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DECEMBER 1968

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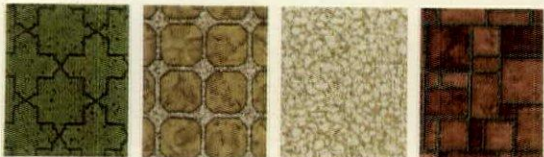
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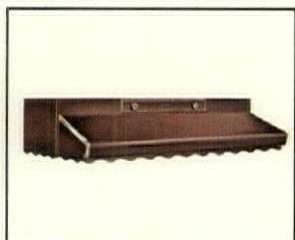
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Cover Dining area of an "idea house" in Houston. Architect: Ford, Powell & Carson. Builder: Clarac Construction Co. and Scholz Homes Inc. Decoration and furnishings: *House & Garden*. Photo: Grigsby. For story, see page 78

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THIS PEACEFUL-LOOKING TOWN is tranquil no longer. A bitter struggle has erupted involving a prominent homebuilder, craft unions and politicians.

Strongsville, Ohio: study of a homebuilder's living hell

The pressures of politics and labor that have impeded orderly suburban growth all through the land are at work in Strongsville.

A violent struggle involving the nation's strongest craft unions, a prominent non-union homebuilder and local politicians threatens to doom the orderly growth of this Cleveland suburb.

And what is happening there today could be duplicated in virtually any American suburb tomorrow.

There are two overriding issues:

Does a builder whose methods defy union practices deserve to survive there—perhaps to inspire imitation elsewhere?

Should a builder have to operate under local regulations that can be reversed by nothing more than a shift in local politics?

The cast of characters:

Homebuilder Robert Schmitt, who during a 16-year career has become Mr. Technology—an industry pioneer of automated construction methods. "My crime in Strongsville was being nonunion and progressive."

Carpenter's union leader Robert Lavery, who has sued Schmitt; at the same time his union has tried to organize the builder.

A group of residents and City Councilmen who forced Strongsville's new mayor into a recall election—splitting the town and leaving all factions in suspense until election day, November 5. One charge made against the mayor: "He helped the unions."

Mayor William Behr himself, a controversial newcomer to politics, who says the recall leaders were all Bob Schmitt's friends.

And the main character is **Strongsville** (pop. 14,000), which has room for some 100,000 persons in its 25 sq. miles, 7,000 vacant acres awaiting houses, two industrial parks and a new superhighway that brings downtown Cleveland within 15 minutes.

Yet it is a town stifled by a four-way fight (unions vs. builders, mayor vs. recall) that teeters on outright violence. In one incident, helmeted police with riot guns dispersed a crowd of union men. And business and political leaders on all four sides of the town's troubles have gotten repeated telephone threats on their lives. Schmitt says he has searched his car for bombs, and the mayor has made similar comments.

This atmosphere of strife and hatred has scared some businessmen away and thoroughly frightened others.

Realtor Joseph Bishop leaned back and forth in his chair as he sought to minimize the town's troubles.

"The newspapers have overplayed things. A growing town has growing pains."

But at interview's end, he asked the out-of-town reporter to read aloud every line of his notes. Then at the door, he stopped the reporter and pleaded:

"Look, on second thought, please don't print anything I said. I don't want to get involved."

No one in Strongsville has the whole truth, but here are the four sides:

THE BOB SCHMITT STORY

A discussion of his troubles rambled on past midnight. Finally, Schmitt said with rueful humor:

"What will ruin my business is not Strongsville politics and not the union attempts to organize me—but all the time I lose discussing my problems."

He came to town in 1966 to build a \$30 million planned unit community—with open space and a small retail center. It would be his finest development; the land plan alone cost \$20,000.

Schmitt's plan won support from leading residents, and Strongsville zoned for a planned development area (PDA) with low

density and open space. Schmitt broke ground in early 1967.

Then in September, the Cleveland Building Trades Council began picketing to organize Schmitt's nonunion company.

Schmitt, a civil engineer, avoids union labor by directly employing 100 tradesmen who build entire subdivisions without assistance from outside subcontractors. His carpenters, free from union rules, even prefabricate his components in an on-site factory (H&H, Jan. '64).

Schmitt's men met and decided against unions. They signed a petition stating they work year-round—and therefore earn an average of \$10,000 a year.

But Schmitt's land developer—the only subcontractor on the job—refused to cross the picket lines, leaving Schmitt the problem of developing his 300-acre tract as winter approached.

So in one week, Schmitt bought \$350,000 worth of heavy equipment and put 50 of his men to work to complete the job.

Enter the new politics. In a three-way race in November of 1967, the town elected Behr, who actively campaigned against both Bob Schmitt and PDA zoning.

And with picketing a failure, the unions then began "using this new mayor to strengthen their case," as Schmitt puts it.

District Vice President Robert Lavery of the carpenters, a local resident, filed taxpayers' suits charging that Schmitt's on-site factory violated zoning and building codes.

Mayor Behr signed affidavits filed by Lavery in the code suits, and Schmitt then was arrested as a code violator and went to jail for four hours after declining to post \$50 bail. A judge later ruled that the builder should have received a 90-day warning before the arrest, and in a separate decision another judge threw Lavery's suits out.

Then Lavery, on his own, sued to have PDA zoning declared unconstitutional, despite odds against such a suit.* His attorney in his opening statement in Cuyahoga County Common Pleas Court included a statement that "certain officials within the government were indebted to

* Such zoning was upheld most recently by Pennsylvania Supreme Court April 24; *Cheney vs. Village Two at New Hope Inc.*, Atlantic 2nd 81.



MAYOR BEHR

BUILDER SCHMITT

The mayor sent Schmitt to jail

Schmitt . . . that he lavishly entertained members of the city's council" and that "at least one member of the council had his home built by Mr. Schmitt." (See box on page 8.)

"That is a lie," says Schmitt.

Lavery has now withdrawn the PDA suit voluntarily. But he is free to reinstate it at any time.

To Schmitt the union and Lavery have a larger aim than just organizing one builder: "The unions have stopped trying to organize me. In fact, with the support of my men I have offered to put my entire crew in one union. But the Building Trades Council turned that plan down.

"The real aim now is to destroy me. They see my building methods as a threat to the nation's union-subcontractor system."

THE UNION STORY

Attorney Kenneth Preston advised union leader Lavery not to talk to H&H. Preston told the reporter at lunch: "You can't hurt us, or help us. What's your circulation—ten dozen? We think you have a public relations tie-in with Schmitt."

But the reporter went to Lavery's home at night in a final effort to get the union's side. Lavery talked freely for 40 minutes.

Lavery is careful to make a distinction between the union's attempts to organize Schmitt, and his suits against the builder.

"I have sued Schmitt on my own. As a resident here, I worry about a law [PDA zoning] that permits the smallest lots in town [9,750 vs. 12,750 sq. ft.]"

As for the unions, Lavery denies that labor considers Schmitt any kind of threat. In fact, he says, Schmitt's operation is a throwback to the 1930s, at a time when the nationwide trend is away from his technique. Says Lavery:

"Schmitt is the only guy I know who still personally employs his entire team."

Lavery even concedes that the unions made only sporadic attempts to organize Schmitt in the past. Once back in 1963 in Berea, Schmitt agreed to encourage his men to join one union. But says Lavery: "The Building Trades Council wasn't interested. Then our attempts subsided—until Schmitt announced big plans for Strongsville."

Lavery adds: "He was small potatoes; now he is big enough to take into account."

The union leader says that the current picketing has been unsuccessful. "But if we believed we couldn't organize him, we would pull out."

Other Cleveland labor leaders also seem determined to organize Schmitt. Says Charles Pinzone, business agent of Lathers Local 2:

"Schmitt is paying about half the prevailing wage, and his working conditions are about like they were in the '30s. All he needs is a company store."

THE RECALL LEADERS' STORY

City Council President Dale Finley sat in his home, at the rear of a wooded lot, thinking aloud:

"There are deep passions on both sides. I've gotten phone threats. You know, I travel a lot. And I worry about my wife here alone back in the woods."

Finley outlined four main charges against Mayor Bill Behr, and each had a direct bearing on the Schmitt-union fight.

1. Mayor Behr used Schmitt to split Strongsville into two hostile camps.

Said Finley, in line to replace Behr:

"Behr got elected by running against Schmitt." While his opponents, a former mayor and a bank manager, welcomed Schmitt, Behr "picked up the anti votes."

Behr had charged that Schmitt got zoning favors. At the same time, Behr supporters spread false rumors about his opponents' drinking habits and personal wealth.

(There was vicious name-calling on both sides. Behr was called a "nigger-lover," a "communist" and "an immoral man.")

2. Mayor Behr has been an eager worker for the unions.

Finley and others say they didn't realize Behr's involvement until he showed up at a union demonstration against Schmitt after the election (see photo below).

"There was Mayor Behr," says the defeated banker Fred Dewey, "shaking hands with the demonstrators and taking photographs. He even stopped the march while he loaded his camera."

Recall leaders list Behr's "union favors": 1) Behr forbids policemen to accept off-duty jobs as watchmen at Schmitt's site; 2) Behr appointed a union man to lead an inquiry into an alleged union threat against a Councilman (box, page 8) and 3) Behr had Schmitt arrested on Lavery's building

and zoning code complaints.

3. Behr has been a poor administrator. Finley and others say Behr overstepped authority by demanding—though unsuccessfully—that all zoning appeal and planning board members resign. They interpreted the attempt as a move against Schmitt.

Recall leaders also contend that the mayor's employment record as an ex-preacher, ex-teacher and ex-reporter suggests that he does not get along with people.

4. The mayor has stymied town growth. Finley says Behr has not started such key programs as widening roads and purchasing a city airport.

Says another dissident councilman: "Last year under the old mayor we visited industries that were interested in Strongsville all the time. Now we don't see anyone."

One question remains. Where does Bob Schmitt fit into this recall controversy?

"He doesn't," says Finley. "He hasn't given us money or support. He and I were friends socially, but because of the recall I haven't seen him in weeks."

Yet Schmitt is a vital political issue.

"I have done all I could to stay out of this recall," he says, "but both sides have used me. I'm trapped, and that can only mean more trouble for me."

THE MAYOR BEHR STORY

Like most people in town, the mayor was wary of interviews. He agreed to one hour, and asked immediately for credentials. But the talk stretched on ("You are buying me lunch," he said) and finally ended six hours after it had begun.

In all of Strongsville's troubles—the Schmitt-union fight and the recall election—Mayor Bill Behr sees himself as a modern-day Quixote:

"I am the outsider opposed by the Establishment. It is me (the first Democratic mayor) against the Republicans and their friends."

He says the recall started "the night I was elected, and I have five affidavits to prove it."

The strategy of the Council majority (4 to 3) was to "make Behr miserable." He says, "They called me a dictator when I asked for my legal rights." And Council disqualified his running mate on a residency

Story continued on p. 8



UNION DEMONSTRATORS march in Strongsville in attempt to organize nonunion builder Bob Schmitt.



UNION PICKETS stand outside Schmitt's tract.

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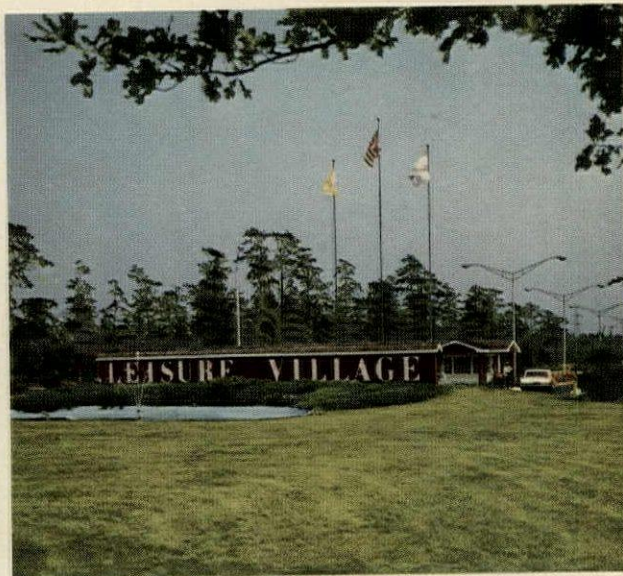
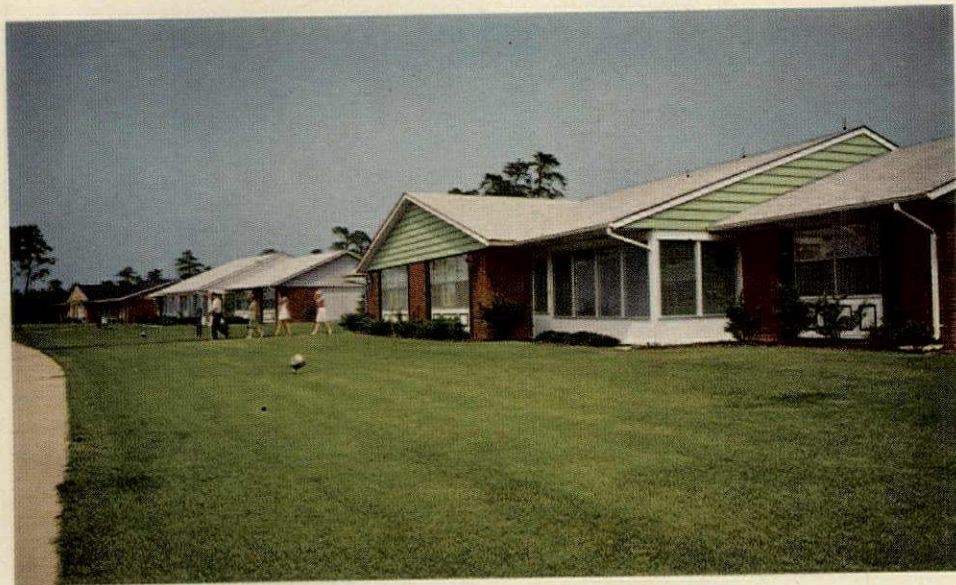
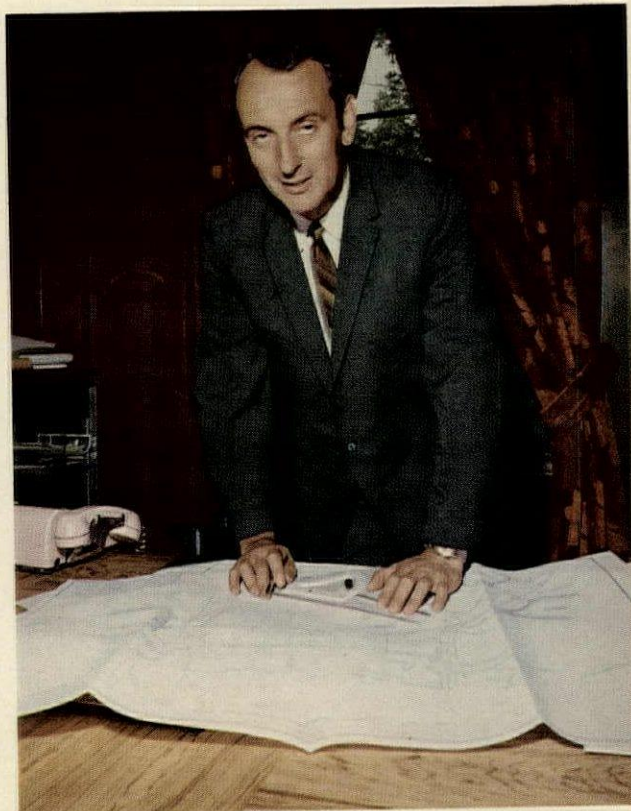


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requirement and tried unsuccessfully to install its own law director.

Builder vs. mayor. Where does the Schmitt-union controversy enter into town affairs?

"Wherever Bob Schmitt injects it—like in the recall" says the mayor. "He could have stopped the recall with three phone calls of one minute each."

But the mayor adds: "Bob is the best thing that ever happened to Strongsville—by his own admission. I agree. I feel as close to Bob as I do to anyone here."

Behr says Schmitt "comes on like gangbusters, and people want to do him favors. So Schmitt raises conflicts of interest—by taking Councilmen on a golf trip and by building a house for Councilman (Andrew) Mihalko (see box, opposite)."

The mayor insists that he is impartial. "I am proud of the union support I received in the recall campaign, but that in no way indicates favoritism." He dismisses all charges of favoritism:

- By forbidding police to guard Schmitt's site? "I don't want police working anywhere controversial—like in bars, for example."

- By arresting Schmitt? "I just witnessed the affidavit. The police chief then took the action he deemed appropriate."

- By opposing PDA zoning? "That's not an issue. No other builder will ever find enough land [150 acres] to qualify for PDA zoning."

(City Law Director Walter Savage, who is defending the city against Lavery's PDA suit, said in a telephone interview:

"The PDA is 99% merchandising. Schmitt says there is nothing comparable, so buyers don't see how they are getting screwed."

When asked whether he could objectively defend PDA zoning, Savage retorted:

"Who paid your plane fare out here?"

The answer: HOUSE & HOME.)

Mayor Behr says there is no evidence of violence in Strongsville. But he has been threatened twice to his face:

"If you aren't recalled you will be assassinated."

Yet when told that recall leaders and others claim to have been threatened too, Behr said:

"They are crazy. I am the only man in town who has been maligned."

EPILOGUE

All the contending factions that disrupted Strongsville collided in one dramatic confrontation—the recall of the mayor.

Builder Bob Schmitt, who tried to remain neutral during the recall campaign, said privately weeks earlier:

"The outcome will make me very happy—or very sad."

And Mayor Bill Behr had said:

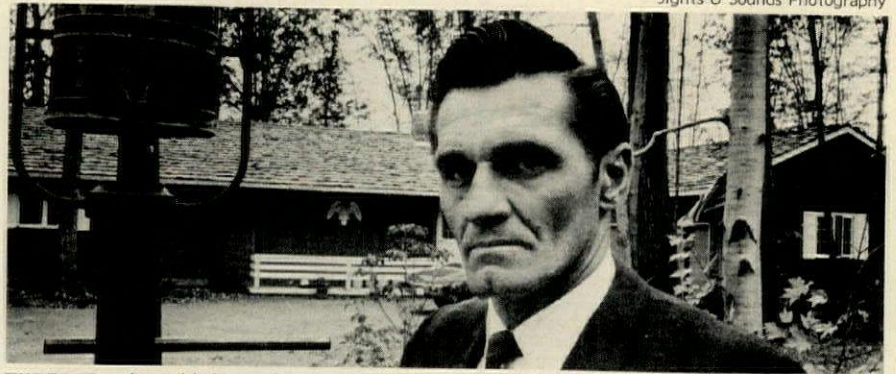
"If the town doesn't want me I can always go back to teaching. I can run again next year."

He will have to.

The mayor lost November 5—by 443 votes (2,665 to 2,222). It was the first time an Ohio mayor was ever recalled.

—FRANK LALLI

NEWS continued on p. 12



THREATS to burn his house haven't scared Andy Mihalko: "I'm not running away."

'A union man threatened to burn my house'

The man threatened was Councilman Andrew Mihalko—perhaps the most controversial figure in strife-ridden Strongsville, Ohio.

For months in 1966, Mihalko publicly attacked homebuilder Bob Schmitt and his proposal for a planned unit development. But in a dramatic change of heart, he voted for planned development zoning (PDA).

"Andy Mihalko sold out—his principles," says Mayor Bill Behr, who opposed planned development zoning.

"Andy Mihalko is a courageous man," says a fellow councilman who voted for PDA zoning.

Mihalko tells this story:

Early in 1966, Bill Behr himself—then a local reporter—introduced Mihalko to a man who was widely known in nearby Berea for his dislike for Schmitt. The man, lawyer-politician Ken Preston,* immediately began preaching against the builder. Says Mihalko:

"Preston said Schmitt was going to build dinky houses on little lots. He also said Schmitt would try to rewrite our building codes to suit his nonunion operation."

A change of mind. Mihalko, who is a union carpenter, and Preston began meeting frequently. "I brought along Strongsville's city charter and ordinance book once, so we could look for something to get on Schmitt."

After Schmitt unveiled his plans, Mihalko—using questions from Behr and Preston—assailed the builder at council meetings. But Schmitt never lashed back.

Mihalko says: "There was something about Schmitt's bearing that told me he wasn't shady." So he began studying planned development zoning on his own. "But every few days the phone would ring, and it would be Preston clewing me in some more."

Then, with the PDA vote only days away, Mihalko says he "found out

* In 1964, Preston ran for Berea mayor and was critical of Schmitt. Schmitt ran for reelection as councilman. Schmitt polled the highest vote in town; Preston lost.

something about Preston." He adds: "My wife was right all along; they were using me."

And a change of vote. In November, PDA zoning passed 6 to 1.

Bob Schmitt describes Mihalko's dramatic vote at the crowded council meeting: "You could see him fighting it out in his mind. It was a full minute before he finally said, 'Yes.' The whole room gasped."

A year later Mihalko began to build a new home. As winter approached, he hired a carpenter crew from Schmitt, even though union carpenters were trying to organize the builder. It was an open invitation to trouble.

Nine men, who called themselves union business agents, came to Mihalko's house. "They told me to stop using Schmitt's nonunion labor. When I refused, one of them said: 'You better change your vote on council or we'll burn your house down.'"

The men drove away and Mihalko followed them to the home of Robert Lavery, the district vice president for the carpenters, who has sued to halt Schmitt's operation. Then Mihalko went to the police. But he had no evidence, so no charges were filed.

"These days I get phone threats all the time," says Mihalko. "And I believe them. Some day they will burn this house down. But I'm not running away."

Mayor Behr appointed an investigating committee headed by a union carpenter. It found no wrongdoing. Behr now says he doubts Mihalko's story.

Behr also questions whether Schmitt built the house in return for Mihalko's support on council. Schmitt says Mihalko paid \$12,600 for the builder's crew—a price that included a 15% profit.

The mayor says Mihalko went to Schmitt's home secretly two days before the council vote. Schmitt and Mihalko deny this.

As for himself, lawyer Preston says, "Andy's confused. We never discussed Schmitt per se. And I don't dislike Schmitt at all. I like him."

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.

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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.

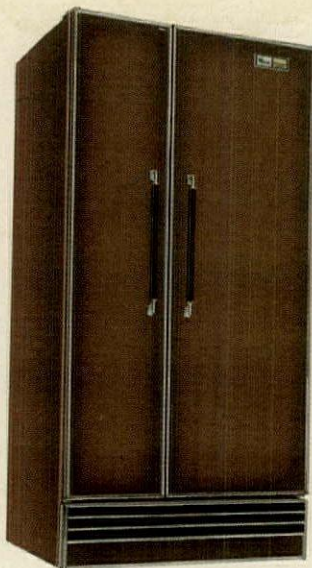
Togany is available in a variety of weathered colors for any setting. For details, write Johns-Manville, Box 111, New York, New York 10016. Available in Canada and overseas. Cable: Johnmanvil. 

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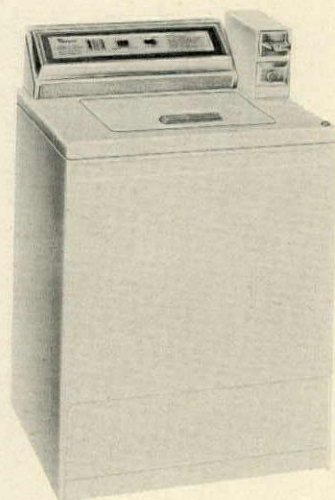
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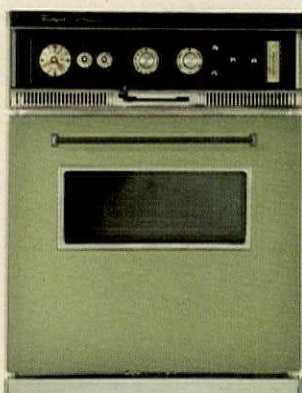
Coin-operated automatic washers with capacities up to 18 lbs. SURGILATOR® agitator. New Permanent Press cycle for modern fabrics. (CTA 3000)



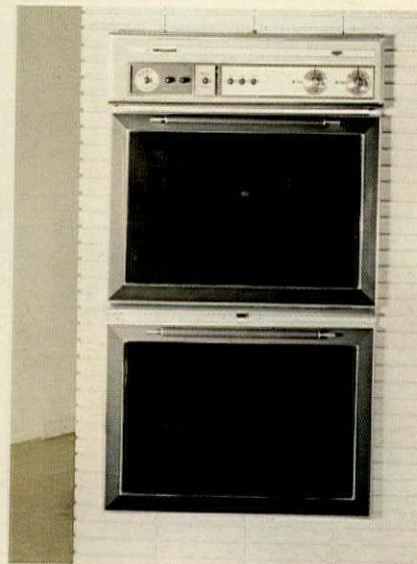
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Benton Harbor, Michigan

Nixon victory means more and better financing for housing

The President-elect will move boldly on three fronts.

He will use generous tax incentives to encourage the private homebuilding industry and to shift much of the financing burden out of the federal accounts.

He will strive to balance the budget, thus slowing inflation and creating a financial climate more encouraging to private investment in residential building.

And he will work through Sen. Charles Percy's National Home Ownership Foundation, set up in the 1968 Housing Act, to tap vast new private sources for housing funds.

For the tax incentive. Sen. Percy says: "The key to the whole program will be tax incentives."

And New York economic consultant Alan Greenspan, who served as one of candidate Nixon's housing experts, explains:

"We are thinking about programs similar to the 7% investment tax credit given to corporations for plant and equipment spending."

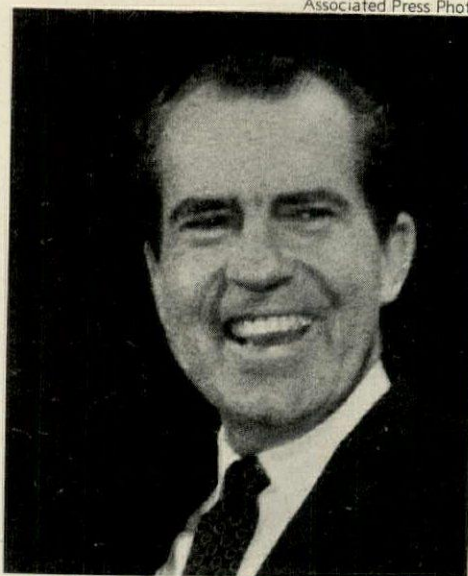
He says the new administration will propose tax-law changes to make it easier for several industries or groups to put up new housing.

Asked if the changes would specifically include incentives for financial institutions to invest, Greenspan replied:

"No. We're talking about homebuilders."

But any program that encouraged homebuilders would, of course, ultimately encourage investment in their industry.

Against the incentive. The tax approach runs one major risk. By insisting upon it, the new administration may collide head-on with Chairman Wilbur Mills of the powerful House Ways and Means Committee. The same Congressman Mills confronted—and defeated—the Johnson administration by forcing a tax increase and spending cut.



PRESIDENT-ELECT NIXON

For housing, a turn to private enterprise

Mills' opposition to tax incentives, tax breaks and an increasing array of tax loopholes is flawlessly consistent. Greenspan realizes this and even sympathizes:

"We know there are pluses and minuses in incentives, but if the choice comes between increasing federal programs or using tax incentives, we believe the incentive is more efficient. We know it costs the Treasury, and that it's fiscal gimmickry, but we argue for it over federal spending."

Budget balancing. "Mr. Nixon is committed to balance," says Sen. Percy, "so we've got a budget problem right away. Heavy appropriations to fund new housing programs will be most difficult, and so the new interest-subsidy programs will be pushed hard."

Percy also says the new chief executive will use freely the guaranty power of the

federal government rather than the Treasury's funds. That means use of such devices as the government's underwriting of new mortgage-backed securities.

"We must use what we have," Percy points out. "What we have is credit, not money."

The Percy program. Percy says one of the President-elect's first acts will be to name a board of directors for the Home Ownership Foundation, set up to encourage private companies and public organizations to finance low-cost housing.

The directors, says Percy, will be "those men with the power and ability to get funds from the private sector—men with know-how and ability. And Mr. Nixon will also name people from the community level."

Conciliation. The Nixon administration will reinforce its own new programs with the best of the Johnson administration's plans—for two reasons: practicality and conciliation.

The Johnson administration's new interest-subsidy programs, comprising Secs. 235 and 236 of the 1968 Housing Act, are genuinely helpful in balancing the budget. It would be senseless to drop them.

But Richard Nixon's mini-mandate from the American voters is also important.

The public's refusal to reject totally the Johnson concept will moderate the President-elect's views about violent change. The new administration realizes it must deal with a Democratic Congress whose natural impulse will be to obstruct.

Propitiation is the key. Greenspan's conciliatory words about Congressman Mills hint at the tactics the Nixon leaders will employ. "Mr. Nixon," concedes one Republican party worker, "is going to have to become a real statesman."

—ANDY MANDALA
Washington

California landmen lose lonesome fight to cut land taxes

The big property owners—including nationally famous developers—seemed to be the only faction that wanted the law.

Businessmen, labor leaders, educators, politicians and a great many homebuilders denounced the proposed law as a "mirage" and a "tax trap." The reason:

- Though the proposed law, called Proposition 9, would have halved property taxes to 1% of assessed valuation, it offered no means of replacing the lost revenue. Critics predicted that state income taxes would have to increase 300%.

- The proposal would have limited local government's power to issue bonds that finance much of the state's water system, sewer and road construction. For example, ex-Gov. Edmund (Pat) Brown said:

"The Metropolitan Water District of Los Angeles would be crippled."

As for homebuilding, the proposal would probably have shifted much of the burden of providing water, sewers and roads from the municipality to individual builders. That would more than offset the property

tax savings for home prices would rise.

Voters rejected Proposition 9 by a 2-to-1 margin on November 5 (4.5 million to 2.1 million). The state legislature virtually guaranteed the outcome by offering a \$70 property tax rebate to each homeowner and an equivalent income-tax concession to renters.

Proposition 9 was the brainchild of Los Angeles County's controversial assessor Philip E. Watson, who said he was tired of waiting for the legislature to reform taxes.

Majority of landmen. Contribution reports reveal that large developers and real estate companies provided much of Watson's campaign funds.

Some 14% of Watson's \$202,900 war chest was donated by Macco Realty Co. of Newport Beach, a Penn Central subsidiary and co-owner of the 87,500-acre Rancho California. Macco gave \$25,000 and its new president, William Baker (NEWS, Nov.), gave another \$12,500 personally.

Other generous contributors were Newhall Land and Farm Co., developers of the new town Valencia: \$7,500; Newhall Presi-

dent Thomas Lowe: \$5,000; Metropolitan Development Co. of Beverly Hills: \$7,000 and the Los Angeles Realty Board: \$5,000.

Minority of landmen. Two other giant developers—the Irvine Co. and Leslie Salt Co.—supported Proposition 9 initially. They switched sides shortly before the election and worked for its repeal.

Says Irvine President William R. Mason, who is developing 93,000 acres in southern California called the Irvine Ranch:

"Our support was based on the need for property tax reform. But Proposition 9, as finally written, creates problems rather than solving inequities."

Leslie Salt would have received a \$1 million tax cut. But President August Schmillig called the Proposition 9 "irresponsible and shortsighted."

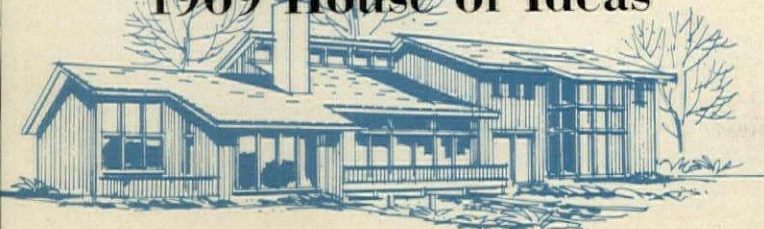
After lengthy discussions, the California Home Builders Council took no position. The California Apartment Assn. and the California Real Estate Assn. both supported the proposition.

NEWS continued on p. 16



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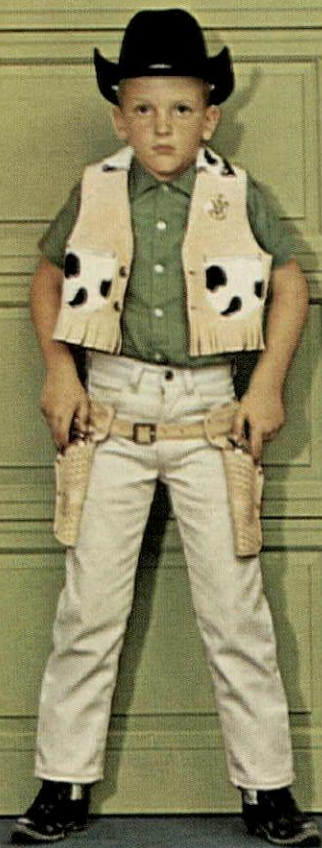
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Piece-of-the-action fever sweeps mortgage financing

Oscar & Associates

The name of the game is equity.

The latest idea is for the lender to demand a share of the ownership or profit in any major real estate venture.

This lender participation is the dominant new theme in today's mortgage finance, and the concept is bringing a basic change in the character of the profession. An *American Banker* report on this development carries the headline:

"Old-Line Mortgage Men's Days are Numbered."

Equity deals now command such attention that economist Saul Klamman ventures: "We may be seeing the development of a two-rate structure: about 8% on straight-interest mortgages (*table, p. 20*) and another lower rate that is applied, along with an equity provision, to the special loans."

Participation techniques stole the show at the Mortgage Bankers Assn. convention in Chicago. President Lon Worth Crow Jr. summarized:

"The emphasis of virtually every speaker has been on equity investment. Fixed income lending has lost favor for a good reason—inflation."

Forces of change. Two influences have triggered the flight into equity, and one is indeed inflation.

Investors now believe that inflation has become a permanent way of life. Their conviction intensified when the government's surtax package failed utterly to retard a 92-month economic boom. The leaders' question about inflation is no longer whether but rather how much,⁽¹⁾ and so they are patently unwilling to advance loans today that will be repaid in dollars worth far less tomorrow. Equity provides a hedge.

The other force is the insurance industry's drive to increase its share of the public's savings, off to 20% from 52% after World War II. The industry earns a mere 5% on current investment, and competition for savings impels it to seek higher yields. The result is a surge into all equities.

The equities pay, particularly in mortgaging. John Hancock Life of Boston discloses that the equity-flavored mortgages it has agreed to buy in 1968 will yield 2.48% more than the loans' fixed-interest rates.

(1) John Hancock's surveys find that an inflation rate of at least 1.8% can be expected for the next 10 years.

LEXICON

Basket clause—Not a loan but a section of state insurance laws under which unusual loans must be listed by lenders.

Kicker—A provision, added to a mortgage, for a share of profit from a property; also called a variable interest rate or contingent interest.

Soft money—Prepaid interest. See "Sale-buyback" in main article.

Wraparound—A new mortgage that leaves one or more encumbrances undisturbed and includes total of all encumbrances. See p. 32.



MORTGAGING PANEL at MBA convention included, top, Clarke Stayman of Chicago's First National Bank, Richard Baker Jr. of New York

Life and Bruce Hayden of Connecticut General; bottom, President Lon Worth Crow of MBA and Morris Crawford, New York's Bowery Savings.

Impact on mortgaging. The equity parade, in turn, is important to the mortgage profession for two reasons. It shows mortgage dealers how to lure insurance companies and institutional investors deeper into mortgaging in the face of an imminent boom in apartment construction. The insurers have been moving out of single-family lending since 1956, but their holdings in commercial and apartment loans have risen to 40% of their \$67.5 billion mortgage portfolio. The revival of apartment construction has been a fundamental development of housing in the 1960s (*chart, p. 20*), and multifamily units will constitute 38% of the non-farm starts this year. Said New York Life's Richard W. Baker in Chicago: "We will see higher and higher percentages of multifamily starts."

Secondly, the new techniques define tomorrow's mortgage industry. They constitute the college and post-graduate courses for the profession, and they relegate FHA-VA house lending to grade-school status.

The new approaches require larger organizations and infinitely more sophistication, and they explain much of the industry's move toward merger and consolidation. Says President John F. Eleford of the New York brokerage of Eleford and Counihan: "The day of the FHA-approved mortgage dealer is gone, unless he finds a way to handle new techniques."⁽²⁾ It's why so many small companies are selling out."

Extent of new practice. The new creative financing began on commercial property and high-rise apartments, but it is spreading to garden apartments and land development. Insurance companies are the principal lenders, but pension funds and commercial banks are both busy in the field; and Connecticut's savings banks won a

(2) Even in the single-family field, new-house mortgages insured by FHA represented only 13.6% of starts in 1967.

1967 law that lets them in on equity dealing.

Yet any assessment of the extent of the new technique is difficult in the extreme. The panel on creative lending at Chicago made a wild guess that 15% to 20% of all multifamily and commercial mortgaging is now equity flavored.

The figure could perhaps be applied to insurance company loans and, in part, to commercial bank lending, but not to S&L or savings-bank mortgaging. Insurance companies increased their apartment and commercial mortgage debt by \$3.2 billion in 1967; commercial banks raised theirs \$2.6 billion. Taking 20% of those totals might give a gauge, but it's a guess.

Among mortgage companies New York's Sonnenblick-Goldman has pioneered in sophisticated techniques, and Executive Vice President Jack Sonnenblick says at least \$100 million of the brokerage's \$340 million annual volume is in equity deals. Eleford & Counihan brokers \$100 million a year, and it is currently working up equity deals involving \$78 million.

Use of equity devices varies widely among insurance companies. Vice President Gordon Emerson Jr. of John Hancock says 97% of the urban mortgage department's 1968 deals have included participation. The department invests \$360 million a year.

Connecticut General (Hartford) will direct \$40 million of its \$360 million investment into direct property ownership next year and an even larger proportion into partial equity deals. Giant Prudential has just formed a subsidiary for joint ventures with realty developers (NEWS, Nov.).

But at Metropolitan, Vice President William F. Leahy says: "We're sticking pretty much to straight-interest loans."⁽³⁾ And New York Life is still hanging back—at

(3) Although Met has just arranged a contingent interest deal for 2% of gross rent on an office building in Century City, Los Angeles.

Story continued on p. 20

HOUSE & HOME

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NEW YORK, Syracuse Gerrity Company, Inc.
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'Virtually every speaker emphasized equity'—Lon Crow... continued

least in its well-publicized dealings.

Equity participation. There are more than 40 formulas for the new loans, but they divide basically into two categories: a participation in 1) equity, or ownership and 2) in income or cash flow.

Equity sharing takes the following four main routes.

1. *The joint venture*, often called the front-money deal. Prudential Life's arrangement with the Del Webb Corp. to develop a \$20-million Hawaiian resort complex is an outstanding example (NEWS, Nov.). The lender supplies the money and the developer supplies the land and know-how. The profit is split 50-50. The joint venture can be a corporation or a partnership.

The Pru did not give complete details of its contract. Vice President John C. Opperman of Pacific States Mortgage Co. in Oakland outlines a similar deal this way for a property worth \$200,000 with development costs of \$800,000. (4)

An apartment house produces this gross income:

50 1-bedroom	\$150/mo.	\$ 7,500
25 2-bedroom	\$175	\$ 4,375
		\$11,875 x 12 = \$142,500
5% vacancy allowance		-7,000
Gross income		\$135,500
Expenses 14%		-45,500
Net income		\$ 90,000
Capitalized at 9%		\$1,000,000

The net income is then split this way:

Lender takes 8.87% of \$800,000	\$70,960
Developer takes 3% of \$200,000	16,000
	\$86,960
Lender-developer split 50-50	3,040
Net income	\$90,000

The joint venture is also used for land development. The lender advances purchase and development money; the developer contributes his skill. Proceeds go to the lender until his capital is recaptured, and profit is then split.

2. *Sale and leaseback.* This granddaddy of the equity devices has now been refined with a provision for use of soft money, or prepaid interest. Soft money was created in California, where high-income entertainment people sought new ways to make tax deductions. The Sonnenblick-Goldman brokerage gives this example:

A shopping center has an annual rent roll of \$1.5 million, a first mortgage of \$9 million at 7% for 30 years and cash flow is \$260,000. The developer sells the center to his lender for \$12.45 million, subject to these mortgages:

	Price (millions)	Term
First mortgage	\$9 7% (8% constant)	30 years
Purchase money second mortgage	3 7% standing	40 years
Cash	.45	(security for lease)
	\$12.45	

The lender will prepay the first five years' interest (\$1.05 million) on the second mortgage. This \$1.05 million is soft money. The lender will receive 10%, or \$150,000, on his investment of \$1.5 million.

The developer has now received \$1.5 million in cash, and he holds a \$3 million

(4) *The Mortgage Banker*, Sept. '68.

APARTMENT-COMMERCIAL MORTGAGE RATES				
High-rise apts.	New		Existing	
	Interest	Fees	Interest	Fees
	8% in 38% of U.S.	None in one third of U.S.	8% in 37% of U.S.	Varied, and all higher than six months ago
	7.75% in 28%	1 to 5 in rest of U.S.	7.75% in 35%	
	7.75% in 25%		7.5% in 18%	
	Varied rates in 9%			
Commercial property	Interest		Warehouse and industrial	Interest
	6.75%-8% in 33% of U.S.			7.75% in 35% of U.S.
	7.75% in 27%			7.5% in 37%
	7.5% in 40%			Varied in 28%

FIXED RATES are quoted in National Assn. of Real Estate Dealers semi-annual mortgage survey. But economist Saul Klamon says these may now represent only a part of market, and that a separate rate structure may be developing for the equity-flavored loans that are currently gaining favor.

purchase-money mortgage that he must use as security for his lease position. After paying \$150,000 rental to his lender, he still earns \$110,000 from cash flow of \$260,000. He retains financing benefits that will generate additional cash and reduce his \$3 million second, for the center can probably be refinanced in 10 years.

The lender has invested \$1.5 million, of which \$1.05 million is prepaid interest, deductible against ordinary income. If he is in the 50% bracket, this equates with investing \$975,000 (or \$525,000 plus \$450,000) at a yield of 15%. The lender also has a depreciation base for his \$12.45 million purchase. He has an enviable tax position for his entire cash flow, which is sheltered by the excess depreciation.

3. *Sale and leaseback of land, and leasehold mortgage.* This is a current favorite. Only the land under a building is sold, and it is leased back to the developer. A mortgage loan is placed on the resulting leasehold. The builder immediately gets back 100% of his land cost and 75% of improvements, from which he can recapture most of his out-of-pocket costs. The lender gets a higher-than-market yield for supplying a large share of the capital, and he can increase this yield by kickers—or provisions for a share of the profit.

4. *The sale-buyback*, sometimes called an installment sales contract. This refines the sale-leaseback with a difference: the contract vendee has an interest in the title so he can take depreciation. A typical deal:

The security is 30 acres with a shopping center. Construction will cost \$8.5 million, but worth will be calculated at \$10 million

on completion. The fixed-contract payment is 8.5% of purchase price, or \$722,500 a year. After deducting contract payments and expenses, cash flow will be split 75% to developer and 25% to lender. The contract runs 35 years and 7 months, when title shall pass to the developer unless he has elected to terminate earlier. Yield to maturity is 8% plus contingent rental. Title is vested in the lender, but the developer has an equitable interest in the title and can take 100% depreciation.

The lender buys the property for \$8.5 million and sells it back to the developer. For this 100% financing, the lender requires 1) a fixed-contract payment, which is a constant much similar to a mortgage payment and 2) a contingent payment, usually a percentage of the net income minus the contract payment. This contingent payment is additional interest and is used to share its profits.

The contract term is 10 years longer than that of a mortgage, which lets the developer off with a reasonable constant and still insures the lender a fair yield. The developer pays about 8% interest, all deductible.

Here are the economics:

	Millions	
Estimated cost, land for buildings	\$ 8.5	100%
Gross rents	1.35	
Vacancy factor	-.1	
Expenses and taxes	-.4	
Net income	.85	
Net \$850,000 capitalized at 8½%	10	85%
Cash flow		
Net income	\$850,000	
Contract payment	722,500	
Cash flow	\$127,500	
Developer gets 75%	95,620	
Lender gets 25%	31,880 (.375%)	

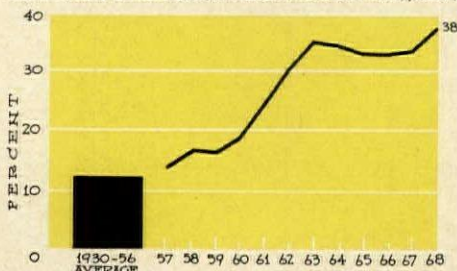
The lender's 25% share in cash flow has the effect of raising the yield on his purchase price about .375% in the first year. And as net cash flow increases, so will everyone's share.

Income participations. This approach has several variations.

1. *Contingent interest*, sometimes called variable interest rate. The rate is stated in two parts: a fixed rate, and an additional

NEWS continued on p. 24

APARTMENT BUILDING AS A PERCENTAGE OF TOTAL, STARTS



SOURCE: BUREAU OF THE CENSUS; DATA ARE FOR NONFARM BUILDINGS OF THREE OR MORE UNITS



Meet our new house salesman

There she is in all her beauty: the Viking Solo Sauna.*

She measures 78" high, 39½" deep, and 36" wide. Outside she's mahogany. Inside, she's redwood. The heater and controls are all in the door, which can even be used separately to turn a closet into a sauna.

The Viking Solo Sauna is entirely pre-built. You can assemble it in about fifteen minutes, with our special locking device. And it runs

on regular 120-volt house current.

But here's the real beauty of our Solo Sauna: it sells homes and rents apartments like hot cakes.

Offered as a luxury option, it adds that extra distinction that turns a prospect into a customer.

If you'd like a closer look at the Viking Solo Sauna, just send us the coupon. We'll give you an eyeful.

Name _____

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Address _____

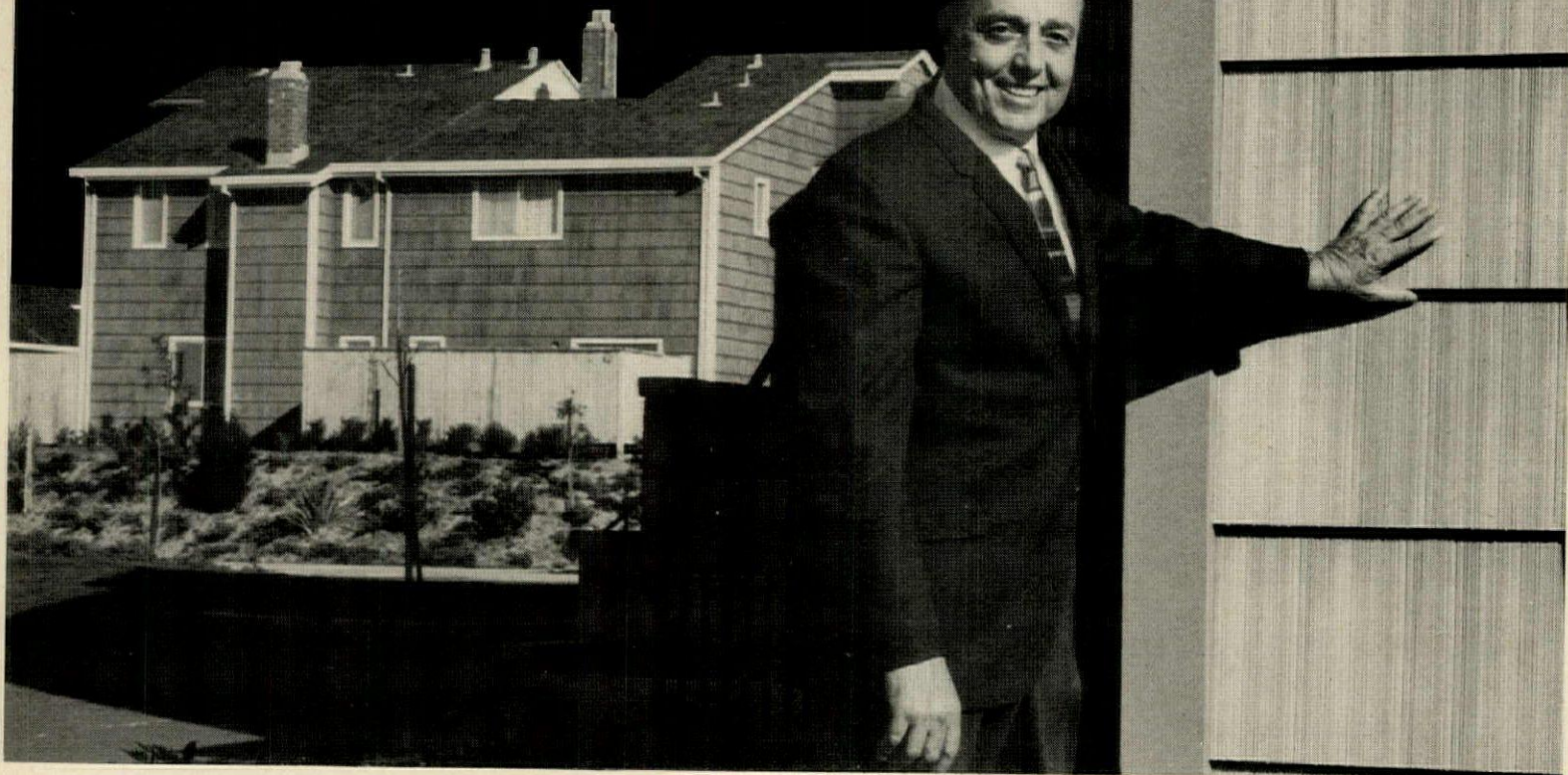
City _____ State _____ Zip _____

Viking Sauna

P. O. Box 6298, San Jose, California 95150

"At Campus Commons we take care of the maintenance, so designing for easy upkeep was critical."

"That's why we used red cedar grooved sidewall shakes."



When Sacramento's new Campus Commons development is completed, it will consist of 4,000 individual homes spread over 660 acres. Plus three swimming pools, a clubhouse and six tennis courts.

That's a lot to take care of. But a maintenance contract covering all exterior upkeep is part of every house. "Naturally with a responsibility that large," says Joe Tabarracci, Campus Commons' superintendent of construction, "we wanted to use exterior materials that would give us quality appearance yet still hold costs down and be easy to care for later

on. Our architect, Warren Callister, specified Certigroove red cedar sidewall shakes."

Why? Because they provide the authentic, natural look only wood can give, at the lowest possible cost and with the highest possible practicality. Cedar shingles and shakes are durable, they provide a natural insulation barrier and they're strong enough to stand up even under hurricane winds.

Joe Tabarracci was so sold on the advantages of red cedar, he even went a step further—and put red cedar hand-

split shake roofs on every unit. How about you? Like to know more about the low cost, high practicality and unmatched natural beauty of Certigroove shingles, Certigrade shingles or Certi-Split shakes?

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.

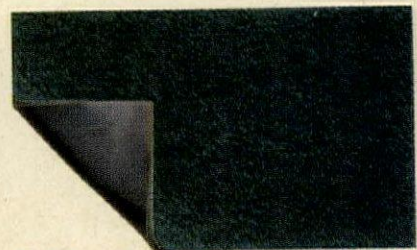
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It's Ozite Outdoor-Indoor Pattern Carpet! Now get all the proven features of original Ozite Outdoor-Indoor Carpet made with Vectra fiber...and striking patterns, too! These aren't burned-in designs that catch and hold dirt. They're actual patterns...three in all...*Brick, Wrought Iron and Mosaic*...and each pattern comes in different colors. We call it Ozite Fiesta Carpet. Amazing Vectra fiber is colorfast...won't rot. Dense, firm surface resists soiling, is not affected by mildew. Low-cost installation. Seams beautifully. Face yarn will not ravel or sprout. There's no finer decorative carpet value for kitchens, baths, rec-rooms, patios, balconies, commercial installations...anyplace indoors or out!



Solid colors with rubber back!

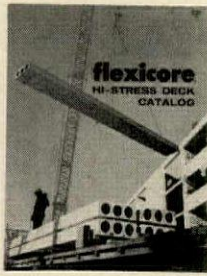
There isn't a more solid carpet value than Ozite Town-Aire Carpet! All the durability of Ozite Outdoor-Indoor Carpet, but with built-in high density foam rubber back for indoor use. Outstanding dimensional stability. Easy to install and maintain. See new Ozite Fiesta Carpet and Town-Aire Carpet at your Ozite dealer now.



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Vectra® olefin fiber is manufactured by Enjay Fibers and Laminates Company, Odenton, Maryland, a division of Enjay Chemical Company. Enjay makes fiber, not carpets.



New prestressed concrete deck carries greater loads

Flexicore precast decks have been around for a long time and our new Hi-Stress development looks pretty much like the original.

But the similarity stops there.

Hi-Stress slabs are fully-prestressed, with the tensile strength provided by pre-tensioned high strength steel strand (250,000 psi min.). This permits longer spans or greater loads with improved performance.

I would like to bring you up-to-date on this development by sending you a copy of a new booklet that describes these decks.

Included are load curves, typical spans of various sizes for floors and roofs, use on steel frame, concrete frame and wall-bearing construction. Also, information on openings, floor finish, ceiling finish, and use of hollow cells for heating and air-conditioning ducts, electrical wiring and piping.

Our 8-inch, 10-inch and 12-inch untopped Hi-Stress decks have earned 2-hour fire resistance ratings from national testing laboratories (rating is 3-hour with 1 3/4-inch topping).

Send for booklet, "Hi-Stress Deck." Write The Flexicore Co., Inc., P. O. Box 825, Dayton, Ohio 45401.

Robert E. Smith
Robert E. Smith
Vice President and Manager



NEWS

continued from p. 20

The change in mortgaging... continued

rate based on the property's performance. The added-on rate may be 3% or 4% of gross, or 10% or 15% of the improvement in the gross, or a percentage of net. The deal might involve the same \$1 million apartment project cited by Pacific States Mortgage in the joint venture on page 20.

To get the deal, the mortgage banker must outbid rivals offering the full legal loan of \$750,000 or 75%, at 7.5% for 25 years.

The lender offers \$750,000 at 7.375% for 27 years and 7 months. The constant is 8.5% compared with 8.87% on the 25-year loan. The return on the \$250,000 equity is only 9.39% for the 25-year loan compared to 10.5% on the longer term mortgage. So the lender can probably persuade the developer to pay 2% of gross annual rent, or about \$2,800. That would add .375% to the 7.375% interest rate, making it a tidy 7.75%.

2. *Purchase of mortgaged land.* This practice aids a developer who needs more capital for land already mortgaged. The lender buys the land subject to the existing mortgage and leases it back to the developer for 40 years. Ground rent is 10% or more, with additional rent if the project's own rents increase. The lender derives an excellent return and has an inflation hedge if rents rise.

3. *The wraparound mortgage.* This device has commanded interest far wider than the incidence of its use. It is explained in detail in a separate article on page 32.

4. *Other kicker techniques,* sometimes confusingly labeled "basket-clause" loans. The basket-clause is not a loan; it is a provision of state insurance laws that lets life

companies keep a small percentage—some 2% to 3% in New York state—in loans that cannot be listed in any of the traditional real estate categories.

Deals that go into this basket include second mortgages, loans exceeding prescribed loan-to-value ratios and loans secured by leases but not by mortgages. Depending on state law, various of the other devices described in this article may also require basket posting.

Here to stay? Debate follows the new lending wherever it goes. It is not universally welcome, particularly among old-line mortgage and insurance companies, and several experts insist that, alike to a fad, this too will pass.

New York Life's Dick Baker told the Chicago convention:

"As mortgage rates fall (if they do), I would expect to see a return to the more traditional methods. We will see far fewer gimmick loans."

But experts with impeccable credentials disagree.

Northwestern Life's Rufus Freitag warns: "Now that the door is open the investor will try to keep it open."

And Connecticut General's Bruce Hayden adds:

"The tendency is going to be away from traditional lending. Most of you are going to change."

Hayden goes further. The change, he insists, is healthy. In reply to Baker at Chicago he said wryly:

"If some of us weren't doing things differently, it would be just as bad as if we were trying to marry the same girl."

NEWS continued on p. 28

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending Nov. 15

FNMA Auction Prices Nov. 18 6 3/4 %	City	FHA Sec. 203b— Discount paid by builder Min.-Down* 30-year immed. w Private mkt.		FHA 207 Apts. Discount 6 3/4 %	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
		6 3/4 %	Trend		Comm. banks, 75% Ins. Cos.	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 95.26 Accepted bid range 95.00-95.38	Atlanta	3-4 1/2	Steady	a	7-7 1/4	7-7 1/4	7 1/4-7 1/2	7 1/2+1-2
	Boston	Par	Steady	a	7-7 1/4	7 1/4-7 1/2	a	7
	Chicago	5	Up 1/2	4	6 1/2-6 3/4	6 3/4-7	7+2	7 1/2
	Cleveland	4-5	Steady	a	6 3/4-7 1/4	6 3/4	7+1-2	7 1/2
	Dallas	4+	Up 1/2	5	7 1/2	7 1/2	7 1/2-7 3/4+2	7 3/4+2
	Denver	4	Steady	a	7-7 1/2	7	7 1/4-7 1/2	7 1/2+1-2
	Detroit	3 1/2-4	Steady	a	6 3/4-7	7	7+1-2	7 1/2+1-2
	Honolulu	5	Steady	a	7 1/2	7 1/2-7 3/4	7 3/4+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 1/2-7 3/4	7-7 1/2+1-2
	Los Angeles	4	Up 1/2	a	7 1/2-7 3/4	7 1/2-7 3/4+1-1 1/2	a	7-7 1/2+1 1/2-3
180-day commitment 95.33 Accepted bid range 95.22-95.44	Miami	5 1/2	Up 3/4	a	7 3/4	7 3/4	7 1/2	7-7 1/4+1-1 1/2
	Minn.-St. Paul	3 1/2-4 1/2	Up 1/2	a	7-7 1/4	7 1/4	7 1/2-7 3/4	7 1/2+1
	Newark	3-5	Steady	b	7 1/2	7 1/2+1	b	7 1/2-7 3/4+1-2
	New York	b	—	a	7	7-7 1/4	7 1/4	7 1/4-7 3/4+1-1 1/2
	Okla. City	3-4 1/2	Steady	a	b	6 3/4+1	7+1 1/2-3	7 1/2-7 3/4+1-2
	Philadelphia	3-4	Up 1/2	a	7	7	7	7+3
	San Francisco	3-4	Up 1	a	6.9	6.9	6.9	7 1/2+1 1/2
	St. Louis	4-5	Steady	a	6 3/4-7 1/4	7-7 1/4	7 1/2-7 3/4	7 1/4-7 3/4+1-2
	Seattle	4 1/2-5	Up 1/2	a	7 1/4-7 1/2	7 1/2-7 3/4	7 3/4+	7 1/2-7 3/4+1 1/2-2
	Wash., D. C.	4 1/2-5 1/2	Up 1/2	4-5	7 1/2-7 3/4	7 3/4	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 S&S 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.

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Gerber knows where to be luxurious. And where to practice practicality. We're attentive to those little details of design, to the innovations and efficiencies of manufacturing that allow a luxurious item to be priced practically.

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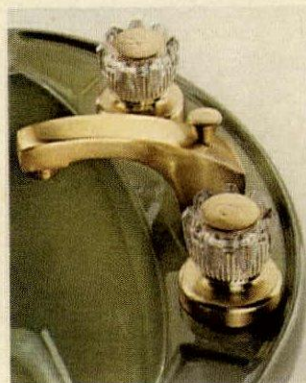
Write or call us for full information on the complete line of Gerber plumbing fixtures and brass. We've made up our mind. How about you?



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NAHB Premiere!

**Senco to
unveil first 16d
nailer light enough
for true, single handed
operation!**

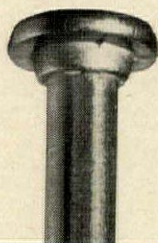
Senco announces first major weight breakthrough in common nailers.


Although nearly *four pounds lighter* than the nearest competitive model, the powerful new SN-III Common Sen-Nailer will drive home a 16d nail with authority.

The SN-III weighs only a few ounces more than 7 lbs. It's perfectly balanced at the trigger for one-handed, virtually fatigue free operation. No auxiliary handles or clumsy counter-balances needed. Exclusive Senco-Matic^(TM) firing is adjustable up to 4 cycles per sec. with one trigger squeeze. Tilted 30° magazine gives maximum maneuverability.

The SN-III nailer drives the 16d Sen-Nail^(TM), engineered specifically for power nailing. Because it's power driven, bending is not a factor. Thus, the Sen-Nail can be more slender than the ordinary common nail—for minimized wood splitting. Exclusive factory Sencoting^(TM) increases grip over uncoated fasteners for maximum holding power.

For more information on this significant new building breakthrough, write Senco Products, Inc., Cincinnati, Ohio 45244, Dept. 109.



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You are always right with Kitchen Kompact's Mellowood cabinets. It's now one of America's favorites.

The simple, elegant lines of Mellowood are always in good taste. Homeowners never tire of the warm, friendly wood tones. You can be sure Mellowood is always right for any kitchen — of any size, in any decor.

Don't let the beauty of Mellowood fool you! It's designed to last a lifetime. A new, improved Durium drawer — a one-piece high-impact resistance material — is virtually indestructible. The unique, rounded drawer bottom makes for easier cleaning, too. And, all KK cabinets wear an exclusive "Family Proof" finish developed for Kitchen Kompact by Mobil Chemical. It is highly resistant to most household chemicals, alcohol, mild acids, even nail polish.

Give your customers more kitchen cabinets for their dollar. Make it Kitchen Kompact's distinguished Mellowood. You really couldn't recommend a cabinet with more value!

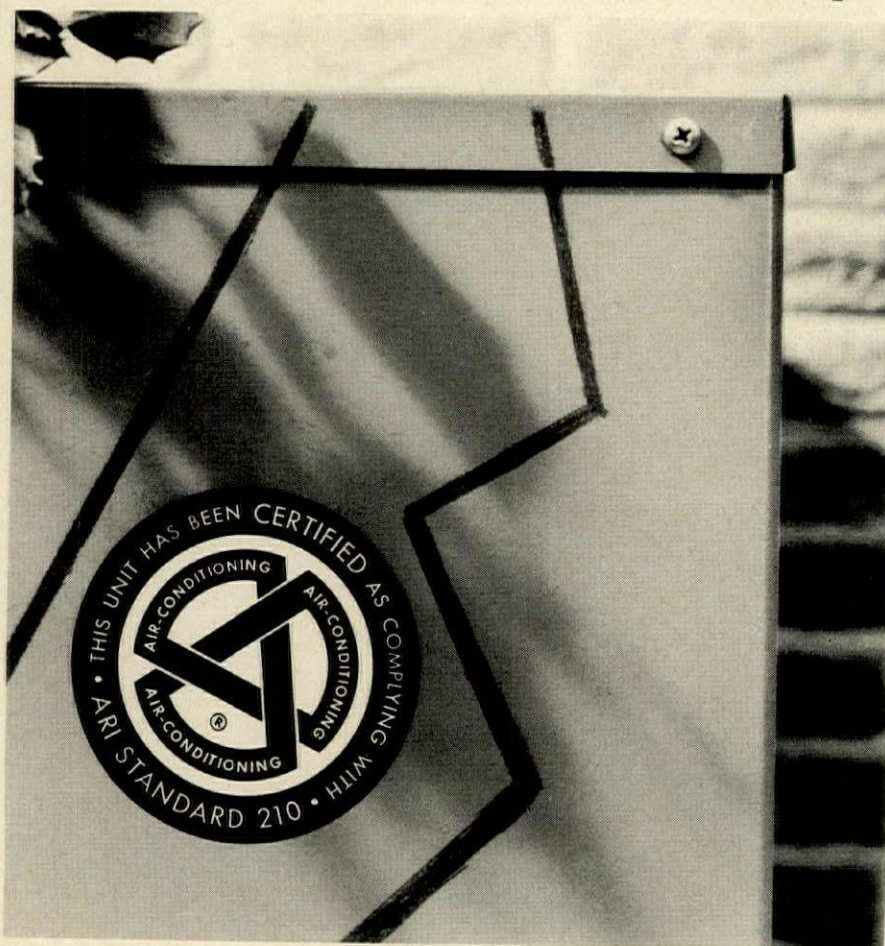
Kitchen Kompact is available from fully stocked distributors in most major markets. Look in the Yellow Pages for your nearest KK distributor.

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If you're interested in air conditioning, you're interested in reliable equipment. The ARI Seal is the air-conditioning industry's assurance that you get it.

There are teeth in the ARI Certification Program.
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**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.*

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NEWS

continued from p. 24

Mortgage leader criticizes FHA's 6¾% rate as too low

Executive Vice President Oliver H. Jones of the Mortgage Bankers Association points out that HUD has held the FHA interest rate at 6¾% even though the FHA's own published figures reveal a yield of 7.52% to investors who buy FHA loans.

That yield is achieved by a discount of six points.

Jones, testifying at Senator William Proxmire's committee hearings on the urban crisis, commended Congress for such innovations as the mortgage-backed security and the interest-subsidy provisions of the National Housing Act of 1968. But he warned:

"It is not enough merely to authorize HUD to subsidize low-income home buyers by agreeing to pay the difference between a market interest rate and a rate they can afford.

"The market rate must be exactly that, not what Congress or a federal agency thinks the market rate ought to be.

"If this year's housing legislation is not to be an empty promise, the Secretary of HUD must comply with the provisions of the statute and keep the contract rate close enough to market reality to minimize the discount."

Ford enters land development with a project in Dearborn

The Ford Motor Co. plans a multimillion dollar development on 1,400 acres surrounding its central office in the Detroit suburb.

The decision comes on the heels of Chrysler's move into residential real estate (NEWS, Oct.).

Henry Ford 2d, chairman of the board, says Ford is considering several architect-planner and real estate economist companies as developers. The land is adaptable to office buildings, shopping centers and apartments, and the planner will have several months to submit recommendations.

Ford owns 4,000 acres in Dearborn and uses 2,600 for its operations. Some acreage is being held in reserve. The company employs 60,000 persons in the area.

—MARIANNE FRIEDLAND
McGraw-Hill World News, Detroit

NCDH opens Washington office to push '68 open housing law

"We have a lot of time to make up for."

So says Mrs. Glenda Sloane, who was named to head the new D.C. office of the National Committee Against Discrimination in Housing. She adds: "It is too bad that NCDH didn't have the funds years ago."

Mrs. Sloane, former legal counsel for the President's Committee on Equal Opportunity in Housing, says her top priority will be implementation of the 1968 open housing law through HUD.

Mrs. Sloane says she will also try to inform builders about opportunities for low-income housing.

NEWS continued on p. 32

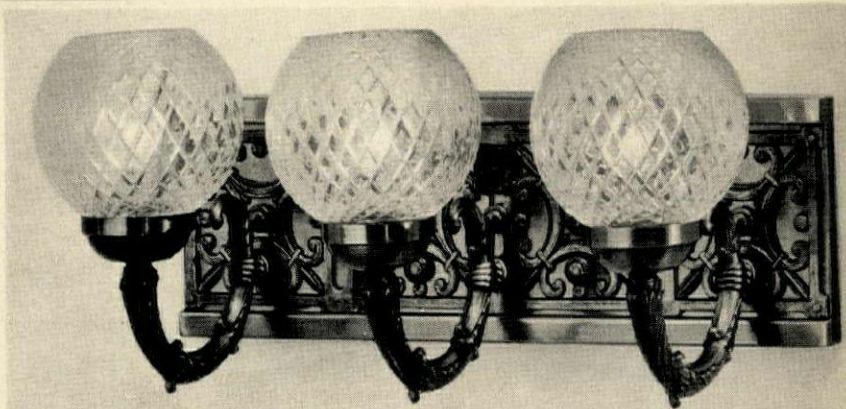
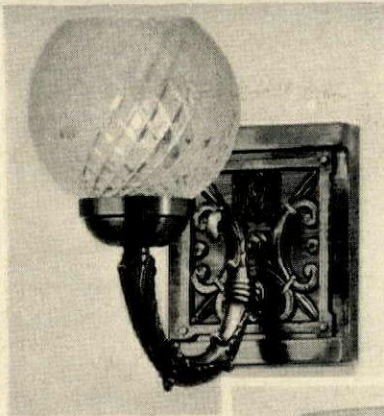
Artolier announces the beginning of the Bath light era

These are the fixtures to relax with. The dress-up lamps for the dressing room, to cast a shimmer and glow on the bath scene. Something new in leaded crystal, magnificently carved and cut for extra lustre. Nice in singles or pairs, nicer yet in twin or triple clusters, with a beautiful flourish of the skillfully wrought arms.

They add drama to any room.

Be sure to recommend them. They make harmony with every decor. Your clients will appreciate the combination of luxury and good taste.

All specifications for these versatile fixtures are in the Artolier color catalog. Its price is \$1.00 for interested parties.



Artolier Lighting

Emerson Electric Co., Garfield, New Jersey

DECEMBER 1968

Circle 67 on Reader Service card

Here's how to unwrap the new wraparound mortgage

American lenders have discovered the wrap-around with all the eagerness of a tyke finding a new toy. So many now want to play and so few understand the directions that a Canadian expert came to New York recently to explain.

The wrap was first called a blanket mortgage or an extended first. It aids a borrower who has paid off part of his first mortgage, only to find he needs new capital that his original lender will not advance. Another lender wraps up the first mortgage—that is, he assumes the loan, advances more money to the developer and writes a longer term mortgage for the entire amount outstanding. The interest on the new wraparound loan is increased by a half point or more, which gives the lender a nice little override on the first mortgage; he is paying it off at perhaps 6% and collecting 6½% on it. That increases his yield on the new money he advances, and he likes that.

S.D. Arnott of Winnipeg's Great-West Life cites a \$5 million mortgage granted at 6% in 1960 by the XYZ Co. That has been paid down to \$4,162,178, but the developer now needs more money. So GWL Co. advances \$937,822 and writes a wraparound for the total \$5.1 million.

Now trace the payments. The developer pays \$7,438 in principal and \$27,625 in interest to GWL. In turn, GWL pays \$14,252

SITUATION AT BEGINNING OF WRAPAROUND MORTGAGE								
XYZ Company—First Mortgage								
Balance	—\$4,162,178.—6% (8.25 constant)							
Payment	— 35,063.							
Payments Remaining	—160							
Balloon	—\$ 681,000.							
GWL Company—Wraparound mortgage								
Balance	—\$5,100,000.—6 1/2% (8.25 constant)							
Payment	— 35,063.							
Payments Remaining	—290							
Amount Advanced	—\$ 937,822.							
	GWL \$35,063.		XYZ \$35,063.		Increase in	Principal	Net	Yield
Payment	Principal	Interest	Principal	Interest	Principal	Advanced	Interest	Received
						937,822		
1	7,438.	27,625.	14,252.	20,811.	6,814.	944,636.	6,814.	8.65%
2	7,478.	27,585.	14,323.	20,740.	6,845.	951,481.	6,845.	8.63
3	7,519.	27,544.	14,395.	20,668.	6,876.	958,357.	6,876.	8.61
4	7,560.	27,503.	14,467.	20,596.	6,907.	965,264.	6,907.	8.59
5	7,600.	27,463.	14,539.	20,524.	6,939.	972,203.	6,939.	8.56
6	7,642.	27,421.	14,612.	20,451.	6,970.	979,173.	6,970.	8.54
12	7,893.	27,170.	15,056.	20,007.	7,163.	1,021,666.	7,163.	8.41
24	8,422.	26,641.	15,984.	19,079.	7,562.	1,110,194.	7,562.	8.17
48	9,588.	25,475.	18,017.	17,046.	8,429.	1,302,343.	8,429.	7.76
96	12,426.	22,637.	22,890.	12,173.	10,464.	1,755,087.	10,464.	7.15
157	17,276.	17,787.	31,030.	4,033.	13,754.	2,490,940.	13,754.	6.62

in principal and \$20,811 in interest to XYZ on the old \$5 million loan.

So GWL has increased its outlays by \$6,814, the difference between the \$7,438 in principal that it got from the developer and the \$14,252 in principal that it had to pay to XYZ Co. on the old first mortgage. Hence GWL's "principal advanced" is now \$937,822 plus \$6,814, or \$944,636.

But GWL has received \$27,625 in interest from the developer and has had to pay only \$20,811 in interest to XYZ. It has

a net gain of \$6,814 the first month.

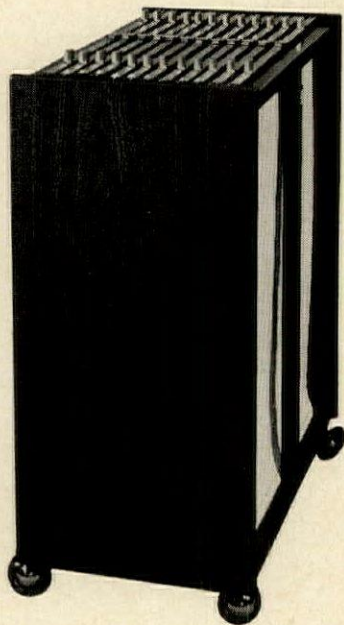
Now multiply \$6,814 by 12, for an annual rate of return of \$81,768. That's a yield of 8.65% on \$944,636.

Not every lender likes the wrap. Vice President Edward H. Dreher of Bankers Trust Co., New York, points to a flaw.

The yield looks enticing if one studies only the top several payments. But the yield declines with each payment. By the time the loan is paid off, it is delivering only 6.62%.

NEWS continued on p. 38

**Introducing
a plan file
that doesn't
look like a
plan file**



Textured walnut panels convert the "Century" mobile plan file to a piece of decorator furniture handsome enough to grace any office. Compact to save floor space, the "Century" holds up to 1200 sheets. Makes filing and finding quick and easy. Adjusts to hold sheets from 24" x 30" to 42" x 48". Brushed chrome ball casters with non-marking rubber tires protect both carpet and uncovered floor areas.

For complete information and catalog, write P.O. Box 3458, Torrance, California 90510.



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Perma-Door residential units are made of steel so they're weatherproof. So they can't warp or sag. So they're easy, and quick to install.

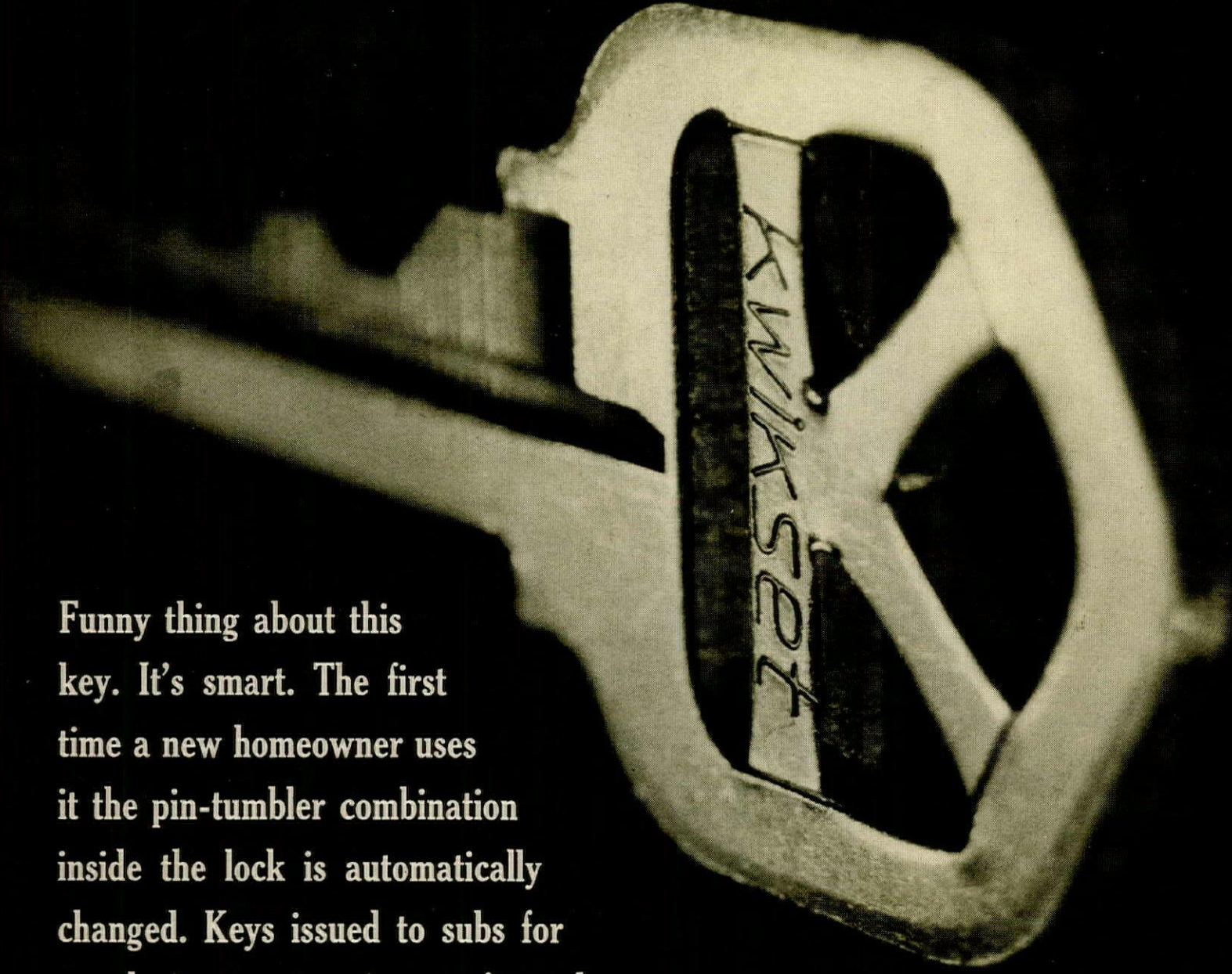
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The Perma-Door Company is a division of the Steelcraft Manufacturing Company—finest name in metal doors and frames for 28 years. Learn more about our new residential entrance units. Write The Perma-Door Company, 9017 Blue Ash Road, Cincinnati, Ohio 45242.



The Perma-Door Company

SEE US AT BOOTH 2462, NAHB SHOW



Funny thing about this key. It's smart. The first time a new homeowner uses it the pin-tumbler combination inside the lock is automatically changed. Keys issued to subs for use during construction won't work any more. Doesn't this sound like a great security feature? The whole system is called ProtectoKey*. That's a nice name. But it's not completely accurate. Better it should be ProtectoPeople.

*REGISTERED U.S. PATENT OFFICE PATENT NOS. 3,070,987 AND 3,078,705

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KWIKSET SALES AND SERVICE COMPANY ANAHEIM, CALIFORNIA A SUBSIDIARY OF EMHART CORPORATION

America's Largest Selling Residential Locksets

Oak Floors add to a home's value...and a builder's reputation



We don't agree that the only thing a builder cares about is *selling* his homes. Most builders want to create houses that will give owners long-term satisfaction. That's how good reputations are built. One visible sign of quality construction

is Oak Floors. Their style, beauty and durability are universally accepted. They let the owner choose between rugs or carpeting and change room decoration at will. Because Oak Floors will last the life of the home, they insure higher resale

values... make homes more salable than ones with carpeting laid directly over concrete or plywood.

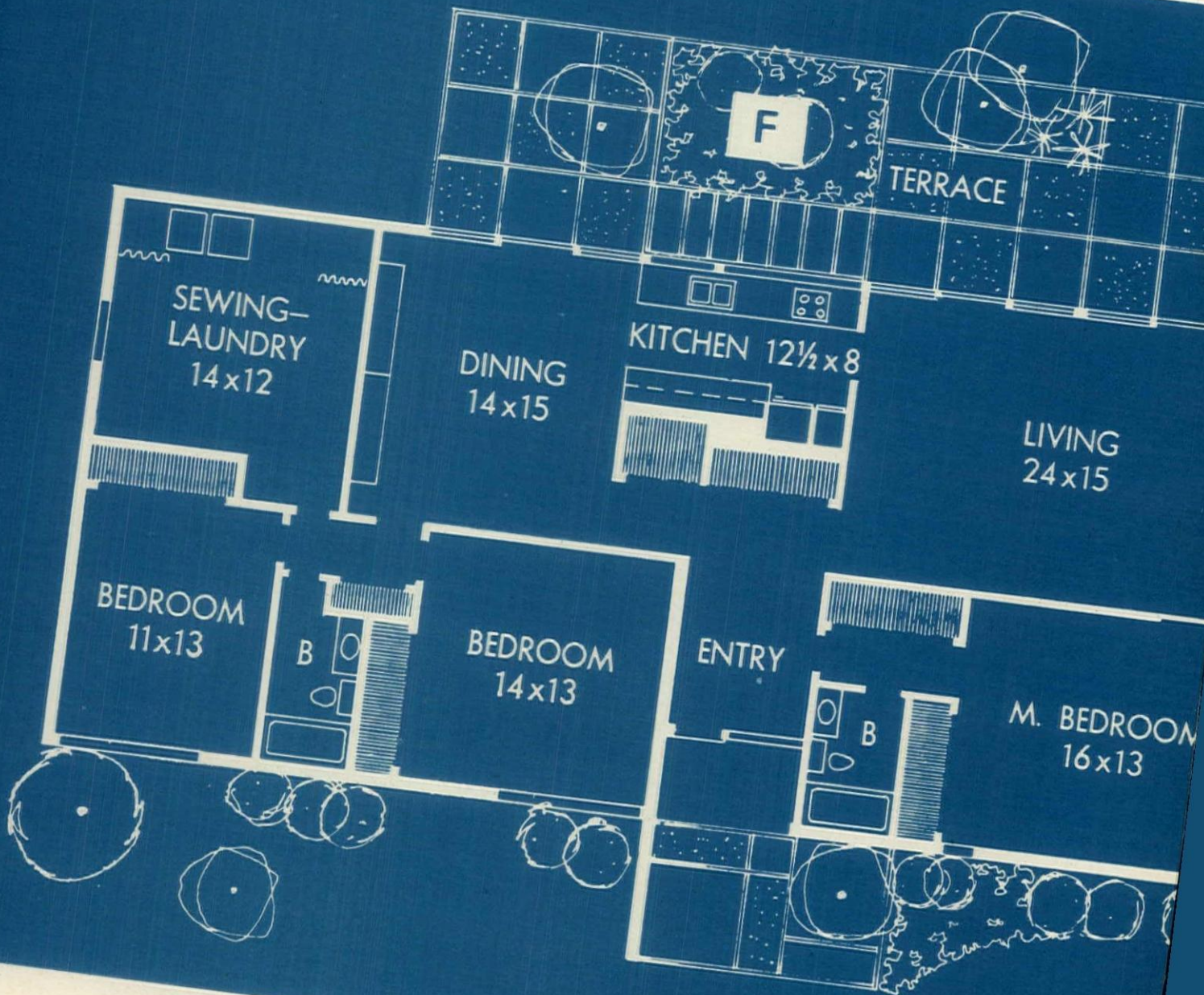
Both you and the buyer come out ahead when you use Oak Floors in your homes and apartments. Think it over.

don't compromise on quality... specify **OAK FLOORS**

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814 Sterick Building, Memphis, Tenn. 38103



BRYANT'S NEW COM COST YOU A SQUARE



COMFORT SYSTEM WON'T FOOT.

The new model 579 combination heating and cooling unit is designed for outside installation.

By going outside, it simplifies your job inside, saves valuable floor space and reduces your building costs. For one thing, it eliminates the furnace flue.

What's more, this new single-package comfort system won't interfere with the other building trades because it can be purchased and installed after all other construction work is completed.

Even then, installation is easy. Just place the unit, make the duct connections, and hook up the gas and electricity.

And thanks to its clean, low profile, the 579 blends in with the surroundings and goes virtually unnoticed.

A rugged casing of heavy-gauge, zinc-coated steel, finished with an attractive baked-on enamel keeps up appearances. And a one-inch fiberglass insulation throughout the conditioned air section keeps it quiet and operating efficiently.

The balanced vent system assures flame stability during bad weather, and the automatic electric pilot-reignition system makes sure that heat is available when called for. All this and a cooling unit that can be either gas or electric.

Plus cooling capacities from two to five tons and heating inputs of 80,000 to 150,000 Btuh make this new comfort system nicely suited for residential applications. (For your commercial applications, capacities are up to 30 tons of cooling and 660,000 Btuh's of heating.)

Bryant's new all-weather heating and cooling unit. Besides everything else, it won't stand in the way of your plans.

Bryant Air Conditioning Company, 2020 Montcalm Street, Indianapolis, Indiana 46202.

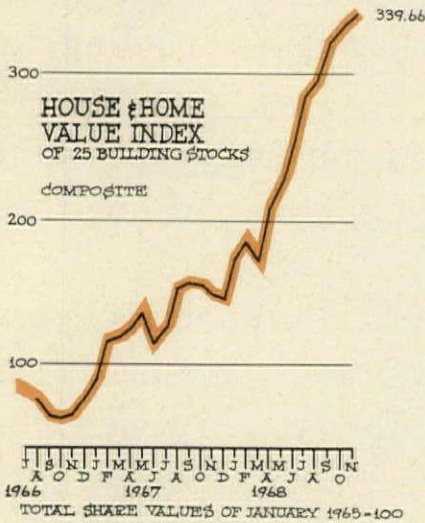
The Great Indoors
People **bryant**[®]

Housing's stock index rides the mobile homes upward again

HOUSE & HOME's composite index of 25 housing stocks rose to 339.66, from 333.62, in the month ended Nov. 7.

Mobile homes led the way on a leap to 670.86, from 631.63, about 6%.

Here's how the composite index looks:



How the top five did in each category:

	Nov. '67	Oct. '68	Nov. '68
Builders	190.45	440.65	441.89
Land develop.	221.21	485.70	507.14
Mortgage cos.	216.11	491.01	489.40
Mobile homes	149.11	631.63	670.86
S&Ls	98.14	170.49	168.81

COMPANY	Nov. 7 Bid/Close	Chng. Prev. Month
BUILDING		
Bramalea Cons. (Can.)	14%	+ 2%
Capital Bldg. (Can.)	6%	+ 1
Christiana Oil	9%	- 1/4
Cons. Bldg. (Can.)	4.45	+1.65
Dev. Corp. Amer.	8	- 3/4
Edwards Indus.	19 1/2	- 1 1/4
First Hartford Rlty.	11	- 3/4
First Nat. Rlty.	6%	- 1 1/2
Frouge	5 1/2	+ 1 1/2
-General Bldrs.	12	- 3/4
-Kaufman & Bd.	60 1/2	+ 2 1/4
Key Co.	19%	- 1/4
(Kavanagh-Smith)		
National Environment (Sproul Homes)	19	- 3
Nationwide Homes	7 1/2	
-Presidential Realty	23 1/2	+ 3 1/2
Revenue Prop. (Can.)	19%	+ 5
U.S. Home & Dev.	19 1/2	- 1 1/2
-Jim Walter	104 1/2	+ 3 1/2
Del E. Webb	12%	- 2%
Western Orbis	9%	- 1 1/2
(Lou Lesser Ent.)		
S&Ls		
American Fin.	34	- 5
Calif. Fin.	12 3/4	- 1 1/2
Empire Fin.	29%	+ 1/4
Equitable S&L	32	+ 1
Far West Fin.	26 1/4	+ 1
-Fin. Fed.	33 3/4	+ 1 1/4
-First Char. Fin.	34 1/2	- 1/4
First Lincoln Fin.	14 1/2	- 3/4
First Surety	10%	- 1/4
First West Fin.	4%	+ 1/4
Gibraltar Fin.	30%	- 2%
-Great West Fin.	24 1/2	- 1 1/2
Hawthorne Fin.	17 1/2	- 1
Huntington Savings (First Fin. of West)	13%	+ 2 1/4
-Imperial Corp.	15%	+ 1
-Lytton Fin.	10%	- 1 1/2
Midwestern Fin.	8%	- 3/4
Trans-Cst. Inv.	5	- 1
Trans World Fin.	19%	- 3/4
Union Fin.	19 1/4	- 2 1/4
United Fin. Cal.	22 1/4	- 3 1/2
Wesco Fin.	34 1/4	- 1/2
MORTGAGE BANKING		
-Advance	23	+ 1 1/2
-Associated Mtg.	24	+ 4 1/2
Charter Corp. of Fla.	42	- 3

COMPANY	Nov. 7 Bid/Close	Chng. Prev. Month
-Colwell	35	- 2
-Cont. Mtg. Investors	32 1/2	+ 2 1/2
Cont. Mtg. Insurance	31	+ 5 1/2
FNMA	159	+13
First Mtg. Inv.	23 1/4	- 3/4
Kissell Mtg.	14	+ 1 1/4
Lomas & Net. Fin.	13 1/4	- 3/4
-MGIC Invest. Corp.	47 1/2	- 2 1/2
Mortg. Assoc.	13 1/4	- 3/4
Palomar Mtg.	9%	+ 1 1/2
Southeast Mtg. Inv.	5 1/2	- 1/2
United Imp. & Inv.	17	+ 1 1/2
LAND DEVELOPMENT		
All-State Properties	2	+ 1/2
American Land	1	- 3/4
-AMREP	27%	- 3/4
Arvida	17	- 2 1/4
Atlantic Imp.	18	- 3/4
Canaverl Int.	9 1/4	- 3/4
Crawford	5%	- 1/4
Deltona Corp.	40%	+ 3 1/4
Disc Inc.	5%	+ 1 1/4
Fla. Palm-Aire	14 1/2	+ 4 1/2
Garden Land	8 1/2	- 1
-Gen. Devel.	27 1/4	+ 3 1/2
-Gulf American	20%	- 1/4
-Holly Corp.	6%	- 3/4
Horizon Land	25 1/4	+ 1 1/2
Laguna Niguel	8%	- 3/4
Major Realty	10%	- 1%
-McCulloch Oil	34 1/2	+ 2 1/2
So. Rlty & Util.	12%	- 1 1/2
Sunasco	22%	- 5
DIVERSIFIED COMPANIES		
City Invest.	58	- 3/4
Cousins Props.	58 1/2	+ 1 1/2

COMPANY	Nov. 7 Bid/Close	Chng. Prev. Month
Forest City Entr.	24%	+ 1 1/4
Investors Funding	23 1/2	+ 6 1/4
Rouse Co.	50	+ 2
Tishman Realty	84%	+14 1/4
MOBILE HOMES & PREFAB		
Con Chem. Co.	26%	- 4%
-Champion Homes	34%	- 2%
-DMH (Detroit)	37%	+10 1/2
-Fleetwood	35%	- 1%
-Guerdon	42%	- 3%
Redman Indus.	85%	+10%
Rex-Norec	30	- 4
-Skyline	77%	+11 1/2
Town & Country Mobile	36%	- 3%
Zimmer Homes	50%	- 4 1/2
Natl. Homes A.R.	23%	- 2 1/2
Scholz Homes	28%	- 5 1/2
Swift Industries	9%	- 1 1/4

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

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

SHORT-TERM BUSINESS LOAN RATES

Average % per year	7 other North-central cities				7 South-eastern cities		8 South-western cities		4 West Coast cities	
LOAN SIZE (000)	N.Y. City	7 other North-eastern	8 North Central cities	7 South-eastern cities	8 South-western cities	4 West Coast cities				
\$1-9	7.30	7.49	7.35	7.09	7.20	7.73				
10-99	7.14	7.48	7.34	6.96	7.08	7.50				
100-499	6.87	7.28	7.21	6.78	6.91	7.11				
500-999	6.69	7.14	7.08	6.61	6.78	6.78				
1,000 up	6.60	6.83	6.78	6.54	6.72	6.54				

August rates in Federal Res. Bulletin, Oct. '68.

News continued on p. 42

Move them up to the elegance of
"Thai-Teak" Floors
 WITHOUT MOVING THEM OUT OF THEIR PRICE RANGE!

Thai-Teak (Botanical name, Tectona Grandis; imported from Thailand) is lustrous and luxurious . . . easy to maintain with just an occasional waxing . . . withstands the hardest wear . . . resists termites, rot, decay . . . is available at a cost that compares with medium-priced carpet and vinyl . . . and comes in 85 different patterns.

See our insert in Sweet's Light Construction Catalog. For complete details, attach coupon below to your firm's letterhead.

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THAI-TEAK
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SYMBOL OF EXCELLENCE

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Please send details on Thai-Teak Custom Flooring.
 Please have your representative call on me.

NAME _____
 ADDRESS _____

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.

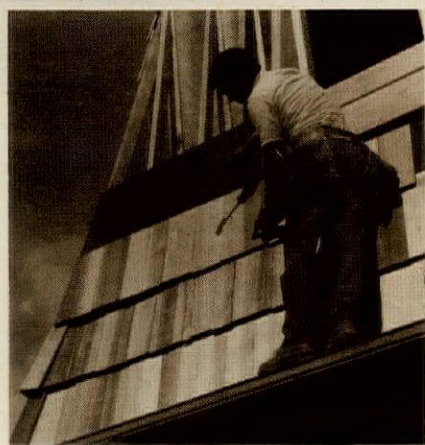
alsons
 PRODUCTS CORPORATION

Somerset, Michigan 49281
 525 E. Edna Place, Covina, Calif. 91722

Please rush me free details and catalog on your Alsons Hand Showers.

Name _____
 Address _____
 Firm _____ Title _____

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Take your pick of three distinctive Shakertown cedar shake or shingle panels in natural and semi-transparent stain finishes with even or staggered butt lines. Shakertown's convenient eight-foot panels provide the dignity and depth of individual shakes or shingles for homes, apartments and commercial buildings and you can save 70 per cent on the application. Mitered wood corners and matching color nails add the perfect finish... fast.

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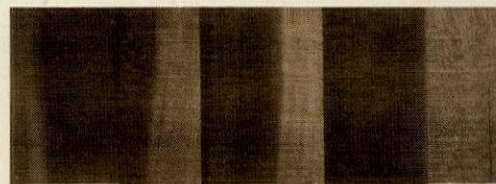
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CLEVELAND, OHIO 44128
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BARN SHAKE PANELS Rugged, rustic textured cedar shake panels provide the exotic natural beauty of the original barn shakes.



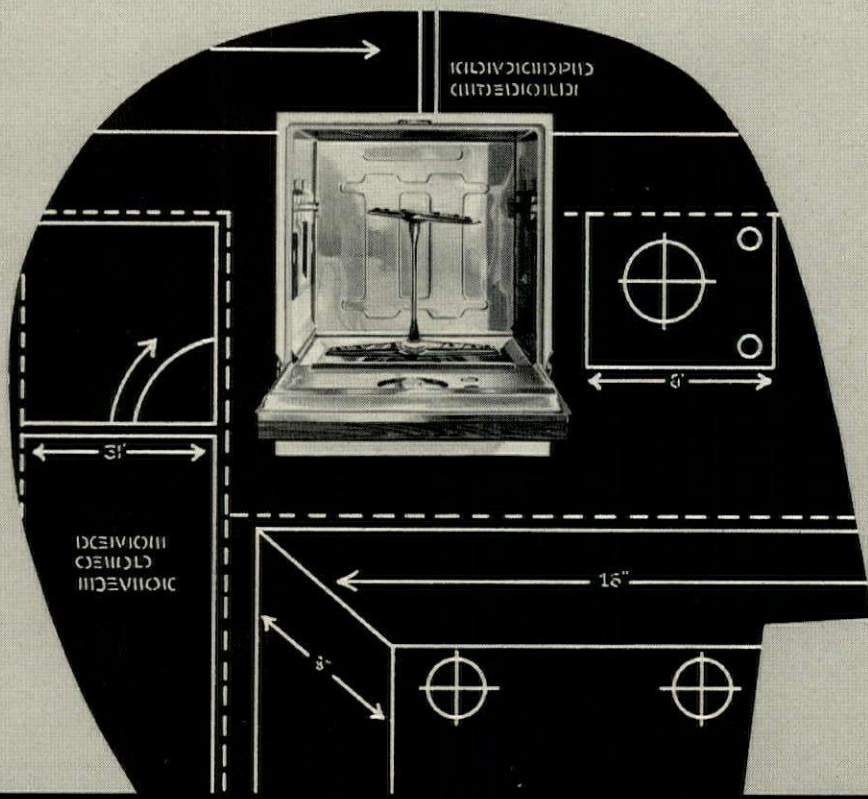
ROUGH-SAWN PANELS Designed especially for the Mansard roof line... made from Premium grade shingles with a rough textured face for additional dimension and charm.



SHINGLE TEXTURE PANELS Real wood cedar shingle texture in these popular panels blend harmoniously with modern architecture.

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Couldn't a 20-year guarantee remodel your thinking toward stainless steel dishwashers?



That's what Waste King Universal offers your customers . . . stainless steel that's been tested so thoroughly and found to be so durable, it's guaranteed for 20 years against failure due to corrosion. But that's not surprising because Waste King is made in the New West where more of today's space-age scientists — ours among them — are advancing metal technology.

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And your customers will be finding out about all of Waste King's exclusive features because full-color ads are appearing in *Look*, *Good Housekeeping*, *Better Homes and Gardens*, *House and Garden*, *House Beautiful* and *Sunset*.

But does this mean your buyers will be happier? You bet. You're giving them a fine product they've seen advertised. Good reasons for you to specify Waste King dishwashers.

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Makers of America's finest disposers, dishwashers and
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**THE BETTER HOMES IN EVERY
NEIGHBORHOOD HAVE WOOD WINDOWS!
HAVE YOU NOTICED?**

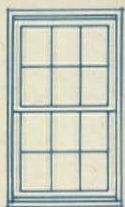


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**Have Stainless Steel
Weatherstrip
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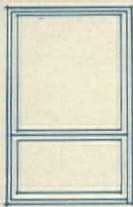
C 100's also offer: factory-priming on exterior surfaces; optional insulating glass with vinyl glazing; pre-installed storms, screens, grilles and inside stops; and removable sash.



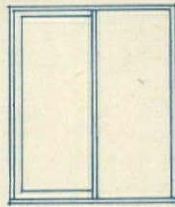
Double-Hung
Windows



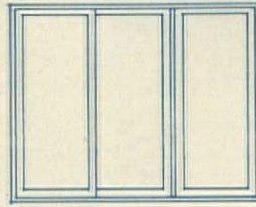
Casement
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Awning
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Patio Doors

Manufactured by **CARADCO, INC.** Dubuque, Iowa
Subsidiary: Caradco Eastern, Inc., Pemberton, New Jersey



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Put yourself
in this
**BIG
PROFIT
PICTURE...**



along side this **AZTEC** free-standing
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BUILDERS SAVE \$100 PER
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OWNERS MAKE AN EXTRA
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Add the appeal and tradition of a fireplace to your new construction and earn extra profits with free-standing Condon-King fireplaces. They install quickly without mortar or structural reinforcing. These distinctive, quality fireplaces actually add \$10-\$30 per month in additional rents and amortize in less than two years. Put yourself in the Profit Picture... include Condon-King!

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NEWS

continued from p. 38

Here's another girl in man's world —a Fanny May vice president at 29

Last month *HOUSE & HOME* asked, "What's a nice girl like you doing in this business?" The answer for three successful girls in construction was: Making money hand over fist.

Now comes the story of a girl who is doing every bit as well in a man's world but making very little money at it. Yet she couldn't be happier.

The homebuilding and mortgage industries have recognized—and praised—**Raymond H. Lapin** for winning private status for the Federal National Mortgage Assn., the government's mortgage-buying agency. Yet Lapin admits he never could have achieved the transaction as smoothly without the help of a 29-year-old lawyer and Girl Friday.

For **Lorraine O. Legg**, just named vice president at Fanny May, is the agency's chief troubleshooter. Brought to Washington a year ago from Lapin's former company, Bankers Mortgage of California, Lorraine is already a veteran of the legislative wars in Washington.

The nation's capital is no place for the squeamish or for those who shun the action. And, says Lorraine, "The action is what I like most about this town, and what I'm doing."

That's the main reason she accepted Lapin's offer to join Fanny May last year. "I knew that with him around, things were bound to happen."

Action is almost an understatement of what has occurred with stodgy old Fanny May. The agency has moved out from under the government's wing, a weekly mortgage auction has been activated and mortgage-backed securities were approved for issuance.

Lorraine had a hand in it all. While Lapin was the prime mover, she lobbied to make sure everything went smoothly. When the 1968 Housing Act's Title VIII,



FANNY MAY'S LORRAINE LEGG
She is where the action is

covering the Fanny May changes, came to a vote, the House approved it without a word of debate. It was a feat most lobbyists would have found impossible to match.

Mrs. Legg (she was divorced in 1965) has some firm ideas about Fanny May.

"It was too conservative," she says. "Fanny was almost always afraid to appear liberal."

"Innovation seemed to be feared in this agency. It needed new blood."

"This is not the case today," she says, "and to the extent I have anything to say about it Fanny May will keep its new mod look from now on."

Lorraine is not one to be bogged down at 29, and she concedes that one day she "would like to own my own firm" to take care of "the mundane things like making money." Few who know her doubt that she would do well at that, too.

For at 29 her success might best be summarized this way: when she was named a vice president of FNMA, four other officials—**Harry Gilbert, Harry Bivens, Arthur Hemstreet** and **Robert Reid**—got the same title. When all four were beginning their government careers, Lorraine was not yet five years old.

Hunsaker fined for duping buyers

S. V. Hunsaker, erstwhile industry giant, advertised in 1966 that ample well water was available in his Joshua Groves land development on the fringe of California's Mojave Desert.

But, in fact, there is no water system—even today. The few families that have built houses in the tract have steel storage tanks that are filled from water trucks.

The result: The 70-year-old Hunsaker was fined \$625 on criminal charges of misleading customers in San Bernardino Municipal Court. He pleaded no contest. And in a civil action filed by the state, his company was fined a whopping \$15,000.

Nearly all of Joshua Groves' 7,000 lots have been sold in the last seven years. Lots of 2½ acres cost \$4,000 to \$7,000.

S.V. Hunsaker & Sons was among the top five publicly owned homebuilders in 1964 when Occidental Petroleum Corp. paid \$4.8 million for it. But shortly afterward, it was forced to repossess many low-price houses it had helped finance. In 1966, Occidental merged Hunsaker into newly acquired Deane Brothers, headed by **Ben Deane**.

Hunsaker, once a wildcat oilman, has been in real estate since 1932. He began building subdivisions in 1939.

People want metal bifold doors.

Only Float-Away® makes
them so practical
and profitable.



Just name your decor, budget and opening sizes. Float-Away makes metal bifold closet doors to fit your specifications all three ways.

- Five different styles; Colonial to Contemporary.
- Installable in minutes, because they can be individually tailored to fit individual openings.
- New high performance and new low maintenance, because they're sturdier. No call-back or replacement problems.

Float-Away doors have to be good. We've been standing behind them for years, with solid guarantees.

MORE SALES* MORE SAVINGS* With New

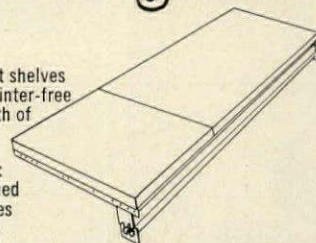
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SHELVES

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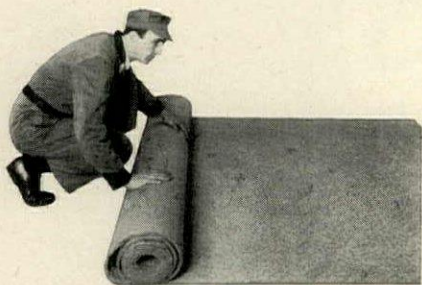
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Why builders roll out the carpet

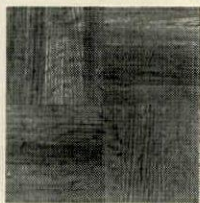


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NEWS

John Horne leaving the Bank Board; S&L industry loses its Dutch uncle

Vincent Finnigan

Chairman **John E. Horne** of the Home Loan Bank Board has joined the Democratic exodus from Washington. **Robert Rand**, a board member since 1966, becomes the acting chairman.

But for Horne the taste of defeat has been considerably sweetened. He is reportedly signing a ten-year contract, at \$75,000 per, with Boston's new Investors Mortgage Insurance Co.

Horne, who took leave of Washington in November, will be remembered as one of the Johnson regime's most potent lobbyists. Named to head the regulatory agency in January 1965, he moved immediately for broad authority over the S&L business. He proposed the Supervisory Powers Act, giving the Bank Board the authority to police questionable practices among the associations, although the industry fought the proposal on the ground that it usurped management's function.

Congress went along with Horne on that bill and on another piece of highly controversial legislation when, amid the 1966 credit crunch, he moved to bring S&L dividend payments under board regulation.



BANK BOARD'S HORNE

To greener fields

Horne was cited by HOUSE & HOME as one of the housing industry's Top Performers in 1965. He has since been severely criticized for overregulation of the S&L business, but he has also been praised for helping the industry strengthen itself. The S&Ls hold assets of \$150 billion, a gain of \$30 billion during Horne's tenure. Their liquidity position is stronger and the outlook for the business is bright. In the view of some, that strength has come despite rather than because of John Horne; but that is not the view in most of Washington.

Housing gets some big winners . . .

Two new faces—California housing executive **Alan Cranston** and Alaska developer **Mike Gravel**—are going to the U.S. Senate.

Democrat Cranston, former state controller, defeated the Republicans' conservative spellbinder **Max Rafferty** in a bitterly fought campaign. Cranston got 51.8% of the vote.

Cranston, the son of a home-builder, worked for Kaufman & Broad for a year. Then, he tapped boss **Eli Broad** as his campaign's state chairman. The "chief civilian" came through by inducing FHA Secretary **Philip Brownstein** to address an industry lunch for Cranston.

Democrat Gravel, a darkly handsome man of 38, defeated Republican banker **Elmer Rasmusson** and 81-year-old incumbent **Ernest Gruening**, who launched an ineffective write-in campaign after losing the party primary to Gravel.

Gravel is building the state's first planned unit development.

Other winners included the savings and loan industry's good friend, **Wright Patman** (D., Tex.), powerful chairman of the House Banking and Currency Committee; Rep. **William Widnall** (R., N.J.), ranking minority member of Patman's committee and Rep. **William Barrett** (D., Penn.), chairman of the House subcommittee on housing.



ALASKA'S GRAVEL

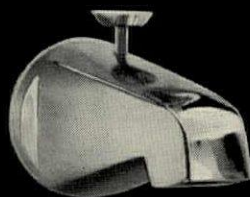
To warmer climate

. . . and losers

Perennial Maryland candidate **George P. Mahoney** ("Your home is your castle, protect it") ran a distant third in a race for the Senate. But the contractor, who has run and lost eight times for various posts, helped liberal Republican **Charles Mathias Jr.** unseat Democrat **Dan Brewster**.

Rep. **John Tunney** (D., Calif.), son of the ex-heavyweight champ Gene, defeated Republican home-builder **Robert O. Hunter** in California's 38th district (Riverside and San Bernardino Counties).

Republican state Sen. **Harmon Ogdahl** of Minnesota, a real estate broker, failed to unseat Democratic Rep. **Donald M. Fraser**, who had labor support.



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The classic beauty of Flow-Matic speaks for itself, but the real story lies in its performance. The totally new tapered lever handle is more comfortable to the touch and offers a wider arc of temperature control. A Lucite medallion accent adds to the decorative versatility through coordinated styling with other Price Pfister lines. And most important, the internal mechanism includes Flow-Matic's time proven ceramic cartridge . . . which means, no lubricants, washers, springs, or "O" rings that are subjected to friction. Engineered for whisper quiet water flow, the operating mechanism is maintenance and service-free and is *guaranteed for five full years including labor allowance!* Flow-Matic by Price Pfister is the ultimate in single handle water controlling devices.

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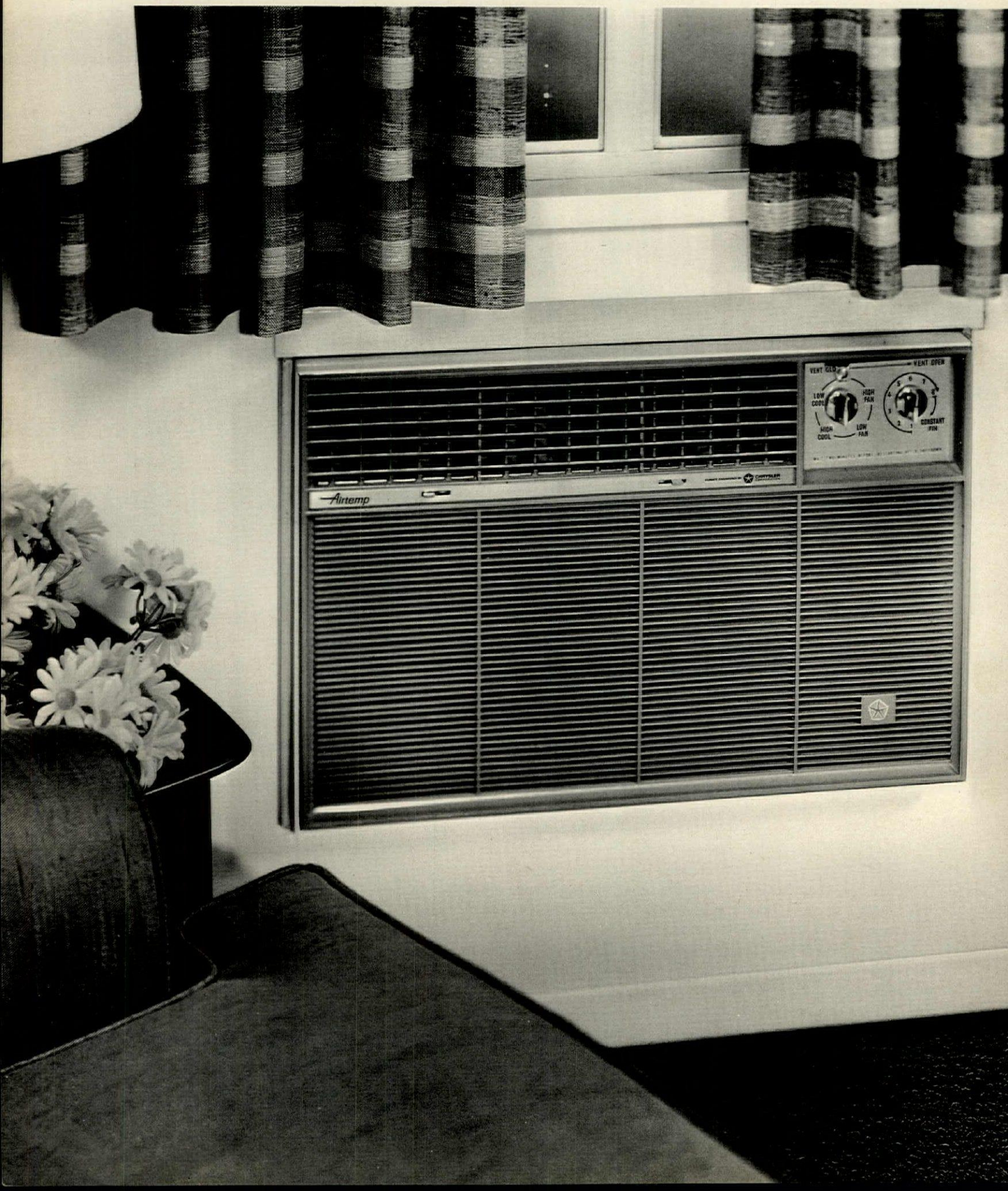
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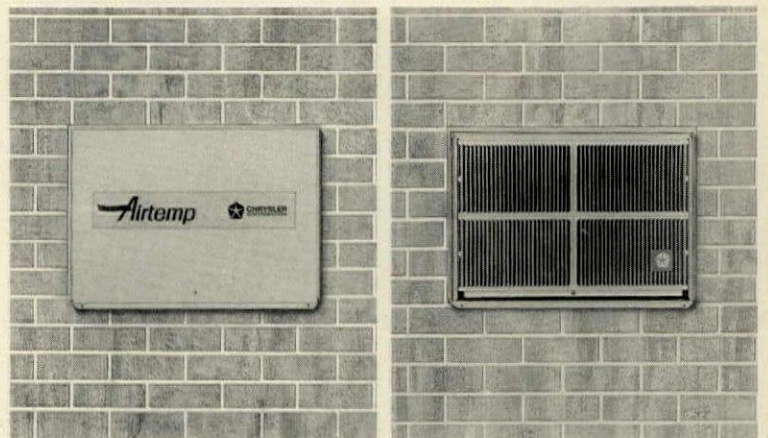
of in-wall room air conditioners

- Built to fit new or replacement installations.
- Designed to complement any room decor.
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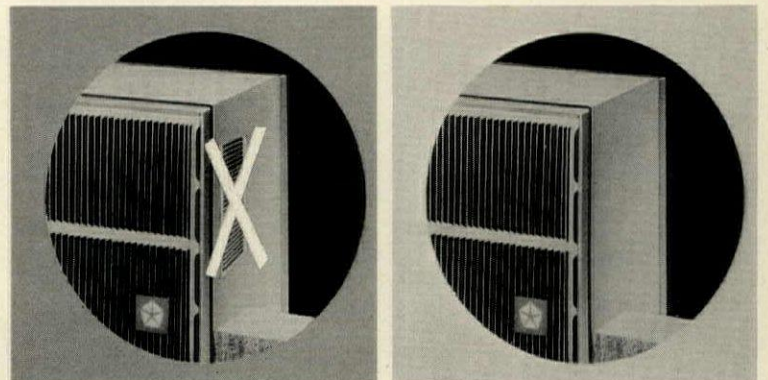
Chrysler Airtemp's new line of in-wall air conditioners are designed for quality multi-room structures—hotels, motels, apartment and office buildings. For new installation, they're sized to block, brick and most other construction standards. For replacement, they'll fit virtually any sleeve.

The line has unitized construction for strength and vibration-free performance. Thorough protection against rust and corrosion, preventing outside streaking. Thermal insulation to absorb sound and prevent external sweating. And many more features that mean quiet, efficient, economical operation. Year after year.

Get all the facts on Chrysler Airtemp's new in-wall line. Contact Chrysler Airtemp's builder specialist. Write Chrysler Airtemp, Builder Division, 1600 Webster Street, Dayton, Ohio 45404.



OUTSIDE VIEW. Sleeve without unit (left) and with unit (right). Eleven models. Only 23¾" wide and 15½" high. Depth, 16" and 19". 6,000 through 13,500 BTU's. Fixed or telescopic sleeve. Telescopic sleeve expands to 10", contracts to 5½". Mounts flush to inside or outside wall.



NO SIDE LOUVER. Combining condenser air inlet and outlet through rear face area has permitted us to eliminate side cabinet air outlet louvers. Airtemp's development of twin-flow heat and moisture rejection maintains maximum efficiency even under varying operating conditions.

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NEW IN-WALL LINE
AT BOOTH 1400
AT THE N.A.H.B. SHOW.**

Thermopane is for guys who have better things to do than mess around with storm windows.

With Thermopane® insulating glass in your windows, there's nothing to put up. Or take down. Or mess around with. You even cut your window washing in half. (Thermopane has only two surfaces.)

So tell your builder you want Thermopane in all of the windows of your new house. Choose any style of window you want—double hung, casement, awning or sliding.

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The Name of the Game is Living

A Thermopane mini-testimonial:

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So tell your builder you want Thermopane in all of the windows of your new house. Choose any style of window you want—double hung, casement, awning or sliding.

All you have to do then is relax.

If you'd like a copy of our colorful Thermopane booklet of architectural styles and window treatments, send \$4 to

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The Name of the Game is Living

We're telling it like it is to an audience of 7,500,000 in LIFE Magazine.

Thermopane is for people who have better things to do than mess around with storm windows.

With Thermopane® insulating glass in your windows, there's nothing to put up. Or take down. Or mess around with. You even cut your window washing in half. (Thermopane has only two surfaces.) So tell your builder you want Thermopane in all of the windows of your new house. Choose any style of window you want—double hung, casement, awning or sliding. He can get them with Thermopane in them. All you have to do then is relax. If you'd like a copy of our colorful Thermopane booklet of architectural styles and window treatments, send 10¢ to:

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WARNING: There are many imitations of Thermopane insulating glass. For your own protection, insist on the real thing. Only Libbey-Owens-Ford makes Thermopane.



Thermopane is for builders who don't want to mess around.

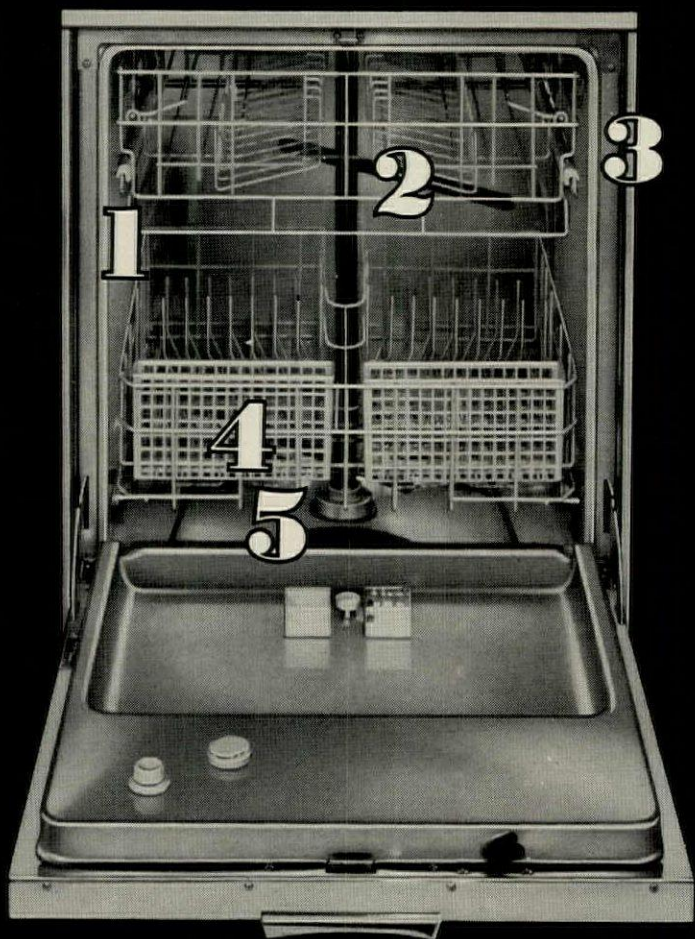
We're making Thermopane® insulating glass better for you than it's ever been. We're not only reminding your customers of its advantages, we're warning them of imitations. (To clinch your sale, just compare our warranty with the others.)

So why mess around? Give your customers the real thing — the one and only Thermopane with the GlasSeal® edge. Two panes of glass hermetically sealed at the edges — a glass-to-glass seal. Dirt can't get in and the dry, clean, insulating air can't leak out.



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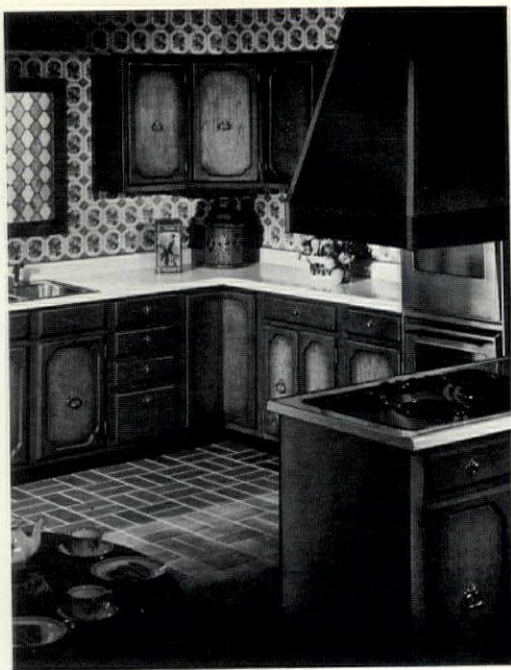
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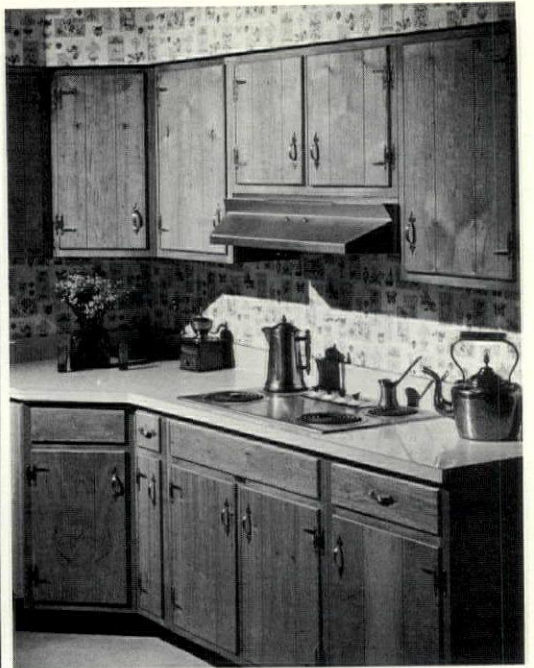


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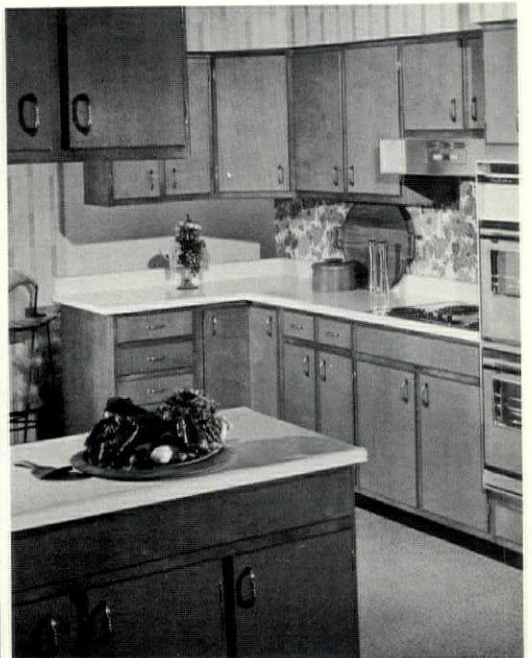
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Freedom! Freedom from constant repainting, repapering, redoing. Liberty! No more spackling, scraping, sanding. Royalcote panels do more than add lasting beauty and value to your homes—they make time for living for the occupants. When you panel a wall—or your entire house—with Royalcote, you can sell your prospects on the fact that their weekends are going to be leisure-filled, not work-laden.

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And what panels! Just look. Textures. The much-wanted dark, rich woodgrains. Fashionable light colors, too. And these are just seven new members of the Royalcote family. And there are many other patterns, including Marbletone. More than enough to satisfy the most persnickety, hard-to-sell Sunday looker!

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Classic Walnut, an exciting new addition to the

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New Sable Walnut, the darker walnut favored by American cabinetmakers, as warm and lovely as it was in grandmother's time.



FERN GREEN, the

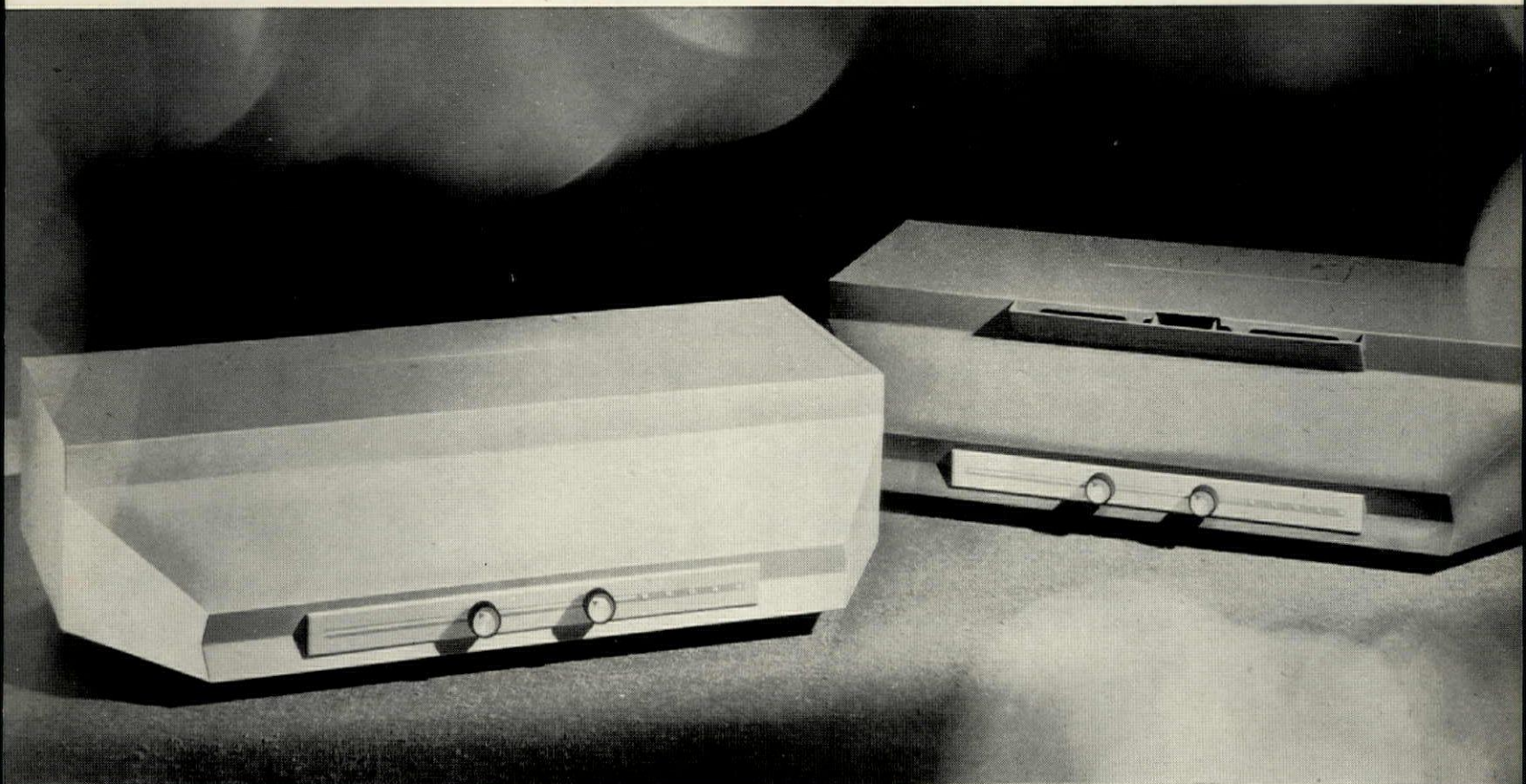
"in" look, with a hand-sawn texture that's truly dimensional. Different in color, different in texture, this new Royalcote panel is definitely masculine. Don't be too sure! It has feminine appeal, too.



BRAZILIAN ROSEWOOD,

exotic, magnificent, lush! Another old favorite of the cabinetmakers that's regaining deserved popularity. Shown here in all its elegance, with bookmatched graining and deep, bold grooves that will give a touch of splendor to any setting.

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CFM so quietly, they merely whisper at top speed. And the jiffy-out, jiffy-in filters are larger than ever. Hood sizes? 30", 36", and 42". List prices start at \$66.00. Solve all your ventilation problems with range hoods from Broan, the kitchen specialists.

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BROAN MANUFACTURING CO. INC., Hartford, Wisconsin

Please send me all the information you have on the new range hood with solid-state controls.

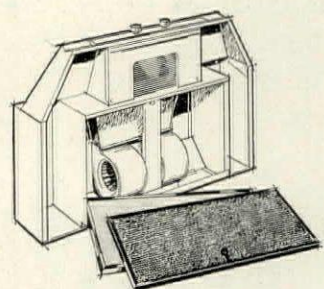
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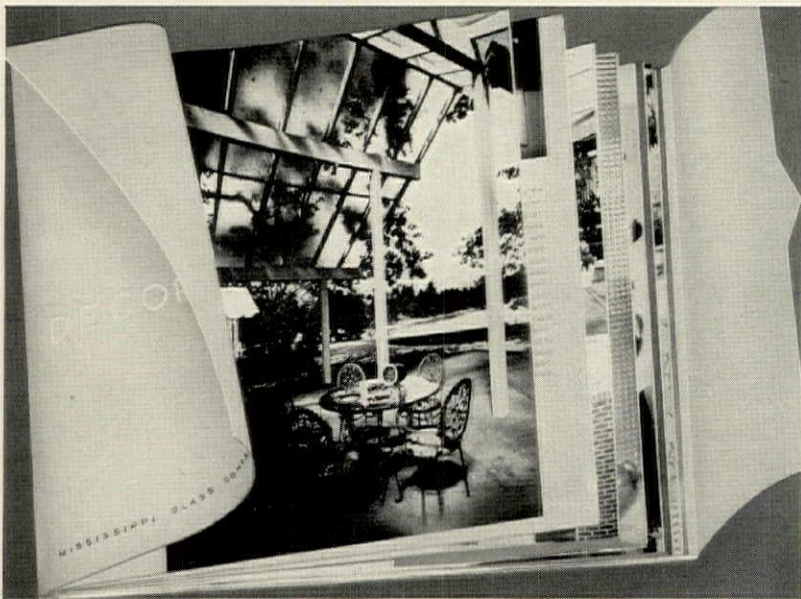
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LETTERS

Next HUD Secretary

In a November editorial—"A letter to the President of the U.S."—HOUSE & HOME listed 15 men who, we believe, are eminently qualified to serve as the new Secretary of Housing and Urban Development. Herewith comment from four of them:

H&H: Your list is interesting and makes helpful suggestions to the new President. Of course, I agree with you that the Department [HUD] has a unique opportunity in the coming years. It must take the dream we had in 1968 and turn it into hard reality for the 1970s. I pray this will be done successfully.

CHARLES H. PERCY
U.S. Senator
State of Illinois

H&H: I concur fully with your editorial view that the new Secretary of HUD will, indeed, face the toughest domestic challenge of anyone in the new cabinet. And I share your concern that the new President will appoint a Secretary who will be capable of persuading Congress to appropriate the level of funding necessary for at least 600,000 more subsidized dwellings.

Your editorial is a real service to the nation in clearly calling attention to the necessity for a national commitment to solve our housing problems. I am honored to find myself included among your list of such distinguished and capable nominees.

EDGAR F. KAISER
Chairman of the Board
Kaiser Industries
Oakland, Calif.

H&H: Thank you for endorsing me as a suitable candidate for Secretary of Housing and Urban Development in the next administration. Although I appreciate your confidence in me and share your view on the importance of the post, I want to make it entirely clear that I have no interest in leaving my present job for any government position.

HENRY FORD II
Chairman of the Board
Ford Motor Co.
Dearborn, Mich.

H&H: Naturally, I'm deeply honored to be mentioned in connection with such high office and in such distinguished company!

EDWARD W. BROOKE
U.S. Senator
State of Massachusetts

Mobile Homes

H&H: I agree in part with your editorial on mobile homes [Oct.]. Your points are well made, but I do feel that there are strong points on the side of mobile homes as the housing of the future.

First, they are the only factory-produced housing, which we felt was around the corner fifteen years ago for all housing.

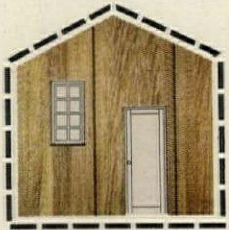
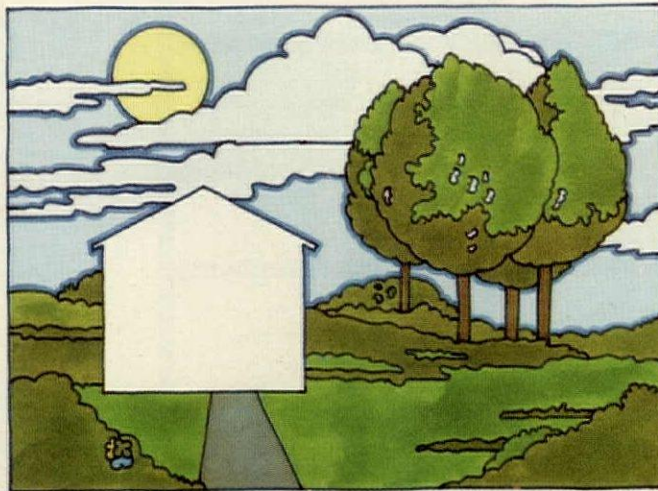
Second, they are cheap—as you say, \$6,000 to \$15,000. Automobiles are not cheap in a real sense either by the same reasoning you employed, but the consumer literally does not care. The modern automobile can be kept running rather cheaply for 250,000 miles if the owner wants. He does not.

Third, mobile-home parks, in fact, offer more community facilities than the average housing tract.

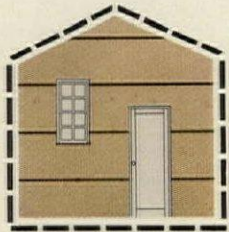
Fourth, mobile homes offer the only way

Letters continued on p. 58

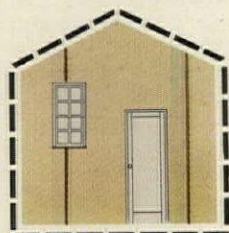
How to build 21 different houses the same way.



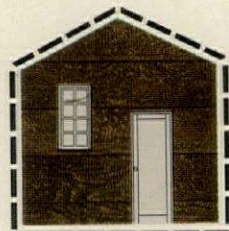
Abraded Cedar
Early American®



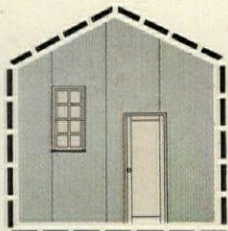
Duraply® Lap Siding



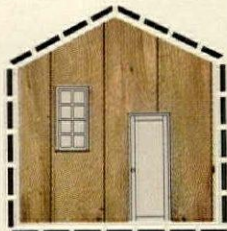
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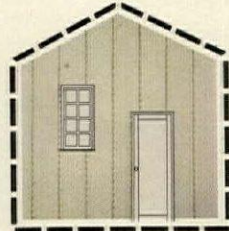
Fir Planktex®
Lap Siding



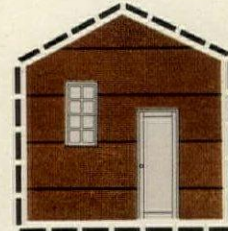
Hardboard V-8
and Duraply® V-8



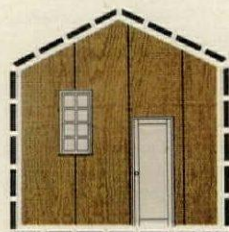
Abraded Cedar Texture 1-11



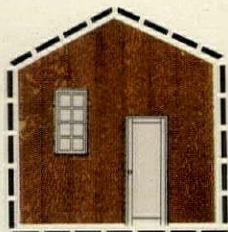
Hardboard Ivy League®
and Duraply® Ivy League®



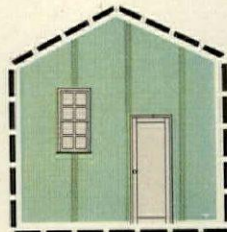
Roughtex® Lap Siding



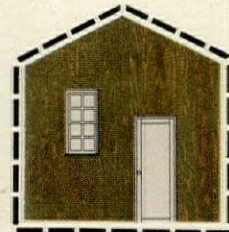
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Texture 1-11



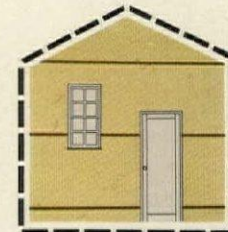
Fir and Cedar Ivy League®



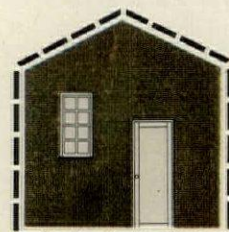
Duratex®



Fir Planktex®



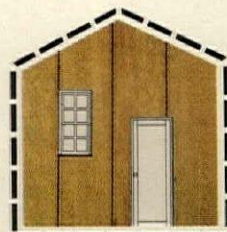
Hardboard Lap Siding



Fir and Cedar Roughtex®
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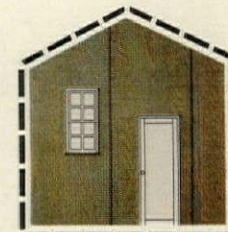
Duraply® Texture 1-11



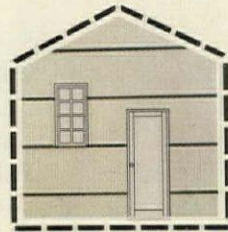
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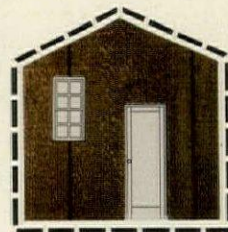
Abraded Cedar Ivy League®



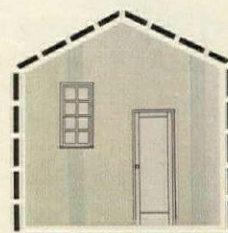
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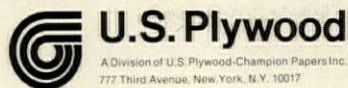
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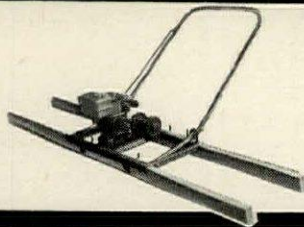
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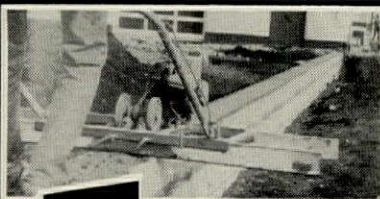
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By JOHN J. COOKE
Vice President & Secretary

to beat cost by going around ridiculous code and zoning provisions which have nothing to do in fact with health, safety and welfare.

HENRIK BULL, AIA
Bull, Field Volkmann Stockwell
San Francisco

H&H: I started reading your editorial with great interest, but I feel that you failed to make the obvious important point to your readers: the apparent merchandising shortcomings of our industry that permits the consumer to buy an inferior product at a much higher price. Apparently, we in the conventional shelter industry can take a few lessons in selling from our mobile-home colleagues.

EVERETT GROSSMAN
Grossman's
Braintree, Mass.

H&H: As usual, your editorial was succinct, to the point and well thought out. I'm glad there are still editorial writers around who see through the romance and get to the facts.

HARVEY M. MEYERHOFF
Baltimore

Builder Meyerhoff is not a man to dodge facts. For a case in point, see page 102.—Ed.

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.

Editorials

H&H: I just wanted to tell you how much I enjoy your editorials—I read them every month—and how often I concur with you. Some day we may reach the point where the federal government will realize that profit-motivated individuals not only made this country but will keep it afloat if the government will leave us alone. Keep up the good work. You're not entirely alone.

JAMES HALL JONES, AIA
Jones Peacock Garn and Partners
Cincinnati

Credit where it's due

H&H: I was absolutely delighted to read the August issue covering our firm's work for Del Webb in Chicago. The telephone calls and letters complimenting us on our brand of total design, as you put it, are still coming in.

I am very sorry, however, that Sam Kiyotoki, my partner in charge of design for the past 15 years, was not mentioned in the article, especially since he was the designer on the Del Webb project.

RICHARD R. LEITCH, AIA
Newport Beach, Calif.

Our apologies to architects Leitch and Kiyotoki of Richard Leitch and Associates. Kiyotoki's design for Briarwood Lakes is shown on pages 56 through 61 of the August issue of HOUSE & HOME.—Ed



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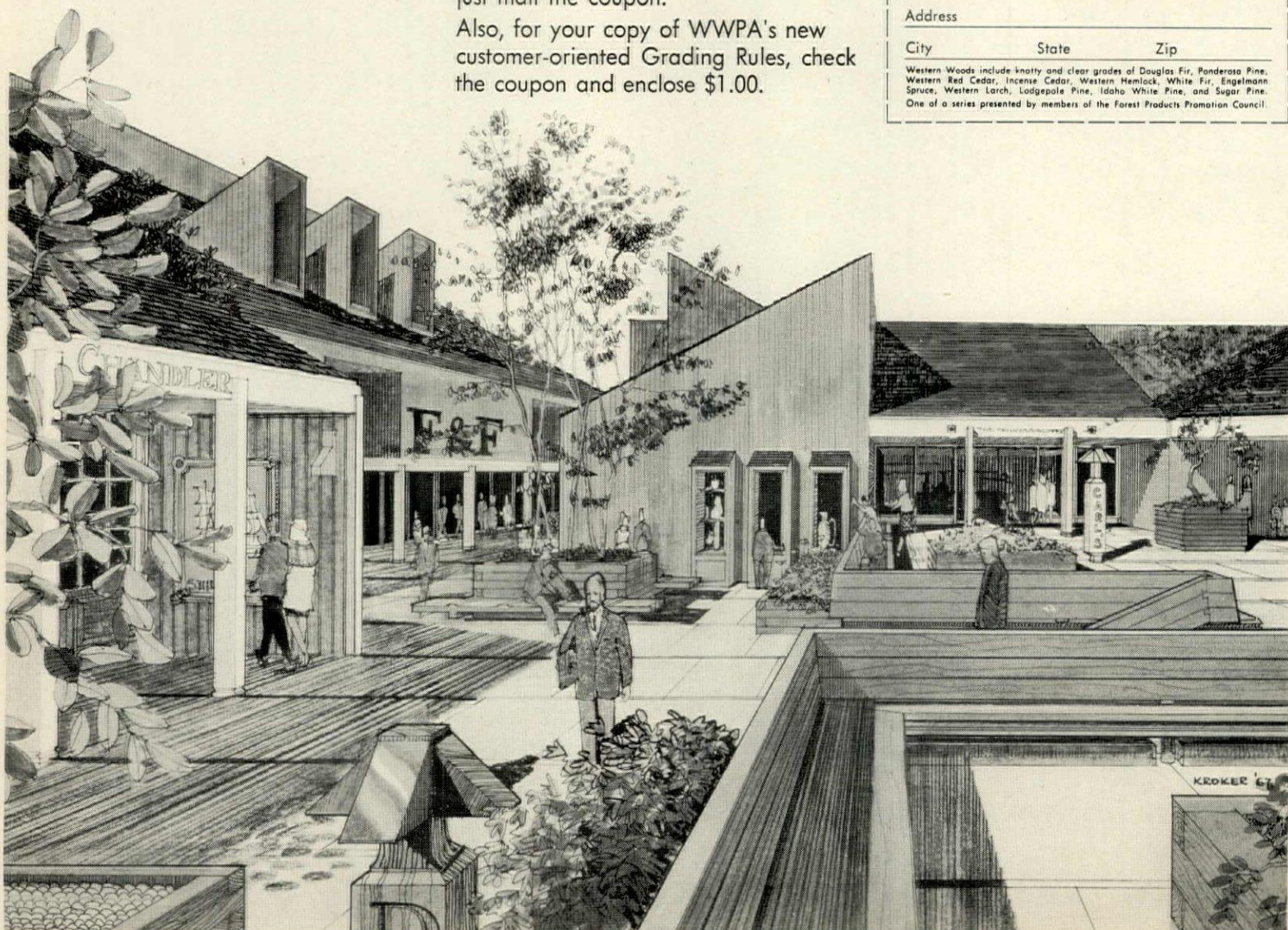
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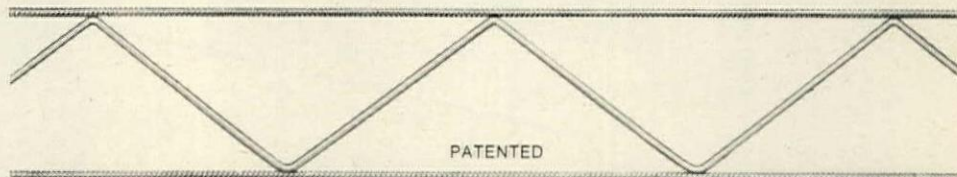
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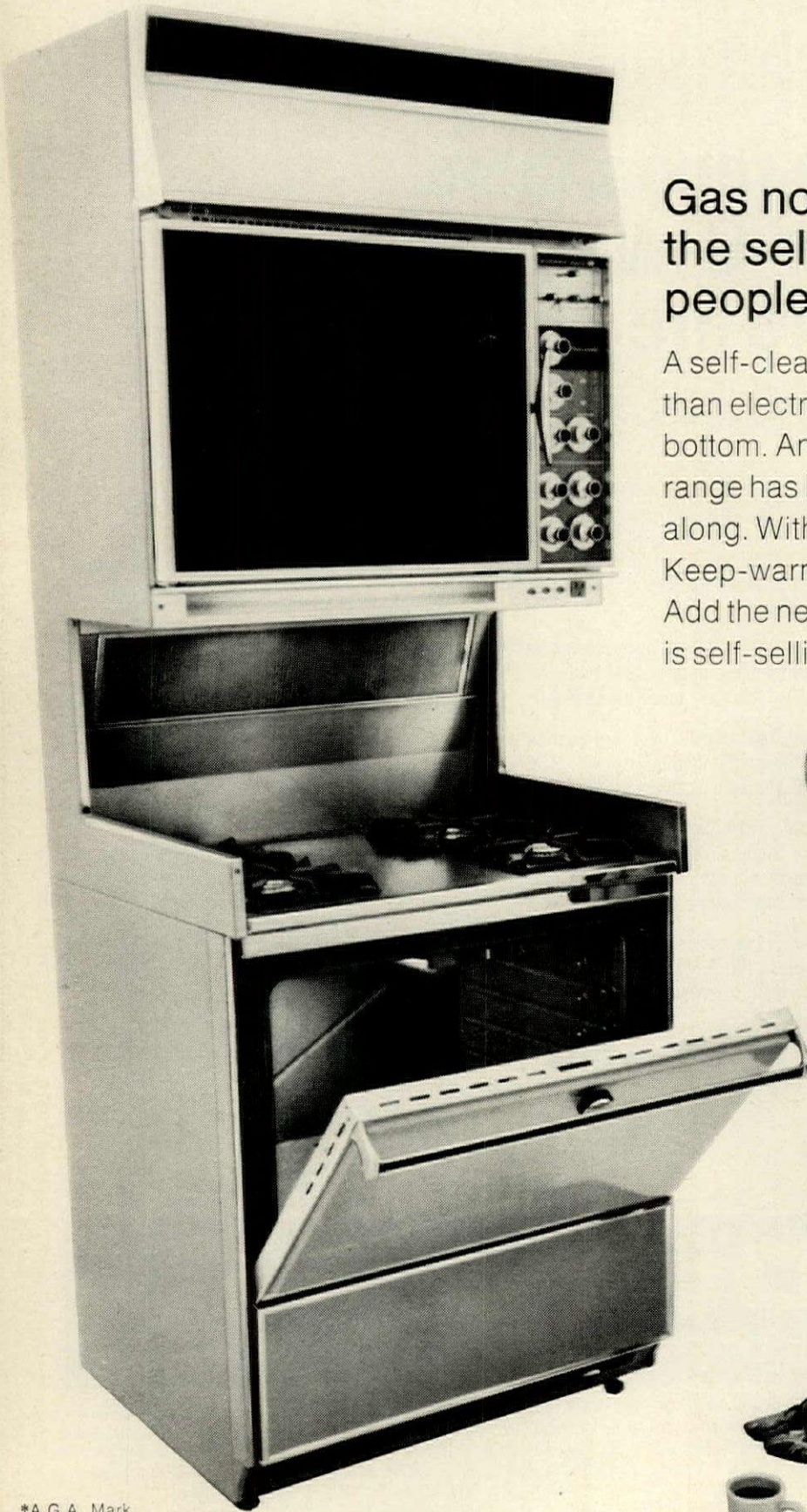
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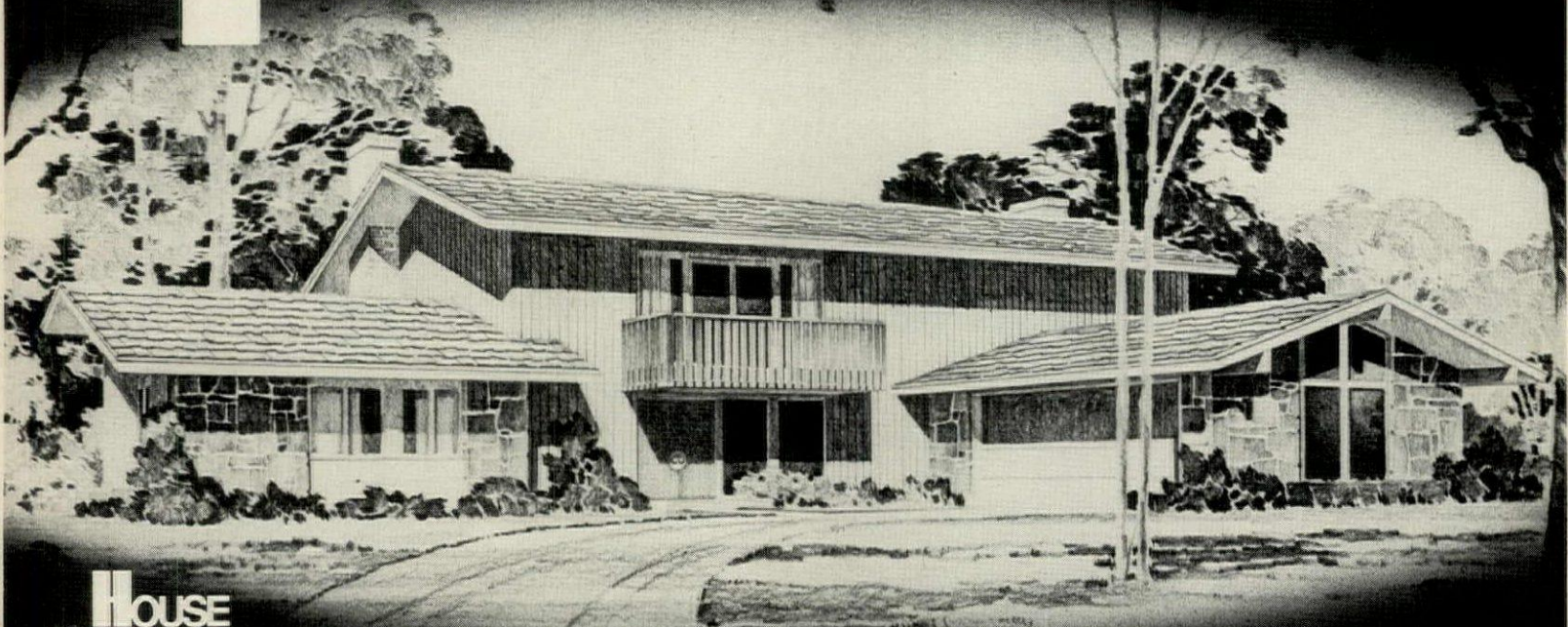
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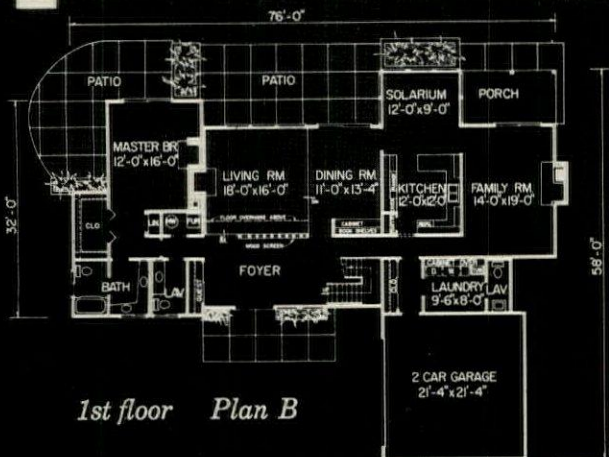
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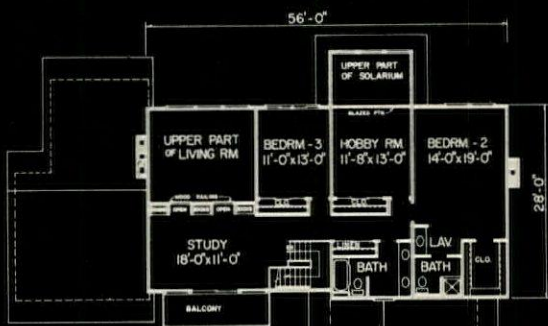
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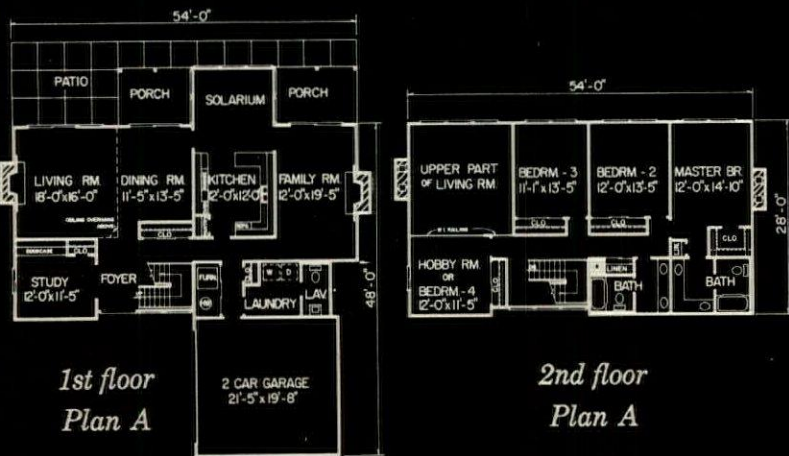
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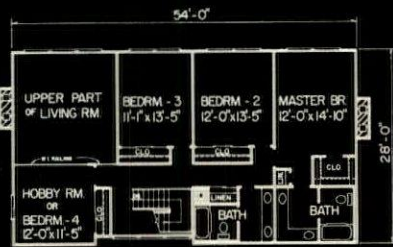
1st floor Plan B



2nd floor Plan B



1st floor Plan A



2nd floor Plan A

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EDITORIAL

*1969's booming housing market***Boy, have you got it made—you think. Just don't look back; your competitors may be gaining on you**

All signs are "go" for 1969.

Take income and prices. Average U.S. family income will rise close to \$9,000 next year. Almost two-fifths of all families will have incomes over \$10,000. And rising incomes should continue to outpace rising housing prices. Since 1950, median housing price has risen 133%, while median family income has climbed 141% (NEWS, Sept.).

Take demand. Next year basic demand should be almost 1.8 million dwelling units. Reasons are based on housing economists' traditional mix: 1) More than 1.2 million new households will be formed; 2) as many as 350,000 dwelling units will be removed from the country's housing stock; and 3) at least 200,000 unoccupied units will be held off the market for speculative purposes.

Take the sellers' market we are in. Right now, builders can sell or rent any dwelling unit they produce, provided it has the level of amenities that today's customers expect in new housing. In the buyers' market of 1960, vacancies in the housing stock, including dilapidated and substandard units, ran around 10.3%. Today, in a sellers' market, total vacancies, including substandard vacancies, run around 9.5%. That means builders could produce another 300,000 units—or one-half of 1% of the total housing stock of 60 million units—before producing enough available choices in housing to create a buyers' market.

Take the need for better housing. Of the country's 60 million dwelling units, one half were built prior to 1930, and one fifth are substandard (no indoor plumbing) or overcrowded (more occupants than rooms). A lot of people with middle and upper incomes are obviously living in a lot of housing that falls far short of the kind of luxury and amenity found in today's new dwelling units.

Needless to add, a lot of low-income families are living in a lot of very poor housing. In fact, if Congress funds just half of the 1968 Housing Act's authorizations for low-income housing, a big piece of business will be added to the housing industry in 1969.

In sum, if builders could produce as many as 3 million new units in 1969, the country could easily absorb and

afford them. However, most predictions put 1969 starts at just under 1.7 million, even so the most since 1950, and the highest dollar volume ever—about \$34 billion.

A sellers' market with that kind of dollar volume, and an almost unreachable potential size, is just too good to be true in more ways than one. We're sure that a good many people still remember that banner year of 1950, when we started almost two million units. Wood butchers, ribbon clerks, even your Aunt Sadie got into the homebuilding business convinced they were going to make a bundle. Some did and some didn't.

But not today, and not in 1969. The ribbon clerks, handymen, and nail benders, even if they could get the land, the zoning, construction loans and commitments (which they can't and you know it), wouldn't be able to get the production. Starting from scratch, no new boy is going to be able to rush into town and throw up hundreds of units. Only businessmen already in production, men with good reputations and contacts built up over the years, can tap lenders, suppliers, subs and a critically short labor pool sufficiently to produce volume housing. There won't be much left for the fly-by-nights.

What's more, marketing techniques in housing today are a great deal different for selling a highly affluent society than were marketing techniques in 1950 for selling a nation just getting back on its feet after World War II. Back in the old days when the market was, say, \$10,990 for a certain size unit in a certain part of town, the smart builders came in at \$9,990. They pared here and they pared there to beat the market price.

Not so anymore. In the affluent society today, leaders in town set their prices for a reasonable profit-per-unit and everybody else comes up to them. They use their contacts, strong management and purchasing ability to load up their units with goodies—design, amenities, style, landscaping, the works, so the customers can't resist their merchandise—as opposed to the same priced unit with fewer goodies a block away. They do what the automobile people do—throw in everything they reasonably can, set the price to make a profit and sell as many as they can make.

You *are* in a sellers' market, but don't get smug. Your competition is gaining on you already. So get out there and go to work.

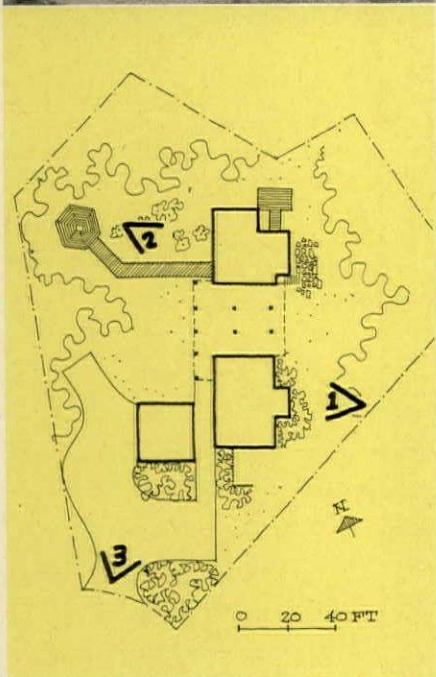
—RICHARD W. O'NEILL





SIDE VIEW (2 in plan below) shows main entrance at far right of deck, living room beyond sliding glass doors. Street elevation (left and 3 in plan) is fenced and windowless.

Here's a house full of new ideas for merchant builders



The ideas range from the spectacular—like the “kitchen greenhouse” shown at left (*and on the cover*)—to simple and practical ways of providing specialized storage. They include not just the physical features of the house, but ways of showing these features to their best advantage. And, perhaps most important, they are part of a striking package (designed by Ford, Powell & Carson) which proves that single-family housing can recover some of the ground it has lost in the glamour race with the booming multifamily market.

If this house doesn't pump new life into the good old detached house, it won't be for lack of exposure. It is built in Houston, where every NAHB convention goer will have a chance to visit it. It will be featured by *House & Garden*, which initiated the project and did the decorating and furnishing, in a 27-page article in January. And it will be offered in two smaller versions (*see p. 85*) as a prefab package by Scholz Homes, which built the house in collaboration with Clarac Construction Co. of Houston.

For more of HOUSE & HOME's preview of the house, turn the page.

KITCHEN GREENHOUSE (left and 1 in plan above) is a two-story glass projection that creates an open dining area. Balcony on second floor is children's play area (*see p. 83*).



LIVING ROOM (view 1 in plan on facing page) is topped with vaulted plank-and-beam ceiling — 3x6 T&G planking over rafters 9' o.c. Rafters are in turn supported by posts which rest on under-floor girders 9' o.c. (see photo on p. 79). Dropped ceiling section with ribbed surface at upper left is the underside of the second floor.

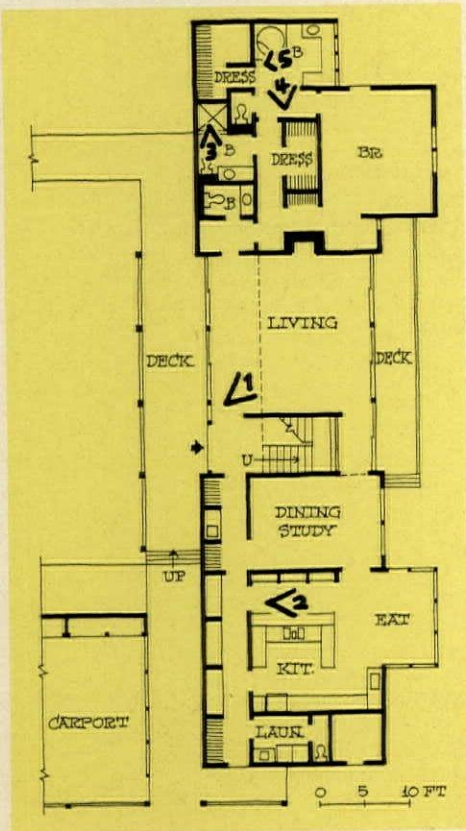


DINING GREENHOUSE (view 2 in plan) is the focal point of the family kitchen (see also cover, and photo on p. 78). U-shaped island in foreground has eating bar in front; rear counters include the range (just visible at right) and a gas barbecue at the other end.

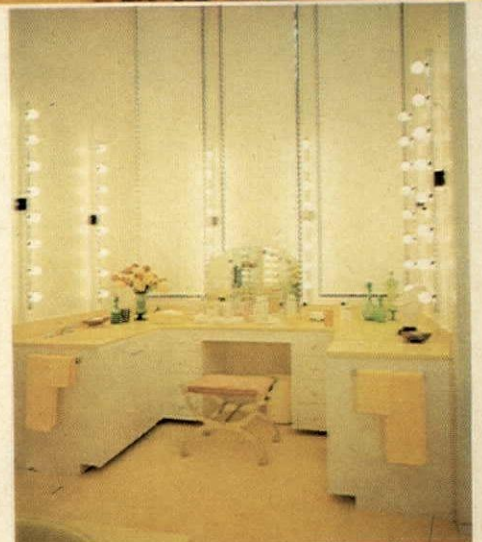
Downstairs, the accent is on space and drama



HUSBAND'S BATH (view 3 in plan) is finished in wood, has theater-style bars of light flanking shaving mirror. Vanity counter top has an integral plastic basin molded into it. Photo was taken from the shower stall (see plan).



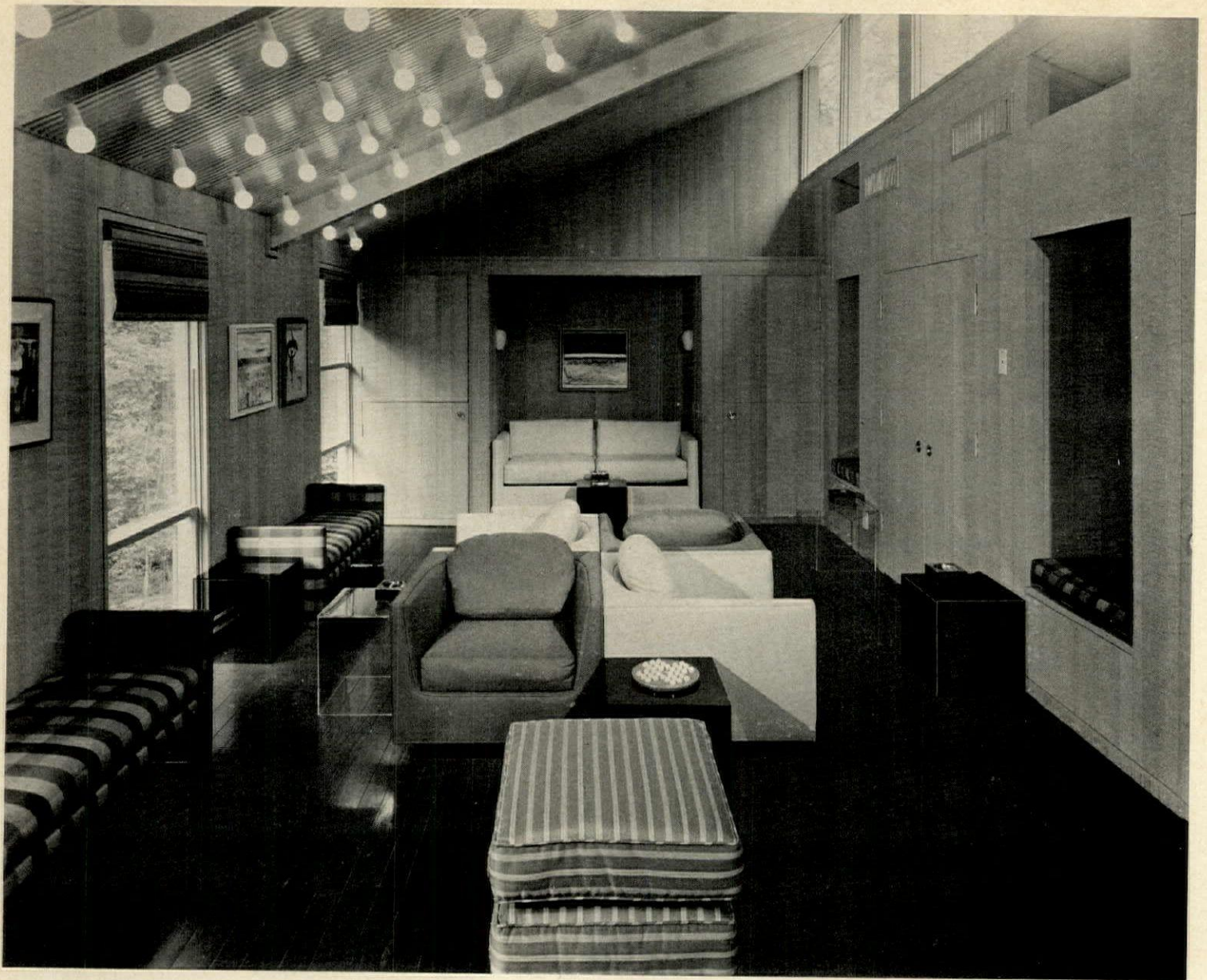
SUNKEN BATHTUB (view 4 in plan) sits in a corner of wife's bathroom area. It is made of the same molded plastic as the counter top in the photo above at left.



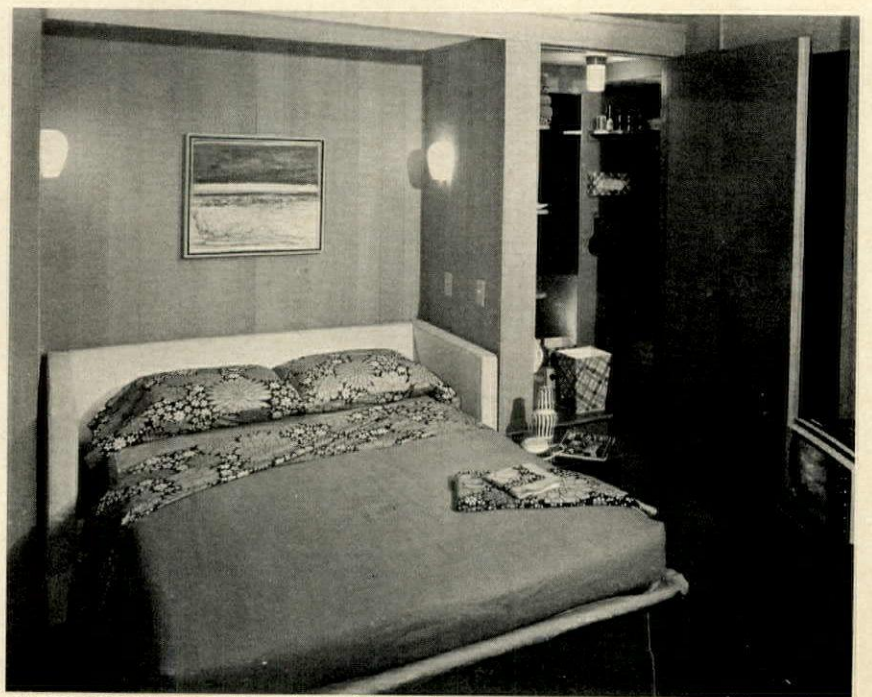
WIFE'S DRESSING ALCOVE (view 5 in plan) is filled with a U-shaped vanity. Light strips go part way to the vaulted ceiling; areas between the strips are windows—here closed with vertical Venetian blinds.

Photos: Grigsby

continued



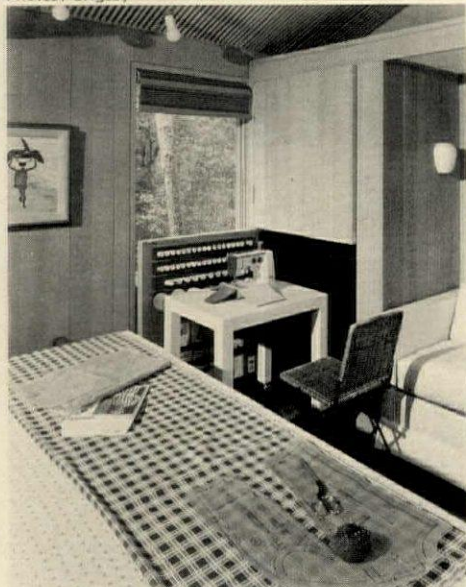
"LIVE-IN" ROOM (above and left, and views 1 and 2 in plan on facing page) occupies partial second floor above living room. It is, in effect, the informal family living center of the house.



GUEST ACCOMMODATIONS (view 3 in plan) in the "live-in" room are in the form of a convertible sofa in an alcove (photo, above). Adjacent closet provides guest storage.

Upstairs, an unusual style of family living

Photos: Grigsby



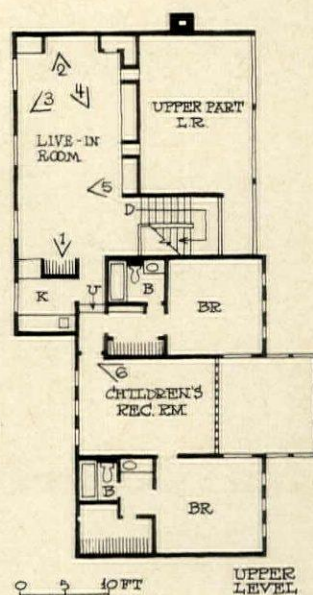
SEWING CENTER (above and below, and view 4 in plan) has a Dutch door with storage on the back. Sewing machine table slides into the lower part of the closet.



CHILDREN'S PLAYROOM (view 6 in plan) sits between the two children's bedrooms. Counter can be used for study or hobbies; glass wall looks into upper part of kitchen greenhouse.



MOVIE CENTER (view 5 in plan) is really nothing more than a big closet which has been given a theme. It could also be a hi-fi center, or simply a general storage area.



continued

Photos: Grigsby



TOY STORAGE in girl's bedroom is in the form of cubicle shelves framing the bed area.



LINEN CLOSET in master bedroom area has a desk in its center. Bedroom is visible at right.



WALK-IN CLOSETS for master bedroom suite are unusually large (see plan on top of facing



page). Clothes bags (with matching wallpaper) and other accessories help dramatize space.

Throughout the house, practical storage areas



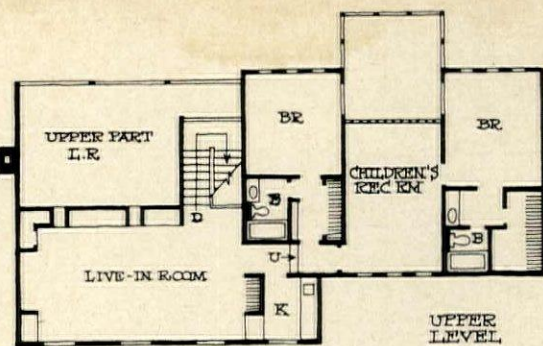
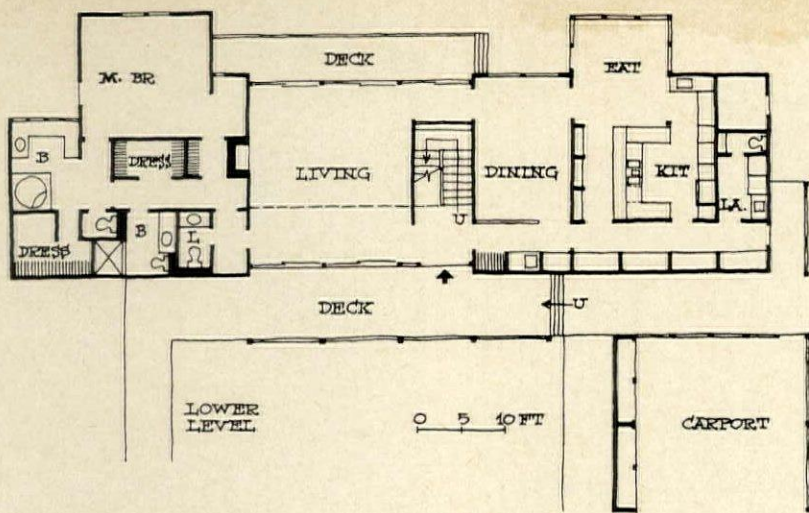
BOY'S CLOSET is deep enough for a workbench. Pegboard holds shelves, hobby items.



LUGGAGE CLOSET is part of 36' storage wall across the rear of the kitchen-service area.

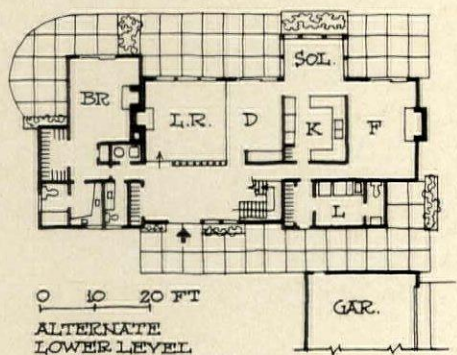


BAR, complete with wine rack, occupies end of storage wall across hall from dining room.



ORIGINAL MODEL, shown on the preceding seven pages, has 4,000 sq. ft. of living area but only three permanent bedrooms. High living room uses much of what could be second floor.

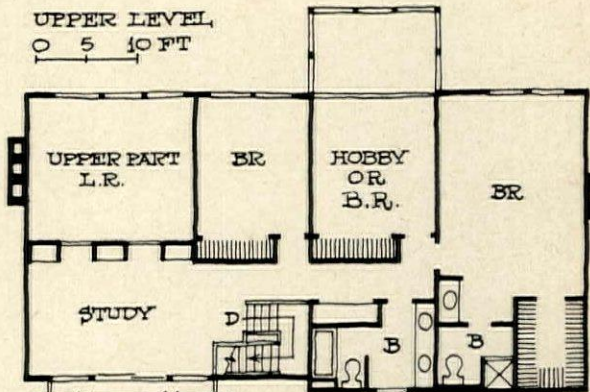
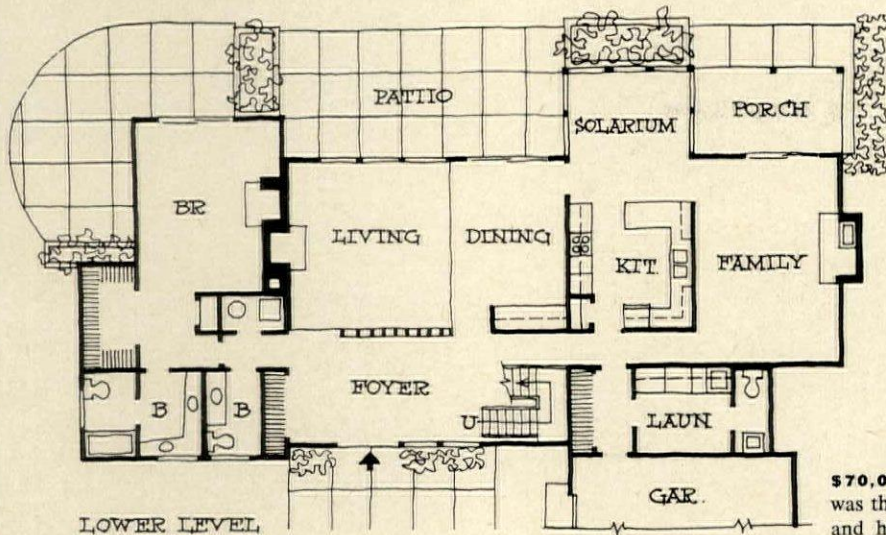
Here are two packaged versions of the idea house



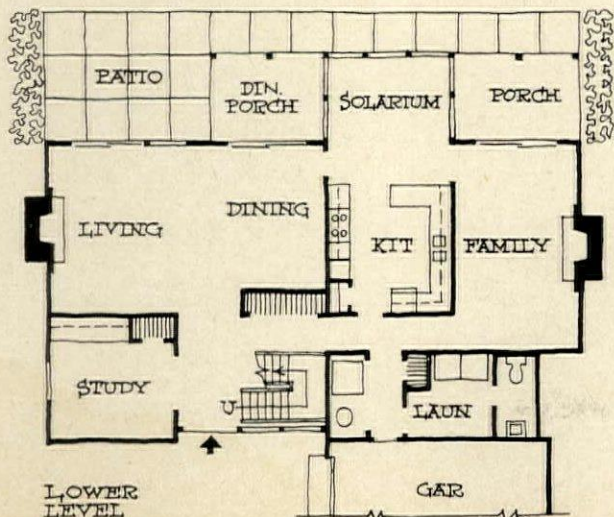
They will be packaged by Scholz Homes Inc. of Toledo, the country's most successful prefabricator of higher priced homes. And while they will be considerably less costly (the larger will sell for about \$70,000 without land, the smaller for about \$50,000), they nevertheless will retain much of the excitement of the original.

There are two major changes in both

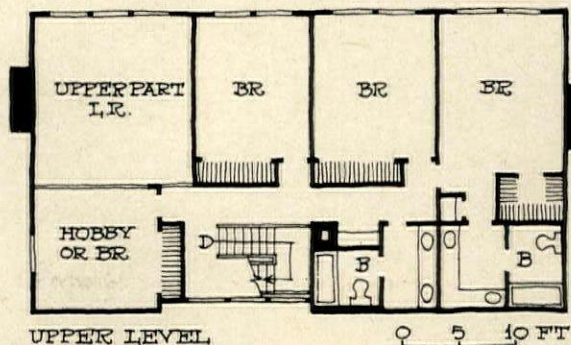
prefab versions: a full-scale family room has been added to the first floor ("We don't think people would like having to go upstairs to the family room," says President Don Scholz). And both versions have been turned so they will sit long-ways on the lot rather than end-on. (But an end-on version of the larger model will still be available; its plan is shown at left.)

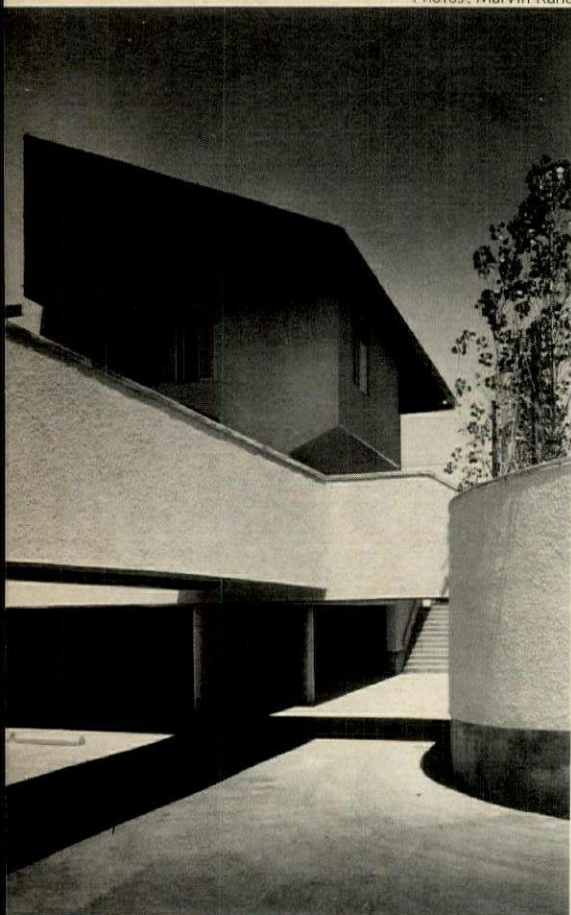


\$70,000 PACKAGE has a family room in what was the service area; latter is now between garage and house. There is a bigger second floor with three bedrooms and a study.

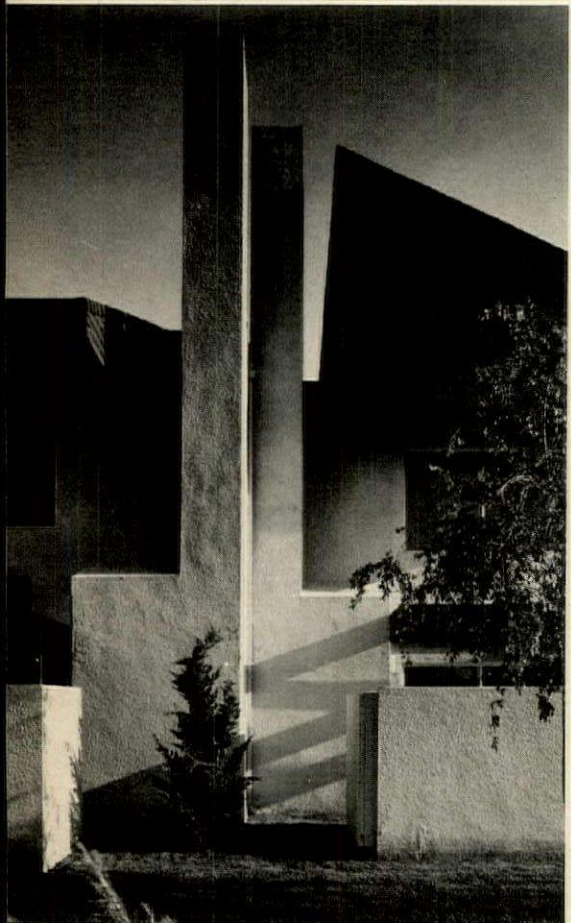


\$50,000 PACKAGE has master bedroom on second floor with three other bedrooms and two baths. First-floor study could be a guest room. In this model, the kitchen greenhouse is an extra.





UNDERGROUND PARKING, accommodating at least half of Bixby Green's cars in the center of the project, reduces traffic and engine noise. Open wells provide stairway access and ventilation.



OFFSET FIREPLACES help isolate rear patios by creating an acoustical buffer against interior noises issuing through open rear doors and windows. Walled-in patios include garden beds.

The quiet townhouse

This project goes all the way with noise control

The Bixby Ranch Co. wanted rental townhouses with all the privacy of detached homes. So instead of designing the project and then calling in an acoustics specialist to make it quiet, Bixby brought in acoustical engineer Kenward Oliphant almost simultaneously with selecting the architect—Gehry, Walsh and O'Malley. Thus Oliphant was able to influence building design and site layout as well as construction.

The result is a 208-unit townhouse community—Bixby Green in Garden Grove, Calif.—with total sound control.

Oliphant's contributions to design and layout were aimed at keeping noise from passing between units and from entering the units from outside. Houses were oriented and grouped to isolate them from auto noises and from one another. They are staggered at front and rear to create exterior wing walls that block potential sound-transmission paths. Vertical barriers and elevation differentials were designed specifically to limit airborne sounds in courts and garages. Recreational facilities were located at the fringes of the project, and on-site parking was put below ground.

To help compensate for the extra cost of acoustical engineering, compromises were made in finishing materials. For example, asphalt shingle was chosen for roofs instead of tile, and a single wall finish—stucco—is used for all exterior surfaces. In bathrooms, moderately priced fixtures help offset the extra cost of sound-deadened toilets.

How total noise control will affect tenant turnover is yet to be seen. The first 84-unit phase of Bixby Ranch, on five of its total 13½ acres, was only recently completed. Rentals range from \$270 to \$345, unit size from 1,310 to 1,516 sq. ft.

But total noise control is Bixby's prime merchandising tool. Salesmen translate it into privacy, pointing out the visual as well as acoustical isolation of staggered and buffered living units. And they can give prospects dramatic demonstrations—e.g., a Mariachi band cannot be heard through a party wall.

To see how Oliphant accomplished that, turn the next page.

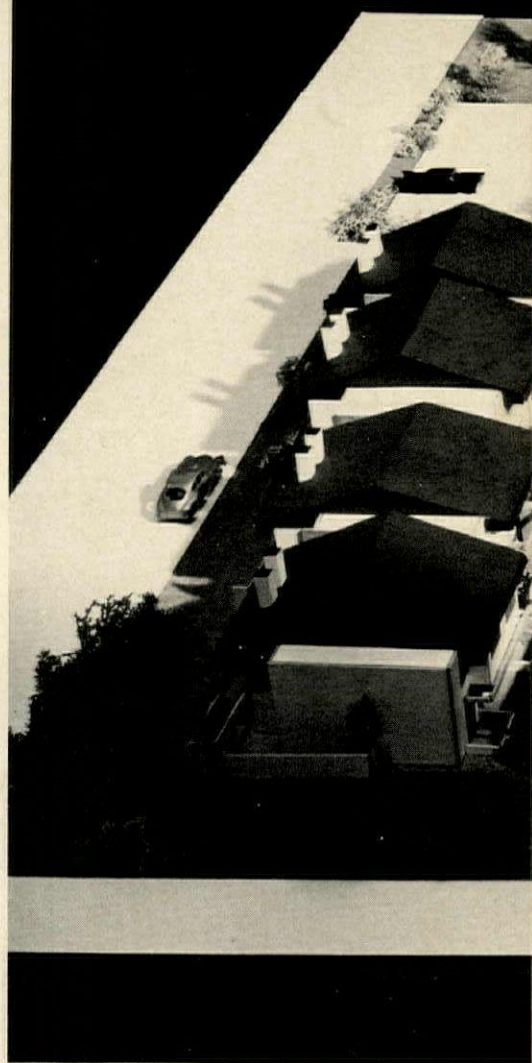
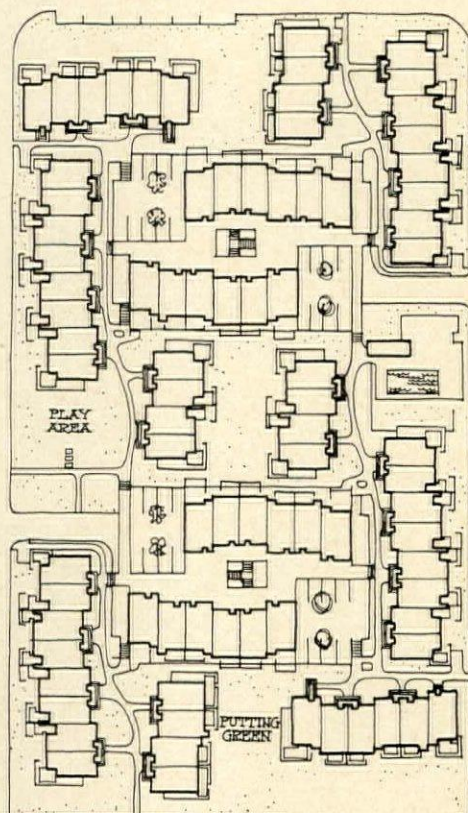


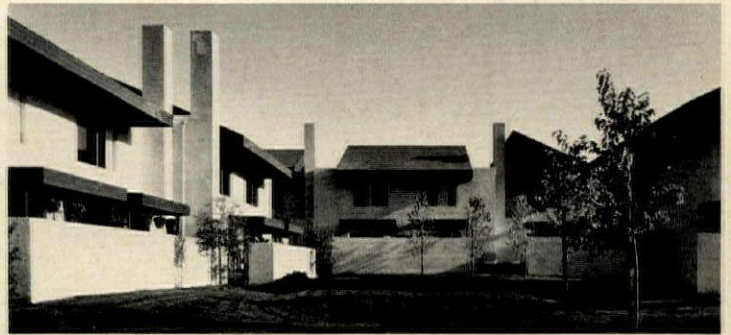
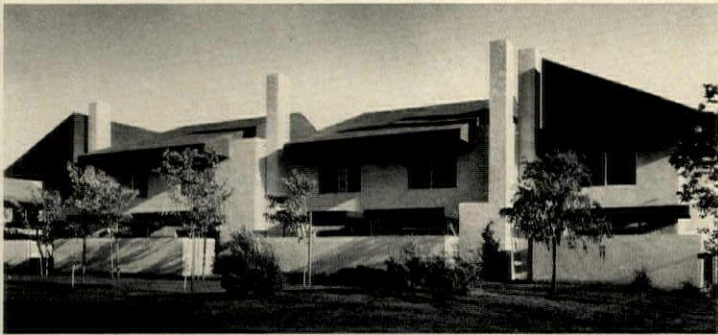
Photo: Gordon Sommers



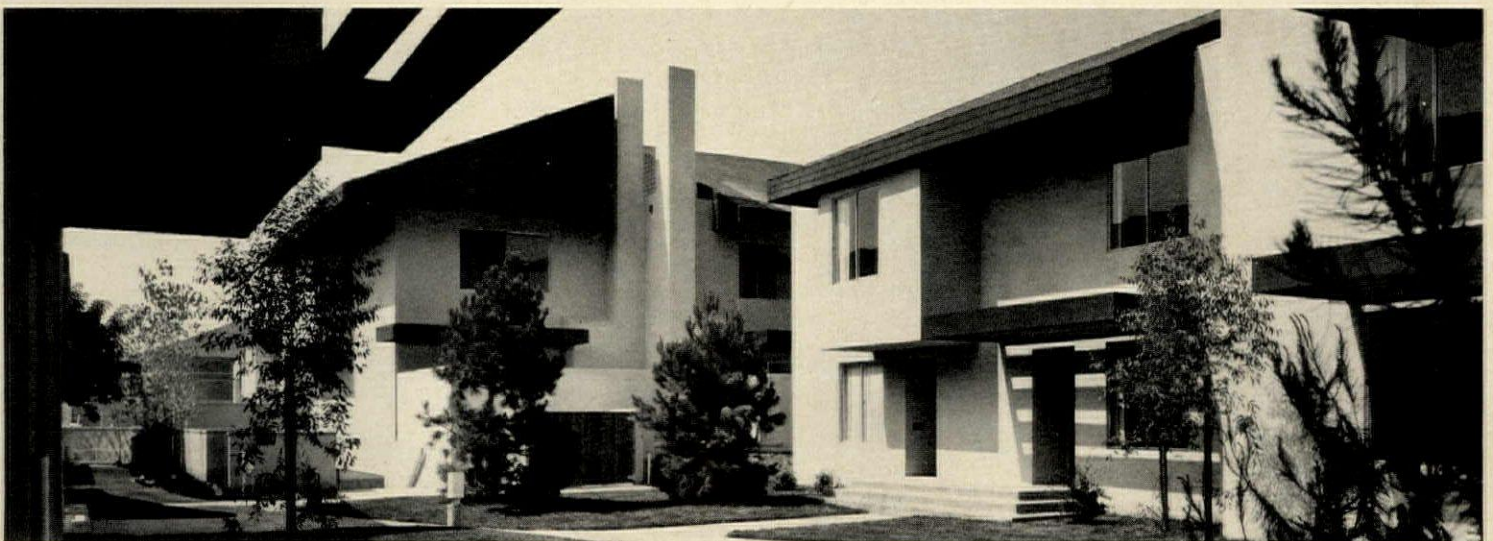
SITE PLAN for first five-acre phase of Bixby Green isolates living units from sounds of pool, playground and putting green by locating the recreation areas around the project's perimeter.



WELL-BUFFERED TOWNHOUSES combine acoustical and visual privacy. Model above shows complete air spaces between double and single living units.

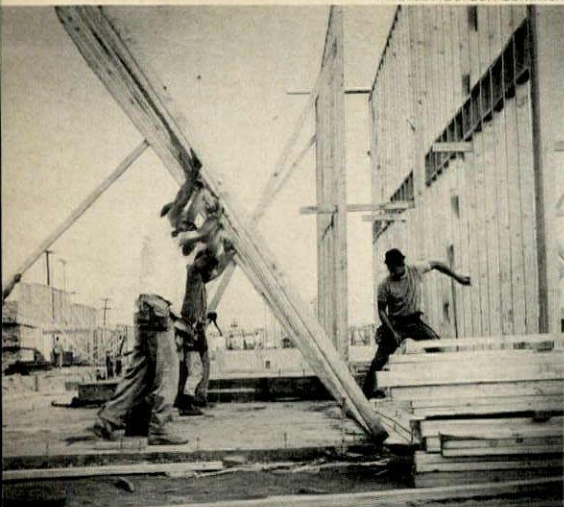


STAGGERED BUILDING LINES, aided by strategically placed barriers like chimneys and second-floor overhangs, help isolate neighboring windows.

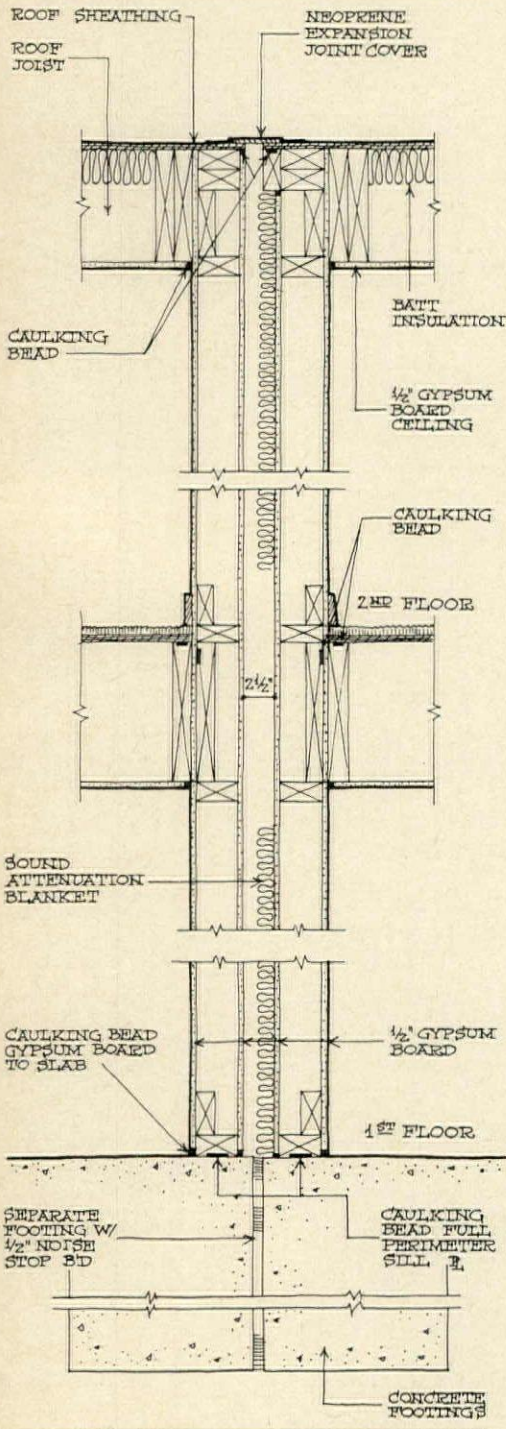


continued

Photos: Gordon Sommers



THREE-CAVITY PARTY WALL consists of two airtight walls separated by 2½" space and sound-absorbent blanket. Frames are tilted up (*above*), sheathed on inside face and then slid together.



Building the quiet townhouse is a job for a perfectionist

Olyphant's construction details leave no potential sound path unblocked, but how effectively they're applied depends entirely on workmen in the field.

His party-wall separation starts in the footings (*drawing, left*) and extends through the exterior finishes. Footings are separated by ½" noise-stop board—a detail that complicates concrete pouring—and the stucco finish is separated over party walls by an expansion joint (*right, center*).

The party wall is actually two independent walls covered on both sides with gypsumboard and separated by a 2½" air space lined on one side with a sound-absorbent blanket. The space is capped at the roof with a neoprene strip before shingles are applied.

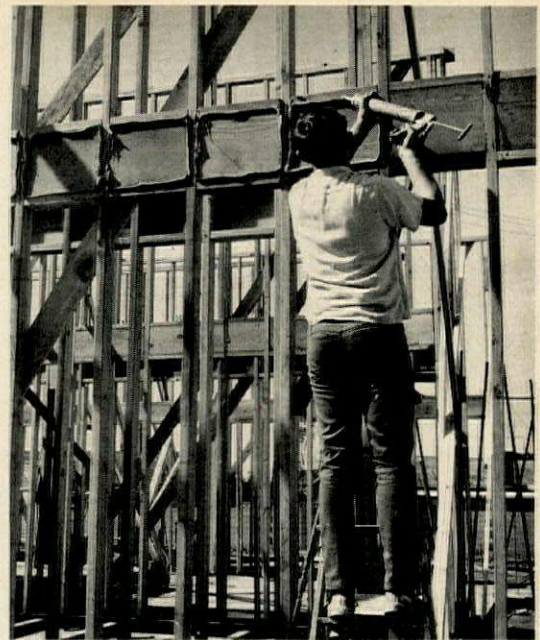
Olyphant made the sound break as effective as possible by 1) eliminating all structural members between the two-story units so that the gypsumboard barrier runs continuously from first floor to roof and 2) applying acoustical sealant to all framing and interior-finish joints adjacent to party walls.

But his most critical work was interpreting specifications to tradesmen.

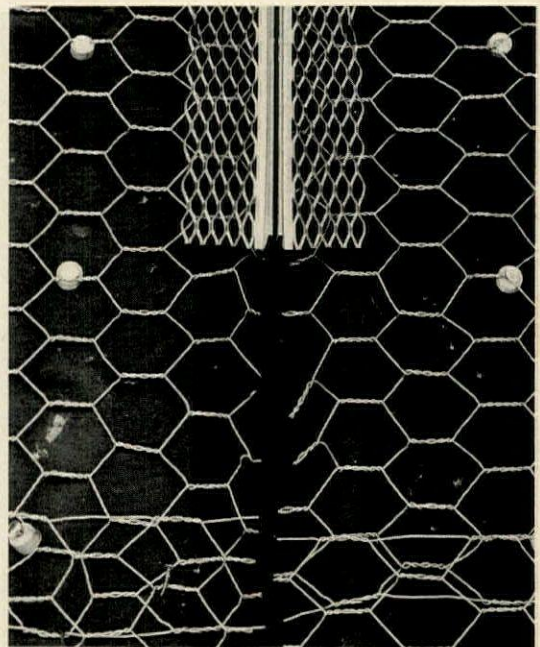
Before bidding started, he drew complete sound-control details for seven trades: framing, foundation, plumbing, drywall, stucco, roofing and air-conditioning. He also developed performance-testing methods for each trade.

After bidding, a field orientation meeting was held with the general contractor to review the sound-control measures. And as work progressed, review sessions were held with the subcontractors to make sure they understood why certain methods had to take precedence over their normal way of building. Subs were even given visual aids—i.e., mockups of joint details.

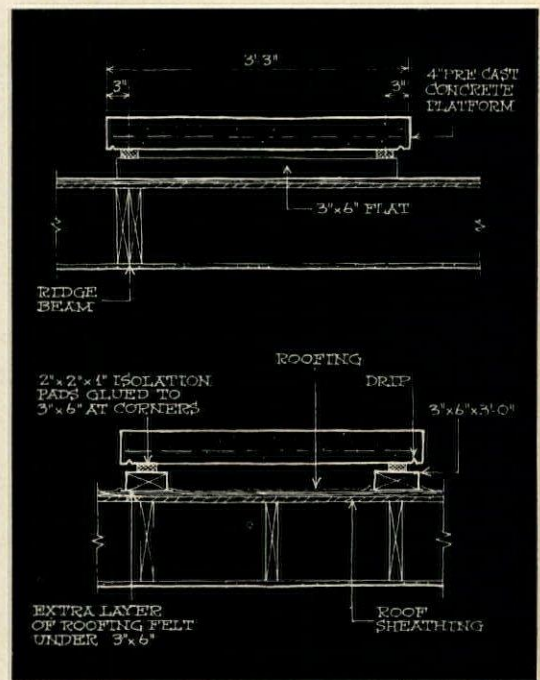
The close supervision paid off. Olyphant was aiming for a party wall that would provide a nominal sound isolation of 55 STC (Sound Transmission Class). But when his first field tests were conducted on a random wall last July, he found he was exceeding his design criteria by up to three points—58 STC between first-level living rooms and 56 STC between second-level bedrooms. Says Olyphant: "With just a little carelessness the same wall could have registered only 10 or 12 STC."



ACOUSTICAL CAULKING seals potential sound



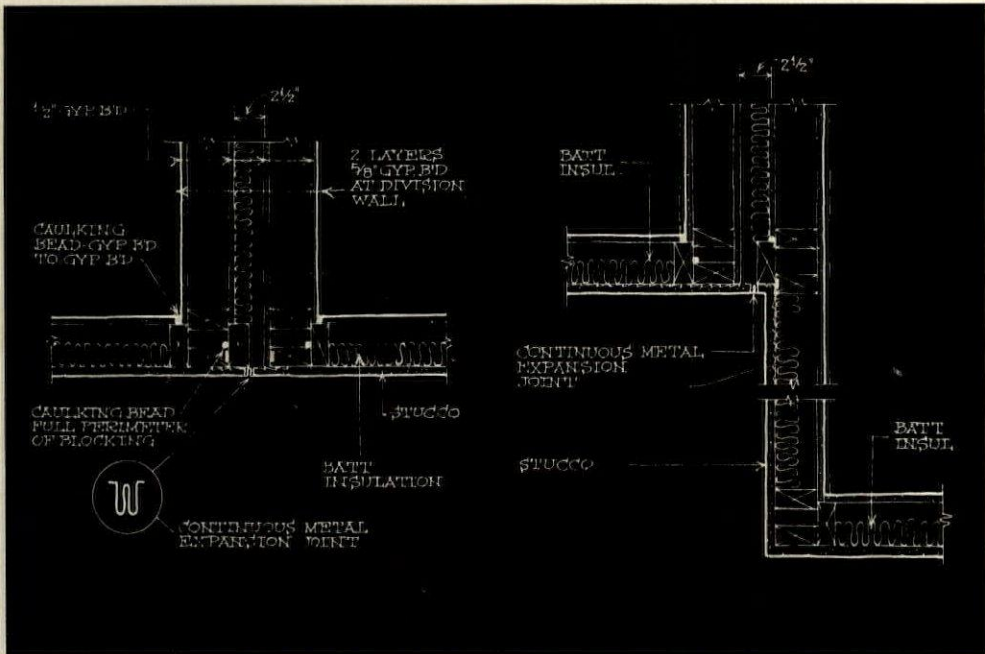
STUCCO EXPANSION STRIP is positioned at



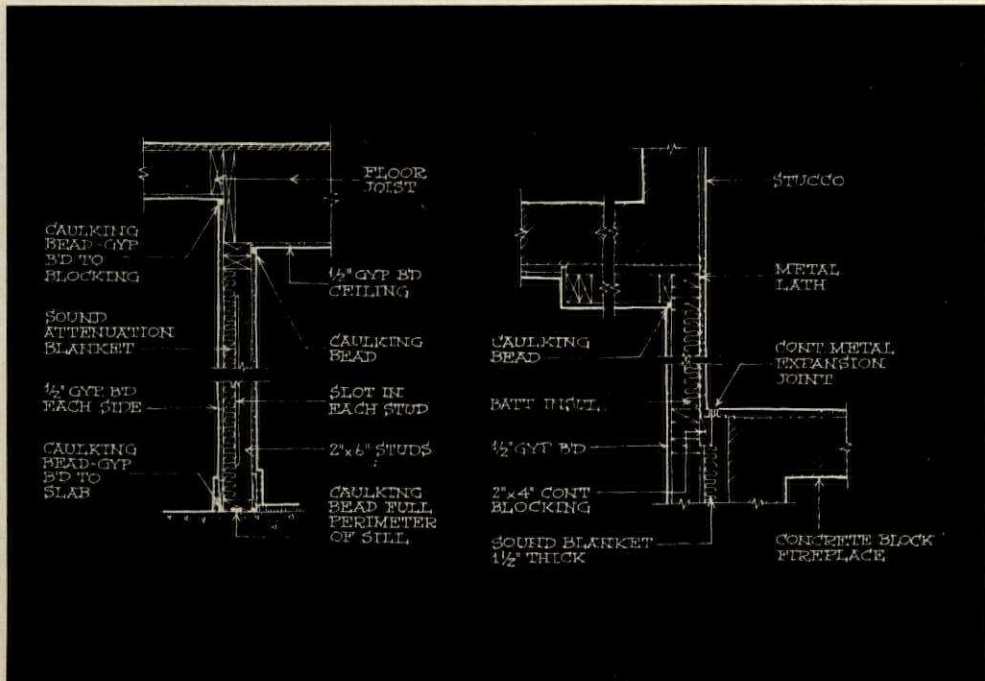
ISOLATION DETAILS at Bixby Ranch also



paths between walls—e.g. (left to right), wood-frame joints, electrical-box holes and wall seams.

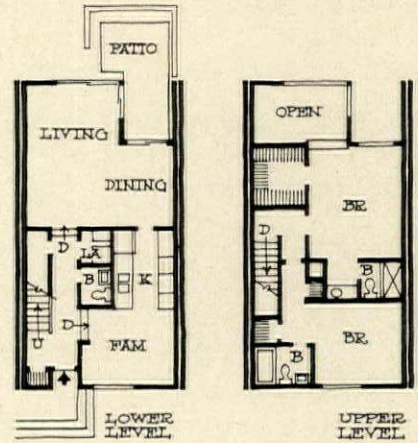


party walls (drawings) to make a hairline division in exterior finish between adjoining living units.

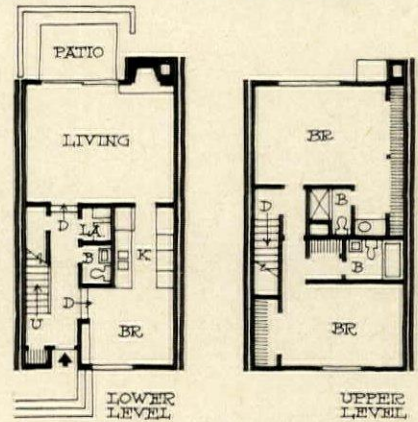


include cushioned air-conditioner slabs, slotted powder room studs and well-separated fireplaces.

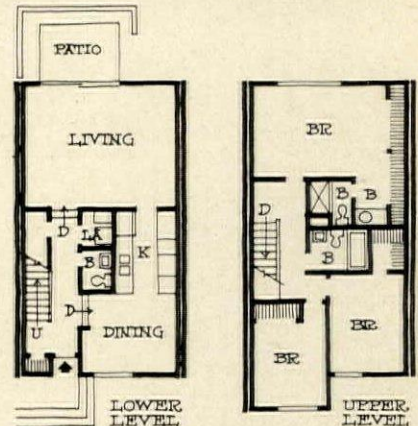
Floor-plan variety attracts several types of families



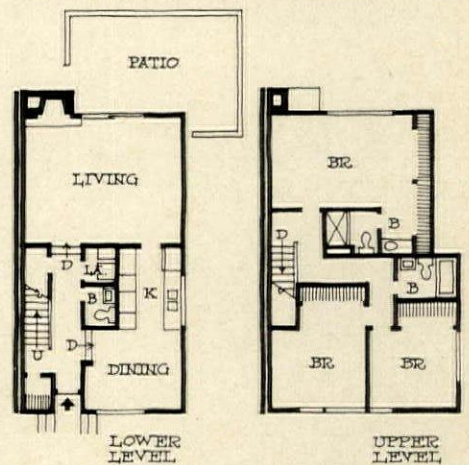
SMALLEST PLAN, 1,310 sq. ft. with two-story living room, is for couples with no children.



LARGER TWO-BEDROOM PLAN, 1,392 sq. ft., is intended for a couple with a college-age son.



THREE-BEDROOM PLAN of 1,442 sq. ft. is designed for a young couple with small children.

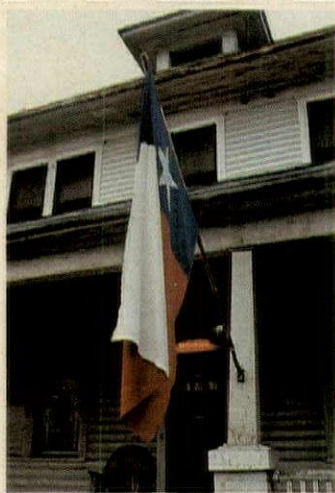


LARGEST PLAN, 1,516 sq. ft., is used only in end units where side walls can be expanded.



Photos: Grigsby

HOUSTON



The site of the 1969 NAHB convention—and home of the U.S. Manned Spacecraft Center and the world-famous Astrodome—is more than a city. It's a state of mind—an attitude toward the seemingly impossible.

Without reverting to Texas brag, Houstonians are positive their city can do anything. And, more often than not, they're right.

An inland city, Houston has made itself the third largest U.S. seaport by digging a 50-mile ditch (as long as the Panama Canal) to the deep water of Galveston Bay.

A city that has refused to adopt a master plan or a zoning ordinance, Houston has still managed to create a handsome urban mixture of housing, shopping and industry.

And a city with a tropical climate that would discourage even mad dogs and Englishmen, Houston has made itself the most air-conditioned metropolis in the world.

Now this can-do city faces another task: housing, feeding, transporting and entertaining the 40,000-plus visitors to NAHB's convention. Says Houston: "No sweat."

*The first thing you should know about this guide to Houston is that, geographically speaking, it covers a lot of ground. As the color-coded map shows, Houston is big: 447 square miles, or more than one-third the size of Rhode Island. But getting around town is no problem. For instance, you can take a main road directly to the **convention center** (Astrohall, Astrodome and Astroworld) from **downtown**, the **airport** or just about anywhere in the metropolitan area. If you happen to have some spare time, a set of golf clubs and guest privileges at a country club, you can play a round or two at one of the **golf courses**. Or perhaps you'd rather go for a walk in one of Houston's many **public parks**. And through the courtesy of the Houston Apartment Assn. and the Houston Homebuilders, you're invited to tour some of the city's best apartment projects and single-family subdivisions. Both the **apartment tour** and the **subdivision tour** (which includes two outstanding shopping centers) are numbered on the map and described elsewhere in this guide*



HOUSTON

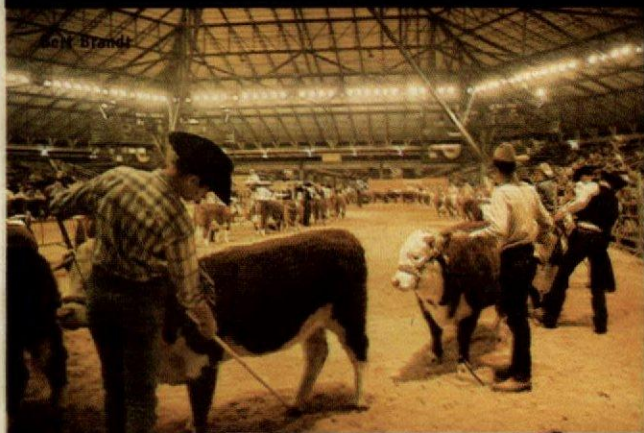
White-suit space research . . .

. . . Bermuda-shorts suburbia . . .

The trigger is at Cape Kennedy, but fire control and the unending research effort are at Houston's Manned Spacecraft Center. The 1,600-acre complex (top of photo) is just minutes away from home for many of the 10,000 scientists and engineers who back up the nation's astronauts. Less thrilling, but even more vital to the city's economic health, are hundreds of heavy industries that line the banks of the Ship Channel and feed on the oil, gas and sulphur beneath the ground.

William Albert Allard

. . . greasy-overall industry . . .



Houston's original wealth was founded on cotton and cattle. And working farms, with cultivated fields and grazing herds, are still scattered around the city's outer reaches. These days the cattle share the land with oil wells and encroaching suburbia.



Bert Brandt



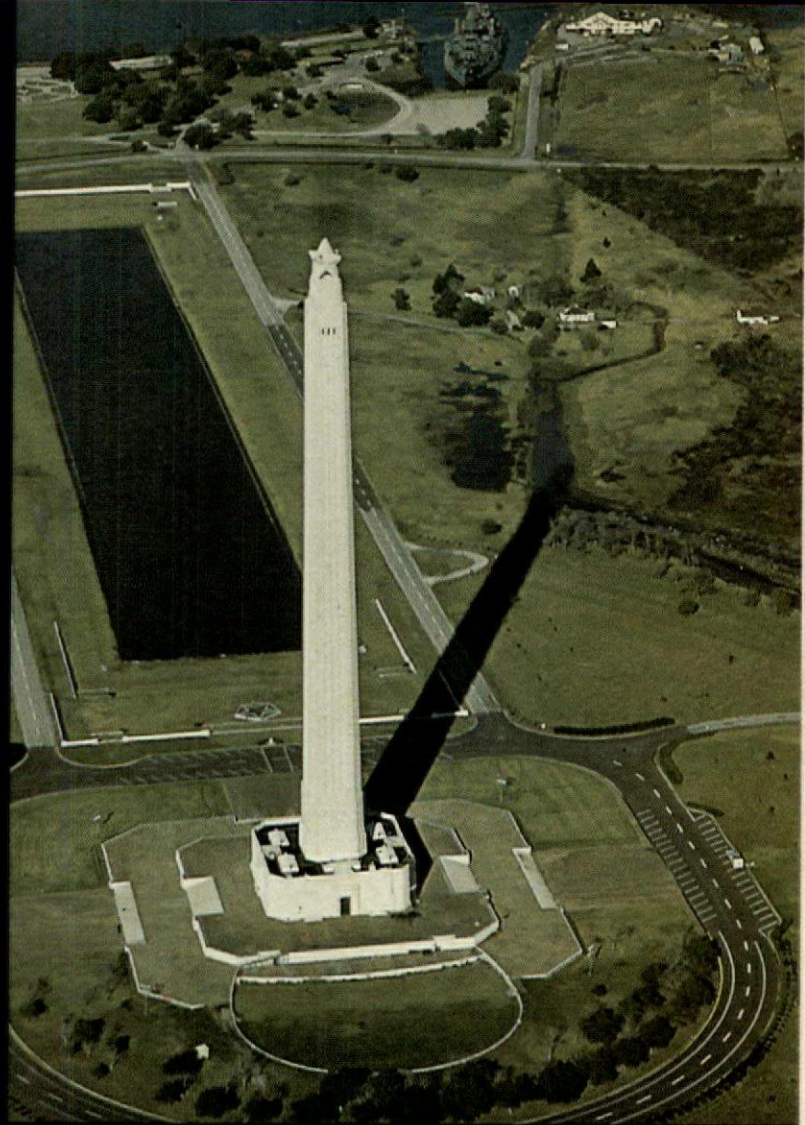
William Albert Allard

... but never far away—the land

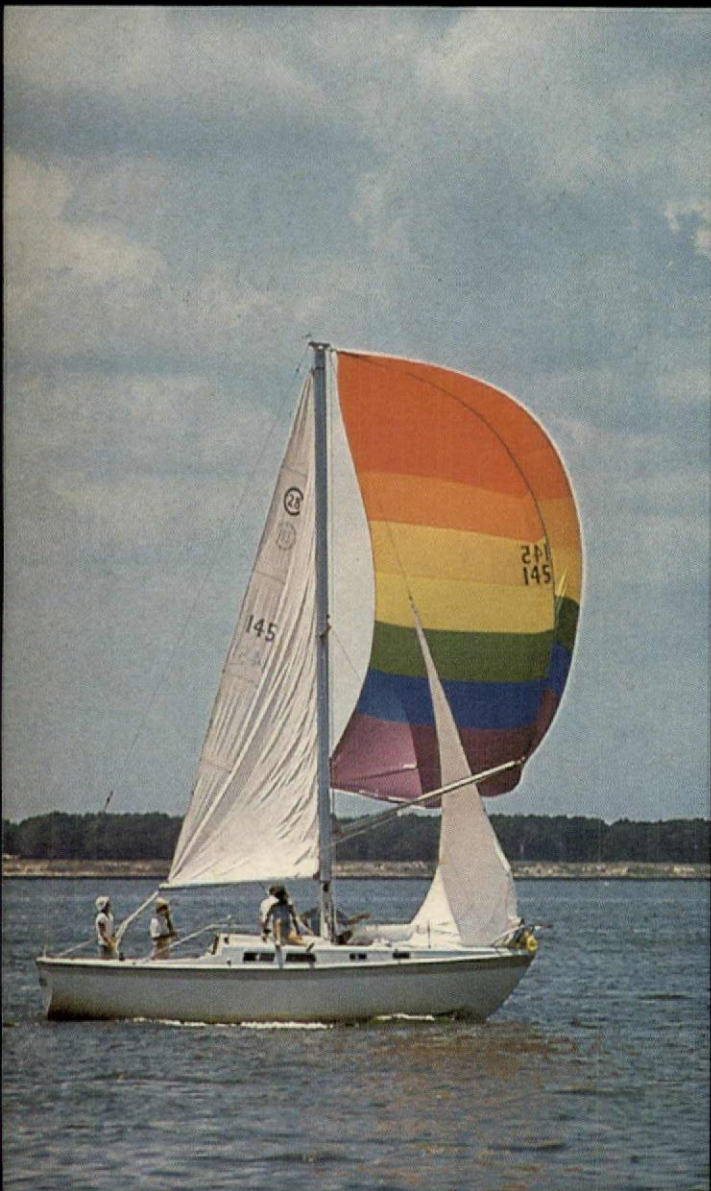
HOUSTON

Pride in the past . . .

The San Jacinto monument, soaring 570 ft. above the delta, and the battleship Texas, moored a few hundred yards away, epitomize Houston's pride in its heritage. The good life they lead hasn't made the people cynical or blasé—they still leap to their feet at the first notes of "The Eyes of Texas Are Upon You."



William Albert Allard

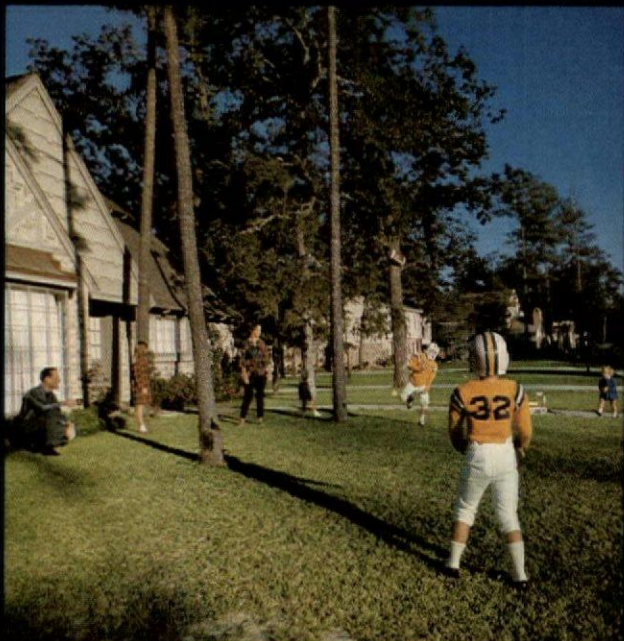


Bert Brandt

. . . enjoyment of the present . . .



Texas Parade Magazine





William Albert Allard

... a vision of the future in the arts and just plain fun

Waves of applause from a symphony audience at the Jesse Jones Hall for Performing Arts (above, right) and "bravos" from drama buffs at the avant-garde Alley Theater (above, left) have much in common with the roar of sports fans at the Astrodome (below, background) and the squeals of children on the amusement rides of Astroworld (below, foreground). All this enthusiasm is part of Houston's desire for the best in every kind of entertainment.

Astroworld



Houston has some of the country's best rental projects, and the 14 listed here (*blue numbers on map, p. 91*) were chosen by the Houston Apartment Assn. to give you an interesting sampling. All are west or northwest of downtown, so you should be able to see most of them in a day. NAHB members are welcome any time during convention week, but the managers suggest you phone ahead so they can be on hand when you arrive.

1. Post Oak Park, 1317 Post Oak Dr. A 100-unit development—70 apartments and 30 townhouses—in rustic contemporary style. Rent range is from \$188 to \$1,130 (for two \$575 townhouses remodeled into a single house). Two pools and community building. Owner: Duane Prestwood. NA 1-3450.

2. Westcreek, 2049 Westcreek Lane. French Colonial in style, this project has 826 one- and two-bedroom units, renting for \$167 to \$425, and a clubhouse. Builder: Charles R. Swain. Manager Ray Barrett will show you around. NA 1-2090.

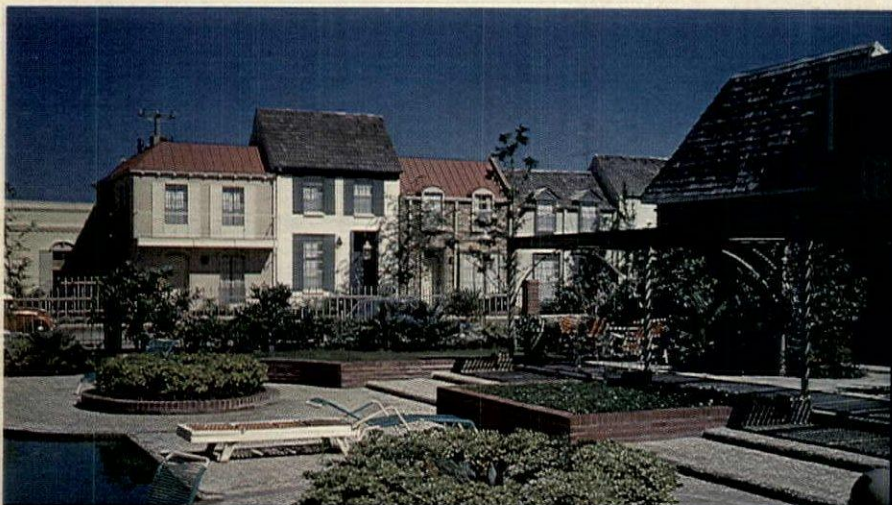
3. Three Fountains, 2001 Fountainview Dr. 1,500 apart-

ments with rentals from \$130 to \$280. Three marble fountains that give the project its name and character were imported from Italy. The central boulevard is $\frac{3}{4}$ mi. from entrance to exit. Every apartment opens onto a landscaped court. Builders: Fred Rizk and Robert Lanier. Call manager Lawrence Berberick or Dick De-Bakey at NA 1-1761.

4. Marble Arch, north of Westheimer, one block east of Voss Rd. Completed in 1964 by Roy Horlock, 174 townhouses have one to three bedrooms. Rentals: \$139 to \$329. Units are all carpeted, have double-partition soundproofing. Two swimming pools and covered parking. Phone NA 2-8630.

5. Locke Lane West, north of Westheimer, six blocks west of Marble Arch (described above). Another Roy Horlock project, this one has 330 units and the same rental range as Marble Arch. Aimed at a wide cross-section of age and family make-up. Three pools, a lanai and a recreation room. NA 2-8630.

6. Ravenwood, Wirt Rd., north of Long Point Rd. More than 500 apartments and townhouses in four quadrants of a 32-acre site. First quadrant (106 units) is completed; second is under construction. Facilities include a \$125,000 clubhouse, swimming pools and tennis courts. Owner is Edmund Brant, manager is Mrs. Zelma Trimm. HO 4-1965.



Marble Arch

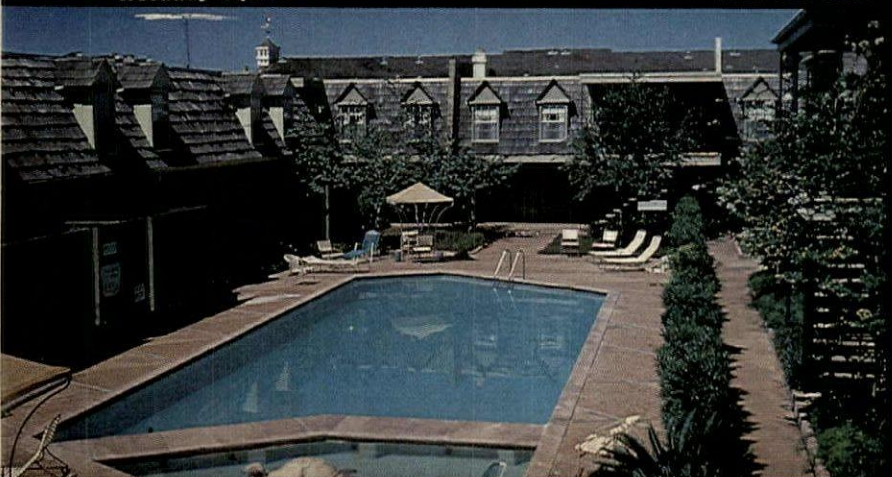
From traditional townhouses
to contemporary high-rises



Woodway Square



Post Oak Lane



Three Fountains

Locke Lane West

7. Georgetown, 13182 Trail Hollow Dr., south of the Katy Freeway. A family-oriented development with 454 apartments on 35 acres. Almost half the units have three or four bedrooms. Rents: \$134 to \$434. Features security patrol. Manager: J.S. Hoffpauir for owners Hill & White. Phone 681-5485.

8. Woodway Square, 6330 San Felipe. About 500 of this project's 900 one- to four-bedroom units have been built; some are as large as 2,044 sq.ft. Rents: \$139 to \$424. Features: private club with sauna, whirlpool baths, tennis courts and putting green. Phone managers Elise Barnes and Bonnie DeAinza at NA 1-1250.

9. Post Oak Lane, 500 N. Post Oak Lane. Another Hill & White development being built in three phases, with individually heated and air-conditioned units up to four bedrooms. Heavy emphasis on noise control. Rents: \$195 to \$491. Manager J.S. Hoffpauir, 681-5485.

10. Memorial Creole, 10220 Memorial Dr. A 155-unit development in the New Orleans design tradition. Spectacular landscaping and a swimming pool. One- to three-bedroom units from \$185 to \$350. Builder: Finger Enterprises. Manager: Frances Aschbacher. CA 8-9521.

11. Inwood Manor, 3711 San Felipe. One of the country's

handsomest high-rise buildings, this project has 137 apartments ranging from one to three bedrooms, plus a restaurant, club and formal gardens. No model apartments (100% rented), but public areas can be inspected. Manager: Mrs. Glenora McCants. NA 2-6044.

12. The Willowick, 2000 Willowick Dr., between Westheimer and San Felipe. A 16-story luxury building with a public restaurant and private club on the top floor. Other features: a large private terrace for each apartment, a formal garden and swimming pool atop the garage and a long list of services to tenants. Manager: Mrs. Betty Irwin. JA 6-3707.

13. Parc IV and Parc V, 3600 Montrose Blvd. Four-bedroom apartments are no oddity, but here you'll see some with four baths. Rents are up to \$700 but start at \$150 for one-bedroom units. Built by Tex-Craft Builders, now owned by Carl Biehl. Manager: Mrs. Robert Behrman. JA 9-3663.

14. 811 Lovett Boulevard, just east of Montrose. Twenty-nine houses grouped around central courts and an underground garage. Each house is distinguished by its individual French, English, or Colonial design. Built in 1964, rentals range from \$245 to \$305. Owner: John R. Wheeler. Manager: Mrs. James L. Butler. JA 8-3000.



Inwood Manor



Parc IV and V



Willowick

Memorial Creole



"If we were to go into Houston, the competition would kill us," one of the country's biggest builders once said. Houston's for-sale market is famous for hot rivalry among hundreds of small and medium-size builders and, not surprisingly, for bargain prices. This sampling of houses and subdivisions (*yellow numbers on map, p. 91*) was selected with the help of Robert Batten, executive officer of the Greater Houston HBA.

1. Clear Lake City, north of NASA Rd. 1, just off the Gulf Freeway. Humble Oil's 23,000-acre residential, commercial and industrial development adjoining the Manned Spacecraft Center. Three major subdivisions: Oakbrook, Oakbrook West and Camino South, have houses from \$18,000 up by many builders.

2. Clear Lake Forest, three miles east of Clear Lake City, on NASA Rd. 1. A small development in a higher price range (\$29,500 up). Heavily wooded land is a strong sales asset. More than a dozen custom builders operate here.

3. Nassau Bay, opposite the Manned Spacecraft Center. All

houses are either on or near navigable waterways, and the community is oriented to boating. Apartments, townhouses and a major shopping center are also included. Prices range up from \$30,000. On Galveston Island, there are seven major resort subdivisions. Two of the most interesting ones:

4. Pirates' Beach, off Stewart Rd., west of Galveston. A beach and bay community that reaches from ocean to bay, it will have 3,690 houses. Many are on waterways, some have beach frontage. Lots: \$5,200-\$13,000.

4A. Jamaica Beach, three miles west of Pirates' Beach. One of the first beach developments, it now has over 400 completed houses.

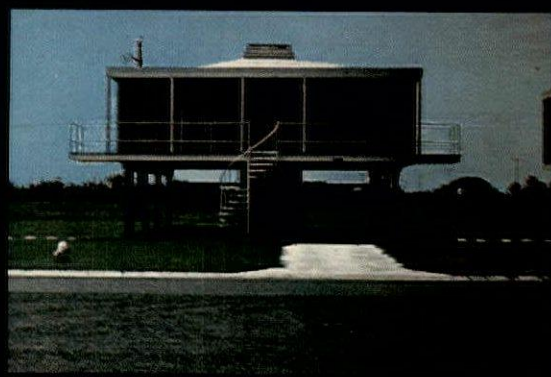
Lots range from \$6,500 to \$22,500.

5. Lafayette Place, W. Post Oak Lane at Memorial Drive. Luxury townhouses priced from \$45,000 to over \$200,000. Each group of houses has its own swimming pool. Builder Marvin Henry is now completing the final 110 units.

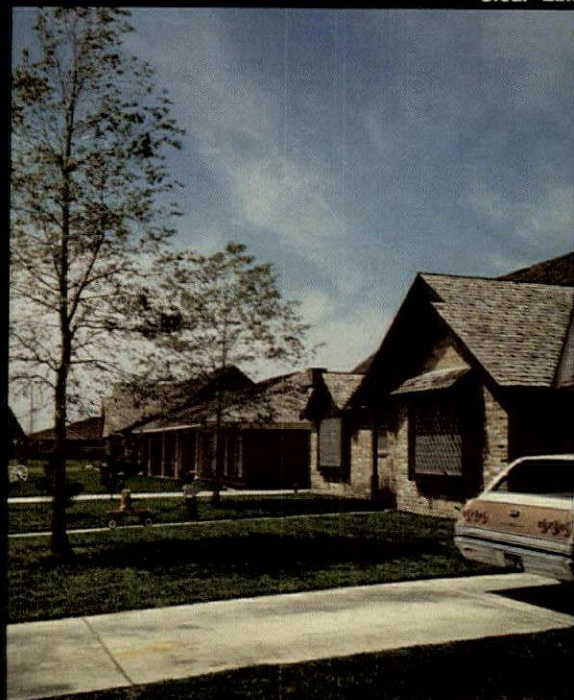
6. Forest Cove, 22 minutes north of downtown on the Eastex Freeway, on Lake Houston. More than 400 houses by seven builders are now completed on the 1,850 acres bordering the lake. Prices range from \$20,000-\$60,000. P.S. Visiting builders will be given guest privileges to play on the 18-hole championship golf course.



Clear Lake Forest



Pirates' Beach



House & Garden House

Oakbrook

7. Victorian Village, Gessner at Hammerly, north of Katy Freeway. Medium priced townhouses (\$24,900 to \$29,990) with a wide range of clubhouse and recreational facilities. Homeowners pay \$27 a month for maintenance and operation. First section of 197 homes is sold out, second and third are underway by builder J. S. Norman.

8. Sun Meadow, on Friendswood Rd. (Rt. 528) west of Gulf Freeway. A golf course community of homes priced from \$25,000-\$50,000. All utilities are underground.

9. House & Garden house, also called the House of Ideas. At 374 Hunters Trail, in the Hunter-

wood subdivision, south of Memorial Drive and just east of Voss Rd. (See pp. 98)

10. Farnham House, Kincaid School Drive, south of Memorial in Piney Point Village. A \$340,000 speculative house, by a builder who specializes in luxury homes. D.S. Rodgers has furnished the house with \$100,000 worth of furniture and artifacts.

11. Wedgewood Village, on Highway 2351 (Choate Rd. exit of the Gulf Freeway). A year old development of 430 acres with 140 houses already completed by developer Bill Williams and six other builders. Boat owning families will have access from local boat launching ramps to Galveston Bay via Clear Creek.

...and a couple of shopping centers

12. Westbury Square in the 5400 block of W. Bellfort, near Chimney Rock Rd. An Old World village of more than 40 quaint specialty shops, and a variety of eating places. The good old days begin at 11 a.m., end at 10 p.m. A really different shopping experience.

13. Town & Country Village. Out either Katy Freeway or Memorial to West Belt Drive. Big (156 acres), but not overwhelming, since the mall idea is discarded for free-standing buildings, each with its own identity. A dozen restaurants, and 63 retail stores, including a Farmers' Market with 40 stalls.



Victorian Village

Nassau Bay

...to recreation and shopping



Town and Country Village



Westbury Square

FUN BY DAY

For wives, kids, or even delegates who get a few hours off from the round of meetings and exhibits, a little daytime sightseeing will prove worthwhile. Here are a few recommendations:

Astrodome, right next door to the exhibit hall. Guided tours through this Eighth Wonder every day at 11 a.m. and 1, 3 and 5 p.m. Tickets: \$1.

Classic Car Showcase, 3009 S. Post Oak. Are you nuts about those great autos of the '20s and '30s? If so, see this display of some of the finest old custom motorcars. Open every day. Admission: \$1.50 (children under 12, free).

Humble Building, 800 Bell. Take a trip to the 44th floor observatory for a breath-taking 360-degree view of the city. Admission: 25¢.

Museum of Natural Science, in Hermann Park. Educational exhibits of geology, archaeology and other sciences. Open daily and Friday and Saturday evenings. Admission is free.

Heritage Houses, 212 Dallas Ave. Conducted tours of Houston's early homes (one goes back to 1837). Prices vary with number of houses visited; special rates for groups include brunch or lunch. Call FA 3-8367 for details.

Hermann Park Zoo. Open daily from 9:30 a.m. until sundown. Free.

Sea-Arama Marineworld, Galveston Island. A continuous show of marine life, including the usual entertaining porpoises. Opens at 10 a.m. daily. Free parking if you drive.

Anheuser-Busch Brewery, off Interstate 10 at Gellhorn Ave. You can follow the malt, hops, yeast and water all the way through the brewing process and then sample the end product in a hospitality room. It's free, and tours go through every day except Sunday from 9:30 a.m. to 4 p.m.

Jesse Jones Hall for the Performing Arts, 615 Louisiana. Tours through this incredible new building start at 2 p.m. Monday through Friday. There's no charge, but you must make advance reservations. 222-4939.

San Jacinto Battlefield and USS Texas, just off Highway 225, near Pasadena. This could well be the heart of Texas that things are deep in. The

battlefield is now a state park, and the battleship is the only dreadnought ever to become a state shrine. Both are open daily, and there are small admission charges to the ship and to the observatory atop the San Jacinto monument.

Bayou Bend, off Kirby Drive, in the River Oaks section. The former home of Miss Ima Hogg, one of the great ladies of the Southwest, has 18 rooms with settings of antique American furniture. For reservations—and you must have them—write to: Curator, 1 Wescott St., Houston 77007, or call JA 9-8773.

Indian Village, on US 190, 74 miles northeast of Houston. The only Indian reservation in Texas and the home of the Alabama and Coushatta tribes. Museum, crafts and many other attractions.

FUN BY NIGHT

Big night clubs are not Houston's style because of competition from the many private drinking clubs. But many small clubs and restaurants have entertainment ranging from music only to small shows. Here are a few suggestions for evening entertainment:

Alley Theater, one of the newest, most advanced buildings in the theater world. Playing through February 9 is "St. Joan." If you can get tickets, don't miss it.

The Cork Club, atop the Central National Bank Building at 2100 Travis. Features the Latin Fire Follies, imported from Las Vegas. Costumes are gorgeous but much smaller than the 17 gorgeous girls who wear them. Orchestra for dancing. Reservations essential. CA 7-2263.

Jones Hall. A chance to hear grand opera's "Barber of Seville" if you get to Houston by January 12. A big local event, and tickets will be scarce.

Houston Music Theater, just a short drive out the Southwest Freeway. Two smash shows: Rowan and Martin January 10 and 11, Jimmy Durante January 12 through 18.

Holiday Dinner Theater, 2525 Murworth near the Dome. A buffet dinner starting at 7 p.m. with a live Broadway production starting at 8:30. You've got to eat somewhere, and a good play makes a great dessert. Reservations only, so call ahead. 666-4146.

Old Market Square. A whole collection of shops, saloons and restaurants,

many with music and entertainment. Like a throwback to the world of fun long gone from most towns. Whether your bag is beer and banjos, food and floor shows or hard rock, spend at least one evening here.

International Club in the Shamrock-Hilton. Music and good entertainment.

Center Club in the Hotel America. A variety of musical entertainment.

Club Castille, 9th floor of the Houston House apartments, 1617 Fannin. Orchestra for cocktail or dinner dancing.

Parthenon, 611 Fannin. Greek music and dancing, plus a singer of Athenian love songs.

Dimaggio's Paisano Club, 3785 Richmond Ave. Night club entertainment with popular singers.

Hofbraugarten, Gulf Freeway at Farm Rd. 517. A German band, those athletic dances and all the sing-along your tonsils will take.

Many other restaurants and clubs have dancing, music and entertainment every evening. Since you will be calling for dinner reservations anyway, just ask what's on the entertainment menu.

WHERE TO EAT

NAHB delegates who always looked forward to Chicago meals will suffer no comedown in Houston. The steaks will be as big, the salads as fresh, and the sea food more plentiful and much more reasonable. Most restaurants have private clubs (in order to serve whiskey and mixed drinks), and will gladly make you a member. Leading credit cards are generally accepted, parking is no problem, and service is invariably cheerful. A word to the wise: Always phone for reservations.

We think you will enjoy any of the restaurants on the following list. And we hope you will take this opportunity to try food that you might not be able to try at home. As we say around the ranch, *bon appetit!*

Athens Bar & Grill, 8037 Clinton Drive. An authentic waterfront cafe just a few blocks from the Ship Channel turning basin; alive with songs and dances whenever Greek ships are in port. Try stuffed vine leaves, shish kabob or four different kinds of shrimp, and finish up with the honey-and-nut-filled pastry

called Baklava. You can't spend more than \$3 for any item on the menu—even steak—and real Greek wines are only \$4 a bottle. Open every night; plenty of parking; casual dress. No club, so bring your own hard stuff. For reservations, call the boss, Saterios (Steve) Vionis at OR 5-1644.

Bill Bennett's, atop the St. Joseph Professional Building, 2000 Crawford. One of Houston's great penthouse views, with live dinner music for a background. A cattleman's list of steak dinners, plus a select menu of the best fish from the nearby Gulf. A 12-oz. chunk of beef will run \$6.25, and the wine list is long and select. Open every night, but dinner stops at 10:30 on week nights, 9:30 on Sunday and 1 a.m. on Saturday. Coat and tie, please. Call Bill Bennett himself at CA 3-2526.

The Black Angus, 2925 Wesleyan, near Alabama. Fourteen varieties of one item: steak. They range from a ladies' model at \$3.75 to a Texas-size (1½-lb.) version for Gargantua at \$9.95. Dinner is served until 11 every evening, and coats are requested for gentlemen. Club Angus adjoins. Owner Frank Vargo will take reservations at NA 1-0133.

Brennan's, 3300 Smith St., just south of downtown. Houston's branch of the famous New Orleans Brennan's—charming surroundings, alert service, familiar foods prepared in wonderful new ways and some of the real classics from the Gulf Coast-New Orleans repertoire. Don't pass up the baked oysters—try a couple of every style. Dinner until midnight—table d'hôte from about \$5; a la carte, according to your appetite and pocketbook. Also the traditional Brennan breakfast starting every day at 9 a.m. Family-managed by Jim Brennan. For reservations, call JA 2-9711.

Castille, 1617 Fannin, on the ninth floor of the Houston House apartments. Spanish decor and a mixture of French and Spanish dishes, including paella—the greatest thing out of Spain since the Nina, Pinta and Santa Maria. Open every evening except Sunday; cocktail-hour dancing; free parking. Coat and tie, please. Host is Leo Kalantzakis. CA 4-1755 or CA 4-1756.

Cellar Door, at four locations including one at Lamar and Louisiana Sts. and one near the Astrodome at 6732 Stella Link Rd. Smoked meat in the western tradition—pork, beef and chicken—but a lot tenderer than the old Longhorns or razorbacks ever were. If you try hard,

you can spend up to \$5.75. Be sure to get a look at the smoking ovens. Downtown phone: 223-1113. Stella Link phone MO 5-6047.

Felix Mexican Restaurants, at seven locations, so check the Yellow Pages for the closest. Down-to-earth Mexican food, and the best policy is to try a little of everything. You can always reorder if something hits you especially well. How hot you want the sauces is up to you; be brave. Four imported beers, including the great Carta Blanca from Mexico, will put out any fire. Mrs. Felix Tijerina will take reservations for a private dining room at JA 9-3949.

Gaido's, 9200 S. Main, just a long forward pass from the Dome. Wood paneling, red carpets and high ceilings contribute to the atmosphere of this family-managed restaurant. The menu, a balance between meat and fish, includes an entire crabmeat dinner. All dinners are well under \$6, and casual dress is O.K. Ask for Rich or Fritz Gaido at MO 8-4444. Closed Mondays.

Hofbraugarten, Gulf Freeway at Farm Rd. 517. German as Schnitzelbank, with typical large servings and, of course, beer. If you think you can do it, and want to spend \$5.50, take on the Bauernschmauss—seven kinds of wurst and meat, plus sauerkraut and dumplings. Lots of less overwhelming meals well under \$4. Open daily except Monday until 11 p.m. Owners Johann and Maria Popich encourage casual dress. HU 8-4262.

Kelley's, 910 Texas St. (opposite the Rice Hotel) and 3512 S. Main. Two old-fashioned oyster bars specializing in big Gulf oysters, which are quite different from the Chesapeake Bay and Long Island varieties. You can get beef, too, but oysters, at \$1.75 a dozen raw and \$2.50 cooked almost any way you want, are the best buy. Open until midnight. Call George P. Kelley at JA 8-4678.

Sonny Look's Sir-Loin House and Sir-Loin Inn, 6112 Westheimer and 9810 S. Main. A touch of Merrie Olde Englands in decor, but the beef and sea food are 20th century. For dainty eaters, an 8-oz. steak will suffice, but there are 12- and 16-oz. servings if your stomach is as big as your eyes. The biggest will cost you \$7.95, and everything else scales down from there. Also a reasonable children's menu. SU 2-1520 or MO 6-4181.

Maxim's, 802 Lamar at Milam. For more than a decade, one of the city's finest French cuisines with an excellent

wine cellar. So, for once, pass up steak or roast beef in favor of a trip to La Belle France via the menu. Dinners, all table d'hôte, start at \$5.50. If you can explain it to the IRS, you can have a helping of Beluga caviar or pâté de fois gras for about the price of a dinner. Camille Bermann and his son, Ronnie, will do their best to impress you and your taste buds. Open until 11 p.m.; closed Sunday. CA 7-9595.

The Red Lion, 7315 Main, a block or so from the Shamrock-Hilton. So darned English, you'll think it the Empire's last U.S. outpost. Beef, mixed grill, steak and kidney pie, even finnan haddie for nostalgic Scotsmen. Also domestic and imported beers and ales in hefty tankards. Host and hostess George and Marjorie Crowder hold court throughout the restaurant and the Club Churchill (veddy, veddy British). George is never without his double-handled tankard and the biggest Dalmatian dog you ever saw. Open every evening and very popular. Call George or Marjorie at MO 5-9225.

San Jacinto Inn, next to the San Jacinto battleground, out the Pasadena Freeway. This famous country inn, 50 years in the same family, still serves all its dinners family style. Sea food and chicken by the platterful at one price to all: \$5 (\$1.50 for kids under 12). Opens at 6 p.m. Tuesday through Saturday; at 1 p.m. Sunday; dark on Monday. GR 9-2828.

Swiss Chalet, 511 S. Post Oak Lane. No yodeling, and Houston is too warm for skiing, but otherwise, you're in the Swiss Alps. Two great cook-it-yourself choices—Beef Bourignon or Fondue Neuchatel—plus traditional veal dishes. You can run your bill up over \$5—but not easily. If you believe calories don't count, there is a pastry tray that makes "Just coffee, please" stick in your throat. Owners Herman or Sonja Stocker welcome you seven evenings until midnight. NA 1-3333.

Tony's, 2617 Sage Rd., near Westheimer. Authentic northern Italian and French cuisine—a world away from spaghetti and ravioli. Everything is a la carte, so choose something you've never had before. Coat and tie requested. Open evenings except Sunday. Tony Vallone is the Signore Importante. NA 2-6778.

Vargo's, 2401 Fondren, just off Westheimer. Dining room overlooks a waterfall and pond. Dinners, served family style, are priced at \$3.50, \$4.50 and \$5.50. Closed Sundays. Phone Al Vargo at SU 2-3888.

Nobody loves a nit-picker— but here are 23 nits worth picking

THE nit-picker is builder/developer Harvey (Bud) Meyerhoff of Baltimore. The nits are a sampling of the small time- and money-wasters Meyerhoff hunts for on a daily basis. Taken individually, they may seem hardly worth thinking about. But taken collectively, they add \$100 or more to profits on every house.

That's the purpose of the nit-picking: not to revolutionize the building process, but to plug up countless profit drains. And the bigger the builder, the bigger the drains.

Meyerhoff, whose company has built 10,000 houses since 1952, 6,000 apartments since 1963 and shopping centers in major cities all over the country, became a serious nit-picker four years ago when he hired a professional—industrial engineer George Albright (*left*)—to do the job full time. There's no mystery to Albright's approach. It breaks down to five steps that any builder could apply to his own operation:

1. Question the present way of doing a job. Is it done

as economically as possible in terms of time and cost?

2. Consider the alternatives. Think through each one—all the advantages and disadvantages—and discard those that are obviously impractical.

3. Experiment. Try out promising ideas and evaluate the results. Do they actually improve performance?

4. Apply the ideas that prove out. This is the hardest part of all because it means persuading workmen to put a new method into practice.

5. Follow up. Give a new procedure six months after adoption, then check to make sure it's still being used—and that it's still effective.

Vice President Harry Whitehead, who's in charge of Meyerhoff's industrial engineering program, says most of the savings come from better use of labor. Specifically:

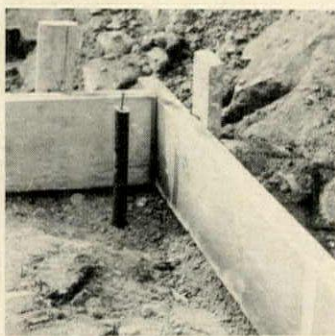
Job improvements make workmen more efficient. This makes them worth more to the company, permitting Meyerhoff to give higher pay rates which attract and hold better workmen.

Job analysis cuts work-crew size. This results automatically when idle time and job duplication are eliminated.



1 *Masons save steps when block is unloaded inside foundation walls. Blocks were formerly stacked in one location outside*

the basement footings, so masons wasted time carrying them around the house. Now the supplier is instructed to stack them inside.

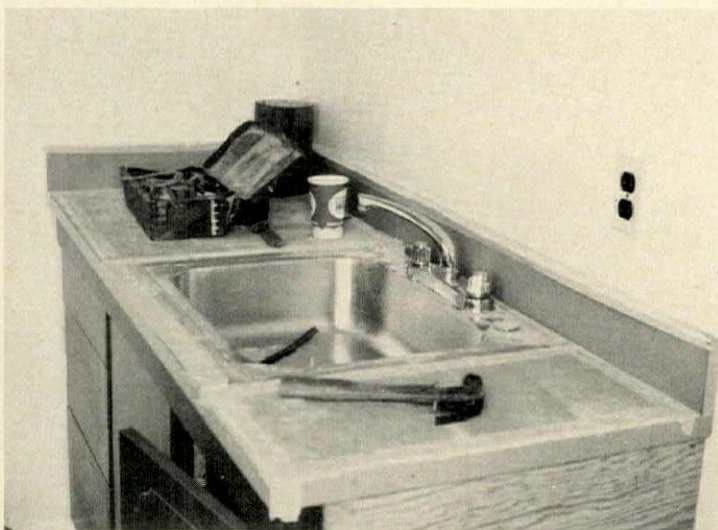


2 *Using iron pipe for corner hubs speeds work on footings. Wooden stakes were used before, but they were often broken or accidentally misaligned and provided perfect access for termites. Now footings are poured around 24" lengths of iron pipe, with wooden plugs driven into the exposed ends to hold nails that provide permanent corner markers for the carpenter supervisor.*

3 *Temporary downspout elbows keep foundations drier. When gutters are installed, an elbow is mounted at each opening, facing out from the wall. Water is thrown away from the foundation until leaders are installed.*

4 *Mortar-pan stand cuts brick-layer fatigue. Pans used to be placed on the ground or on 8" blocks. Now they are set on 24"-high stands, resulting in less bending and fewer cases of "brick-layer bad back."*

5 *Batter-board signs help supers communicate. By writing on the boards such information as house model and the amount of cut or fill required, supers avoid mistakes that can occur when oral instructions are misunderstood by workers.*



6 *Corrugated paper stops damage to laminated-plastic counter tops. One out of five tops had to be replaced because of chipping by workmen. Single-ply corru-*

gated paper solved the problem. It's ordered in 24"-wide rolls—exact counter width—and held in place with masking tape. A 250' roll costs \$7.50.

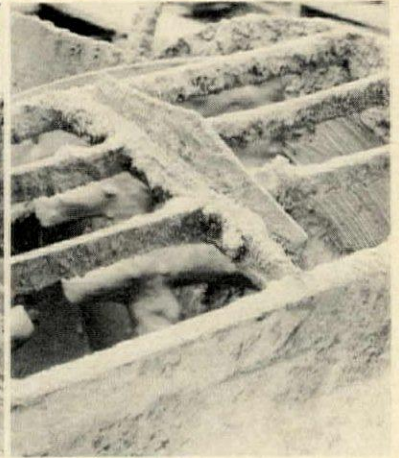


7 Bracing ends wall buckling, cuts down on hairline cracks. Half of Meyerhoff's houses used to need foundation-wall repairs

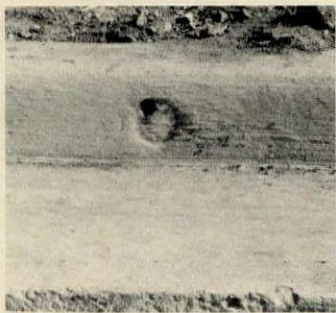
ranging from crack-filling to rebuilding. Now walls are braced from inside with 2x6's supported by lolly-column piers.



8 Built-on bag opener cuts out a work step. Mortar bags used to be opened by hand—one motion per bag—until a triangular cutter



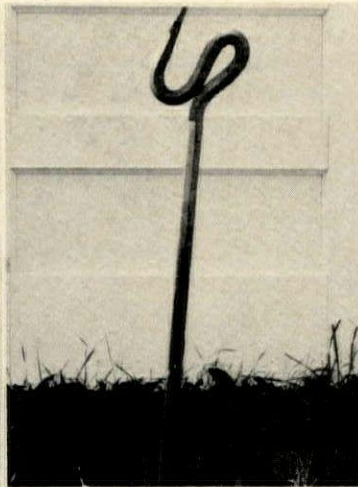
was installed on top of the mixer screen. Now a workman drags the bag across the cutter, opening and dumping it in one motion.



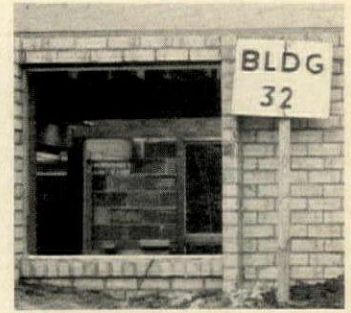
9 Oilcan simplifies drainline installation. Laborers used to cut outlets for roof-gutter drain lines through street curbs. It took time, and the curbs often cracked. Now an ordinary one-quart oilcan is set in the curb form before the concrete is poured, approximately opposite future leader locations. The ends of the can are punched out later when the drain line is installed and eventually the can rusts away completely.



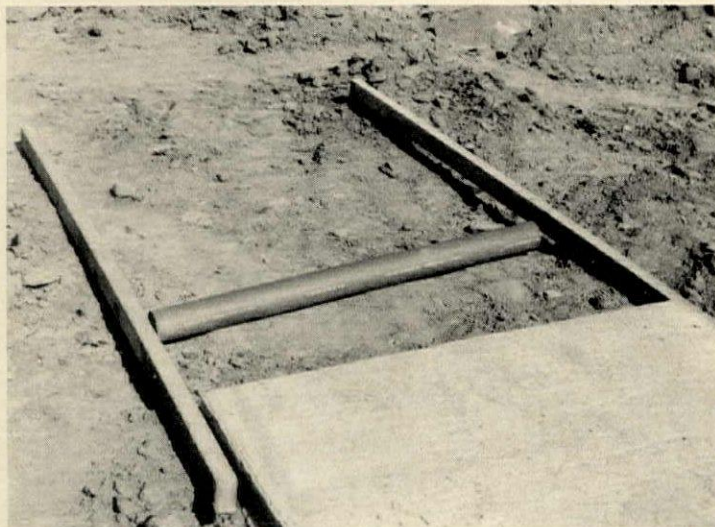
10 Modified crowbar speeds nail pulling. When disassembling forms and scaffolding, laborers used to pull nails with an ordinary carpenter's hammer, which required bending and stretching.



Meyerhoff's industrial engineer made the job easier by designing a new tool: a crowbar heated and reshaped with an extra bend to put the claw at the most favorable angle to the work.



11 House numbers end delivery foul-ups. Formerly, delivery men asked anybody who happened to be around where materials should be dropped off. They didn't always get the right answer. Conspicuous house numbers help insure correct deliveries, avoiding costly installation errors, e.g., bathroom fixtures that must be removed and replaced because they don't match the walls, mismatched roof shingles, etc.

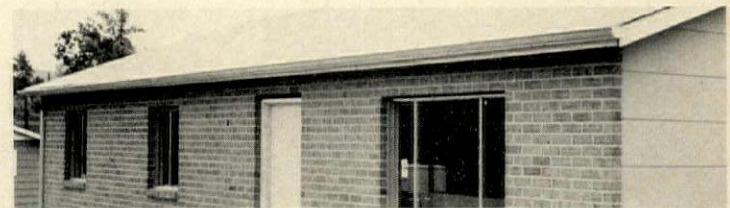


12 Setting drain pipes when walks are poured saves digging. Laborers formerly had to tunnel under sidewalks to lay drain pipe for roof gutters. Now they bury

lengths of plastic pipe as walks are poured, aligning them with downspout locations. Pipe ends are stuffed with paper to keep out dirt until drain pipes are laid.

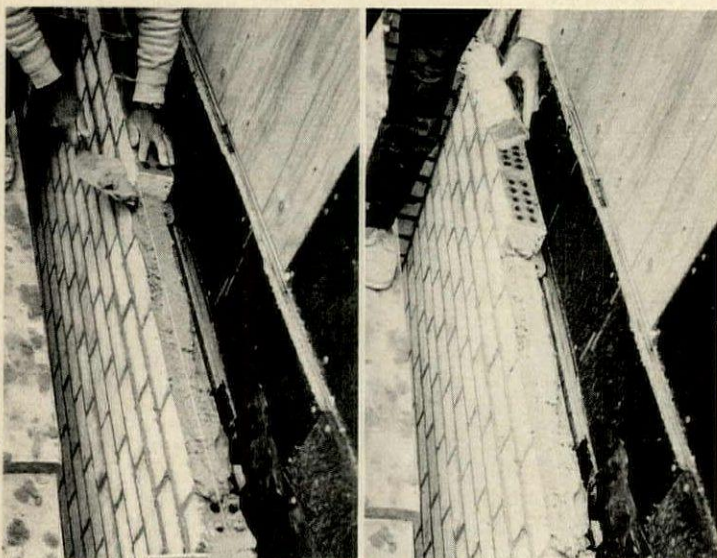
13 Standard supply lists conserve supervisors' time. Supers used to spend up to two hours ordering supplies and materials for a new house, until the industrial engineer drew up a standard list for each house model. Now all suppliers know exactly which items to deliver for each house model and ordering is done by model number.

14 Double-headed nails cut lumber waste. When batterboards, scaffolding and other formwork were set up with ordinary nails, disassembly was difficult and resulted in much of the wood being too badly split to use again. The introduction of double-headed nails not only reduced lumber damage, but speeded up disassembly work as well.



15 Jointless gutters prevent future leaks. Caulked joints, which eventually failed because of expansion and contraction, were a cause of recurrent call-

backs for Meyerhoff. Now gutters are ordered cut to exact house length—up to 40'—from coil stock. Cost is no more than for stock lengths.



16 Here's a time-saving brick-laying technique—when the masons decide to adopt it. Meyerhoff paid \$2,500 for a study of bricklaying procedures that suggested some streamlining:

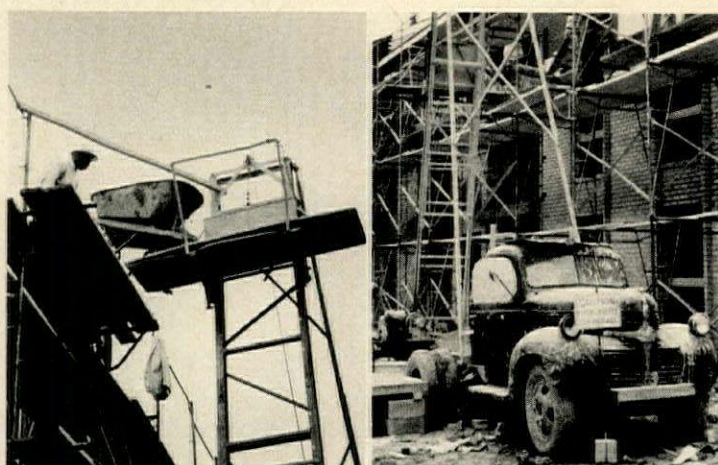
Lay a flat bed of mortar eight to ten bricks long. Set unbuttered brick in place by pushing firmly down and against head joint, trowelling off squeezed-out mor-

tar (above, left). Use excess mortar to butter the end of the brick just laid (right) and lay succeeding bricks in the same way until the mortar bed is covered.

The new system might step up production 10%, but there's no proof: The bricklayer foreman demonstrated the technique, but so far it hasn't won wholehearted acceptance among his crew.

18 Hardware trailer cuts workers' fetch-and-carry time. The trailer is loaded with small items like hinges, drawer pulls and lock sets, and is parked near sites where those items will be needed. Hardware used to be stored in a field office, to which workmen had to make repeated trips for each job.

19 Stacking leftover bricks and blocks saves \$3 per house. Unused brick and cinder block used to be a total loss—either buried in the backfill or plowed under during grading. Now a laborer collects leftovers and stacks them out front at the curb where a cleanup crew picks them up for salvaging.



17 Truck-mounted hoist takes less time to relocate. It took three men at least six hours to rig and brace this brick-and-mortar hoist

before it was mounted on a truck body. Now two men can do the rigging and bracing job in less than half an hour.



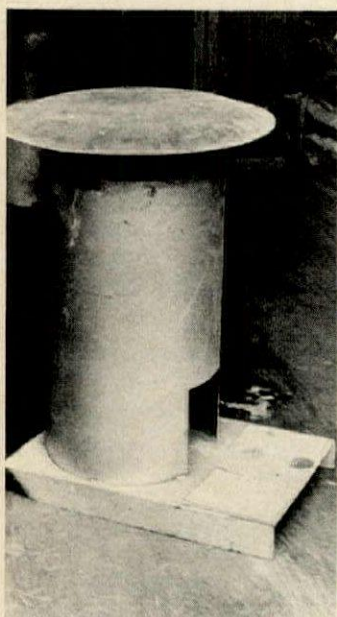
20 Water channel in block wall keeps basements dry. Damp walls and floors—a frequent cause of Meyerhoff callbacks—were often traced to water trapped inside block walls. The solution:

1. Cover first course of block with expanded metal mesh to keep

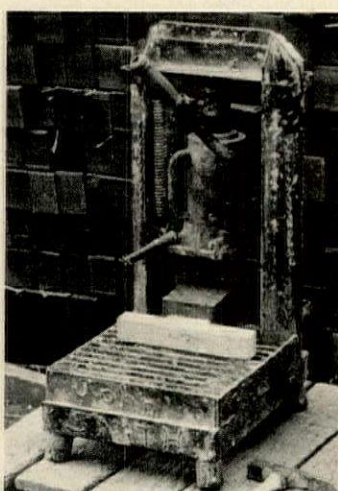
out mortar drippings.

2. Notch footings every 10', using a short length of 2x4 (above).

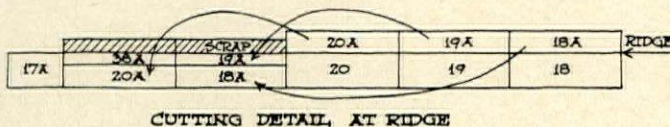
3. Knock a bottom corner off every fourth or fifth block. Water will drain to outer footing surface instead of inside.



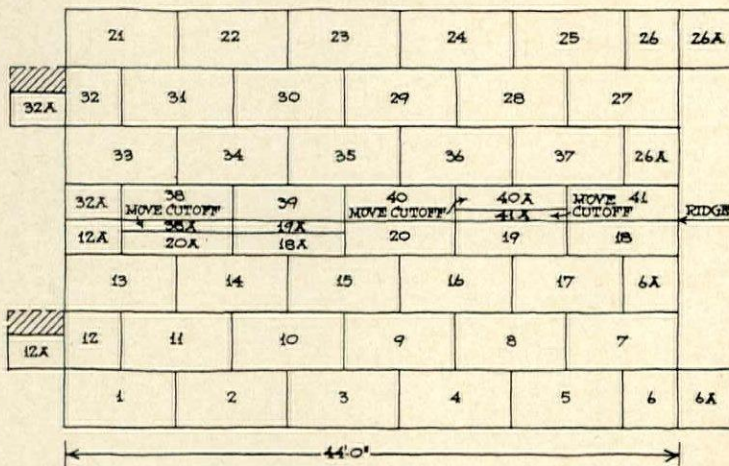
21 Bottled-gas heaters reduce cleanup time. Old-fashioned kerosene-fueled salamanders deposited smoke film on walls which discolored paint. The problem was eliminated by switching to bottled-gas stoves (above).



22 Cutter with templates reduces brick waste. Masons used to shape bricks with a hammer—ruining up to 50% of them. Using a cutting tool helped, but the problem was not completely solved until templates were designed so that bricks could be cut precisely to each standard size needed. Since their introduction, brick spoilage has been reduced to a low 5%.



CUTTING DETAIL, AT RIDGE



23 Roof-sheathing plan shrinks plywood waste. The industrial engineer worked out a cutting plan for each house model to keep un-

usable remnants to a bare minimum. In the plan above, a 1,312-sq.-ft. roof produces only 40 sq. ft. of leftover plywood.

HOUSE
OF IDEAS



Big selling idea. At small cost. Using scientific methods and advanced Gold Crest Chemicals, your professional Pest Control Specialist creates a chemical "barrier" around the home that stops termites cold.

Not just a nicety. A necessity...that sells!

Termites are active everywhere. In every state except Alaska. They're a growing menace. Make sure you include Gold Crest Chemical Protection against termites in *your* building plans.

Gold Crest Chemical Protection isn't just a "nice" feature. Today, it's essential. Essential to protecting the home-buyer's investment. Essential to protecting your reputation as a quality builder.

Only sure control. Chemical treatment during construction is the only known sure way—and the economical way—to control subterranean termites. This is why termite-wise home-buyers are, more and more, insisting on Gold Crest Protection.

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Get the facts. Consult your professional Pest Control Specialist who displays the Gold Crest symbol. He'll offer you a complete merchandising package. For samples, Gold Crest facts, send coupon.



"America, you've got termites!"

Destructive termites are a major threat in every state of continental U.S. *Including your area!* Be sure your homes—and your reputation—are protected with scientific Gold Crest Chemicals. Check 2 c/Ve in Sweet's Light Construction Catalog for more facts.




Sales ideas, free. Send Gold Crest brochure, and sample of sales aids—pre-treat signs, job stickers, ad mat, etc. Include list of Gold Crest specialists.

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**Every 2 minutes another family
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with flameless electric heat.**

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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.

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The Corinthian™—a glamorous, practical, economical answer to the half-bath problem

Now all in one package—wall, floor, folding shower door and trim. Imagine! You save labor, time and money as you add a glamorous, accessible shower in a confined space. Now it's easy to make the half-bath a full bath.

New fiberglass wall covering panels go up quicker than tile. Grip-tight corner moulding snaps in for a water tight seal. Marblemold® floor, code approved nationally, has a Hammertone® slip-free surface. It is lightweight, permitting one man installation. Designed for heavy duty, it is economical, too. No lead pan needed.

Patented Showerfold door folds like an accordion to either wall, giving complete access to the shower. Shuts tight with magnetic catch. Flexible DuPont Alathon® door panels will not mildew, can't crack or shatter . . . have lifetime replacement guarantee. As a bonus, the door, floor and wall covering are available in a variety of colors to mix or match.

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GLASWELD DOESN'T GIVE A DAMN WHAT THE WEATHER'S LIKE AT QUOGUE.



GLASWELD INSTALLED APRIL 1960, PHOTO TAKEN JUNE 1968.

ARCHITECT: JAMES A. EVANS, A. I. A.

In a village on Long Island, New York, with the unlikely name of Quogue—there's a group of circular cooperative apartments called Round Dune. They've been built on a sandy spit of land bounded by the Atlantic on one side and Shinnecock Bay on the other.

In this exposed location the buildings would take far more than the usual beating from the weather and the elements. Brilliant sunshine on perfect summer days. Sandstorms, sea spray, strong winds, downpours at other times.

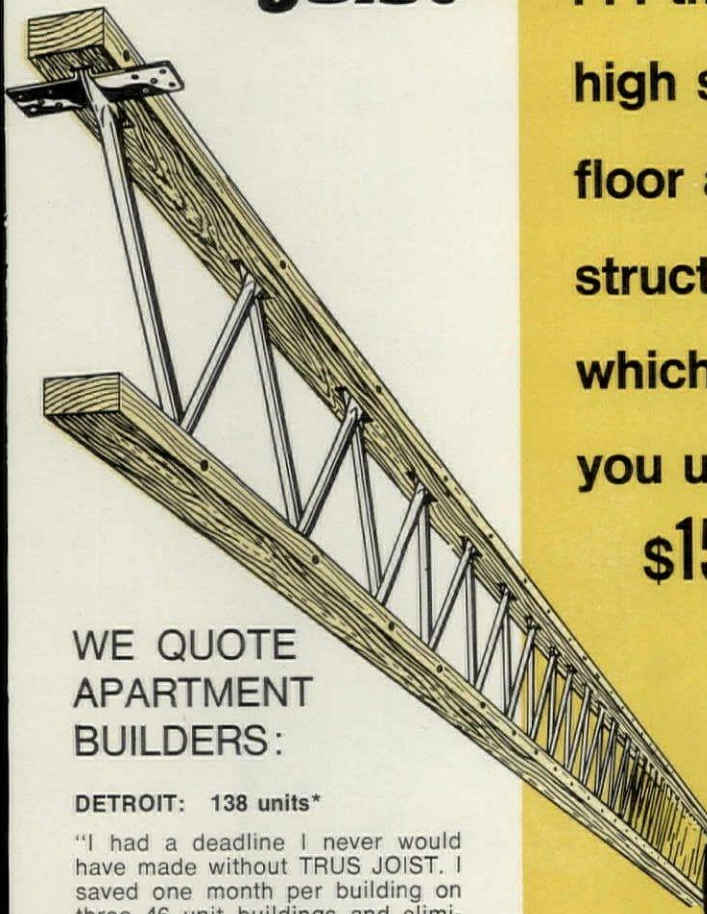
Problem: what to use on the buildings' exterior that would stand up longest — or require the least maintenance — under these rigorous conditions. Solution? See next page.



U.S. Plywood

A Division of U.S. Plywood-Champion Papers Inc.
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Trus Joist



... the long span,
high strength
floor and roof
structural system
which will save
you up to
\$150 per unit!



**WE QUOTE
APARTMENT
BUILDERS:**

DETROIT: 138 units*

"I had a deadline I never would have made without TRUS JOIST. I saved one month per building on three 46 unit buildings and eliminated a maze of interior footings."

PENN: 72 units*

"The smoothest thing I ever worked with. They saved me 50% on my labor and about 15% on both plumbing and electrical."

ILLINOIS: 16 units*

"We got excellent sound deadening and had the building closed in 1½ weeks ahead of schedule. Four men set the floor system for four units in 1½ hours. Both the electrician and the plumber offered deducts after the first building was completed."

INDIANA: 136 units*

"The electrician saved three hours per unit and we saved \$40.00 on each 640 square foot unit. We got the best dry wall ceilings I ever saw and framed five units a day. The best I had ever done with conventional framing was four units."

* Contractor names available on request

Write Today for
a **FREE BOOKLET**
and Cost Comparison
Worksheet.

FLOOR SYSTEM COST COMPARISON
TRUS JOIST vs. 2 x 10

Type	Material	Labor	Total
2 x 10	.34	.17	.51
Trus Joist	.53	.04	.60

INITIAL TJ cost is 9¢ more than 2 x 10 construction.

TANGIBLE TRUS JOIST SAVINGS
PER 750 SQ. FT APARTMENT

	Per Apt.	Per Sq. Ft.
1. Carpentry—1/3 less nailing for sub-floor and ceiling	\$15	.02
2. Basement is clear-span—eliminates columns, beams and footings	\$45	.06
3. Eliminates dropped ceilings for utilities	\$30	.04
4. Electrical—less drilling and less time pulling wire	\$25	.03
5. Plumbing—less labor drilling and cutting for pipe and vents	\$15	.02
6. Heating—simplifies installation of ducts and thermostat wires	\$15	.02
7. Occupancy—building under cover sooner and all trades finished sooner; result, 2 weeks extra rent 1st year	\$75	.10
TANGIBLE TJ SAVINGS	\$220	.29
Less added initial TJ costs	\$ 70	.09

NET SAVINGS WITH TRUS JOIST \$150 .20

T RUS JOIST not only provides over-all dollar savings but also makes possible a building of far superior quality.

TJ is one of the highest engineered structural products on the market today and has been utilized in more than 7,000 apartments, schools and commercial buildings throughout the United States and Canada.

In apartment buildings it provides a superior sound resistance, and its long spans create wide expanses of usable space without bearing walls or columns. A TJ floor system, compared with 2 x 10's, is far more rigid with low deflection characteristics. It also reduces shrinkage and eliminates such problems as cracked plaster and binding doors.

The open webs provide big labor saving in the installation of plumbing and electrical wiring, as well as simplifying heating and air conditioning work.

The use of TRUS JOIST eliminates costly dropped ceilings and at least one-third of the nailing of sub floor, ceiling materials and insulation. Joist placing labor is reduced from 50 to 80%.

One of the biggest savings is in time. A TRUS JOIST system makes it possible to advance completion dates from two to four weeks. Not only does this mean earlier income but also a reduction in the cost of interim financing, insurance, superintendent and utilities.

Every TJ system is engineered and custom manufactured for your building with delivery as soon as three weeks after approval of shop drawings.

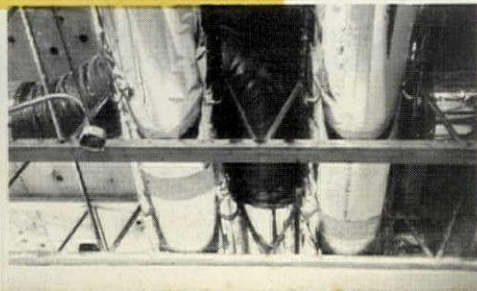
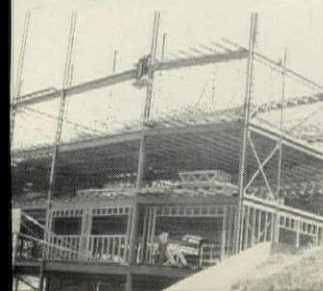
Would you like more information . . . a design manual for your architect . . . a free cost estimate? They're yours for the asking.

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How to win friends and insulate people.

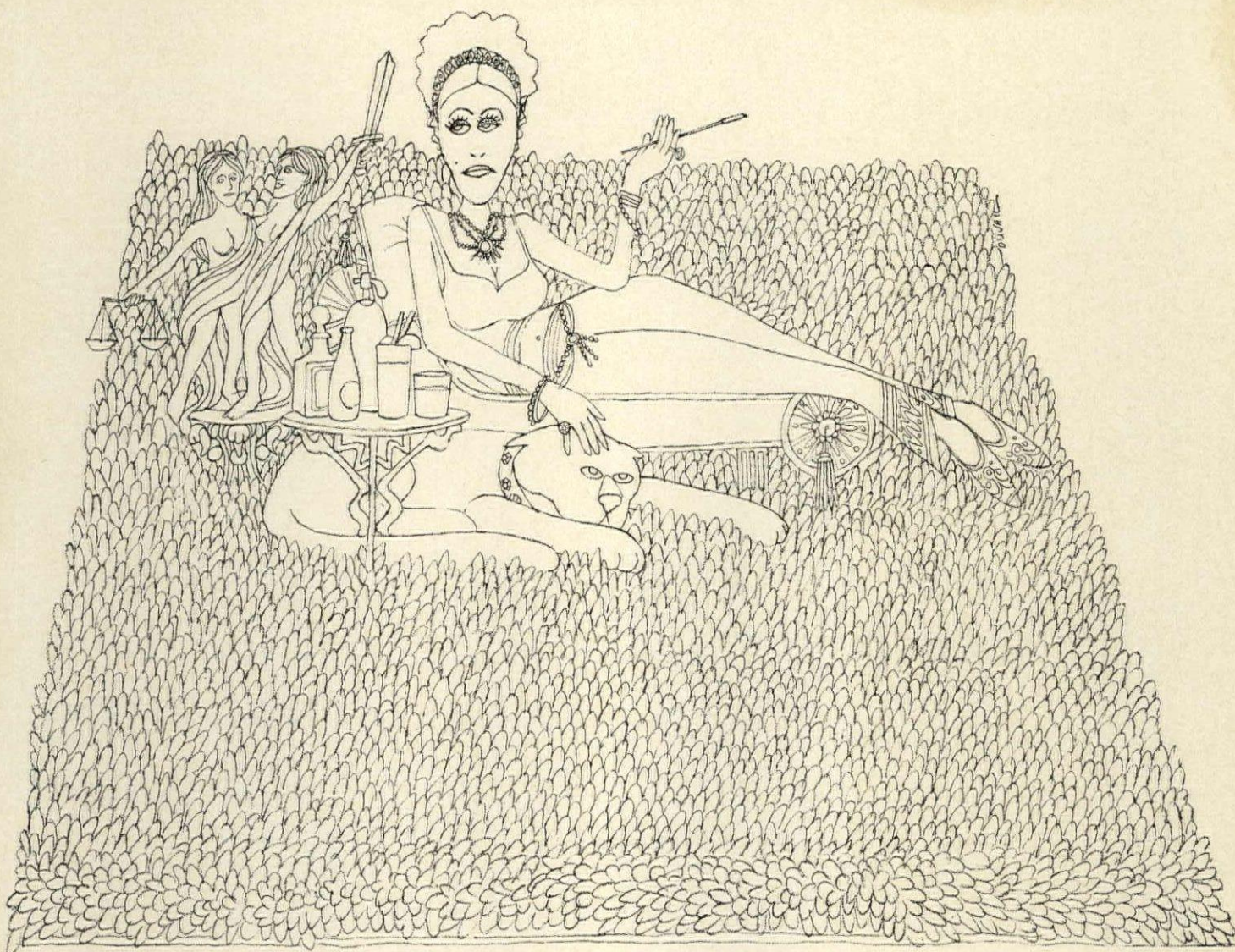
Install windows of PPG TWINDOW® insulating glass. It keeps your home buyers warmer in winter. It reduces downdrafts, cuts heating bills, fogging and frosting. It also eliminates the need for storm windows—nobody has to put them up or take them down or wash them or anything else. Which is why home owners like PPG TWINDOW so much. And say nice things about the builder

who installs it. Talk to the man who supplies your wood windows. PPG INDUSTRIES, One Gateway Center, Pittsburgh, Pa. 15222.

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Our Grand Manner carpet. For people who still live that way.



Once upon a time, the grand manner meant private pull-man cars and vast mansions.

Now it just means a little something extra, that famous "extra touch."

Like candles on the dinner table. Or this carpet on the floor.

The grand thing about our Grand Manner carpet is its nubby texture. Puffs of rich pile almost float beneath your feet.

What's more, we made it from Kodel polyester, so the puffs will stay puffy. And so they'll be easy to clean.

Grand Manner comes in 18 solid colors, enough for every woman who expects a little extra.

We think Grand Manner can support her in the manner to which she's been accustomed.

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**Moen
comes up with
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At the NAHB Show, Booth 3407.

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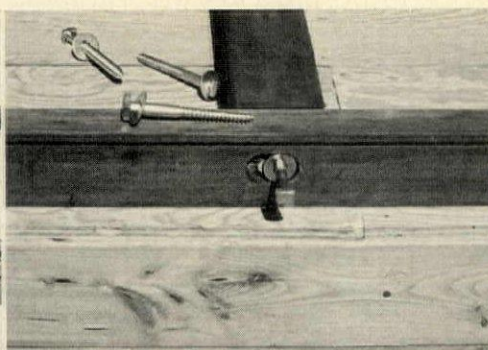


MOEN the faucet that
turns people on.

Photos: courtesy, The Pacific Lumber Co.



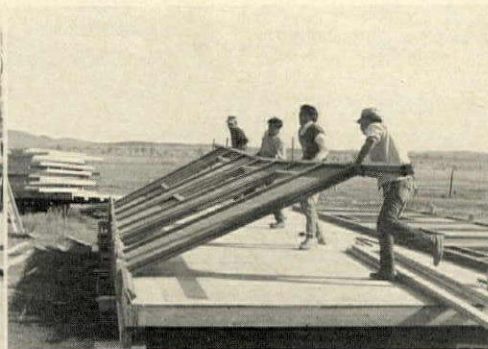
1. **PREDRILLED BOTTOM PLATE** is fastened to predrilled studs with lag screws. Workman sets screw with a hammer, tightens it up with a socket wrench. Plate sections are linked by shiplap joints.



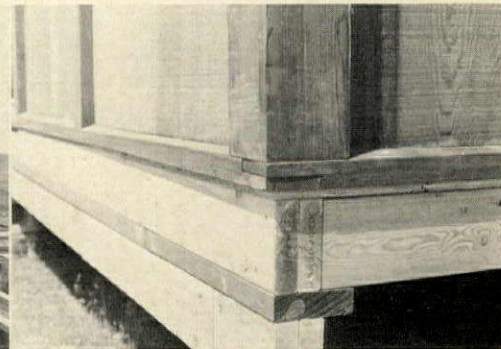
2. **PLYWOOD PANEL** is inserted between rabbeted studs and seated in rabbeted bottom plate.



3. **TOP PLATE**, predrilled and rabbeted, is attached after plywood and window framing are set.



4. **SIDE-WALL SECTION**, 36' long, is tilted upright minus doors, windows and corner panels.



5. **CORNER POSTS** are bolted at top and toenailed at bottom after corner panels are set in.

How a lumberyard/prefabber builds housing for the poor

In this case the poor are American Indians who live in car and truck bodies on South Dakota reservations.

To help them build low-cost houses for themselves, Dailey Redwood Yard of North Sioux City designed a nail-less wall system (*above*) that has three attributes:

1. Unskilled workmen can master it without much training.
2. Maintenance is easy because all the components are redwood.
3. Cost is just over \$10 a sq. ft., e.g., Dailey sells a 748-sq.-ft. model (*below*) for \$8,190 including foundation.

And to get the housing up in a hurry,

President Park Dailey adapted the wall to an off-site assembly system that produces completely finished houses in one 20'x36' piece under factory conditions. His latest order, 400 houses for scattered locations in the Rosebud reservation, was put in place in a dozen five-day work weeks.

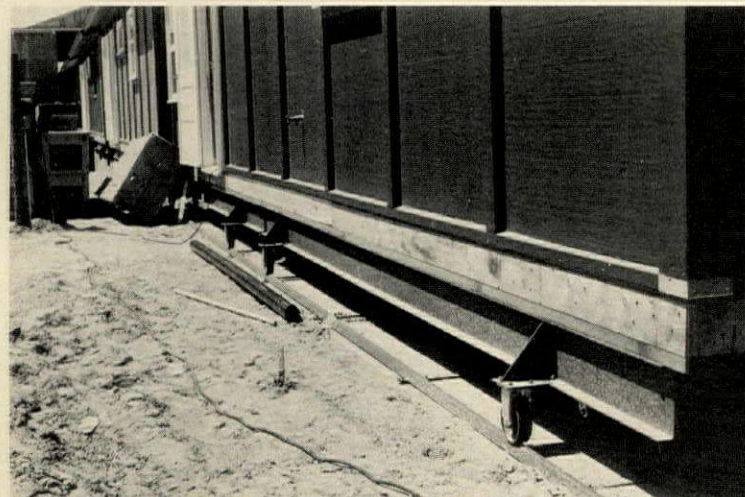
Dailey made whole-house prefabrication feasible by designing a flatbed trailer that raises and lowers hydraulically. It lifts houses off his railway assembly line (*below*) and lowers them onto foundations 10 to 15 miles away.

Dailey also developed a streamlined foundation system: three precast-concrete

beams set on cone-shaped, precast columns with built-in beam levelers. A tractor-mounted auger digs the column holes.

Walls consist of 4x4 studs on 4' centers, 6x6 corner posts, 3x4 beveled plates and 3/4" saw-textured plywood. Studs and plates—fastened with lag screws instead of nails—are rabbeted, so plywood panels are simply inserted in the grooves, which are caulked. Exterior surfaces are stained and left exposed; interiors are insulated with 2'x8' styrofoam batts and covered with prefinished hardboard.

Says Dailey: "Our buyers have only one complaint. They think the house is too big."

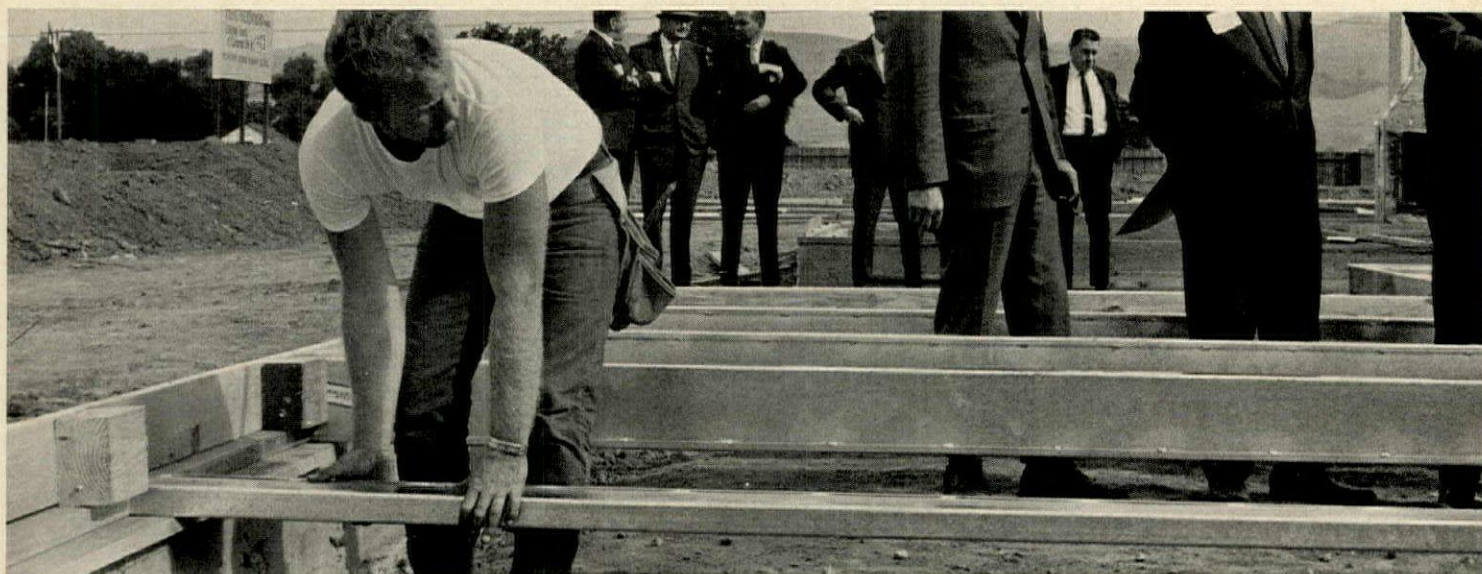


I-BEAM CHASSIS on relocatable rails transports house through assembly-yard stations for complete finishing. House is then transferred to trailer.



HYDRAULIC TRAILER with rear steering lifts house off assembly-line chassis (*left*) and lowers it onto precast foundation at the building site.

Technology continued on p. 122



Premium-priced steel joists break into West Coast tract housing

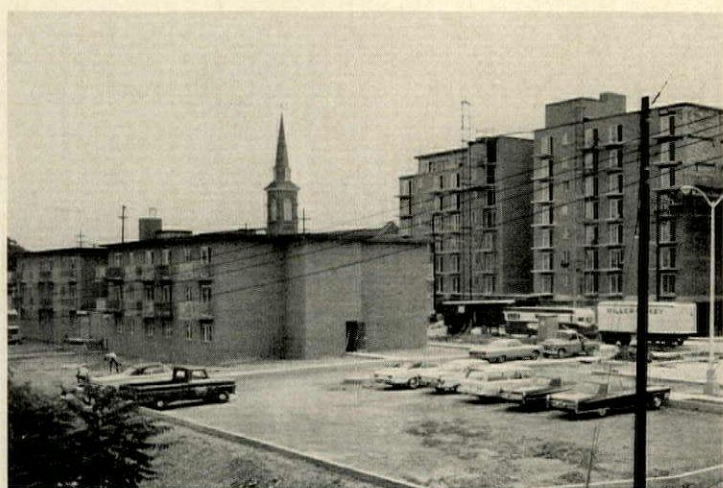


STEEL FLOOR SYSTEM used in Perma-Bilt houses is being market-tested by Kaiser Steel.

Steel floor systems, in a variety of forms, have already been tried by homebuilders in the East and Midwest. Now a California builder—Perma-Bilt Enterprises—is trying one in 440 homes in San Jose, giving western builders their first real opportunity to see steel floors in use.

Perma-Bilt had been using wood floor joists supported by 4x4 posts on concrete pads and piers. It has switched to 14-gauge hollow steel beams—2"x7" and in lengths of up to 36'—which are leveled by screw jacks set on pads.

Perma-Bilt pays more for steel but gets an impressive cut in work time. For example, two men can lay and level the steel floor joists for a 1,786-sq.-ft. house in a half-hour, compared with five to eight hours for wood joists. Another saving: The steel joists require two-thirds fewer piers than wood—in fact, one of Perma-Bilt's split-level designs now needs only four piers instead of 22. Subflooring is fastened to the steel with case-hardened nails; plumbing and heating lines are attached by screw supports and hangers.



VINYL-SHEATHED DOORS AND WINDOWS, used throughout this \$2 million housing-for-the-elderly project, were supplied prehung by Andersen Corp.

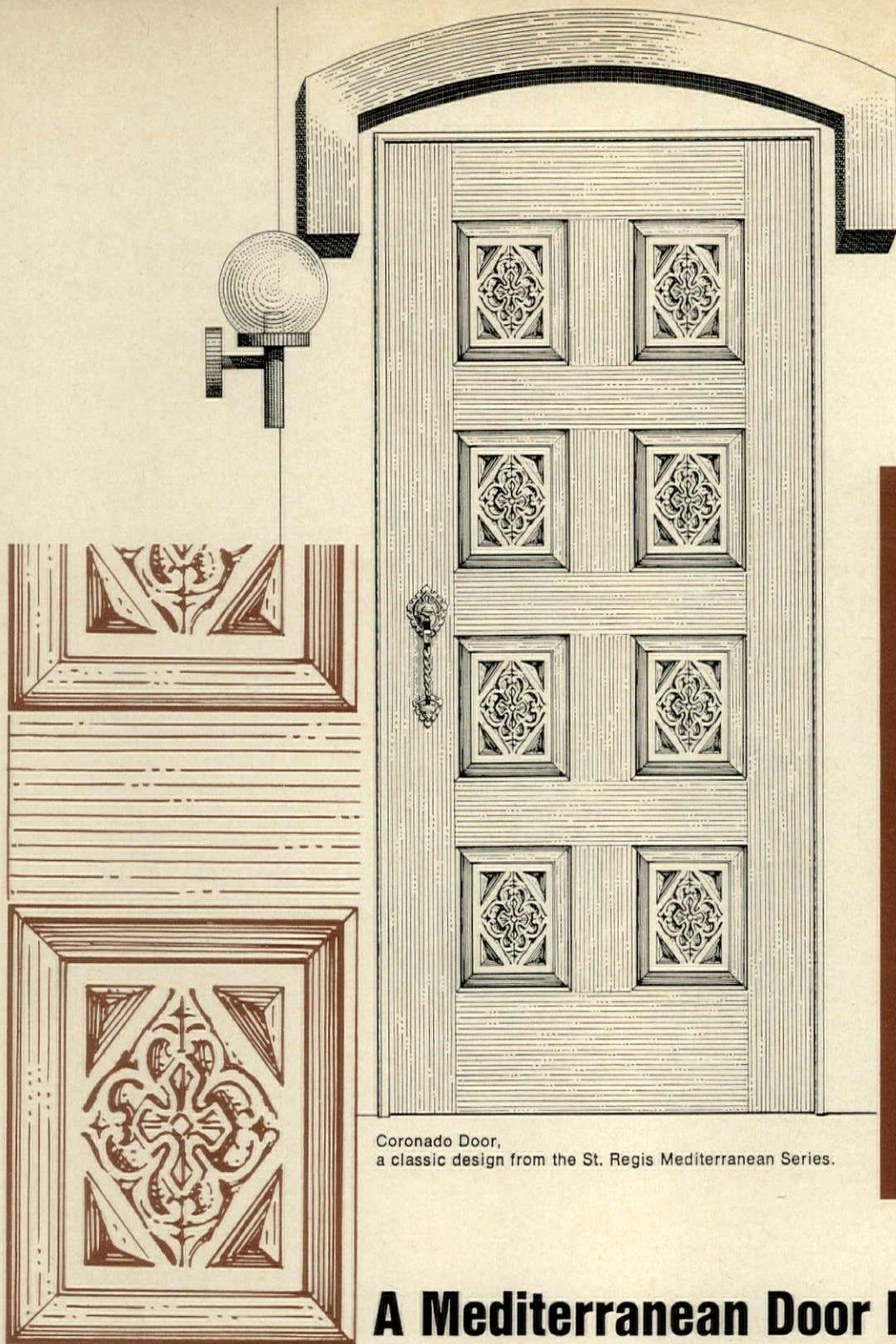
Premium-priced vinyl sash breaks into low-income federal housing

No-maintenance windows and doors may still seem expensive to private apartment builders. But they are beginning to look like a bargain to HUD officials putting money into publicly subsidized apartments.

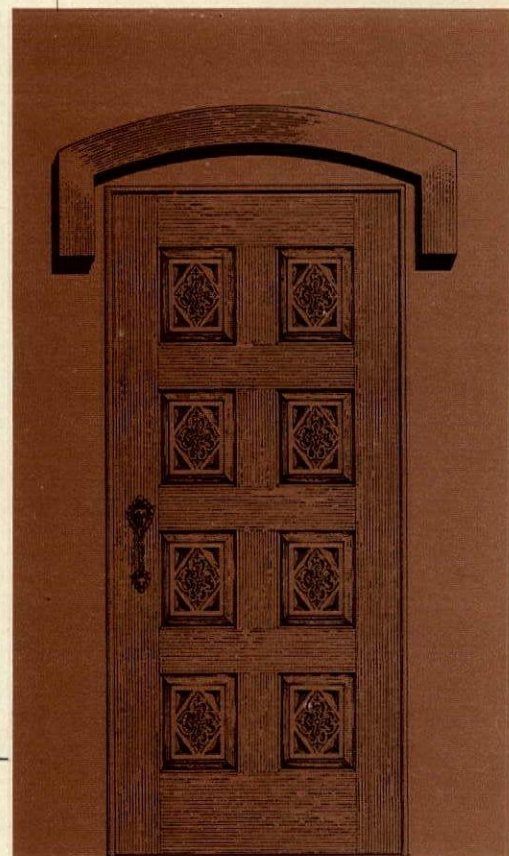
HUD men in Hagerstown, Md., set a precedent by okaying vinyl-clad wood windows and sliding doors for 150 units

of rental housing for the elderly (*above*). Their reasoning: The sash and frames will never need painting, and cleaning them should be no more difficult than cleaning the glass. So the increase in materials cost looks small compared with the long-term saving in maintenance labor, which will always be borne by tax dollars.

Three kinds of no-maintenance units were considered for the Hagerstown job. The other two, comparably priced, were plastic-coated steel and coated aluminum. Vinyl-clad wood won out because it promised a higher R value (thermal resistance) and because the architect had already had success with it in his own home.

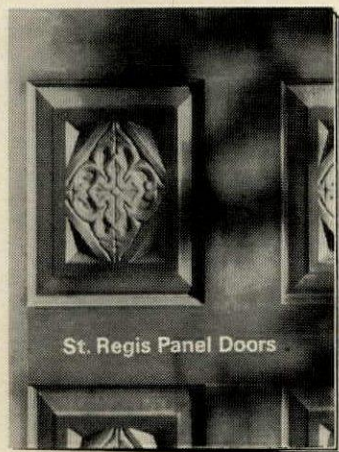


Coronado Door,
a classic design from the St. Regis Mediterranean Series.



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.



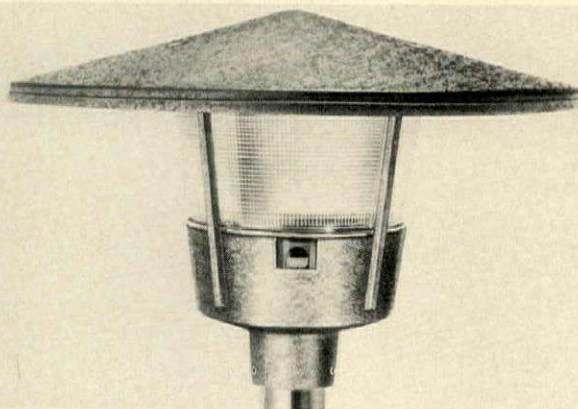
NEW PRODUCTS

For more information circle indicated number on Reader Service card p. 117

Lighting



Crystal chandelier for foyers, dining rooms and bedrooms has an ornate cast-bronze spindle and five arms. It is 19" in diameter, 13" high and can be hung as much as 33" from the ceiling. Thomas Industries, Louisville. *Circle 200 on Reader Service card*



Post-top luminaire for residential streets, parks, plazas and campuses incorporates a weather-resistant plastic light refractor and a canopy in four different styles. Seven baked-enamel finishes. Westinghouse, Cleveland, Ohio. *Circle 201 on Reader Service card*



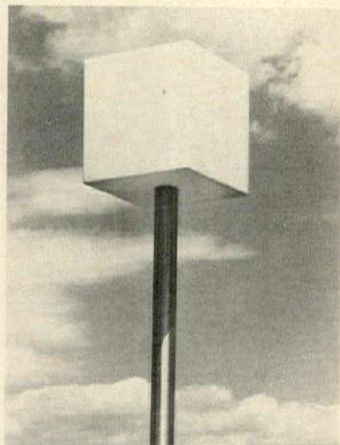
Three-light wall lantern—9½" wide and 27½" long—extends 6". Lantern combines weathered brass with clear-seeded glass and a pewter-finished reflector. Suitable for both indoor and outdoor use. Globe Lighting, Hazelton, Pa. *Circle 202 on Reader Service card*



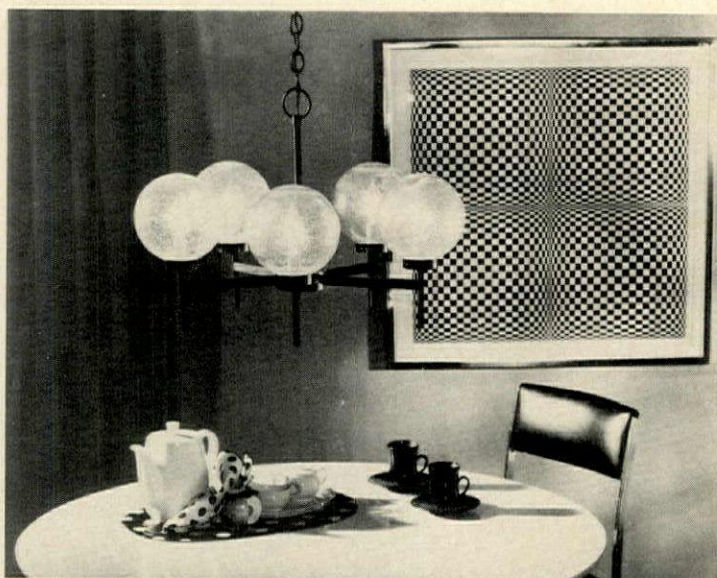
Post-mounted gas lamp that operates on either L-P or natural gas combines die-cast aluminum and high-strength tempered glass panels. The lights come in three colors: colonial white, avocado and black. Coleman, Wichita, Kan. *Circle 203 on Reader Service card*



Scrolled lantern of wrought iron is designed for entries and living rooms. The lantern suspends to 42", is 13" in diameter and 15" high. It comes in black, avocado, pompeian red and ultramarine blue. Del-Val, Willow Grove, Pa. *Circle 204 on Reader Service card*



Geometric luminaire of shatterproof translucent plastic, is a cube—15", 20" or 26"—to be used singly or in multiples. Special interior attachment permits easy replacement of either mercury vapor or incandescent lamps. Habitat, New York City. *Circle 205 on Reader Service card*



High-style chandelier is in a contemporary mood. Five clear candle-labra bulbs—supported by black stems with chrome collars—shine through the seeded-glass globes. Progress Lighting, Philadelphia. *Circle 206 on Reader Service card*

New products continued on p. 127



Weyerhaeuser® Primed Exterior Siding can cut two days off your painting schedule.

It takes about 16 hours for two painters to prime an average size home. That's assuming there is no bad weather to delay it.

That's precisely why we developed a full line of preprimed bevel, lap siding and panel materials.

And we're so sure that the factory-applied primer won't blister or peel that we guarantee it for a full five years.

Try to get your local painter to do that!

All Weyerhaeuser preprimed products come protectively packaged so there's no chance of scuffing in transit. Just open up the carton and start nailing. No culls. No waste. Every piece is usable.

Can we send you more facts? Write us, Box B-2809, Tacoma, Washington 98401.

Weyerhaeuser® Primed Exterior Products		
5-YEAR PERFORMANCE GUARANTEE		
Lumber:	Hardboard:	Plywood:
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Bevel Siding	Lap Siding	Panel Siding/MDO
	Weyerhaeuser Primed	Weyerhaeuser Primed
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The factory-applied primer on the above listed Weyerhaeuser Primed Exterior Products is guaranteed for FIVE YEARS after initial installation to be peel-proof and blister-proof, provided a finish paint coat is applied within 60 days after initial installation and thereafter maintained in good condition.


Also, the entire product is guaranteed for the same period to give satisfactory performance as exterior siding when installed in accordance with instructions accompanying each shipment and when finished as indicated above.

Should any of these primed products not comply with this guarantee, Weyerhaeuser will, at its option, repair, replace, or make a fair allowance for same, up to the original price of the material as delivered for the installation. However, Weyerhaeuser must be given written notice within 90 days after discovery of such noncompliance and a reasonable opportunity to inspect the product prior to any alteration or repair.

Weyerhaeuser's sole responsibility is as stated herein, and it shall not be liable for consequential, indirect or incidental damages.

This performance guarantee automatically extends to purchasers from Weyerhaeuser of these primed products, in case the material is purchased from a distributor, or in case any other use is to be processed through the intermediate party or parties.

This guarantee is in addition to the standard product quality guarantee set forth in the Weyerhaeuser General Terms of Sale.



Weyerhaeuser




Franciscan tile – the leading ceramic tile for leading builders.

Award-winning builders like Masud Mehran of Livermore, California are aware of the importance of using the newest products with consumer appeal in the all-important entry and dining areas of their homes. The new "Madeira" glazed 11½" x 11½" shape in Franciscan Terra Floor is such a product.

Mehran uses the popular Flashed Walnut color and texture in Madeira to create the dramatic floor in one of his models in the "Sunset East" development in Livermore. Madeira also is available in the colors of Olive and Antique White.

Use Franciscan Terra Floor and other INTERPACE glazed ceramic tile products to help create homes your customers will remember — and buy.

Franciscan **TERRA FLOOR**  **INTERPACE**

Masud Mehran

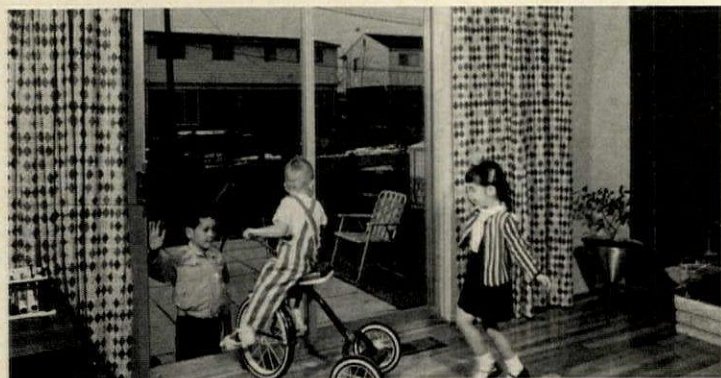


See Franciscan Terra Floor in House & Garden's "House of Ideas" at the NAHB show in Houston.

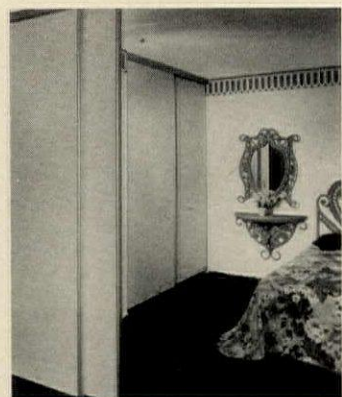
Doors and windows



Louvered folding door forms a wall up to 10' high and 24' wide when extended, stacks compactly when folded. Panels, 8" wide, are painted or primed hardboard or hollow-core finished in Formica or wood veneer. Aershade, Waukesha, Wis. *Circle 217 on Reader Service card*



Safety plate glass is heat strengthened for three to five times normal resistance to impact and meets FHA safety standards. Available in 1/5" and 3/4" thicknesses, it comes in clear or tinted bronze or grey. Libbey-Owens-Ford, Toledo, Ohio. *Circle 218 on Reader Service card*



Sliding door panels are 5' wide, hang from ceiling on anodized aluminum frames. Panels and panel frames and sliders are finished in white vinyl. Bottom guides are of easy-sliding nylon. Roberts Consolidated Industries, City of Industry, Calif. *Circle 219 on Reader Service card*



Weathertight casement has single or double glazing, also removable storm panel. Window opens full 90 degrees on concealed hinge track of stainless steel. Redwood exterior, pine interior. Many sizes available. Seal-Rite Mfg., Lincoln, Nebr. *Circle 220 on Reader Service card*

New products continued on p. 128

The **HOUSE OF IDEAS** got the best of us!



... and the best for your homes, too, is the famous



Aprilaire[®]
HUMIDIFIER

A quality home needs the finest humidification system available. That's why the builders of House & Garden's House of Ideas chose the proven leader—the Aprilaire Humidifier.

Every home you build deserves the protection of ideal indoor humidity furnished most efficiently by an automatic Aprilaire Humidifier. Here's why: **To Protect the High Quality You Build Into Your Homes**—by eliminating the expense of call-backs to repair cracks in plaster, unsightly openings around molding and trim, uneven floors, distortions in walls and door openings . . . all damaging effects which can be the result of parched heated air in the most luxurious of homes.

Added Sales Feature—Homebuyers are beginning to demand "total comfort" systems in their new homes. The well-known, widely-advertised Aprilaire Humidifier adds an important "plus" feature to every new home—adds immeasurable boost to your sales program.

Insure the long-lasting quality of every home you build with an Aprilaire Humidifier. There's a model for every heating system—every one provides ideal, whole-house protection.



RESEARCH PRODUCTS CORPORATION
Dept. 969, Madison, Wisconsin 53701

Please send me complete information on the Aprilaire Humidifier

Name _____

Address _____

City _____ State _____ Zip _____



CLASSIC
Grote-quality cabinet with exquisitely carved gold frame in basic oval shape lovely in any setting.



ANTOINETTE
Cabinet with superbly sculptured gold frame reflecting both the good taste and the affluence of a golden era.

All the magic of mirrors

without sacrificing that needed storage space

How can you sell your home or rent your apartment weeks earlier? With the opulent touches you can provide with decorator bathroom cabinets at less cost than with anything else. And with more opulence for fewer dollars from Grote than from any other.

Not to mention the space-enlarging effect with mirrors that will make a compact bathroom look twice as big . . . without sacrificing the needed extra storage space provided by the cabinet.

Grote has bought a whole mirror plant (Hagemann of Shelbyville, Ind., famous in mirrors since 1892) to bring you the most in mirror sales-magic. Mirror-doors on bathroom cabinets, rolling or fixed wall mirrors, decorator mirrors for every room in the house.

This complete integration of our mirror manufacturing gives us something most important to you, the builder: complete quality control from selection of glass through silvering, backing, framing, and mounting devices.

Count on Grote for *all* the sales magic you can work with mirrors. Get the formula from our new 32-page full color catalog.

THE Grote MANUFACTURING CO.
PO Box 766-E, Madison, Indiana 47250.

Send us your new full color catalog C-467: the industry's most complete line of bathroom cabinets, mirrors, and accessories, including over 100 decorator stylings.



Firm Name _____
Street _____
City _____ State _____ Zip _____
Signed _____ Title _____

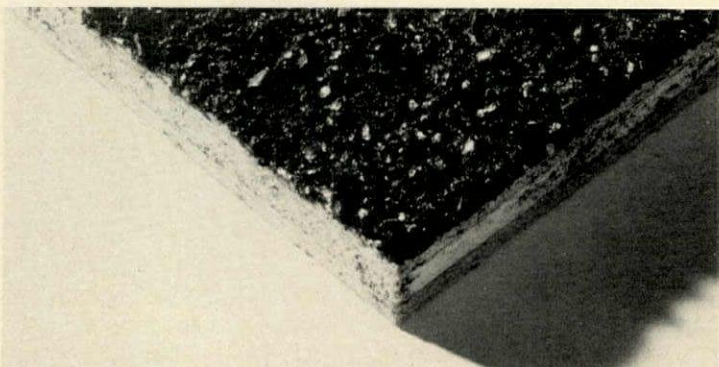
NEW PRODUCTS

starts on p. 124

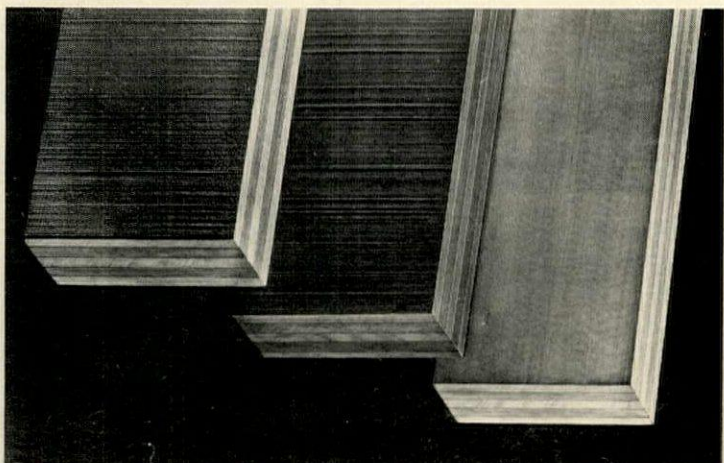
Exteriors



Aluminum siding with a new silicone surface simulates walnut, maple, cypress, mahogany, redwood and oak woodgrains (and marble). Panel styles include V-groove vertical, 8" horizontal and double 5" lap. Alsido, Akron, Ohio. Circle 211 on Reader Service card

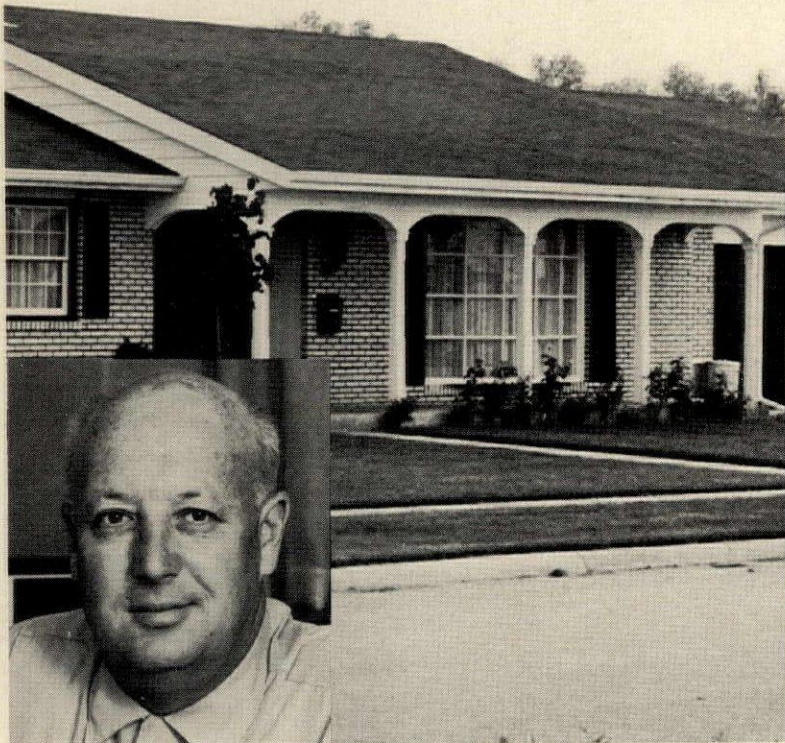


Stone-faced panels—a plywood base covered with quartz and marble chips—are now available in black. Panels are easily sawed and nailed in place for use as roofing, siding, soffits, facades and facias. Sanspray, New York City. Circle 212 on Reader Service card



Laminated redwood lumber in large sizes—4" to 12" wide and up to 20' long—is two to five layers of 1" boards. Exterior surfaces are smooth or rough-sawn, come stained, primed or in a clear finish. Union Lumber, San Francisco. Circle 213 on Reader Service card

New products continued on p. 131



Jean A. McCoy & Sons, Inc., puts up homes, apartments and commercial buildings at least 30 days faster with U. S. Steel Home components

Jean A. McCoy & Sons, Inc., is a versatile builder from Pontiac, Illinois, who uses U. S. Steel Homes components almost exclusively. After ten years and several hundred units, they've found that their original decision to stick with U. S. Steel Homes has saved time, manpower, and money.

They say, "U. S. Steel Homes components have cut our construction time from ninety days to about sixty days, and most of our homes are under roof the first day. We store the rest of the materials inside the house and lock it up. If it rains, it makes no difference."

McCoy & Sons use U. S. Steel Homes components primarily because they're pre-engineered and feature an exclusive, proven steel framing system that assures quality construction at a competitive cost.

"We wanted a factory-built home that is flexible in design and strong in construction. U. S. Steel gave us what we wanted for the right price. We use U. S. Steel Homes components for particu-

larly individualistic designs, ranging from split foyer models to colonials and contemporaries. We build about 20 homes a year, and our commercial work is probably three times that."

They have a faster dollar turnover, too. "We cut down construction time and sell houses faster, so money isn't tied up in them long. We never hold up construction because of a late item so we save money there, too. Everything is delivered in one package. Right now we're planning a 12-unit townhouse project, and it will definitely be built with U. S. Steel Homes components."

Like McCoy & Sons, you can build a wide range of apartments, townhouses, and duplexes in a variety of sizes and designs, priced to fit any market, as well as a complete line of single-family homes and plans for special markets such as dormitories, nursing homes, motels, and vacation homes. Send for our free book that shows elevations and floor plans.

U. S. Steel Homes HH
2549 Charlestown Road
New Albany, Ind. 47150

Please send me your free book of USS Homes single and multi-family dwelling elevations and floor plans.

Name _____

Firm Name _____

Address _____

City _____

State _____ Zip Code _____

I have built _____ homes,
_____ apartment units in 1968.



TRADEMARK

U. S. Steel Homes
Division of United States Steel

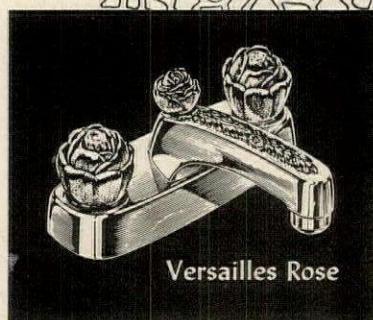
R. A. Watt Co. Selects Artistic Brass

As one of the nation's leading residential development organizations, the R. A. Watt Co. knows that Americans today reflect a more sophisticated taste for design and culture in their home environment. As a result, they appreciate a touch of elegance in decor.

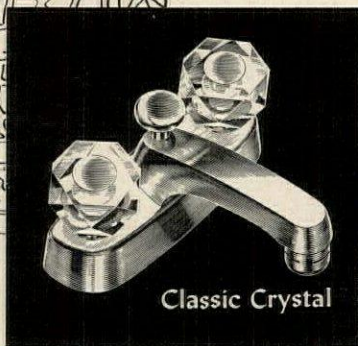
For that reason, three of the many beautiful designs in the Artistic Brass line, as well as complementing accessories, were selected for the 1400-unit New Bellehurst development in Buena Park, California . . . a total community concept, with homes selling in the \$35,000 to \$65,000 range.



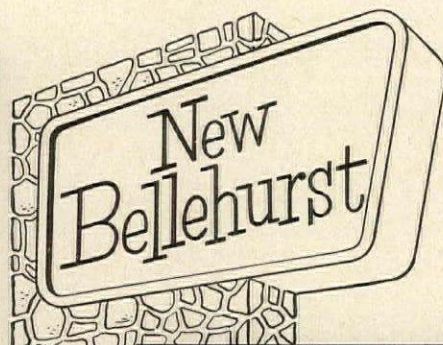
Hawaiian Shell



Versailles Rose



Classic Crystal



ARTISTIC BRASS, INC.

3148 East 11th Street, Los Angeles, California 90023

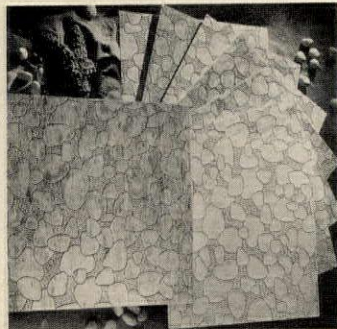
For your next development, specify one or more of the 85 beautiful designs in the Artistic Brass line and watch elegance help you sell homes.

SEE US AT THE NAHB SHOW—BOOTHS 3524-26-28

Floors

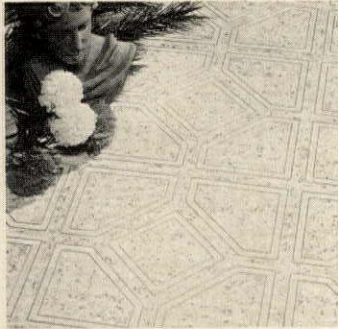


Inlaid vinyl flooring in a parquet design is Mediterranean in mood, can be used in both formal and informal areas. Flooring has backing that allows installation below grade. Colors include barn red, yellow and tangerine. Robbins, Tuscumbia, Ala. *Circle 207 on Reader Service card*



Vinyl-asbestos tiles have a design that surrounds polished pebbles of various shapes and sizes with fine grains. Eight available colors include white, blue and sand. Tiles are 12" square and 1/16" thick. Kentile, Brooklyn, N.Y.

Circle 208 on Reader Service card



Solid-vinyl tiles with traver-tine-like texture are outlined to look like a hand-cut installation. The 12"-square tiles are 1/8" thick, come in three neutral colors—white, beige and avocado—as well as black. Amtico, Trenton, N.J.

Circle 209 on Reader Service card

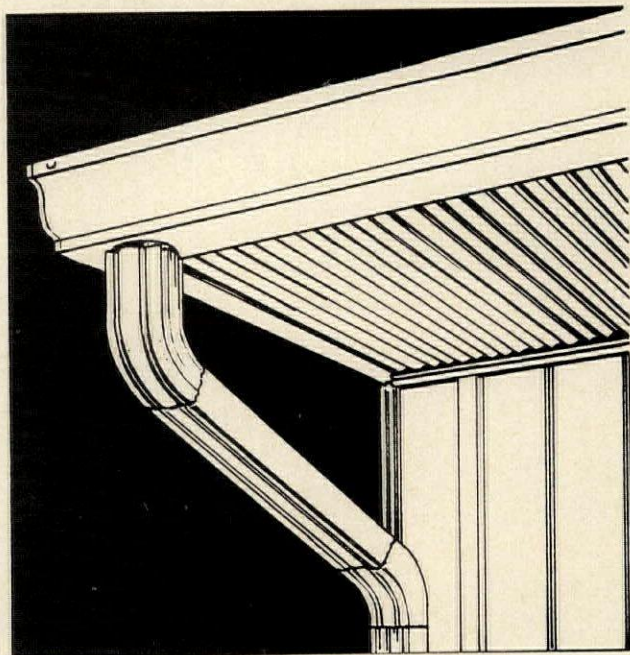


Deep-pile carpet—an all-wool tufted broadloom—is available in choice of eight colors: light olive, yellow gold, rose-tan, olive, bright blue, green and two shades of gold. Carpet comes in 12' or 15' widths. Hardwick & Magee, Philadelphia. *Circle 210 on Reader Service card*

New products continued on p. 133



Reynolds Aluminum
**GUTTERS &
DOWNSPOUTS**



The use of Reynolds Aluminum rain-carrying systems is a real plus to today's more critical home buyers. They know the problems of peeling paint, rust, and staining when conventional gutters and downspouts are used.

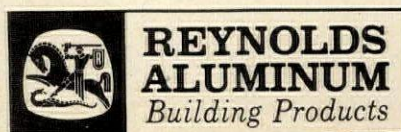
Aluminum features in your new homes and light commercial buildings let you brag a little, and with good reason.

Reynolds gutters and downspouts come in .027 and .032 gauge with a tough Polar White Colorweld® baked enamel finish that needs no repainting for years and years. Lightweight 10', 16' and extra-long 20' lengths, together with a complete line of accessories and fittings, will speed installation by your crew or sub.

Talk up the Reynolds Aluminum gutter systems installed on your future jobs. The sales advantage far outweighs the tiny additional cost of trouble-free aluminum.

Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

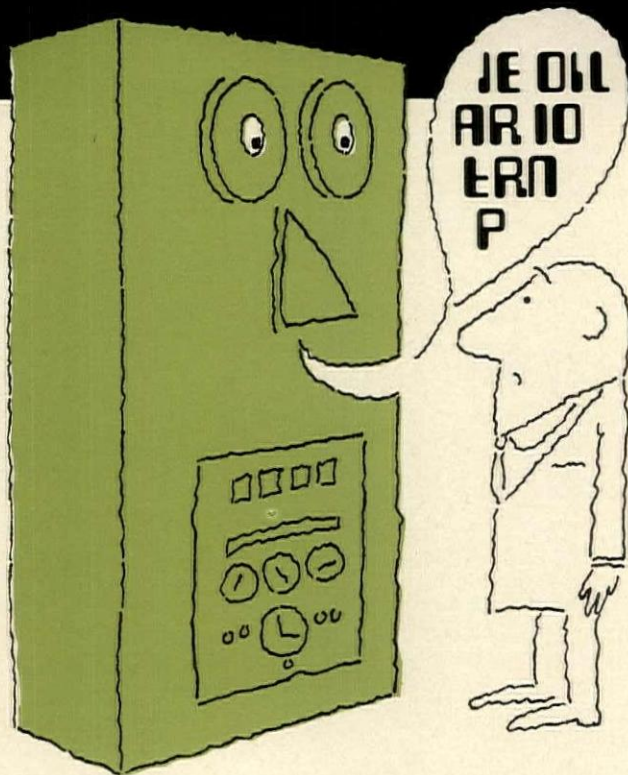
See the complete Reynolds Aluminum Building Product line at Booth 3350, N.A.H.B. Show, January 13-17, Astrohall, Houston, Texas



Circle 119 on Reader Service card

While you're in Houston...

Our computer would like a few words with you.



Words to the wise. Ours is a friendly and helpful computer. It's the same one that makes our famous Consultron* marketing service so valuable to builders and developers.

We invite you to drop by the Celotex booth and chat with our electronic friend. Check your building and marketing plans for your next single-family or apartment project against the computer's data. You'll get answers right on the spot.

After the show, the computer and renowned consultants W. R. Smolkin and Associates, Inc., will team up to prepare and mail to you a full-scale multi-page report and recommendations — rental or price ranges, mortgage facts and debt services, profit analysis, and other helpful information.

A Consultron report costs you nothing. How come? Simply because successful builders buy more building products. And that's good for our business.

If you can't make it to Houston, you can get the Consultron marketing service by mail. Just write us for a confidential data card, or see your Celotex representative.

*Consultron is a service mark of The Celotex Corporation.



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Celotex Brings You Better Building Products Through Research and Innovation: Gypsum Products • Hardboard Siding & Paneling
Fiberboard, Urethane & Glass Fiber Insulation • Acoustical & Designer Ceilings • Lighting Units • Prepared Roofing
Commercial Roofing & Waterproofing Products • Concrete Joint Filler

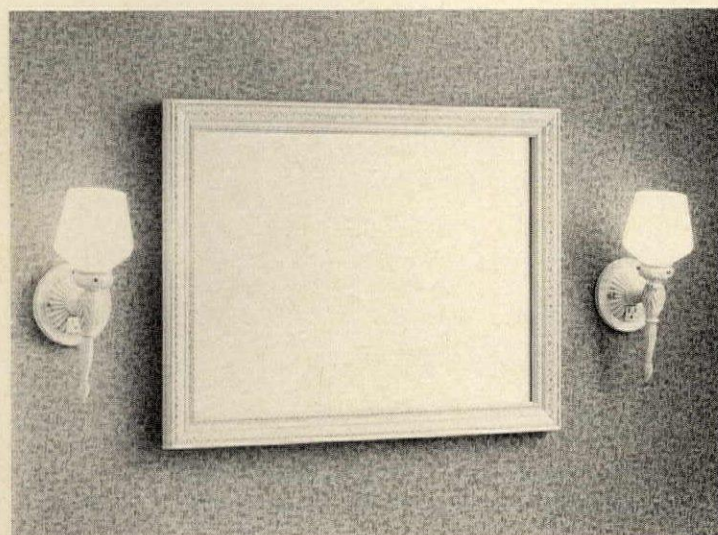
Baths



Ceramic tile—a versatile material in bathroom finishing—can also be used effectively as wainscoting (*photo*). The bright-glazed wall tile used above comes in 24 colors and other finishes are available. Wenzel Tile, Trenton, N.J. Circle 214 on Reader Service card



Patterned wash basins come in choice of eight designs, including floral (*above, left*) and a Greek-key motif (*right*). Basins are kiln-fired and are offered with gold or pewter finish. General Bathroom Products, Elk Grove Village, Ill. Circle 215 on Reader Service card

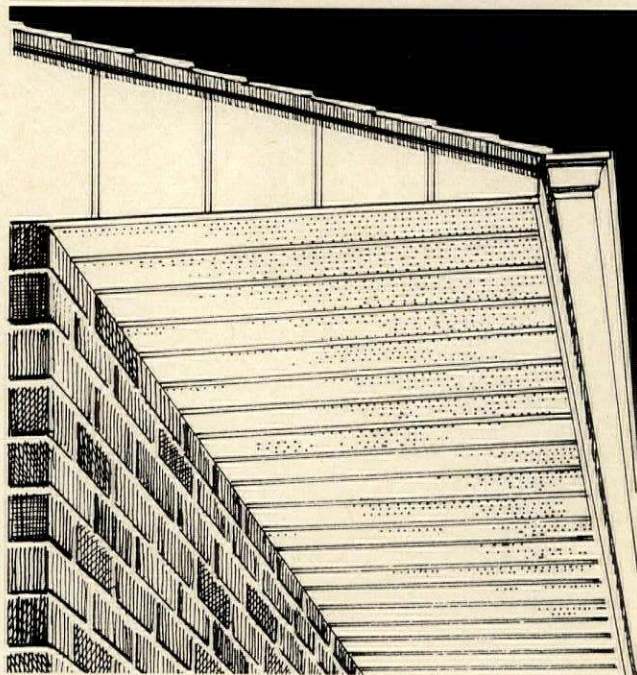


Rectangular framed mirror has a lacy frame finished in white with delicate gold embossing. Mirror is copper-backed and guaranteed against discoloration for five years. Overall size: 29" wide and 21½" high. Miami-Carey, Cincinnati. Circle 216 on Reader Service card

New products continued on p. 135



Reynolds Aluminum
**SOFFIT
SYSTEM**



Here's another way to show buyers of homes, apartments, carports, garages and patios that you care about quality. Yet, savings in installation and painting alone pay for the nominal extra cost of this Reynolds soffit system, and it will need no attention for years.

Reynolds Aluminum Roll Soffit is amazingly simple to put in place . . . the basics require only nail-up of two channels, sliding the coil material into place, up to 50' at a time. Available in corrugated or V-crimp styles, perforated or partly perforated for built-in ventilation. Six widths, from 12" to 48", are self-supporting in place, and a polyethylene spline prevents wind chatter. All types are durably factory-finished in Polar White Colorweld, a baked enamel so tough it is formed after painting. Won't rust, rot, warp or peel.

Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

See the complete Reynolds Aluminum Building Product line at Booth 3350, N.A.H.B. Show, January 13-17, Astrohall, Houston, Texas



**REYNOLDS
ALUMINUM**
Building Products

WANTED PRESIDENT

Kaufman and Broad sales increased over 60% to approximately \$70 million during our year ended November 30, 1968, with pre-tax profits increasing 50% to approximately \$4.5 million, the greatest growth of any large company in the housing industry.

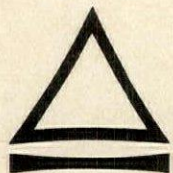
As a result of our continued planned expansion, we need a highly qualified man to become president of a major subsidiary. The executive chosen will run a large semi-independent operation as though it were his own business, but backed by the resources of a \$50 million corporation. Candidate must have the following qualifications:

1. Entrepreneurial qualities coupled with extremely high intelligence and education.
2. Experience running a multi-location, high volume housing operation, preferably in business for himself or as a General Manager.
3. Be hard-driving, personable, persuasive and articulate.

The right man will have the opportunity to join our growing list of executive millionaires, a first in the housing industry. He will receive a substantial salary, cash and deferred profit sharing, stock options and unlimited opportunity for growth.

Write directly to me, Eli Broad, giving complete information in your first letter. Sorry, no telephone calls.

P.S. We are also looking for executives in the field of marketing, production and contracting with multi-location experience.

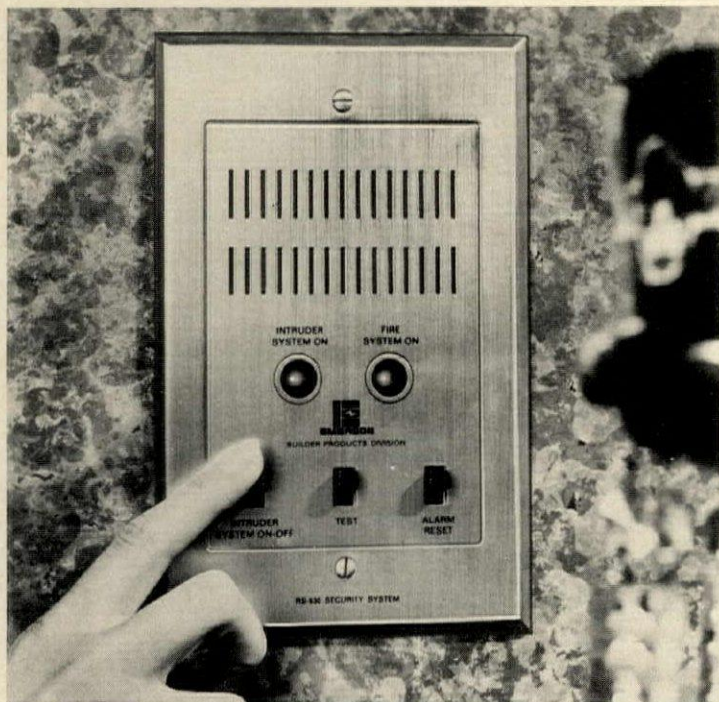


KAUFMAN AND BROAD, INC.

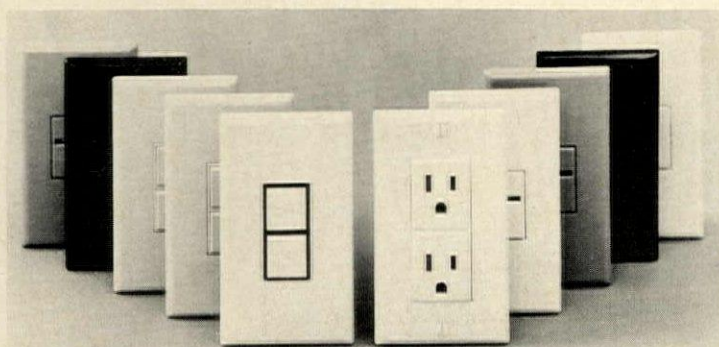
10889 Wilshire Boulevard • Los Angeles, California 90024
Listed on the American and Pacific Coast Stock Exchanges.
Offices presently in Detroit, Chicago, Phoenix, Los Angeles,
San Francisco-San Jose and Paris, France.



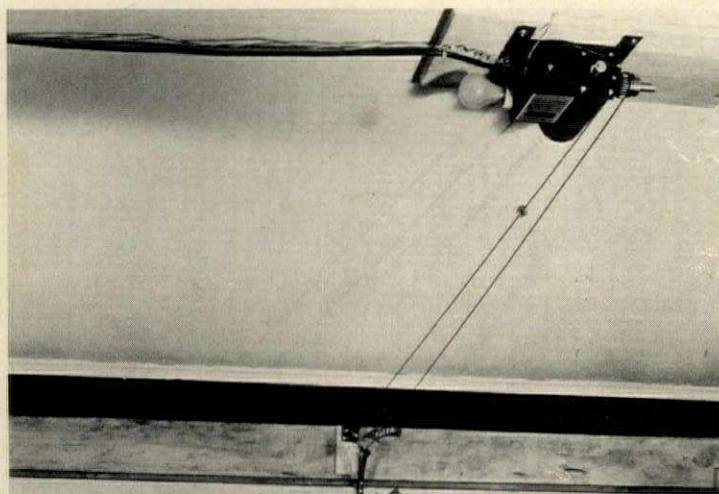
Electrical equipment



Security control panel on manufacturer's deluxe security system has separate lights for intrusion and fire. The unit provides full protection against intruders, fire and smoke in a single integrated system. Emerson, St. Louis. *Circle 221 on Reader Service card*

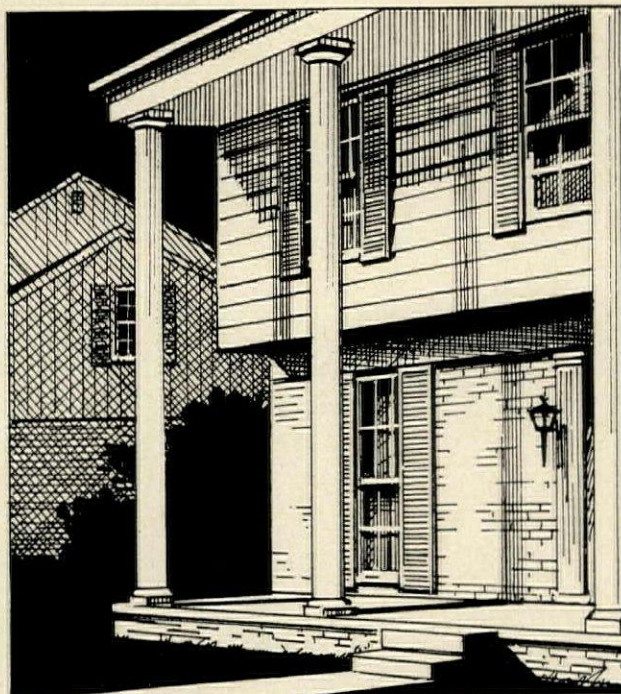


Sleek switches and receptacles for both commercial and residential use come in nine colors: ivory, white, beige, black, pink, gray, blue, yellow and brown. Line is backed by 25-year performance guarantee. Leviton Mfg., Brooklyn, N.Y. *Circle 222 on Reader Service card*



Automatic garage-door opener opens the door and turns on the light at the touch of a remote-control button, then closes and locks the door. Manufacturer says one opener can handle two residential doors. Hanover, Dade County, Fla. *Circle 223 on Reader Service card*

Reynolds Aluminum
COLONIAL COLUMNS

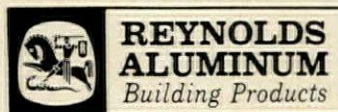


These classic pillars would have been used by the Greeks and Romans, had they known how to form 6", 8", 10", 12" and 15" columns of light-weight, load-bearing, interlocking aluminum extrusions. Lengths from 8' to 30' fit a tremendous range of applications, indoors and out, for homes, apartments, motels, churches, schools, libraries, and many other commercial and institutional buildings.

Unlike conventional millwork, Colonial Columns of Reynolds Aluminum will not rot, warp, split or peel. They are factory primed in white to accept any good grade exterior paint for a final finish. They're so easy to install that one man can handle most jobs. Cast bases and caps fasten easily.

Most important, cost is less than traditional materials, appearance is better, maintenance is negligible. Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

See the complete Reynolds Aluminum Building Product line at Booth 3350, N.A.H.B. Show, January 13-17, Astrohall, Houston, Texas



New products continued on p. 137

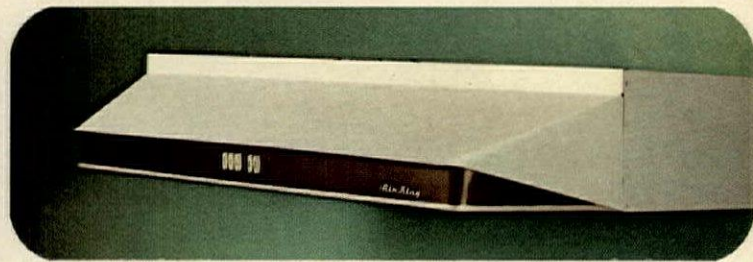
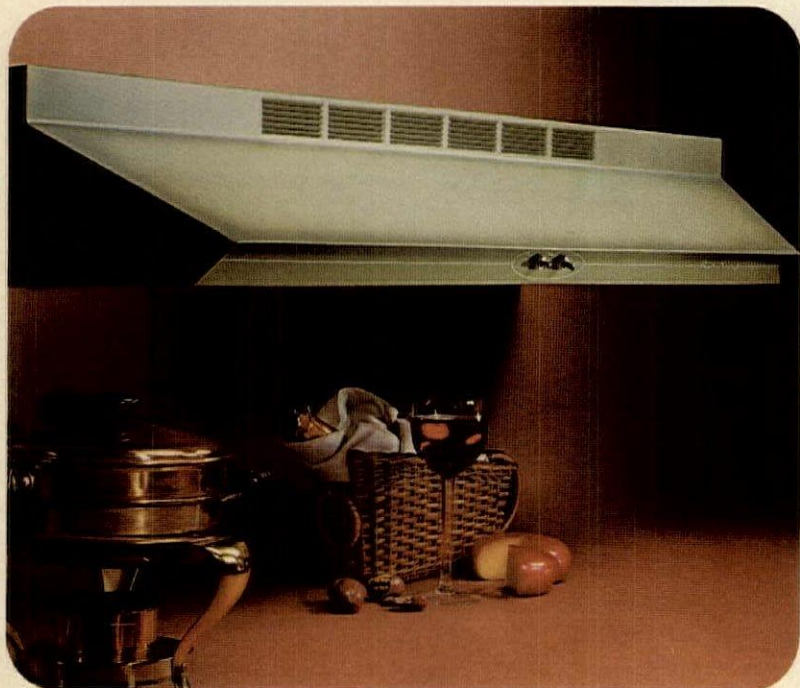
Air King makes 182 different range hoods, all beautiful!

Whatever style, price, size or finish range hood your kitchens call for you can be confident Air King Hoods will bring you beauty that helps sell homes. See them all in our new Building Products Catalog...as well as Air King Radio/Intercom Systems, Door Chimes, Bath & Kitchen Fans, Attic Fans, Bathroom Heaters and Furnace Humidifiers. Write Berns Air King Corporation, 3050 North Rockwell St., Chicago, Ill., 60618.

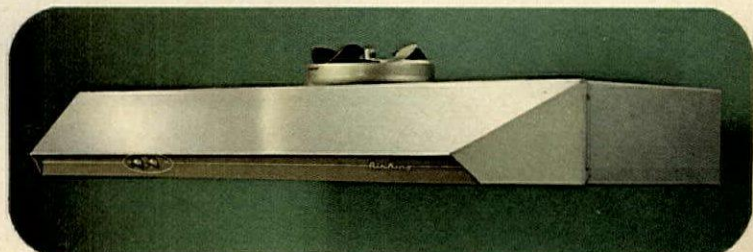
Air King



Deluxe 3-speed Cabinet-Sav'R

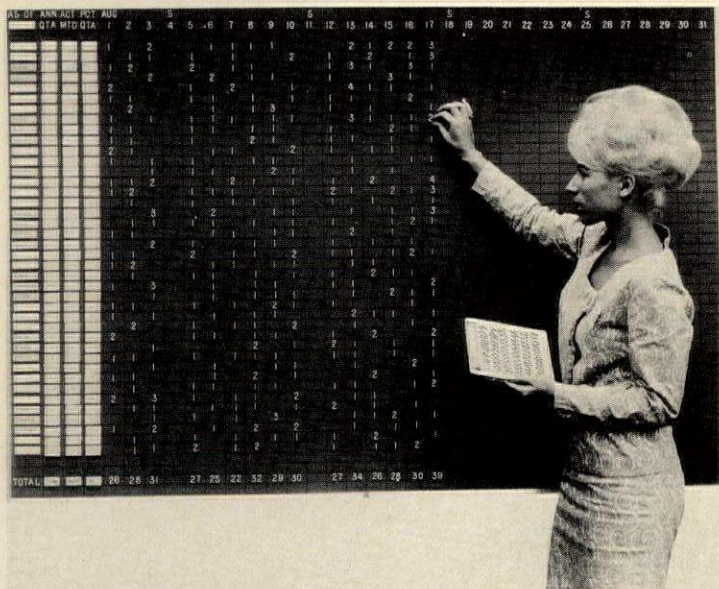


above: Moderate-priced 2-speed Cabinet-Sav'R
left: Hi-Flow ductless model with rechargeable filter system
below: Low cost vertical discharge model

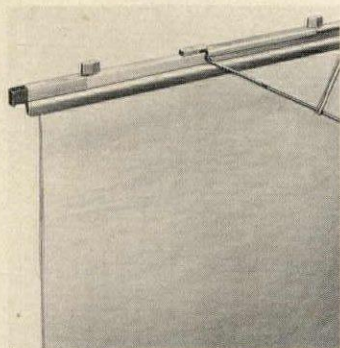




Office equipment

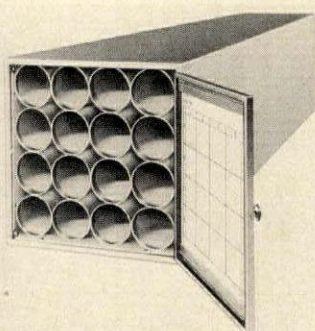


Magnetic control board is available in three sizes: 4'x6', 3'x4' and 2'x3'. Aluminum-framed board comes with magnetized 1"-high letters and numbers, also 12"-long write-on strips and plastic card holders. Magna Visual, St. Louis. *Circle 224 on Reader Service card*



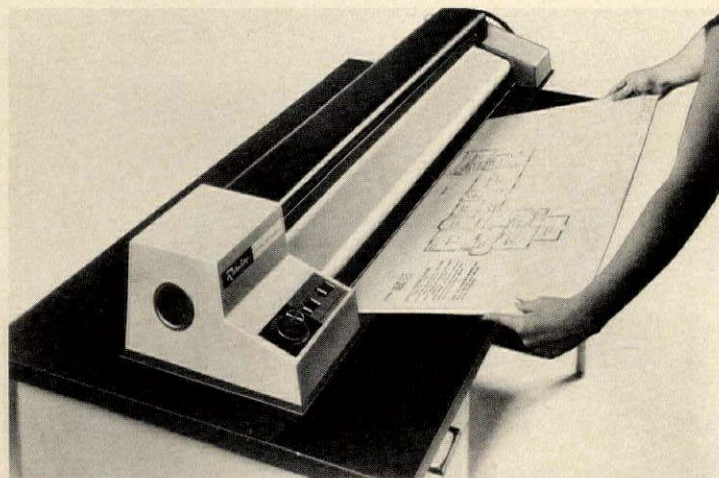
Improved plan binder has easy-grip opening knob and a solid clip to hang binder in plan rack or cabinet. Aluminum friction binder, in sizes up to 48", holds up to 100 sheets without stapling or punching. Plan Hold, Torrance, Calif.

Circle 225 on Reader Service card



Roll-file cabinet, with 16 storage tubes, comes in eight lengths from 18" to 60". Steel cabinet, finished in grey, has fully opening door with outside label holder, inside index card. Cabinets can be bolted together and stacked. Stacor, Newark, N.J.

Circle 226 on Reader Service card



Rapid plan printer makes prints up to 42" wide (any length) at speeds up to 13' per min. Features: pushbutton controls, automatic starting lamp and reverse switch. New pump uses ammonia vapor only. Rotolite Sales, Stirling, N.J. *Circle 227 on Reader Service card*

Reynolds Aluminum
**SLIDING
WINDOWS &
PATIO DOORS**



Certified to meet or exceed AAMA standards, Reynolds Aluminum Sliding Windows and Patio Doors add sales appeal to traditional or contemporary homes. And, even in the Midwest, builders find that insulated sliding glass doors are essential to capitalize on the popularity of outdoor living.

Reynolds Aluminum sliding doors have adjustable, sealed ball bearing rollers, full pile weatherstripping and other heavy duty features at a competitive price. Available glazed with tempered glass or crystal; in 2, 3, or 4-panel combinations to fit openings from 6' to 16'.

Factory-glazed Reynolds Aluminum Sliding Windows win homemaker approval, too, for easy operation and lift-out cleaning. Wide size range assures availability of a stock aluminum sliding window to fit any architect or builder specification.

Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

See the complete Reynolds Aluminum Building Product line at Booth 3350, N.A.H.B. Show, January 13-17, Astrohall, Houston, Texas



**REYNOLDS
ALUMINUM**
Building Products

If the woman doesn't buy the kitchen, chances are her husband won't buy the house.

You know how particular women are about kitchens. Put down good-looking Luran® Foamcraft® sheet vinyl flooring and those appliances will look twice as good.

It's very economical. It's fast and easy to lay. It helps cover up small imperfections in the sub-floor. And it's backed by Aquaflex® asbestos, so it can go on, above, or below grade.

Women will like Luran Foamcraft for other reasons:

It's soft and quiet to walk on. Luran Foamcraft is the only sheet vinyl flooring in its price range that has both a foam cushion interlayer and asbestos backing.

It's easy to keep clean. Luran Foamcraft has a smooth heavy-duty wear layer of clear vinyl instead of compressed vinyl particles. And it comes in three beautiful designs.

Luran Foamcraft can help sell the kitchen. And if you don't sell the kitchen, chances are you won't sell the house.



For more information, contact your GAF flooring dealer or write to GAF Corporation, Floor Products Division, Dept. HH-12, 140 West 51st St., N.Y., N.Y. 10020.



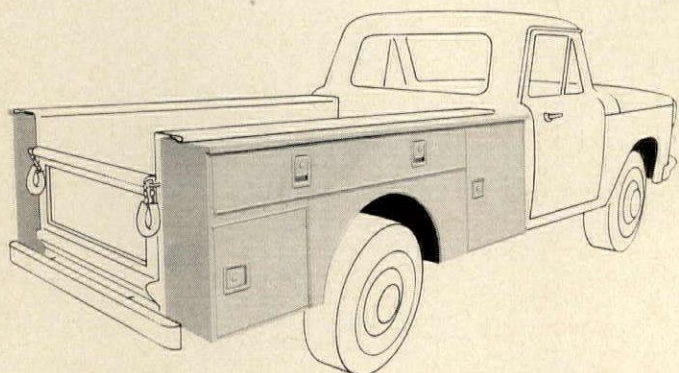
GAF Floor Products

The design illustrated is Lido. Available in 10 colors.

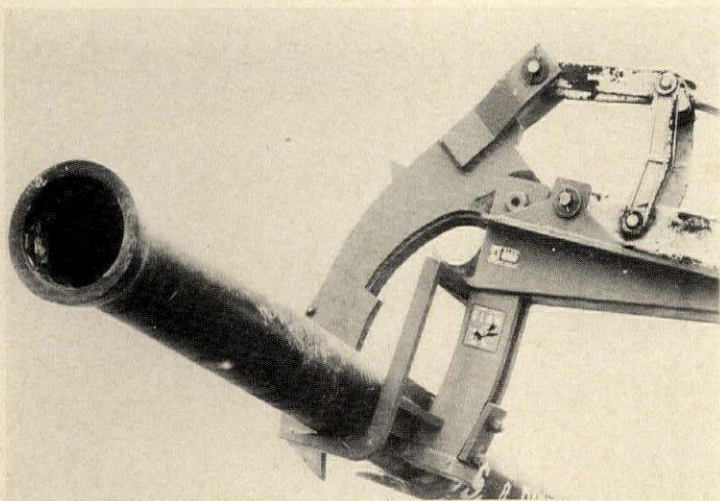
Tools and equipment



Hydraulic trencher can dig smooth trenches from 6" to 14" wide and up to 6' deep at speeds up to 900 ft. per hour, depending on soil conditions. Hydraulic control assembly is a complete, removable unit. International Harvester, Chicago. *Circle 228 on Reader Service card*



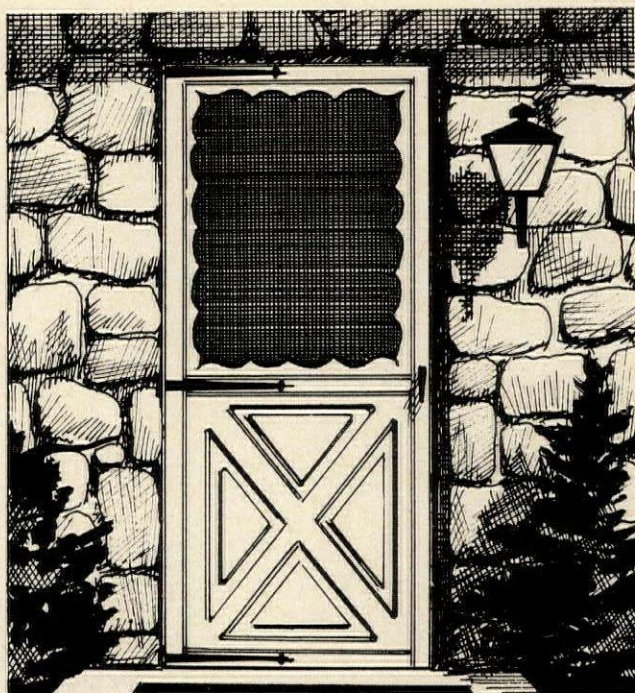
Side compartment units, in pairs, easily convert a 1/2-, 3/4- or 1-ton pick-up truck to a utility body with six easy-access compartments. Doors are weathertight, and shelves are removable. Reading Body Works, Reading, Pa. *Circle 229 on Reader Service card*



Grab attachment bolts onto a backhoe claw in less than five minutes and converts it to a materials handling tool that has a three-point holding device for carrying logs, pipes, drums, etc. Cooper-Stanley, Arlington, Texas. *Circle 230 on Reader Service card*



Reynolds Aluminum
**COMBINATION
DOORS**



For new construction or remodeling, look to Reynolds for the biggest stock of pre-hung aluminum combination storm and screen doors. Choose from charming cross-buck style illustrated, a popular model for traditional architecture. Or, select from clean-lined contemporary door styles.

Reynolds Aluminum Doors are pre-hung, have full-length concealed hinge with lifetime Oilite bearings, use no-twist, no-sag Grip-Tite corner construction, are furnished with drip-cap header, and weatherstripped bottom expander, come pre-drilled with all necessary hardware. Cross-buck and combination door models pre-finished in Polar White Colorweld® baked acrylic enamel; wipe clean with a damp cloth year after year.

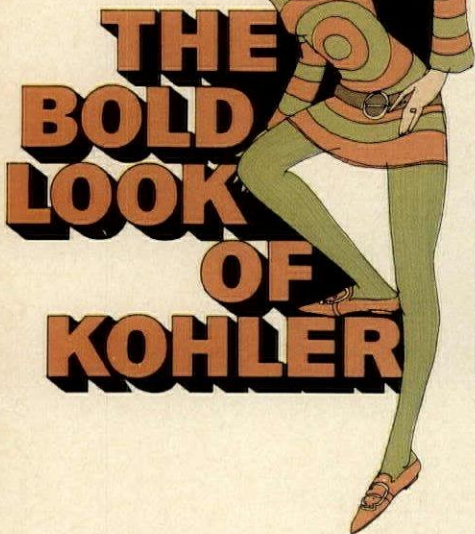
For a truly impressive entryway, install quality Reynolds Aluminum Combination Doors. Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

See the complete Reynolds Aluminum Building Product line at Booth 3350, N.A.H.B. Show, January 13-17, Astrohall, Houston, Texas



**REYNOLDS
ALUMINUM**
Building Products

New products continued on p. 141



**THE
BOLD
LOOK
OF
KOHLER**

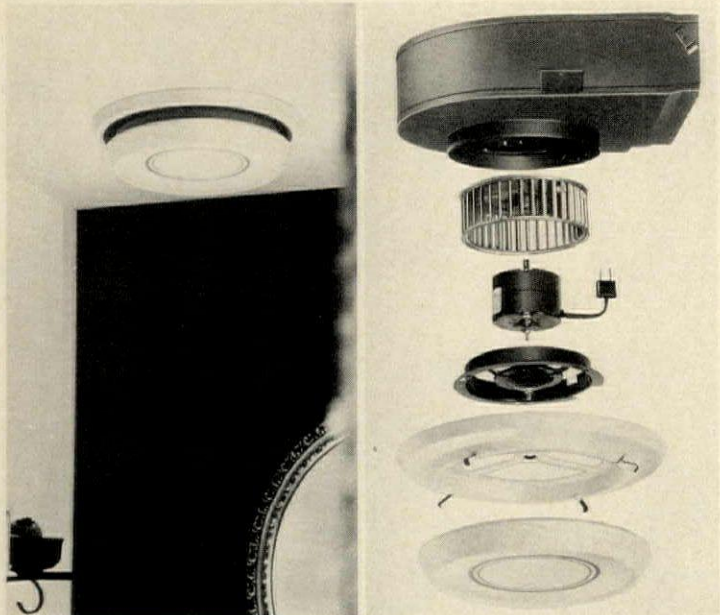


The world's most comfortable bathtub. It's Kohler's new Caribbean, with comfort-contoured interior—a full six feet of stretch-out relaxation. New safety: recessed grip rails, Safeguard® bottom. New versatility: "no apron" design with universal pattern (use left or right) permits a full range of installations—sunken tub, recess, corner, free-standing, peninsula. Unlimited choice of exterior treatments: paneling, tile, plastic laminates—even bring the carpeting up the sides. Bold, that's Kohler!

KOHLER OF KOHLER

Kohler Co., Kohler, Wisconsin

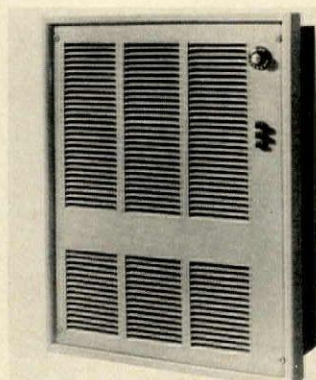
Heating



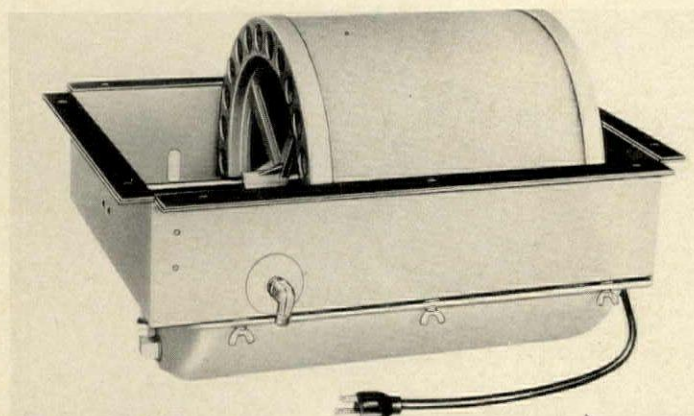
Sound-deadened fan for bathrooms has slow-speed squirrel-cage blower (right) and resilient mounts. Unit requires only 3½" behind plaster for mounting. Exterior finish is white with gold rings. Emerson Electric, St. Louis. Circle 231 on Reader Service card



In-the-wall heater works much like electric hot water baseboard heaters, is available in 120- and 240-volt models and has 1,000-watt capacity. Unit requires 4" depth in masonry wall, projects only 1¼". International Oil Burner, St. Louis. Circle 232 on Reader Service card



Fan-forced wall heater has up to 4,800-watt capacity, is available for 208-, 240- and 277-volt operation. Unit can be recessed or surface-mounted either horizontally or vertically. Finish is desert tan. Berko Electric Mfg., Michigan City, Ind. Circle 233 on Reader Service card



Evaporative humidifier installs in duct in minutes. Removable rotating foam element is 80% exposed to air for maximum moisture output; rotation reduces build-up of hard-water solids. Walton Laboratories, Union, N.J. Circle 234 on Reader Service card

New literature starts on p. 144



Reynolds Aluminum
RUSTIC RIB SIDING

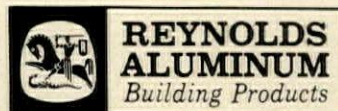


Take a close look at this versatile, all-purpose roofing and siding material, embossed with a heavily-textured wood grain pattern. Low-cost, *concealed* fastener design, easy application and low maintenance features make it a natural choice for decorative and utility applications. Home, apartment, light commercial, estate and farm structures all offer opportunities to use Rustic Rib as a primary exterior finish, or as an accent panel.

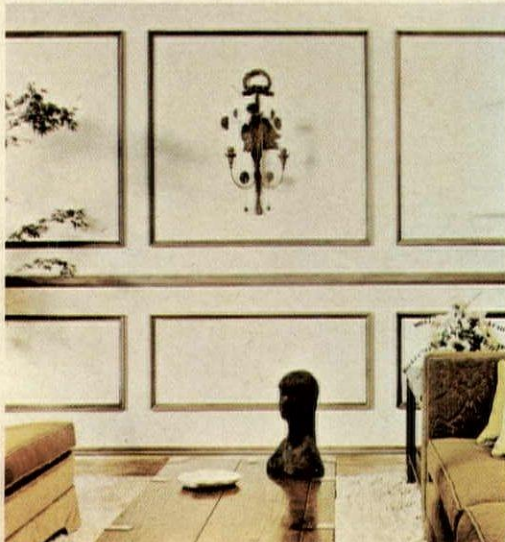
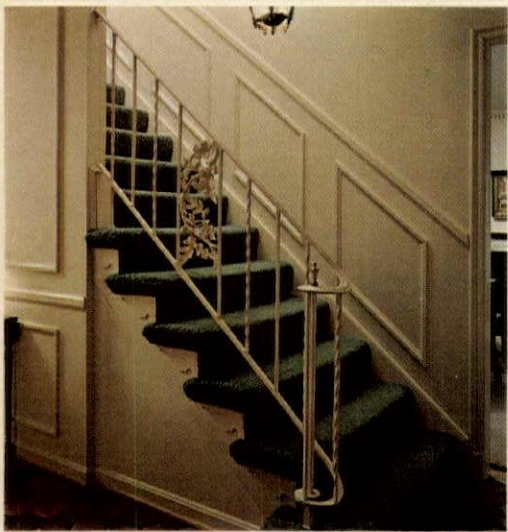
16" wide panels overlap to conceal nailing line and interlock to seal without caulking. 11 DuPont acrylic baked enamel finishes are matched by a complete line of fastening and trim accessories; will not need painting for years longer than other materials. And, you can depend on Reynolds Aluminum to shrug off weather—won't rust, rot, warp, blister, peel or crack.

Get full information on these and other fine Reynolds Aluminum Building Products from Reynolds Metals Company, Building Products and Supply Division, 325 West Touhy Avenue, Department HH-128, Park Ridge, Illinois 60068.

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a plain home price...

Add stock wood moulding, “The Instant Customizer.”

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WESTERN WOOD
MOULDING AND MILLWORK
PRODUCERS



NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card p. 117

WINDOW GRILLES. Removable grilles of pine for windows and patio doors come ready-to-install in any stock-size unit. A folder illustrates removable diamond- or rectangular-shaped grilles and cites their advantages. Ponderosa Pine Woodwork, Chicago, Ill. *Circle 300 on Reader Service card*

TUB ENCLOSURES AND SHOWER DOORS. Information sheet displays units that install with adhesive, need no drilling or anchoring. K-S-H Inc., St. Louis. *Circle 301 on Reader Service card*

SYNTHETIC BEAMS. Interior beams that simulate hand-hewn weathered beams are the subject of an information sheet. Beams are easy to cut, snap on to install, and have a hollow channel that permits concealed wiring. K-S-H, St. Louis, Mo. *Circle 302 on Reader Service card*

CONTACT CEMENTS. Products for a wide variety of bonding needs are discussed in a four-page catalog with information on application methods, coverage, bonding range and overlap shear strength. 3M, St. Paul, Minn. *Circle 303 on Reader Service card*

TRUSSED RAFTERS. Longtime maintenance of both strength and stiffness of trusses in houses is the subject of a comprehensive 14-page manual that examines initial evaluation of seven different truss constructions. (All are Fink or W trusses, but their parts are joined differently.) The trusses will undergo a 15-year experiment. Included in the manual are full data on loads and deflections

measured so far for each truss. U.S. Forest Products Laboratory, Madison, Wis. *Circle 304 on Reader Service card*

ACRYLIC LOUVERS. Technical aspects of light-shielding louvers are examined in a brochure. Covered: aging characteristics, fire safety, heat resistance, code approvals, maintenance. American Louver, Skokie, Ill. *Circle 305 on Reader Service card*

INSULATION BOARD. Sixteen-page brochure includes a description and photographs of all insulation-board products—ceiling materials, sheathings, paneling, roof insulation, etc. Insulation Board Institute, Chicago. *Circle 306 on Reader Service card*

PRE-ENGINEERED SYSTEMS AND BUILDINGS. Commercial and industrial buildings as well as several structural systems are displayed and discussed in a four-color bulletin. Also: information on accessories. Varco-Pruden, Evansville, Wis. *Circle 307 on Reader Service card*

ALUMINUM BRICK VENTS. Recent additions to manufacturer's line are included in a new brochure with drawings as well as photos and tables. Syro Products, Merrick, N.Y. *Circle 308 on Reader Service card*

SIDING MATERIAL. Stone-on-plywood panels are displayed and illustrated in a brochure with detailed drawings. Applications including fascias, roofing, spandrel panels, decorative fencing, facades and interior walls are covered. Sanspray, New York City. *Circle 309 on Reader Service card*

CERAMIC TILE. Decorating ideas for ceramic tile in entries, family rooms, kitchens, living rooms and bathrooms. Many new designs and colors are shown in a wide variety of settings on walls, floors and countertops. American Olean, Lansdale, Pa. *Circle 310 on Reader Service card*

PLASTIC-FINISHED HARDBOARD. Product folder includes capsule information on 55 of manufacturer's colors, woodgrains and decorator patterns. Folder includes information on 14 new textured panels. Marlite Paneling, Dover, Ohio. *Circle 311 on Reader Service card*

HYDRONIC HEATING. The advantages of installing a hydronic heating system are enumerated in a six-page brochure that displays the system's components. Burnham, Irvington, N.Y. *Circle 312 on Reader Service card*

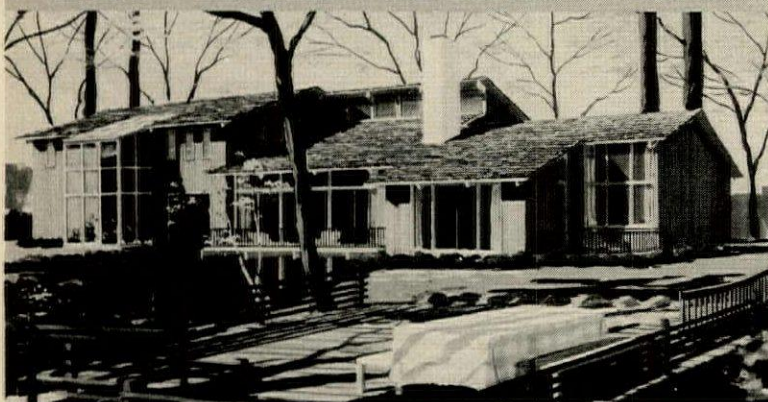
WEATHERPROOFING. A silicone weatherproofer for areas like patios, sun decks, balconies and poolsides is the subject of a brochure with installation photos. General Electric, Waterford, N.Y. *Circle 313 on Reader Service card*

CEILING TILE. Recommended product and application specification for fiberboard ceiling tile includes information on physical properties, methods of testing and applying, and a list of member companies. Insulation Board Institute, Chicago. *Circle 314 on Reader Service card*

IRRIGATION EQUIPMENT. Full-line catalog of sprinklers and irrigation equipment includes easy-to-read performance tables and specifications. Buckner Sprinkler, Fresno, Calif. *Circle 315 on Reader Service card*

New literature continued on p. 146

The "House of Ideas" and



House & Garden's 1969 House of Ideas, Houston, Texas; Architects: Ford, Powell, & Carson, San Antonio, Texas; Builder: Clarac Construction, Houston, Texas; Cabot's Stains on exterior and interior.

Cabot's STAINS

Cabot's Stains selected for exterior siding and decking, interior woodwork, paneling, floors.

The focal point of the NAHB Convention and the most exciting home in America today, House & Garden's House of Ideas incorporates the best of everything in planning, building, and furnishing a new home. To preserve and enhance the natural beauty of the wood, Cabot's Stains were selected rather than paint. Cabot's Stains, in 57 beautiful colors, protect wood surfaces, accent the grain, require minimum upkeep, never crack, peel, or blister.

Cabot's Stains, the Original Stains and Standard for the Nation since 1877.



Samuel Cabot Inc.

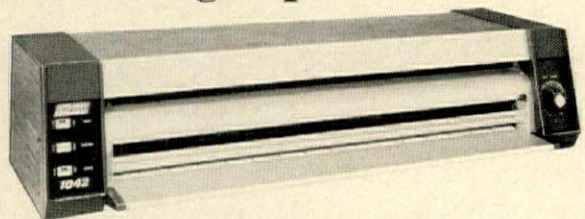
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Please send color card and information on Cabot's Stains.

Circle 131 on Reader Service card

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. Diazo 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!

Send for free brochure and a demonstration by one of our 600 dealers coast to coast.

BLU-RAY
INCORPORATED

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Circle 132 on Reader Service card

Circle 133 on Reader Service card →

3 ways to live it up! ...and keep living

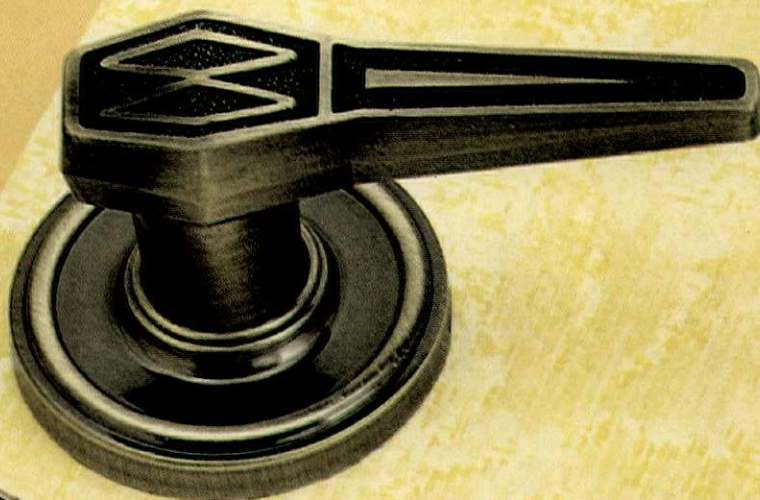
Bold, high spirited design offered to you in a wide variety of styles and finishes! Daringly different? Darn right! That's the way sales leadership is made.

Still, we know when to play it safe. All Weslocks are panic-proof. They lock people out, but never in. To escape, one simple, instinctive turn of the inside knob unlocks and opens the door.

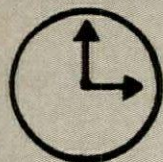
"The Name of the Game is Living." Isn't it?

WESLOCK®

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save



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Get it!



"proven products for durable construction"

TEMPLAR, INC.

Ft. of Whitehead Ave. / South River, N. J.

NEW LITERATURE

starts on p. 144

UNDERGROUND SPRINKLERS. How to plan, layout and install an underground system is the subject of a two-color brochure with step-by-step instructions. It explains what components to select in order to meet coverage requirements at various water pressures and includes a typical layout. Rain Jet, Burbank, Calif. *Circle 316 on Reader Service card*

CONCRETE. An 8½x11" placard for use on a bulletin board on the job includes a diagram for control of concrete mixes at low temperatures. Master Builders, Cleveland, Ohio. *Circle 317 on Reader Service card*

ZONE HEATING VALVES. Technical literature gives engineering information on the design and operation of thermostatic control valves. Installation instructions are included. Danfoss, Lodi, N.J. *Circle 318 on Reader Service card*

SMALL-LINE TRENCHER. A four-page, two-color brochure describes a trench digger for utilities service lines, gives specifications and dimensions and illustrates the various uses of the bucket-line and backhoe. Cleveland Trencher, Cleveland, Ohio. *Circle 319 on Reader Service card*

HARDBOARD SIDINGS. Weather resistance, available sizes and guarantees are discussed in a four-page, two-color booklet. Masonite, Chicago. *Circle 320 on Reader Service card*

RIVETS. A six-page brochure describes and illustrates patented design features of blind rivets and gives specific information on materials, finishes and dimensions. Free samples also available. Olympic Screw & Rivet, Downey, Calif. *Circle 321 on Reader Service card*

FOAM-CORE DOORS. Charts and drawings show 29 designs, construction features, hardware applications and insulation properties in an eight-page two-color booklet. Amweld Building Products, Niles, Ohio. *Circle 322 on Reader Service card*

INDOOR-OUTDOOR CARPET. Brochure shows 12 colors of carpeting and includes information about carpet fibers and ease of care, as well as available widths. Actual samples are also available on an 8½x11" card. Armstrong Cork, Lancaster, Pa. *Circle 323 on Reader Service card*

CONCRETE ADMIXTURES. A 16-page booklet gives data on several admixtures for concrete. Besides descriptions of the products and information on their performance benefits, photographs illustrate the various uses. Master Builders, Cleveland, Ohio. *Circle 324 on Reader Service card*

LIGHT FIXTURES. Sixty full-color photos in this 12-page brochure play up a new color—avocado green—added to a line of chandeliers, pendants and ceiling fixtures in wood, wrought-iron and plastic. EJS Lighting, Los Angeles. *Circle 325 on Reader Service card*

WIRING DEVICES. This 175-page catalog presents photos, specifications and installation information on hundreds of electrical products, ranging from dimmers and remote-control devices to lighted bell buttons and insulated staples. General Electric, Providence, R.I. *Circle 326 on Reader Service card*

HUMIDIFIERS. How to automatically humidify electrically or hydronically heated homes and apartments is discussed in a four-page leaflet. Installation photos and humidity charts are

shown. Research Products, Madison, Wis. *Circle 327 on Reader Service card*

WATER CHILLERS. "What Happens When The Chilled Water Stops?" is the title of this four-page colorful leaflet displaying installations of steam-fired water chilling equipment with performance charts and technical details. Arkla Air Conditioning, Evansville, Ind. *Circle 328 on Reader Service card*

FANS AND HEATERS. A full line of fans, heaters and ventilation systems and accessories is presented in this 12-page catalog. In addition, several new ventilation products are featured. Emerson Electric, St. Louis, Mo. *Circle 329 on Reader Service card*

WALLCOVERINGS. Each of 16 wallcoverings in a new line of patterns based on 15th century Italian carved designs is illustrated in a new brochure. Also shown is a primitive style mural done in three-dimensional design. James Seeman Studios, Garden City, N.Y. *Circle 330 on Reader Service card*

WARM AIR DIFFUSERS. A new line of aluminum linear diffusers is shown in an eight-page catalog that shows both reinforced models for floor and sill installations and removable core models for ceiling and sidewall installations. The catalog includes information on how to specify and select size. Lima Register, Lima, Ohio. *Circle 331 on Reader Service card*

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.

DUCT HEATERS. A 96-page catalog includes information on application and design of a complete range of custom-designed and standard blast coil heaters, details on factory-installed and wired components, special constructions and accessory remote-mounted equipment. There are sample specifications and wiring diagrams and a list of 5,000 slip-in blast coils. Industrial Engineering & Equipment, St. Louis. *Circle 332 on Reader Service card*

FIRE-RETARDANT PANELS. Performance data in fire tests are included in this eight-page brochure that shows plastic-finished panels in eight available colors along with coordinated moldings in aluminum or vinyl-covered wood. Marlite, Dover, Ohio. *Circle 333 on Reader Service card*

POWER MOWERS. Walk-behind and riding mowers, garden tractors, rotary tillers and snow throwers are pictured in brochure. Allis-Chalmers, Milwaukee. *Circle 334 on Reader Service card*

LAMINATED PLATE GLASS. Brochure illustrates coated glass laminate and gives details on properties of glare reduction and solar heat control. Libbey-Owens-Ford, Toledo, Ohio. *Circle 335 on Reader Service card*

Now, here's the latest word on kitchens:



Tappan.

If you've got the word, you know what's new in kitchens.

YOU-SHAPED CABINETS: Tappan gives you a choice of four beautiful lines, including Designer, the cabinets with quick-change front panels.

CHOICE OF COOKING FUEL: Only Tappan lets your customers select any type of cooking—electric, gas or electronic.

MORE RANGE MODELS: Pick the Tappan range you need to sell more

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.

COMPLETE APPLIANCE PACKAGE: Your Tappan Distributor has the most of the latest, including Tappan side-by-side refrigerators, Reversa-

Jet dishwashers, disposers and hoods. See his selection or write for our latest catalog. Tappan, 250 Wayne Street, Mansfield, Ohio 44902.

TAPPAN

Convenience by the Kitchenful

TAPPAN AT THE SHOW: Booth 2532. And visit us at the Grecian Room, Shamrock-Hilton, Jan. 13-15, 6-9 p.m.

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