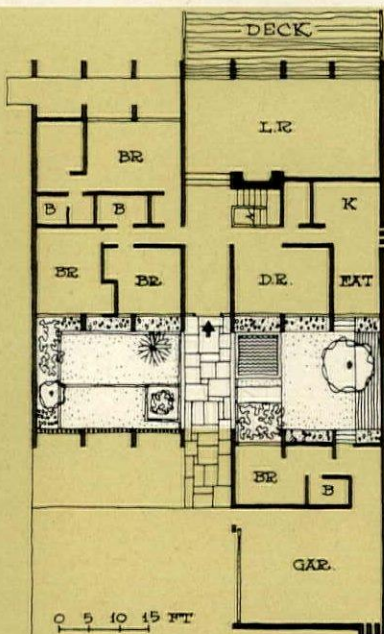
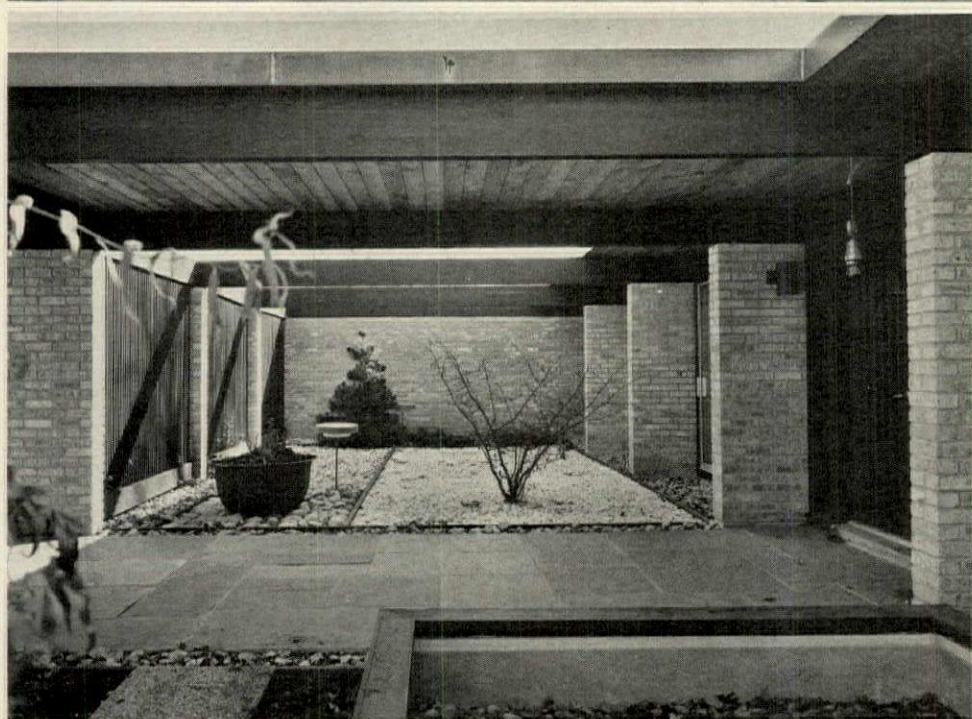




This atrium is a real indoor garden, and as such, it is given very special treatment. Only one room—the dining room—opens directly into it. The other three sides are, in effect, galleries from which the garden may be viewed. Architect: William A. Churchill.

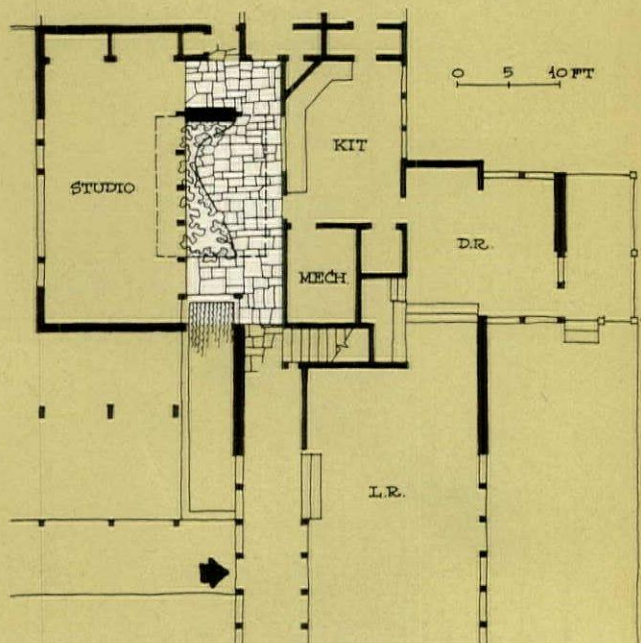


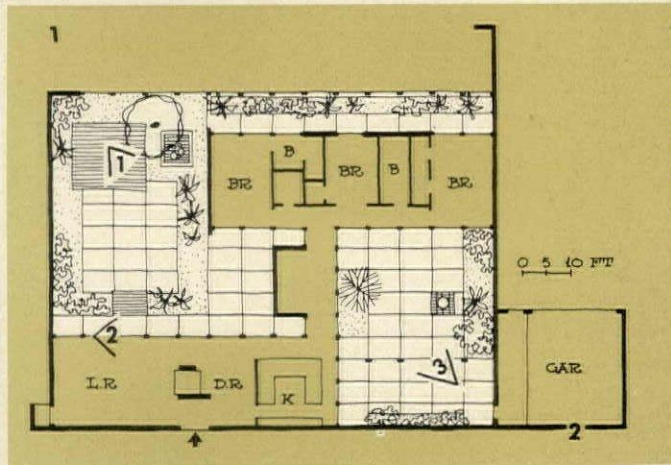
DESIGN FILE



Because the rear of this lot slopes off sharply, outdoor areas for the main floor have to be in front. A wood fence (at left in the photo above) and the garage wing create a huge court (bottom photo) with enough privacy so that even bedrooms can open into it. Architect: Ralph Anderson of Sigfusson, Anderson, Battles Inc.

An atrium needn't actually be outdoors. In this house a large, glassed section of the roof lets in enough sunlight to support plantings over a wide area. And stone walls and floor add to the impression that the indoor room is actually outdoors. Architect: Richard D. Levin Associates.

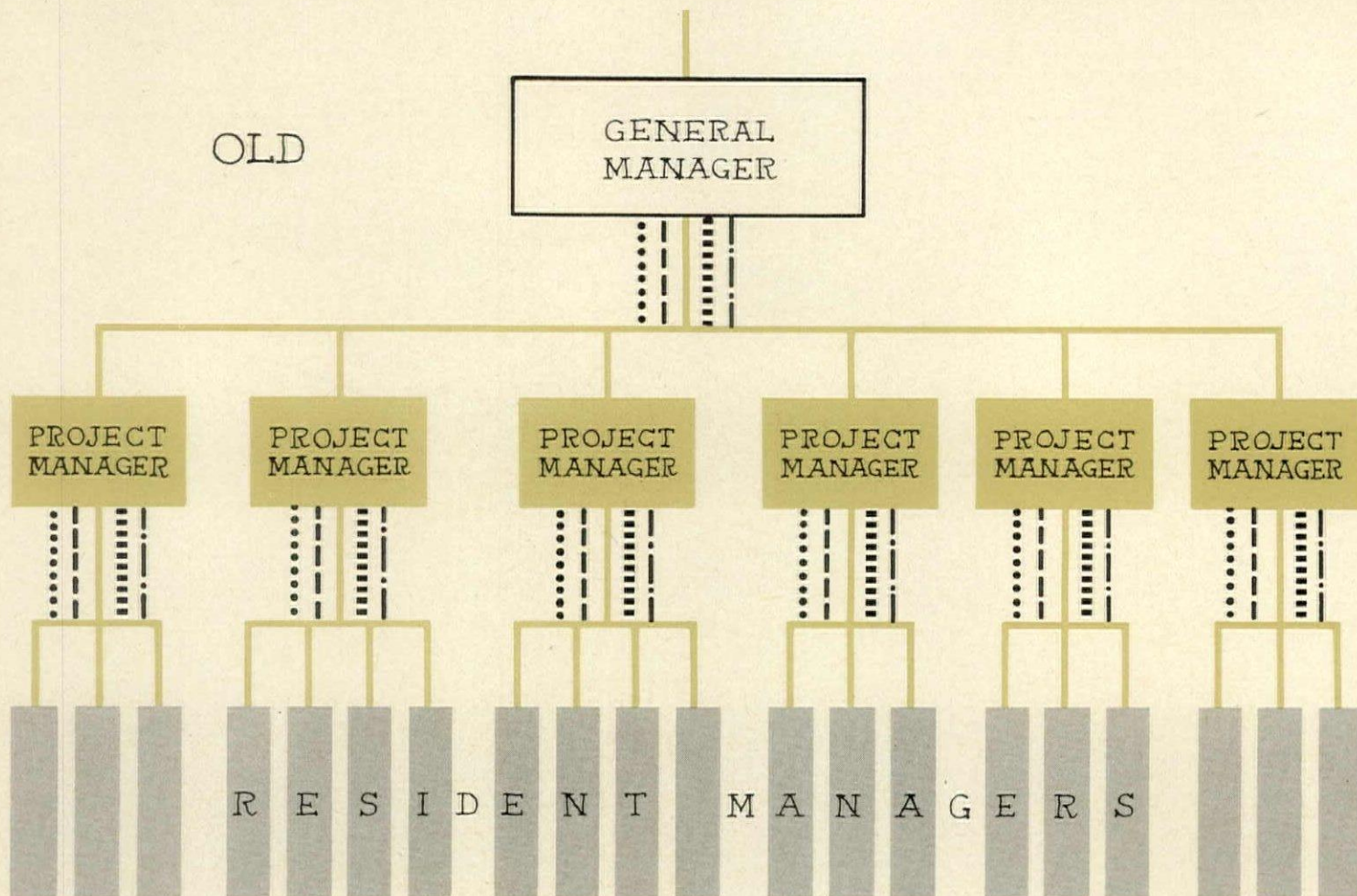




The Florida climate makes this house possible; there's such complete interpenetration of outdoor and indoor areas that it's almost impossible to tell where one ends and the other begins. The numbers on the plan at left show the views covered by the three photos. Architect: Adonay Bergamaschi.

3





PROJECT-MANAGER SYSTEM. used by Carl Freeman Associates until 1966, was based on geography. All data were handled by project managers.

A big apartment builder re-organizes

Why this team of project managers was

Getting rid of all his project managers (*above*) is how one of the country's biggest rental builders kept a mushrooming apartment-management business from getting out of hand. Instead of using individual managers, Carl M. Freeman of Silver Spring, Md., runs his 10,000 apartment units with four staff specialists and a computer (*opposite*). And after two years with the system, he wouldn't do it any other way.

The project-manager set-up, which Carl M. Freeman Associates used until 1966, created a basic problem that became serious as the number of managers increased, i.e., management grew more and more inconsistent. There were two reasons for this:

1. Each project manager, responsible for 1,000 units and their resident managers in three or four apartment complexes, handled all phases of management. But none of the project managers was skilled in all phases. Example: A good organizer of operational details might be useless for running a rental campaign.

2. Information flow between the resident managers and top management was spotty because there was only one line of communication—through the project manager.

So Freeman eliminated the project managers and substituted a two-part control system.

First, project management was divided into four clearcut functions, and a specialist was hired to oversee each:

Operations—day-to-day project maintenance.

Merchandising—keeping projects fully rented and selecting sites for new projects.

Administration—controlling costs and maximizing cash flow.

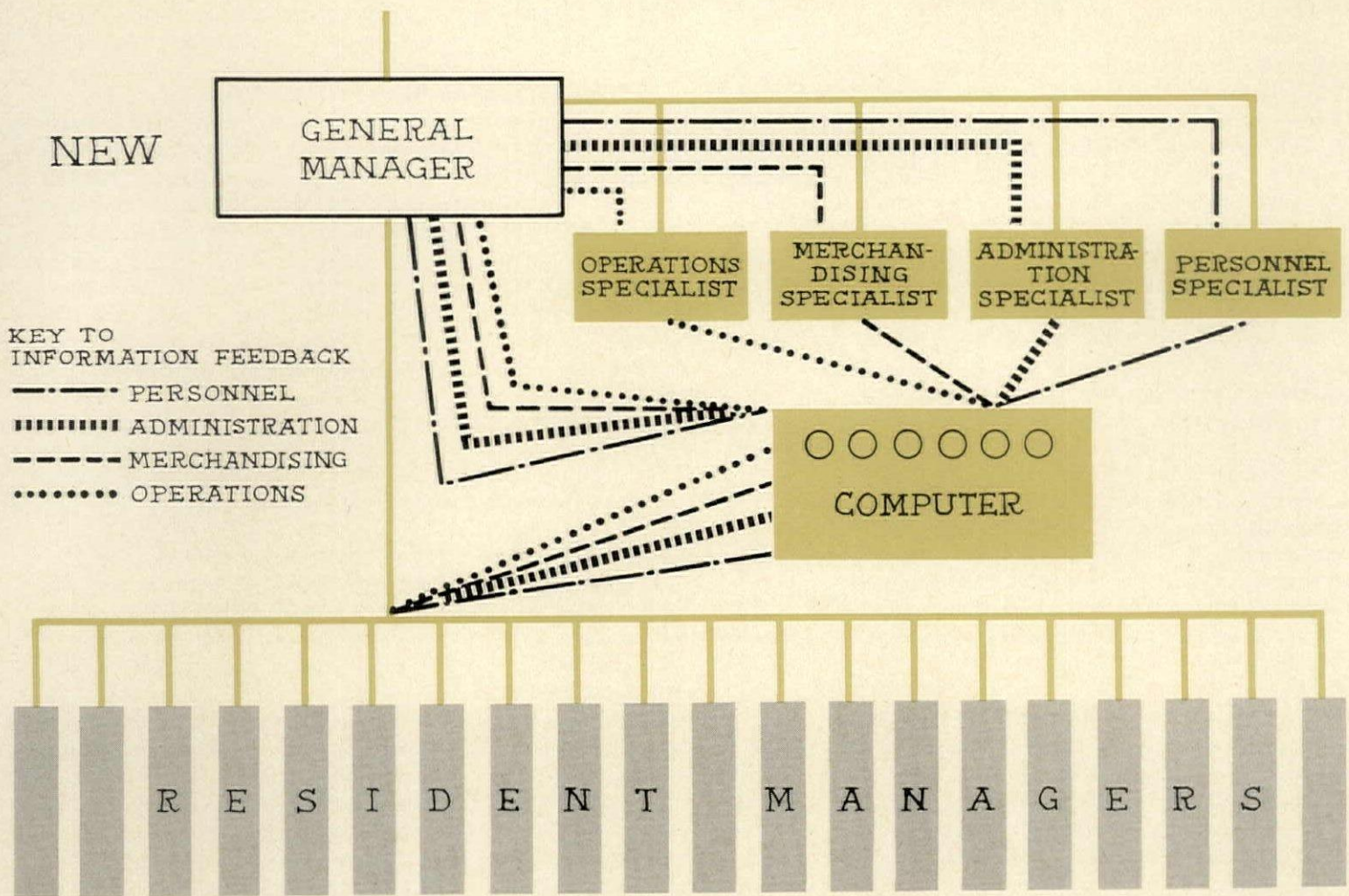
Personnel—hiring, firing, training, motivating and evaluating resident managers and other project employees.

Second, a computer-operated reporting system was set up. Freeman developed a series of computer programs that provide monthly reports for the general manager and the specialists. Result: more complete and accurate information on which to base decisions.

The four specialists are strictly staff men, backing up the general manager. They keep close check on all the apartment projects but have no direct authority over the resident managers. They provide the general manager with continual evaluations and comparisons of all projects based on their personal observations and their interpretations of the computer-processed data. The information is more reliable than in the past because the new system opens up four reporting channels where there had been only one.

The specialists benefit the resident managers, too. Their management duties haven't changed under the new system, but their relationship with the Freeman organization has. For example, if a resident manager comes up with a better way to do a job, the appropriate specialist passes the improvement along to all the other resident managers.

Freeman thinks the specialist approach to management will be the only way big builder/managers can cope with the expected apartment boom of the '70s. Says his senior vice president, William Berry: "We expect an average annual rental market of 1,250,000 by the mid-'70s—up 278% from 1966. But you can't capitalize on that demand with old-fashioned management—the kind in



SPECIALIST MANAGEMENT SYSTEM. replacing project managers, has improved information flow to top management through centralized data control.

replaced by this team of specialists

which managers don't know their exact operating costs and builders can't accurately predict break-even points and returns on investment. The guesswork must be eliminated, otherwise you can build something beautiful and lose money on it. We eliminated guesswork with specialists."

Freeman's full-scale specialist system isn't for small builder/managers. Berry estimates that hiring four specialists wouldn't be economically feasible for a company managing fewer than 3,000 units.

But smaller companies can apply some of Freeman's techniques. For example, a company that can't afford four specialists should at least separate operations and merchandising—two areas that require entirely different skills and thus caused Freeman the most trouble before he switched to the specialist system. And with or without specialists, even the smallest company can standardize its information gathering and storing methods.

Here's how Freeman makes use of his specialists:

An operations specialist checks day-to-day maintenance

Accompanied by the resident manager, he makes weekly inspections of each project—observing its over-all appearance and recording specific items on a checklist.

Fast maintenance is one of Freeman's selling points. To offer something more than pools, walk-in closets, balconies and other amenities now standard in so many markets, he tries to give tenants 24-hour service.

To control this, every service request is recorded on a three-

copy, serial-numbered work form. The operations specialist checks these forms on his inspection tours, and periodically they are mailed to company headquarters where the information is summarized. Among the data tabulated are 1) total service requests per month per project, 2) number answered within 24 hours, 3) number not answered within 24 hours, 4) how much and what kind of work was done by each maintenance man and 5) kind of service requested.

Freeman advertises that 99% of all service calls are taken care of within 24 hours—and the company has the figures to prove it.

The operations specialist's areas of responsibility are: inspections, preventive and corrective maintenance, janitorial service, rent collection, apartment redecorating, control of project equipment and property, recommendations for capital improvements, handling of tenant complaints and security.

A merchandising specialist keeps units full and sets rates

His basic tools are market surveys and computer reports. Here are three examples of what he can accomplish:

Raising rents in the face of a high vacancy rate. A Freeman-managed 800-unit project had a 9% vacancy rate. Instead of offering concessions or lowering rents, Freeman raised rents 5% across the board. Why? Because the specialist's analysis showed that 1) no new apartment construction was planned in the area, 2) competitive projects had low vacancy rates and 3) the market in general had a high absorption rate. His conclusion: available space in that area should soon be saturated. Within six months after rents

continued

were raised, the vacancy rate dropped to 2%. And despite two subsequent raises, vacancies are now down to 1%.

Using vacancy analysis to decide when to remodel. In a 20-building project with an overall vacancy rate of 5%, analysis showed that 50% of the vacancies were in three buildings and that 75% of these were in the same type of two-bedroom unit. These were older apartments with fewer amenities than other two-bedroom units in the project. The cure: Improve lighting, add closets, and install vanities in bathrooms.

Using traffic analysis to guide marketing policies. The merchandising specialist keeps records on prospects who visit project rental offices and uses them in three ways:

1. He computes the conversion rate of prospects who become tenants. Rates vary from 20% to 33%, but anything less than 20% is considered a warning to step up marketing efforts.

2. He uses performance records from existing projects to predict how much traffic must be generated to rent up a new project before a predetermined deadline.

3. He compares traffic volume with advertising expenditures to determine how much each ad dollar is buying.

The merchandising specialist's functions include: establishing rent structures, opening new projects, determining advertising expenditures, renting apartment and analyzing rental office traffic, rental and notice trends, tenant turnover, competitors' activities and vacancy patterns.

An administrative specialist handles cost control

He turns information from Freeman's accounting department into cost-comparison reports. Specifically:

Freeman differentiates between controllable and non-controllable costs. Controllable costs—e.g., maintenance and repairs—are those that can be held down by an efficient resident manager. Non-controllable costs are unaffected by the resident manager. Examples are insurance and advertising expenses, which are established at company headquarters.

The specialist's cost-comparison reports show controllable expenses incurred at each project in terms of dollars per unit and dollars per room. He makes two kinds of comparisons: 1) expenditures on identical items from project to project to show whether any resident manager is significantly above or below normal performance and 2) annual operating costs of each project to establish trends in appliance-repair expenses and the like.

As information accumulates, the cost-control specialist can make increasingly accurate predictions of operating costs at new projects.

A personnel specialist keeps employees motivated

"Property management isn't truly property management," says William Berry. "It's personnel management. If you motivate your personnel effectively, they will manage your property effectively."

Freeman's personnel specialist concentrates on motivating the resident managers to exceed normal performance levels. His technique: incentives.

Each resident manager is given a goal to meet—a vacancy rate for an existing project, a rent-up rate for a new project—established by the merchandising specialist. Those who surpass their goals can add as much as 25% to their annual incomes. The best all-around resident manager wins the Manager of the Year award which includes prizes like an all-expense week end for two in New York.

Freeman also uses outside expertise to keep tabs on the managers' renting performance. A consulting firm's "shoppers" pose as tenants in personal visits and phone calls, and turn in reports that help the personnel specialist evaluate a manager's attitude and sales ability. The purpose of the reports is to pinpoint human weaknesses that may be the cause of a consistently high vacancy rate.

The personnel specialist's responsibilities include: hiring and firing, training, evaluating, performance standards, morale, incentive plans, fringe benefits and job descriptions.

A computer makes Freeman's specialist system work

Freeman Associates pioneered the use of computers in real estate management. In 1967 the company helped develop REMIS—Real Estate Management Information System—which is now being marketed by the Software Resources Corp. of Los Angeles.

The system uses two sets of data—the Apartment Master File and the General Ledger Master File—to produce information about tenants and about finances. Freeman personnel provide the data from sources like vouchers and rent checks. Information is stored by an optical scanning device—the Opti Printer—then fed into the computer, which prints out monthly reports. In all, the system produces two kinds of statements—1) monthly rent bills, sent to all tenants, and 2) delinquent bills, sent to tenants who are a month behind—and ten reports:

1. Monthly status of all tenants and apartments, including each tenant's billing status.
2. Tenants who have not paid their rent.
3. Tenants who have moved out, including the status of their accounts.
4. Acquisitions and dispositions of property.
5. Summary of transactions during the month.
6. Current and year-to-date summary of amounts budgeted and expenditures made in all areas of project maintenance.
7. Current and year-to-date summary, by apartment unit, of gross rent potentials and expenditures.
8. Monthly and year-to-date cash-flow statement.
9. Monthly and year-to-date comparisons, by project, of expenditures in each operational area.
10. Current files of all budget, account, transaction and management information.

Should an apartment builder manage his own projects?

An apartment builder/manager has two pluses in his favor:

Extra profits. A well-run management operation produces constant income that can help a builder ride out slumps in construction activity.

Extra information. Managing apartments produces information that can be invaluable to a builder in planning future operations. Two examples: Analyses of tenants show 1) what kinds of apartments are in demand and 2) what kinds of renters are in the marketplace. Performance records on appliances and materials determine what to buy—or not to buy—for future projects.

An apartment builder/manager also has two problems:

Apartment management can't be a sideline. It takes so much time, in fact, that it may prove a detriment to the builder's primary profit center—building.

Apartment management takes professional skills. A builder who tries to learn by trial-and-error is likely to have a management operation that runs at a loss.

How feasible are specialists for the average company? One rule of thumb is to add up the salaries of the company's project managers and calculate how many specialists could be hired for the same money.

Meet THE PROTECTOR... Emerson's solid state Home Security System that's like having a private protective force on guard. Fully automatic, it provides separate intruder and fire warnings... *even when there's no one at home!* It's available with optional smoke detector and for added safety, switches to battery power should the electricity go off. Investigate Emerson's Home Security System. It's the newest addition to the industry's fastest-growing line of Heat/Light/Air/Sound products... and puts the finger on today's most-wanted new accessory for the home.

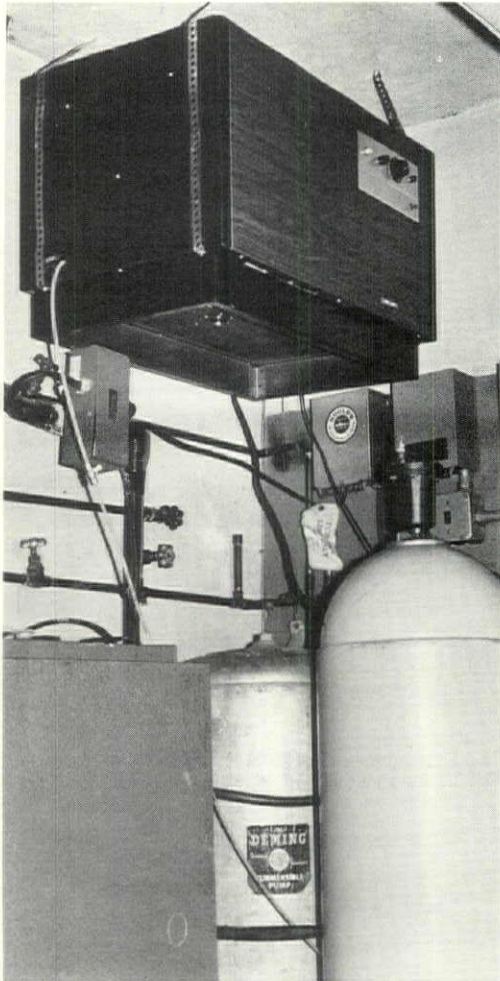


BUILDER PRODUCTS DIVISION

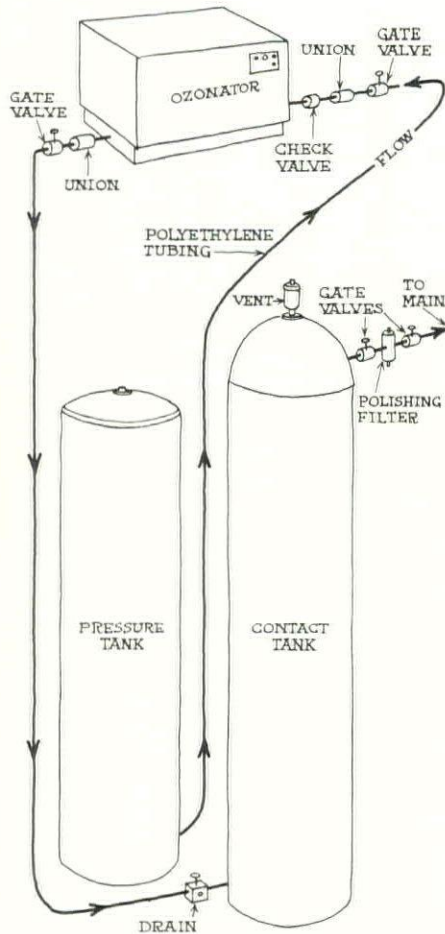
ST. LOUIS, MISSOURI



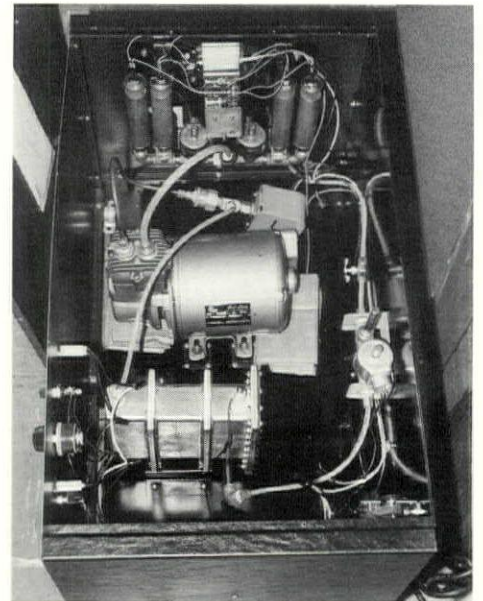
Circle #29 on SERVICE CARD.



EQUIPMENT in one-family-house ozonation system (photo) includes ceiling-hung Ozonator, top; and contact tank, bottom right. Typical layout



(drawing) includes gate valves to control water pressure and a check valve to prevent backup when ozone is forced into water supply.



COMPONENTS in Ozonator compartment include, top to bottom, air dryers, compressor and ozone generator. Controls are at bottom left.



INSTALLATION of Ozonator, which weighs about 100 lbs., requires a two-man crew. The metal enclosure is 30" long, 18" high and 17" deep.

Here's a house-size version of a city-size water purifier

It's called an Ozonator because it uses ozone gas to remove impurities. For builders, ozonation opens the possibility of using land where municipal water is unavailable and well water is undrinkable.

There's nothing revolutionary about ozone gas as a water purifier; municipal ozonation systems date from 1905.

What is new is the development of ozonation equipment sized for use in a single-family dwelling. This new system (above) was introduced in 1967 and the manufacturer expects sales of 500 units in the first full year of operation.

Ozonation is effective against any water pollutant that can be oxidized. That includes organisms like algae and bacteria; impurities like sulphur and manganese.

But ozonation isn't a universal cure for water problems. It doesn't soften water, which can be pure despite hardness, and it won't remove such neutral (unoxidizable) substances as salt and sodium. For this reason, the Ozonator manufacturer insists on a water analysis before a unit is sold.

Once the sale is made, performance is guaranteed.

Ozonation is often used as a last resort. Example: A homebuyer in suburban Geneva, N.Y., found that his well water was severely contaminated with sulphur. For five years he wrestled with the problem, trying chlorination, two kinds of filter systems and even a new \$1,500 well—all the while carrying his drinking water home from the city water-treatment plant in five-gallon jugs. Eventually he installed an Ozonator, and now he claims his water tastes "better than city water."

An ozonation system isn't cheap. A unit designed for a one-family house (5- to 7-gallon-per-minute capacity) sells for \$995 plus installation. Same-capacity chlorination equipment costs about \$350.

But ozonation offers three advantages over chlorination:

1. Cheaper operation. Chlorine must be purchased, but the Ozonator's only operating cost is electricity, which the manufacturer estimates at \$1 a month.

2. Less maintenance. Chlorine must be added to the water supply in carefully metered amounts but an Ozonator works automatically and requires only a filter change every three to ten weeks, depending on degree of pollution.

3. Absence of after-taste. Chlorine adds a taste to the water, ozone does not.

Operation of an Ozonator system is simple. Ozone gas is generated inside the unit by subjecting dried and compressed air to a 4,000-volt electrical charge. The gas is forced into the incoming water supply, and then the mixture flows into a 14" x 50" contact tank where the purification process is completed. Excess gas escapes through a vent on top of the tank, and a polishing filter removes the solids that form when ozone combines with impurities.

Ozonators are made in four sizes, ranging from the 5-gpm one-house model to a 40-gpm model that will provide enough pure water for a six- to ten-house development. Ozonator Corp., Batavia, N.Y. Circle 275 on Reader Service card

homasote

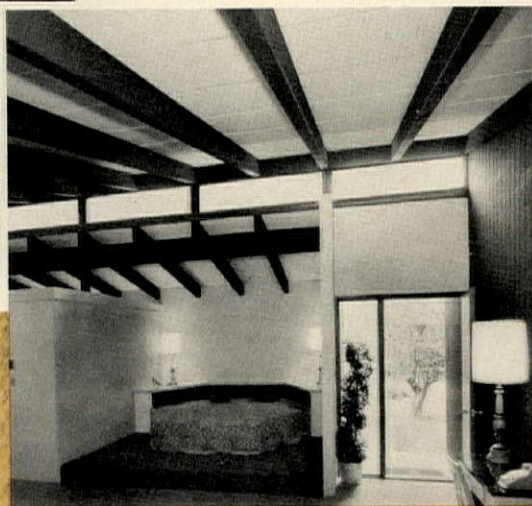
Easy-ply ROOF DECKING

IS STRUCTURAL, INSULATING, DECORATIVE,
AND—LOWERS CONSTRUCTION COSTS!



◀ Easy-ply Roof Decking, 2 $\frac{3}{8}$ " thick, surfaced with white vinyl vapor barrier finish which provides clean, airy, exposed beam ceiling design and supports a rugged built-up white gravel roof.

Snug, handsome ceilings are 1 $\frac{3}{8}$ " thick Easy-ply Roof Decking as installed on Farda's new, de-luxe resort cottages at the Summit, in the Poconos, near Tannersville, Pa. Architects: Rinker, Kiefer & Rake, Stroudsburg, Pa. ▼



Here is real design versatility!

Easy-ply Roof Decking is compatible with a wide variety of conventional roofing, including A-frames, built-up, and metal frame—and it's used on all types of building designs.

Here is real product versatility! It's weatherproof, constantly insulating, termite, rot and fungi protected, moisture resistant. It's available in 4 different structural thicknesses to match spans up to 72" o.c. for direct, fast, low cost application to wood or metal framing. Easy-ply Roof Decking is made with a variety of maintenance-free, decorative, and utility finishes.

Homasote products are on display at the Architectural Materials Center, 101 Park Avenue in New York City, where free samples and literature are available. Building material dealers throughout the United States and Canada can also provide literature and samples, or write to Homasote, Dept. H&H-11.



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**Every 2 minutes another family
moves into a new home
with flameless electric heat.**

**Get your share of this profitable market.
Add extra sales appeals. Speed construction, too.
See your electric light and power company. Right now.**

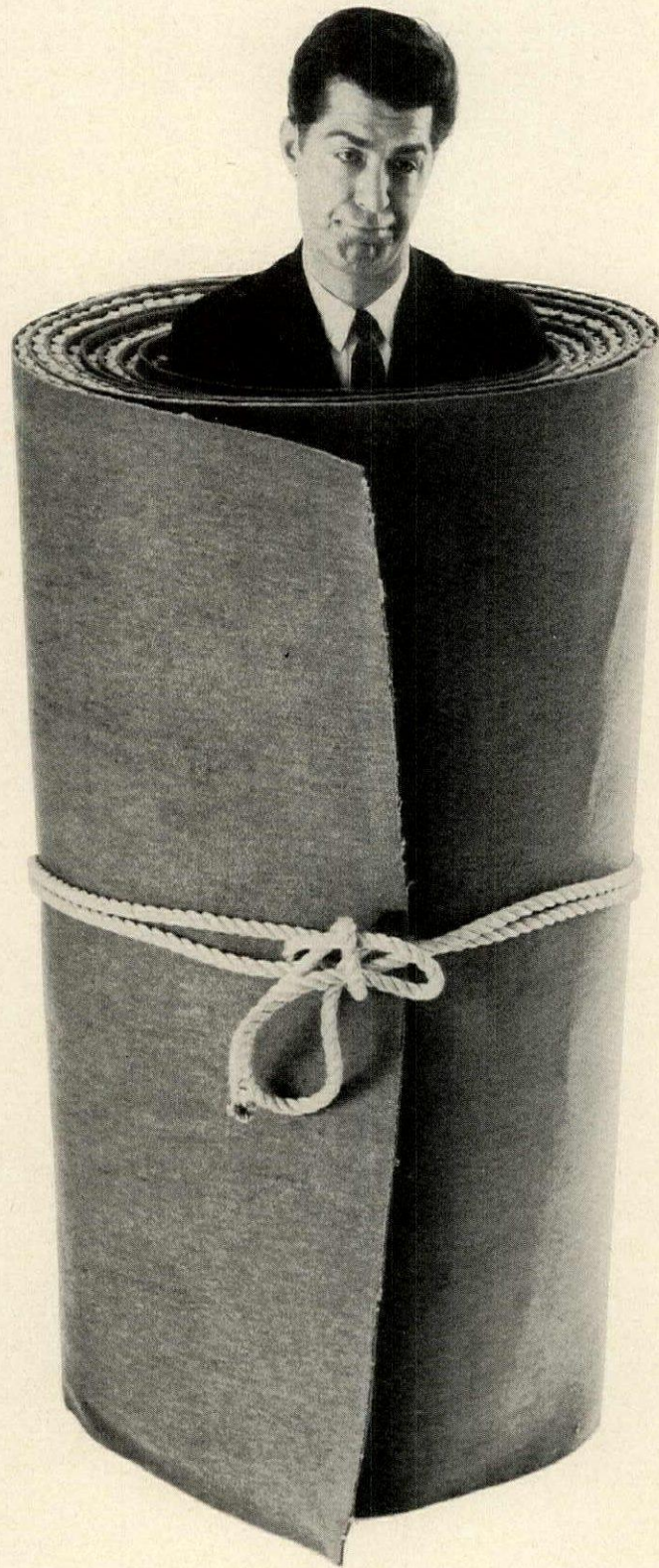


This Gold Medallion identifies a home where everything's electric, including the heat. It gives you a great selling edge for homes of every size, every style, every price bracket. Ask your electric light and power company about the Gold Medallion Home Program.

LIVE BETTER ELECTRICALLY

Edison Electric Institute, 750 Third Avenue, N.Y., N.Y. 10017

Carpeting without an Oak Floor can put you in a sales bind



It's hard to change things when you build homes with carpeting laid *directly* over concrete or plywood.

If the carpet color isn't right, your homes can stay unsold a long time while interest piles up. If prospective buyers

want to use accent or area rugs in all or some rooms, there go some more sales.

Doesn't it make good sense to give the owner some choice in her floor coverings by providing a permanent solid Oak floor? Then she can go the rug or carpet route

... in colors to match her room furnishings and personal taste.

If she decides to use wall-to-wall, she'll still have a beautiful lifetime floor when the carpeting is damaged or wears out in a few years. Think it over.

don't compromise on quality ... specify **OAK FLOORS**

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



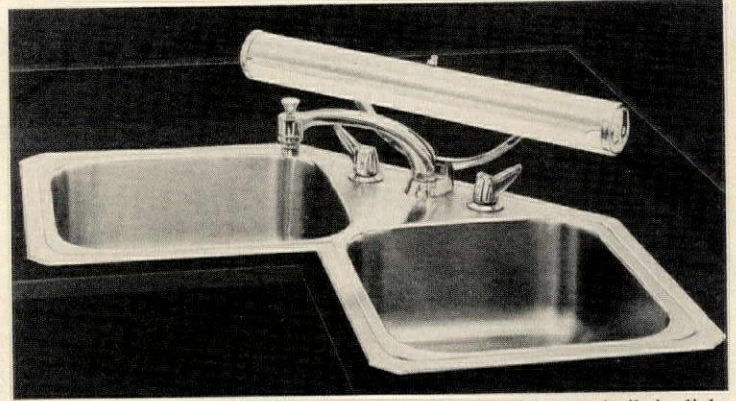
NEW PRODUCTS

For more information, circle indicated number on Readers Service card p. 125

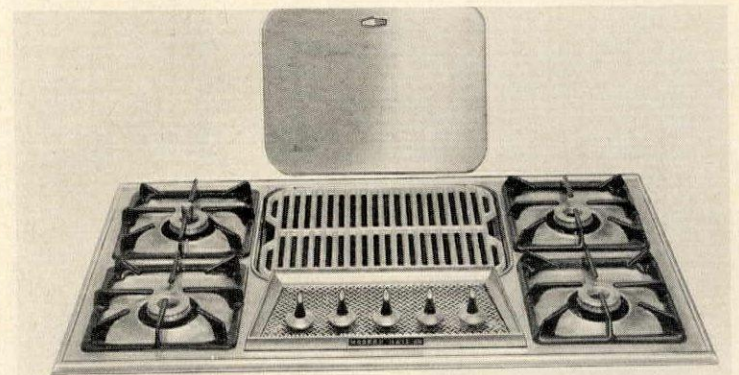
Kitchens



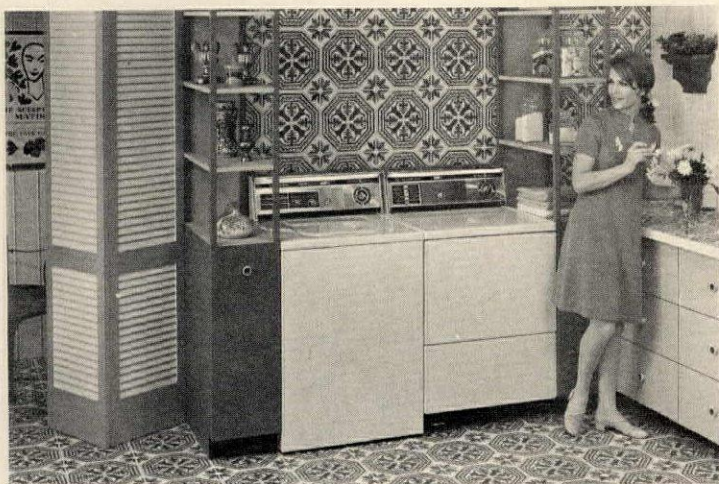
Low-front mobile dishwasher with a slanted flip-top lid reduces the inconvenient reach to lower dish rack: Both racks come up automatically when lid is raised. An optional conversion kit permits undercounter installation. Frigidaire, Dayton, Ohio. *Circle 240 on Reader Service card*



Corner sink console features two bowls and its own built-in light source. Fashioned of stainless steel, the model shown has a faucet light that puts shadow-free illumination in dark corners. Elkay Manufacturing, Broadview, Ill. *Circle 241 on Reader Service card*



Combination gas grill—a four-burner cooktop plus 36"-wide grill and griddle—incorporates a new 1"-deep griddle that eliminates spill-overs and a hardwood cutting board that stores inside the griddle. Modern Maid, Chattanooga, Tenn. *Circle 242 on Reader Service card*



Washer-dryer combination for all fabrics features a mini-basket for washing small loads. The pair—shown here in white—is also available in harvest, avocado and dark coppertone. General Electric, Louisville, Ky. *Circle 243 on Reader Service card*



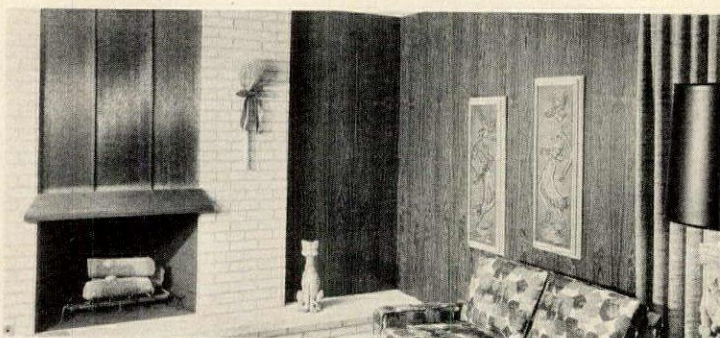
Kitchen cabinetry can be used to create a bar-desk arrangement like the one above. The Mediterranean-influenced design used incorporates solid panels with deep bevels, center-mounted door pulls and drawer knobs. NuTone, Cincinnati. *Circle 244 on Reader Service card*

New products continued on p. 110

Interiors



Synthetic marble for interior or exterior use is easily routed, drilled or sawed and weighs only a fraction as much as real stone. It comes in 4'x8' and 4'x10' sheets on any specified core stock. Dimensional Plastics, Hialeah, Fla. *Circle 250 on Reader Service card*



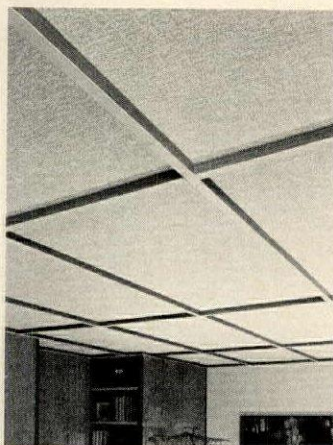
Rosewood-finished paneling of 1/4"-thick prefinished hardboard has tongue-and-groove edges to simplify fitting. The 16"x8' planks are secured with metal clips and wallboard adhesive. Marlite, Dover, Ohio. *Circle 252 on Reader Service card*



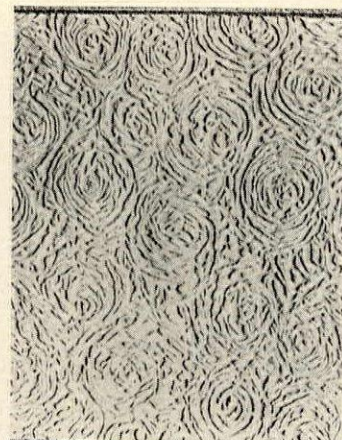
Shade-cloth vertical blinds—in a wide range of colors and textures—are washable and colorfast. Material for the blinds can be translucent or semi-opaque. Window Shade Manufacturers Assn., New York City. *Circle 255 on Reader Service card*



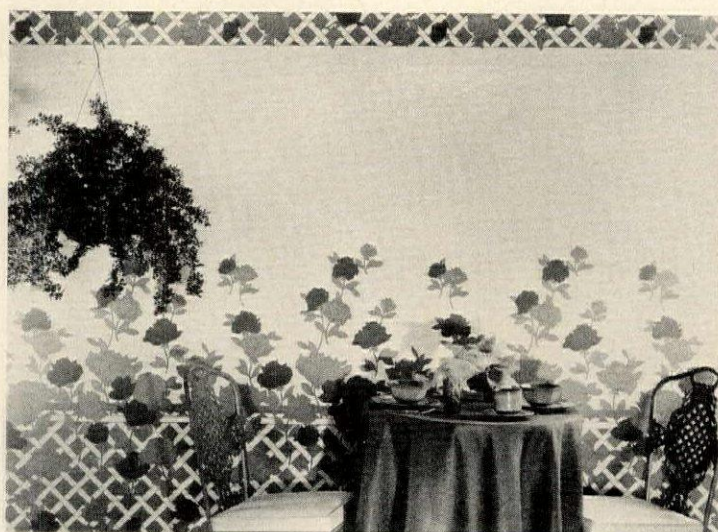
Non-directional fissured tiles have an even, monolithic appearance no matter which way the tiles are turned. The 24"x24" lay-in panels above have a square recessed edge. Also available: 24"x48" panels. Simpson, Seattle. *Circle 251 on Reader Service card*



Woodgrained metal risers provide a recessed appearance to the suspended ceiling of lay-in panels shown above. The risers attach in one step to the top side of grid runners and support the panels. Armstrong Cork, Lancaster, Pa. *Circle 253 on Reader Service card*



Textured tile has a swirl motif embossed in its plastic finish. The 1/2"-thick tile is 12" square with tongue-and-groove edges. The design is also available in butt-edged, 1/2"-thick lay-in panels in a larger 2'x4' size. Celotex, Tampa, Fla. *Circle 254 on Reader Service card*



Handprinted wallcovering design—shown above in one of seven variations—comes in three color combinations on white glossy vinyl. The basic panel design—a rose-covered trellis—is repeated as a border. Classic Wallcoverings, New York City. *Circle 256 on Reader Service card*

New products continued on p. 112



The time saver.

Just hang it and paint it. No sanding. No filling. No priming.

The new Weyerhaeuser® Molded Door could save you as much as 15 minutes to an hour. Per door. And that's a lot of money in any man's league.

The one-piece faces in Colonial and Louver Panel designs are made of a tough resin impregnated wood fiber that's as smooth as a baby's cheek.

This means no face joints. No cracks. No splits to work over. No

grain to cover.

The factory-applied primer is the best in the business. No rough spots. No bubbles.

And that'll save you plenty of time on the job as well.

Weyerhaeuser Molded Doors use standard hardware. They come in all popular widths: from 9" to 3/0; in lengths 6/6 and 6/8.

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Please send information on your new molded door.

Name _____

Address _____

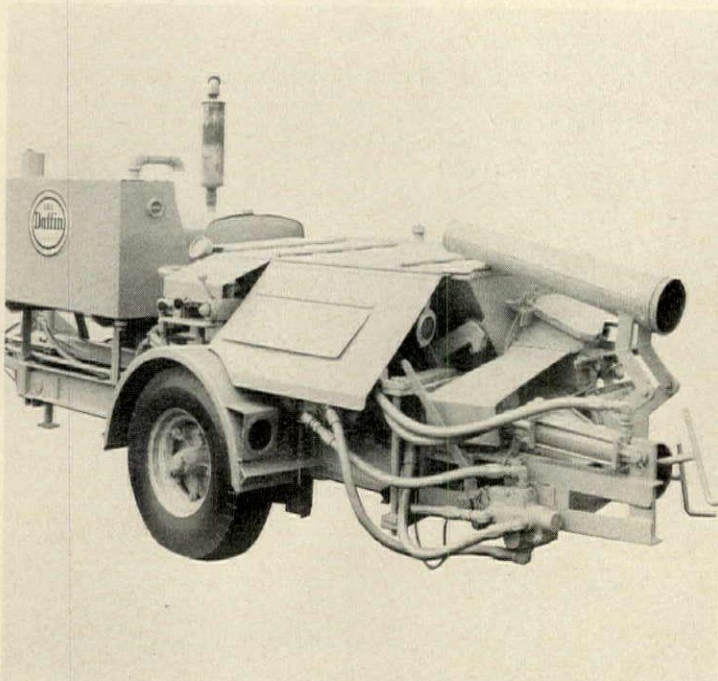
City _____

State _____ Zip _____



Weyerhaeuser

Tools and equipment



Small concrete pump will move from 14 to 16 cu. yds. per hour, can be towed easily behind a pickup truck. Manufacturer suggests that pump's lower price makes it feasible to use two at large pours as insurance against the delays caused by plugs. Pump is shown at left being supplied by concrete mixer truck (H&H, Oct.). National Concrete Machinery, Lancaster, Pa.

Circle 266 on Reader Service card



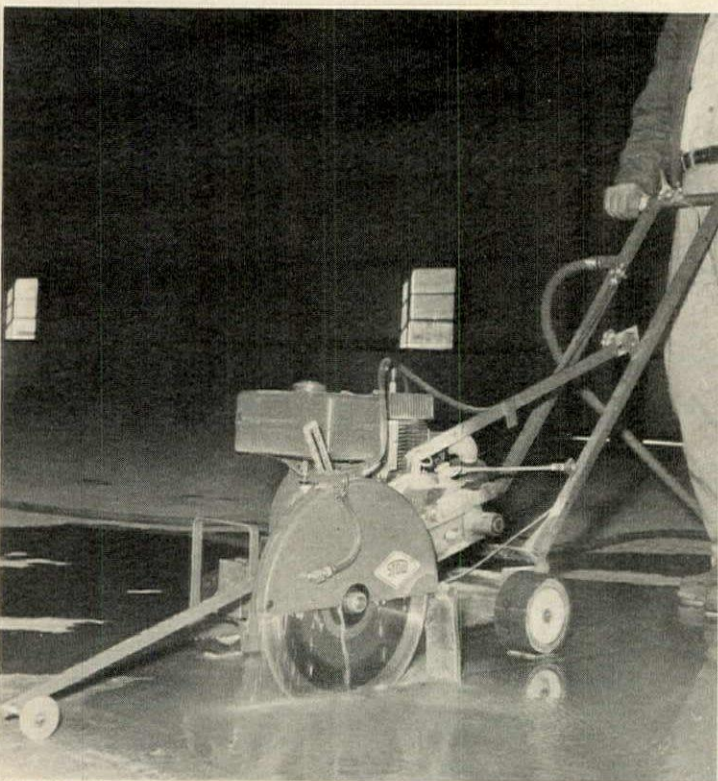
Backhoe for use with manufacturer's JD300 and JD400 loaders has 2,000-lb. vertical load-lifting capacity; 6,750-lb. digging force; and 180° arc of swing. Nine buckets range in capacity from 1.6 to 7.2 cu. ft. Deere & Co., Moline, Ill.

Circle 260 on Reader Service card

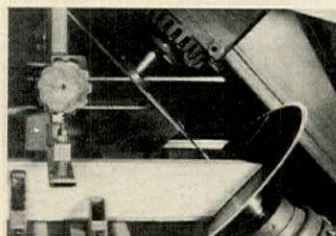
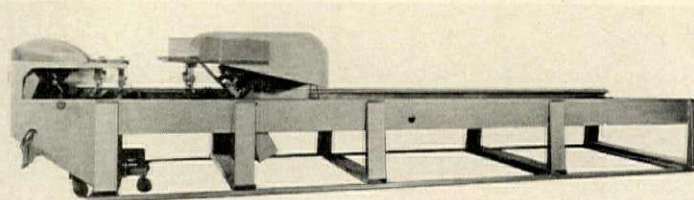


Heavy-duty drill for big-hole drilling in metal or wood is one of 12 models with 12- or 15-amp motors and choice of four speeds. A multi-position handle rotates 90° to give maximum leverage for drilling or reaming large holes. Rockwell, Pittsburgh.

Circle 261 on Reader Service card

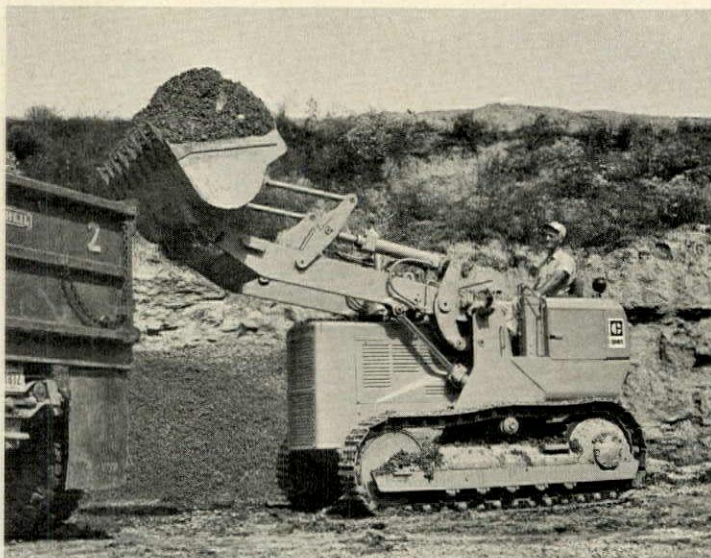


Lightweight concrete saw—powered by a 6-hp engine—weighs only 146 lbs, has a guide bar for following chalked line. Cutting depths: 3" with a 10" blade; 4" with a 12" blade; and 5" with a 14" blade. Stow Mfg., Binghamton, N.Y. Circle 264 on Reader Service card



Component cutter for roof-truss parts is designed for quick setup and changeover from one truss to another. Manufacturer claims greater production capability than for other equipment in the moderate-price range. Clary, San Gabriel, Calif.

Circle 262 on Reader Service card



Versatile loader in the 1/4-cu.-yd. class offers three-speed power shift transmission, newly designed loader frame and linkage and a walk-through operator's compartment. The track-type 19,700-lb. loader takes a variety of attachments. For information, contact Caterpillar dealers

New products continued on p. 114

The round one. Status symbol—and good neighbor!



Within less than a year, this distinctive new Carrier air-cooled condensing unit has become the symbol of what's modern in central air conditioning.

And consideration for neighbors, too, even close ones.

Because it tosses sound and heat straight up, away from them (and shrubs), not at them.

But don't be misled by the graceful lines.

The round one is rugged Carrier quality through and through. With a very attractive low price tag—and low on-site labor costs.

The round one. Distinguishes your homes from others down the street. Capacities: from 17,500 to 49,000 Btuh. Your Carrier Distributor is the man to see about it. Or write us at Syracuse, New York 13201.

Carrier Air Conditioning Company





DEPENDABLE SEWAGE TRANSFER AND TREATMENT EQUIPMENT

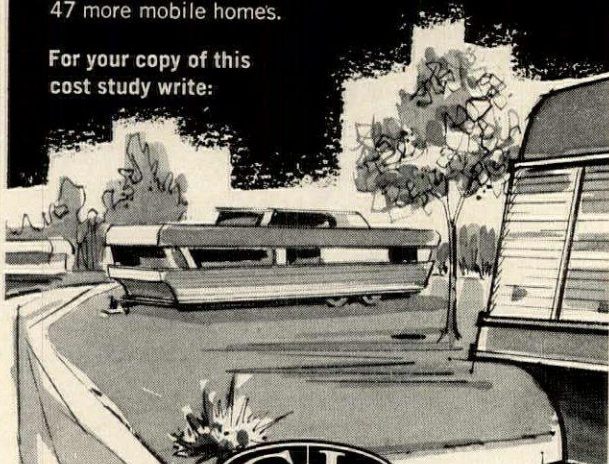
In an actual comparative **COST STUDY** of sewage treatment for a mobile home park . . .

OWNER EXPECTS TO NET \$93,150 MORE IN RENTALS WITH FACTORY-BUILT TREATMENT PLANT

A recent cost study compares two sewage treatment systems for a mobile home park beyond city sewer lines. It shows how a factory-built "Oxigest"® plant enabled the owner to realistically anticipate over \$93,000 more revenue from his 151-unit park over a 10-year period (all costs considered), plus increasing property value.

The detailed study gives the problem and the solution, where a sewage lagoon was abandoned in favor of a Smith & Loveless "Oxigest" sewage treatment plant, permitting space for 47 more mobile homes.

For your copy of this cost study write:



MIKE MICROBE



Smith & Loveless®

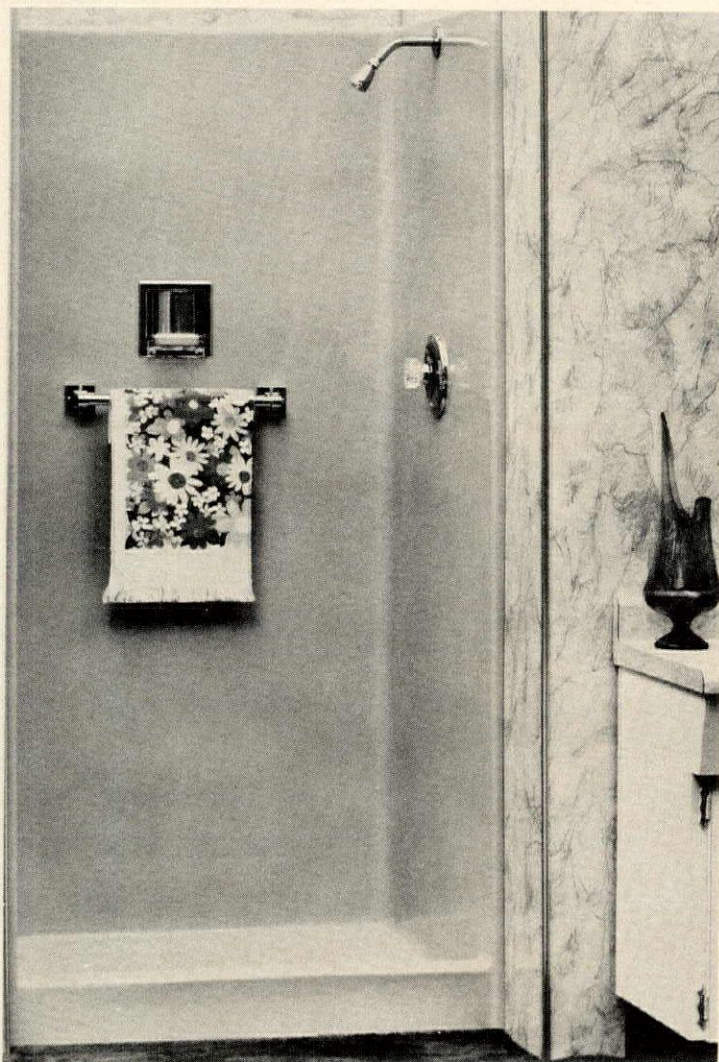


Main Plant: Lenexa, Kansas 66215 (Near Kansas City, Mo.) Dept. 70
Manufactured by Smith & Loveless and its licensees at • In
Canada • Osaka, Japan • Denbighshire, England •
Brussels, Belgium • Helsinki, Finland

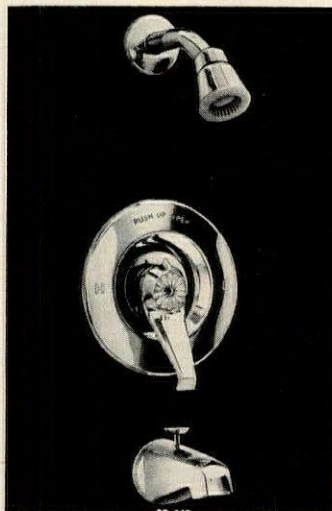
NEW PRODUCTS

start on p. 109

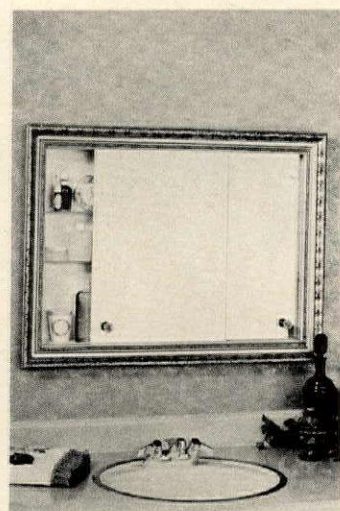
Baths



Reinforced-plastic tub/shower unit with a full-wall height of 80" permits installation of shower head at any height on wall. Unit's seamless construction eliminates leaks, has no sharp corners or grout lines. Seneca, Zelienople, Pa. *Circle 230 on Reader Service card*



Single-handle mixing valve for shower and tub features a new tapered handle with acrylic trim and permits more gradual temperature adjustment. Valve is backed by a five-year warranty that includes a labor allowance. Price Pfister, Pacoima, Calif. *Circle 231 on Reader Service card*



Sliding-mirror cabinet—33¾" wide, 24¼" high and 5¾" deep—incorporates heavy-gauge steel one-piece body and antiqued frames of kiln-dried hardwood. Rough opening, 30" wide, 20" high, 3½" deep. Miami-Carey, Cincinnati. *Circle 232 on Reader Service card*

New products continued on p. 116

"When I started building homes three years ago, I used another brand of dishwasher and I had a lot of trouble with it," says builder Bob Johnston.

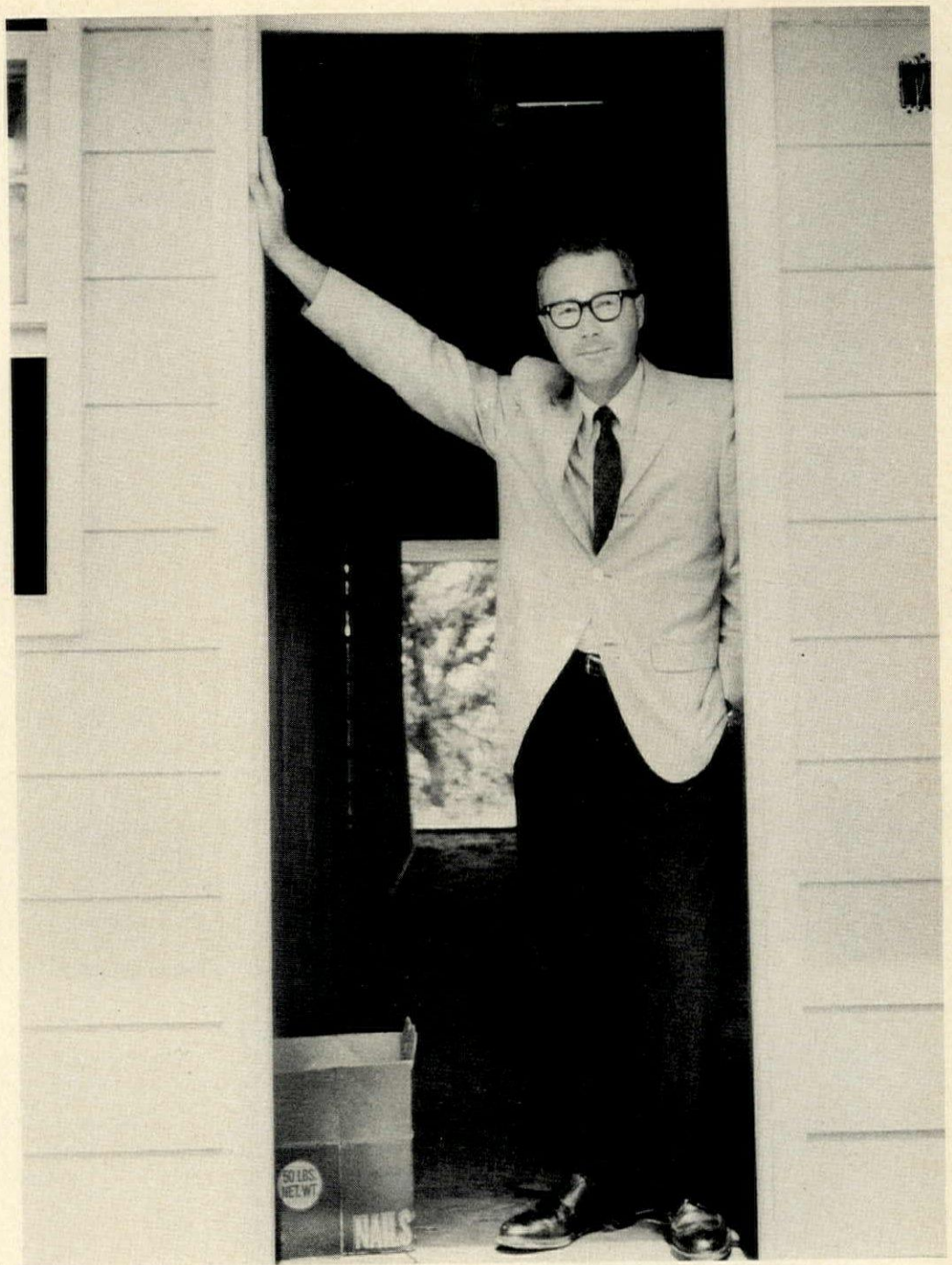
"Then I switched to KitchenAid. And I can honestly say my callbacks are practically non-existent."

"Sure, competitive brands may cost less initially than KitchenAid. But I've found that callbacks eat up the difference many times."

Johnston, who is currently building \$17,000 to \$50,000 speculative and custom homes of all types in Des Moines, Iowa, also finds his customers recognize KitchenAid quality. In fact, his customers who want a dishwasher are impressed when they get a KitchenAid.

So if you want fewer problems on your job... and what builder doesn't... use the dishwasher that won't give you a lot of problems. KitchenAid.

For more information, see your distributor. Or write KitchenAid Dishwashers, Dept. 8DS-11, The Hobart Manufacturing Company, Troy, Ohio 45373.



"Me worry about dishwasher callbacks? Not since I've been installing KitchenAid dishwashers."

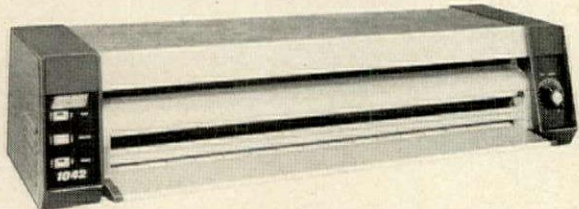


KitchenAid®
Dishwashers and Disposers

By the makers of Hobart commercial dishwashers and food waste disposers.

Announcing—

**New Blu-Ray 1042
table-top whiteprinter...
offers dependable
high speed production
at a budget price!**



Speeds to 22 feet/minute.

Model 1042 is the big producer in our line of low-cost, compact whiteprinters. It challenges the output of big costly printers.

So check these 6 features — if they meet your production needs — you can save a lot of money:

1. Makes up to 400 "D" size prints per hour. Takes prints to 42" wide.
2. 4 ultra-fast fluorescent lamps — easy and inexpensive to replace.
3. Diao materials cost only 1¢ per sq. ft.
4. Always ready to go — no waiting for warm-up.
5. Synchronized printer and developer.
6. Dependability backed by BLU-RAY's exclusive 1-year warranty.

The new 1042 has already proved its worth, which isn't surprising when you consider BLU-RAY has led in compact whiteprinter sales for 13 years!

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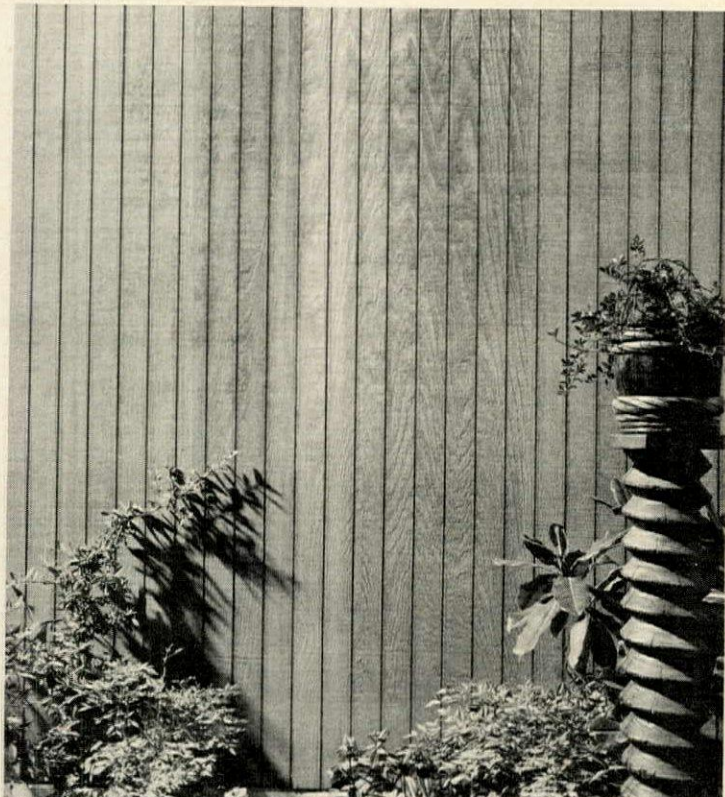
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Phone (203) 767-0141

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Exteriors



Patterned redwood plywood—shown in a vertical application—is 48" wide and comes in 3/8" and 5/8" thicknesses and 8', 9' and 10' lengths. V-grooves burned into the plywood on 3.2" centers provide a distinctive shadowline. Simpson, Seattle. *Circle 203 on Reader Service card*

Swanson
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GLAMOUR**

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TOASTER

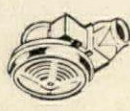
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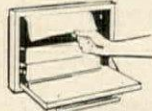
SWANSON MANUFACTURING CO., 607 S. Washington St., Owosso, Mich. 48867



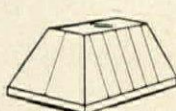
DESKS



VENT FANS



KITCHEN "KADDYS"



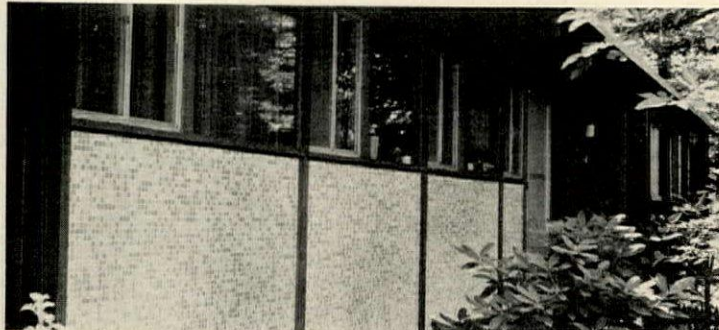
RANGE HOODS



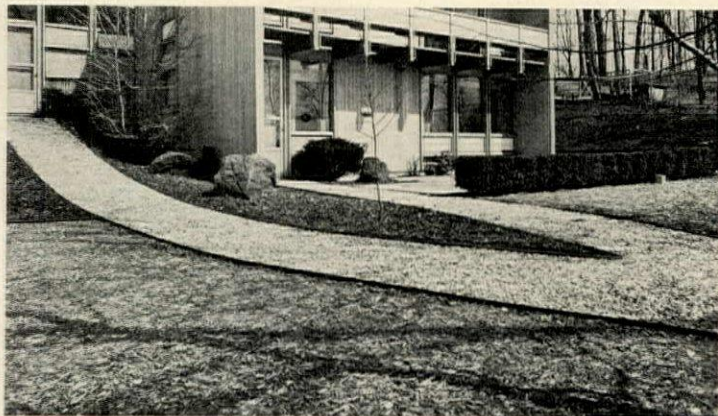
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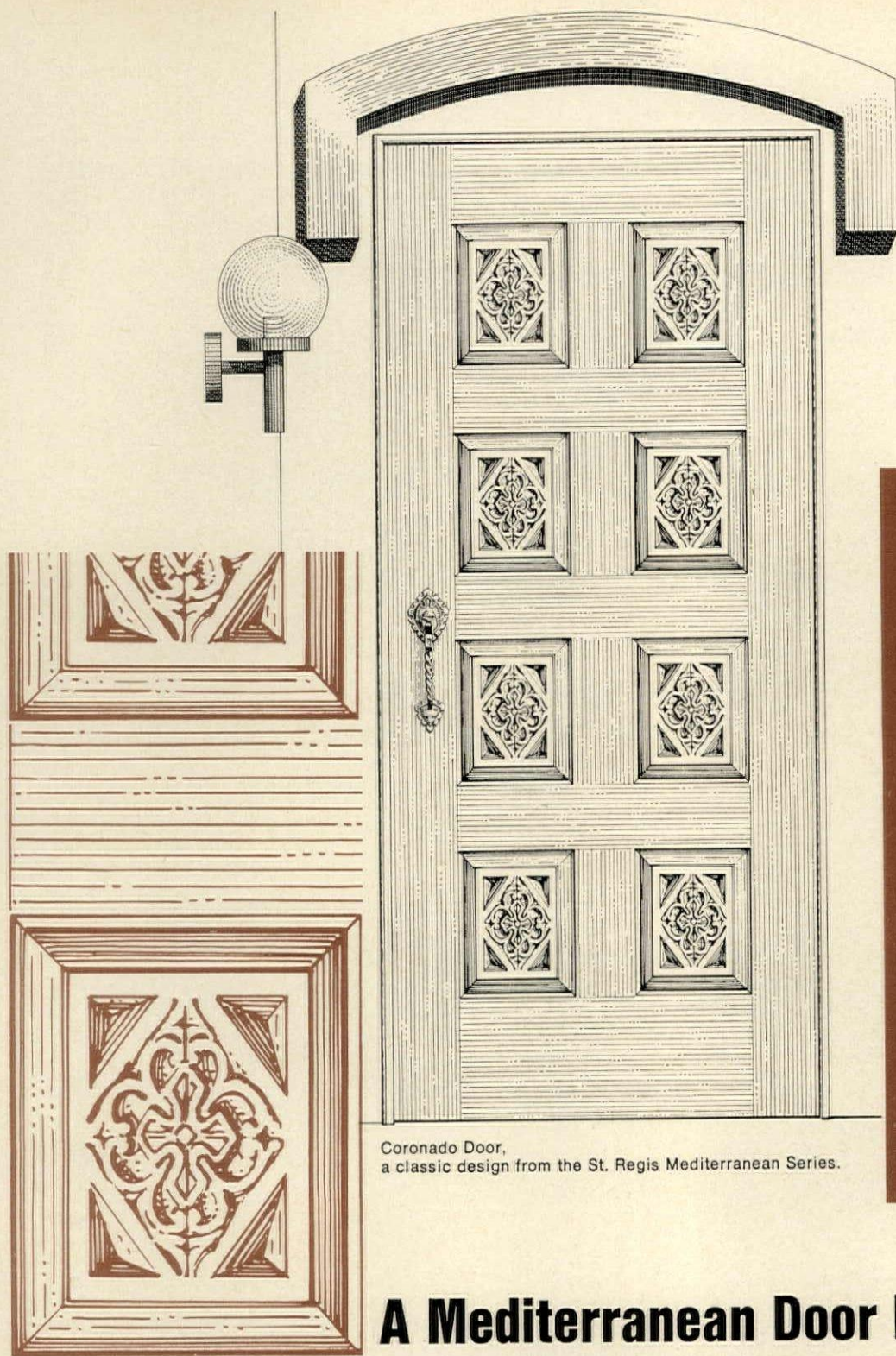


Ceramic mosaics offer a durable and attractive outdoor facing that will not fade or discolor. Above: 1"-square mosaics in tones of brown finished with white grout. Eleven color combinations are possible. Wenzel Tile, Trenton, N.J. *Circle 204 on Reader Service card*

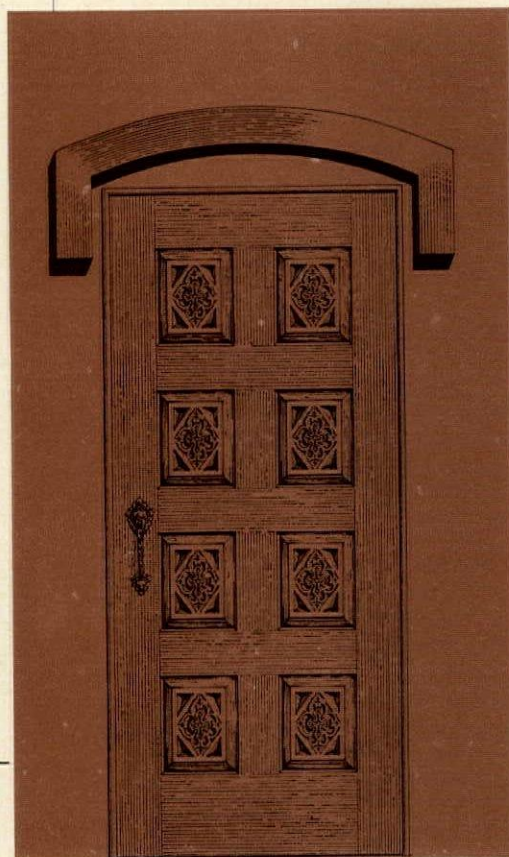


Steel landscape edging—a flexible steel strip in 16' or 20' lengths—fastens in place with 16" tapered steel stakes driven through slots punched in edging at 30" intervals. In three weights. Joseph T. Ryerson & Son, Chicago. *Circle 205 on Reader Service card*

New products continued on p. 118

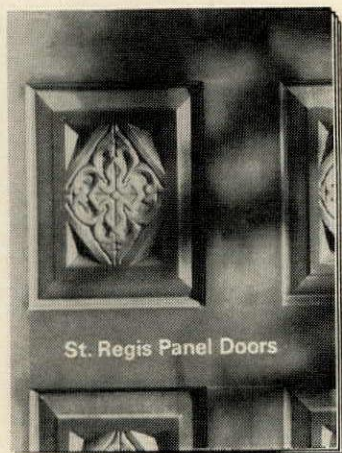


Coronado Door,
a classic design from the St. Regis Mediterranean Series.



A Mediterranean Door by St. Regis is much more than a nice front.

"Mediterranean" is the newest design series from St. Regis... leading the trend to greater elegance. But the beauty of St. Regis panel doors goes deeper than surface detail. Those deeply carved panels have the look and feel of the original Basque carvings which inspired them. The solid wood is the finest available, and is put together by craftsmen whose reputation for top quality is backed by long experience. St. Regis quality control starts in our own forests of Douglas Fir and West Coast Hemlock and continues through every step of manufacturing and shipment. For our new catalog, including the Mediterranean Series, write the Forest Products Division, St. Regis Paper Company, 1019 Pacific Avenue, Tacoma, Washington 98401.



St. Regis Panel Doors

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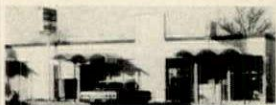


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**SPEED FAB-CRETE
MOTELS**

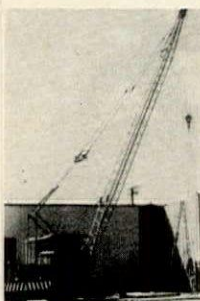
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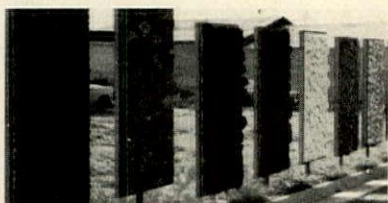
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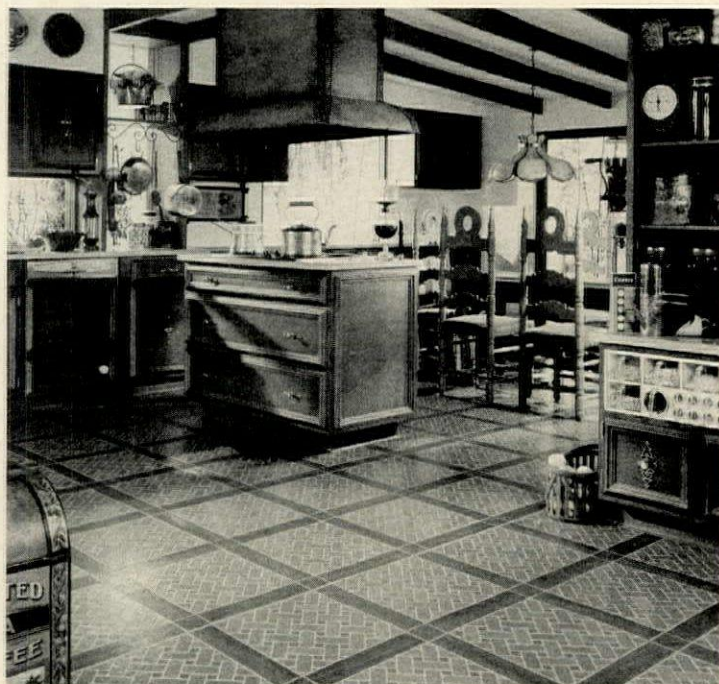
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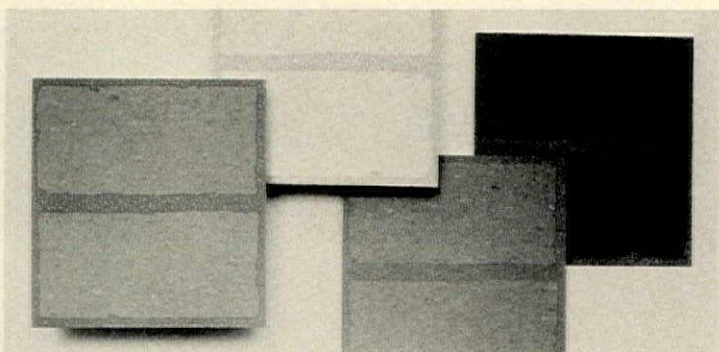
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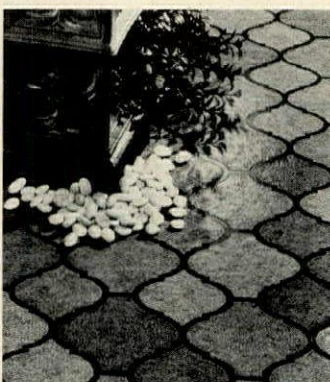
Flooring



Sheet-vinyl flooring resembles an arrangement of hand-set clay tiles framed with realistic walnut planking. The flooring is manufactured in 6'-wide sheets for a minimum of seams. Armstrong Cork, Lancaster, Pa. *Circle 210 on Reader Service card*



Vinyl-asbestos tiles are embossed with a weathered-brick pattern in choice of barn red, white, brown or avocado. Tiles are 9" square and are $\frac{3}{32}$ " gauge. GAF Floor Products, New York City. *Circle 211 on Reader Service card*

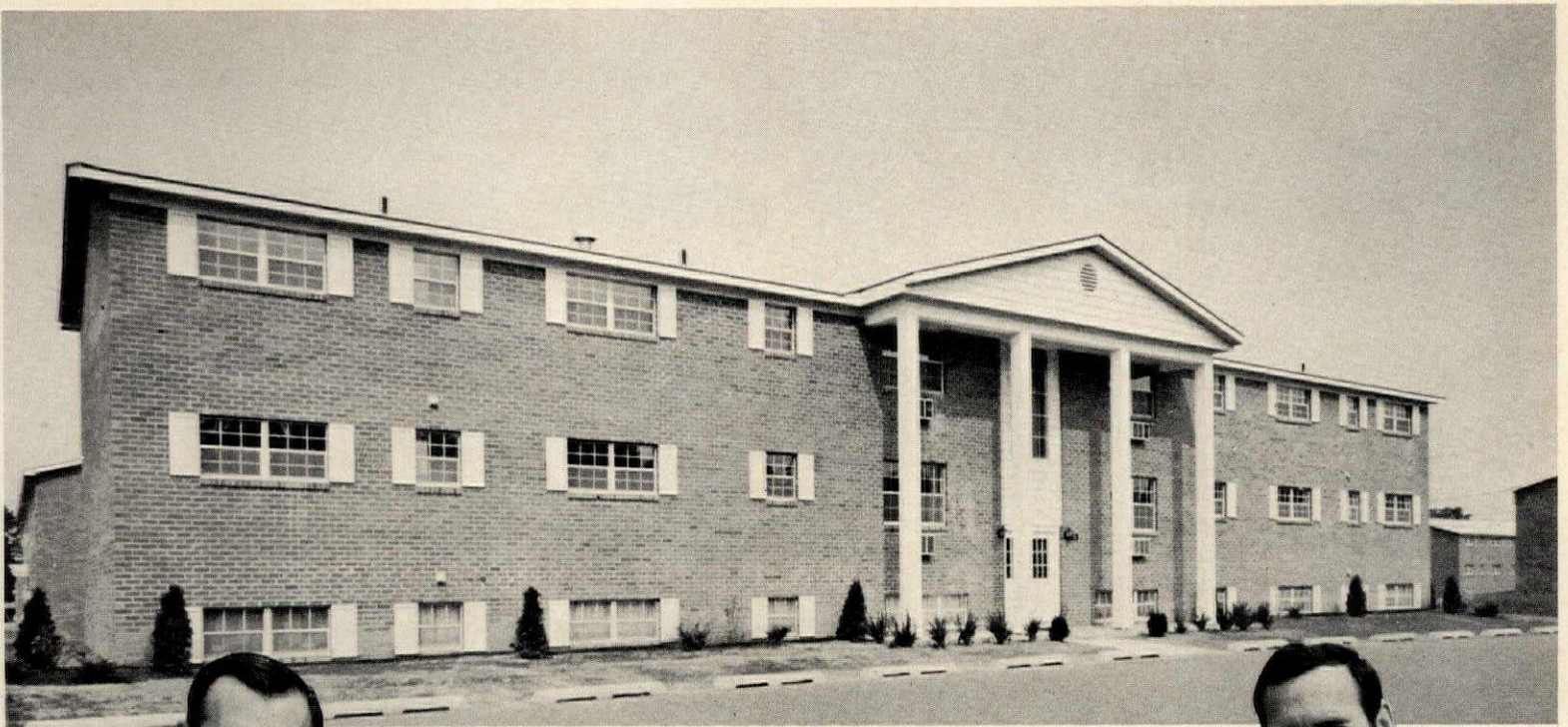


Cushioned-vinyl flooring—in 6' sheets—is embossed with a bold geometric pattern that simulates weathered Moroccan tiles. Colors include neutral white, beige, gold and avocado; vivid red and blue. Congoleum-Nairn, Kearny, N.J. *Circle 212 on Reader Service card*



High-pile shag carpet—in the luxury price range—is tufted of a new fiber (Allied Chemical) combining silk, nylon and polyester. The carpet is offered in several color combinations as well as solid tones. Lees Carpets, Bridgeport, Pa. *Circle 213 on Reader Service card*

New products continued on p. 120



“We liked them so well in previous projects that we’ve picked Whirlpool appliances again.”



Robert T. Kelly and Carl L. Creedon are justifiably proud of Orchard Estates, a complex of several hundred apartments constructed by Kelly-Creedon Real Estate near Syracuse, New York. Designed for gracious living, all the units at Orchard Estates have pool and club privileges, wall-to-wall carpeting, completely sound-proofed walls and floors . . . plus Whirlpool appliances. The Whirlpool equipment includes a refrigerator, dishwasher, disposer, deluxe oven and range and air conditioner.

Mr. Kelly, shown at left above, states that he has been using Whirlpool appliances for several years in various types of single and multiple dwellings . . . always finding them exceptionally easy to install and dependable in operation. Naturally, he believes it's good business judgment to stay with a good thing.

You ought to get acquainted with Whirlpool quality and service, too. You'll like Whirlpool's Full-line Concept. It provides a complete line of quality appliances . . . all design and color coordinated . . . all available by placing one order with one handy source. Ask your Whirlpool distributor.


Whirlpool
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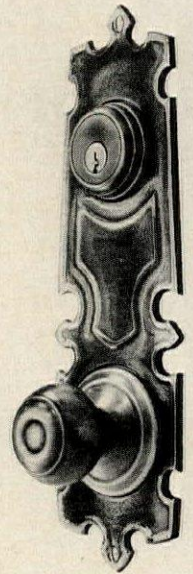
Doors and windows



Fibreglas sun screen—the glass fibers are vinyl-coated—retains visibility while blocking the penetration of heat. Screening can be installed inside windows on rollers or outside on fixed frames. In gray, aqua, green and charcoal. Owens-Corning, Toledo. *Circle 200 on Reader Service card*



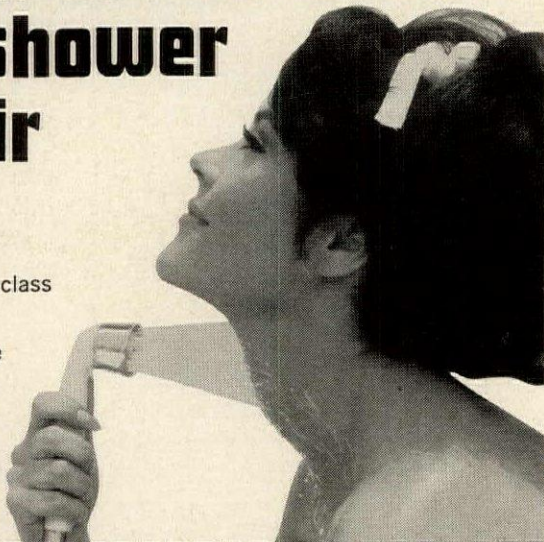
Double-hung wood window with white-finished aluminum sill and frame can be easily cleaned from the inside: Both top and bottom sash tilt in—and out—with slight pressure. The window is manufactured in 30 standard sizes. V. E. Anderson Mfg., Owensboro, Ky. *Circle 201 on Reader Service card*



High-style escutcheon—suitable for either interior or exterior doors—complements a wide variety of manufacturer's knob styles and finishes. It is offered in choice of antique silver or antique brass. Overall dimensions: 11¹/₈" x 3³/₈". Dexter Lock, Grand Rapids, Mich. *Circle 202 on Reader Service card*

New literature starts on p. 122

Survey reveals 98% of women asked want a hand shower in their bath!



Out of a 1000 middle class families surveyed... 98% want a hand shower. Now, feature an Alsons Hand Shower in your production homes for as little as \$12 per unit. Mail coupon for free details and catalog.



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NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card, p. 125

LAMINATED ROOF DECKING. Four-page technical booklet discusses use of decking as ceiling, flooring and structural walls in single- and multi-family dwellings. It cites acoustical performance in sound transmission, impact noise transmission and sound absorption. Potlatch Forests, San Francisco. *Circle 300 on Reader Service card*

INTERIOR PANELING. Douglas fir and hemlock paneling in choice of six tongue-and-groove patterns is illustrated in a four-color folder with information on finishes, applications and specs. Rosboro Lumber, Springfield, Ore. *Circle 301 on Reader Service card*

PLASTIC-FINISHED SIDING. Siding with a baked-on acrylic-plastic finish is the subject of a four-page brochure. Siding is available as 12"x24" shakes and 9"x32" clapboard. Philip Carey, Cincinnati. *Circle 302 on Reader Service card*

HYDRONIC HEATING. Brochure directed toward specifying engineers and architects shows several applications of hydronic step-fired heating systems, in commercial and multiple-dwelling units. Hydrotherm, Northvale, N.J. *Circle 303 on Reader Service card*

WINDOW SHADES. Bottom-up window shades operate on a specially fitted roller (special brackets permit sill or floor installations) and pull up instead of down. Shades can be used on both regular and unusually shaped windows. A new booklet describes the many ways they can be used. Window Shade Manufacturers Assn., New York City. *Circle 304 on Reader Service card*

POST ANCHOR BASES. Product design and specification sheet provides detailed information on manufacture, specifications and method of use of anchor bases designed for efficient and economical anchorage of 4x4 wood posts to concrete slabs. Timber Engineering, Washington, D.C. *Circle 305 on Reader Service card*

WEATHER PROTECTION. Four-color brochure displays applications of window and door awnings, patios and carports. Eight pages. Awnings—in a wide range of styles and colors—come in aluminum or rigid vinyl; patios and carports are designed as additions to conventional or mobile homes. Navaco, Dallas, Tex. *Circle 306 on Reader Service card*

PLASTIC HANDRAILS. A new book contains actual samples of handrail in eleven available colors. An accompanying brochure features assembly drawings and illustrations, detailed engineering drawings, and instructions for design and erection. Julius Blum & Co., Carlstadt, N.J. *Circle 307 on Reader Service card*

FASTENING SYSTEM. A powder-actuated fastening system for masonry, concrete and structural steel is the subject of an eight-page brochure. Included is a description of the wide choice of fasteners—pins, studs, knurled-shank fasteners for steel—available for use with the system. HILTI, Stamford, Conn. *Circle 308 on Reader Service card*

PLASTIC-FINISHED HARDBOARD. The advantages of a line of plastic-finished hardboard are cited in a compact fact folder with information on hardboard's washable finish and range of colors. Marlite, Dover, Ohio. *Circle 309 on Reader Service card*

New literature continued on p. 130

Tommy Saunders and Bill Trieschmann say
**"We've discovered a
 great new way to turn
 viewers into buyers.
 Togany® sidewalls."**



Saunders & Trieschmann, Developers and Builders, Rolling Ridge, San Antonio, Texas



The grand opening of their Rolling Ridge Unit No. 2 proved to Saunders & Trieschmann what a big difference the right sidewall can make.

"We were impressed by the interest shown in Togany. Half of our traffic came specifically to see it. Which helps explain why sales have been surprisingly high," they said.

What makes Togany so appealing is a unique combination of advantages.

It combines the best features of both natural and man-made siding, yet has none of the shortcomings of either.


It offers the elegance of natural wood, with its deep, distinctive grain and rich shadowlines.

And handles with the ease of wood, too.

But unlike wood, Togany can't burn, rot, warp or shrink because it's made on a mineral fiber base. And it repels termites.

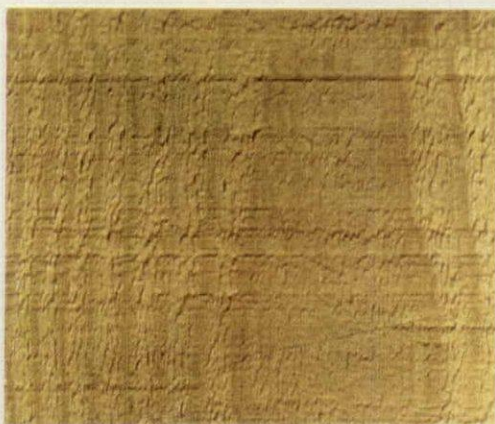
What's more, it's non-metallic, insulates against cold, heat and sound and doesn't dent.

And it provides a perfect complement for brick, stone and other exterior finishes— at substantial savings in cost.

Togany is available in a variety of weathered colors for any setting. For details, write Johns-Manville, Box 111, New York, New York 10016. Available in Canada and overseas. Cable: Johnmanvil. 

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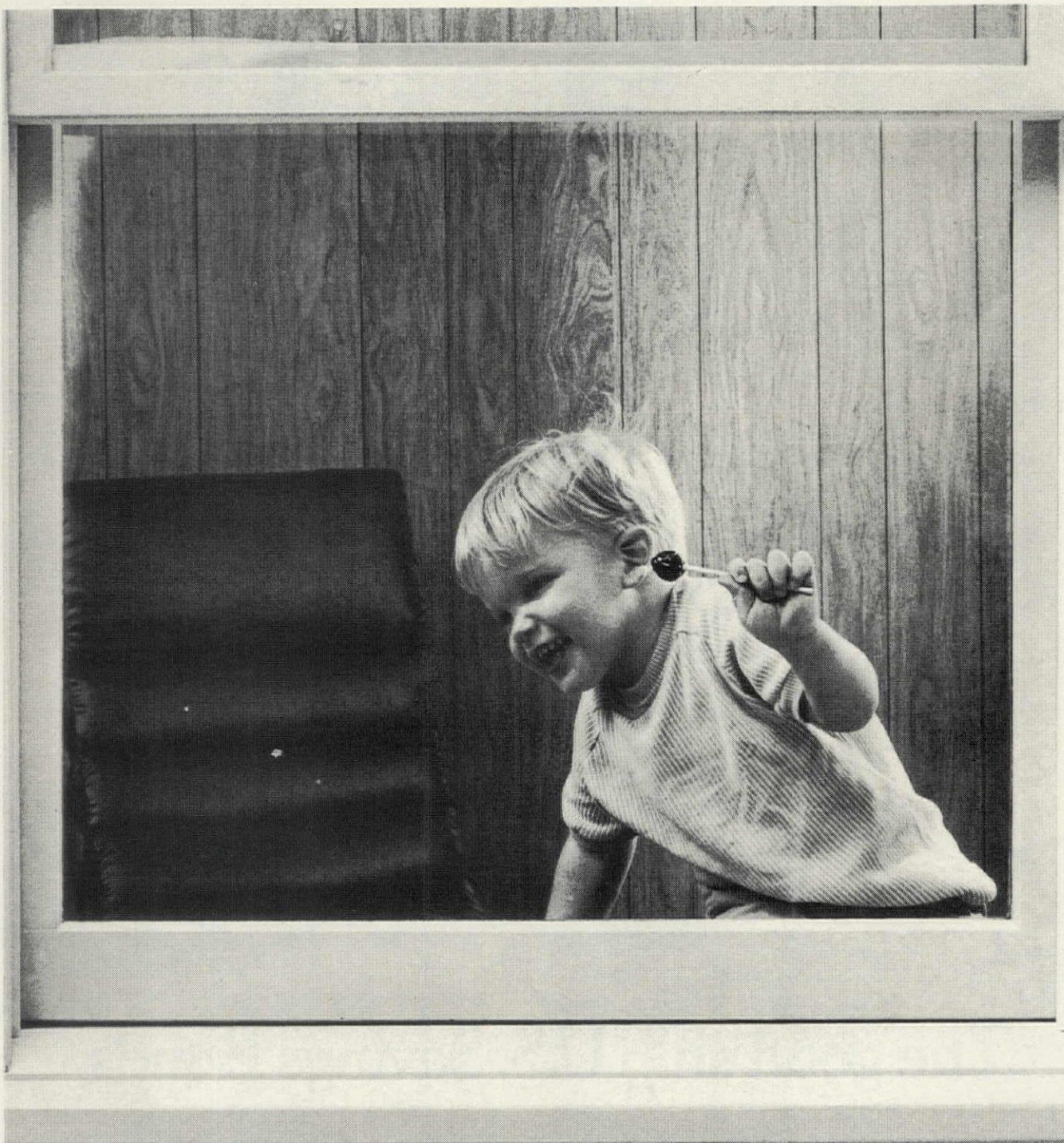


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