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VOL. XXVII NO. 5

MAY 1965

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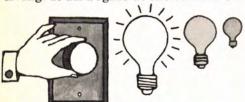
Cover: Project: Diamond Point, Huntington Beach, Calif. Builder: Deane Bros. Photo: Julius Shulman.

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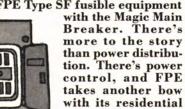
Award-winning custom houses from the tenth annual Homes for Better Living program . . . management ideas from a company that has turned odd-lot building into a 400-house-a-year operation . . . problems—and opportunities—in the nursing-home market . . . how to turn low-cost swamp land into valuable building lots

When the house lights dim, FPE takes a bow.

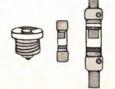
Federal Pacific's Li-Trol® dimmer switch sets the stage for a story of leadership in products designed for modern electrical living. It all begins at the service en-



trance, with FPE's Stab-lok circuit breakers, load centers and service devices, or FPE Type SF fusible equipment



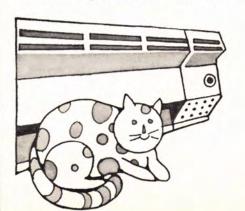
safety switches, fuses, and motor controls. And there's power utilization. For example, FPE's residential electric



heating equipment. Nothing is more beautiful, efficient, or easier to install than FPE baseboard heat-

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sell. FPE makes the entire system (and guarantees the base-board heating element for the life of the



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can't do better than Federal Pacific. For further information, and a free copy of FPE's Redi-Reference catalog, write Federal Pacific Electric Company, 50 Paris Street, Newark, New Jersey 07101.



WASHINGTON INSIDE

Coming: broader antibias curb

President Johnson will soon put commercial banks and sæls whose deposits are insured by the federal government under the 1962 housing antibias order. He is delaying only because Vice President Humphrey wants time to persuade big banks to ease the way by talking up the move. The broadened order will ban race bias in about 80% of new housing.

New try for 11/2" dry lumber

When it meets this month, the enlarged American Lumber Standards Committee (News, Mar.) is expected to begin reshaping the once-rejected proposal to base lumber dimensions on moisture content and thus shave nominal 2" lumber from 15/8" to 11/2". But personality clashes among lumbermen are now so deeply ingrained that builders may be years getting 11/2" dry lumber. And because of intraindustry friction, lumber trade groups are taking few effective steps to end forged grade marking of lumber. So Rep. James Roosevelt (D., Calif.) will probably ask Congress to require grademarks on all lumber and plywood.

New facts on relocation housing

Families forced to move by renewal fare even better than officials suspected, HHFA reports after an independent count by the Census Bureau. Census found 94% of relocated families entered standard quarters versus about 85% credited by Urban Renewal Administration counts. Renewal opponents have claimed relocation works hardships on the poor.

Retirement-town probe

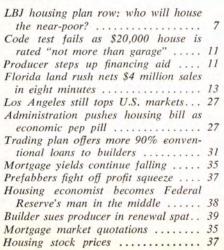
The Senate committee on aging will soon dig into retirement communities. Its purpose: to find out if actual demand has been overstated. Committeemen fear the failure of even one large retirement complex would hurt elderly investors and have serious local repercussions.

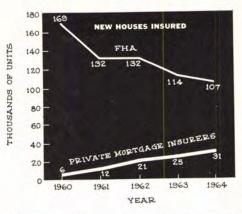
THE STATE CAPITOLS

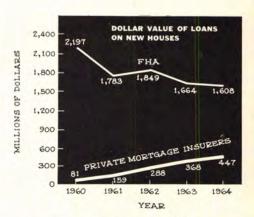
Bias-law tally: one passes, two fail

Rhode Island lawmakers have banned bias in all dwellings except owner-occupied buildings with up to three units. But Washington and Maryland legislatures have recessed without passing antibias bills.

INDEX







How they boom: private FHAs rival the original as aid to new-house sales

The graphs above pinpoint housing's quietest revolution:

Private mortgage insurers are growing so quickly they could overtake the Federal Housing Administration in new-house business in three to five years. Result: home-builders find more lenders accepting conventional loans with down payments as low as 10%.

The success of Mortgage Guaranty Insurance Co. of Milwaukee (see p. 31) organized in 1957 and still writing nearly 80% of all private mortgage insurance, has attracted a dozen competitors. Six companies (see box, below) are now publicly owned and operate or have applied in two or more states.

House & Home's survey of their 1964 operations reveals these companies have concentrated on the new-house market to a degree they themselves never suspected. So their aid to new-house sales has gone virtually unheralded. The 1964 story:

And the second second	Houses insured			
	TOTAL	NEW		
Mtg. Guaranty Ins	48,047	24,024		
Continental Mtg. Ins	6,679	2,505		
American Mtg. Ins	3,850	2,426		
First Mtg. Ins.e	2,278	1,253		
Institutional Mtg. Ins	230	115		
Guaranty Ins. Trust	512	384		
Totals *—Estimated.	61,596	30,707		

MGIC gets 50% of its business from new houses. American Mortgage Insurance of Raleigh, N.C., does better with 63.5%.

Meanwhile FHA's new-house volume is

dropping. Last year new houses plunged to 21% of FHA business—compared with 45% only five years ago.

No discounts. Unlike FHA loans, loans insured by a private company carry no discounts.

The reason is simple: private insurers do not set standard interest but let the buyer and lender negotiate the rate. FHA loans carry uniform interest (now 51/4 %) which investors adjust by discounts.

Builders have occasionally paid all or part of a private mortgage premium to clinch a sale. Premiums on two common policy types:

1. A single lump-sum 2% of mortgage amount for a ten-year contract. The buyer can renew for five years for ½% of the unpaid balance.

2. A ½ % premium for a one-year contract, renewable annually for ¼ % of the unpaid balance.

MGIC charges \$20 extra for all loans over 80% of value. Application fee is \$20.

Also unlike FHA, private insurers generally limit coverage to one-family houses.

MGIC accepts up to four-family units, and

AMI will insure apartments and semi-commercial property. Both Continental Mortgage and MGIC insure condominium units, although MGIC has rejected some condominiums for trying to pack too many units into small sites.

MGIC is starting a new clearing house to bring 10% down-payment conventionals to many cities now without them (see p. 31).

WHERE TO GET MORTGAGE INSURANCE

Private mortgage insurers operate through local approved lenders, mainly s&Ls, mortgage bankers and commercial banks. These companies can supply names of lenders in their operating areas:

AMERICAN MORTGAGE INSURANCE Co., 305 First Federal Building, Raleigh, N.C., has 288 lenders in 15 states, mainly in the Southeast.

CONTINENTAL MORTGAGE INSURANCE INC., 415 W. Main St., Madison, Wis., operates through 877 lenders in 30 states.

FIRST MORTGAGE INSURANCE Co., 114 N. Elm St., Greensboro, N.C., 249 s&Ls in North Carolina, Virginia, Maryland and Washington, D.C.

GUARANTY INSURANCE TRUST, 2113 Santee Ave., Columbia, S.C., South Carolina only, applying in Georgia.

INSTITUTIONAL MORTGAGE INSURANCE Co., Southern Finance Building, P.O. Box 657, Augusta, Ga., 82 lenders in Georgia, Alabama and South Carolina.

MORTGAGE GUARANTY INSURANCE Co., 600 Marine Plaza, Milwaukee, Wis., 3,313 lenders in all states except five—New York, New Jersey, Connecticut, Rhode Island and Vermont.



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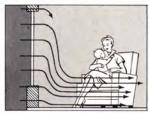
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B= () G B&G Hydro-Flo Heating blankets each room with radiant, sunny warmth, controlled to match the weather. It warms the walls, floors and window areas—makes every inch livable space! It's a matter of record that in thousands of installations, this forced hot water heating system has proved a sales clincher.

No other equipment can offer so much immediate comfort or so many possibilities for more gracious living in the future. The B&G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality* of heat...operating *economy*...and *long-life* of equipment.

It's cleaner heat—doesn't soil walls and draperies. It's quiet heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water. And the B&G Hydro-Flo System can be easily zoned—a particularly important advantage in heating split-level homes!

B&G Hydro-Flo Heating really gives you something to talk about! ITT Bell & Gossett Hydronics, division of International Telephone and Telegraph Corporation, Morton Grove, Ill., Dept. IM-10.



This is what happens when outer walls are not warmed. Icy down-drafts makespace around windows unlivable.



When walls and floor are warm, cold drafts are eliminated—all the space in the room is comfortably warm.

BELL & GOSSETT III

A MEMBER OF THE HEATING AND AIR CONDITIONING GROUP

LBJ housing plan triggers a row: who will house the near-poor?

The Administration wants the job done by private homebuilders, co-ops and nonprofit developers and as a result public housers are stomping mad.

The controversy flared up last month in hearings on President Johnson's 1965 housing package before Senate and House housing committees.

Nub of the dispute is the Administration's plan to pay rent supplements to the builders of new apartments and townhouses when the units are occupied by families earning \$3,000 to \$5,000 yearly—one step above income limits for public housing. The plan would stimulate 500,000 new units in the next four years.

Squarely in the middle before the Congressional committees is HHFA Administrator Robert Weaver. Weaver devised the plan because a limited experiment in Tulsa, sponsored by the National Association of Home Builders, indicated that families that receive part of their rent from government subsidies rapidly increase their income enough to make full monthly payments.

Builders: 'Can do.' NAHB President Perry Willits strongly backs Weaver's approach and calls it part of "the most progressive bill since the 1930s'.

"Given the same advantages available to public housing, we can—and will—produce more and better housing for low-income families," he told Congress. "We can do it for less cost to the federal and local governments. We can and will do it quicker than publicly financed housing."

But Willits challenged Weaver's desire to phase out the sub-market interest mortgages (now 3%%) under Sec. 221d3 on which NAHB based its Tulsa experiment (NEWS, July '62). Rent supplements should go hand-in-hand with sub-market mortgages, not replace them, he insisted.

Public housers: 'Me too.' Public housing and renewal officials termed the Johnson program a short-of-the-mark bill. The National Association of Housing and Redevelopment Officials called rent aids "ad-

ministratively cumbersome and socially indefensible."

NAHRO challenged Willits' cost figures and argued that the \$200 million requested for rent aid could house 450,000 of the lowest-income families in public housing, versus only 250,000 via rent aids.

The debate crackled through the annual meeting of the National Housing Conference, public housing's chief lobby. "Why are there no rent supplements for families in the public housing [lowest income] group?" asked members.

Replied Weaver: The nonprofit and co-op sponsors of housing for moderate-income families would be ill equipped to deal with the social problems of low-income families. Too, political opponents of public housing might insist that low-income supplements become a complete substitute for public housing. "I want to keep public housing until something better comes along," he added.

Indigestion? Public housers are also miffed because the Administration is setting a four-year, 500,000-unit goal for rent-aided building—a volume equaling all the public housing completed since 1939. If Congress assents, rent-aided volume would reach 175,000 annual units by 1969, and FHA's new-unit volume would zoom 80% in four years.

At the same time the Administration proposes to maintain new public housing building at the 35,000-unit-a-year level of the past four years. Weaver said this is all that public housing authorities can digest.

Big city mayors disagreed violently. Democratic mayors like James Tate of Philadelphia and Richard Daley of Chicago urged 125,000 public housing units yearly. They were seconded by some Republicans, notably Mayor Theodore Mc-Keldin of Baltimore and New York State Housing Commissioner James Gaynor.

The likely result: Congress will approve rent subsidies on a four-year test basis. Sec. 221d3 will be revised to carry 3% loans—with no income minimums.



HHFA's WEAVER
Man in the middle

New-town loans. The Administration's plan for FHA insurance of loans to buy and improve land for subdivisions and "extensive new developments" is still a toss-up.

NAHB President Willits opposes it, pending any further change by NAHB directors at their upcoming May board meeting. "There are so many unknown and potential high risks in insurance of this type that, if enacted at all, it should be on a limited experimental basis," said Willits.

Other private homebuilding groups agreed. Mortgage bankers say private lenders are financing all sound projects.

Sen. John Sparkman (D., Ala.), housing subcommittee head, quoted recent H&H articles that spoke of 70 new towns in the planning stage and wondered why government-insured loans are needed. Replied Weaver: "If you look at the new towns in some degree or depth, you will find many of them are more or less phony . . . I mean this is a name given to a place where you have some houses and a few facilities."

A companion proposal to put states in the land development business (News, Apr.) drew unanimous criticism from big city mayors and private housing groups. Observers consider it dead for this session.

Housing cabinet post under fire: too limited, fuzzy on FHA

Liberal Senators and the conservative National Association of Real Estate Boards voiced a common concern last month at hearings that quickly followed submission of the Administration's bill to elevate HHFA to a Housing & Urban Development Dept.

Both questioned whether the department could be a housing department in more than name only because it would not include the Home Loan Bank Board and the va loan-guaranty section.

Sen. Abraham Ribicoff (D., Conn.), chairman of the subcommittee hearing the bill, told Administration witnesses: "If we are going to reorganize, let's not go once over lightly."

When Burget Director Kermit Gordon,

chief Administration witness, explained that the bill was kept simple so Congress could pass it easily, Ribicoff said:

"Simplicity isn't the point. We are here to legislate and not to rubber-stamp Administration proposals. There is nothing sacrosanct about the bill before us."

NAREB flatly opposed the bill—and questioned whether the department would bring in other housing agencies at a later date.

Whither FHA? NAHB President Perry Willits backed the bill with a reservation:

"Nowhere does the proposed legislation spell out the future role of the Federal Housing Administration. The bill states only that 'all the functions, powers and duties' of the FHA would be transferred and vested in the new Sceretary . . . There is no precise definition of what the FHA will be charged with in the future."

Willits urged lawmakers to designate one of four assistant secretaries to oversee mortgage operations.

"We are not indulging in semantics," he said. "There is real apprehension among our members that, in the absence of specific language, agencies concerned with the problems of private industry could at some future time be relegated to a secondary or minor role."

At mid-month a House subcommittee approved the cabinet bill without heeding Willits' words.

NEWS continued on p. 11

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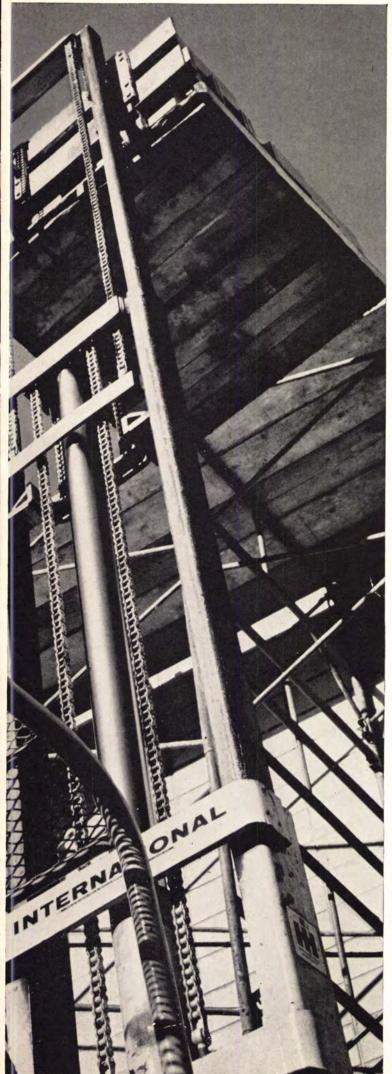
Lift heights (ft.): 10½, 12, 14, 21½. **Lift capacities in lbs.** (24" centers): 2500, 4000, 5000, 6000. **Horsepower:** 47 or 58.

Each model designed for all-weather, rawsite transport, stacking and lifting of all kinds of materials with virtually every known attachment (48" pallet forks standard).

The cost of these rugged units is 5 to 15% less than fork lift *trucks* of the same capacity. Worth investigating? Get full details from your International dealer. And while you're at it, check on International's "pay as you earn" finance plan. International Harvester Company, Chicago, Illinois 60601.

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Code challenge fails; \$20,000 slab house rated 'not more than a garage'

After nearly a year in court, Code Builders Inc. of Cleveland is still short of winning a legal point builders everywhere could use to fight wasteful building codes.

Code Builders—a company which was formed two years ago to build houses in Parma, Ohio, and which has yet to build its first house—asked a Cleveland court to rule that "sound and accepted engineering standards are the criteria for ascertaining what is reasonable and necessary in building codes." The company complained that Parma's code standards exceeded sound engineering practices by such a wide margin that they boosted the price of a proposed basementless house with a truss roof by \$2,000 (News, June).

But a Cleveland judge last month rejected this plea. "Differences in cost," said the judge, "though worthy of consideration, are not necessarily controlling. Municipalities are not required to adopt standards that are minimum or close to minimum; nor are they required to disregard character, appearance and effect of construction on the surrounding community. The fact that some agencies or communities have accepted certain standards is not sufficient justification to compel their adoption by the city of Parma."

Code Builders is appealing because it expects the meticulous technical case it presented to carry its point. And it has asked the National Association of Home Builders to join the legal fray, since Code Builders President Bob Schmitt of Berea is a former chairman of NAHB's Research Institute.

Technical sidestep. In his ruling, Cuyahoga County Judge Saul Danaceau passed over the technical challenges to Parma's code as "debatable." Instead he upheld the Parma standards on the grounds that "... there is substantial evidence to support the contention of the officials of

Parma that the house . . . will have a detrimental effect on the other homes in the neighborhood and on the general community." Two samples of this evidence:

1. Parma Mayor James W. Day testified that his administration had encountered many cases where "builders were interested in one thing: to construct as many houses as soon as possible without any regard to appearance of the community."

2. Building Inspector Fred Denk offered this bit of testimony: "There are three streets there built up, we have 140—128 houses built there, and all of them [have] basements . . . To my estimation it [the house proposed by Code Builders] will downgrade the rest of the houses, and I think it is not more than fair to protect the homeowners who already built there. You have a \$35,000 home, and you go to work and put a basementless house there, which sells for around \$20,000, which is not more than a garage, practically, I think you downgrade the whole thing."

Nub of the dispute: Parma requires builders to elevate houses 20" to 27" above grade (to prevent flooding) and to cover the exposed sides of the slab with glazed brick or stone. "The introduction of gray concrete block may fairly be said to have an effect on existing houses, the character of the neighborhood and the preservation of property values," argued the city.

Not so, retorted Code Builders. Its proposed slab 8" above grade would guard adequately against flooding and moisture and was in fact accepted by Cleveland and 35 surrounding suburbs. Parma required only a 6" wall above grade for houses with basements "which explodes Parma's theory that a 20"-high foundation wall is necessary to prevent flooding." There are so many differing types of glazed brick that the requirement is meaningless and "wholly unnecessary."

Fire codes: builders' battle heats up over the backstairs

Fatal and near-fatal fires in new multifamily units are provoking battles on two coasts over fire code changes that affect second-floor escape stairways.

The Long Island Home Builders Institute and the Home Builders Assn. of Greater Syracuse are asking New York State to repeal a recent requirement that the second-floor exit in two-story garden apartments must now be an interior enclosed stair which opens only to the outside at the first floor level, or an exterior stair of non-combustible or heavy timber construction.

Architect Siegmund Spiegel of East Meadow, L.I., who has designed 12,700 apartments in New York State in ten years, says the change imposes hardships on builders by 1) outlawing stairs leading to a first-floor central lobby, 2) forcing second-floor tenants to go outside a building to reach cellar laundry rooms, and 3) dictating a style of architecture—sometimes called frontier western because of its exterior stairways—"that all of us had been glad to get away from."

New York State's Building Codes Bureau is studying the builders' alternative suggestions for a return to interior stairways opening into the first floor. The stairways would be non-combustible and have self-closing doors to prevent the stairwell from becoming a flue.

In San Francisco, Fire Marshall Albert Hayes sought code improvements for single- and two-family houses following fatal fires in two Eichler Homes town-houses which were built under San Francisco's already rigid code. Hayes demanded a second stairway or exit from all second floors and a door or cut-off between floors.

Builders opposed the changes, and the Public Works Department's Bureau of Building Inspection gave Hayes only a few tightened rules on fireproofing surfaces plus requiring one window with a 2' x 2' clear opening in each sleeping room.

Producer expands offer of second mortgages for new houses

Without fanfare, General Electric Co. is extending its offer to make second mortgages to buyers of new homes.

GE carefully guards the number of new homes it helped finance last year, but mortgage men estimate volume at several hundred. Says a leading New York City mortgage man: "It is mortgaging's newest and most successful idea in five years."

More builders and mortgage lenders are showing interest in GE's program, which was begun on a test basis last year. Last month the Mortgage Bankers Assn. invited Neal MacGiehan, who manages the plan for General Electric Credit Corp., to describe it. He appealed to MBA's national mortgage conference to help sell it.

GECC offers the seconds through its institutional correspondents for both Gold and Bronze Medallion Homes. (A Bronze Medallion home is built to the minimum wiring and lighting standards of the National Electrical Manufacturers Assn., and it must contain an electric range and at least three electrical appliances. A Gold Medallion home is all-electric.) The financing includes single-family homes and townhouses that are not condominiums.

Limit: \$4,500. Under the program a primary lender makes a first mortgage up to 75% of house price and GECC provides a second loan of up to 15%. The maximum second loan is \$4,500, which means a \$30,000 house gets 90% financing, more expensive houses get proportionately less. The borrower must have 10% in cash, lot value or trade-in equity.

The second mortgage is amortized over the same period as the first mortgage, thereby eliminating the refinancing most second mortgages must undergo when their ten- or twelve-year term ends in a balloon payment.

The originator closes and services both loans. Second mortgage notes are payable to the lender or builder-seller. GECC buys the seconds at discounts ranging from $\frac{1}{2}$ %, depending upon the amount of down payment and the interest rate of the second. The minimum discount is \$125, maximum \$500.

Competitor's exit. Certain-teed Products Corp. of Ardmore, Pa., has dropped a competing finance plan that let builders offer s&L loans up to 95% of house value (News, Feb. '64) if they deposited with the s&L a sum equaling loan proceeds above 80% of appraised value.



192-unit project rented ahead of schedule with help of Kelvinator "tenant-appeal" features!



"Now that my Villa Venice West Apartment community is 'phasing out' appreciably ahead of schedule, both as to construction and rentals," writes Stanley A. Papierz, vice president, Stanley Papierz Builders, Inc., Chicago, Ill., "I would like to congratulate Kelvinator on the fine 'tenant-appeal' features

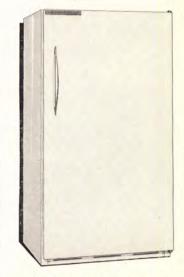
found in both the range and refrigerator. "The Throw-Away Oven Foil Linings, the lift-out surface units, and the lift-off oven door all contribute to an 'easy cleaning' story that is especially appealing to today's busy tenants. Also, the multi-heat broiling feature make it a pleasure to use the broiler. "Most important of all, the modern built-in appearance of the range blends in perfectly

with the many other modern features of the entire development. "So far as future operating costs are concerned, I know, from experience, that the quality built into Kelvinator products will keep such costs to an absolute minimum." When these same "tenant-appeal" features can be yours at no extra cost with Kelvinator, why not take advantage of them?





Kelvinator Electric Range has automatic oven timer and clock, automatic oven light, gives built-in appearance without built-in cost.



Kelvinator Refrigerator

has big 12.3 cu. ft. capacity, full-width frozen-food chest, twin porcelain-on-steel crispers, full storage door.



CHARGING BUYERS rush toward salesmen as flamboyant Promoter Jim Hunt's stroke of a gong opens the big sale of 1,140 lots in Fort Lauderdale, Fla.



LOCATION BOARD and sales pitch bring buyers in crowd to their feet.



OVERWHELMED SALESMEN give purchase coupons on a first-come basis.

Land rush—how to sell \$4 million worth of lots in eight minutes



'FASTER, FASTER,' shouts Promoter Hunt.

It was a land stampede to rival the charge into the Cherokee Strip.

James Stone Hunt Sr. announced a "mystery discount"—a 33% cut in all prices—and sounded a gong. Guy Lombardo's band blew "When The Saints Go Marchin' In," and thousands of men and women stormed sales booths last month to buy 1,140 lots on 750 acres in eight minutes. The take: \$4 million.

The 125' x 150' sites, many surrounding a golf course, ranged from \$5,000 to \$6,333. Buyers got two days to put 25% down, three years to pay the rest.

Millionaire Hunt, 67, is a Fort Lauder-

dale land developer who does not object to being called the Cecil B. de Mille of real estate for his flamboyant but infrequent auctions of Florida lots. But this year he moved the auction outdoors—hotel ballrooms cramped his style—to begin one of his most ambitious projects, the 10,000 acre planned city of Coral Springs. His Coral Ridge Properties will build it northwest of Fort Lauderdale for a prospective population of 60,000.

Hunt, once the nation's top selling Chevrolet dealer, "retired" to Florida in 1945 and developed Fort Lauderdale's Coral Ridge residential area of ocean-front hotels.

Senate to get bill for federal scrutiny of mail-order land sales

The bill would impose strict federal control on big-wheeling land peddlers who have ridden the \$10-down, \$10-a-month order blank to a bonanza worth millions.

The measure, to be introduced by Sen. Harrison A. Williams (D., N.J.), would:

- 1. Compel promoters to make "full disclosure" of their finances and to set up a fund to reimburse defrauded purchasers.
- 2. Bar by U.S. law sales of out-of-state land in a state against that state's code.
 - 3. Require a prospectus describing the

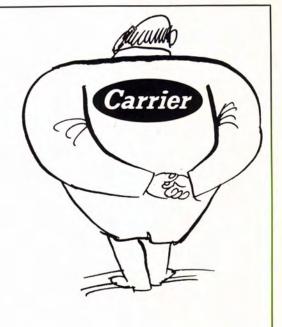
location and site, listing utilities and facilities and stating how much and what kind of debt encumbers the land.

U.S. policeman. The Securities & Exchange Commission would examine the promoter's prospectus and make him show it to prospective buyers. His sales agents would have to register with the SEC, and he would post a bond or establish a trust fund to reimburse buyers in case his development failed.

The bill applies only to undeveloped land. It exempts subdivisions, new towns and land on which structures are built or promised within reasonable time.

Ten-year bonanza. Williams' proposed reform was prompted by widespread landsale abuses disclosed by House & Home and other magazines two years ago (News, Mar. '63). His subcommittee on frauds affecting the elderly heard testimony that

continued on p. 18



Carrier Dealers have broad backs

It's a matter of pride and good business practice with us to manufacture quality heating-cooling equipment.

But we don't stop there. We select dealers qualified to be of real help to you—and that takes in a lot of services you may not realize a Carrier Dealer has to offer.

For one thing, he can take *all* the headaches of a heating-cooling installation off your hands.

He can recommend year-round equipment matched precisely to each home or apartment you build...completely handle duct design, equipment location, wiring, controls

- ... install equipment to schedule
- ... install it right his men are schooled in air systems
- ... and back it up with service after it has been installed.

Anything else? Yes. You may—or may not —welcome sales support.

Depending on your operation, he's in a posi-

tion through our organization to offer you merchandising help tailored to your local conditions.

We think all this is well worth your consideration *before* you undertake any job.

Why not talk it over with your Carrier Dealer? His phone number is listed in the Yellow Pages. Carrier Air Conditioning Company, Syracuse 1, New York. In Canada: Carrier Air Conditioning (Canada) Ltd., Bramalea, Ontario.



More people put their confidence in Carrier air conditioning than in any other make



Asphalt Shingle

Extra large rock granules cover the entire face of the shingle giving extra fire protection and longer roof life.

Asbestos reinforced thermo-plastic asphalt holds out fire and water.

Unique fiber glass blanket forms a strong flame barrier.

Second coating of fire resistant, waterproof thermo-plastic asphalt.

Rugged felt base, asphalt saturated.

Heavy back-coating seals out moisture.

Special self-sealant bonds shingles together after installation into a hurricane proof roof. The sealant is protected by an antistick release strip which prevents sticking in the bundle. This need not be removed—results in faster, easier job completion.

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LISTED
ROOFING MATERIAL
WIND RESISTANT

SHINGLES CLASS A

When applied in Accordance with Instructions included with this Roofing

ISSUE No. A-0000

Fire-GUARD

shingles bear the highest fire- and wind-resistance rating of Underwriters' Laboratories . Backed by Ruberoid's 25-year bond! **Dealers...Builders**—This is the shingle Ruberoid will be featuring for quality construction. Sample boards, sales literature now available from

RUBEROID

The RUBEROID Co., 733 Third Ave., New York, N.Y. 10017

buyers lost \$5 million in only the 20 cases where the Post Office had obtained convictions or indictments. The Post Office told the committee it was still investigating 193 other cases.

Hundreds of millions of dollars have been invested in land-sale schemes in the decade since they started, the committee said. It put the investment in Florida alone at \$500 million.

Tricks of trade. The committee warned that promoters are already developing more subtle sales techniques in response to stricter state regulation. It cautioned against the non-acceleration clause, which lets promoters delay delivery of a deed until they can get subdivision approval or a mortgage release.

Money refunds and transfer guarantees are far more useful to the promoter than to the investor or retiree, the committee said: "They lull one into thinking it must be safe, but, on close scrutiny the money is returnable only on inspection and often only at the property, not point of sale."

Developer support? One developer indicated that reputable promoters might even welcome federal regulation. Chairman James H. R. Cromwell of American Realty & Petroleum Corp., which sells in Florida and New Mexico, testified:

"Instead of one inspection of the prop-

erty, we have had to bring in various state inspectors on 15 trips. We have had to pay over \$10,000 in expenses for these trips, over \$5,000 just in the many states' filing fees and well over \$50,000 in legal fees

for various lawyers in the various states. These are certainly unnecessary costs. I would think interstate land sales are truly interstate commerce, to be regulated only at the federal level."

'If 90% of the units in a price range are rented, it's safe to build more'

Marketing Consultant William Smolkin of New Orleans presented that marketing rule of thumb at the Southwestern Builders Show in Dallas last month.

Smolkin advised builders in Dallas' hotly competitive apartment market not to be frightened by over-all vacancy rates. They can be misleading, he said, and only a detailed comparison of rent levels and vacancies can tell builders whether to go ahead with a project. Two other men offered ideas on building and marketing:

Dallas' Glenn Justice, a builder, apartment-house manager and mortgage man, told builders he bases an apartment's feasibility strictly upon his estimate of what the locale and clientele of a site will bear. In Dallas that means rents running from 16ϕ to 30ϕ a sq. ft. Working backward from that, Justice tailors his building to fit the market.

Once the building is up, he concentrates on finding a professional manager who will show an apartment like a salesman selling a house. He gives a good manager a percentage bonus based on occupancy, if the manager keeps the building well occupied, his salary rises.

Rent cuts, anyone? The builder who cuts rents, pays moving costs or offers free rent for one or more months is cutting his own throat. So said Irving C. Deal of the I. C. Deal Investment Co., Dallas.

Rent discounts only cut profits and may drive builders into bankruptcy, Deal said. One reason some builders use these tactics: they must show rent rolls above certain levels before they can collect their final construction-loan payments or close permanent mortgages.

Concluded Deal: don't go into a panic if an apartment operator down the street cuts his rents. As soon as his building is full, tenants will come back to neighboring units.

NEWS continued on p. 27

IN FIRST YEAR LECTOR QUALIFIES IN 20% OF STATES

- In its first year of operation, Excel Mortgage Insurance Corporation qualified to do business in ten important states: Iowa, Utah, Nevada, Arizona, New Mexico, Louisiana, Arkansas, Idaho, Montana and Oregon. Excel is already the foremost writer of mortgage guaranty insurance in Iowa. In the above states where home building is on the upswing,* EXCEL is looming as the foremost writer of mortgage guaranty insurance.
- $^{\rm c}$ F. W. Dodge Co. predicts another record construction year in 1965. Home building should be up 3.5%.



Build a Quality Courts Motel today.



Tomorrow

will take care of itself.

Only a Quality Courts Motels franchise offers all this:

Professional site planning—including building site inspection and invaluable guidance.

Proven standard motel plans, with professional architectural assistance.

Financing counsel to help you get the best mortgage at lowest cost.

Central-purchase savings on furnishings and supplies through M&H Wholesale Supply, a Quality Motels subsidiary.

Profitable food and beverage service affiliation with Dobbs House, if desired.

Assured higher occupancy through Quality Motels' advance reservation system and continuous national advertising program.

The industry's most favorable franchise agreement, at a cost lower than many offering half as much.

Quality Courts Motels franchises are now available in many areas of the U.S. and Canada. To find out how you can qualify write HH-2, Quality Courts Motels, Daytona Beach, Florida.

Exclusive . . . Beautiful . . . Sculptured . . .

Wenezel Weave



Sculptured Elegance in Ceramic Tile . . .

There's no secret that it's the something a little bit nicer that makes a new home more attractive to a prospective buyer. It's also usually true that premium quality means premium price. But now Wenczel Weave offers something new, something different, something nicer for that all-important room, the bath . . . and Wenczel Weave costs so little more. This 3-dimensional sculptured tile has a continuous basket weave pattern that creates a small tile appearance, without the extra labor and trouble of small tile. The non-directional design allows easy and non-erring

installation. You can get its crisp textured look in 8 popular colors—and there's nothing else like it anywhere. Write for new color brochure 118 for complete information.

Wenczel Tile Company



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It's new! It's exclusive! It's Crane!

Celette, the new economy-sized version of the luxurious Celeste lavatory.

Bet on Celette to be even more popular than her famous big sister, Celeste—the newest design idea in lavatory styling in over 30 years.

Celette is every bit as practical. Every bit as outstanding in the kind of features that have made Celeste the housewife's dream. Concealed soap dishes. Hidden overflow drain. Splash

proof rim. Famous Dial-ease trim. Sparkling vitreous china finish in all seven modern Crane colors and white.

Celette's economical price and practical size (20" x 18") make it especially attractive to budget-conscious builders and style-conscious home modernizers.

For more information about Celette,

Celeste and other popular Crane fixtures, write—Crane Co., 4100 S. Kedzie Ave., Chicago 60632.



VALVES - PIPING - PUMPS - ELECTRONIC CONTROLS - FITTINGS



THIS KINGSBERRY MODEL IS AVAILABLE WITH 7 EXTERIOR FINISHES, 3 KITCHEN STYLES, 3 WINDOW CHOICES, AND CAN HAVE 4, 5, OR 6 BEDROOMS.

THE STRATFORD is one of more than 90 Kingsberry "individualized" models. You can finish it with hardboard and batten, cedar shakes (in a variety of colors), beveled redwood siding, or four different half-brick combinations. Then choose from a variety of kitchen cabinet finishes, appliances, windows, floors, bath options and on and on.

Your customers get exactly what they want. And

you can build each model "individualized" to your customer's preferences, with absolute cost control. Moreover, Kingsberry offers the homebuilding industry's most useful services, including financing, advertising, market research and merchandising.

It will pay you to learn how Kingsberry "individualized" homes and Kingsberry's total marketing concept can increase your sales and profits.

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MAIL THE COUPON BELOW TODAY

MR. JERRY NOWAK, Vice President-Marketing, Kingsberry Homes Corporation, Dept. HH2,5096 Peachtree Road, Chamblee, Ga. Please rush me full information on K-MAP, the Kingsberry Marketing Approach to Profits program.

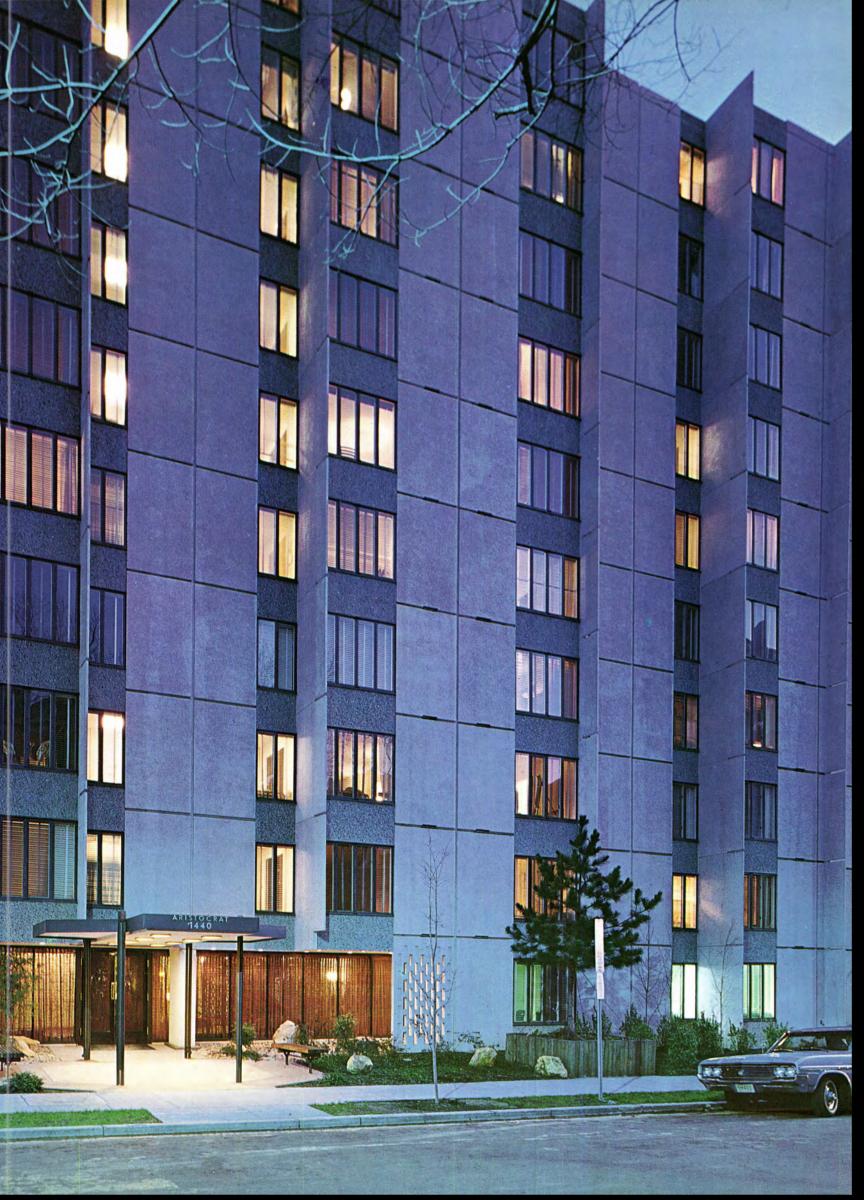
I have_____lots ready to build on.

I am interested in construction financing.

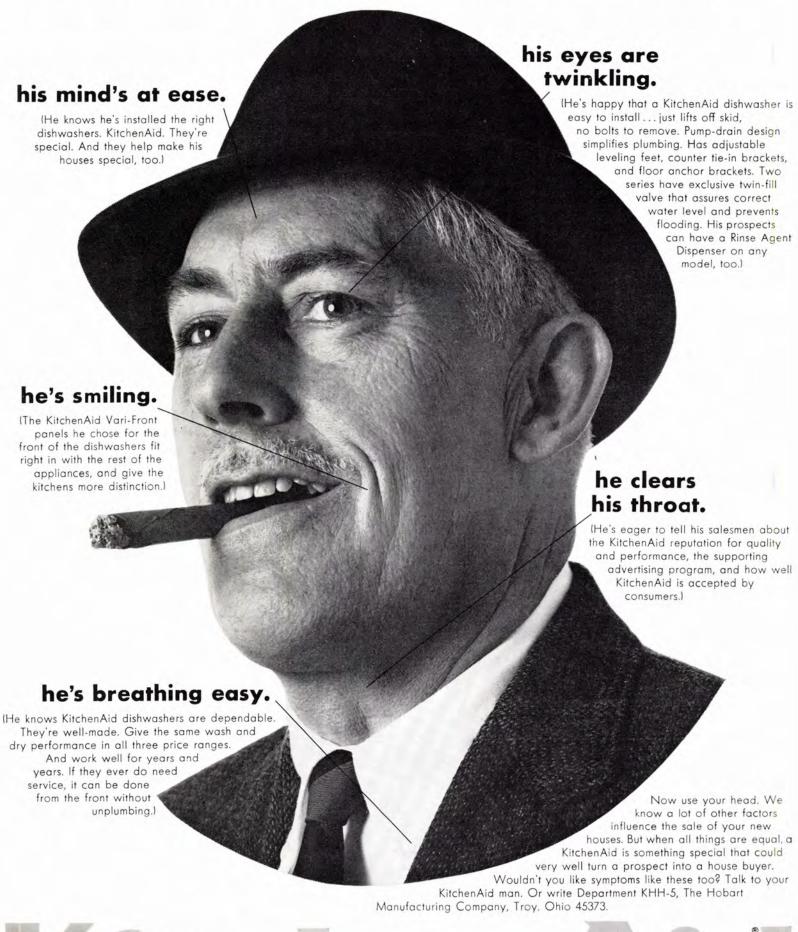
Your Name	Firm		
Address		Phone	
City	State	Zip Code	



If Catherine de Medici were here today...



He's got all the symptoms of a builder who's likely to sell his houses fast.



KitchenAid

Dishwashers: See them in the Gallery of Kitchens at the Better Living Center, New York World's Fair.

New trading desk heralds more 90% conventionals...

The Mortgage Guaranty Insurance Co. invited 350 mortgage lenders to its Milwaukee headquarters last month to announce it was setting up a central clearing house for nationwide trading of 90% conventional loans. For builders, the MGIC plan could bring 10% down-payment conventionals into many cities where local S&LS demand down payments of 20%.

The lenders' reaction? Enthusiastic. Minutes after, they were popping to their feet with unsoliciated trading offers:

"We would like to sell \$1 million packages to net 5.35%. These are all 80% seasoned loans," said Executive Vice President Carlyle Richards of Pioneer s&L, in Los Angeles.

"We can give 5½% net in most instances," said Carroll Avery of Lansing's Michigan National Bank.

"In Raleigh [N.C.] we are selling the s&Ls conventional loans they have missed at 5½% net—and they like it," said Cliff Cameron of Cameron-Brown Co., president of the Mortgage Bankers Assn. "When the president of one of our local s&Ls gets a little extra cash, he calls us, and we can deliver \$100,000 of loans that afternoon—because we have them in our warehouse. We can do the same for you."

All this enthusiasm underscored new ties between formerly disparate segments of the mortgage-lending fraternity. Mortgage bankers in particular have tended to concentrate on interstate trading of FHA



MBA PRESIDENT Cliff Cameron, left, newly approved lender for Mortgage Guaranty Insurance Co., and MGIC President Max Karl explore new ties between mortgage bankers and S&LS.

and va loans, and s&Ls have been limited to making conventional loans within 100 miles of their home offices. Some farthinking mortgage men have championed nationwide trading in conventionals, but until now the idea has remained little more than an elusive theory.

Grounds for optimism. This time the theory may become reality because 1) last summer Congress finally let s&Ls invest 5% of assets in homes in any metropolitan area in the country, and 2) MGIC, the nation's first and largest private insurer of conventional mortgages, has grown strong enough through dealing with s&Ls to win wide acceptance for its insuring and underwriting savvy. (For a current look at insurers, see p. 5).

Even after Congress changed the law, the great mass of s&Ls shied away from using their new power, because they had difficulty finding out what loans were offered and had no ready way to appraise and inspect housing in distant cities. So MGIC Senior Vice President C. William Smith and Financial Consultant Carl Distelhorst of Winter Park, Fla., devised the central trading desk plan to let buyers and sellers locate each other quickly. MGIC will take no part in transactions but has developed sample trading documents.

To overcome the reluctance to invest in faraway houses sight unseen, MGIC will list only mortgages it has insured, generally over 80% of house value. MGIC officers hope their approval of insurance will become the standard for national trading, much as FHA insurance standardizes loans.

First impact. Under the MGIC plan, builders could ask their local commercial banks or mortgage bankers to originate MGIC-insured loans up to 90% of value. These originators would then resell the loans to s&Ls in other parts of the country.

Builders in the Northeast, Southwest and most Midwestern states (except Illinois and Wisconsin) may get the biggest initial shot of 90% money through nationwide trading. Reason: s&Ls located in these areas have shown themselves most reluctant to venture into the above-80% zone since over-80% loans began in 1958.

...but desk sponsor ties trading to tough policing of frauds

A nasty black mark against 90% conventionals is the distressing number of times they turn out to be 98% and 100% loans instead. Double sales contracts and assorted other frauds make them so.

"It's going on all over the country and lenders aren't taking a proper attitude," Assistant Vice President Gerald Friedman of MGIC warned lenders at last month's Milwaukee meeting (story above).

Friedman said 8% to 12% of the 1,539 delinquent high-ratio loans reported to MGIC last year traced to fraud, mostly double contracting, that cut buyers' equity.

As a result MGIC has started enforcing a new weapon against frauds: an affidavit signed by both buyer and seller that can form the base of a civil lawsuit. MGIC now requires the affidavit for all loans.

The haunting house. When MGIC finds evidence of fraud, it returns to the original builder (or realty broker) and demands that he assume loans for which his past buyers have fallen behind in monthly payments. To date, nine of every ten builders have taken over the loans—and tried to sell the house a second time.

But one "substantial builder" in western Pennsylvania has just refused to take over a delinquency. MGIC has sent the case to its lawyers, and Friedman expects this test case to presage future MGIC prosecutions.



PUBLIC EXPOSURE of double-contracting frauds ties in with tougher policing by MGIC. Slide shown at lenders' meeting revealed MGIC had insured \$12,750 loan in September 1964 based

on an application (right) showing a \$14,200 sales price and \$1,450 down payment. Four months later the buyer fell behind in payments and told MGIC the actual sale price was \$12,950 (left).

Official coolness. The eight-year-old company is evangelistic about policing mortgage lending because any weakness in the loans it insures could consign it to the same oblivion enshrouding private mortgage insurers in the 1920s.

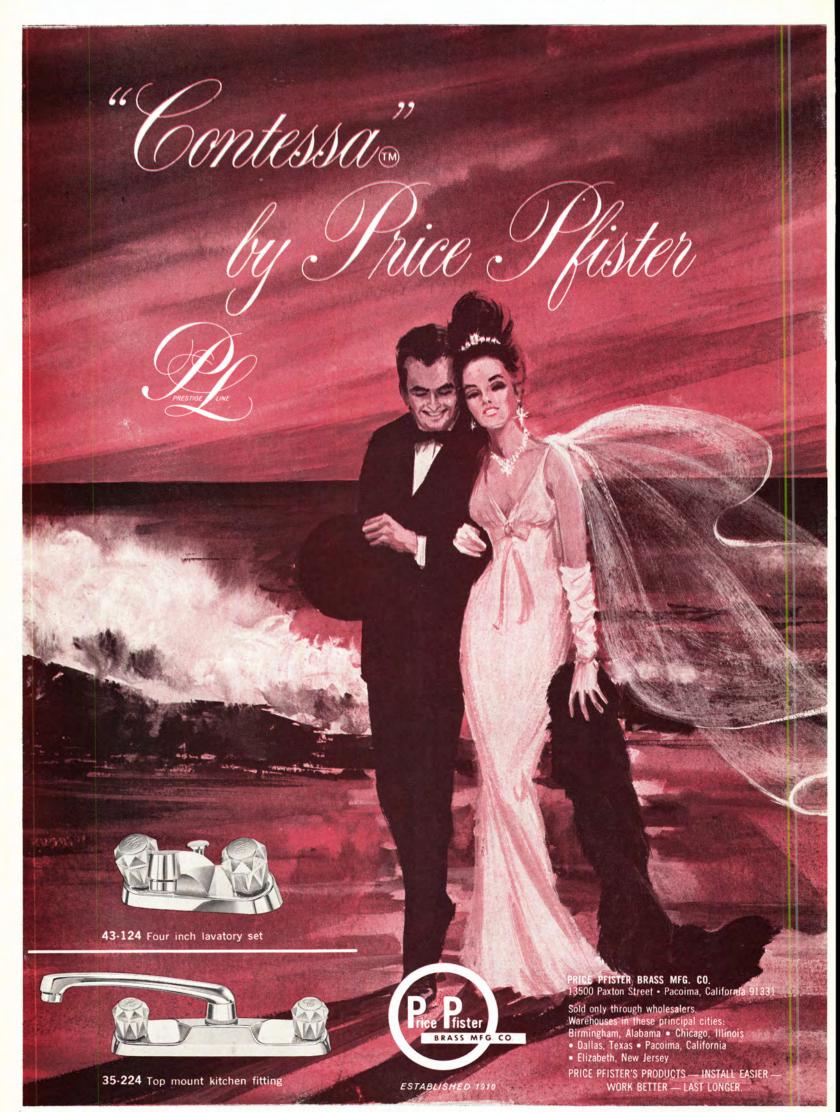
Friedman and his claims department seem to have won the policeman's role by default, for they have learned that most U.S. district attorneys consider fraudulent mortgage cases a waste of time.

MGIC has turned over evidence of double contracts—the seller presents a

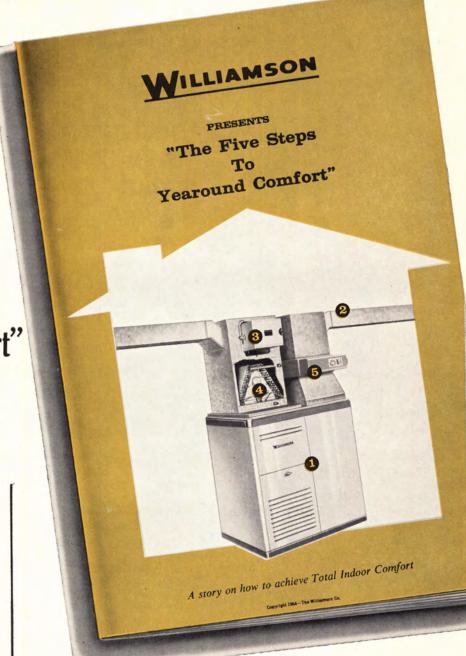
phony sales contract naming a far higher sales price than the actual price to a lender (see photo)—to about 15 U.S. attorneys. In each case MGIC pointed out that giving fictitious contracts to a federal S&L is a crime carrying a maximum of a \$5,000 fine and a two-year prison term.

And in almost all cases U.S. attorneys replied in the same vein as one who said, "We believe the aim of these statutes is to protect public funds and, of course, [this] does not concern public funds."

NEWS continued on p. 35







Williamson's
"5 Steps to Comfort"
give your homes
proven sales edge

With a WILLIAMSON "5 Steps to Comfort" Total Indoor Comfort Control Package, the new home builder has a merchandising package to rival the modern kitchen or bathroom.

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Heating . . . WILLIAMSON offers you a complete choice of warm air furnaces in three price ranges; Gas, Oil, and Electric fuels; Hi-Boys, Lo-Boys, Counter-Flows and Horizontals.



Air Distribution . . . exclusive WILLIAMSON Seal-Tite duct, pipe and fittings delivers all the comfort your "Total Comfort Package" produces. Special "air-flo" design minimizes air friction, reduces noise.



Humidification . . . a powered humidifier to maintain the proper relative humidity in the home. Protects the family against respiratory ailments and skin irritations. The answer to desert-dry winter air.



Air Conditioning... central air conditioning units in styles and capacities to fit any size home you're building. These units are matched to fit the style furnace you've selected.



Air Purification . . . built-in electronic Air Cleaner (not a filter) electro-statically removes up to 90% of all airborne contaminants—dust, pollen, bacteria, even cigarette smoke. Keeps home clean and air hygienically pure.

Now get all "5 Steps to Comfort" in one complete builder package from WILLIAMSON. Write today for your free copy of the twenty page, three color "5 Steps to Comfort" brochure detailing advantages of Total Indoor Comfort Control merchandising package.

WILLIAMSON

The Williamson Company Builder Dept. K-66, 3334 Madison Road Cincinnati, Ohio 45209

Good news to builders: investors reap less on mortgages

"Mortgages as an investment are less attractive than they have been in more than 25 years." So says one of the nation's most respected housing market experts, James C. Downs Jr. of Chicago. His Real Estate Research Corp., a nationwide market analysis service, cites two reasons:

 Weakening real estate markets threaten the safety of mortgages. Real estate finds it difficult to meet its obligations, and this condition will be aggravated in the next two years.

• The risk in mortgage ownership has risen, but the yield to investors has dropped -from 6.82% in January 1960 to 5.28% in February 1965 on Downs' index.

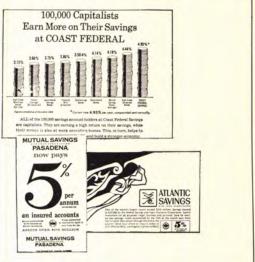
Downs' opinion may augur well for builders. Easing yields usually translate into a slightly higher price charged by mortgage bankers. The banker can in turn charge the builder less in discounts. In normal times Downs' advice might tend to discourage money from entering the mortgage market, a development unwelcome to builders, but such a prospect is unlikely in the face of the superabundance of money overhanging the market today.

Such authorities as James J. O'Leary, of the Life Insurance Assn. agree.

Break for builders. The big Los Angeles housing market cut the discount rate on the FHA 203b market leader from 11/2 % to 1%. This is the first significant price change in six months in House & Home's survey of mortgage sales in 18 key cities. Yields on the Sec. 203b show some weakness on the Coast and lose their new

tone of firmness for New York investors in the secondary market, although the range remains unchanged at 5% to 5.12%.





Washington muscle brakes flurry of S&L dividend hikes

A rate crackdown by the Home Loan Bank Board has blunted a new effort by California savings and loan associations to boost passbook dividends to 5%. Lest savings wars trigger risky lending, Chairman John Horne told HLBB's 12 regional banks to halt loans to associations raising dividends since Dec. 31. He ordered 35 federally insured s&L's in 11 states to cut rates. Many

Conventional

rescinded increases, but three (see above) re-fused. Mutual of Pasadena cited a California attorney general's rule that s&Ls must not post and cancel increases in the same quarter. Gibraltar of Beverly Hills said, "If the board has supervisory problems, we're not one." Atlantic of Los Angeles was even more emphatic: "We can't reduce by law and we wouldn't if we could."

HOMEBUILDER'S MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending April 9.

	FHA 51/4s (Sec. 203b) Discount paid by builder			FHA 207	Comm.	Loan Rat	Loan Rates	
City	FNMA Scdry. Mkt.xy	Min. Down ⁴ 30-year Immed.w		Apts. Firm Commitment	banks, Ins. Cos. 75%	banks, S&Ls 80%	banks, S&Ls Over 80%	Interest-fees All lenders
Atlanta	23/4	1-2	Steady	a	51/2-53/4	53/4-6	6-61/4	6+1
Boston	13/4	par+1-par	Steady	par+1-parb	51/4-51/2	51/4-51/2	51/2b	51/4-6
Chicago	21/4	1-2	Steady	par-1/2b	5-51/2	51/2	53/4-6	51/2-6+1-11/2
Cleveland	21/4	1-11/2	Steady	a	51/2-53/4	6	6×	53/4-61/2+1-2
Dallas	23/4	1-11/2	Steady	par	51/2	53/4	6-61/4	6+1
Denver	23/4	1-2	Steady	1-2	51/2-53/4	53/4-6	6-61/2	6+11/2-2
Detroit	23/4	par-1	Steady	1-11/2	51/4-51/2	51/2-6	53/4-6	6+1/2
Honolulu	23/4	11/2-21/2	Steady	a	53/4-61/2	61/4-7	63/4-71/4	6-7+1-3
Houston	23/4	11/2	Steady	a	51/2-61/4	6	6-61/4	6+1
Los Angeles	23/4	1	Down 1/2	par+1-par+1/2	51/2-6	53/4-6.6	61/4	6-6.6+1-2
Miami	23/4	13/4-2	Steady	1/2-1	51/2-6	53/4	6	6+1/2-1
Newark	13/4	1	Steady	par-1/2	51/2	53/4	53/4-6	6+1
New York	13/4	par	Steady	par+1-par	51/2	53/4	6	53/4-6+1/2-1
Okla. City	23/4	11/2	Steady	a	51/2-53/4	51/2-53/4	6-61/4	6-61/2+1-11/2
Philadelphia	13/4	par	Steady	par-1	51/2-53/4	53/4-6	6	5-6+1
San Fran.	23/4	11/2	Steady	par-1	51/2-53/4	53/4-6	6-61/4	6-61/4
St. Louis	23/4	1-21/2	Steady	par-1	51/2-6	53/4-6	53/4-61/4	51/2-61/2+1-2
Wash., D.C.	21/4	1	Steady	par	51/2	53/4	6b	51/2-53/4+1/2-1

SECONDARY MARKET FHA & VA 51/4 %

Sec. 203b & VA houses Money Yield to center Investor		Trend	Sec. 207 Apts. Yield to Investor	Trend	
Boston	5.00-5.12	Steady	4.94-5.00	Steady	
Chicago	5.00-5.06	Steady	5.12-5.15	Static	
New York	5.00-5.12	Steady	5.13-5.15	Down .05	
San Fran.	5.00-5.12	Weaker	5.14	Weaker	

- Immediate covers loans for delivery up to three muture covers loans for delivery in three to twelve m
- 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 with respect to design, location and construction.
- * 3% down on first \$15,000; 10% of next \$5,000; 25% of balance.

Footnotes: a—no activity, b—limited activity, w—for comparable VA loans also. x—FNMA pays ½ point more for loans with 10%, y—discounts quoted are net after seller

pays ½2% marketing fee and ¼4% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$120 units, of which \$20 is contribution to FNMA capital and \$100 is for a share trading at about \$84. z—plus 1-1½ origination fee.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Murray Wolbach Jr., vice pres., Draper & Kramer Inc.; Cleveland, Richard Quint, asst. vice pres., Jay F. Zook Inc.; Dallas, W. W. Salmon, exec. vice pres., Southern Trust & Mortgage Co.; Denver, Allen C. Bradley, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Newark, William B. Curran, vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, M. F. Haight, first vice pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, exec. vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Frank W. Cortright, sr. vice pres., Bankers Mortgage Co. of California; Washington, D.C., James C. Latta, sr. vice pres., Frederick W. Berens Inc.

CONVENTIONAL LOANS (combined averages) Feb. Jan. Year ago

New homes		5.79	5.79	5.81
Existing homes		5.93	5.95	5.95
Interest charged by	various	s lenders,	new hon	nes
S&Ls		5.89	5.90	5.94
Life ins. cos		5.54	5.49	5.42
Mortgage cos		5.71	5.69	5.73
Commercial banks		5.66	5.67	5.61
Mut. sav. banks		5.49	5.56	5.55
		h of loans Years)	Loar	to price
	Feb.	Year ago	Feb.	Year ago
S&Ls	24.9	24.5	76.4	77.0
Life ins. cos	26.5	26.5	69.1	69.6
Mortgage companies	27.4	27.6	74.0	77.0
Commercial banks	18.8	18.7	64.7	61.8
Mut. sav. banks	24.5	23.8	70.8	70.1
Source: Enderal Home Los	n Rank	Danud		

NET SAVINGS DEPOSIT CHANGES

Source: Federal Home Loan Bank Board.

MEI SATINGS	ь.	-1 0311	CHA	IGES
(in n	nillio	ns of dollars	5)	
		% change		
		from	Year	% change
Feb.	65	Feb. '64	to date	from 1964
Mut. sav. banks	220	-10	570	-9
S&Ls 6		-19	852	-30
Commercial banks 2,5	00	79	5,600	56
Sources: National Assoc Savings & Loan League	iation	of Mutual	Savings I	Banks, U.S.

NEW YORK WHOLESALE MARKET

FHA, VA 51/4s Immediates: 97-98 Futures: 97-98 FHA, VA 51/4 spot loans (On homes of varying age and condition)
Immediates: 97-971/2
Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies. Majority of loans being sold today are spots.
Prices cover out-of-state loans, reported the week ending Apr. 16 by Thomas P. Coogan, president, Housing Securities Inc., New York City.



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Prefabbers' profit squeeze: one defaults, one folds plants, three try new ventures

Home manufacturers are encountering increasing difficulty in producing house packages that are both competitively priced and profitable.

Two cases in point: TECHBUILT INC. of Cambridge, Mass., was declared in default on \$300,000 of debentures last month; and HARNISCHFEGER CORP. closed its two Harnischfeger Homes plants at Port Washington, Wis., and Jacksonville, Ark.

Harnischfeger said its prefabbing operation contributed only about 2% to the company's \$102.9 million sales last year, and management decided that other lines -industrial, electrical and construction products—offered better profit potential.

The Harnischfeger withdrawal kicked off an industry scramble for the company's local franchise dealers. Kingsberry Homes Corp. of Chamblee, Ga., agreed to take over the sales organization (and to buy some Harnischfeger equipment), but other prefabbers were wooing the dealers.

Techbuilt, the steel-house builder organized by nationally known Architect Carl Koch of Harvard, failed to meet a Dec. 15 payment on its debentures. Three months later, the trustee, National Shawmut Bank of Boston, demanded immediate payment.

New management is reorganizing Techbuilt. It hopes to refinance the default and push sales of steel vacation houses.

Three other prefabbers are expanding along new lines in an effort to stay profitable. FORD HOMES of McDonough, N.Y., has licensed a company to build Ford homes in South Africa. The company, African Business Corporation for Development, is building a 90,000-sq.-ft. plant outside Johannesburg to produce eight to ten homes daily.

MADWAY MAIN LINE HOMES of Madway, Pa., is planning a civilian version of 782 relocatable houses it is building for the Air Force. The six-room houses are hinged to fold flat for shipping and can be erected in two days. President Ralph Madway reports a \$100,000 order for movable classrooms under a lease-purchase plan through C.I.T. Educational Buildings.

SWIFT HOMES of Elizabeth, Pa., is switching from one-family homes to prefabbed apartments and has just contracted to deliver interior and exterior wall panels and trusses for 116 units of public housing.

To cap the month of flux, industry men say Atlas Credit Corp. will soon absorb HILCO HOMES of Philadelphia.

Newest new town. It will be developed by publicly owned AMERICAN LAND Co., on 9,400 acres on U.S. Route 17, nine miles south of Norfolk and Portsmouth, Va. American Land expects to bring one or more established community builders into the unnamed satellite city.

This venture (plus another noted below) will finish up American Land's development and resale (mainly for farming and timber) of 350,000 acres in the Great Dismal Swamp area—a tract half the size of Rhode Island. ALC paid about \$10 an acre for the land, drained it, and received between \$25 and \$100 an acre on resale, says President Charles L. Gleaves.

On a second remnant of the same tract -10,000 acres on Albemarle Sound 40 miles south of Norfolk-ALC plans a vacation and club community.

One other new town has won zoning clearance. Howard County, Md., officials said informally they will set up a new town zone so James Rouse's COMMUNITY RESEARCH & DEVELOPMENT can proceed with Columbia (H&H, Dec.). The proposal calls for 20% permanent open space, 10% low-density homes and 25% medium density.

Housing stocks remained steady last month. The averages for selected issues:

	Feb. 8	Mar. 8	Apr. 12
Building	5.01	5.20	5.23
Mortgage banking.	9.90	9.84	10.50
Prefabrication	6.00	6.34	6.36
S&Ls	13.87	13.63	13.36
Land development	5.96	6.27	6.24
	_	_	-
AVERAGE	8.37	8.46	8.47





Land developer and precut home seller pick new leaders

GENERAL DEVELOPMENT CORP. of Miami has its third president, Harry R. Gonzalez -since former Sears, Roebuck & Co. Chairman Charles Kellstadt became chief executive in July 1963.

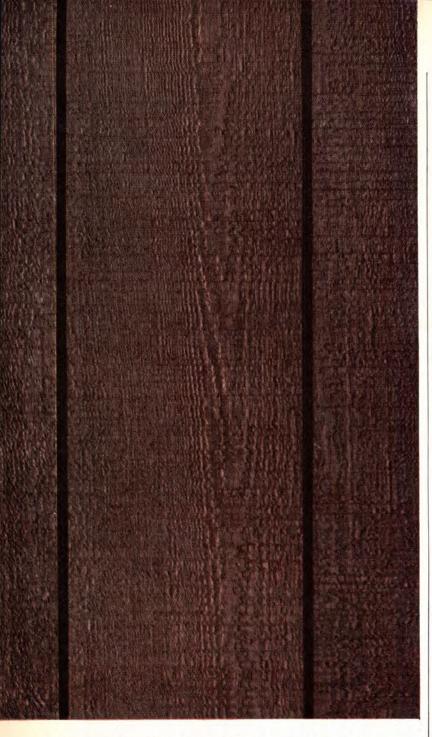
Gonzalez was a vice president of Stockton, Whatley, Davin & Co., Jacksonville mortgage banking and realty company. He has been active in Florida real estate and banking since 1940.

Gonzalez takes over from James L. Rankin, a food marketing executive Kellstadt brought to GD (H&H, Oct. '63). Rankin resigned after 18 months at GD to head a New York City food company.

ALBEE HOMES of Niles, Ohio, elected Alex Gross as president and chief executive. Company founder William Gross remains as chairman. Albee boosted profits 33% to \$621,000 in the half-year ended Dec. 31. It sold \$9.4 million of precut homes, mainly in the Midwest.

HOUSING'S STOCK PRICES

COMPANY BUILDING	Apr. 12 Bid/ Close	Chng. From Prev. Mo.	COMPANY	Apr. 12 Bid/ Close	Chng. From Prev. Mo.	COMPANY	Apr. 12 Bid/ Close	Chng. From Prev. Mo
· Adler-Built Inc	20¢	****	First Lincoln Fin	215/8	-13/a	Arvida	53/4	_ 1/4
· Capital Bld. Ind	\$1.15	+20¢	First Surety	6	+ 1/8	Atlantic Imp	201/2d	+3
Cons Bldg. (Can.)	67/8	- 1/8	First West Fin.c	103/8	- 3/4	Canaveral Intl.b	2	- 1/4
· Dev. Corp. Amer	31/4	+ 1/2	Gibraltar Fin.c	227/8	-3½	Christiana O.b	51/2	- 5/8
Dover Const	31/8		Great West, Fin.c	111/4	+ 3/4	Coral Ridge Prop	21/8	3/8
Edwards Eng	83/8	+ 3/8	Hawthorne Fin	83/8	- 3/8	Cousins Props		+ 1/2
Edwards Inds	3/4	— 1/8	Lytton Fin	15	+3	Crawford		+ 1/8
Eichler Homesh	33/4d	- 1/2	Midwestern Fin.b	37/8	+ 1/4	Deltona Corp.b		+11/8
First Nat. Rity.b	11		San Diego Imp.c	77/8	- 1/8	• Disc Inc	25/8	- 1/8
		- 16		73/4	+ 1/4	Fla. Palm-Aire	17/8	- 16
• Frouge	6	+ 5/8	Trans-Cst. Inv	121/8	T 1/8	Forest City Ent.b		- 1/8
General Bldrs.b	23/8		Trans Wrld, Fin.c		- 1/4 - 1/4	Garden Land	51/4	- 3/8
Hawaiian Pac	91/4	+11/4	Union Fin	81/4			5	
Kavanagh-Smith	31/8	- 3/8	United Fin. Cal.c	121/4	-1	Gen. Develb		+ 5/8
Kauffman & Bd.b	15	- 3/4	Wesco Fin.c	211/8	- 3/4	Gulf Americanb		
Lou Lesser Ent.b	43/4	1/4				Holly Corp.b	18	1/8
Levittb	77/8	+ 1/4		•		Horizon Land	21/2d	
Lusk	11/2	1/8	MORTGAGE BANKIN	G		Laguna Nig. A.h	101/2	- 1/2
Pac. Coast Prop.b	103/8	+ 5/8				· Laguna Nig. B.h	51/2	200
Pres. Real. A.b	87/8d	+ 3/8	Advance	73/4	+ 1/2	Lake Arrowhead	87/8	- 7/8
U.S. Home & Dev	3/4	- 1/4	Associated Mtg	73/4d	+ 3/8	Macco Rity	73/4	-21/4
Del. E. Webbc	61/4	+ 1/4	Charter	1		 Major Rlty. 	33¢	+10¢
Webb & Knappb	70		Colwell	15	+11/4	 McCulloch Oilb 	85/8	- 1/2
and the second of the second	10		Cont. Mtg. Inv	237/8	+27/8	So. Rity. & Util.b	15/8d	- 1/4
			· Cont. Mtg. Ins	93/8	a	Sunset Int. Pet.b	8	+ 1/2
PREFABRICATION			• FNMA	861/4	+ 1/8			
I KEI ABKIGATION			First Mtg. Inv	137/8	3/ ₈	a-stock newly adde		
Admiral Homes	15/8	_ 5/8	 Kissell Mtg.b 	61/4	1/4	closing price ASE.		
Albee Homes	31/2d	76	MGIC	247/8	+11/4	NYSE, d-not tradeo		
Gt. Lakes Homes	21/4	- 1/4	Palomar	23/8	+ 3/4	g-closing price MSE		
Hilco Homes	11/8	+ 3/4	· Southeast Mtg. Inv.	101/8	_ 1/8	PCSE. k—not availab	le. ·no	t included
Inland Homesb	81/8d	+ 1/4	United Imp. & Inv.b	41/2	_ 1/8	in averages		
	103/4		Wallace Invests	4	+ 1/8	Sources: New York	Hansea	tic Corp.
Madway Mainline	4	7.6	Transco Interes intili	7	1 70	Cairdner & Co., Natio		
Modern Homes		- 1/8				ities Dealers, America		
Natl. Homes A.g	4	- 1/2	LAND DEVELOPMENT			New York Stock Excha		
Richmond Homes	3		CAND DEVELOT MENT					
Scholz Homes	25/8	+ 1/8	All-State Prop.b	1	_ 1/8	Exchange, Pacific Coa		
 Seaboard Homes 	1/4	****	American Land	11/2	+ 1/4	Listings include only		
Steel Crest Homes	91/2	-1	Am. Rity. & Pet.b			derive a major part of		
Swift Homes	23/4	4444	Am. Kity. & Pet.	31/4	- 3/8	housing activity and a	ire active	ly traded
 Western Shell 	16	+ 16						
Jim Walterc	253/4	+13/4						
S&Ls								
American Fin		1.	SHORT-TERM	BUS	SINESS	LOAN RATES		
American Fin	15	+1		A STATE OF THE STA				
Brentwood	73/4	+ 7/8	Percent interest and	thet char	ige) in year	7 other Monthess	22.6	
Calif. Fin.c	47/8	- 3/8	LOAN SIZE (OCC)	Man	Vaul City	7 other Northern		Southern
• Columbia	7	- 1/2	LOAN SIZE (000)	rtlev	V York City	& Eastern cities	& Wes	tern cities
Empire Fin	133/4	+31/4	\$1-10	5.5	9 (04)	5.84 (01)	5.96	(01)
Equitable S&L	21	-6½	\$10-100		5 (01)	5.58 (+.03)		(+.02)
Far West Fin.c	155/8	- 3/8	\$100-200		8 (+.04)	5.31 (+.04)		(+.15)
Fin. Fed.c	293/8	-23/8	\$200 & over		66 (+.01)	4.88 (02)		(01)
First Char. Fin.c	231/4	+21/4	7200 00 0701 111111111	4.0	(T.01)	4.00 (02)	5.00	(UL)
First Fin. West	8	- 5/g	Source: Federal Reser					



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OLYMPIC Stain PORT LIBERT OF ANT

Federal Reserve's man in middle: soft on credit, gloomy on housing

He is Sherman J. Maisel, 46-year-old economics professor specializing in mortgage lending at the University of California at Berkeley. His appointment to the Federal Reserve Board is especially significant because the seven members have narrowly divided on whether to tighten credit or bow to President Johnson's wishes for continued easy money. Maisel succeeds A. L. Mills, who voted with the hard-money group.

An associate calls Maisel "more of an easy credit man than otherwise." Maisel himself brushes off efforts to classify him but concedes: "I believe in what Walter Heller did." Economist Heller, as chairman of the President's Council of Economic Advisers, advocated tax cuts and credit manipulation to spur the economy.

Maisel is chairman of the university's Center for Real Estate and Urban Economics, and has been a consultant to FHA, the Census Bureau, the California Real Estate Commission and the State of Hawaii.

Bearish on housing, he predicts that starts for the next five years



FED's MAISEL
A liberal holds the balance

will average 1,490,000, only a shade above the average of 1,480,000 recorded for the last 15 years. He projects 1965 starts at 1,420,000.

"The pipeline has filled," he warns, "and a large increase in unwanted vacancies has occurred. As a result of higher vacancies, starts will be decreased."

Maisel says vacancy rates will rise some 10% or 15% in 1965:

"They may rise fast enough to cause a still sharper cutback in starts than is shown in the projection [of 1,420,000]."

McCabe out as mortgage official

General Counsel Samuel E. Neel takes over as acting executive vice president of the Mortgage Bankers Assn. to succeed Frank J. McCabe Jr., who resigned unexpectedly after eight years in the post and 20 with the MBA.*

The organization offered no explanation, and top officers would



MBA'S NEEL A surprise step up

not comment. Not even the working staff in the Chicago headquarters had any inkling that a change was imminent. The MBA's executive committee met at O'Hare Field in Chicago March 25, and when the meeting was over McCabe was out.

A Chicago lawyer, McCabe supervised development of the first

*With 2,051 corporate and individual members representing \$50 billion of the nation's \$310 billion in outstanding mortgage debt. handbook of *Mortgage Loan* Servicing Practices and the first comprehensive textbook on mortgage banking. In 1962 he created an MBA department of research to report on the profession.

Neel, who maintains law offices in Washington, became the MBA's Washington counsel in 1946. In 1952 he was named general counsel, a post in which he continues.

Seattle builders buy rival Bell & Valdez

William D. Hofius and Robert L. Brown are the buyers in the \$4-million transaction. They will merge their Tiffany Homes into Bell & Valdez Enterprises and operate under the purchased name.

"We expect to do \$10 million a year," says Brown.

They will have 13 subdivisions selling houses from \$17,000 to \$45,000.

Bell & Valdez, Seattle's biggest builder before Boeing defense cutbacks reduced sales, has built 10,000 homes since entering the field in 1947. It sold nearly 500 units for a \$9-million gross in its peak year of 1961, but sales were down to \$6 million in 1964. George Bell bought out Ted Valdez in 1958.

Tiffany, incorporated in 1962, grossed \$500,000 in 1963 and doubled that last year.

New York builder runs for mayor

He is I. D. Robbins, 51, a housing leader whose harsh wit wounds members of Mayor Robert F. Wagner's municipal establishment with metronomic frequency. An example is his latest sally against Commissioner Milton Mollen of the Housing and Redevelopment Board, generally described as New York City's housing czar.

"Like the mayor, he suffers not at all from any compulsion to do anything," says Robbins. "I would not personally hire him to expedite the construction of a privy."

Robbins is an independent house and apartment builder who put up the 1,000-unit Big Six Towers in Queens under New York State's Mitchell-Lama program of subsidies for middle-income apartments. He headed the nonpartisan City Club, which has led half a dozen municipal reform movements in the last ten years, and he argues that condi-



NEW YORK'S ROBBINS From building to politics

tions in New York—and particularly those in housing—are far worse now than they were when Mayor Wagner began the first of three terms in 1953.

Robbins, a Democrat, will oppose the mayor in his own party primary and will also seek nomination as a Republican. To the experts, virtually unanimous in judgment that he hasn't a chance, he retorts: "I'm not insane. I'm going to make a race and win."

Builder sues producer over renewal

Philadelphia's Henry Berger is suing Reynolds Metals Corp. for \$20 million in a dispute over the city's 2,500-acre Eastwick renewal project, largest in the nation.

When Berger and his brother, Samuel, second-generation members of a Philadelphia building family, joined Reynolds in 1960 to redevelop Eastwick, they set up New Eastwick Corp. with Reynolds holding 56% of stock and Berger owning 22%. Berger built the area's first townhouses.

Berger withdrew from active participation in the project last year, but he still holds stock in both Reynolds and New Eastwick. His stockholders' suit alleges that New Eastwick lost \$582,000 through 1963 because 1) Reynolds unlawfully used New Eastwick for the sale and publicity of products of the company, 2) used it as a pilot project to test ideas and gain practical experience in renewal and 3) as a result hired unnecessary personnel, signed costly contracts and failed to proceed in good faith with active and timely construction of Eastwick. Berger asks the court to order Reynolds to pay \$20 million to New Eastwick as profit lost through the alleged mismanagement. Reynolds spokesmen call the suit "completely without foundation."

The Eastwick project is one of 11 renewal projects sponsored by Reynolds since it hired former HHFA Administrator Albert M. Cole to head its Reynolds Metals Development Corp. Other Reynolds projects: Sacramento, Kan-

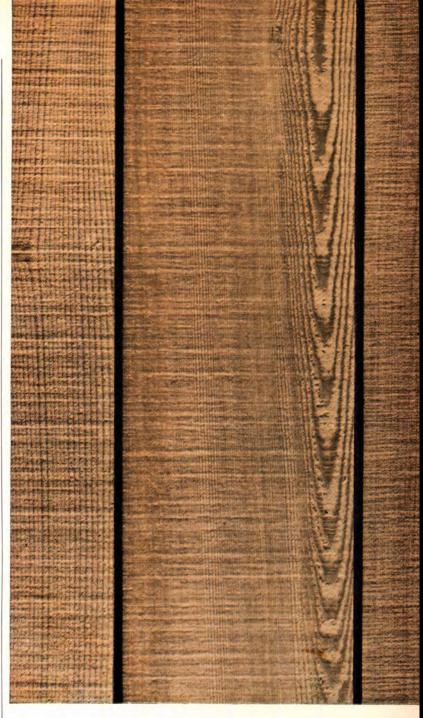
sas City, Baltimore, Washington, Richmond, Syracuse, Hartford, Providence and Cincinnati.

In Louisville Reynolds has teamed with another producer, General Electric Co. to build one-family homes.

General Electric also is stepping up its renewal activity. Last month the company signed with First Hartford Realty Co. to build a \$7 million all-electric apartment in a West Haven, Conn., renewal area. GE has a 10% interest in 74 renewal townhouses in San Francisco.

CONSULTANTS: Former Executive Editor Carl Norcross of House & Home, executive vice president of Crawford Corp.'s new-town subsidiary, Crofton (Md.) Corp., since 1963, becomes president of a new Washington building research company. Norcross, who remains a consultant to Crofton, is organizing the new company with Sanford R. Goodkin, California housing market researcher.

DIED: Frank P. Williams, 75, builder of over 5,000 homes in Sacramento, March 16 in Mexico City; T. Franklin Schneider, 65, founder and board chairman of San Diego Imperial Corp., California's third largest savings and loan holding company, in early April on an ocean liner cruising in the Far East. Schneider founded San Diego Imperial in 1956 and saw it grow to a corporate giant with 15 subsidiary s&Ls and \$940 million in assets.



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John Inganamort



Michael Inganamort

say John and Michael Inganamort, partners in the Mediterranean Towers project with LaSala Contracting Company, Inc.

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THIS IS "CASA DE COBRE" in Nassau Bay near Houston, Texas. Because of the wide-spread and tasteful use of copper, brass and bronze in this home, J. R. de Lay was named a Copper Award Home Builder by the Copper Development Association. Features of the home are: copper gutters, copper downspouts, copper roof flashing, copper plumbing, copper drainage, copper fireplace hood, copper wall covering, copper switch plates, copper inlaid wall paneling, copper wall tiles, bronze weather-stripping, ample copper wiring and solid brass and bronze hardware. Builder De Lay is a leading custom builder who enjoys an outstanding reputation for quality construction and innovations. He has won several regional and national awards for both new construction and remodeling.

Texas builder Bob De Lay calls his new model a "House of Copper"

What sells houses? Excitement. Innovation. Quality. Value. Beauty. Confidence. Bob De Lay wrapped them *all* up in one of his models and called it a "Casa de Cobre"—House of Copper.

Here's what De Lay says about his concept:

"Our aim is to offer a distinctive home that is superior in fashion and in function over other houses. The extensive use of copper and its alloys, brass and bronze, is a natural approach. We are using these materials throughout the house from roof flashing to drainage lines . . . as well as for decorative accents. We are also setting up special displays to stress the advantages of these materials. We ex-

pected the house to cost more to build—but we are being pleasantly surprised to find that in-place costs are a lot closer to the cost of other materials than we thought. As a matter of fact, the all copper plumbing and drainage systems cost no more."

De Lay's strategy makes sense. He knows people recognize quality and he is hitching his promotion to a beautiful, durable material that has come to be the very symbol of quality in today's housing market. And if De Lay is as successful as other builders who have featured copper, you can be pretty sure he will long remember his new model not just as a house of copper—but as a house of profit.

No bent nails in Inland's sales planning!

Inland Homes provides you with complete sales guidance and techniques. Sales planning is just one of our many Marketing Services. It includes:

Model Selection

Decorating Assistance

Market Surveys and Analysis

Site Selection and Planning

Cost Comparisons

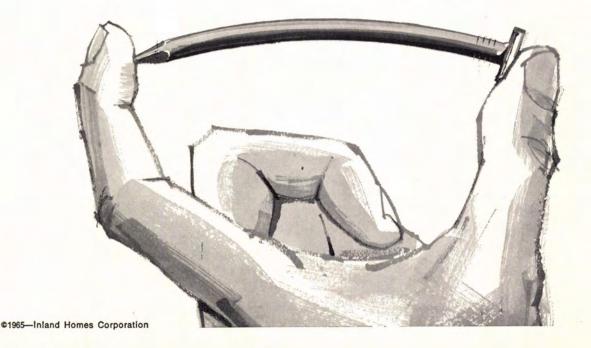
Sales Training

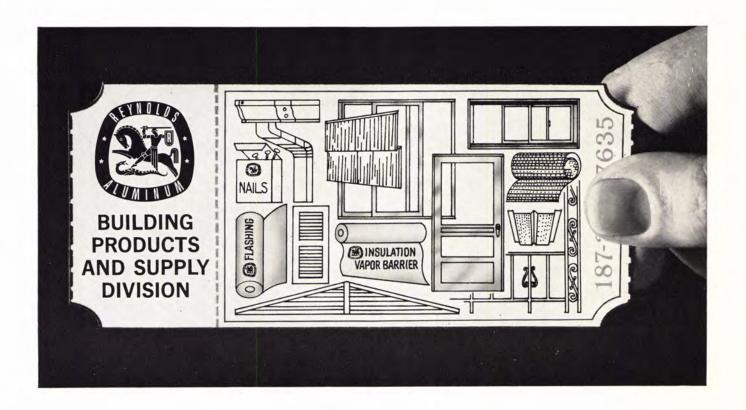
Cash Flow Analysis

Put the Inland Homes Team to work for you! The personalized in-the-field assistance we offer can mean more profit for you! Write Director of Sales, Inland Homes Corporation, Department H-5, Piqua, Ohio. 2 513-773-7550.



"The Homes Teamwork Builds"
Piqua, Ohio
Clinton, Iowa
Hanover, Pa.
Cedartown, Ga.





One-stop ticket for more profitable building

The Reynolds Aluminum complete line of aluminum building products pays you in bigger savings. In lower handling cost. In lower installed cost. In much simpler accounting. Reynolds factory finished products reduce call-backs and increase your profits. You have more to sell, too. Here's a line that's unmatched by any aluminum producer. Take soffit. It's self-ventilating and prefinished. Its bake-bonded Colorweld® enamel is the toughest around. Rust-free, crack-proof, chip-proof, peel-proof, rot-proof, warp-proof-maintenance-free as can be. Slips into place many times quicker than plywood. It's got all these extra selling points and more

—typical of the whole Reynolds Aluminum line.

Get more profit out of your building. Call your Reynolds Aluminum distributor. He'll give you the name of the nearest Reynolds dealer. Or, if your present source doesn't carry the Reynolds line, ask them to stock it. They'll profit, too.

Building Products and Supply Division products:

Windows • Sliding Glass Doors • Shingle-Shakes • Gutters and Downspouts • Storm and Screen Doors • Attic Vents and Louvers • Ornamental Railings and Columns • Nails • Flashing • Insulation and Vapor Barrier • Shutters • Roll and Pan-Al Soffit • Awnings.

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Complete	Product	Line	Liter	ature.
 all products	and the	ir har	ofite	for you

Shows all products and their benefits for you and your customers. Send for this new brochure and find out why Reynolds Aluminum building products are worth more to you and your customers.

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Company Name

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State Zip Code

MAIL TO: Reynolds Metals Company, Dept. HH-565
325 W. Touhy Ave., Park Ridge, Illinois 60068



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Thursdays, CBS-TV

General Builders Corporation proves it again

GE.

General Builders Corporation, a major east coast builder of luxury homes and apartments, knows the sales significance of General Electric appliances. It is presently equipping three new hi-rise condominium apartment buildings in Ft. Lauder-

dale, The Commodore, Everglades House and Maya Marca with top-of-the-line General Electric products. Comments Mr. John Lagzdins, vice-president:



"We choose G-E appliances for our apartment kitchens for a variety of reasons. It's the most respected name in the business with the highest degree of consumer awareness. In quality and performance, G-E products match the

quality of our construction and offer the advanced features we know women want. For prompt delivery and quick service, G.E. is in a class by itself."



Here's what happens when you use the best! Here are two views of the same GBC kitchen. By choosing top-of-the-line General Electric appliances and combining them with imaginative kitchen design, General Builders Corporation offers its customers kitchens that will look modern and stay modern for years to come. If your interests are the same, talk to your General Electric Distributor. He can help you achieve the same beautiful results.





The Commodore, Ft. Lauderdale, Fla., one of GBC's current projects, is on the famous Galt Ocean Mile. 18 stories high, it includes 192 luxury apartments, 200 feet of private ocean beach, and a large, heated, fresh-water swimming pool.

-General Electric appliances sell apartments

These are the features the customer wants:

Year-in, year-out, General Electric paces the field with quality construction and advanced design. Following are just a few of the General Electric appliance features that residents of the Commodore enjoy in their new kitchens.



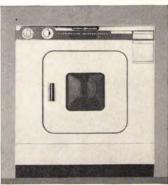
Two-door refrigerator-freezer combinations, the kind G.E. made famous, rank No. 1 in housewife preference. They're available in a full range of Mix or Match colors. This particular model requires no defrosting—top or bottom—ever.



Front-loading dishwashers are the kind women want most. Vigorous 3-Way Thoro-Wash* system leaves dishes sparkling. Holds 15 table settings (NEMA standards). G.E. pioneered food disposers and is a leader in the field with quiet, efficient, most dependable Disposall® units.



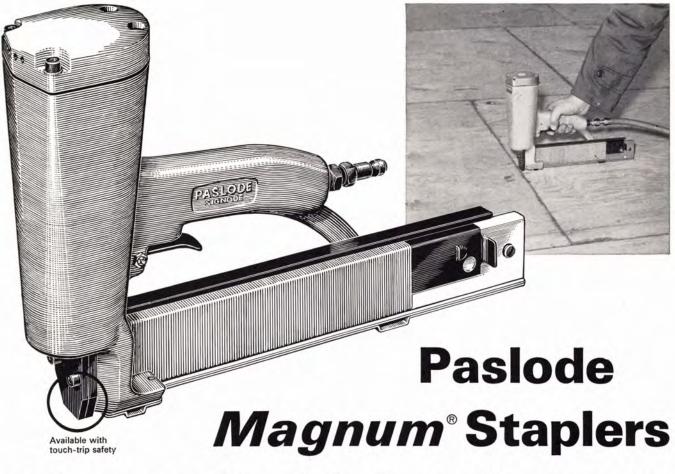
oven Americana® Range by G.E. features P-7[®], the remarkable oven that cleans itself electrically. You never need touch it. Just set dials. latch door. The master oven located below cleans itself electrically. Cost per cleaning about 7¢. Other features of this range include Sensi-Temp® automatic surface unit . . . built-in 2level exhaust system ... all in a compact 30" width.



Here is the most practical laundry installation for apartments, a G-E combination washer and dryer. It's completely automatic. You merely select the washing and drying actions required. G.E. also has a full line of matched pairs of automatic washers and dryers.



*Thoro-Wash is General Electric's name for more than one-level washing action coupled with Flushaway drain.



reduce on-the-job fastening costs

Paslode Magnum® T-Nailers

Paslode Magnum T-Nailers are twins to the Magnum staplers in their dependability, nice balance, lightness, and speed.



Drive T-nails and finishing nails with patented V-head for positive protection against marring of the surface by the driver blade.

Drive a 1½-inch long T-nail with .113" dia. shank for nailing metal truss plates.

Drive T-nails with .092" or .080" dia. shanks; 2", $1\frac{3}{4}$ ", $1\frac{1}{2}$ " and $1\frac{1}{4}$ " long.

Drive finishing nails with .080" dia. shanks; 2'', $1\frac{3}{4}''$, $1\frac{1}{2}''$ and $1\frac{1}{4}''$ long.

Paslode Magnum® Heavy-Duty Staplers

Drive staples to meet every need in construction. Nicely balanced tools, simply and ruggedly constructed for dependable operation. Weigh only 5½ pounds. Dual

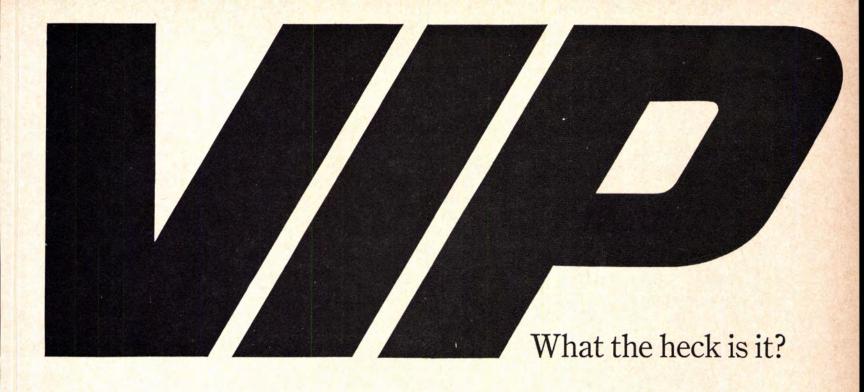
cycle drive-and-return valve fires and re-cocks as fast as you can pull the trigger. No skips due to piston lag.

Drive 16 ga. staples, $\frac{1}{2}$ -inch crown, in 9 different lengths from 2 inches long (illustrated) down to $\frac{5}{8}$ long.

Drive 16 ga. staples, 1-inch crown, in four lengths from 1½" down to 5%". These are available color-coded to facilitate inspection when used in dry-wall construction.



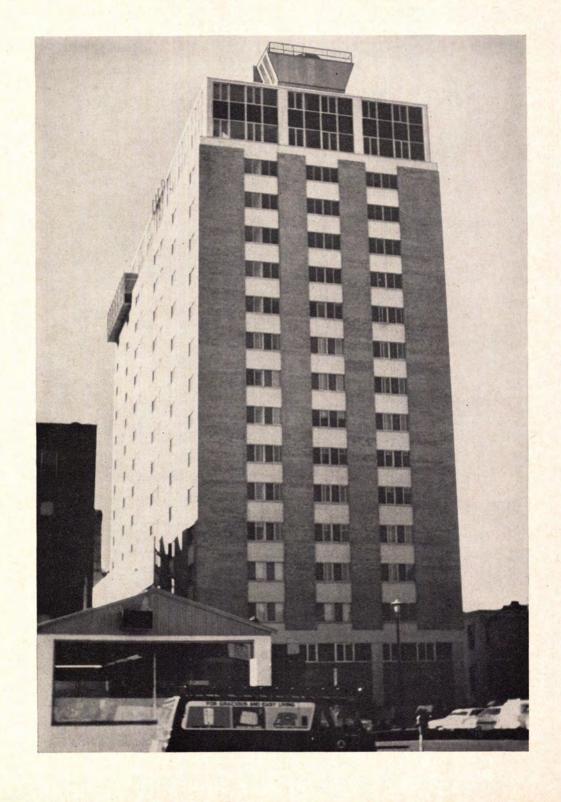
Look to Paslode for power to reduce fastening costs... Gun-Nailer® drives 8d nails at speeds up to 7,000 per hour Mustang Narrow Crown Staplers drive finishing staples up to 1½" long • Pinto air tacker drives ½" crown 30 ga. staples up to ½" long Clipper tool power-wraps steel clips around wires up to #2 gauge.



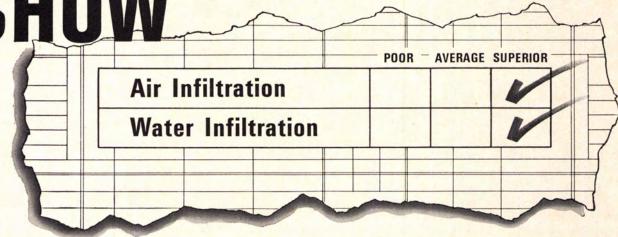
It stands for Verified Insulation Performance—the toughest quality control program in the industry. Every two hours, samples are taken from the production line and checked in a quick "K" machine. (We developed it.) If the Fiberglas insulation doesn't deliver its promised thermal performance, it isn't shipped. Then the Pittsburgh Testing Laboratories verify the work of our own inspectors. When it comes to quality, we're ruthless. If you install or specify or have anything to do with insulation, we suggest you be ruthless, too. Like it was your own home the insulation was going in. Owens-Corning Fiberglas insulation is competitively priced. Why take a chance on anything less?



FIRST STAINLESS TEST RESULTS



STEEL WINDOW SHOW



Tests by an independent laboratory prove Republic Stainless Steel FREEDOM WINDOWS exceeded the highest requirements.

All models - single-hung, double-hung, and horizontal slider - withstood wind velocities of 50 mph, in the water infiltration test.

In auxiliary testing, FREEDOM WINDOWS showed:

86% less icing $(-3^{\circ} \text{ outside} - 53\% \text{ relative humidity inside})$ 75% less condensation $(-24^{\circ} \text{ and } 53\% \text{ humidity})$

That's documentation of how much better freedom windows of stainless

They should. Stainless steel is a superior material. For instance:

	Stainless	Aluminum	
Ultimate tensile strength	90,000 psi	22,000 psi	
Yield point (2% offset)	40,000 psi	16,000 psi	
Melting point	2,570°F.	1,270°F.	
Modulus of elasticity (E)	28	10	
Thermal conductivity (Btu/sf/hr/°F/in)	113	1,393	
Thermal expansion (°F × 10-6)	9.4 in	12.1 in	
Don't of all stainless stalling the second course of an	. wasiatout mate	wiel amailable	

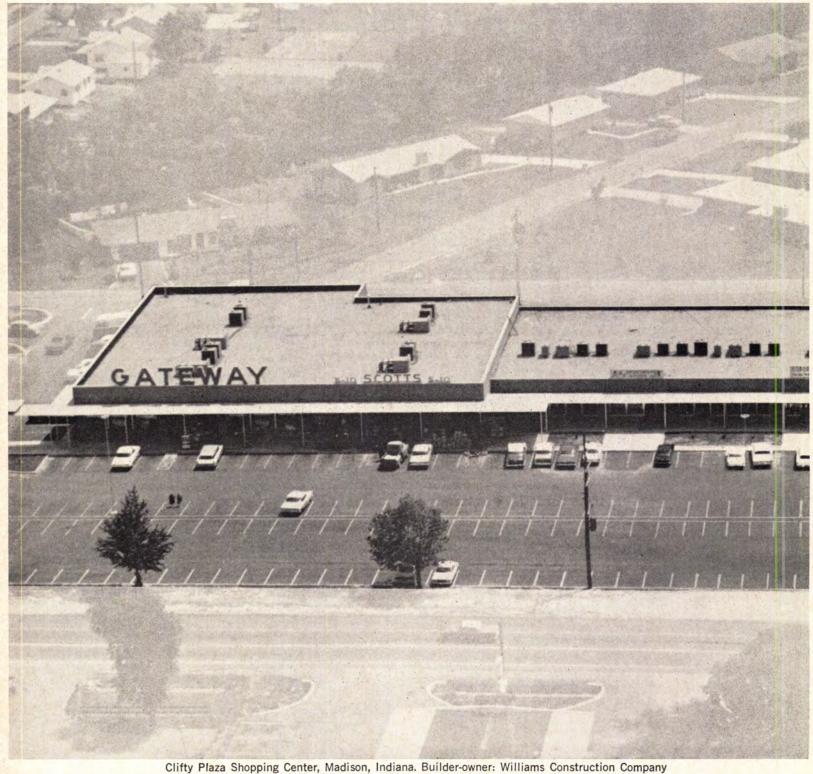
Best of all, stainless steel is the most corrosion resistant material available in the building trade!

And FREEDOM WINDOWS of stainless steel look as good as they act. They're priced right, too.





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Please send m	e complete literature	e on
FREEDOM WINDO	ws of Stainless Stee	
Name		
Title		
Company		
Address	i Company	
City	State	Zip



Why did Clifty Plaza Shopping Center go all-gas,

The builder-developer Bud Williams (also a heating/ air conditioning contractor) wanted:

- 1. The low operating costs of gas. Experience has proved out his judgment.
- 2. To make the maximum use of floor space. He went to Bryant all-weather gas fired rooftop units - 23 of them.
- 3. To make sure of minimum service. He went all-Bryant. Again his judgment based on experience proved out.

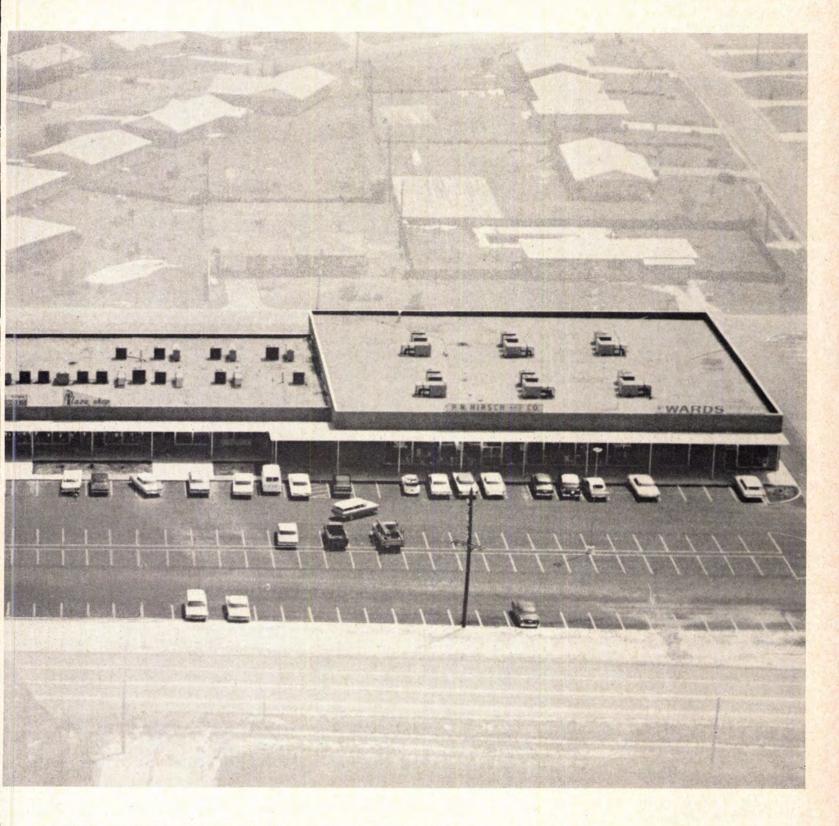
This all-Bryant installation includes 23 all-weather

units, 100,000 to 300,000 Btu input heating and forty 3 or 41/2 ton chillers. These are combined in various ways to meet the needs of the 16 individual store areas.

Flexibility? In two shops, each with a 1200 square foot area, a Bryant 333 duct furnace and fan coil unit was used.

A bank (just out of the picture to the left) which was built prior to the shopping area is comfort conditioned by 3 Bryant gas furnaces and 3 gas air conditioners.

According to Mr. Williams, the rapid-fire service and help from the distributor, Bryant Hedback Co.,



all-weather, all-Bryant heating/cooling?

Indianapolis, and the local gas company, was an important consideration.

On your upcoming jobs, get a bid from Bryant. Just call your local Bryant dealer, distributor or factory branch. Bryant Manufacturing Company, 2020 Montcalm Street, Indianapolis 7, Indiana.

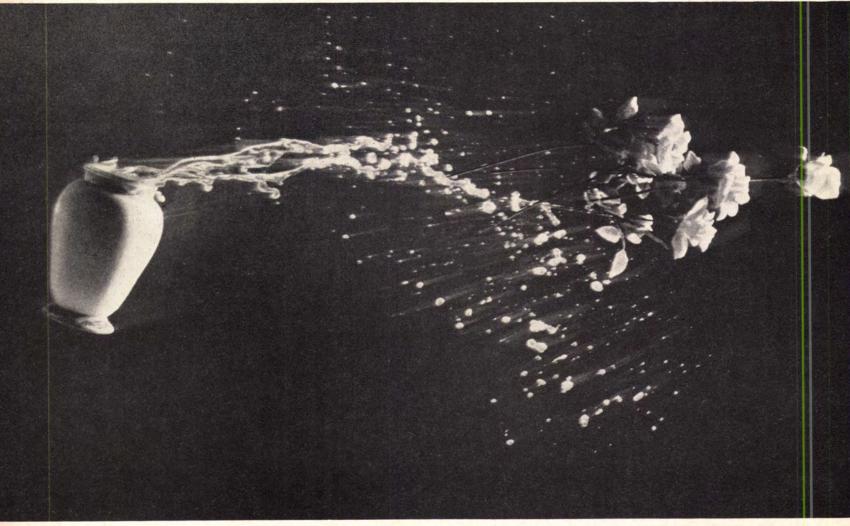


HEATING & AIR CONDITIONING



Bryant's new Model 451 Gas Air Conditioner.

Acrilan turns off the Friday night fights.



In fact, it turns down the volume on the family upstairs for all time. (It also silences prospective tenants who think new apartment buildings aren't built the way they used to be.) All quality carpeting muffles footsteps and effectively quiets airborne noises. But quality carpeting made with Acrilan® acrylic fiber in the pile is a builder's carpeting. Acrilan looks like luxurious wool. But it is longer wearing and more resilient than wool. Its colors last longer. Acrilan is easy to maintain. Mothproof, mildew-proof, non-allergenic. We've more to tell you. Write Contract Carpet Merchandising, Chemstrand, 350 Fifth Avenue, New York, N.Y. 10001.



Chemstrand • General Office: 350 Fifth Avenue, New York, N.Y. 10001 • District Sales Offices: New York, N.Y. 10001; Akron, Ohio; Charlotte, North Carolina • Canada: Chemstrand Overseas, S.A., Toronto • Chemstrand makes Acrilan® acrylic fiber and Cumuloft® nylon for America's finest mills. Chemstrand, a Division of Monsanto

These are among the mills now licensed by Chemstrand: for Acrilan: Barwick, Bigelow, Cabin Crafts, Callaway, Coronet, Crestline, Downs, Forrest, Gulistan, Hardwick and Magee,
Hightstown, James Lees, Loomweve, Magee, Masland, Monarch, Philadelphia Carpet, Roxbury, Wunda Weve. In Canada: Barrymore Carpets, Crossley/Karastan, Harding Carpets.

BUSINESS IN THE MAKING

House & Home presents locations, sponsors, architects and estimated costs of representative new projects costing over \$500,000 as gathered by Engineering News-Record and F. W. Dodge Co., division of McGraw-Hill Inc. to alert builders, lenders and contractors to new business.

CALIFORNIA—LA JOLLA: Apartment complex, \$1.3 million. Sponsor: Clark E. Higgins. Plans: Loch Crane & Assoc., San Diego. Oakland: Apartment, \$1 million. Sponsor: Baptist Retirement Home. Architect: Aitken & Collin, Berkeley. Orland: 58 houses, \$1.2 million. Builder: Oscar B. Mossbargar. Richmond: 202 houses, multi-family units, \$11 million. Architect: Hayes & Smith, San Francisco.

FLORIDA—HALLANDALE: Apartments, swimming pools and putting courses, \$2 million. Sponsor: Joe Berger. Architect: Frederick A. Miller Jr., Miami Beach. Lanark VILLAGE: Retirement vilage, \$3 million. Sponsor: Continental Engineering & Construction, Miami. Plans: Greenleaf-Telesca Engineers & Architects, Miami. North MIAMI BEACH: Garden apartment and swimming pool, \$500,000. Sponsor: Fred Arthur, Miami. Plans: Gilbert M. Fein & Assoc., Miami; apartments and swimming pool, \$1.5 million. Sponsor: Melvin & Irwin Zuckerman, Miami Beach. Plans: Phillip Pearlman. OAKLAND: Apartments and swimming pool, \$1.5 million. Sponsor: Oakland Ridge Development, Miami. Plans: Harvey J. Ehrlich, Miami.

GEORGIA—AUGUSTA: Apartments, \$900,000. Sponsor: Southeastern Investment Corp. Decatur: 175 houses, \$1 million. Builder: Leonard Allen Co., Atlanta. Jonesboro: 50 houses, \$500,000. Builder: Bemco, Atlanta.

HAWAII—Napili Bay: Condominium apartment, \$1 million. Sponsor: Napili Bay Co. Plans: Bauer, Mori & Lum, Honolulu.

ILLINOIS—ARLINGTON HEIGHTS: 300 houses, \$4.5 million. Builder: Realty Co. of America, Chicago. Barrington: 300 houses, \$9 million. Builder: Kennedy Development Co., Deerfield. Plans: William Murphy, Winnetka and James Itis Jr. & Assocs., Northbrook. Deerfield: Ten row houses, \$1 million. Builder: Astor Construction, Chicago. Plans: Eugene Meyer, Chicago. South Beloit: 127 houses, \$2 million. Builder: Macktown Development, Rockton. Wheaton: 800 houses, \$17.6 million. Sponsor: Wiseman Construction, Hickory Hill. Plans: Stanley Glodek & Assoc., Oak Lawn.

INDIANA—BLOOMINGTON: Apartment, \$1 million. Sponsor: Georgetown Village Apartments, Bloomington. INDIANAPOLIS: 12 apartments, \$1.5 million. Sponsor: Brendon Park; Apartments, \$2 million. Sponsor: James E. Murphy; Row houses, \$10 million. Builder: L&L Building Corp. Plans: Howard Wolnet.

KENTUCKY—LEXINGTON: 75-80 houses, \$2,250,000. Builder: Lovell & Hart Construction. Louisville: 70 houses, \$1,050,000. Builder: Albert Senn.

MARYLAND—BALTIMORE: 66 townhouses, \$1,320,000. Sponsor: Roscoe-Ajax Construction, Washington, D.C. Plans: Cohen-Haft & Assocs., Silver Spring. FORESTVILLE: 130 townhouses, \$2 million. Sponsor: M&B Construction. Plans: Bailey & Assocs., Washington, D.C. LAUREL: Garden apartments, \$1 million. Sponsor: Kay Construction, Silver Spring. Plans: Bartley-Davis & Assocs., Wheaton. Rockville: 67 houses, \$1,139,-

000. Builder: Herbert Hawvermale c/o Farm Motel, Beltsville. Plans: Horowitz & Seigel, Silver Spring; Garden apartments, \$600,000. Sponsor: Halpine Investment c/o Matz-Childs & Assocs. Plans: Cohen-Haft & Assocs., Silver Spring. Towson: Houses and apartments, \$20 million. Architect: Van Fossen Schwab, Baltimore; Apartments and townhouses, \$2 million. Sponsor: Chanticleer Village Inc. Architect: Collins & Kronstadt & Assocs., Silver Spring.

MASSACHUSETTS—DARTMOUTH: 136 houses, \$2 million. Builder: Castle Homes, North Dartmouth. IPSWICH: 115 houses, \$2.3 million. Builder: S. M. J. Corp., Lynn. Plans: Herbert F. Salibury, Lynn. SHARON: Garden apartments, \$1.5 million. Designer: Abel Assoc., Jamaica Plain. WOBURN: 36 houses, \$800,000. Builder: Hillcrest Construction.

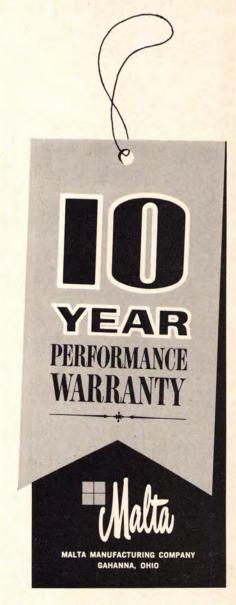
MINNESOTA—BLOOMINGTON: 530 houses, \$10 million. Builder: Marvin H. Anderson Construction, Minneapolis; Apartments, \$1 million. Sponsor: Ack Inc. Plans: George Kolinsky, Minneapolis, Mendota Heights: 50 houses, \$1 million. Builder: Mendota Development, St. Paul; Townhouse apartment, \$1 million. Sponsor: Clapp-Thomsen, St. Paul. Roseville: Apartments, \$1 million. Sponsor: Roberts Construction, St. Paul. Plans: Associated Architects & Engineers, St. Paul. St. Paul: Townhouse apartment, \$600,000. Architect: Stanley Fishman, Minneapolis. Shakopee: 25 houses, \$500,000. Builder: Link Bros.

MISSOURI—CRESTWOOD: 23 houses, \$500,000. Builder: R. F. Baumgartner, Kirkwood. Plans: George Berg, Kirkwood. MEHLVILLE: 33 houses, \$500,000. Builder: J. Massey Realty. St. Louis County: 47 houses, \$1 million. Builder: James Dean, Bridgeton.

NEW JERSEY-FAIRVIEW: Three garden apartments, \$640,000. Sponsor: Cizolini Construction. Plans: Martin-Gebhardt DiPaola. Franklin: 21 garden apartments, \$1.5 million. Sponsor: Al Rieder, Highland Park. Plans: John S. Fischer, New Brunswick. LINDENWOOD: Apartments and garden apartments, \$8 million. Sponsor: Walter M. Kranich. Plans: Rudolph Gutwein, West Haddonfield. Parsippany: 21 houses, \$567,000. Builder: Puddingstone Heights Corp., Morris Plains. Plans: Walter Pfeiffer, Morristown. WHARTON: Eight garden apartments. Sponsor: Ellison Construction, Denville. Plans: George D. Perk, Succasunna. Woodbridge: Eight garden apartments, \$1.4 million. Architect: Burt Appel, Newark. Woodbury: 17 garden apartments, \$1.5 million. Sponsor: Robert Barrie. Plans: S. Zel Bender, Camden.

NEW YORK—BEACON: Garden apartments, \$1.5 million. Architect: George & Donald Swiller, New York City. Cornwall: Garden apartments, \$1.2 million. Sponsor: Cornwall Manor, Spring Valley. ELTINGVILLE: 180 houses, \$2.7 million. Builder: Sunset Woods, Brooklyn. Plans: Kavy & Kavovitt, Brooklyn. IRVINGTON: 45 houses, \$2,250,000. Builder: Nathan & Eugene Kurzrok, Yonkers. LATHAM: Garden apartments and community building, \$3 million. Sponsor: Larry Schnall & Hamilton Conant. Plans: Hersh-Hammerberg-Kastle, New Britain, Conn. PATCHOGUE: Garden apartments, \$2.5 million. Sponsor: A.J.C.J. Co. Architect: Anthony J. Lorio, Port Jefferson Station. Poughkeepsie: Garden apartments, \$3 million. Sponsor: Town Garden Apartments, Millburn, N.J. St. James: 149 houses, \$2.5 million. Builder: Leo Arnold Wolowitz, Commack, Southampton: 43 houses, \$1.2 million. Builder: L. Ingolia. Architect: Massimo F.

Business continued on p. 63



THIS LITTLE TAG PACKS A POWERFUL MESSAGE

It's NEW and it hangs in every Malta Window. It's Malta's new 10 YEAR PERFORMANCE WARRANTY on its entire wood window line. If you design or build, this warranty backs your personal pledge of quality and satisfaction. It's in writing and registered. Our window distributors approve of this warranty plan and cooperate locally. Malta backs the builder and the designer with the window line and the design for quality construction . . . customer acceptance. Send today for descriptive folder illustrating dynamic promotional material available for builder and/or dealer local advertising.



W-:

MALTA MANUFACTURING COMPANY GAHANNA, OHIO, 43020, U.S.A.

Plants in Malta and Zanesville, Ohio

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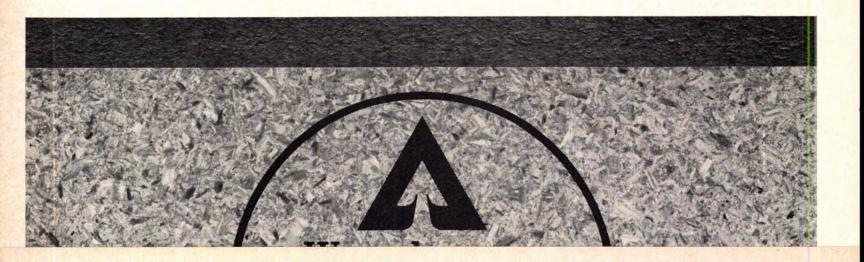
Like to make your next tile and linoleum job run more smoothly?

Read this:

Weyerhaeuser Versabord is as smooth on one side as it is the other. This extra smoothness makes the big difference in good resilient tile and sheet goods work. And with no surface grain or knots, there can't be any telegraphing problems. That means fewer call-backs.

Just to make sure we can live up to these claims, each panel is given 43 separate quality control checks before it leaves the plant. That's why we can guarantee the performance.

Versabord is a proven product. It was used in more than 100,000 installations last year alone. Was one of them yours? If not, you'd probably like more information. See your local dealer or write us: Weyerhaeuser Company, Box B-98, Tacoma, Washington.





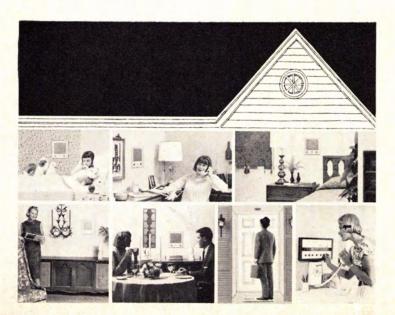
New Radiomatic Home Promotion Package offers big sales assist to builders

Miami-Carey's unique Radiomatic Home Plan gives you a new and <u>convenient</u> means of offering and selling the radio-intercom equipped home. Basically, the plan offers four standout advantages.

- 1. Big savings on the cost of a high quality AM/FM All-Transistor Radio-Intercom System.
- 2. A luxury feature that helps you sell in almost every room of the house.
- 3. No installation cost or service problems.
- 4. Six free merchandising aids to help you sell ''radiomatic'' living, as well as identify yourself as a leader in the ''Miami-Carey Radiomatic Home' concept.

To get these advantages, you need only to call your Miami-Carey Representative or Distributor. Everything else comes as a part of the Radiomatic Home Package. Installation and any service are handled—at our expense—by authorized installers selected by Miami-Carey. Merchandising aids, including Radiomatic Home medallions, speaker tags, newspaper mats and full-color brochures—promoting radiomatic living and detailing the plans and features of your homes—are free with your intercom order.

A Miami-Carey Radio-Intercom System lets you offer the ultimate in convenience, enjoyment and security in your new homes. Let your Miami-Carey Representative explain how you can do it easily and profitably with the Radiomatic Home Plan. Just use the coupon.



PEATURED IN THE PORMICA RUDS PAIR HOUSE		Care Care	ey _®
*	Dept. HH-565 Miami-Carey Division The Philip Carey M Cincinnati, Ohio 45	fg. Company	
	Yes, I am interested ☐ Please have a re ☐ Send more info	A STATE OF THE PARTY OF THE PAR	Home Plan
Name_			
Address	S		
City		State	Zip Code

Wood windows vs. metal windows: here are the facts.

A metal window frame is cold. Cold to touch. Cold to be near. It's the nature of metal, caused by what heating engineers call excessive thermal conductivity.

Are metal windows really "refrigerators?" Unfortunately, it's true.

rials 1"	gs listed below show heat loss of various mate- thick, 12" square, with only 32 degree differ- ween inside and outside temperatures:
	Wood25 BTU's per hr.
HEAT	Glass186 BTU's per hr.
LOSS	Steel9,984 BTU's per hr.
	Aluminum45,312 BTU's per hr.
Source	e: Heating, Ventilating & Air Conditioning Guide. Chapters 5 and 6—1949.

The chart tells the whole sad story. Aluminum conducts heat over 1770 times as fast as wood. Thus a wood window frame is over 1770 times as effective in preventing costly heat losses through radiation as aluminum, the most common type of metal window frame.

1) Heating, Ventilating & Air Conditioning Guide, Chapters 5 and 6-1949.

Take a single-glazed window unit with an 80% glass area. This unit, manufactured from wood, insulates 22% better than when made of aluminum. And when insulated glass is used, that figure soars to 36%!

Cold metal surfaces, as they conduct heat from a room, also conduct heat from the body, causing chills. In addition, as warm air comes against a cold surface, it cools and drops rapidly to the floor. This creates a cold draft.

In fact, these metal-caused cold drafts can reach velocities of 12 feet per second.³ Pretty windy for a family living room.

Since wood, by its nature, is so superior an insulator against heat radiation, you can expect well-hung quality wood windows to be virtually free of the greater heat loss and chilling drafts caused by metal window units.

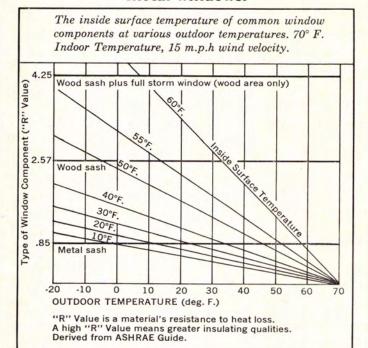
Excessive thermal conductivity in metal causes another problem, too. *Condensation*.

To be comfortable, every house should have humidity. (About 30-35% is average.) But when this normal humidity touches a freezing metal window frame, it condenses.

Condensation can build up with amazing rapidity on metal frames . . . even form ice. And . . . water drips . . . all over the sill, the moulding, and the wall. This can be damaging, costly . . . and infuriating to a housewife whose wallpaper has been ruined. This type of condensation is impossible with quality wood window frames.

- 2) Home Planning, Vol. 20, No. 16-1964.
- 3) Electricity in Building Magazine, Sept., 1964.

Here are the cold hard facts about metal windows.

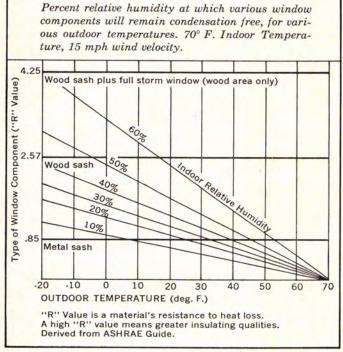


Source: Electricity in Building Magazine, Sept. 1964.

In summer, heat radiation is still at work—and the metal frames that made rooms colder in winter make rooms hotter in summer.

Of course, air conditioning can keep any house cool at a price. But here again, the cost of air conditioning a home with metal windows has to be higher than a home with ponderosa pine windows if all other factors are equal.

Get the undiluted truth on condensation.



Source: Electricity in Building Magazine, Sept. 1964.

Wood windows are a matter of good taste, too.

Today's creative architects and builders are constantly searching for new dimensions in home design.

This calls for imagination and insight. It also requires a nearly infinite variety of window styles and designs for them to choose from.

Beautiful ponderosa pine wood windows offer this variety. Stock ponderosa pine windows are readily available in every type, every style and every size imaginable.

Is it any wonder that more architects, more builders and more home buyers are insisting on the natural beauty and practicality of wood windows?

Of course there are still some people who take windows for granted. But you can change all this and profit from it, too. Trouble-free windows make quicker, happier sales.

Just point out that windows are 30 to 70% of the exterior of a home. Explain that choosing the right window is much, much more than a simple matter of cost or practicality. It's also a matter of good taste.

And good taste says just one thing: a fine home just has to have wood windows.

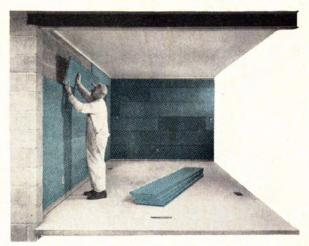


Reprints of this message available free upon request.



PONDEROSA PINE WOODWORK

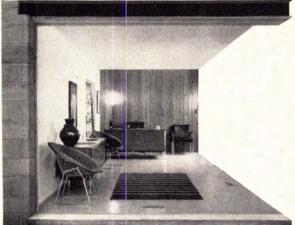
39 South La Salle Street Chicago, Illinois 60603



Remember Styrofoam.

(You've probably used it as a cold storage insulation and liked it. So why not use it for roofs and walls. It's every bit as good.)

Moisture resistance. Permanent effectiveness. Lightness. Remember? These are some of the things that make Styrofoam® FR brand insulation board so popular in the cold storage field today. And they're good reasons, too, for using it for walls, as well as Styrofoam RM for built-up roof insulation. Whatever the application, you can rely on Styrofoam. Water can't penetrate its closed cell construction. No vapor barrier is needed. Its light weight means easier handling and installation. There's no chance of rot or mold. Or of deterioration, either. Remember its versatility when you remember Styrofoam. And to fortify your memory there's Sweet's Light Construction File 10a/Do and 8a/Dow. Or write and we'll send more data and specifications. The Dow Chemical Company, Plastics Sales Department 1323BP5, Midland, Michigan., Styrofoam is Dow's registered trademark for expanded polystyrene produced by an exclusive manufacturing process. Accept no substitutes ... look for this trademark on all Styrofoam brand insulation board.



O.K. Now forget it.

(Until your next roofing or wall insulation job.)



BUSINESS

starts on p. 57

Yezzi, Forrest Hills. Syracuse: Apartments, garden apartments and service buildings, \$5.7 million. Sponsor: New Town Development Corp. & Presidential Plaza Development. Plans: Keyes-Lethbridge-Condon, Washington, D.C. and Pederson-Hueber-Hares & Glavin.

OHIO—CHARDON: 90 houses, \$1,530,000. Builder: Ginger Corp., Lyndhurst. CINCINNATTI: 690 houses, \$8 million. Builder: Phillip Meyers. ELYRIA: 38 houses, \$836,000. Builder: William Ryals Construction. MIAMISBURG: Two projects, 200 houses, \$3.8 million and 85 houses, \$1,615,-000. Builder: Ray Dunaway; 160 houses, \$3,530,-000. Builder: John L. Burneson Inc., Dayton; 24 houses, \$504,000. Builder: Domus Builders. PARMA: 15 townhouse apartments, \$4 million. Sponsor: Frankmar Inc. Architect: Richard Bowen & Assoc., Cleveland. PATASKALA: 69 houses, \$1,437,000. Builder: Roth Co., Columbus.

OKLAHOMA—STILLWATER: Apartments, \$900, 000. Sponsor: Jock Coleman, Yukon. Plans: Albon W. Davis, Oklahoma City. Tulsa: Condominium apartments, \$2 million. Sponsor: The 61st Street Corp. Plans: I. M. Pei & Assocs., New York City.

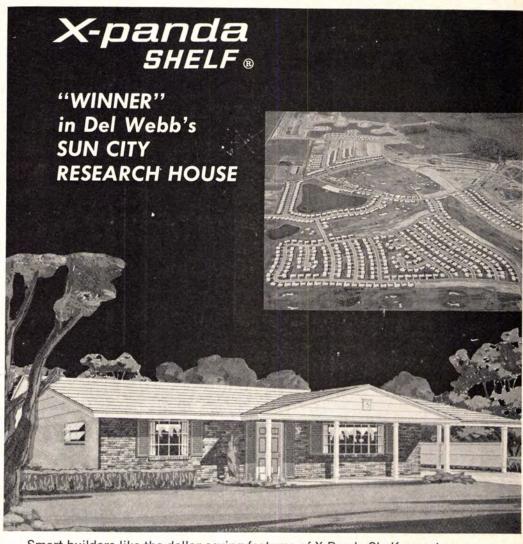
PENNSYLVANIA-DEVON: 100 houses, \$3 million. Builder: Kazanjian Builders, Upper Darby. Plans: David Slott, Upper Darby. MIDDLETOWN TOWNSHIP: Garden apartments, \$4 million. Sponsor: William Rossiter. Architect: Lester H. Weckesser, Erlton, N.J. PENN HILLS TOWNSHIP: 20 houses, \$500,000. Builder: Scherger Homes, Penn Hills. Souderton: Apartments, \$500,000. Sponsor: Washington-East Vagoni Bros., Conshohocken. Plans: Stein & Rowland Assocs., Berwyn. West Norristown Township: 41 houses, \$900,000. Builder: Citation Homes, Beth Ayres.

TENNESSEE—KNOXVILLE: 42 houses, \$2 million. Builder: Ralph Kinzalow. MEMPHIS: 29 houses, \$508,000. Builder: Earl H. Beasley. KNOXVILLE: Apartment and swimming pool, \$820,000. Sponsor: Tenn Development. Architect: David B. Liberman.

VIRGINIA-ALEXANDRIA: Apartment and 85 townhouses, \$12 million. Architect: Saunders & Pearson. Arlington: 43 townhouses, \$920,000. Sponsor: Virginia Southern Builders, Annandale. Plans: Thomas F. Herr, Arlington; 200 houses, \$7 million. Builder: De Lashmutt Bros. Plans: Thomas F. Herr. Fairfax: 15 garden apartments, townhouses, \$1 million. Sponsor: Raymond and Edmund Howar, Washington, D.C. Plans: Robert Calhoun Smith, Washington, D.C.; 1,000 houses, \$25 million. Sponsor: Richmarr Construction, Washington, D.C. HARRISONBURG: Townhouses and apartments, \$5 million. Sponsor: E. N. Hooper, Falls Church. Plans: J. Jansons, Falls Church. McLean: Townhouses, garden apartments and apartment, \$1.5 to \$2 million. Sponsor: Westgate Corp. Plans: Charles M. Goodman, Washington, D.C. Norfolk: Garden apartments, \$2 million. Sponsor: J & B Construction. Plans: Cohen, Haft & Assocs., Silver Spring. PRINCE GEORGE: 135 houses, apartment and shopping center, \$4 million. Sponsor: Bardaidot Corp., Hopewell.

WISCONSIN-NEW BERLIN: 60 houses and row houses, \$5 million. Sponsor: Donald Polzin, Waukesha and George Machkovich, Muskego. MILWAUKEE: Condominium apartment, \$7.5 million, Sponsor: Donna Van Seth. Architect: Joel R. Hillman, Chicago, Ill. RACINE: Row houses, \$500,000. Builder: L. L. Freeman.

Leaders start on p. 66

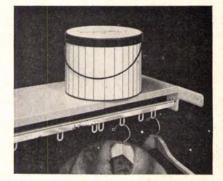


Smart builders like the dollar-saving features of X-Panda Shelf—customerpleasing, strong steel shelving that installs for less because there is never any sawing, fitting, painting or hook rail needed. Home buyers like X-Panda Shelf, too-proven by one of America's most successful consumer-and-quality-conscious builders-Del Webb. They report:

> "During the recent opening of our Research House to the residents of Sun City, Arizona, X-Panda Shelf won approval over wood shelving and over a competitive product by a comfortable margin. On new models here in Sun City, X-Panda Shelf will be given every consideration when closet shelving is selected."

HARVEY SHAHAN NEW PRODUCTS RESEARCH DEL E. WEBB CORPORATION

X-PANDA SHELF is factory finished in five fashion colors . . . with Bonderized steel construction . . . in a variety of styles to fit any type of wardrobe, linen or utility closet — including continuous shelving on storage walls. Send coupon for details.



X-PANDA SHELF CARRIES THE



products in the Home Comfort line as follows:

SEAL OF GUARANTEE!

State

H&H

products co. Box 68, Princeville, Ill.

Phone 309 385-4323

□ VENT-A-SYSTEM attic ventilation	☐ LOUVERS & SHUTTERS
Name	*
Firm	
Address	

Please send information on X-Panda Shelf, plus other proven

Circle 49 on Reader Service Card

63

Forget you're a builder. Pretend you're a housewife with her eye on a Westinghouse Terrace Top Range.

Today's young housewives go for the latest conveniences in a new kitchen. Starting with the range.

Now . . . what's the first thing that comes into your mind when you see the new Westinghouse Terrace Top electric range? Convenience. And no wonder. The Terrace Top was designed to a housewife's measure. Front units are 3 inches below counter top. Rear units 2 inches higher. So everything is easier to reach. Except for "little hands" that hang around the kitchen at mealtime. All controls are on top—safely out of children's reach.

The great appeal of the Terrace Top for housewives has made it America's "most preferred" range among builders of homes and apartments. And of course the Westinghouse name goes a long way in telling your prospects how much quality goes into your buildings.

Model NTE3D Terrace Top flameless electric range. Full 30 inches wide. Complete slide-in unit, supported on its own base. On-Off oven timer. Timed appliance outlet. Plug-out oven heaters. lift-off door. Lift-up surface units. Look-in oven window.

Leading builders like to do business with Westinghouse. To quote Robert Gerholz, past-president of the NAHB: "The varied product lines make it possible to please the most discriminating buyer. We've found these appliances a marvelous sales aid in our merchandising program."



Robert Gerholz Past-president NAHB, Flint, Mich.

As Mr. Gerholz knows . . . and we hope you do soon . . . one call puts you in touch with a complete line of residential products. Appliances, heating and cooling equipment, lighting, wiring, elevators, laundry equipment, even Micarta® plastic surfacing.

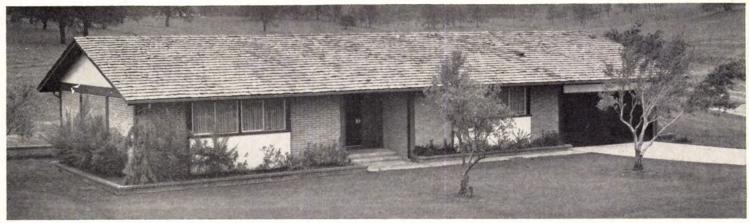
One call also can get you valuable help in merchandising and promoting your project. All specially tailored to your needs. (As we've said: One Man, One Plan, One Brand.)

Call your Residential Sales Manager at your Westinghouse Major Appliance Distributor. Get the new 1965 Residential catalogue. Or look it up in Sweet's Light Construction or Architectural Files.

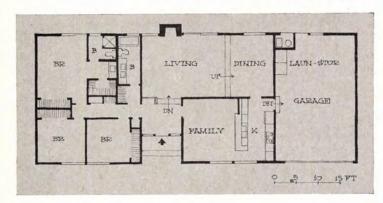


You can be sure if it's Westinghouse

Horger Photography



A California brick contemporary with family living in front, formal living in back



The combined family-kitchen area is directly accessible from both the front entry and the garage, and the cooking area is partitioned off by an eating bar. The formal area across the back is completely free of through traffic, and the dining area is defined by two steps leading up from the sunken living room.

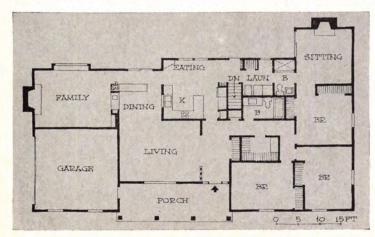
Architects Anshen & Allen have used full-masonry

Architects Anshen & Allen have used full-masonry walls, and brick is used as an inside finish in several rooms. Brick panels, delineated by wood posts, are used in the foyer, family room, bedrooms and, alternating with glass doors, in the living room.

Werbe Construction Co. sells this 1,591-sq.-ft. model for \$46,950 in a project near Sacramento.



A Wisconsin traditional with a completely private two-room parental retreat

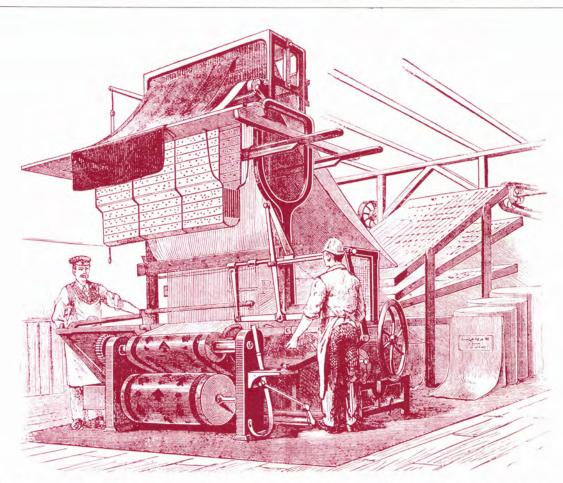


One entire end of the bedroom wing in this one-story plan is devoted to the separate suite. It contains an average-sized bedroom with large closets, and a sitting room with its own fireplace and access to the outdoors. The suite can be reached through the master bath and laundry as well as the bedroom hall, so it could be used as a separate apartment for a mother-in-law.

The family room is at the opposite end of the house and also has its own fireplace, a window seat and a bar with sink built as a pass-through between the family room and dining room. A buffet counter in the dining room also can serve both rooms. Other features include a work desk in the kitchen and a kitchen eating space with a big window for a view of the outdoors.

Heritage Homes Inc. offers this 2,144-sq.-ft. house for \$33,500 in Brookfield, Wis.

Letters start on p. 68



A breakthrough that took 160 years...



COLORSET is Monarch's new multicolor, patterned carpet, created by engineers, imagineers and electronics. It is the first real innovation in patterned carpet since the Jacquard loom in 1804. COLORSET has unlimited design features, improved color

features and electronic speed. COLORSET designs can take any shape or form, require no graph paper and never have tell-tale "steps" and "ladders." COLORSET is dyed down deep with pre-metalized dyestuffs that add permanence and color clarity. COLORSET SPEED:

carpet with as many as twelve luscious colors . . . over an hour's work on a Jacquard loom). COLORSET COST: Low! (Reduced labor and investment costs plus electronic efficiency result in important savings). COLORSET QUALITY: High! (Yard for yard,

pound for pound, you get better design, more permanent color and more value than for any non-Colorset carpet made in any non-Colorset way!) COLORSET is available in a rich range of elegant patterns and color combinations...in the yarn of your choice. For informa-Fast! (About four minutes for a thick, plush, 9' x 15' CHAMBLEE, GEORGIA tion and samples, write our CONTRACT DEPARTMENT.

MONARCH fashions ACRILAN ACRYLIC / NYLON / HERCULON OLEFIN (the longest wearing carpet fibers known) into luxurious COLORSET carpet pile of radiant, enduring designs

what every builder should know about Kemper kitchens...



Kemper's Colony Line V Grooved Genuine Cherry Kitchen

Each month more and more builders are installing Kemper wood kitchen cabinets and Kemper bathroom vanities in their homes. You, too, should seriously consider Kemper cabinets if you have not already done so. Competitive pricing permits you to offer a line of top quality, extremely saleable cabinets at a price lower than you would expect. This keeps you competitive in your market without eating into your profit. Full line of styles and sizes offers you a complete selection. Choose from such popular styled kitchens and vanities as Traditional, Provincial and Colony Line in fruitwood, walnut, and cherry finishes. The industry's finest and toughest finish is yours through a remarkable finishing process that is exclusively Kemper Brothers. Your type of construction, with strength that you, as a builder, will recognize and appreciate. Dependable delivery is assured through our revolving 35,000 cabinet inventory. A furniture quality guarantee is our written promise to you. Kemper is the only kitchen cabinet manufacturer licensed by the National Association of Furniture Mfgrs. to display the NAFM Seal and offer its exclusive warranty. Send for our free, comprehensive, full color kitchen cabinet and bathroom vanity catalogs. In the meantime,

why not talk with your nearby Kemper distributor? He's listed in the Yellow Pages.

Kemper Kitchens are featured at The Better Living Center, New York World's Fair!

BROTHERS INCORPORATED . RICHMOND, INDIANA

LETTERS

Standards crisis . . . Round Tables . . . housing minorities

Crisis for standards

H&H: A final and useful solution to all of the problems that involve standards [Mar.] and, in some cases, that standards are designed to solve, is going to take a long time and a lot of understanding. The largest stumbling block is a widespread lack of understanding.

Communication is only part of the answer. The people doing the communicating must be informed, perceptive and knowledgeable about all the side effects of standards processing and enforcement. Obviously, the editors of House & HOME fit that description.

JAMES R. TURNBULL, executive vice president American Plywood Assn.

Tacoma, Wash.

Minority housing

H&H: Your minority housing article [Feb.] was excellent.

It provided illuminating facts on a serious national concern. It gives invaluable information to the housing industry and hopefully will encourage more governmental and private action in this field.

MCKINLEY FARMER Commission on Human Relations Philadelphia

Land Round Table

H&H: Your House & Home Round Table report on better land use [Mar.] indicated several new views on land-use planning that have real merit in my opinion. I wish to congratulate you on the conduct of this conference and the preparation of the synopsis.

The Maryland State Planning Department recently has initiated an intensive 27-month research program which is intended to provide a greater measure of informed guidance to future development in this state.

We in Maryland seek to employ the combination of evolving theory and refined analytical techniques in a manner which surely would benefit from the ideas generated by your conference.

> GERALD F. VAUGHN, planner Planning department Baltimore

Marketing Round Table

H&H: During the past ten years I have been a participant in many H&H Round Tables. The Marketing Round Table (p. 108) accomplished more than any previous one and contributed a great deal to our industry.

Everyone present was given ample opportunity to take an active part; I think this was due chiefly to the manner in which the meeting was conducted and the spirit of cooperation displayed by all concerned.

HERMAN H. YORK, architect Jamaica, N.Y.

Who's biggest

H&H: You say [NEWS, Feb.] that the combined sales of the new company resulting from the takeover of the Lusk Corp. by Kaufman & Broad "in calendar 1964 were over \$55 million, well ahead of the \$41.1 million figure posted by Levitt & Sons, the current leader.'

That figure of \$41.1 million does not cover our 1964 sales. It shows what we did in 1963. Our 1964 figures, covering activity for the 12 months ending last Feb. 28, are still being worked on by the accountants and will not be published until early June.

ALEXANDER POLETT, vice president Levitt & Sons Levittown, N.J.

Reader Polett has a point. H&H should have labeled Levitt's 1963 figure as such .- ED.

Cover house

H&H: I am sure you will understand my surprise and chagrin upon picking up the March issue of House & Home and finding a house constructed and furnished by my firm on your cover.

Nowhere has any credit been given to Design Collection Homes Inc., an affiliate of Aldre Inc., as the builder, or Bewley Bratton Assocs. as the decorator. While this house was designed by Scholz Homes, it was constructed by us.

> JACK ALFANDRE, president Aldre Inc. Rockville, Md.

H&H: The article neglected to mention that the house was built by Jack and Bob Alfandre operating under Aldre Inc. and Design Collection Homes Inc., Washington, D.C. and was shown by them in the Washington Parade of Homes last year.

DONALD J. SCHOLZ, president Scholz Homes Inc. Toledo, Ohio

Contemporary colonial?

H&H: Your February issue has a serious lapse in housing design evaluation. While the interiors of the houses on p. 46 may be "contemporary," in the sense of being with the times, the exteriors with their pseudo-colonial columns, shutters, and pseudo-Georgian doorway are about as contemporary as the townhouse on p. 72 is "colonial."

DAVID L. COLLINS Jacksonville, Fla.

We agree with Reader Collins that the two houses mentioned should never have been called "contemporary." We can only plead the rush of an early page closing and promise a tougher scrutiny of such neologisms.-ED.

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EDITORIAL

Q. Why is everything booming more than housing?A. Because everyone else is outselling housing

If you don't think the U.S. economy is booming, take a look at these facts:

Item: All across the U.S. almost every major industry is up, and total production, as measured by the Federal Reserve Board, is now running 8% above last year's level.

Item: March employment rose to 70.2 million people, over 1,652,000 more people than worked last year. Unemployment was reduced to 4.8% in 1965's first quarter, the first time a three-month rate has dropped below 5% since 1957.

Item: The average family today is about half again as well off as it was a decade ago. In current dollars the average family today has about \$8,200 of spendable income, up from some \$5,700 a decade ago. Total disposable income has risen 57% in the last decade.

Item: Consumer spending for durable goods like autos, appliances and furniture jumped from \$43.7 billion in 1961 to \$57 billion in 1964 and is now at a record high: 14.2¢ of every spendable dollar.

Where do all these figures leave housing? Far behind, to say the least. Americans now spend only 6.5¢ of every dollar for new housing. Actually, they spend a smaller percentage of their income for shelter than any other people in the Western world. In Europe our rule of thumb "one week's pay for one month's rent" would put most people on easy street. But when we add utilities and maintenance charges to our housing purchases, we arrive at the fact that U.S. families spend only 13.9¢ of every dollar for all their shelter needs.

Obviously the housing industry is not convincing the U.S. public that 1) they should put more of their spendable income into housing, or that 2) the new house is a better buy than the old. Our failure to convince the public is particu-

larly glaring because we, as a nation, are more homeowner-oriented than any other people in history. Model house attendance across the country runs to over 40 million a year. Furthermore, the American public is a mobile population with money in its pockets continually in search of better housing.

It's perfectly clear that better salesmanship—and better merchandising—could bring housing a larger share of the consumer dollar.

For instance, it should be harder to sell life insurance than to sell new houses because an insurance salesman must sell a deferred benefit for an immediate sacrifice by the buyer, while a house salesman sells an immediate benefit for virtually no sacrifice by the buyer. Yet American families buy \$55 billion worth of life insurance every year, compared with only \$26 billion worth of new housing. And at least half of that insurance is sold on a discretionary basis—in other words to buyers who don't necessarily need it.

The plain truth is that we in housing are not selling anywhere near as well as we should. But if we are the market-oriented industry we think we are, we should accept our present plight as a real challenge. We don't need excuses, we need action.

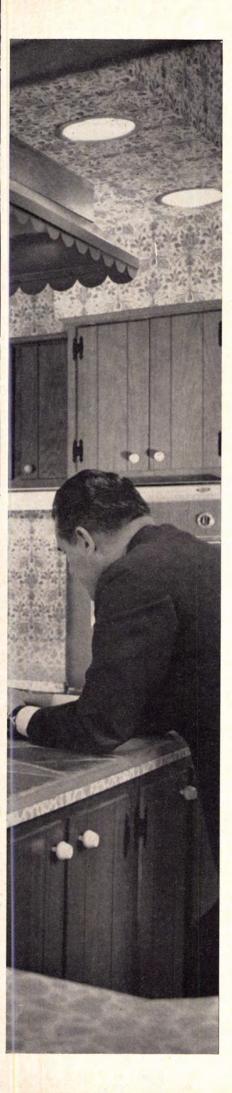
Our sales action should be built on three things:

1) A thorough analysis of local market needs, 2) designs that not only meet those needs but create excitement and favorable responses from consumers and 3) most importantly, sales programs that are really sales programs.

This issue of HOUSE & HOME is dedicated to—and was researched, written and edited for—that third element and the man who can make it or break it: the sales manager, whether he be the builder, his top salesman or the head of his sales staff. He is our front line in the marketplace. Our sales, even our future position in the economy, rest in large part on the strategy and tactics of the sales manager and his men.

-RICHARD W. O'NEILL





Housing's biggest marketing challenge

How to sell buyers who don't have to buy

The couple at left—he's checking the workmanship of a cabinet door, and she's considering a charcoal grill—personify what leading builders call the most important segment of today's housing market.

They're prosperous. They know what to look for in a house (they've already owned two)—and in a community. And even though they have just been transferred from California to New York, they aren't about to be rushed into buying a new house (they looked at models in 100 subdivisions before finally making a choice).

In short, Jack Feyock, a 38-year-old publishing company executive, and his wife, Mildred, are what economists refer to as discretionary buyers—people who won't be rushed and who, for that matter, may not even need a new house. Unfortunately for builders, these are the families who, after shopping scores of new models, often decide to buy a used house instead or simply to stay put in their present homes.

Builders are finding that discretionary buyers can be sold—but only by a new brand of merchandising and a new breed of salesman. The merchandising must stress environment more than ever before. And the salesman must be persistent, patient and personal in his approach to the buyer.

And what about Jack and Mildred Feyock? They didn't buy the model shown at left. But they wound up buying another house in the same subdivision—General Builders' Huntington Hills on Long Island. What sold them? The size of the house (big enough for them and their four teen-age children), the large lot and "the courteous, attentive way we were handled [see p. 76]."

How can other builders sell discretionary buyers like the Feyocks? That's what the next 43 pages are all about.

Only the personal touch can close a sale to

the discretionary buyer—

And only the salesman, face to face with the prospect, can supply that personal touch.

George T. Bogard, manager of Construction Market Development Operations for General Electric Co., sums up the importance of the salesman thus:

"All of the money the housing industry and its suppliers spend on advertising, promotion, model houses—our whole merchandising effort—eventually rides on the only man who meets our potential buyer face to face at the moment of decision: the salesman in the model house. He's the only one who can go those last few feet to the customer, the only one who can link up buyer and seller."

In the face of this need for personal selling, the order taker, along with other symbols of the sellers' market, has virtually disappeared. Even Levitt & Sons, the country's biggest and oldest advocate of the "value is the best salesman" school, is going along. Levitt's new marketing vice president, Dr. Norman Young (a Ph.D. in psychology), is dropping the "sales counter," behind which Levitt salesmen used to greet visitors and take deposits, in favor of more informal and intimate desks and tables. And Young is taking a hard look at the traditional Levitt policy of "no changes from the production models." The company is exploring the choices that can be given today's demanding buyer without throwing production schedules and costs out of kilter.

Such customizing is a vital part of personal selling, and more and more big production builders are turning to it. Ray Watt, who builds over 2,000 houses annually in Los Angeles, found it worthwhile to offer custom changes simply to garner some 25 extra sales last year. And Market Researcher Bill Smolkin told an H&H Marketing Round Table (see p. 108) that more than 95% of all houses over \$30,000 involve some variations from the basic models. Not only the house but the lot, the delivery date, the financing terms, the equipment and appliances must be tailored to the specific demands of each family by a salesman sensitive to their needs.

As a result, more and more sales managers drive home to their staffs the need to get close to buyers and to learn what motivates them. The salesman must link these motivations with the advantages and pleasures of a new house, and then work intimately with buyers to overcome the barriers and objections—emotional as well as real—that block the purchase. If the salesman fails anywhere along the line, he will have a lot of pleasant conversations with a lot of families, but he won't sell many houses.

Photos: Joe Ruskin



FIRST MEETING of salesman and prospects narrows choices of models.



COLOR CHOICES are made with assistance of decorator on builder's staff.

Housing's top sales managers ask



INFORMAL TONE is set when coffee is served by General Builders hostess.



ROOM-BY-ROOM TOUR helps prospects decide which model fits their needs.



OPTIONAL MATERIALS offered by builder are described to buyers.



STRUCTURAL CHANGES are estimated and okayed by design consultant.

for the personal touch at every step from prospect to satisfied homeowner

Market Researcher Sanford Goodkin sums up the sales manager's basic problem thus: "How to teach his staff to unearth, analyze and cater to the strongest motivations of each prospective buyer—instead of simply counting on price and/or location to sell the house."

Sales Training Consultant Kelly Snow

puts it another way: "Your salesmen have to be better listeners than they are talkers." In other words, the salesman must win the confidence of the prospect, listen to and understand his problems and then show that the new house is truly the answer to those problems.

Sometimes this personal approach starts

before the prospect has even seen the house. When traffic is slow and salesmen have time on their hands, many sales managers encourage cold-canvassing by phone or by door-to-door calls. This need not be as hit-or-miss as it sounds; salesmen can limit their prospecting to neighborhoods which are most likely to pro-

continued

duce buyers. (Many sales managers, like Jim Murphy of Houston's Pacesetter Homes and Bill Berman of Detroit's B. L. Smokler, also encourage—and demand—weekday followup calls on prospects who have already visited models.)

But the key to personal salesmanship is understanding buyer psychology

Today's salesman must recognize the buyer's different stages of interest—and fit his approach to the mental attitudes that accompany each stage. One expert classifies these stages as:

- 1. Uneasiness. A family has its first feelings of disenchantment with its present living quarters and knows that something about them is not quite right. This often takes the form of casual reading of Sunday real estate ads, and leads to . . .
- 2. Curiosity. This is the "just looking, thanks" plateau. It can continue for several years unless a salesman is canny enough to recognize it and then rapidly move the prospects to . . .
- 3. First identification. This is the initial involvement with a specific house. The couple toys with the thought of how their family would live in it, whether they can really afford it, who would get which bedroom, how their furniture would fit in etc. This stage sometimes requires much comparison shopping for families who find it hard to visualize living in a new house. But, rapidly or slowly, they advance into . . .



BUYER REACTION is tested by Marketing Vice President Michael Tenzer of Larwin Co.

- 4. Firm identification. After weighing all the houses they have seen, the prospects come to the intellectual conclusion that, on balance, one house fits their needs better than any other, including the other models in the subdivision, all competing new houses and especially their present house. From this point, the salesman quickly brings the prospects to . . .
- 5. The emotional pressure cooker. A prospect's own emotions will build up more urgency to buy than all the high pressure salesmanship in the world. The good salesman recognizes and uses those emotions, since they can often override logical negative factors. Once this emotional pressure has been built up, the salesman has only to lead the buyer through one final step to . . .
- 6. Barrier removal. Almost every buyer has problems that must be worked out before the sale can be closed. Most often they are financial: selling his present house, the accumulation of down payment, maximum mortgage term, etc. But many times the problem is merely a fear of making an irrevocable wrong decision, and the salesman's job is to reassure the family that this is a perfectly matter-offact decision that other families make every day, and, moreover, one that is going to bring happiness and security in its wake. (This stage also includes the postsale worrying-see below-that leads to cancellations if the salesman and/or the builder doesn't keep in constant touch with the customer while the house is being built.)

The personal touch is particularly important in handling custom changes

Most builders feel that only a key executive—generally a construction man—can estimate the cost of such changes and advise the buyer on what's feasible. The problem: how to handle the relatively impersonal process of pricing without losing the intimacy already established with the buyer.

At General Builders' upper-priced Huntington Hills development on Long Island, a production-wise vice president not only has full responsibility for custom changes but also works closely with each buyer and salesman in authorizing and pricing every change. And in Los Angeles, Builder Ray Watt assigns a key supervisor to walk through the house with prospects who want changes, give firm estimates and put the changes into production the next day. He is oriented to sales, not production, and his word is law to the production department.

Solving the problem is often easier in lower-cost production houses because changes are usually limited to a standard,

pre-priced list. Armed with the list, the salesman simply quotes prices as the buyer considers optional extras. For example, Kingsberry Homes, Chamblee, Ga., pre-fabber, gives dealers a flash book showing up to 25 models, changes available with each, and prices of every change.

On the other hand, a major odd-lot builder—Tiffany Homes of Tampa—will not let salesmen quote prices on even standard changes, reserving this authority to the construction vice president. And Bob West, sales manager for Miami's Porter-Russell Assoc., also prefers not to estimate changes on the spot. Instead, the salesman works out a list of all modifications with the buyer, then turns it over to the office for costing. Plans are re-drawn when necessary, and the salesmen takes the buyer through—and gets his initialed approval—on every item.

The personal touch shouldn't end with the buyer's name on a contract

The reason: builders have learned that personal attention after the sale is made often heads off cancellations.

Marketing Consultant Robert Kraus, for example, has developed a lengthy post-sale mail program for his California builder clients. Its purpose: to combat what he calls "buyer remorse." Within 48 hours of the sale the first letter goes out, showing the personal interest of the sales department in the family's purchase and reaffirming the wisdom of their decision. At various stages other letters and gifts (e.g. personal stationery with a picture of their new house on it) are mailed to the buyer, thus keeping a contact between buyer and salesman.

This kind of contact, carried on after the buyer has moved in, can pay off in referral sales. With this end in view, Builder Ross Cortese holds meet-yourneighbors dinners for as many as 200 buyers at his Leisure World retirement communities. His salesmen act as table hosts, gather reactions to the houses—and names of potential buyers.

Finally there is a growing realization that the model house offers an opportunity for personal selling as well as for demonstrating the product. Some sales people are doing much of their convincing in the informality of the house rather than in the less personal sales office. Gale Wetterstrom, sales manager for Builder Lloyd Bradhoff, in Fremont, Calif., never hurries people from the model house to the sales office for closing. Instead, he encourages them to stay seated in the living or family room of the model they have selected. And General Builders close more sales in family rooms than in its sales office (see photos, p. 76 and 77).



The moment of truth: 21 tested ways to get the name on the dotted line

It's knowing how to close the sale that separates real salesmen from house-sitters. With that in mind, Sales Training Consultant Kelly Snow has developed hundreds of closing techniques to be used at all stages of the sales presentation. Some of his most effective sales clinchers:

- 1. Your-old-house close. Ask the prospects to name the worst features of their present house or apartment. Then show how the new house will eliminate all those drawbacks if they will make one important decision.
- **2.** Hold-the-house-for-you-close. When they just can't make up their minds, remind them that another buyer might preempt that particular house (or lot) if they delay. But if they give you a small deposit, you will hold it for them for a few days, and if they decide not to buy, you will return their check.
- **3.** Plan-elevation-lot close. Narrow the choices. Get them to pick one floor plan, then work on a specific elevation, then a particular lot. Relate these choices to their housing needs, then point out that the house is exactly what they have been seeking.
- 4. Series-of-decisions close. Similar to No. 3, this carries prospects through small easy choices—such as what color tile, which optional extras, what delivery date, how to make the down payment, etc.—so the final hard decision comes easier.
- **5.** Customized-house close. When the prospect has chosen one or more optional extras, the salesman emphasizes how they will make the house different from all others in the project—uniquely his and her house.

- **6.** Balance-sheet close. List the advantages and disadvantages of two of your models under consideration, of your house and a competitor's or, best of all, of your house and the prospect's present one. Your aim is to show that all houses have pluses and minuses, but that, on balance, your new house best fits their needs.
- 7. Your-dream-house close. Get the prospect to outline what he considers the perfect house. Praise his taste, but point out it would take an unlimited budget to buy such a house. Then get him to name those items he considers most important and work toward a list that describes your house.
- **8.** Assume-the-sale close. At the point when you know the buyer is serious, subtly shift your language to phrases that assume the decision has already been made.
- **9.** Start-writing close. Many sales never get a formal "Yes, I'll buy" from the customer, but are concluded by the salesman moving his pen from meaningless note taking and figuring to a meaningful filling out of a deposit receipt or an application. Some buyers are actually relieved that the decision has been made for them.
- **10.** Pre-written-contract close. Especially useful on an off-site call, the contract is filled out before you leave your office. Your first remark on arrival at the prospect's house: "Would you please look this over and see if it is all correct?" If he says it is, hand him the pen.
- **11.** Good-investment close—excellent for renters. Show in dol-

lars and cents how much money your prospect will save through income-tax deductions of real estate taxes and mortgage interest. Then show exactly how his equity in the house builds up year by year.

- **12.** Creating-urgency close. Any future event—the start of school or vacation, a new baby's arrival, coming price rises, etc.—can be used to create pressure to act now.
- 13. For-your-spouse close. Many people who resist buying something they want will not hesitate to buy it for their wife (or husband). Emphasize the great happiness that the house will bring to the other party, and urge, "Do it for her (him)."
- 14. Children's-welfare close. Like No. 13, this plays upon a strong emotion: the love and concern of parents for their children. All the advantages that the house offers the younger generation (from babies to teenagers) should be enumerated to give the parents strong emotional reasons for buying.
- **15.** Great-relief close. Indecision is actually an acute discomfort to many potential buyers. So emphasize that everyone goes through this period, but that once the choice is made, the buyer can breathe easily again.
- **16.** Doubtful-qualifying close. A casual reminder that the buyer might not be able to qualify will often make him determined to buy the house. But promise to do everything possible to clear the purchase with the lender, if the buyer will just sign the contract and turn in the credit-check application.

- 17. Leave-the-room close. Excuse yourself for a few minutes to get some figures, coffee or soft drinks. Left by themselves, some couples will have resolved their doubts by the time you return, others will have brought their objections out into the open so you can answer them. They don't have to leave the point of sale to talk privately.
- When a prospect acts vague about when to sign the contract, you can sometimes pin him down to a definite date by setting it yourself. If he agrees that the selected day gives him enough time to think over his decision, then try to talk him into an even earlier date.
- 19. Man-or-woman-alone close. Sales to transferees often present this problem: only the husband or wife is present, and even though he (or she) likes the house, he resists making a firm decision without the other. A good solution: offer to accept the contract subject to the approval of the other partner.
- **20.** Family-budget close. Sit down and work out a budget of income and outgo, listing all the prospect's present expenses, including rent or present mortgage payments. Almost surely, some discretionary income will be left over. It should be easy to show that only a little of this left-over income will be needed to buy the new house.
- **21.** Testimonials close. A file of recent letters from satisfied buyers can prove the pleasure they got from a "yes" decision. Even more powerful is an offer to drive the prospects through the subdivision to make cold calls on any purchaser.

It takes a new breed of salesman to sell today's discretionary buyer

This new kind of salesman can be neither of the two extremes that have typified the industry's sales personnel in the past—the order-taker or the arm-twister. Instead, here is what top builders and sales managers expect of him:

He must be more persistent and more aggressive than ever—but without losing the empathy with buyers that is the key to the personal touch. Says Florida Builder Philip Emmer: "We are looking for men with empathy and egoism in the right proportion."

He must not be a con man: today's second- and third-time buyers know the ropes—and houses—and they are seldom fooled. Cautions Neil Bahr, vice president and general sales manager of Florida's Deltona Corp., "It isn't easy to spot the con man in a hiring interview because he's a hell of a good actor."

He must be able to sell the intangibles of community environment as well as the house itself. "Our big problem with salesmen is getting them to put across the community story," says Executive Vice President R. Floyd Luckey Jr. of Sengra Development Corp., which is building Miami Lakes, a Florida new town.

He must be willing to take on tasks that don't lead directly to sales but do pay off in referrals and goodwill for the company.

And, of course, he must be willing to work every weekend and on many weekday evenings.

As most builders know, salesmen who meet those requirements are hard to come by. That's because of:

- 1. The very nature of the housing business—its seasonal ups and downs and the traditionally low status, and generally low pay, of its sales personnel.
- 2. The stiffening competition—common to all industries—for top-caliber sales people. Like it or not, builders must compete against blue-chip manufacturers that offer bright young college graduates high starting salaries, inviting fringe benefits, a chance for advancement and the comfortable routine of a normal Monday-to-Friday week and a normal 9-to-5 workday.

How are top builders and sales managers meeting the problem? By wooing and holding salesmen with the tested tactics used by other industries. They are ranging further afield for sales candidates, selecting personnel with greater care, expanding their training programs, paying their salesmen better and even throwing in fringe benefits. For a closer look at what they are doing, start reading at right.



FORMAL MEETING in Builder Janis Risbergs' office irons out model changes.

The care and feeding of salesmen:

The most successful builders—and their sales managers—have established a brand new set of standards for hiring and handling salesmen. Here are some of their most important ground rules on:

Where to look for them. Some of the best salesmen are coming from non-real estate selling. Says Pacesetter Homes' Jim Murphy: "We try to get our people outside the real estate field as a rule. Our best recent find was an assistant football coach, and another fine one came from the oil business." Ross Cortese's sales people have almost all had previous sales experience but only rarely in house sales. And all sales recruiters agree that men trained in selling intangibles, like insurance and mutual funds, make the best house salesmen.

Women can sell too. The top salesman for Dallas's Fox & Jacobs is a widow who learned real estate fundamentals at night school.

NAHB Vice President Leon Weiner has found a good source of sales talent: manufacturers' representatives who make sales calls on him.

How to select them. Aptitude and psychological tests can winnow out the least likely applicants. Most builders at H&H's Round Table (p. 108) test all applicants





INFORMAL MEETING, prior to project opening, briefs Larwin sales force.

how to find them, test them, train them and pay enough to keep them

(cost: \$50 to \$250 each). Florida Builder Phil Emmer uses the Psychology Department of the University of Florida, while others use professional testing firms like Stuart Atkins and The Klein Institute.

Ed Pauley, vice president of Janss Realty, has a hiring program that includes between two and five interviews with each prospect over a two-to-four-week period, a sixteen-page application form, a four-hour aptitude test and a personal visit with the man's wife. On the other hand, Bob Carey of Thompson-Brown, Detroit, prefers picking his men "by the seat of my pants." He looks for two vital traits: a hunger for high earnings and a hunger for ego-satisfaction.

How to train them. Sales training is a continuous process, even for the best salesman. One of the country's outstanding sales managers, Tom Ritchey, of S. V. Hunsaker & Sons, insists that every three months men go through a sales school conducted by him and Consultant Kelly Snow. And NAHB's Acsellerator Course is still being given by many firms, some of whom start all over again with Lesson No. 1.

How to hang on to them. Fair pay, built-in incentives, continuity and security, say most sales managers, are the best way to keep salesmen, and keep them at peak

efficiency. Commissions on new houses vary anywhere from ½% to 2%, but in market-oriented building companies, total earnings compare well with sales pay in other fields. A common sales-manager remark: "If a man can't make \$12,000 a year, we can't afford to hire him." Many builders follow the auto-industry technique of raising the per unit commission if the salesman hits a stipulated volume.

Builders are giving more attention to job continuity. Says duPont's Milton J. Roedel: "If the builder doesn't know where he will be next year the salesman can't see where he'll be either, and you will have a high turnover." To keep good men, Builder Gus Yeonas of Washington, D.C., will raise commissions in a tract that is moving slowly through no fault of the salesmen. John Tolan keeps salesmen employed as rental agents for apartments and in the assembly of commercial projects. And Janss Realty finds full time jobs for its top men whenever there is a pause between projects.

More and more builders offer fringe benefits—hospitalization, life insurance, paid vacations, profit-sharing plans, etc.—because they appeal not only to the salesman but to his entire family. Thompson-Brown's profit-sharing fund is not vested in the man for 15 years, a powerful incentive for sticking with the company.

How to keep them enthusiastic. Tom Ritchey believes strongly that the sales manager must not only teach but sell, and he often goes right into the model to make sales (giving the commission to the men).

Enthusiasm is critical and can be kept high with bonuses and "spiffs," as well as recognition and publicity. "A news story about a leading salesman," says one sales manager, "may return more value than a comparable story about the builder or the tract."



RECOGNITION of salesman builds morale

Setting the stage: sales come easier when model areas dramatize a better way of life

The familiar, frantic countdown-to-model-opening process pictured at the right has an important new aspect: model houses are only a part of what the builder is preparing to show. The other part—which many builders consider even more important than the houses themselves—is environment. The vital elements of the models—plans, designs, furnishings and plantings—are set on a carefully planned, handsomely landscaped site whose atmosphere bespeaks the good life possible in the new community.

Done well, this emphasis on environment can be the builder's most powerful sales tool. In effect, it can presell the house.

This trend to selling a better way of life instead of just houses has brought about broad changes in model-area design. Pennants, strings of colored lightbulbs and gimmicks in general are disappearing. Parking lots and children's play areas are shut out entirely from the model area proper. Sales offices are more sophisticated in design and siting so they either blend inconspicuously with the area or actually enhance it. Landscaping extends well beyond the borders of the model houses, giving the entire area an established look.

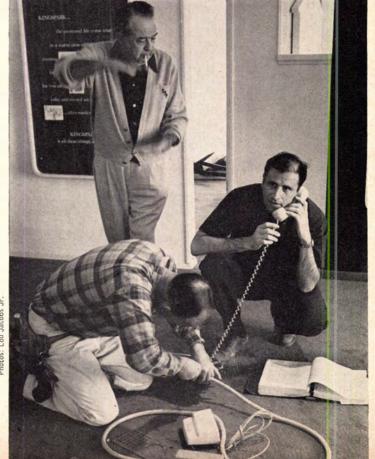
In short, nothing detracts from the impression that the houses appear just as they will look in the completed subdivision.

Merchant builders of any size can put the selling power of environment to work. New-town builders are doing it on a development-wide scale, spending millions to put in streets, landscaping and community facilities before the first house is sold. Big-tract builders are selling pastoral-looking culs-de-sac around manufactured brooks and ponds. Small-tract builders are increasing the appeal of a single model house by making it look like an estate.

Examples of these techniques, and the kind of environment they can produce, are shown on the following 12 pages.







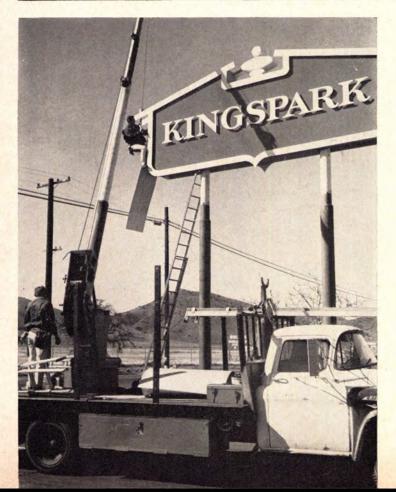
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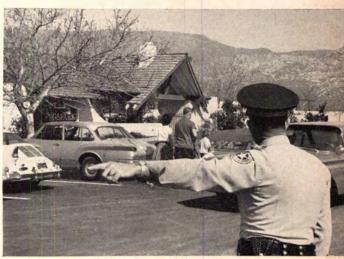










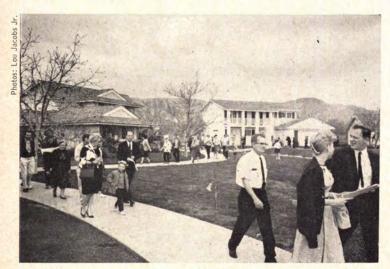


To see where all this traffic is going, turn the page



CLOSED-TRAP MODEL AREA in Kingspark requires visitors to enter and leave through sales office. They encounter salesmen after tour of houses.

Park-like landscaping turns a flat site into this dramatic model area



OPENING DAY was big success for Kingspark merchandising package: 43 houses were sold in first 16 hours. Within two weeks, sales reached 117.

Larwin Co. attached so much importance to the setting of its models that it spent ten hectic weeks (*preceding page*) and more than \$250,000 to build and landscape the area—even though everything will eventually have to be dismantled.

The model site, a leased portion of a walnut orchard that borders a major highway near Simi Valley, Calif., is more than two miles from the project itself, so Larwin wanted an especially picturesque setting to offset the houseless surroundings. Furthermore, the new project is a step up in price for the company (the price range is from \$20,900 to \$27,950, versus under-\$20,000 for the houses the company previously built in the same area), so it was particularly important to create an environment that reflected the new, higher values.

Key elements of the environment: an elongated pool, with rockbeds laid at each end for supply and overflow streams, a soft roll imposed on the formerly flat terrain by cutting and filling and curved walkways leading to the models over a stone bridge. The models—built on concrete piers so they can be moved later—face the pool in an informal semi-circle.





FENCED PLAYGROUND with new equipment is located just inside entrance to models, enclosed by gate and high fence that children can't climb.

Photos: Julius Shulman



FREE-FORM POOL turns walnut grove into pastoral scene. Existing trees were relocated to suit houses and flat terrain pushed into a gentle roll.

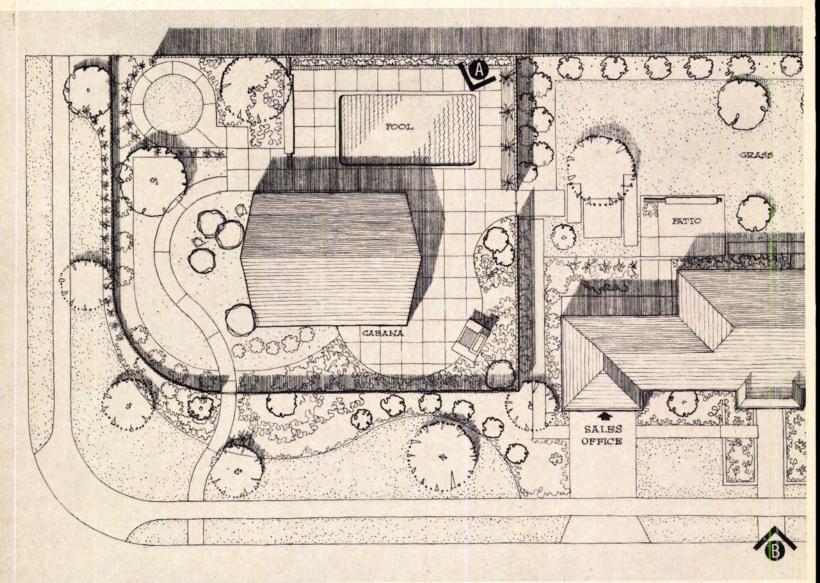


TWO-WAY SALES OFFICE is planned so visitors enter model area through open passage at front (above) but leave through enclosed sales area (right).



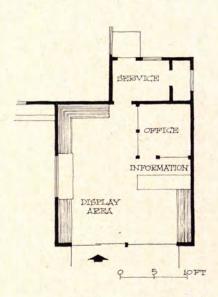
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MAY 1965



LANDSCAPING PLAN for two-lot model display calls for straight lines around house, curving lines in recreation area. Builder's version is pictured at right.

A lavish outdoor living area glamorizes this one-house model site

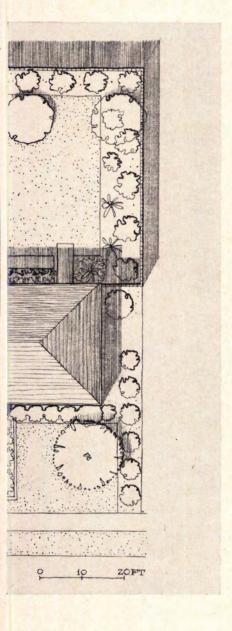


GARAGE OFFICE PLAN shows basic sales areas.

Builder Bob Alexander sells just one house—with seven elevation options—in his 35-unit Palm Springs tract, but he still needs an attractive model area and enough space so that model traffic won't be cramped. His answer is the two-lot merchandising plan shown above: the house on one lot, a swimming pool and large cabana on the other, and the whole area wrapped in heavy land-scaping, winding redwood fence and masonry walls and planters. Visitors enter at the front of the house, exit at the rear and move from there to the pool and cabana where the salesman is stationed.

Like many small-tract builders, Alexander uses the model's garage as his main sales office. It has room for the essentials—a closing booth, renderings and brochures—and a strategically placed window or sliding glass door that lets visitors see the land-scaping and pool area. An almost identical garage sales office (not Alexander's) is shown in the plan at left and in the photos on the facing page.

Both the landscaping layout and the sales office plan are the work of L. C. Major & Assoc., Downey, Calif., a planning service that designs all or part of a merchandising package (\$300 to \$600 for landscaping, \$100 to \$150 for a garage sales office).





POOL TERRACE (seen from A in plan) adds glamour, gives prospects a place to stroll.



SINGLE MODEL (from B in plan) is offered with choice of seven elevations.



GARAGE DISPLAY AREA includes renderings of elevations.



GARAGE CLOSING BOOTH doubles as utility desk space for salesman. continued



VILLAGE GREEN at Crofton, Md., borrows the charm of colonial Williamsburg. It helped sell 110 houses in two months without advertising.

A village green with old-time color sells life in a new town

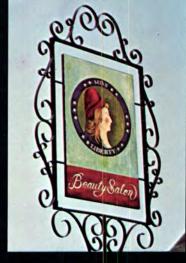


"After buyers have seen our gas-lit mall (above) and those quaint shop signs (opposite), they are half sold before they've even been inside the models." That's what a salesman thinks of the packaging job done by Crawford Corp. at its 13,000-acre new town—Crofton, Md.—midway between Washington, D.C. and Baltimore.

Crawford's aim: sell environment first, model houses second. To get the environment the builder spent several million dollars before building or selling a single house. In addition to the dozen colonial-style shops bordering the brick-paved mall around acres of sodded greens, Crawford built a 7,000-yard golf course that winds through two-thirds of the community and gives at least 600 houses (4,000 are planned) a direct view of the greens. Visitors are encouraged to drive around the heavily landscaped, winding streets and see it all—the long views of the golf course, the acres of wooded parks, the several hundred gas lights, the village green, the swimming pool, the year-round recreation building—and only then look at the sample \$26,000-to-\$35,000 houses and \$17,000-to-\$24,500 townhouses.

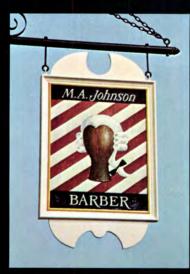
QUAINT SIGNS (right) help create old-time colonial atmosphere of Crofton's village green.



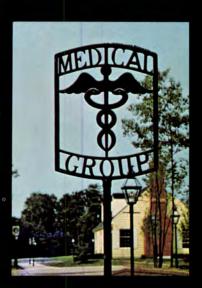










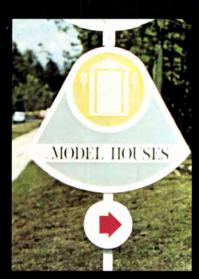
















Colorful touches like these add impact—and put people in a homebuying mood



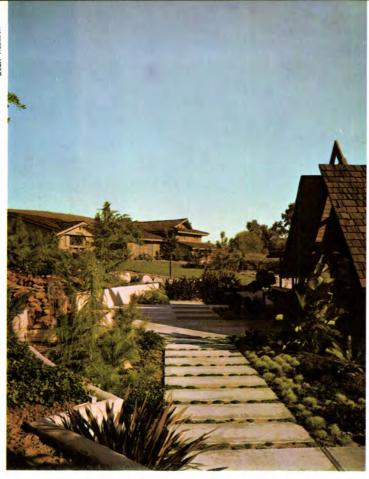
Medieval-style main gate sets a King Arthur theme for Minchew Corp.'s 350-house Camelot project (\$33,950 to \$45,000) in Fairfax County, Va. The colorful crests over the whitewashed stone wall are authentic — the names of the knights they once belonged to are used to designate the houses in the model area.



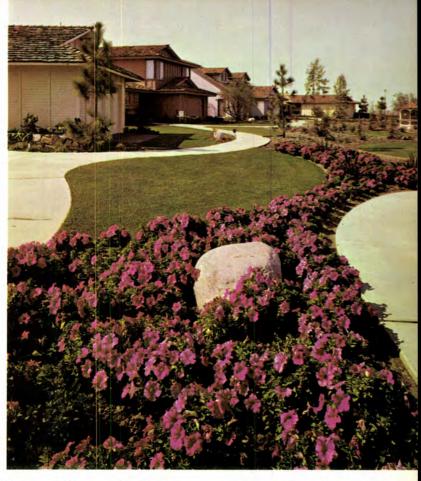
A-frame entrance pavilion lures traffic from a nearby freeway and intersecting highway to Starlite Homes' 170-acre development in Milpitas, Calif. Attached to the sales office, at left, the pavilion is the sole access to a completely fenced, seven-model cul-de-sac, so its high, sloping sides picturesquely frame a

visitor's first full view of the model area. A color system of greens, vivid blues and white has been used to visually coordinate all signs, furnishings and brochures in the pavilion, sales office and product display room (not shown). House prices range from \$17,100 to \$23,100. The project will have a park and common greens.





Informal rock gardens emphasize the hilly terrain in this model area and create a dramatic interplay of light and shadow. Luxury homes of Fullerton, Calif., has added to the attractiveness of the area by putting all wiring underground. Houses are priced from \$29,950 to \$33,750.



Formal flower beds break up stretches of lawn with belts of color, and give visual unity to the row of model houses. Macco Realty provides year-round color by planting all-season beds in its Capistrano Highlands project near El Toro, Calif. House prices range from \$23,950 to \$29,250.

Community green at Macco's \$16,250-to-\$25,450 Glen Mar development at Huntington Beach, Calif., is a variation of the conventional cul-de-sac model area. The street, instead of looping around the circular island, ends at a pedestrian mall, and the circle becomes an extension of the models' front lawns.





Lavish pool and patio, completely enclosed by screens and sited to capitalize on a sweeping view, draw attention to the "garden kitchen," a popular feature at Deane Bros.' Diamond Point community near Pomona, Calif. The pool and patio are extras. But the garden kitchen, opening to the outdoors through sliding

glass walls, is standard in three of six models priced from \$22,950 to \$27,950. Garden-kitchen models accounted for 104 of 228 Diamond Point sales last year. Deane's theory: "A house should open your eyes to something new; it should have a point of impact that is apparent as soon as you open the door."

Rich kitchen decor results from the strong contrast of red accents with off-white countertops. This is a part of a Larwin Co. townhouse model (\$17,000) in the 1,600-unit Tanglewood project, Cypress, Calif. Larwin uses several dominant color schemes — a different one in each model — then echoes them in ads, signs, brochures.





Intimate closing corner (part of the sales office shown below) helps put buyers in a relaxed, receptive mood with home-like furnishings—comfortable chairs, low coffee table and shaggy scatter rug. The fireplace at right and the big photos of attractive homeowners enjoying community social life remind the buyer of what he, too, will enjoy after he signs a contract. Note: to avoid a business look, the telephone is kept off the table.



Elegant sales office sets a high tone that is carried through to the interiors of the models at Woodridge Townhouses, La Habra, Calif. The community plan, shown in scale in an open-topped glass case, is the focal point of the clay-tile-floored main traffic area (closing corner is shown above). A sample of the

project's well-tailored landscaping is visible through glass walls. The luxury-loaded models—built-in color TV, intercoms and fireplaces are standard—are priced from \$23,750 to \$31,750. Builder Leo J. Shanahan had sold 20% of the first 52-unit section three weeks after his opening and 70% after three months.



Loren K. Patty

Rustic model area capitalizes on a rolling, wooded site: it is bounded by a split-rail fence, and all traffic in and through the area is on footpaths. The models (at Wagman Construction Co.'s Wakefield Chapel, Annandale, Va.) are heavy on colonial details and named after early American heroes.

Tailored model area is approached over a reflecting pool from the sales office. Hostesses are stationed on the bridge to direct visitors and answer questions. At night, colored lights are played on the fountains. The project is Sol Vista (Huntington Beach, Calif.) by Alco-Pacific Construction Co.

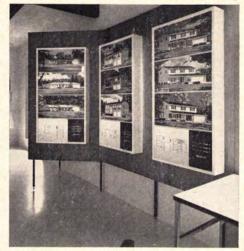


Countrified sales office is finished in natural textures and warm colors to blend with the rustic style of Conejo Hills, a 530-home Janss Realty project near Los Angeles. Another suggestion of country living: the walkway that leads directly through the office to the models is flanked by photos of the countryside.



Formal-looking sales office at 1,500-home Northwood Park, San Jose, Calif., is an attractive accessory rather than the entrance to a closed model area. Builder Schulte-Blackwell moved the building from a completed development and restyled it. Models and office ring a brick plaza in a blocked-off cul-de-sac.

Jack Sterling



Wall-hung renderings are transparencies on light boxes in Qualstan's Worthington Hills (Ohio) Information Center. The builder's aim: "to create an atmosphere of quietness, charm, security."



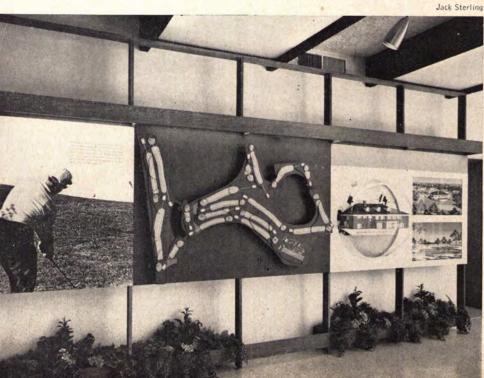
Desk-top renderings lined up before a rear glass wall in the sales office let prospects compare alternate elevations with existing models by simply glancing out to the model area (see front view of office at bottom left of facing page). Homes in this development range from \$24,200 to \$30,800.

Gerald J. Trafficanda



Topographical scale model of hilly San Carlos, a Sunset Oil community, serves 1) to play up the project's unusual location on the slopes of the highest point in San Diego (Cowles Mountain) and 2) to show prospects the precise locations of community facilities. The 5,000-acre development, expected to have 25,000 residents by 1970, is a short drive from downtown San Diego.

Leisure-time displays are accompanied by tape-recorded explanations in the Qualstan sales office (see rendering display at top of page). This one highlights the golf course and country club.



Total Constitution

What it all should cost: Here is a tested way to figure marketing budgets

The two sets of budgets shown below were drawn up for specific builders, but they are based on prototype budgets, designed to advise any builder of corresponding size on when and how much to spend for his operation in general and his marketing program in particular. The prototypes are the work of Marketing Consultant William R. Smolkin of New Orleans and are based on principles culled by Smolkin from ten years' experience with actual builder cases.

There are two guiding principles behind the market portion of Smolkin's budget program:

- 1. Builders should allocate 2% of their over-all budget to selling: 1% for salesmen's commissions, ½% for sales supervision and ½% for sales office operation (office space, telephone, sales aids and utilities).
 - 2. Builders should allocate 2½% of their over-all budget

Case No. 1: budget for 25 houses averaging \$29,100

Over-all		per	% of
12-month budget	total	house	total
Projected gross sales	\$727,500	\$29,100	100.0
Cost of improved lots	140,000	5,600	19.2
Construction costs	433,975	17,359	59.7
Financing costs	25,576	1,024	3.5
Administrative costs	25,464	1,020	3.5
· Construction overhead	14,551	583	2.0
Selling expense	14,551	583	2.0
Merchandising expense	15,190	610	2.1
Projected net profit	58,193	2,321	8.0
Selling and			
merchandising budget			
Salesmen's commissions	7,275	291	1.0
Sales supervision	3,638	146	.5
Sales-office operation	3,638	146	.5
Advertising	10,914	438	1.5
(less Kingsberry allowances	3,000	120	4
On-site merchandising	1,438)		3443-4
Furnishing	2,200	146	.5
Cost of holding and	H-1		
operating models	3,638	146	.5

Total \$10,812		Newspapers \$5,602	Radio \$1,860	TV \$1,500	Outdoor \$1,350	Direct Mai \$500
Week no.	Week starting Sunday	25,465 lines @ 20¢/line†	620 spots @ \$3/spot	3 packages @ \$500/pkg.	27 board mos. @ \$50/bd. mo.	2,000 mailings @ \$250/1,000
1	May 9	2,546	155	2	14	1,000
	May 16	1,524				
3	May 23*	1,270				
2 3 5	Jun 6*	254				
15	Aug 15	1,524	155			
16	Aug 22*	762				
20	Sep 19*	254				
29	Nov 21*	127				
35	Jan 2	1,524	155	1	13	1,00
36	Jan 9*	762				
39	Jan 30*	254				
48	Apr 3	1,524	155			
50	Apr 17*	762				

†Plus 10% production costs

The three-part budget above will guide an actual Kingsberry builder through the next 12 months. His over-all budget (top, left) shows he can count on \$727,500 in gross revenues, providing he meets a conservative goal of 25 sales in a price range of \$27,100 to \$31,100.

The builder's relatively high lot cost (\$5,600 per lot) will keep his projected profits down to 8%. (This does not in-

clude \$10,914 in management salaries.)

The builder's selling and merchandising budget is based directly on Smolkin's principles—2% of total budget for selling, 2½% for merchandising. (In this case, however, the merchandising budget is cut to 2.1% because of Kingsberry's \$120-per-house merchandising allowances.) The \$2,200 allocated for furnishing three models represents a one-year amortization

of \$7,500. (Furniture is expected to last three years.)

The builder's advertising budget spreads \$10,812 of the budgeted \$10,914 over five media. (The \$102 discrepancy results from an approximating technique.)

Newspapers, which normally consume most of a builder's ad money, are kept to just over half of this builder's budget thanks to a low line rate (20¢ per line).

to merchandising: 1½% for advertising, ½% for on-site merchandising and model-home furnishing and ½% for financing and operating models (interest, utilities, insurance and maintenance).

There are five advertising principles behind Smolkin's budget program:

- 1. Newspapers are a builder's best medium. He should not consider any other medium until he has budgeted at least 20,000 lines of newspaper ads in a given year.
- 2. If a builder uses other media, he should use them during the weeks of heaviest newspaper advertising so they will reinforce impressions made by newspaper ads.
- 3. Builders should spend 10% of their total year's newspaper schedule on opening week. After that, newspaper ads can taper off to 1% by the fifth week.

- 4. Newspaper advertisements should be run every week, unless there is a major holiday to reduce buyer traffic.
- 5. Special promotions should be run in August (to perk up normally slow summer traffic) and in January.

Smolkin has incorporated these principles into a new consulting system for Kingsberry Homes, Chamblee, Ga., prefabber. Specially trained Kingsberry representatives review their builders' operations. They turn over their reviews, along with a local market survey, to Smolkin, and he in turn feeds them to a computer programmed on the basis of the principles listed above (plus others). The computer hands back sales projections for the builders, plus 12-month operating budgets and advertising schedules like those shown below. This information is reviewed by Smolkin and by Kingsberry and is then presented to the builders.

Case No. 2: budget for 70 houses averaging \$13,950

Over-all 12-month budget	total	per house	% of total	Advertis	ing budget					Dire
Projected gross sales	\$976,500	\$13,950	100.0	Total \$14,647		Newspapers \$14,647	Radio	TV.	Outdoor	. m
Cost of improved lots	112,000	1,600	11.5							
Cost of construction	643,860	9,198	65.9	Week	Week	15,666 lines	000 spots	0 packages	00 board mos.	000 mailii
		1		no.	starting	@ 85¢/line†	@ \$12/spot	@ \$500/pkg	@ \$50/bd. mo.	@ \$250/1,0
Financing costs	41,179	588	4.2		Sunday					
Administrative costs	34,179	488	3.5	100 D						
Construction overhead	19,531	279	2.0	1	Apr 25	1,566		4-14-17		
Selling expense	19,531	279	2.0	- 2	May 2	936				
Merchandising expense	16,015	230	1.6	3	May 9*	780				
				5	May 23*	156				
Projected net profit	90,205	1,288	9.3	17	Aug 15	936				
				18	Aug 22*	468			sing medium is u	
Selling and				22	Sep 19*	156			g budget does	
merchandising budget				31	Nov 21*	78	pe	ermit at least 2	20,000 lines of ne	ws-
				37	Jan 2	936	pa	aper space.		
Salesmen's commissions	9,765	139	1.0	38	Jan 9*	468				
Sales supervision	4,883	70	.5	41	Jan 30*	156				
Sales-office operation	4,883	. 70	.5	50	Apr 3*	936				
		1-1-5		52	Apr 17	468				
Advertising	14,649	210	1.5							
(less Kingsberry allowances		120	9		**	Hanna for Abla				
On-site merchandising	2,383)	70		*Newspaper linage for this week is repeated in subsequent weeks, but no advertising is run during weeks starting July 4, Sept. 5, Dec. 26 and Apr. 10						
Furnishing	2,500	70	.5				алу 4, осре, о, в	co, 20 and Apr. 10		
Cost of holding and					†Plus 10% p	roduction costs				
operating models	4,883	70	.5							

This set of budgets was prepared for a builder in a low price range (\$11,800 to \$16,000). Its projection of 70 sales is derived from such factors as the number of lots available, the size of the organization, financing, last year's sales, total number of starts in the market last year and the performance of the area's biggest builder. Also in the formula: the builder's expectations and those of his representative.

The builder's total budget includes \$14,649 in management salaries, \$9,765 for clerical workers and \$9,765 for construction supervision. These approximate figures cover a staff of six: the builder himself, his job superintendent, a clerk, a bookkeeper, a sales manager and a part-time salesman.

Though this builder has more money available for advertising than the one at

left (\$14,649 compared with \$10,914) he must concentrate all his advertising in newspapers. Higher newspaper costs absorb virtually all of his ad budget. Both builders, however, are advised to follow similar newspaper schedules—starting with 10% of their budget during opening week and tapering off during the rest of the year, except for special promotions during August and January.

Advertising: does today's well-heeled buyer dig the soft, sophisticated sell?

The answer, with only a few early precincts reporting, seems to be a cautious "yes." Light and often humorous home ads like those on the facing page (patterned after Doyle Dane Bernbach Inc.'s now legendary Volkswagen compaign) are popping up more and more in real estate pages around the country, and builders report that when the critical mix of sophistication and sell is just right, the market responds.

For the builder of higher-priced homes aimed at the discretionary market, the sophisticated sell has two important aspects:

- 1. It pulls prospects in quality rather than in quantity. Says Bruce Stahl, general manager of Qualstan's Columbus, Ohio, operations: "Our Volkswagen-type ads [samples on facing page] have a strong appeal to buyers who can afford houses in the middle twenties and higher. They are definitely less effective in the lower price ranges; there, we use a much more direct approach."
- 2. It creates a strong company image. Says Stuart Jaffe, assistant to the president of Harlan Lee-Bryan Lasky Co., Sherman Oaks, Calif.: "Our ads [shown on p. 100] don't pull dramatically, but they do build up the company in prospects' minds. Visitors to the project come up and tell us how much they enjoy our advertising. And they buy."

For many builders, the absence of the product itself from an ad is worrisome. "We ran some low-pressure atmosphere ads last year," says John Klug, president of Pacesetter Homes, Laguna Niguel, Calif., "and they pulled lots of people but few buyers. We did better when we switched to showing more of the product [see p. 100 for samples of both types]. Indirect advertising seems to imply we're ashamed of our houses."

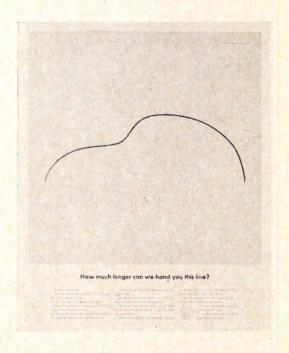
But says Jaffe: "We prefer the indirect ad. If we show one house, we may rule out prospects who don't like that particular model. Besides, in an ad all houses look alike."

The newness of the sophisticated, humorous ad, coupled with its strong, distinctive look, makes it a standout on a typically chaotic real estate page dominated by "blaster" ads with screaming headlines; hence it is a natural for more competitive markets. For example: Marvin J. Gerstin, a Washington, D.C. ad agency that specializes in builder accounts, uses the sophisticated approach for luxury apartments which, in Washington, are plentiful. But for high-priced detached house subdivisions where, says Vice President Harold Zoslow, "there is still a big demand for good houses," the agency sticks to straightforward product ads. "Nevertheless," adds Zoslow, "we know the sophisticated sell works, and when house competition gets tough enough, we'll use it."



The Volkswagen ad, prototype of the

The basic ingredients of Volkswagen's ads (above and below) and Qualstan's home ads (facing page) are identical: a strong, arresting photograph, a humorous headline and light, highly readable copy with a soft but insistent sell. There is one basic







sophisticated sell, was borrowed almost intact for this amusing builder campaign

difference between the two campaigns: Volkswagen focuses on the product itself, while Qualstan stresses the better way of life afforded by the house and the community. Qualstan's ads are designed to promote the company rather than any one project (Qualstan is building in four areas in Columbus), but they have proved more effective for subdivisions with houses priced in the middle twenties and up, less effective for subdivisions with lowerpriced models.





continued





Broad humor, cloaking a hard sell, is used in these ads to create a company image

The humor is all in the photographs; both the headlines and the copy carry straight sales messages. The ad at left has point-blank snob appeal, made more palatable by the satirical picture; the center ad, which pushes Harlan Lee-

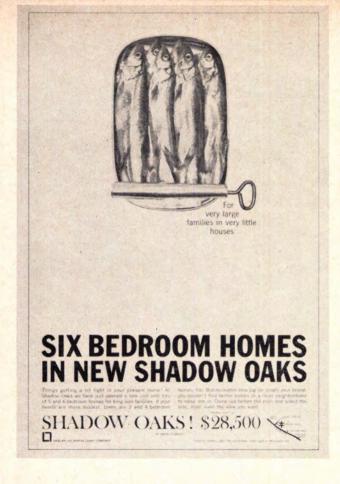
Byron Lasky Co.'s trade-in program, was designed to pull traffic on a specific weekend (it did); and the ad at right, one of the most successful of the campaign, was aimed at families with lots of children. The distinctive look of the





These two ads, combining atmosphere and prestige, brought the builder lots of traffic . . .

The lesson: the soft sell is too soft when it all but ignores both the house and the project. The two ads at left brought out people, but they were apparently nature lovers rather than serious homebuyers. The ad at right, run right after the other two, talked about houses rather than the California landscape, and while it pulled no more traffic, it led to lots more sales. Pacesetter Homes has now dropped the indirect advertising approach in favor of ads that show



and to push specific programs and models

ads is important; it creates a memorable company image and also lets smaller ads (an average of 60 to 70 lines deep) hold their own with full-page ads run by other builders in the area.



... but this down-to-earth ad sold houses

and talk more about the house itself. The result, according to President John Klug, is better sales. "We tried the indirect approach long enough to be convinced that the product is the thing," says Klug.

This humor, too broad for advertisments, helped create an effective brochure

The photos below were used in the opening pages of an otherwise hard-sell brochure issued for Malibu West, a California development of \$37,500-and-up houses. "The pictures didn't say anything about houses" says Developer Mark Levy, "and we wouldn't use the party pictures in an ad anyway. But as part of the brochure, they helped give Malibu West the image of a real 'in' place to live."



Photos: Roger Marshutz



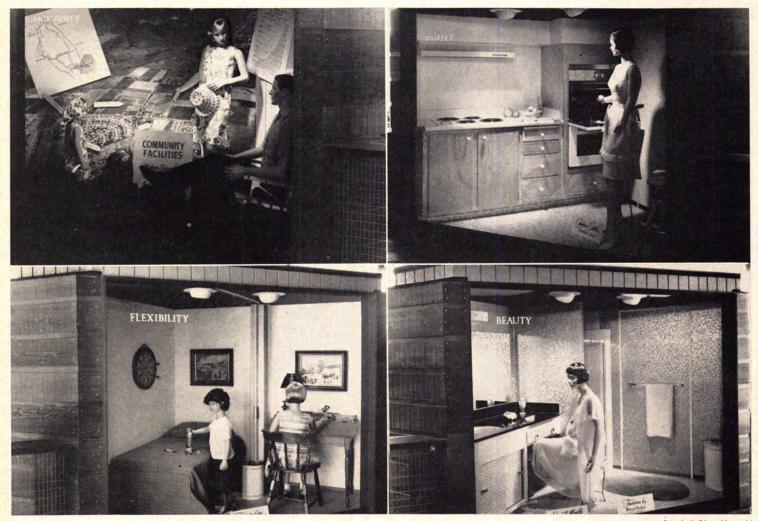


MAY 1965

Sales managers' scrapbook: here are 40 ideas you can use to boost sales



Use care-free displays for condominiums
Freedom from maintenance was dramatized like
this by Houston builder J. L. Philips at his Briargrove Townhouses, Houston's first condominium.



Make product displays with manikins
Like department store windows, these "sets" in the
sales office of Brad-Rick's Fremont, Calif., project,
Way-Out-West, put prospects in buying mood.

Campbell-Ricco-Mazzuchi

Cold-canvass old neighborhoods

Detroit's Thompson-Brown finds this very effective. Says Vice President Steve Campbell: "Our men do it where people have lived in their house an average of seven years and are probably ready to step up into our price class. The first morning that we tried this technique we had salesmen cover 30 houses on their way to work. Each salesman simply handed a brochure to the housewife at the door and invited her out to see the development. That evening three couples showed up at the sales office with flyers in hand. We've since refined the technique and now only canvass neighborhoods from which we already obtained customers. This ties the referral business into the cold canvass.

Put your doors to work in your models

Chicago Merchandising Consultant Gene Dreyfus suggests two ways to handle doors in a model house:

- 1. Remove all passage doors inside the models to increase the visual size of your space. Doors left on hinges in bedrooms or bathrooms hide the square footage you have for sale.
- 2. Do not remove closet doors. Customers think of these as part of the decor and want to see what you're offering as standard. If the room is small, add to its size by painting closet doors to match the wall.

Make your model opening exclusive

In Cincinnati, the Arcose Co. sent formal invitations to 800 selected families to view the first \$100,-000 homes built in a new country-club neighborhood. Amazingly, 500 couples returned appointment cards to view the house. Vice President of Sales Carl Dotterman considers the response so outstanding he plans to issue invitations to a \$40,000 model this fall. The mailing was the only publicity or advertising given the \$100,000 home, and Acrose reports ten sales have been made in that price class through March.

Spell out every item in the house

Cincinnati Builder Robert O. Thompson finds his best marketing tool is a minutely detailed nine-page contract that is virtually a specification. For the knowledgeable second- and third-time buyer such a contract removes part of the problem of making a decision to buy: he doesn't have to worry about the quality of materials and products in the house. The contract lists every single item that will go into the house, from the nails on up and also everything that will not go in, which the buyer might assume he was to get under other circumstances. The contract is a printed form with blanks provided for optional items. Standard materials are printed into the original form.

Charge admission to your models

To attract only prime prospects, Fort Lauderdale's Haft-Gaines charges visitors a \$1 admission fee the first week its models are open. Proceeds go to the United Fund and thus help build the company's image in the community.

Haft-Gaines also closes its models on Sundays. Reason: buyers in its price class (over \$60,000) rarely go house hunting on Sundays.

Give salesmen an excuse to call

One way to do this is to let your men alert their prospect list just before a price increase goes into effect. Says Steve Campbell, vice president of Detroit's Thompson-Brown: "During the Christmas season last year, we had every single one of our salesmen call up those people who had been on his prospect list during 1964. The salesmen told customers about impending price increases and urged that they buy a house at the old price." Result: "We sold 23 houses between Christmas and New Years."



Intrigue prospects with a real designer Parisian Interior Designer Jean Pierre Aubry uses sketches to answer design and decorating questions at Alco-Pacific's project in Westminster, Calif.



Take prospects by land or by sea

Salesmen chauffeur prospects in a rear-engine, propeller-driven amphibious vehicle across San Diego's new Lake San Marcos to see models by Frazar Bros.

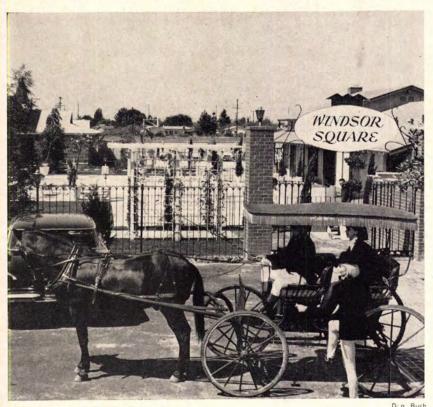


Build up an opening with mystery Dummy missile heads behind fence caused talk all

over Fremont, Calif., and built up traffic long before Brad-Rick opened its Way-Out-West project.

Ranco Photography

continued



Reinforce your project theme

Surrey lends atmosphere and free rides at Kaufman and Broad's Windsor Square, in Los Angeles. Models in riding habits serve as hostesses.



Open a swimming pool with an event

Swim meet between Pomona YMCA and Diamond Point Swim and Racket Club was the highlight of opening at Dean Bros.' Diamond Point Pool.

Set the mood with movies

You don't have to tie up salesmen's time describing your project to prospects. California Builder Ward Crump encased sound movie equipment in a TV cabinet to spell out to prospects in model houses the benefits of living in his Baywood Terrace subdivision south of San Francisco. Crump's equipment uses continuous playing magazines of film to show prospects how his houses were built, the area's schools, shopping centers, freeways and recreation. "We know the movies build sales because they make the salesmen's job easier and let each one concentrate on the best prospects," says Crump.

Give buyers roots—and warranties

New Orleans Builder William F. Kelly clinches his sales with a coat-of-arms keyed to the buyer's name and a five-year warranty on the house. For the arms, Kelly deals with an English firm that researches old names and furnishes an oak plaque with the coat-of-arms in relief. This technique ties in nicely with the name of his subdivision, Camelot, but Kelly believes it could be used for any subdivision.

Kelly's five-year warranties are new to New Orleans, where most builders give only one-year warranties on homes. "We analyzed what was covered by the usual one-year warranty and decided if it was good for one year it was good for 15 years. We could have made the warranty good for 15 years, but were afraid the buyers wouldn't believe it. Five years was something that they would believe." The warranty itself is a gold engraved certificate spelling out Kelly's responsibility to the buyer for the structure and shell of the house.

Appeal to green thumbs

"When we get down to the last few hard-to-get-rid-of houses in a subdivision, we offer prospects a big free landscaping incentive," says Landon Exley, sales director of Los Angeles' Inner Circle Homes. To close a sale, Exley gives the buyer an \$800 allowance payable when the landscaping work has been completed by the homeowner. The \$800 practically amounts to a discount on the house. "The last few houses in a subdivision often look neglected simply because they are the last few houses, but the landscaping allowance moves them fast and gets the buyers to put in lawns, shrubs and flowers as fast as they can."

Use buyer profiles to pinpoint sales efforts

If you know what type of person is most likely to become a buyer in your subdivision, your salesmen can spend their selling time a lot more efficiently. Washington Builder Steve Yeonas uses past and current profiles to pick his hot prospects. Here's how he does it. He has his salesmen fill out profile forms on every buyer in each subdivision he builds. These forms list seven categories: occupation, previous location, income, method of contact (with the subdivision), buyer's age, family size and type of previous housing. When a subdivision opens, the first few dozen sales will begin to establish a pattern of the types of buyers the subdivision is appealing to. At weekly sales meetings Yeonas will detail this information so salesmen can concentrate on those prospects that seem best to fit the profile. A completed profile on a completed subdivision gives Yeonas a record of the type of people that a particular type of subdivision appealed to. This information is used for new subdivision planning.

Sell location with a light-up map

Philadelphia Builder Hyman Korman made a conversation piece of his location by installing an electrified map in the display area of his Blue Bell Manor development. Prospects simply push labeled buttons on a control panel to light up scale-models of schools, school sites, churches, service stations and institutions in the area. Says Korman: "You

continued

have to sell location before you sell the house and even though we have a good price, \$12,000 to \$14,000, our map really breaks the ice in the initial phases of a sale."

Get old buyers to trade up

When Washington builder Steve Yeonas is ready to open a new subdivision, he mails invitations to all the owners in his earlier and cheaper subdivisions. One invitation reads, "We are pleased to extend to you a warm, personal invitation to visit Sutton Place—another Yeonas prestige community. This community is located in a tranquil suburban setting with ½-acre minimum lots. We are certain that this Yeonas community will meet the highest requirements of any discriminating buyer. Directions: Capital Beltway to exit 8, etc. For a personal showing please ask for (salesman's name), thank you."

In Atlanta Thibedau-Shaw, building and realty firm, does somewhat the same thing. T-s Sales Manager Ed Clapp uses a four-color postcard showing the entrance of one of his best new models. Mailings go out three times to any established neighborhood where houses are slightly cheaper and five or more years old. Cost in Atlanta is about \$250 for three mailings of 1,000 cards each.

Get to prospects before they get to town

New people coming to town are the hottest housing prospects there are, and the best way to get the jump on competition is to reach transferees before they transfer.

Roger Ladd, Chicago builder and realty man, scans local news and checks all leads to find out which firms are transferring people to his marketing area. When he knows of an impending transfer, he heads for the firm's present location and throws a party in a motel for prospective buyers. Says Ladd: "We invite transferees over to meet us. We aren't there simply to sell houses but also to meet people. If we can't find them one of our houses to their satisfaction, we direct them to other real estate firms and builders. We know we are going to get our share." Ladd also throws parties for local beauticians and barbers to start a word of mouth advertising campaign that can reach transferees before they are transferred. Ladd has been seeking out transferees for about two years and says his search has led to 100 to 120 sales he otherwise would not have made. He figures the average cost of travel and entertainment per house sale is \$90.

Make a project name meaningful

Charlotte, N.C., Builder John Crosland has a trade mark of a horsewomen jumping a split-rail fence for his Huntingtowne Farms subdivision. To give the name reality he got the Mecklenburg Hunt Club to stage its annual "Hunt Trials" in Huntingtowne Farms. The trials include jumping but not an actual hunt.

Make it June in January

Severe Northeastern winters have been turned to advantage by Pilgrim Homes of New England. At a time of the year when everyone is concerned with the weather and their fuel bills, the company offers a free set of aluminum storm windows with every house sold during the month of January.

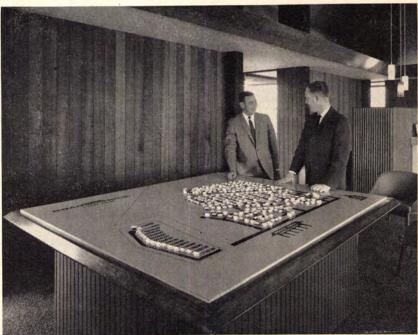
Color the house "sold"

Colored renderings, prepared by the company's architect, are used by Kansas City Builders Jackson & Scherer to pin down prospects for custom houses. Notes are taken of the buyers' likes and dislikes at the first meeting with the salesman, and the notes are given to a designer on Jackson & Scherer's staff. On a succeeding appointment the renderings are shown to the prospects and used to reconcile any differences between husband and wife about what they want in their house. Cost: \$20.



Sell your terrain with a relief map

Rugged mountains and valley tableland give prospects a great sense of the beautiful country surrounding Larwin's Kingspark, Los Angeles.



Point up houses and lots sold

Plastic models on this project display light up at the touch of a button to show what's been sold in Brad-Rick's Fremont, Calif., project.

Campbell-Ricco-Mazzuchi



Campbell-Ricco-Mazzuchi

Use an outdoor closing area

The relaxed, informal atmosphere of this sales office patio helps put Brad-Rick's buyers in the mood to sign on the dotted line.



Let landscape furniture set a theme
A gazebo in the model area emphasizes SchulteBlackwell's gracious living theme at Park Wilshire
project, San Jose.



Be tactful with your requests

These simple, but subtle, signs just say please—don't smoke, and hold your child's hand—at C. A. Van Zile's Pacific-Rivera project in Los Angeles.

Attract tenants with band concerts

California's S. V. Hunsaker & Sons staged Sunday night concerts to bring out potential tenants to three apartment projects in Orange County. It got the Long Beach Junior Concert Band to do one-hour programs of Sousa marches and songs from current Broadway musicals at each of the three sites. Folding chairs were set around swimming pools and popcorn and pink lemonade were served. Press releases with pictures of the band—no advertising—drew more than 3,000 people. Cost of the three concerts was about \$1.50 per prospect who had been out to our openings."

Double your prospects with Dixieland

California Builder Richard Cavanaugh finds that Dixieland bands at project openings have helped him do twice as much business as he had expected. "When I went into this type of promotion I had my doubts, but I went into it anyway, feeling that at least I could be a pioneer, if nothing else. But the jazz sessions seem to have built an image for me and today we get a lot of referrals, prospects who more often than not mention that they have heard about the Dixieland from people they talked to."

Tie your promotion to a holiday season

In Kansas City, Wooldridge & Taylor pulled people into their model houses during the Christmas season with displays of antique toys, a gift-wrapping instruction class and a special Christmas program. In addition one house was decorated and tied with a big red ribbon over the roof—a family gift for Christmas. The program was very successful and drew prospects to models even in bad weather.

Tie your opening to your design

In San Diego, R. W. Sparks, marketing manager for the Rancho Bernardo subdivision, opened with a two day fiesta. About 4,000 people turned out to see the early-California style houses, drink champagne and hot spiced chocolate and listen to mariachi players, "We also get our salesmen to sell this early California feeling by talking about the history of the ranch," says Sparks. At the close of a sale, Sparks gives each buyer a grant deed tracing ownership of his particular plot in Rancho Bernardo back to the original grant from the king of Spain.

Don't forget the oldest sell of all

In Atlanta, Builder Hardy Kilgore draws crowds and gets the public talking about his new apartment project by using a telephone message recorded in a woman's sexy voice. When a prospect calls the number, advertised in the local press, a 50-second recording delivers the message, part of which goes like this: "When the telephone rang, I just knew it was going to be you because all the really smart people in Atlanta have been calling me." The voice gives hints of a warm reception, instructions on how to get to the site but no description of the apartments and no prices. Kilgore finds the tape is totally inoffensive and that women as well as men are pleasantly amused by it and feel good natured toward it. The number is busy all day, seven days a week until late at night. Cost of the recording runs about \$150. Dialogue and the recording have to be replaced from time to time because they go stale after so many repetitions in the same market, Kilgore has used the phone technique successfully in Houston, Raleigh and Oklahoma City.

Choose driving time for radio spots

In Detroit, the realty firm of Thompson-Brown finds that it gets best results from radio spots when men are driving to work and listening to their car radios. Detroit's 4½-month newspaper strike forced Thompson-Brown to use radio ads, which got hundreds of responses to an offer of a brochure describing everything T-B had to sell. Over 85% of the

telephone calls came from men. T-B offered the brochure several times a day but only during driving time. Says Vice President Steve Campbell: "Its hard to estimate exactly what effect our radio advertising had, but we did show a 23% gain in sales last year, and I shudder to think what the figures might have been had we not used radio as a substitute for newspapers."

Build up your subcontractors

Denver Builder H. B. Wolff gets good results from an advertising campaign that stresses the reliability and long service of the workmen hired by his subs. Each ad features a large photo of a group of workmen in a different phase of construction. Each caption names the men shown and tells how many years he has worked at his trade. To get the workmen to cooperate, prints of the picture are distributed to them.

Use housewives for market research

Washington Builder Steve Yeonas pays housewives 40¢ a completed phone call to fill out questionnaires on prospects' feelings about Yeonas' projects. Leads for the researchers are gathered from salesmen who take names and addresses of prospects going through model homes. The researchers find out what prospects have been looking at, what they liked about various projects, what their impressions were of designs and prices. Finally they ask what price range each prospect is interested in and how soon he or she will need the new house. Yeonas feels that housewives make very good researchers because they can get chatty enough to overcome any initial fears a prospect may have in reacting to the questions. Salesmen follow up the best leads from the questionnaires, and the office staff tabulates all the answers to get a reaction to various price classes and styles.

Keep your lights on during the day

Consultant Gene Dreyfus points out that sunshine through the windows may be cheery, but without lamplight and hidden spotlights any room can have dark corners which visually reduce the amount of space you're selling. In lighting a model, bypass all light switches and illuminate it from a central control. Prospects must not be given the chance to flip a switch and leave part of the square footage in darkness.

Surprise people with silent salesmen

When prospects open doors or cabinets in the model houses of Builder A. P. Orleans' Philadelphia projects, they are likely to be confronted by a handlettered 8"x10" card, shaped like a house, that invites the looker to see some other part of the model. Sample: "Have you noticed the sliding-door closet in the upstairs hall?" The suggestions often spur visitors to make a second trip through the house.

Show door-to-door movies

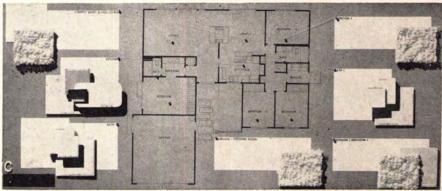
Off-site selling for Cameron Park (near Sacramento) is helped by a 15-minute color movie that salesmen show to prospective buyers. Production cost of the film was \$3,800, and 30 projection kits (\$200 each) were provided for the sales staff. A direct mailing to potential buyers asks them to return a postcard for a private showing, and a salesman then takes the audio-visual equipment to their home.

A similar lower-cost method is used by the Windsor Gardens apartment complex near Boston, built by General Investment and Development Co. They prepared a slide film, with professional narration, which presents "The Windsor Way of Life" to prospective tenants. The projector is no bigger than an attaché case.



Let your prospects view the terrain

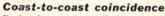
Sales office at Cabot, Cabot and Forbes' Laguna Niguel community (South Laguna) has an open deck overlooking models, hills and canyons.



Dean Hesheti

Display colors with your floor plans
Women prospects start almost unconsciously selecting rugs, drapes and tiles to work with floor plans at projects by Los Angeles' L. C. Major.





Both these ads pulled well—the one at left for Charles Cheezem in St. Petersburg, the one at right for Harlan Lee-Byron Lasky, Los Angeles.



BOWARKETING LE

Two days of dialogue among 45 of housing's most thoughtful marketing and sales experts outlines nine areas of concern

in our sales effort and suggests what we must do to reach our full potential of housing units and dollar volume.

Photos: Harper Leiper Studios

Becker, William E., marketing Bill Elliott & Assocs. Teaneck, N.J.

Berg, W.J., manufacturer Minnesota & Ontario Paper Co. Minneapolis, Minn.

Birkner, Edward C., marketing President, Marketing Information Network New York City

Bradhoff, Lloyd R., builder President, Brad-Rick Homes San Leandro, Calif.

Brehoney, James L., marketing President, Promm Assocs. Washington, D.C.

Brown, William L., manufacturer Kingsberry Homes Corp. Chamblee, Ga.

Carey, Robert H., realtor President, Thompson-Brown Co. Detroit, Mich.

Corbett, Thomas R., manufacturer Nutone Inc. Cincinnati, Ohio

Detgen, Edward J., manufacturer Owens-Corning Fiberglas Corp. Toledo, Ohio

Dorfman, Murray, manufacturer Waste King Corp. Los Angeles, Calif.

Emmer, Philip I., builder President, Lincoln Estates Inc. Gainesville, Fla.

Goodkin, Sanford, market research President, Sanford R. Goodkin Research Sherman Oaks, Calif.

Greenawalt, Phillip L., mortgage banker President, The Kissell Company Springfield, Ohio

Hardesty, Robert, builder Deane Brothers Inc. Huntington Beach, Calif.

Harper, Don, manufacturer Emerson Electric Co. St. Louis. Mo. Johnston, W.R., manufacturer Weyerhaeuser Co. Tacoma, Wash.

Kindregan, J.E., manufacturer Johns-Manville Corp. New York City

Maczkov, Nick, manufacturer American-Standard New York City

Murphy, James, builder Pace Setter Homes Inc. Houston, Tex.

Norton, Edward M., advertising Vice President, Rives, Dyke & Co. Inc. Houston, Tex.

Parr, Charles H., advertising President, Coleman-Parr Inc. Beverly Hills, Calif.

Pauley, Edward, marketing Janss Corp. Thousand Oaks, Calif.

Peterson, D.I., manufacturer Hotpoint Inc. Chicago, III.

Pollock, John C. Marketing Director, NAHB Washington, D.C.

Riley, Edward, manufacturer Simpson Timber Co. Seattle, Wash.

Risbergs, Janis, builder President, General Builders Corp. Babylon, L.I., N.Y.

Ritchey, Robert J., manufacturer U.S. Steel Corp. Pittsburgh, Pa.

Roedel, Milton J., manufacturer E.I. duPont de Nemours & Co. Inc. Wilmington, Del.

Sarkowsky, Herman, builder President, United Homes Corp. Federal Way, Wash.

Scholz, Donald J., builder President, Scholz Homes Inc. Toledo, Ohio Seidel, Ted V., manufacturer Barrett Division, Allied Chemical Corp. New York City

Siff, Lowell A., builder Vice President, F & S Construction Co. Inc. Chicago, III.

Slabaugh, W.E., manufacturer Westinghouse Pittsburgh, Pa.

Smolkin, William R., marketing President, W. R. Smolkin & Assoc. Inc. New Orleans, La.

Solon, F.J., manufacturer Johns-Manville Corp. New York City

Spencer, Roger, manufacturer Pittsburgh Plate Glass Co. Pittsburgh, Pa.

Stewart, Harry G., Jr., marketing L.C. Major & Assoc. Inc. Downey, Calif.

Tenzer, Michael L., marketing Larwin Co. Beverly Hills, Calif.

Tolan, John H., Jr., builder Barrett Construction Co. Richmond, Calif.

Tucker, Charles, manufacturer Caloric Corp. Wyncote, Pa.

Watt, Ray A., builder President, R.A. Watt Inc. Gardena, Calif.

Weiner, Leon, builder President, Franklin Assoc. Wilmington, Del.

Weiss, Richard L., marketing Sunset International Petroleum Co. Beverly Hills, Calif.

Yeonas, Gus, builder Yeonas Realty Inc. Vienna, Va.

York, Herman H., architect Jamaica, New York

Moderator: Richard W. O'Neill, Editor, House & Home

How can housing get a larger share of the consumer dollar? In the competitive economy of our society, every consumer product—beyond the absolute essentials of basic food, clothing and shelter—must compete with every other product and service for the buyer's favor. To put it bluntly, housing is being outsold.

Between 1955 and 1964, the total annual value of all residential construction rose from \$22.6 billion to \$26.0 billion, a gain of 17.1%. But during the same decade, total disposable income went from \$274.4 billion to \$431.8 billion, a leap of 57.5%. Although housing is taking a slightly larger share of family spending than it did ten years ago (13.9% as against 12.2%), there are still many billions of dollars of discretionary

spending that could be attracted to our product, but which are being spent elsewhere.

But how? What failures in our marketing and sales effort are keeping us from reaching our full potential? To explore these problems and suggest possible answers, House & Home invited 45 top sales and marketing executives and consultants, architects and mortgage lenders to a two-day Round Table. After 482 pages of court-reporter transcript, nine major conclusions had been hammered out, which are summarized in these 12 pages of dialogue. These frank appraisals of housing's selling and marketing practices will help every thoughtful person in our industry put a microscope on the strengths and weaknesses of his own sales operation.



Needed: an industrywide program promoting homeownership—but it can be effective only if it has the support of all industry groups

The public image of both the builder and his product must be upgraded because lack of consumer confidence is bound to reduce sales. But any image-building effort, if it is to be effective, must be backed by all the groups that would profit from an increase in new-house sales.



Bill Berg: Let's think of housing in terms of our gross national product. From 1959 to 1964 the GNP rose by approximately 29%. But our own industry did not match this growth. The measure of a forward thinker is not how much he competes within his own industry, not how successfully he profits by comparison with his own industry, but how successfully the industry of which he is a part competes with other industries.

Ed Norton: We have to reach outside existing markets to expand. We are all talking to people looking for a home, instead of people *not* looking for a home.

Dick Weiss: The consumer is urged to spend his dollars on vacations, hi-fi sets and automobiles, while property taxes and land costs continue to make homeownership more difficult. Other industries have programs calculated to produce sales and buyers for their products. We make no effort to promote the idea of homeownership. We assume that ownership is an integral part of the American ideal.

Lloyd Bradhoff: Housing is losing ground because the image of the builder, in general, stinks. If we improve it, we ought to get 10¢ out of the GNP dollar instead of 4¢. If a buyer of my house feels he got taken, his reaction would be negative toward all other houses.

Weiss: Some people feel that the house of today is not as good as that of 20 years ago. I agree that the problem also lies in the builder's image.

Leon Weiner: I don't think that we should fool ourselves that only building up our image will sell more products. Down the street there is always a builder who offers a better value and sells more because he hasn't spent all his money building image but has spent his money on his house.

Bob Carey: Our competing products don't have our advantages! We have the best financing; we sell at a smaller down payment over a longer period of time; we have the lowest interest rates; we have the lowest depreciation factor. So it may be that we have not created the desire for homeownership.

John Tolan: We need something to make it evident to the apartment dweller that here is a value that he can't get by buying a second-hand house. We need more upgrading of standards in variety, design and detail in the subdivision.

I would like to list nine things which are competing for the consumer dollar: 1)travel and vacation, 2) various forms of insurance, 3) automobiles, 4) boats, 5) photographic equipment, 6) hi-fi equipment and television, 7) savings, 8) clothing, 9) furniture and appliances.

Weiner: The real problem may be that we are so spread out as an industry that it is impossible for us to market like large manufacturers.



Ed Riley: Housing is not an industry that can bring a product to market like other industries. At best, it is simply a collection of individualists who are active in their own markets. There could be a single housing industry in the same sense that there is an automobile industry. It would take a continuous pooling of our resources to lick the local, then regional, then national problems. Without this we won't have a national housing industry.

Phil Greenawalt: We should establish a Council of Advisors to coordinate efforts to promote housing. This Council could work on legislation, on broad-base advertising, on over-all promotion, on liaison among the lender, the builder, the manufacturer and the architect.

Weiner: Approaching educa-

tional institutions with a program to expand the desirability of homeownership is a very good idea.

Weiss: These programs should be orientated to builders within the community and be especially effective on the local level. An example: the essay contest held annually on the local level by the American Legion. We could use similar projects at a nominal expense.

Ed Pauley: The California Real Estate Assn. puts on such an essay contest and has introduced full semester high-school courses in real estate and homeownership.

Tolan: California is pretty advanced because 20% of the real estate licensing fees are earmarked for education.

Mike Tenzer: An educational program is practical, and we should get on it immediately. We can't afford not to do it.



Watty Slabaugh: As most of you know, HIPO as a program didn't work out so well. However, from what I learned of HIPO and what I know of the market today, there is a distinct need for a national educational promotional program to further the cause of homeownership.

continued



Tom Corbett: I suggest that local programs instead of the national would get off faster and be more effective in half the time.

Weiner: NAHB could develop the

programs we need if they had \$5 per housing unit, collected through the title transfer process. A dues increase would require proof that the individual is getting something for his money. We can't do this alone; we need the cooperation of mortgage bankers and manufacturers, too.

Jack Solon: If NAHB could clearly outline a theme, manufacturers could promote it via their own ad programs. For example, we could use one of our corporate ads, which might represent a contribution of \$70,000.

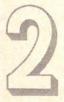


Bob Johnston: If we are going to survive competition for dollars, we are going to have to conduct a well-organized, hard-hitting aggressive promotional campaign, educate the public and improve

our public relations. The only way it can be done, in my opinion, is by a joint-industry, all-out effort.

Bill Brown: I take exception to our so-called need to promote. Every Sunday hundreds of leading newspapers devote pages to the real estate business and new homes. The automotive industry doesn't even come close to getting this coverage.

Let's capitalize on what we have. We should play up the break the homeowner gets on his income tax, and his equity.



Research is one of the weakest areas of housing's marketing effort because we don't fully use the expertise we already have

The study of consumer motivations and needs in housing is still primitive, but more and more builders are exploring buyers' reactions before including new features in their houses. Although much research is available free from manufacturers and local utilities, the builder can't afford not to spend money to find out about his particular market.

Sandy Goodkin: Market research is probably the weakest link in all kinds of research. It is a new science in real estate. It takes a great deal of statistical evidence, insight and sensitivity and a knowledge of a builder's problems and his personality.



Bill Becker: Many builders base their market research on information from the real estate agencies and the finance people instead of doing their own research.

Goodkin: Small builders might, but no sophisticated builder gives complete credence to what a broker says. But sometimes he seems to be trying to prove something about a piece of land he wants to buy and is completely subjective about its house sales possibilities. I don't think that we are called upon often enough to determine the future demand for a given piece of land. Market research should aim at understanding the prospective demand. The best method we can use is motivation research to

evaluate our intuitions and come up with useful conclusions. But this is very primitive.

Ed Birkner: The entrepreneur is in a position to judge the motivations of people as well as the market. A great deal of art has to be thrown in with the science. You can only use a few social science techniques.

Lowell Siff: I am afraid of motivation researchers.

Becker: People tell you what they would like to have, but they never want to pay the bill. This fouls up research.

Herman Sarkowsky: Now we predicate our new models on past experience, but we depend upon market research to analyze the prospects.



Brown: We try to find out from our purchasers what we did that encouraged them to buy rather than to rent. We did extensive interviews with 400 owners of Kingsberry homes trying to find

out why they bought our houses. People say that they want this and that, but when you check the incomes, you find out that they are already living in the highest price house for which they could qualify.

Phil Emmer: I think it was a waste of time and money to talk to people who bought. I would talk to the 400 people who did not buy my houses and try to find out the reasons why they didn't buy.

Johnston: Many new products go on the market that people didn't know they wanted, but when they get the chance to buy them, they do.

Harry Stewart: Our HBA association maintains a program of research, and the Las Vegas HBA has a continuing study of apartment vacancies. The builders have been following the study very, very well and have gone out and done some research on their own of individual areas.

Weiner: We all make innovations when we see what the wealthier people are doing in custom-built homes. Why should you sit and wait to find out what they did? You can go out and observe it.

Sarkowsky: The real problem in market research is to determine the type of product that would sell best in that particular location.

Our market research people pointed out design areas that we had not incorporated in earlier models and that we were able to include. We designed our houses to take advantage of the weakness in the competition. This is the

most valuable aid we could have gotten.

Goodkin: Most builders don't communicate with their sales forces. Some of the best information that we can get is coming from our sales people.

Weiss: Another thing that prevents experimenting besides the capital limitations of individual builders is the immobility of the product. We cannot take a single house from shopping center to shopping center and show it to shopping center and show it to have the statistical data that is available in other marketing areas.



Jim Brehoney: I did a massive research study and set a budget of \$12,000. We employed some of the best research people. But we only got half the sponsors we needed to break even. I actually lost \$6,000. Washington Gas Light let me see a piece of research which cost them \$18,000. After I had seen it, I knew that I would have done the combined projects together for little extra cost. If we tell the utilities what we need, many of them will conduct and organize research projects.

Emmer: All over the country utilities would be delighted to swing more specific research di-

rected toward the builder in the \$25,000-and-up market in the hope of getting more sales for their product. That is one of the practical ways to get it.

Goodkin: The point is that all kinds of studies done by the research people go for nought if we do not utilize them.



Herman York: One of the most profitable areas of research is to try to find out what your competitor is doing. Not the kind of house he is building, but how much he is giving for the dollar.

The homebuyer's ability to judge a house design is limited. He has a fair idea of about how much house he is getting for the money. Whether the house is good looking or not seems to be secondary. That bothers me because I like to sell good design. Unfortunately, design is not often the test of a fast selling project.

Birkner: If you research homes in the next higher priced bracket and put those features in your house, that is probably the way to get the biggest piece of the market that you can really expect. The problem is whether or not you can put in any given element in a given market sales price.

Becker: Builders just do not have the amount of money to invest in test marketing that manufacturers of other products do. You have to figure it the same way that you figure your profit. You just have to put in an

amount for trying new products.



Sarkowsky: A lot of us need to talk to somebody else for technical assistance. For instance, the meaning of population growth to housing is something with which I am not personally too familiar.

Bob Ritchey: As several of you said it is not the amount of statistics and data but what that data shows when it is put together properly that will get us this larger part of the consumer dollar. I want to make two points. First, market research

has to come up with the right program the first time, since there is just no time to go back into it and do it again. Second, the apartments that we are building have been phenomenally successful in reaching a new market.

Tolan: Our need is better marketing techniques, which includes and encompasses market research. Market research is to building what inputs are to IBM machines.

Stewart: Do you expect to get much out of a quicky, one shot research deal? If you do, you are expecting something more than you are paying for. Research has to be a continuing experience in a fast-changing market.

Siff: If a builder employs a good market research organization he might expend \$2,000 or \$20,000. If market research will answer his necessary questions, then he cannot afford not to buy it.



Only new housing, with better design, environment and materials, can make older houses obsolescent—and their owners dissatisfied

One way to get a larger share of the consumer dollar is to create housing that keeps pace with buyers' increased incomes and their desire for a better way of life. These buyers will almost certainly demand a more and more customized product, so builders must learn to adapt their production to the non-standard specification. Some volume builders have found they can do this.

John Pollock: Many young families don't buy the house they should because they don't want to be tied down to homeownership. They need to be sold that they can have a recreation area at home rather than going on a vacation.

Janis Risbergs: We are in the \$40,000 market. We sell design, construction and the decorator service to the man and his wife. How do you motivate your organization to be deeply market orientated?

Weiner: Do you need to build obsolescence into new houses to get repeat sales? On the other hand, you have to build a better house or you will have no sale. I don't think you can reconcile those two things.

Berg: There are four different things that the consumer wants for what he spends: creature comforts, enjoyment, prestige and peace of mind. Carey: Why are seven used houses sold for every new house? The American people are poorly housed in relation to their incomes. They are the best housed people in the world but not in relation to income. When people think their present housing is all right, it is detrimental to our industry. If they come out to see something new and different, you have a chance to explore what they will buy and can afford.



Goodkin: We have to think of the buyer who wants a model with some custom modifications. He represents a sizable part of the dollar volume.

Weiner: A lot of changes are really fairly standard. I sell a great many houses in the \$16,000-to-\$17,000 price range. The average sales price of the last 50 sales has been closer to \$19,000 because of changes and extras.

Stewart: You are missing the guts of this market. You don't want to tell this buyer that he has to have it your way. He wants to have it his way. If you won't give it to him, you have no sale.

Bill Smolkin: But specifically where we do an analysis of the house and the land, we find in the over-\$30,000 house it is unusual if speculative sales account for more than 5% of the market, I suspect that about two-thirds of the market now is not in subdivisions.

I visualize a combination of a big land development with a collection of designs and maybe 50 builders operating under one umbrella. That might be able to deal with the individualized market.

Birkner: The greatest single force in the housing industry, whether or not you agree, is individualism or the desire for the buyer to get what he wants.

York: Every Haft-Gaines house

I have been in seemed to have something distinctive about it, so that I remembered it, whether it was the swimming pool or the kitchen. I think that we can design something different that the competitor does not have that will make people remember that house.

Stewart: We see this tendency toward customizing and must build more models and change models more often. It has become even more important today to try to figure out what you can leave out of the house in order to put the things in that you can attract people with. And it is very important to explain to the salesmen what you have to leave out and why.



Weiss: More significant to me is why he decides to buy a house instead of renting an apartment. This is the competition for many potential sales.

continued



Charles Tucker: The apartment builders can invade your market and take it away unless you wake up and take a good look at your industry. You can't talk about stealing people from apartments because many people live in apartments and like it especially in the major metropolitan areas.

Siff: The postwar, high-production builder has been forced to modify his operation, reaching in the direction of the sophisticated discriminating customer who has the income to pay for what he wants. Even in the upper-income class, the customer is not buying a custom home in the sense that you start from scratch.



Stewart: We are talking con-

stantly about upgrading, but we have to think in terms of designing down to a price someone can afford, as well as up toward what they want.

Don Scholz: I think an objective of the industry has to be to provide the amenities people are looking for, but to do it in an efficient way in order to make money doing it.

Sarkowsky: We have always differentiated between the custom and the volume builder. In the beginning I was a custom builder, and I fought like hell to become a volume builder, and it seems like I am now going back. But as a volume building organization we can do a better job than a small builder. We have design and decorators and financing superior to anything the other fellow has. We have better locations and a wide variety of models. We can compete very favorably with the small builder.

Ray Watt: It is hard to keep up production in custom houses. It is absolutely necessary to have a production man who can walk through the house with the buyer, estimate the changes and put them in the system the next day. Production people hate changes. We have to force them on them.

Brown: We devised a flash book where 25 different house models are offered. It sets out a variety of changes available in the models, and gives a price sheet

for each house. You start with the stripped down house, then the options are figured out on actual prices, which include a mark-up. The salesman can do it.

Don Peterson: I feel a reluctance on the part of builders to go into customizing. But if our society keeps going the way it is, a continuous striving to improve the product is necessary. We must get this customer excited about whatever she wants.



Carey: The builder must customize even if he is building 2,000 homes. I think you will be able to justify putting in a golf course to help sell houses in order to compete with recreation.

Pauley: Has anyone ever put up one model in a location where people should be moving up or could be made to move up, where they might become dissatisfied with their present house?

Siff: About six or seven years ago, we built a complete model in a shopping center and put many thousands of people through that model. Some months later we evaluated that

technique on sales for our subdivision. We traced 70 sales in six months but were never able to determine how many of those sales we would have made anyway. The promotion cost us about \$40,000.

This past July we introduced a line of contemporary houses. We played up the originality and produced good traffic. Only about 10% of sales were the contemporary homes. But we found that people wanted to come out to see something new and different.



Ed Detgen: There are five things that attract people to homeownership: comfort, enjoyment, prestige, peace of mind and equity. A lot and a deed give peace of mind and security. Everyone who owns a house is building an equity, yet we seldom emphasize that to the prospective buyer. But there is many a man whose greatest single asset is his house equity.

Ted Seidel: We need to show people that buying a home is an investment. The salesman should have a formula showing why it is better to buy than to rent.



Selling today must appeal to the buyer's deepest emotions and still provide answers to all his technical doubts

Some of the best sales efforts in the country concentrate on the emotional and romantic aspects of the house, rather than the "nuts and bolts." But this approach alone will not sell educated upper-income families. They also demand convincing answers to probing questions about construction, equipment and financing.

William Brangham: [Brangham, President of Ross Cortese's New Horizons Inc., could not attend the Round Table but sent the following statement to be included in the transcript.] At Leisure World we never sell the product, we sell the picture—the way of life. Whatever distinctly emotional or romantic trappings can be put into the project, that is the thing to merchandise, not the square footage or the fact you have two baths or even the

fact you have gas lights. It is the question: "What does the project do for me when I buy it?" that you have to answer. Why am I buying it? You know, if I am purchasing shelter, I can live in a cave.

Another point, we have one of the most comprehensive sales training programs of anybody in the field, it takes six weeks, three and four nights a week. We have a psychologist who has been grounding our people in the most

advanced psychological and motivating techniques.

One we use is called the "theory of cooperative response" and it is based on the very sound psychological principle that if you get your prospect doing something for you verbally or physically over a long planned period of time, then, when it comes time to have him sign the order, it makes it that much easier.

Throughout the presentation they are given a series of requests to do things, like "stand here, take this pencil, follow me, open the refrigerator," etc.

This is a continual half-hour of order-giving and taking and then, when we get them back into the sales booth, the first thing the salesman says is "All right now, Mrs. Jones, here is a pencil.

Will you write down the things you liked best." Believe me, by that time they are awfully close.



Siff: I think it is helpful to eliminate negative responses to the product by the use of the interpersonal relationships that develop.

Watt: I think that we try to use all of these things—having people

feel the finish on the cabinets and admire the style of the bathtubs and open and shut the doors.

But when you press people into signing up for the house, you will find that you have a tremendous number of cancellations. People come back and tell you that they don't like the school or something else. We have sold as many as 44 houses in one day and only kept about eight or ten.



Murray Dorfman: There is another factor. It is not what you have in the house, but how you present it. There are good examples of that merchandising in California. They use the theory that what sells the house is a new atmosphere, not simply a collection of new products.

Goodkin: What salesmen don't realize is that women react emotionally to different things. I found out, at one project, that people were mentioning decorating to everybody they saw and that we were getting a lot of referral prospects. So we took our interior decorator there with the salesmen and had him explain every piece of furniture and every color.



Risbergs: I asked my office to have our decorator explain to the salesmen why he did what he did and they called back to say, "the decorator doesn't know why he did it."

Watt: We have found that no matter how hard you work to get the crowds, if the salesman thinks that you are making a mistake, he has a tendency just to sit back and not sell.

The best thing that we have done is to have various manufacturers' representatives who are qualified to talk on a particular product so that we can have a sales meeting with something interesting. Not just the same sales director talking to the same six or seven salesmen, but something new and interesting.

Scholz: Actually there are different types of selling. There is always a considerable question mark in our minds as to whether a man should be, first of all, a salesman, or a technical man. We have worked with both types and have not been able to decide which is the most important requirement.

Risbergs: We want to upgrade the sales people. In the \$40,000 class, our sales people just are not prepared to sit across the table from buyers who are engineers and give them intelligent answers. You need a different sales technique when you get into this market.

Goodkin: We have found it advantageous for the builder to be introduced to the buyer, especially a referral or an influential buyer like the personnel director of the XYZ Corp. As the price range goes up, the person feels even more identified with the builder, who finds it advantageous to have a strong image as a

conscientious bullder. I think this definitely calls for a different kind of salesman.

Watt: With the upgrading of the product, we have had to give more consideration to the buyer. Our most recent method is to take one of our best and oldest superintendents and have him handle changes. We have a formula: he marks up everything 331/3 % and makes the decision then. He knows what it costs. He makes the decision.

Last year we developed over \$300,000 worth of this business. And if we had not worked out this solution, we would not have sold 25 houses that we did sell.

Pauley: I have a handbook with the extras named at so much money. When the salesman has a change request, he writes it up. For the few things that we don't have in the book, they can call in and get the answer from the builder's purchasing or construction department.

Risbergs: As soon as the salesman gets the basic order, one of our executives gets into it. This man sits down with the customer to work out design changes and answer questions on materials, and provide exact costs.

5

There's a shortage of high-caliber salesmen in the housing industry, but better pay and fringe benefits are starting to solve the problem

Industries with far less potential than housing outbid us for promising young sales people. To compete for top personnel, housing must use modern aptitude testing to select newcomers, and offer adequate pay, continuity of employment and non-salary benefits to attract and hold them.

Pauley: We get several hundred men a year looking for a job. We have between two and five interviews with each salesman, and it may take us eight weeks before we hire him. We use Kline in New York for aptitude testing. The application form, which covers sixteen pages, and a four-hour aptitude test are sent to the Klein Institute. We visit the wife and family and let them know what to expect, and what we expect from the man. He is then put to work on a salary of \$100 a week for two to four weeks, during which time he familiarizes himself with every subdivision in our area in the community.

Tenzer: The Stuart Atkins consulting firm interviews our appli-

cants with aptitude testing and psychological testing. Then Atkins and I review the score and his notes on the interview. And if the man comes on strong, we place him on a probational basis.

Sarkowsky: We pay a salesman a flat 2% to 2½% plus a \$100 override to the sales manager.

Brown: It's high compared to what we pay. We pay less than 1%.

Carey: We pay our salesmen a salary plus bonus, which boils down to about a 1% commission.

Bradhoff: We have quotas. Our low salesman earns \$18,000. Most

of the others are between \$18,000 and \$20,000 men. We deal a lot with their families. We watch for the signs that appear when a salesman is over his personal goal for the year, and his level of production is falling off.

Emmer: Ours are on straight salary, and it is a good one, up to \$25,000.



Bradhoff: Selling homes is traditionally a commission business. I don't agree that the better approach is a salary. When you pay him a commission, he works.

Sarkowsky: I pay on a straight commission basis. But we demon-

strate confidence by letting them draw up to \$1,000 a month.



Jim Murphy: We are not attracting higher caliber people into this field. The builder's image starts with his salesman, the only contact some of us have with the customer. We should go to the colleges just as other industries do. The more educated people we can attract, the better off we are.

Carey: The industry does not hold great appeal to a young man coming out of college. I don't think we have nearly enough fringe benefits. We don't give cars or expense accounts, and we have few retirement plans.

continued

Weiss: One of the problems inherent in new-house tracts is the lact of continuity of something to sell.

Pauley: One way to keep good salesmen during slow times is to give them other jobs to do, full-time jobs paying them a salary.

Gus Yeonas: When we have a community that does not provide the volume and the opportunity to earn enough money, we adjust the commission.

Bradhoff: We have trouble holding salesmen just like most people. But we invest an additional percentage per house over the commission fund that is used to buy land and other investments. If we fire a man, he gets a certain percentage of this; if he quits, he loses everything. The idea is to hold them.

Carey: We have an employee's profit-sharing program. If a man

leaves before he has been there for 15 years, he leaves a hunk of money behind. After 15 years, he will stick with you.

Watt: I don't think we have ever had a salesmen quit us. We have let a number go. If a salesman can't make \$15,000, we don't want any part of him. I would say that our average salesman makes about \$22,000. We don't have any fringe benefits. That's a weak point, and I have a feeling that I will go back and look around and think about it and then recommend it.

Scholz: We have ruined good salesmen by giving them executive positions and responsibilities which they really didn't want but took because they thought they should. It doesn't necessarily follow that because a man is a good salesman he will be a good anything else.

York: Involve the salesmen in

the design of the houses. When their suggestions are listened to, they will react as if they had a shot in the arm. They will be selling what they had a hand in.



Solon: I often wonder if the industry wouldn't attract better young talent if we had a better image in their minds. Maybe we have to remind them that they are not selling 2x4s, but an environment, and that they are contributing to our society.

Watt: We hired 18 college students, but they were not satisfactory. Maybe we didn't handle

them right. The buyers seemed to resent them, didn't respond to them. I don't know why.

Yeonas: We will pay half the cost of any schooling our salesmen wish to take, any courses they want to take to advance themselves. We encourage them to go on with their education.



Milt Roedel: If you don't know where you are going to be five years from now, you're going to have a rapid turnover because your men cannot see where they will fit in.



Dissatisfied buyers—housing's worst advertisement—can be changed from critics to boosters by better complaint handling

Customer service should be controlled by the sales department, not by construction, since its prime objective is buyer satisfaction. A clear-cut explanation of the builder's responsibility to his buyers will help, but there is no substitute for prompt and sympathetic handling of all complaints — even those of the crank variety.

Weiss: It is most important that the customer service department act as a quality control separate from the construction men.

Watt: Our customer service department is responsible to our general sales manager, inspects every house and delivers the house to the buyers. On complaints, if a subcontractor does not show up in three days, we will hire the job done locally and back charge the subcontractor. I don't know how else to bring subcontractors to their knees and get them to give the necessary service to the customers. Our referrals last year were 23% of sales and we hope to get to 46% this year. But you have to pay for this. We used to think that \$80 a house was enough, now we budget \$150.

Robert Hardesty: Could it be reduced with better quality supervision in the first place? Would it be better if you spent \$40 in the first place to save the \$150?

Watt: That might be the answer, just perhaps.

Weiner: We used to spend \$50 and then \$75, and now it runs \$100 to \$150. But I am telling you that a good part of that is something that you would never bother a subcontractor about. But you can't expect normalcy in buyers. I tell my salesmen: "Don't expect rational behavior from the day the buyer puts up the deposit until six months after he's in his house."

Goodkin: Much after-sale dissatisfaction stems from a lack of understanding of what service the builder is obligated to give.

Weiss: I agree. Let the customer know where he stands at the point of move-in. We have developed a move-in kit consisting of tools and certain repair items. We specifically state to the homeowner, "This is your responsibility, this is ours. Here are touch-up paints, washers for your faucets, hammer and nails, etc."



Hardesty: We have a brochure that explains our six-month check up with coupons patterned after a new car buyer system.

Pollock: I think that the manufacturers could develop a uniform means of getting all equipment warranties to the new homeowner either directly or by attaching them to the equipment so that it can't get lost during installation.

Weiss: I think it would be extremely helpful if we could give buyers the feeling that we would come around at any time. Also, a 24-hour telephone service number is most helpful. People want to talk to someone.

Emmer: We are dealing with minority buyers who congenitally are very suspicious of us no matter how well we do our job. So we try to keep some boxes of candy, towel sets, lamps, etc. in the office. When we have not gotten back as quickly as we

should have, I take them the gift personally in the evening, and they wind up telling me that they understand our delay.

Birkner: Glenn Norwood in Houston has found a technique to keep the customer from getting too hot when something doesn't work. Every call comes through a tape recorder and is clocked in. The salesman listens to the tape without arguing with the homeowner. He finds out what the call was and calls back in a few minutes.

Sarkowsky: We maintain direct contact for 90 days between the customer and the salesman who sold the house.



Pauley: We have found it to be most beneficial, particularly in plumbing and heating and trim carpentry, to have our own workman who does nothing but service calls. 7

Manufacturers have created many marketing programs for builders, but many builders either don't know about them or simply ignore them

There is still a communications gap between manufacturers and builders that keeps much marketing help from being used and/or useful. Builders claim they don't know the details of available programs, and manufacturers complain that they often can't get their story to the right man in the builder's organization.



Ritchey: Manufacturers and homebuilders now have a common meeting ground in the National Housing Center. There are 42 representative groups who have signified their intention of holding sustaining membership in the NAHB and the National Housing Center Council for \$5,000 a year. I think that this voluntary action by the corporations is of great importance to NAHB and the government as well.

Berg: We have taken a much more serious attitude in the last four years toward consumer market research. We believe that it has helped us and ultimately helped the builder. Another thing that has been most helpful—and it has been very successful and economical for us—is the reorganization of our residential construction program, which has more than doubled our advertising and promotional departments in the last four years.



Peterson: Major manufacturers have technical abilities available as well as a vast amount of consumer-type research which we don't know how to use effectively unless we are called upon to solve a certain problem.

It seems to me that if NAHB could give us a basic outline of what the builder wants to accomplish and sell in the way of environment, the individual manufacturers could promote this each in his own way at the local or the national level as they chose.

York: I think that manufacturers should look into the new NAHB research foundation to give them some guidance in their research programs. Manufacturers hire brilliant research men but so often they do not understand the homebuilder's program. The manufacturer can do a great job in developing products that become usable not only in the sense that consumers want them but also in the sense that they justify their purpose in the years ahead.

Brown: I think that the home manufacturer is probably closer to the builder than other manufacturers. We are both trying to retail a house per se as the objective of our promotion efforts.

Yet, we have found that our builder customers have only taken advantage of a part of the local marketing dollars that we offer to them, at \$120 a house. Much of it goes unused.

We have had similar experiences with many other services, such as landscaping, color styling and cost accounting. Builders just don't take full advantage of the services available to them.



Don Harper: We are sometimes amazed that builders don't ask us to explain a product that we sell him for the house. After all, the buyer might invest \$39,000 in this home, and the salesman doesn't even know how to demonstrate the product and can't explain it.

The best help we can provide is to have qualified people available to make a presentation to your sales force, explain the product, be at the model house opening, prove why it is a good product and why it upgrades the entire house.



Nick Maczkov: We have had 28 builder sales representatives out working with homebuilders to provide all the help to the builder on the local level that we possibly can. We have market research in planning the bathroom. Like you, we are looking toward expanding the market, but not necessarily overpricing it. For example, we have been involved in trying to improve bathrooms for many years.

Corbett: I think one area where manufacturers can do a little bit more is in bolstering the image of the building industry.



Weiner: On this charge, the builder should be defended. Some programs break down at the salesman's level. For example, the salesmen are not told all the things they should know; they do not understand the programs; the use of the product is not fully known, so they do not know how to improve the installation. They do not know the right guy in the builder's organization to see about the product and are not able to give satisfactory demonstrations.

Risbergs: I think you hit the nail on the head. There is some place it breaks down. I didn't know about the market cost study. Although I have an architect, we need help with the bathroom design. We didn't know that the color coordination service existed. Some place, somehow, between the manufacturer and builder, somebody slipped.



Joe Kindregan: Janis, I suspect that somebody in your organization was exposed to the J-M color coordination program and that it just didn't get to you.

Norton: I will say amen. I have certainly had problems trying to get suppliers to cooperate on programs. They just can't give you the facts you want. Too often the advertising program is designed solely to sell the manufacturer's product, which is contrary to the important objective—to sell the house.

Ritchey: Sometimes we are too anxious to make the builder buy what we want to sell him, to market our product, and we don't recognize him as a manufacturer himself. It is his manufactured product that is being sold to the public, not ours.

Birkner: NAHB suggested a simplified product data sheet for builders. On one sheet is the information that the superintendents, sales managers and builders must have in order to install it properly. Manufacturers who have used this idea will tell you that as a result of this, their salesmen have been able to sell field superintendents and purchasing agents more readily.

Weiner: Homebuilding has been accused of spending less money for advertising then any other industry of its size. But if you add up the dollars that we spend in all types of advertising, I would say that we probably spend more money than the automobile industry and perhaps more than any other industry except food. But we do need to develop a basic theme to be used in national advertising.

continued on p. 119

WHY IS FLAMELESS ELECTRIC HOME HEATING THE CHOICE OF MODERN BUILDERS THROUGHOUT AMERICA?

Representative builders offer candid comments which help to explain why over 300,000 new homes built this year will feature flameless electric heat

Despite their widely scattered locations, builders Henry Motycki in Pennsylvania, Roy Segall in Louisiana, Alfred Hoffman, Jr., in Illinois and William Schneider in Maryland all enthusiastically agree that flameless electric heating is a major sales feature, recognized and asked for by prospects, in the homes they build.

Behind their switch to electric heat lies one simple fact: installing electric heating assures them a bigger—and faster—return on their investment.

Throughout America, more and more builders are recognizing the growth in national acceptance of flameless electric heating, and are taking advantage of its great profit potential. Already, over two million homes are heated electrically, and new electrically heated homes are being built at the rate of over 800 a day.

Why not find out how you, too, can profit with modern flameless electric home heating? First chance you get, talk it over with your local electric utility company.

LIVE BETTER ELECTRICALLY

Edison Electric Institute, 750 Third Ave., New York, N.Y. 10017



ONLY FLAMELESS ELECTRIC HOME HEATING OFFERS YOU SO MANY DIFFERENT TYPES OF EQUIPMENT TO CHOOSE FROM!



Baseboard units take up little space, permit room-byroom temperature control. Two types are available: radiant or hot water.



Ceiling cable is invisible. Wires less than 1/8" thick are concealed within ceilings. Each room's temperature is individually controlled.



Heat pump heats home in winter, cools it in summer. One thermostat setting maintains any desired year-round temperature.



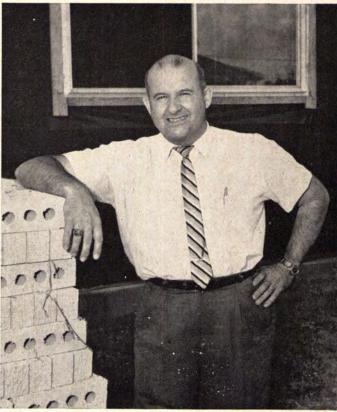
Wall panel heaters, with heating coils behind decorative grilles, provide radiant heat with natural or fanforced convention



Central systems are available for either hot water or warm air heating in which flameless electric units supply the heat.



"EXTRA SALES APPEAL is the big benefit I get by installing electric heating in my new homes," says Henry Motycki of Charleroi, Pennsylvania. "My customers all want the newest, latest features—and I find that flameless electric heat is the thing that closes the deal."



"LOWER CONSTRUCTION COST switched me over to electric heat," reports Roy Segall of New Orleans. "To all intents, I can put my heating system in right along with the basic wiring. The result is that I end up with considerable savings in both time and labor."

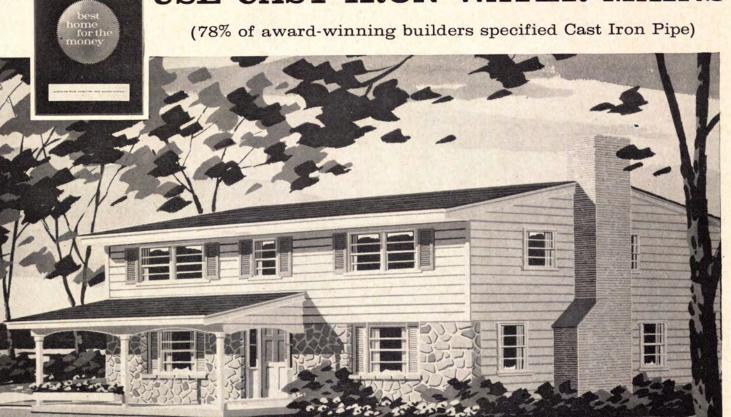


"UNMATCHED COMFORT is one of the advantages that makes electric heat so popular with prospects for our new homes," reports Alfred Hoffman, Jr., of Chicago. "If the growing demand in our area is any indication, it seems clear that more and more homes in the future will be total electric."



"EASY INSTALLATION is what has me thoroughly sold on flameless electric home heating," reports William Schneider of Sykesville, Maryland. "Equipment like this, for example, is so easy to work with that all I need is just eight hours' worth of labor to put a complete electric heating system into one of my new houses."

"BEST HOMES FOR THE MONEY" USE CAST IRON WATER MAINS



CENTER SQUARE GREEN, PENNSYLVANIA

Price: \$21,990 with land • Living area: 1844 sq. ft. • Builder: Altman Builders & Developers* • Architect: Theodore Brandow, A. I. A.

WHAT THE JUDGES SAID: "Simplicity is the word that fits this house best—outside and inside. For a growing family on a budget, it's a very good buy in that section of the Philadelphia suburbs. We especially like the natural way the plan has been divided on both the first and second floors."

INCLUDED IN THIS HOUSE: Built-in range and oven, kitchen exhaust fan, fireplace, completely seeded lawn, one shade tree and one evergreen tree, 15 shrubs, concrete service walk and blacktop drive.

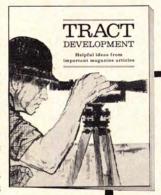
THE PLAN: Isolated living room with fireplace and built-in bookshelves will be a comfortable place to relax. Separate dining room is separate, and kitchen has room for a breakfast nook. Four bedrooms upstairs.

*Our purpose in changing over to cast iron water mains was to assure ourselves and our community residents of a longer lasting, trouble-free, pure water supply.

Ashley J. & Sydney A. Altman,
Altman Builders &
Developers

78% of the successful builders publicized by American Home magazine specified cast iron water mains. They appreciate cast iron's natural strength and durability. Qualities that help cast iron pipe stand up to internal pressure, external loads, adverse soil conditions and temperature extremes. Qualities that assure dependable water delivery—for the life of the home and beyond.

"Best homes for the money" is the way American Home describes these houses. Cast iron pipe supports the claim—with dollar-fordollar benefits unmatched by substitute pipe materials.



To help you in your work, the Cast Iron Pipe Research Association offers the free booklet, "Tract Development . . . helpful ideas from important magazine articles." Includes eleven articles from seven magazines —written by experts and chosen for their pertinence to your problems. Send for your copy today.

CAST IRON PIPE

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Please send me the free booklet "TRACT DEVELOPMENT . . . helpful
ideas from important magazine articles."

NAME	POSITION
FIRM	
ADDRESS	
CITY	ZONESTATE



Scholz: I am both a builder and a manufacturer. Advertising is just one type of help. The builder's first need is in land purchasing and setting up his financing. We try to do something about this. A second need is in laying out models and developing a first-class presentation. We set up a furniture package and a professional decorating service for each

builder's display model group. I think that probably the greatest influence in selling new homes is the top notch display model grouping. From the standpoint of the manufacturer, this is the best vehicle for his getting his new products displayed.



Seidel: We are doing little advertising that is directed to the

ultimate buyer. We feel we should be of help to the builder before he starts to build, while he is in the planning stage, and that we should make some attempt to help him sell.

Our people have produced a book in cooperation with the NAHB, Marketing Planning for Home Builders. We hope this will be useful. It was developed by Bill Smolkin and presented to 33 homebuilder associations in the past year. It seems to us that our investment at this level in the professional approach to the building industry is the most useful service we can provide.

Siff: Homebuilders are aware that advertising allowances are a price adjustment technique.



Norton: We don't have enough advertising done by creative thinkers to bring the people into the model homes and help sell them. That's more important than newspaper advertising and things like that. Everyone needs creative merchandising at the model level, where the house and the buyer come together, as well as in newspaper ads.



Trade-in programs could open an almost limitless market, but there's still no workable system for financing trades

Most builders lack the capital to finance any great volume of trades, but mortgage bankers could work out short-term loans—secured by a builder's financial statement and the deeds to traded properties—that would make trades workable. The best trade-in programs developed so far have been based on builder-realty-broker cooperation, with each partner doing the job at which he is most expert.



Greenawalt: It may very well be that trade-ins have been tried and have proven to be unsatisfactory. But the single most effective tool that the builder has to broaden his area of operations is the trade-in field. I think we must develop and implement a workable trade-in program. NAHB and the Mortgage Bankers Assn. might very well make this a joint project. We need only look at the automotive industry to appreciate how strong a stimulus to new home buying a readily available trade-in program could become. I am convinced that a workable trade-in program in housing can be developed, if done on an industry basis and if its importance is properly recognized.

Most builders are small builders and don't have the financial strength to go into their local bank and say: "I would like to obtain \$500,000 or \$1,000,000 on my statement, and I can give you, as additional collateral, this and that deed to this and that house." But it can be done, I think, on a short-term basis. A number of mortgage banking companies will lend money on a trade-in house for up to a year's time, if you support your request with a fairly good financial statement.

The mortgage bankers would be delighted to sit down with the homebuilders at a high executive level and discuss ways and means of working out an effective tradein program.

Chuck Parr: In our market, most developers have tried tradeins and it hasn't worked. However, one developer has a \$250,000 fund and builds 900 houses a year, 25% of which comes from trade-ins. When his sales volume falls down, he simply heads up his ads, "trade-ins accepted," and the traffic is revitalized.

He uses a separate sales organization to handle the trade-ins and agrees to take the trade on the house after giving them 90 days to sell it themselves.

Weiner: The big problem I

think has been touched upon—the trade-in program usually poses quite a financing problem. Another problem is the restoration, renovation and upgrading of the trade-in to keep the area from undue depreciation. The problem is —you are not going to turn right around and get your cash out.



Yeonas: Ten per cent of our sales are trade-ins. We have found that the key is to get the sales early enough in advance of construction to give the Realtor time to make his sale. There are few houses that we are not able to move in that time.

Smolkin: The best trade-in program I have seen is where the builder spent his time and effort trying to move the old house. He does 125 houses a year, and 40% of his sales have involved a new second house.

Watt: Our trade-in program ties in with 30 projects. We take a trade-in and turn it over to a specific Realtor in that area. It is effective. It provides safety for us, and it is a happy relationship.

Carey: I think this is the real

answer, the builder working with the Realtor.



Watt: We have found that we are better off to turn it over to the expert, a broker in a small area. He is located there and knows his values. You will find that in every one-mile radius there is such a financially sound broker. We even let him make his full 5%. They are delighted to do business with us. We supply them with their inventory. Using an outside broker saves your sales force for your own key operation.

Siff: Trade-ins have been particularly hard for us to handle because we do not have a used-home operation. The builder should have a used-home broker's business or be allied with a used-home broker. But the problem is that the buyer must be willing to absorb about a 15% discount in the fair market value of his house in order to trade it in. The buyers in our market aren't willing to absorb the discount.

Scholz: In our market the affluent market is the dominant market. It is not handicapped by lack of financing. These people have

continued on p. 121



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needed performance.

The point . . . you don't have to limit structures framed in Western Wood to one or two stories.

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WESTERN WOOD PRODUCTS ASSOCIATION

Department HH-565, Yeon Building, Portland, Oregon 97204 the money to make the payments. Their real problem is what to do with their old house.

Tolan: The monthly payment is not the problem at all. The big problem today is the down payment. People don't have the cash. They qualify in terms of income earned and stability of income, but they don't have the cash required.



Parr: I think that we are going to have to get into and make advances in the area of financing. In many cases the small builders pay a premium for financing.

Tolan: I think that we have gone as far as we can go with

financing except, perhaps, s&Ls.

Parr: I want to talk about a longer term loan with low monthly payments. An extension of terms would be logical and within line. Haven't you ever seen bankrupt subdivisions taken over and sold through financing techniques? Some were sold with a lease with an option to buy.

Greenawalt: I think it is dangerous to compare home financing with consumer financing. You simply repossess the collateral if your automobile payments or boat payments are not made. But it is an extremely difficult and expensive process to get possession of a defaulted house.

We would invite the homebuilders to participate in an easing of foreclosure laws. We feel that great progress must be made in the area of liberalizing laws, rules and regulations governing the institutional investor.

I think that strides are being made in providing better financing terms. We have 90% conventional loans available now in most parts of the country. It is

high time for us to decide what steps can be taken jointly and with full cooperation to promote a healthy homebuilding industry for us all.

Parr: The impression is often left that the foreclosure rate is a tremendous problem for financial institutions. Actually, the national average is just about 3.4%. But if that rate is a real problem, then I think that we should all try to help reduce it.

Greenawalt: I am not critical of the rate of foreclosures but of the time and expense involved in making those foreclosures and of the difficulty involved in getting possession of the house to liquidate a loan.

Weiner: It is good for you lenders to know that we builders really do go around looking for answers too. Frankly, in this highly competitive business of ours the cost of financing is a very important thing. As the house becomes more expensive, lenders do not take into account the fact that the down payment

is far greater in the more expensive house than it should be.

Stewart: Someone mentioned what the s&Ls do with foreclosed homes once they take over. Then they make any kind of a deal. But they won't make that same deal to the builder.

I know of a project of Los Angeles houses in the \$55,000-to-\$75,000 class with \$1,400 down and payments of \$400 or \$600 a month, a 20 year dual financing arrangement and what actually amounts to a balloon note. You can move into these houses for no more than a \$1,000 down. They know these loans won't reach maturity, so who cares!

Carey: We do need better financing on used low-cost houses. The reason why we sold so many new low-cost houses is because the buyer could move in for nothing down. But once used, the same house demands a down payment that the lower-income buyer just does not have. If financing were better for used homes, then I think that we could do a better job of upgrading the market.



Low-income and minority markets are still largely untapped—left behind in housing's pursuit of the upgrading second-time buyer

When up to one-third of all families in any area cannot qualify for the lowest-priced new house, homebuilding's potential is severely restricted. Some think this low-income market can only be served by existing houses, even though financing terms are tougher on old housing. There are problems in serving the minority market, but they are not insurmountable. And some builders have rolled up a sizable volume of sales to Negro homebuyers.

Parr: What about people who are not even looking at our housing because they think that they can't afford it? If you can find any way to reach these people, that would be tantamount to reaching an entire new market.

Stewart: Price is one of our problems. We are losing the biggest market that we have when we go into the upper ranges only. We should take into account what a rise in the economy means to the man who goes from \$5,000 a year to \$7,000 a year, as well as the man going from \$18,000 to \$30,000.

Ritchey: By 1976 we will need two million units a year to keep up with our expanding population explosion. And the average singlefamily dwelling is around the \$20,000 figure. I note that the mobile-home industry produced hundreds of thousands of units last year. Wouldn't it be better for the homebuilding industry, considering the potential buyers and available financing, to put our sights, once again, on the low-cost home.



Pollock: The big void in the industry is the middle-low and low-cost market. Either the industry

will fill this void or the government will.

Scholz: The market for the low-cost buyer has to be met by the low-cost houses in the used house market.

Stewart: I think that there is a tremendous need for low-cost housing, truly low-cost housing. The problem is: how the hell do you reach it?



Emmer: The real problem facing you is to get the right kind of land. I build very fine houses in south Florida, and we can't be accused of building ticky-tacky because we don't put any trim on them at all. After all, what can you get out of a \$9,000 budget after \$800 in financing cost and land cost, and complying with

the FHA requirements, when you are trying to get a 1,100-to-1,200-sq.-ft. house for a family of six or seven?

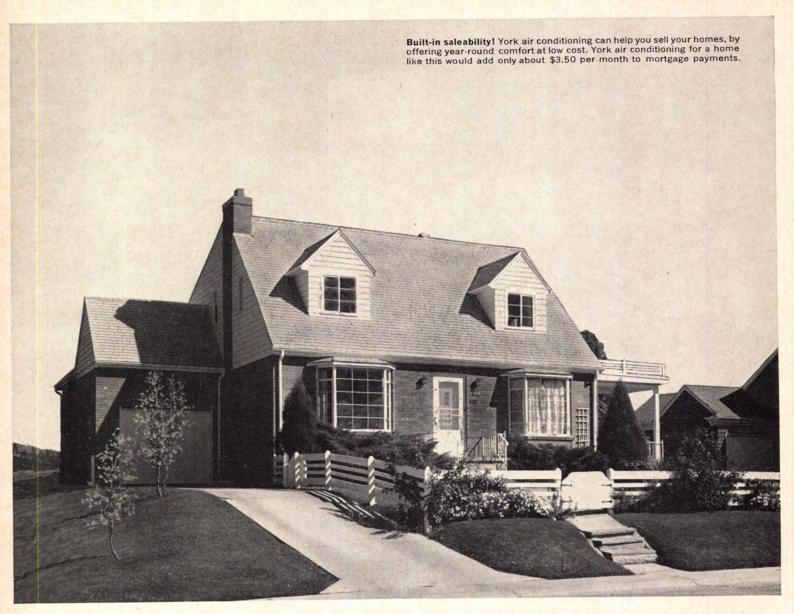
Smolkin: We must attack the low-income market. In the city of New Orleans, 50% of the market is foreclosed from new-house ownership because of income. At least a third of the families are exluded from any new house in any given local market because that low-cost market has not been adequately developed.

Emmer: You have to differentiate between the integrated and segregated minority market because I think that they are completely different. I am talking about what is presently the segregated minority market in the South.

I really believe that the South ern Negroes themselves, although demanding the right to live anywhere, nevertheless want to be segregated. I doubt that it will be this way in the future. But at the present time, the majority of our customers prefer homes in an area of like people.

Sarkowsky: Doing all the

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For a low-cost development...

you can depend on YORK AIR

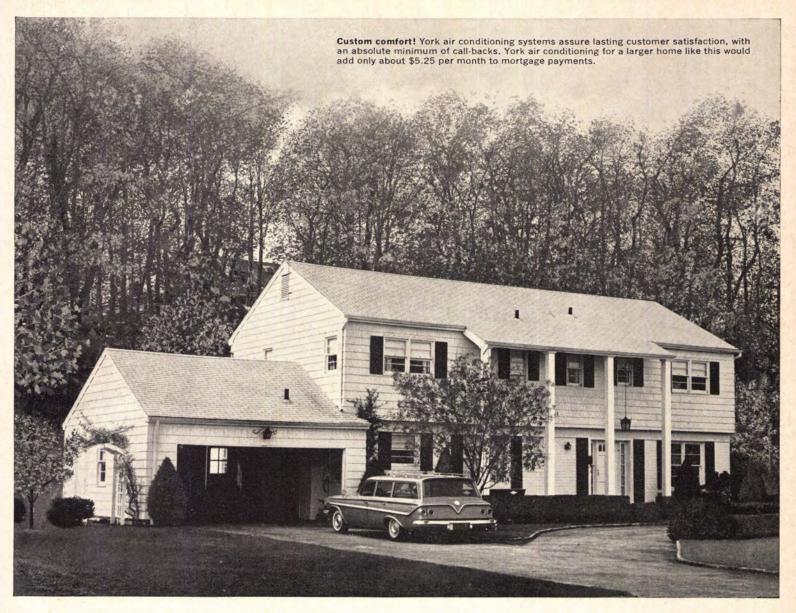
Builders everywhere have been quick to realize the built-in advantages of installing York air conditioning in the homes they offer for sale. And there are York systems available to meet the needs of any home . . . for low cost tracts or custom-built residences.

York versatility permits you to install an air conditioning system with any type of heating system. Or, you may prefer to select from one of the complete packages that includes a Borg-Warner oil or gas-fired furnace and the matching York cooling system.

Advanced features by York can make air conditioning a "sales closer" for you. Features like factory-

charged systems with Quick-connect couplings that speed and simplify installation on the job-site; a complete line of units that adapt to your specific needs; units that tuck away in attic, carport, basement or utility room. York systems are priced to give you maximum air conditioning performance per dollar . . . designed with the builders' needs in mind.

Contact York now! We'll rush you complete information on the York Builder Program and detailed facts on York systems for every fine home you build. Just call your nearby York Dealer, listed in the Yellow Pages; or write York Corporation, Subsidiary of Borg-Warner Corporation, York, Pennsylvania.



or a custom-built residence...

CONDITIONING



Low silhouette design of York heat exhaust section enhances home appearance; vertical air discharge protects outside paint . . . won't damage shrubbery or lawn.



things we've spoken of, do you think that we can increase the total number of units sold to 1,750,000.

To even attempt to do something like that we need to fill the vacuum that upgrading has made by creating a suitable house in the low bracket. I speak from experience. I upgraded myself damn near to bankruptcy eight years ago.

Birkner: Could you build large sales volume in Negro housing?

Emmer: I think the answer, with many conditions, is a qualified yes. Maybe I can tell you something about the low-income minority market. Everyone needs to know it. We know that 8,000,000 families are living in slum dwellings, many of whom just can't afford anything better than public housing. But I was motivated to do something about it. My center of operation is Gainesville, Fla., near a little city called Palatka. Just let me tell you about it.

There are 1,271 Negro housing units in Palatka. Only 412 owneroccupied and 859 renter-occupied. We found that of the 859 that are renter-occupied, only 26 are sound and have all their plumbing. There is no replacement housing for those people at all. The market of 400 or 500 houses has not been met yet. The same situation exists in 30 or 40 cities in Florida and 70 or 80 here in Texas. Although we do know that nationally FHA is perfectly willing and anxious to help with lowincome financing, sometimes the attitude of your local office may be something else again.

I am not the only one involved in this. Many builders do an excellent job in housing minorities and find it a good market. We are involved in a demonstration program seeking to develop ways and means to house low-income people. We have yet to have a foreclosure in our subdivision in four years and 260 houses. I would suggest to anybody interested in expanding his business to look for cities in which to develop this market. It is a prime market in a Southern small city with low priced land near where the people can find employment. Please just stay out of Florida!

Sarkowsky: But are you making any money?

Emmer: Yes. We are in a very profitable business. Many people are pleased to show a 3% or 4% return. We do considerably better than that. I have sold 200 houses in four year's time in one subdivision, and we are satisfied that we are getting the best possible yield out of each sale. But our

overhead is such that we don't make much on the first 40 or 50 sales.

Parr: One FHA director said that the reason minorities weren't approved for more houses in the program on homeownership was because we weren't selling them homes. Just because you make it available does not mean that you will sell it.



Smolkin: I was involved for five years with a subdivision selling nearly a thousand houses to colored people in New Orleans. The average price was \$14,500. It was the only development of its kind for Negroes at the time. Anybody who is familiar with that market will confirm that it is a relatively tiny slice of the total market, but there is room for at least one major builder in every city in the United States in this untouched market. There is a way to get at it.



Birkner: One thing that I have found is that you can absorb a few Negro buyers in a large subdivision without any appreciable effect on your sales. I am told by builders operating in non-Southern cities that they have sold to some Negro families in the middle- and upper-income brackets without hurting the subdivision sales. Several said, "The problems are not as bad as you think they are going to be."

Goodkin: As far as the homebuilder is concerned, you have the one Negro buyer who is normally motivated, wants a better educational system for his kids and a better house to improve his standard of living and you have the other who makes you a target area. Many times, they are not qualified to buy anything. They just want to harass you, and they do this quite well. But they can't buy the house. Our advice to builders is: treat all customers normally.



Tenzer: In one subdivision last year, out of 840, there were four Negro buyers. Frankly, we anticipated a hell of a lot of difficulty that never even came up. But while they were in the sales office, it created some concern. Probably some people walked out of the sales office. I can truthfully tell you that I haven't heard a whisper of a problem from any of the people living around the Negro buyers.

But I can tell you, first hand, that I shopped some of the other sales offices in the area and they said, "You don't want to buy in that place, 26 Negro families live there." This was six times our actual sales. They were quick to tell me about it when they thought I was a homebuyer.

Goodkin: One danger is the competing salesman who says unscrupulously, "Even if you don't buy my house, don't buy from xyz. They have Negro buyers there."

Weiner: In Delaware, the Home Builders Assn. took the leadership in getting a group together, including the Greater Wilmington Board of Realtors, and they declared a broad policy of open occupancy on a voluntary basis across the board without state law and without FHA, and did this on their own initiative.

Our sales are 3% higher than the previous year. Now we have had time to feel the full impact. A number of Negroes have bought. What has hurt this market is the fact that the lending institutions are not willing to accept FHA mortgage credit as an assurance of the validity of the risk, and we find lending institutions speaking out big in New York who won't approve or accept an FHA approval loan.

Sarkowsky: I have a specific question about the lenders who will not loan money on FHA loans. How do they know that the buyer is a Negro? There is nothing on the form to show it.

Weiner: Although I started out with open occupancy, the white people didn't stop and didn't buy, and it is all Negro. The lenders know that it is an all-Negro community. They charge extra points to process a loan on what they regard a Negro community.

Sarkowsky: We have a community of primarily colored residences, not because of intent, but because it is located in a transitional area.

We were completely wrong when we guesstimated that the market would be in the lower bracket. We have sold 30 homes in the past five months, but we haven't found one of them who took anything but the upper end of our line. But we have no problem with the mortgage company, which is well aware what the buying trend in our subdivision has been.

Greenawalt: We represent some 175 different investors, more than half of them very active. We do not indicate in any way the race or origin of the buyer, and our FHA discounts are exactly the same for a white and a Negro buyer. I hope your experience is not general among builders.



Tolan: I have never heard of anyone having any trouble not selling a Negro, just like not selling anybody. If you really don't want to sell anybody, you will not have any trouble not selling to him. We have no trouble at all not selling people every day.

Emmer: I came here with the conviction that this is a major area. If we can find some answers to this market, we can get our larger share of the consumer dollar.

Parr: Where we had developments primarily for Negroes, our buyers were mostly professional people. We had one in a price range of \$15,000-to-\$20,000 comprised heavily of professionals.

Risbergs: It is hard to pinpoint the damage done to sales by minority buyers. Nobody tells you the truth. We had a lot of cancellations, but none said it was because of minority buyers. It is hard to know what happened.

Stewart: We had a case where a sit-in was called in a subdivision. The builder talked to the buyer—a college professor—and found that he was buying the house for the cultural advantages unavailable in all-Negro neighborhoods. The builder said, "Fine, you've bought a house." CORE moved out, and sales went back to where they had been.



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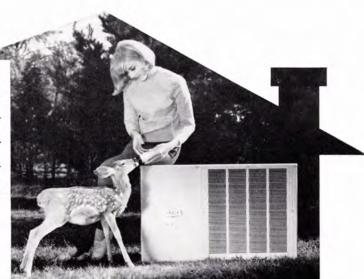
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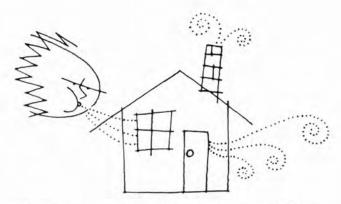
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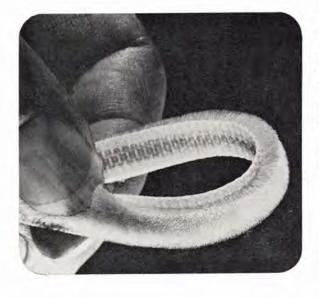


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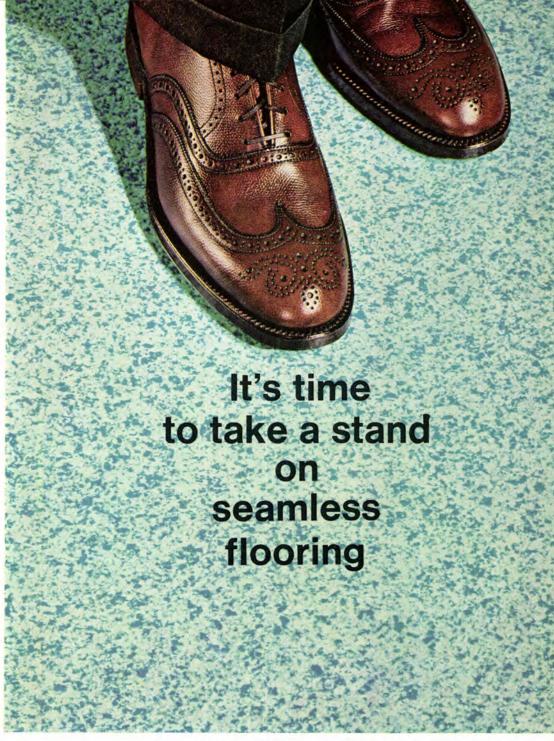




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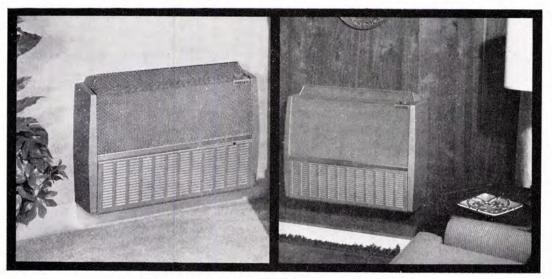
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7	8	Eichler		1 964 1964	22,865	20	285,316	12	165,216	-33	7	.35	
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2		National Homes Great Lakes Homes	-	1964 1964	68,017 13,913	-1 45	2,903,944 42,260	3	1,400,944 136,463aa		5	.29	
3	2	Madway Mainline Homes	Dec.	1964	9,490	-27	-755,127	-8	-351,789	g	-18	-1.20	
5		Swift Homes Hilco Homes		1964 1964	8,330 8,263	16 28	711,834 238,584	9 3	395,134 142,921	100 163	3 13	.16	
6	6	Inland Homes	Jan.	1965	6,384	6	725,247	14	392,245	31	12 35	1.18	
7		Steel Crest Homes Admiral Homes	0	1964 1964	3,514 2,830	12 28	421,852 -39,812	12 -1	301,352 -34,482	∸25 jj	3	.42 09	
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3		Macco Realty Sunset Intl. Pet.		1964 1964	27,988 27,685s	-14 8	5,219,752	19	5,219,752t	23	25	.80	
5	9	Deltona	Dec.	1964	17,710	68	2,267,948	13	1,342,410k	58	11	1.04 .50ee	
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9		Coral Ridge Prop.		1964	9,419 9,282	41 -3	2,279,106 1,668,084	24 18	1,015,956 1,241,477m	e -21	10 29	.20	
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- fiscal year
 the 1963 ranks of prefabrication and land companies
 have been adjusted upward to reflect the elimination of Harnishfeger and Forest City Enterprises
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- gain in previous year includes \$1,182,034 from sale of hydraulic systems and parts includes \$96,966 from oil and gas properties

- p earnings in previous year were \$4,865 q after \$4,969,200 dividend for class A stockholders r includes \$2,256,685 gain on sale of land held for

- includes \$2,256,685 gain on sale of land held for investment includes \$7,465,483 from oil and gas sales no federal income tax required because of deductions for depletions, intangible drilling costs etc., plus tax loss carry forward after gain of \$648,111 from special items earnings in previous year: \$94,901 includes \$2,166,566 loss on closing of Imperial Bahamas Hotel, with write-off of amortizable charges but not including preferred dividends extraordinary loss in previous year was deducted from retained earnings, resulting in \$205,571 in net earnings
- earnings includes \$646,917 from minority interest

- carry back

- carry back stockholders' equity is a deficiency of \$24,923,771 not included in last year's table after 5¢ of preferred dividends earnings after sale of Canadian properties: \$2,882,876, or \$1.02 a share new fiscal year ends Jan. 31, 1965; on 12-month basis house sales are expected to be \$13 million estimated (based on eleven months ending Feb. 28, 1965). ff gg
- 1965).
- labol. includes \$10,017,292 from land sales at Lake Havasu City, Ariz. loss in previous year includes \$6,941,156 from realty sales; \$10,952,670 in 1963
- does not include revenues from recreation and beautician facilities mm

How housing's public companies fared in '64

Last year housing starts turned down for the first time since 1960, and the revenues and profits of the nation's publicly held housing companies reflect that downturn. Of the 57 companies listed in House & Home's third annual review, 25 suffered a drop in gross revenues and 16 suffered declines in after-tax earnings.

For some companies—Kaufman & Broad and Macco Realty, for example—these setbacks were caused by delays in production and may be corrected this year. And Kavanagh-Smith, which suffered a 23% decline in 1964 revenues, is, nevertheless, apparently pulling out of a three-year recession.

Some companies experienced increased sales but lower profits. Del Webb, Eichler, Dover and U.S. Home were squeezed in this way.

But for several companies 1964 was an excellent year. S. V. Hunsaker, now an unconsolidated subsidiary of Occidental Petroleum, moved from sixth to third place among homebuilders with an 86% increase in sales. Lusk, moving up a notch to eighth place, more than doubled its earnings, turning in the second best profit improvement of all the companies on the list. (Lusk and Kaufman & Broad are currently discussing a proposed merger.) Lusk's 229% increase in profits was topped only by Garden Land, which more than tripled its 1963 earnings. Two other developers—General Development and Florida Palm-Aire—produced profits in 1964 after losing money the year before.

Levitt, which dropped one place on the list, reported a creditable 52% increase in profits. But Gulf American Land was the list's top money earner. It generated \$22.5 million (before taxes) on sales of \$94.4 million—almost \$1 of profit for every \$4 of sales. Three other land developers—Christiana Oil, Laguna Niguel and Garden Land—earned more than \$1 before taxes for every \$3 of sales.

The most profitable companies—in terms of return on equity—were Edwards Engineering (34% return), Jim Walter (14%), Steel Crest Homes (35%) and Garden Land (35%). Holly Corp. which earned 44% in 1963 dropped to 29% in 1964.

Del Webb profits are hurt by mistakes in a Texas new town

When Del Webb opened Clear Lake City, a 15,000-acre development next door to NASA's moon-shot training center, in 1963, Houston builders shook their heads. Its house design, they said, might have done well in Webb's Sun City, Ariz., project, but it just wasn't Houston.

And they were right. NASA buyers, as it turned out, did not take to Webb's houses, and, in fact, spurned the entire Galveston Bay section (much to the chagrin of other builders in the area).

As a result, Webb allowed its interest in Clear Lake City to drop from 30% to 15% and permitted Humble Oil to take over the management of the project. Humble quickly brought in seven third-party builders (among them design-conscious Glen Norwood and R. A. Jones) to give the project a lift. These builders sold 35 houses in March alone, and gave the project such a lift that Webb officials now feel sales would have hit 400 (instead of 192) by late March had they started with the right design.

Webb made other mistakes in Clear Lake. It failed to guage correctly the income level of NASA buyers (expecting \$800 to \$900 a month when incomes actually averaged between \$650 and \$675). It was not ready with low-down-payment financing. Builder Norwood is getting most of his Clear Lake sales from va buyers, and Webb later replaced 10% down mortgages with its own paper allowing 2% down. Finally, Webb will not have its water-front lots ready for sales for 18 months, even though the bay area is popular for its water sports.

Webb's over-all revenues actually increased in 1964, reflecting increased hotel and commercial activity. But earnings fared badly, falling from \$4,578,652 to \$1,855,068. Some of this decline represents unexpectedly poor sales at Sun-City, Calif. And because of the softness in



real estate sales the company depressed its earnings still farther by writing off many amortizable expenses and expanding its reserves for doubtful accounts.

McCulloch Oil takes a flying leap to top ranks of land developers

McCulloch Oil's Lake Havasu City is a new town 240 miles east of Los Angeles—too far for most house hunters to drive on a Sunday afternoon. So the company is flying prospective buyers from as far away as Chicago in two 81-passenger Constella-

continued on p. 143

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tions (cost: \$150,000 each).

Though the 26-sq.-mi. town is remote (the nearest high school is 62 miles away) over 2,300 buyers—many with families—have paid more than \$11 million for lots since late 1963. (Holly Corp., which handles sales, gets 25% of the profits, plus management fees.)

Lake Havasu City (flown-in prospects are told) started out as a site for McCulloch's outboard motor plant. But now, with the help of Disneyland Planner C. V. Wood Jr., the company is building what Chairman Robert P. McCulloch expects will be Arizona's third largest city (projected 1985 population: 50,000). The master plan calls for 500 acres for commercial buildings and 1,080 for water-front sites, beaches and marinas. All told, the city has 21 miles of shore front—equal to Chicago's.

Prospects are flown in only if they have previously indicated interest in Lake Havasu when shown movies in their homes.

After a ten-minute boat tour and a free lunch (roast beef or ham), visitors are urged to buy lots in the 12,000-acre residential section. Sometimes whole plane loads sign up.

In general, cost of airplane operation is 3.26% of sales, plus .54% for airport operation and maintenance.

But McCulloch is not pushing growth. Development is restricted to 250 lots a



month and although the company wants tenants for a 300acre industrial park, at least half of the city's income is expected from recreation and retirement.

Lusk overcomes depressed home sales with increased apartment revenue

Single-family sales dropped from 612 units to 405, pulling Lusk's revenues from that source down 55% to \$3,892,000. But sales of co-op apartments jumped from \$6,355,000 to \$14,700,000 (unit sales increased from 716 to 1,501), so total residential sales showed a 24% rise to \$18,592,000. Investment land sales and other income added another \$1,255,000, giving Lusk a record \$19,857,000—27% above 1963's gross of \$15,630,000.

Lusk's co-ops were mainly in four cities: Indianapolis (\$5.5 million, all from a single 523-unit project), Phoenix (\$5.5 million), Tucson (\$5.8 million) and Albuquerque (\$900,000).

In August, after the close of its fiscal year, Lusk opened a 503-unit project of apartments and townhouses in St. Louis. Within a month, 60% of the project was sold out. In addition, Lusk pushed plans

for a 200-unit condominium in Greenburgh, in New York's Westchester County, and planned 500 co-ops in Sacramento.

Operating economies raised gross margins from 12.8% to 16.4% giving a boost to over-all profits. Result: pre-tax earnings more than tripled, rising to \$777,132.

Lusk adopted a new land policy last year. In the past the company used investment land to counterbalance residential sales, selling off land when sales declined and holding land when sales increased. But now the company treats land as a raw material for house production rather than as a investment. In this way, Lusk



prepared itself for the proposed merger with Kaufman & Broad (NEWS, Feb.) a company which has always treated land as a raw material.

Collections soar at Gulf American, pushing net cash flow to \$2 million

For Gulf American Land Corp., as for most land developers, it's not sales that count. It's collections-and last year, Gulf President Leonard Rosen American counted a lot of collections. Almost \$42 million in cash rolled in from buyers, most of it payment for lots at Gulf American's huge Cape Coral project near Ft. Myers, Fla. This sum represented 26% of Gulf American's \$161 million of receivables from buyers, and as long as the company can keep this ratio above 25%, cash inflow will exceed cash outgo. Last year collections topped outgo by a record \$2 million. By contrast, 1963 collections were only 24% of contracts receivable, and the company lost \$6 million.

Over-all revenues at Gulf American last year were \$94 million, 35% over the year before. Some of this gain was recorded in Gulf American's new Florida project, Golden Gate Estates, near Naples, where the company has been able to sell more



than 20,000 suburban lots years before establishing an urban center for the community. (Naples is near enough to furnish a temporary urban orientation.)

Eichler closes the book on a trying year—net profits decline 42%

Pre-tax profits fell from \$489,333 to \$285,316, mainly because of setbacks suf-

fered in Eichler Homes' southern California operations. Eichler's Balboa Highlands, a single-family project in Los Angeles, incurred a \$350,000 loss because of delays and unexpected revisions in local construction requirements. Partially as a result of this, Eichler has decided to discontinue all homebuilding in southern California and is selling off all its remaining land in the city of Orange and in Ventura County.

Eichler's single-family operations are now confined to northern California—in Marin County, in Oakland and in Concord and Foster City in San Mateo County.

Though total house sales declined from 603 to 583 in 1965, volume was up from \$17,397,000 to \$19,098,198, due to an increase in average house price from \$28,000 to \$32,750. Although President Joseph Eichler says he is "ever on the alert to enter the lower-price field," the upward trend in prices (caused by rising land costs and buyer demand for more amenities) is forcing the company to expand its custom home operation.

Eichler is also stepping up apartment construction. Last year the company completed two 15-story towers with 362 studio and one-bedroom units near San Francisco's Civic Center. More than 220 units were rented within five months after completion. A 112-unit luxury apartment project in San Francisco was completed this year. Though 32 stories high, this project contains only 24 stories of apartments: parking space occupies the first seven, and there is a landscaped arcade on the next two floors. The company is also constructing two 18-story high-rise apartment buildings in San Francisco. Built under FHA Sec. 221d3, they will include 573 units. Eichler has offered to sell these projects to the city for low-rent public housing FHA's appraisal: \$11,126,723.



Although Eichler intends to sell off all these projects, the company has formed a property management division to handle rentals for buyers.

How GD made a million dollars without increasing its sales

In 1963, General Development Chairman Charles Kellstadt faced three crippling problems: 1) His organization was so inefficient he often had two employees doing the work of one; 2) his sales mix was too heavily weighted with low-profit houses and not enough with high-profit lots; and 3) long-term debt, though trimmed, was

continued on p. 151













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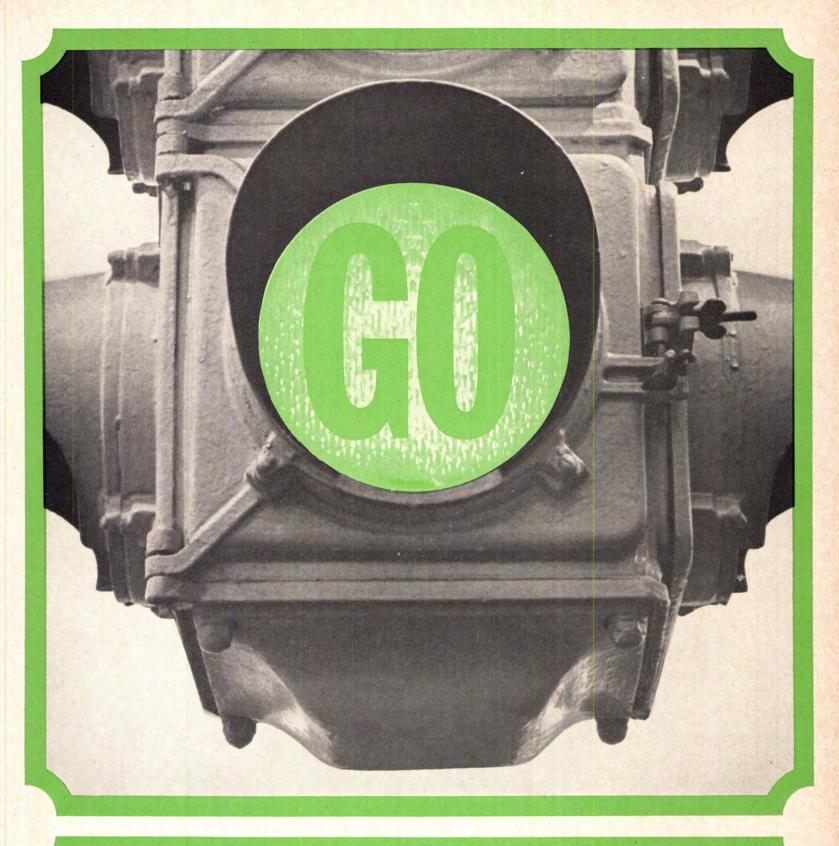


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"People are giving more attention to the home setting. They want more attractiveness, more look of

quality, as well as outdoor living advantages, too. "Efficient land planning is the first step. Then, in giving each lot special attention, Exterior Decorating with Concrete can be invaluable to a builder.

"In our experience, no other material is so versatile. Aside from its construction advantages, concrete offers infinite decorative possibilities for everything from patios, walks and drives to planters, pools and other features basic to any landscaping plan."

CONCRETE OFFERS 1001 WAYS TO GIVE NEW DISTINCTION TO A HOME'S SETTING

Exterior decorating with concrete is a new concept in the decorative use of concrete, made possible by modern concrete techniques and imaginative thinking. Concrete can be shaped, colored, textured, in every imaginable way. And modern masonry units in dozens of forms offer infinite choice.

For cost-minded builders, decorative features in

concrete are highly practical. Regular mason crews do the whole job. Offered as part of a package or as buyer options, the features price out realistically, even in \$20,000 homes.

Some of the many decorative effects possible with concrete are indicated below. And on the following pages, ideas created by Martini & Associates help to show you a few ways that exterior decorating with concrete can add fresh sales appeal to homes.

TOOLED PATTERN

EXPOSED AGGREGATE

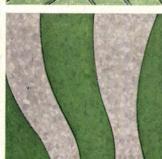
BRUSH SWIRLED

STRIATED PATTERN











PERSONALIZING IDEA:
Offer buyers a sentimental touch—their children's (or their own) handprints, with names and date, cast everlastingly in concrete. Include it in a patio, walk or driveway, or as a separate plaque.

COLOR PATTERNED

INLAID PATTERN



IDEAS for Exterior
Decorating with Concrete
developed by
Martini & Associates.

Exterior Decorating with Concrete means a patio with special buyer appeal Here Martini & Associates offer a good example of the extra charm and distinctiveness that can be effected in a patio. It has a custom look that outclasses the standard handyman installations. The pavement suggested is of exposed aggregate in a box pattern with redwood dividers. Surface aggregates can be any color, any size from roofing gravel to random stones. The spirit of an "outdoor family room" is emphasized by addition of the low wall—easily done with rough-textured split block concrete masonry. Note the attractive 'round-the-house path of concrete discs. Truly a practical way to point up quality and add salability to homes.



Exterior Decorating with Concrete turns a driveway into an unusual selling feature

Martini & Associates believe a driveway can be more than a runway for the family car. Decorative concrete makes it a dramatic accent to a fine home, a handsome feature that wins prospects' attention and approval. In the plan below, for example, colored concrete is used in a simple checkerboard pattern, cast alternately, of light and dark squares with the surfaces striated in alternate directions. Actually, the added cost for using concrete decoratively is not much more than in non-decorative installations. Note the "decorator look" provided by the low edging wall of concrete masonry units made with white cement.



Exterior Decorating with Concrete gives buyers a yard with a built-in view

Compact lots look larger when they're landscaped. The new decorative features possible with concrete let a modest investment add big appeal and value to a home. This idea sketch shows one of endless possibilities. Concrete stepping stones, precast or cast in place, with rough, pebbled surfaces lead invitingly to a little pool shaped in concrete. The low wall in concrete split block provides a pleasing backdrop. Inclusion of a bubbling fountain can add motion and a touch of elegance. Quickly placed concrete block planting curbs complete the happy outlook. Layouts can be planned to fit your cost-price level, lot sizes and prospect tastes.



For ideas and technical information

to help you capitalize on the selling advantages opened up by today's advances in concrete use and design, talk to your suppliers of ready-mixed concrete and concrete masonry. Or contact the PCA office nearest you. Literature on techniques in decorative concrete is also available to you without charge by writing PCA at the address below. (U.S. and Canada only.)

PORTLAND CEMENT ASSOCIATION

Dept. A5-94, 33 West Grand Ave., Chicago, III. 60610

An organization to improve and extend the uses of concrete, made possible by the financial support of most competing cement manufacturers in the United States and Canada

still burdening the company with heavy interest charges.

In 1964, all these problems were corrected. Result: a \$1,594,413 profit, compared to a \$49,000 operating loss the year before, even though sales remained virtually the same—\$29,429,789 in 1963 and \$29,730,797 in 1964.

Here's how GD's turnaround was accomplished:

- 1. Elmandorf & Co., Management Consultants, were called in to melt down GD's unnecessary staff. The result: overhead savings of \$500,000. Other administrative savings cut expenses an additional \$100,000.
- 2. GD stepped up sales of lots at its seven Florida developments, particularly through overseas promotion which is directed largely at Americans living in Germany, Japan, Okinawa, South America and Puerto Rico. This promotion, performed by independent agents, accounted for 25% of total lot sales (which produce a comfortable 70% gross profit compared with 20% on house sales). Lot sales rose last year from \$18,832,818 to \$23,413,-343, while house sales, following the general down trend in Florida, dropped from \$10,596,971 to \$6,317,454. While this represented a drop in house sales from 799 to 436, GD actually moved in more buyers last year than in the year before. Utility customers rose from 6,846 to 7.518.
- 3. Long-term debt was cut \$4,017,000, bringing interest charges down \$300,000 last year.

For the past three years General Development has been able to keep cash re-

ceipts ahead of cash expenditures, chiefly though an upgrading of lot sales. As recently as 1962, GD's lot-sale policy was \$10 down and \$10 a month. But today GD gets at least \$25 down and \$20 each



month, which, in effect, makes one lot sale do the work of two. There is another benefit: net lot cancellations have dropped from 11,395 in 1963 to 6,691 in 1964.

Levitt again proves it can cut costs —now wants to improve its marketing

Levitt & Sons raised its profits 52% last year to \$2,110,000 on a modest 5½% increase in sales to \$41,901,000.

The trick was performed with more of what President Bill Levitt has always been known for: improved production efficiency. Levitt turned every \$1 of increased sales into 58¢ of increased pre-tax profits.

And profits have soared even though Levitt has now scattered its operations into four states (New York, New Jersey, Maryland and Florida) plus Puerto Rico and is planning a new venture in France.

Now the company is turning attention to its long-neglected marketing program. For years Levitt has passed up innovations that most top marketers have long considered essential. For example, it refused to allow custom changes in its models. But now, says Executive Vice President Richard Wasserman, "We want to give choices where they can be justified. Our problem

is how to give a maximum of choice without raising production costs too much."

The company has done little marketing or motivational research. But now, says Marketing Director Norman Young, "We are getting a feedback from our sales people and division managers and using computers to store and analyze the data." Levitt has also begun a study of nonbuyers, to find out how to broaden its sales to markets it failed to capture.

Levitt has never put much emphasis on forceful person-to-person selling. Its salesmen have been little more than purveyors of information who let the house sell it-



self. Now Young says, "We would like our salesmen to be more persuasive. But we want them to still be legitimate—we don't want huckster salesmen."

Sunset plows profits from oil into expanding real estate operation

With \$5,219,752 in net profits protected by a tax-loss carry forward, oil depletion reserves and other allowances, Sunset International Petroleum Co. last year added \$4.6 million to the \$14.6 million it had invested in its homebuilding "sideline" in 1963. Real estate sales, down 14% from the previous year, remained far ahead of oil and gas sales (\$19,736,999 versus \$7,465,483), although gross profits from the two operations were about the same (\$4.4 million from real estate and \$5 million from oil and gas).

At Sunset's four most advanced projects—near San Diego, Los Angeles, San Francisco and Sacramento—sales of house sites increased from 1,227 to 1,570 in the fiscal year ending August 1964. The largest of these projects (and, at the moment, the least financially successful) is Sunset, a 12,000-acre new town, 18 miles from Sacramento.

In addition to these projects, Sunset acquired 1,089 acres in the Conejo Valley, north of Los Angeles, where it plans a project of 4,000 to 5,000 single-and multi-family units. Also purchased were a 143-acre parcel in south San Francisco (the Tanforan Race Track), a 646-acre tract adjoining Stanford University in Palo Alto, 1,000 acres south of San Jose and 3,550 acres in steep Santa Monica mountains of Los Angeles, earmarked for 7,000 single-family homes built in clusters.

Sunset plans to concentrate its housing in price ranges above \$20,000, says President Morton A. Sterling, and to discontinue lower-priced housing altogether. Demand for higher-priced homes, he says, is

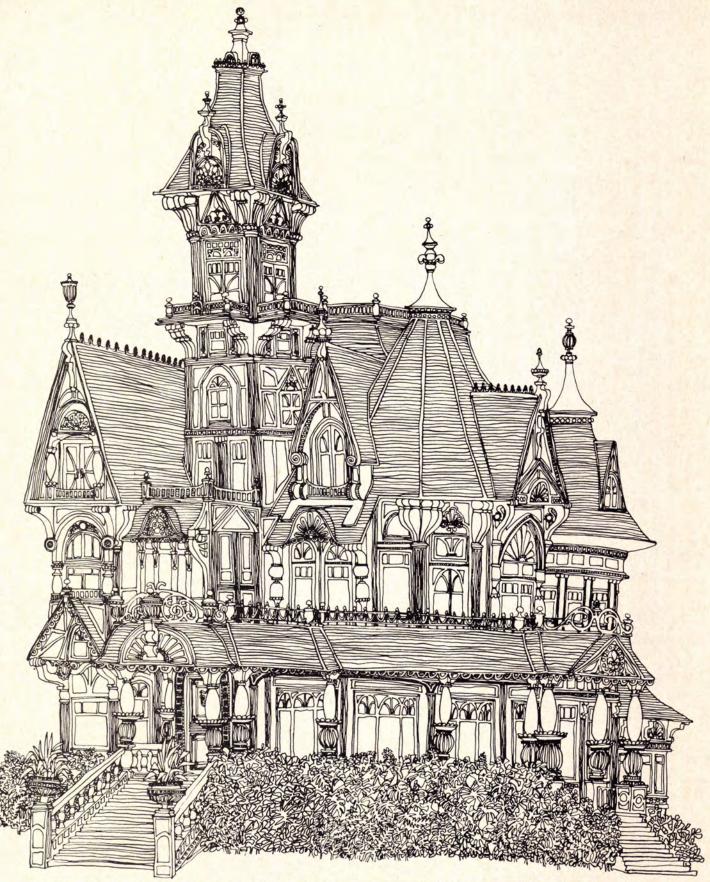
Wall Street is not impressed by builder earnings investors will pay only \$10 for every \$1 profits

Company	Equity Per Share	Price 4/8/65	Earnings Per Share	Price earnings ratio	
Consolidated Bldg.	2.01	6.88	.56	12	
Deltona Corp.	9.86	14.38	1.04	14	
Dover Const.	4.12	3.12	. 75	4	
Edwards Engineering	3.17	8.38	1.07	8	
Edwards Industries	4.34	. 88	. 25	4	
Eichler	6.73	4.00	. 35	11	
Gulf American Land	4.49	7.75	1.14	7	
Kaufman & Broad	8.50	15.00	1.57	10	
Levitt & Sons	5.74	7.63	.70	- 11	
Lusk	2.71	1.63	.42	4	
Macco Realty	7.83	10.00	1.54	6	
National Homes	7.16	4.00	.30	13	
Sunset International	3.42	7.88	.80	10	
Jim Walter	19.11	25.63	2.65	10	
Del E. Webb	4.90	6.00	.28	21	

STOCK PRICES of top builders and developers average about ten times earnings (price earnings ratio, above), compared with about 20 for blue chip industrials. Only Del Webb, of the 15 companies listed here, ranks in that class. Five build-

ing companies are selling below equity per share —Wall Street considers them to be worth less than their assets. Only a few sell well above equity per share. Example: Edwards Eng., which raised its earnings to 91% and oil-rich Sunset Intl.

continued on p. 153



Is the maintenance-free home a wild, impossible dream?

This emblem says, "No!"

Almost every day a new product made of Geon vinyl enters the home building picture, and each of them brings us closer to the true maintenance-free home.

Solid vinyl siding is one. It keeps that just-painted look without painting because its color goes clear through. Leaning ladders won't dent or chip it, weather rolls right off. Siding made of Geon vinyl can't rust, won't pit, resists impact, will Geon

not conduct electricity. When you see the new vinyl emblem on a building product, it is your guarantee that the manufacturer is willing to assure its quality. He believes Geon vinyl is "The Material Difference in Building." B.F.Gooodrich Chemical Company, Department GN-5, 3135 Euclid Avenue, Cleveland, Ohio 44115. In Canada:

Kitchener, Ontario.



B.F.Goodrich Chemical Company

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holding up better in areas where general housing demand has slackened. Sunset is exploring the possibility of acquiring major homebuilding companies to give its



communities a line of well-known models. An example was a proposed merger with Eichler Homes, which fell through in January after extensive negotiations.

Inland breaks the zig-zag habit with a new plant in Georgia

From fiscal 1955 through fiscal 1964 Inland Homes was unable to put together two successive years of increasing sales. Sales zigged up one year, zagged down the next. Upshot: an average annual increase of only \$97,400 or 1.9%—over the tenyear period.

But in the year ending January 31, the Piqua, Ohio, prefabber boosted its sales by \$363,000—or 6%—to \$6,384,000. What's more, profits jumped 31% from \$300,348 to \$392,245, highest of the decade.

Support for this upswing is a plant in Cedartown, Ga., which gives Inland a new market covering Georgia, the Carolinas, Alabama, Tennessee and northern Florida. The company's three other plants (in Piqua, Clinton, Ill., and Hanover, Pa.) have concentrated on northern markets from New York to Iowa. Although the new plant's sales increase just managed to satisfy company expectations, operating costs were far below the previous year (when the plant was getting started).

Another reason for Inland's higher profits is a general improvement in its manufacturing methods. The company is just now completing a long-term program of machinery development and installation.

Now, says President John Flynn, Inland will seek ways to improve its marketing.



Already in the works: more optional changes in its model packages and changes, to be introduced late this year, in its marketing program for dealers.

Macco does it again—profits rise for the eighth straight year

Macco Realty's net income increased 38% last year, hitting \$2,665,905 and topping \$2 million for the first time. Total revenues dropped from \$32,605,386 to \$27,987,657, but this reflected a normal lag between the acquisition of new property and the sale of homes.

Early in the year, Macco had an abnormally low inventory of homes for sale. Later it greatly stepped up its launching of new projects, starting four major communities almost simultaneously in late 1964 and early 1965.

These were: 1) Rancho California, in Riverside County, where Macco has joined with Kaiser Industries and Kaiser Aluminum & Chemical to develop 87,500 acres (three times larger than San Francisco); 2) Del Amo, an 822-acre tract planned for 3,000 homes, commercial centers and light manufacturing; 3) an 85-acre marina development in Long Beach; 4) Capistrano Highlands, a 2,200-home project near San Juan Capistrano.

These additions, plus the company's



other projects (e.g. the 4,148-acre Porter Ranch), give Macco some 100,000 acres in southern California—more than any other developer, says President John Parker.

K&B finally catches its breath sales and earnings stop climbing

For the first time in Kaufman & Broad's young life (it was formed in 1957), sales and earnings leveled off. In 1964, sales were \$30,013,052, compared with a record \$31,839,848 in 1963, and profits were \$957,050 versus 1963's peak of \$1,250,-

Housing sales continued to climb, rising 10%—from \$22,931,762 to \$25,164,832. This increase just missed compensating for a drop in contract sales because of delays in Los Angeles and Orange County (where sales moved up slightly from \$5,741,056 to \$5,926,500) and Chicago. But K&B's backlog of undelivered housing (exclusive of contract sales) soared from \$10.8 million in November 1963 to \$31 million by the end of its first quarter—February 1965.

K&B opened a townhouse project (\$13,000 to \$20,000) in Oakbrook, Ill., a suburb of Chicago, in late October. By late March, deposits reached 513. In January the company opened a sec. 221d3 townhouse project within the city limits. Deposits through late March: 794.

In Detroit, where K&B had been building in 16 different locations, sales jumped 27% to \$17,534,940, compared with a 20% increase for the market as a whole. And early this year the company opened eight new subdivisions. One of them, a townhouse co-op, had accounted for 170 sales by April 1.

Only in Phoenix did K&B suffer a setback. Sales fell from \$3,452,932 to \$1,830,388. President and Board Chairman Eli Broad attributes much of this poor showing to FHA's local effort to unload repossessed homes. The company opened a Sec. 221d3 townhouse project in nearby Tempe but delayed the opening of conventionally financed condominiums.

Broad still looks to southern California for increased sales despite the harsh competition there. And last year K&B formed



a joint venture with Investors Diversified Services to build a 100-acre townhouse community in southern California's San Fernando Valley (NEWS, Aug.)

Dover's switch to FHA boosts sales but cuts into profits

Wherever it builds, Dover Construction aims at the lowest price nitch in the market. In the past Dover attracted low-income buyers by taking second mortgages. But last year it sold off \$1 million in second mortgages and turned to FHA-VA financing to free working capital for expansion.

The company opened two new subdivisions in the Chicago market, two in New Orleans and one in Cleveland. In all, it sold from ten subdivisions last year, including a small (35 sales) Akron project, which it is closing and a Minneapolis project where 50 sales in 1964 were far below expectations.

Dover's total house sales increased from \$8,759,600 to \$11,037,100. But its gross margin fell from 21% to 17% because of higher costs of FHA sales. So pre-tax profits slipped from \$1,064,600 to \$1,032,300. Chairman Henry Lefkowitz now expects profits to improve as volume continues to increase because, he notes, overhead does not rise as fast as sales.

The company will enter two new markets this year—one in Milwaukee, the other overseas, where Dover and an English firm will build row housing in a London suburb. Says Lefkowitz: "England is a sellers' market. It has everything we need to sell houses, including conventional financing with 5% down and 35 years to pay." Dover is also looking into other European markets—but not in France ("financing is not nearly as good there").

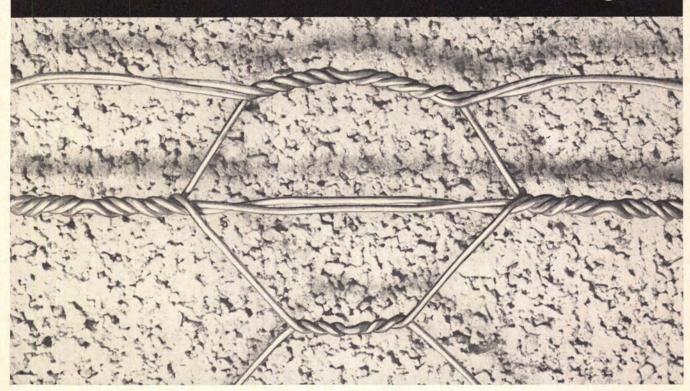
Slumping Kavanagh-Smith sees a turn for the better in 1965

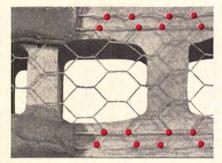
Kavanagh-Smith hasn't had a substantial sales increase since 1961—when it added almost \$2 million to its 1960 total of \$7.6 million. Last year, sales finally fell below the 1960 level, dipping to \$7.1 million.

continued on p. 155



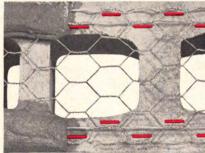
Galvanized Wire Mesh Reinforcing





28 mortar locks to the block foot

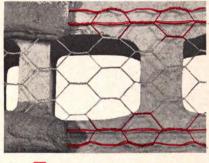
The more locks, the more resistance to shrinkage cracks. Movement is restrained at each of Keywall's mortar locks. No one lock has to restrain more than the movement in 34" of block.



- ANCHORS

14 inches of mechanical anchors to the block foot

Mechanical anchoring restrains thermal movement and shrinkage, too. No other reinforcement comes close to offering the amount of mechanical anchor that Keywall does.



BONDS

22 square inches of bonding surface to the block foot

The more metal in surface contact with the mortar, the better the reinforcement. Keywall's 22 square inches per foot of block is about 55% more than a pair of $\frac{3}{16}$ " truss rods, about 96% more than a pair of 9-gauge truss wires.

KEYSTONE STEEL & WIRE COMPANY · Peoria, Illinois 61607

MAKERS OF KEYCORNER . KEYSTRIP . KEYWALL . KEYMESH® AND KEYMESH PAPER-BACKED LATH . WELDED WIRE FABRIC . NAILS

к-s President Roger P. Kavanagh Jr. attributes this downswing to stiffer competition and a general leveling off of his company's markets (20 in North Carolina one in South Carolina).

But, says Kavanagh, K-s may well reverse the trend. First quarter closings (through January 31) were 89, compared with 50 over the same period last year. Most improved market: Raleigh. Still ailing: Greensboro.

K-s normally does 15% to 20% of its business in the first quarter. For the year ending October 31, Kavanagh projects 571 closings, compared with 455 last year. This would bring sales to \$9,371,000, about where they were in 1963.

Profits over the first quarter are up, too —\$18,000 compared to a loss of \$50,000 the year before. But Kavanagh does not expect to duplicate the \$271,194 earned



in 1963. Reason: construction costs have increased. Raw land costs have increased, too, but the cost of finished lots has been kept in check.

National Homes quadruples profits despite declining home sales

The nation's largest home manufacturer saw its single-family home sales continue their decline of the previous year. But apartment sales increased by 22%, cutting National's drop in revenues to \$905,119. And a saving of \$992,667 in reduced overhead compensated for the drop.

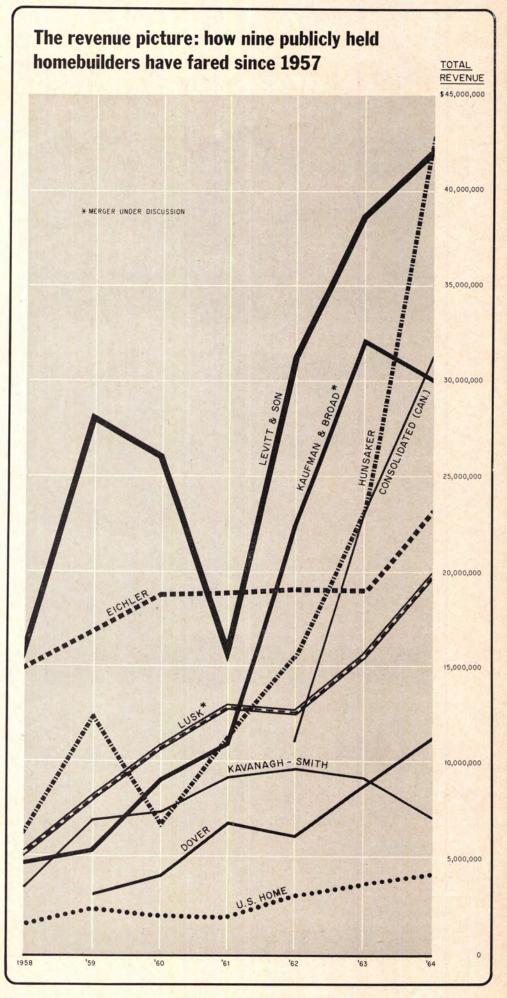
Most important, President George Price's operating economies cut production costs \$1,293,883. These and other savings pushed National's pre-tax earnings (not including financing subsidiaries) to \$2,017,925, versus \$512,142 in 1963.

National's financial position was also improved by 1) the liquidation of its land development division, 2) better material control (cutting inventories from \$11,951,259 to \$10,770,782) and 3) reduction of short-term obligations (cutting current liabilities from \$9,898,720 to \$6,935,674). The effect of all this: National's current ratio (current assets divided by current liabilities) jumped from 3.03 to 4.42, more than twice the 2.00 generally required by lenders.

National broadened its market last year



by increasing its catalog of large models and by establishing a building components division to serve builders who insist on following their own plans.



REVENUES ARE UP for most of these companies. Only two K&B and Kavanagh-Smith—suf-

fered declines. S. V. Hunsaker, now a subsidiary of Occidental Petroleum, enjoyed the biggest increase.





What do you do with Ceramic Tile bearing this mark...

Announcing A "Certified For Ceramic

Quality construction requires quality materials. And the Tile Council of America knows it. That's why we've developed the "Certified Quality" program. It means this: you can now select ceramic tile with complete assurance of quality. Tile to tile. Carton to carton.

Here's how it works. Tile produced by participating companies now undergoes inspections by an independent laboratory. The quality standards such tile must meet are the highest ever set for the industry. These standards are published by the government in SPR R61-61 and in Federal Speci-









Select it!

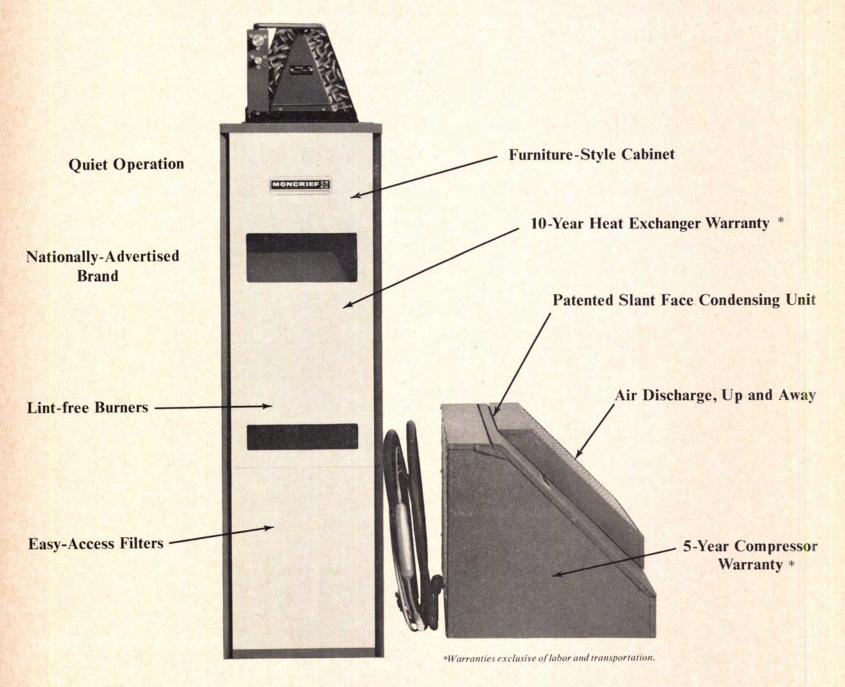
Quality" Program Tile

fication SS-T-308b. You can be confident that, without exception, Certified Tile will now meet these standards.

So why take chances? Be sure to select "...tile that is Quality Certified by the Tile Council of America." We put our reputation on it. You can too.



You say you can't afford these Moncrief features in a year-round package?

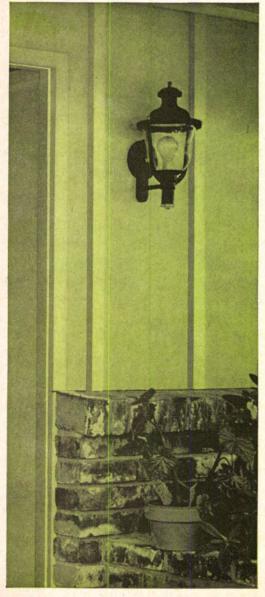


Have you called your Moncrief Man lately?

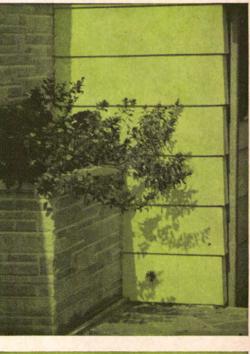
New ways to build better

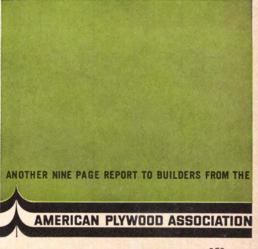
(and save money to boot)

with plywood siding



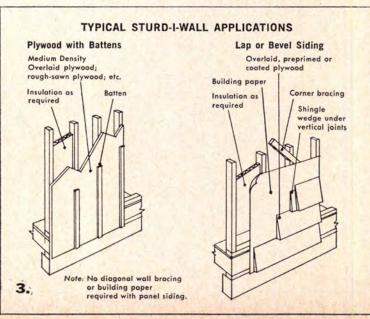












With plywood siding you can completely eliminate sheathing

... that saves you up to \$200 a house right there

"Sturd-i-wall" is what the American Plywood Association calls the system of using one thickness of plywood as both siding and sheathing. No matter what you call it, it's bound to save you money because it completely eliminates the entire sheathing process. And it's the most modern, efficient way to get a strong, rigid wall — even stronger than most ordinary construction.

1. NAHB Director George Barclay was one of the first big builders to adopt the Sturd-i-wall system. He figures it saves anywhere from \$175 to \$200 a house.

Barclay is trying several new plywood products at his Mayfair development, Parkland, Wash. On this house, it's a preprimed overlaid plywood that needs only one coat of paint on the job. It goes directly on studs, with batt insulation to be applied between studs later.

Barclay says he saves enough from time-saving plywood building systems like this to pay for good design, landscaping and other extras that attract home buyers.

2. Here's a house that couldn't have happened without Sturd-i-wall construction.

Jewel Builders, Berwyn, Ill., built it for a family limited to a \$22,000 budget. Yet the house had to look right in a neighborhood of homes that cost several thousand dollars more.

"Using plywood as combination siding-sheathing was the answer," says Tom Simon, Jewel president. "It's a great labor saver — you just go around the house once instead of twice." He used grooved cedar plywood with a reverse board-and-batten effect for the lower level, preprimed plywood lap siding for the upper.

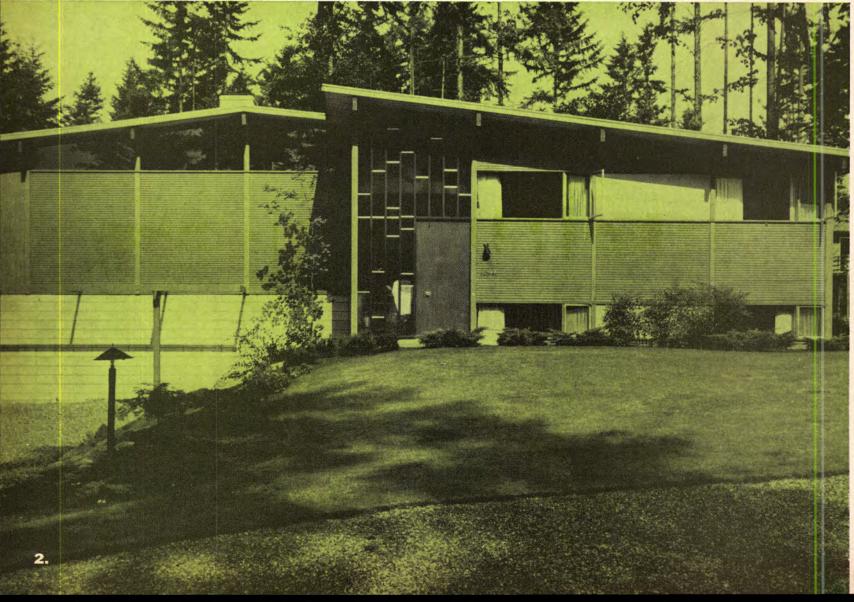
Subfloors, soffits and roof sheathing are plywood too. All in all, Simon estimates he saved about \$1,000 by using plywood.

3. These drawings show two of the most frequent plywood Sturd-i-wall applications. When used as shown at far left but without battens, suitable plywood sidings would also include Texture One-Eleven[®], grooved, etc.

For a free 12-page booklet with complete information on Sturd-i-wall construction, write American Plywood Association, Tacoma, Washington 98401. (US only.)







Plywood siding helps your sales by making a good first impression

No other material gives houses such a look of quality — at such low cost

1. Like most of today's successful builders, Joe Mentor knows the importance of choosing the right siding to conform with the design of the house. Here's an example: a Better Homes & Gardens award-winner in his Eldorado Hills development near Bremerton, Wash. It was sold before completion, as is the case with nearly all the 20 or so houses he builds each year.

"First you've got to catch the prospect's attention," says Mentor. "That's where plywood siding like this Texture One-Eleven® really pays off. Almost everyone likes it, and it has the kind of style that never goes out of date."

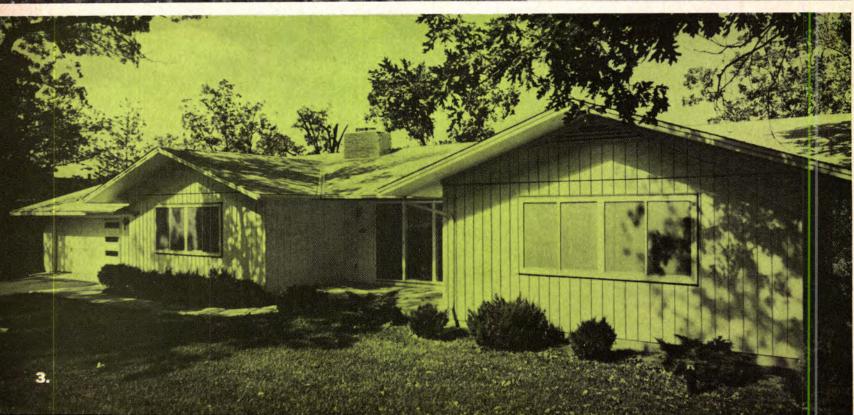
But Mentor uses plywood for other reasons than appearance. He depends on it for quality construction at low cost, too. Floors are ¾-inch T & G plywood, glued and nailed to avoid any chance of squeaks. His biggest savings come from using plywood as combination siding-sheathing. That cuts labor by 30 to 40 per cent.

2. Thomas Borgford had just completed and sold this Bellevue, Wash., house, when a prospective home buyer drove by and was so impressed he asked him to build another exactly like it.

Borgford thinks the use of Texture One-Eleven applied horizontally had a lot to do with the appeal of the house. Architect Harold J. Nesland, Seattle, capitalized on the horizontal lines by contrasting them with strong verticals around the entrance and battens at panel joints. Borgford reports he got just as much satisfaction from building the second house as the first. For one thing, he likes to build homes with style. For another, he saved about 20 per cent in labor costs, through use of Texture One-Eleven on studs without sheathing.







Look into these new plywood sidings for finishes that really last

Overlaid, preprimed or coated plywoods virtually eliminate maintenance — and save you money, too

Research in plywood coatings and finishes is coming up with dozens of new products that cut onsite labor sharply and promise an end to home buyers' maintenance problems.

1. Coated plywood: Phillip Q. Kershner, Norristown, Pa., replaced the faded, 12-year-old asbestos shingles on his house with this new siding. It's EXT-DFPA® plywood, factory-finished with a tough, permanent, weatherproof coating. It comes in several colors, in lap siding or 4 x 8 panels. It needs no paint at all, and is guaranteed by the manufacturer not to need any for 15 years.

2. Medium Density Overlaid plywood: Harold Stroeberger, Portland, Ore., gave this house two coats of paint when he built it 15 years ago. The owners have repainted once — after ten years. That's typical of the superior performance of overlaid plywood. The permanent resin-fiber overlay gives you the best possible surface for a smooth, fast, long-lasting paint job.

3. Texture One-Eleven Overlaid plywood is siding on this Edina, Minn., house. In spite of the severe climate, builder Bruce Yund could apply plywood directly to studs, because of its insulation value and few joints.

Besides the familiar smooth panels and T 1-11, overlaid plywood comes in these styles: grooved, lap and bevel, and reverse board-and-batten.

Several new finishes can be applied to Medium Density Overlaid plywood, to give it more resistance to wear and weather than any conventional paint. (Write for more information — see below.)

Other new sidings: Be on the lookout for these new labor-saving plywood sidings, too.

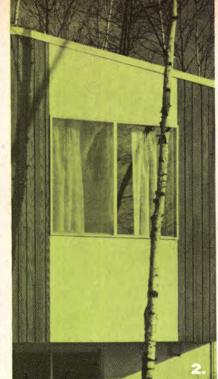
Preprimed overlaid plywood: Cuts painting costs in half. It's Medium Density Overlaid plywood, with a new special prime coat applied under controlled conditions right in the mill.

Aggregate-surfaced plywood:
Standard EXT-DFPA® plywood, finished with an epoxy resin and any of several decorative aggregates, ranging from fine sand to marble chips.
Comes in a variety of colors.
Tremendously resistant to abrasion and weathering.

Aluminum-overlaid plywood: For the warmth, durability and impact resistance of plywood, and no maintenance problems.

For a list of sidings and coating products that have been qualified by the American Plywood Association, write us at Tacoma, Washington 98401.

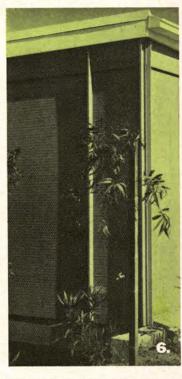
















Free Sidings Guide

Send for your Guide to Plywood Sidings, a free, 24-page manual with dozens of color photographs. Shows how plywood sidings adapt to all architectural styles. Includes application recommendations, technical data on strength and insulation values, finishing techniques.

Also, a list of specialty siding manufacturers.
Write: American Plywood Association,
Tacoma, Washington 98401.

The DFPA grade-trademark on plywood assures you of strong, durable siding.

It's essential to use the highest quality plywood in all your building. But it's especially important with siding. You must be sure the appearance will stand up—and you must be able to depend on the waterproof glueline and the durability and strength of the whole panel.

So it's good business to specify only plywood with the EXT-DFPA® grade-trademark. That means it was manufactured according to the high standards of the DFPA quality control program. Always insist on this grade-trademark on every panel.

Plywood exterior features like these mean a lot to second-time buyers

Attention to the little details can lift your houses out of the ordinary

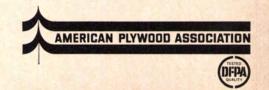
Today's home buyer cares about good design and the "extras" that make a house more fun, more convenient. With so many styles of Exterior plywood available, there's almost no limit to the ways you can add these touches:

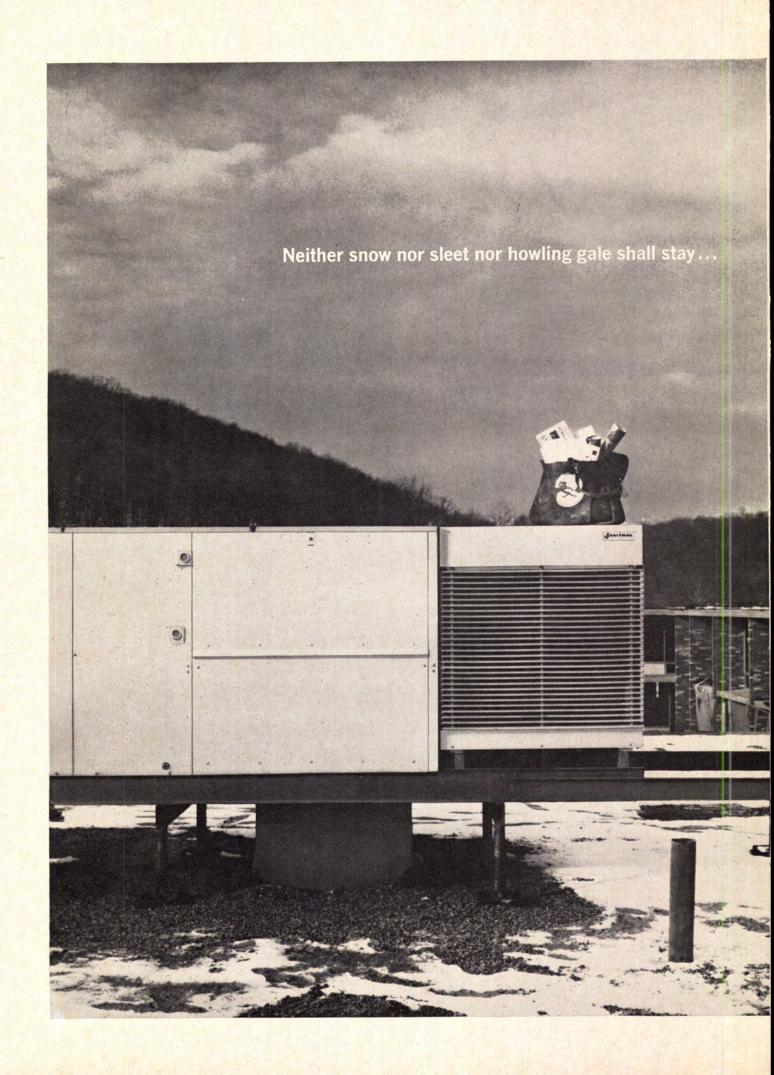
1. Plywood soffits are faster to install than boards and you have a wider choice of patterns. These are Medium Density Overlaid plywood for a smooth, glossy painted surface. Or use Texture One-Eleven® or rough-sawn plywood for a natural, rustic look.

- 2. Plywood accent panels, when harmoniously combined with other sidings, can do a lot for most contemporary houses. Dutch Construction Co., Marysville, Mich., used gleaming white panels of overlaid plywood at windows to set off the charcoal-stained T 1-11 siding.
- **3.** Gable ends get an unusual treatment: redwood resawn plywood, with 2 x 2 redwood batts, 5 inches o.c. This award-winning house is by Stoneson Associates, San Francisco.
- **4.** Plywood screens can be decorative and useful. This windbreak panel at an entry is overlaid plywood, painted white and framed with 1 x 2's.
- **5.** Atriums and decks attract buyers. Architect Jay Fleishman, N.Y., specified plywood several ways for the atrium-style deck of this Poughkeepsie, N.Y., house: for siding (seen at end of deck) and for plywood-faced "flying beams."

- **6.** Carport screens and siding can help sell the house, too. Resawn redwood plywood, with an interesting horizontal pattern and strong, vertical battens, is carport siding of this Los Angeles house designed by Elda Muir.
- **7.** Patios and outdoor privacy areas are easy to create with plywood. Architect Homer Delawie made a small private patio for the master bedroom of this La Jolla, Calif., house simply by extending the T 1-11 wall.

For a free booklet on finishing these and other sidings, write American Plywood Assn., Tacoma, Wash. 98401.





. . . these rugged Janitrol Skyliner heating and cooling rooftop units from delivering their full rated capacities.

They've been tested under 60 mph winds and rainfall at the rate of 12 inches an hour.

Condensing unit compressors are protected by factory installed crankcase heaters.

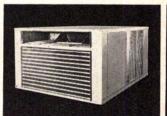
A power flue gas exhauster drives out fumes, even against gale-force winds.

Combustion air intake and fresh air inlets are located above the level of drifting snow.

Each unit is fire-tested at the factory. The whole package is pre-wired and pre-tested for perfect operation before it's shipped. About all you have to do is put it on the roof and plug it in.

Low, compact, these units blend easily into the overall look of the building. Internal rain rejector baffles eliminate projecting hoods or louvers. Efficient power flue gas exhaust eliminates the need for unsightly flue stacks. Janitrol offers one of the broadest rooftop lines in the industry: Skyliner units providing up to 22 tons electric cooling and 700,000 Btu heating; Heat Pumps ranging from 2 ton to 10 ton heating and cooling; compact Electric Gas Combination Units (electric cooling, gas heating packages) from 2 ton cooling/65,000 Btu heating to 5 ton cooling/150,000 Btu heating. Also, natural gas engine Skyliner heating and cooling packages, 5 ton and 10 ton cooling and up to 300,000 Btu heating.

Get at least one estimate from your Janitrol dealer. He's in the Yellow Pages. Janitrol gives you more to work with.





HEAT PUMPS

EGC PACKAGED UNITS



STABILIZED ROADWAY, impervious to rain, is paved after completion of construction work.

Lime-treated soil prevents bogged-down tracts

It cost just 42¢ a sq. yd. to turn impassable mud (background, photo above) into a rock-hard roadbed (foreground in photo). As a result, northern California developer Russell Bruzzone 1) avoided a shutdown that would have lasted for weeks, and 2) got dependable roads for construction equipment that could later be converted to finished streets by simply adding paving.

Bruzzone is one of a growing number of builders and developers who are turning to soil stabilization to eliminate the problem of mud on the construction site. At his Moraga tract, a spreading truck and a tractor-pulled mixer (photos, below) spent one morning mixing 4% lime (the figure was based on soil tests) into 25,000 sq. ft. of roadway mud. The mixture was compacted, and within a few hours the soil expansion rate was reduced from 15% to 1% down to a depth of 6". Before the end of the week, heavy ready-mix concrete trucks were driving over the stabilized roads without leaving a depression.

LIME SPREADER lays metered blanket of lime moistened by water injection to eliminate dust.

The subcontractor—Metradon Corp. of Orinda, Calif.—is a specialist in solving mud problems on construction jobs. In addition to solidifying roadways, Metradon uses stabilization to harden soil surfaces and stop underground seepage, create subbases for building slabs on unstable soil, and stabilize general working areas around apartment buildings as soon as the foundation is in. (A future possibility: stabilizing hillside soils to control slides.)

Efficient machinery makes the stabilizing process fast and economical. Metradon's spreader lays a gear-box-metered blanket of pure lime (or portland cement for gravelly soils) and it is followed immediately by a pulverizer/mixer which, 90% of the time, can do a thorough mixing job in one pass and have the soil ready for compaction in about an hour. If the mud is too deep for the equipment, lime can be spread from sacks and left to dry the soil enough to permit the machines to come in later. Under those conditions, mixing depth may have to be as much as 12".



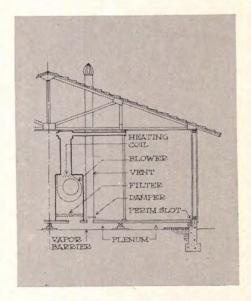
MIXER/PULVERIZER picks up roadway soil, mixes in lime, redeposits it at speed of 1½ mph.

New computer gives builders faster facts on total energy

Will it pay an apartment builder to install a natural-gas-fueled total-energy system to supply all electric power, heating and cooling from an on-site plant? The answer to that question used to take weeks of complex and tedious pencil work. But a few weeks ago the American Gas Assn. introduced a 30-pound briefcase computer that can answer the question in minutes—and in terms the investor can understand.

Personnel at the local gas company convert all the estimated costs of a proposed total energy installation—i.e., utility rates, load, equipment—into 25 statistics (called "parameters") and feed them into the machine. A direct-reading meter immediately shows payout time—the number of years it would take to recover the plant investment through lower operating costs (versus purchased electricity and conventional heating-cooling equipment).

AGA estimates there are now more than 200 total-energy systems in the U.S. (both residential and nonresidential) using turbines or reciprocating engines fueled by natural gas, furnace oil or propane.



Wood-floor study tests use of crawl space as heating plenum

The aim of the study was to find out how to build damp-proof wood floors only 12" above grade with no excavation except for footings. The answer, according to Washington State University researchers, is a heating system that blows warm air into the crawl space and distributes it through perimeter slots (drawing, above).

The system keeps the wood from deteriorating by maintaining an 8% moisture content and keeps living-area temperatures within 1° F at all locations and levels. (Note: moisture barrier is a must.)

The study was sponsored by the National Lumber Manufacturers Assn., which offers the findings in its Bulletin 277.

New products start on p. 175



Beautiful ideas come in Color Packages from Mosaic

When you have a beautiful idea like rugged natural clay Carlyle Quarry Tile for patio and foyer, how can you resist the temptation to carry Mosaic Tile throughout the home?

The designer on this job couldn't.

And to prove he had his practical side, too, he turned to our Mosaic Service Center for a complete tile Color Package.

With 11 colors in our quarry tile alone (considerably more than anybody else offers), you can imagine the kind of versatility we have when it comes to the rest of our floor, wall or countertop tile.

But the real beauty of the whole story is the way all Mosaic tile harmonizes. You see, totally color-compatible tile is

the only kind we make.

For Color Packages that will stay fresh and compatible even with tomorrow's materials and accessories, talk to your Mosaic Representative, Service Center or Tile Contractor - best sources for price ranges, samples, alternate colors and availability.

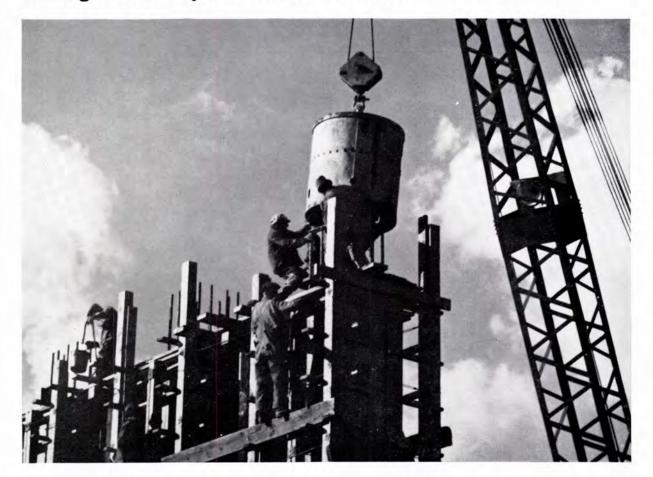
Or write The Carlyle Tile Company, Ironton, Ohio. Foravailability of Carlyle Quarry Tile on the Pacific Coast, write to The Mosaic Tile Com-

pany, 909 Railroad Street, Corona, California.



"Mosaic" is the trademark of The Mosaic Tile Company

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If you need detailed monthly summaries of new construction activity by type, by regions or by marketing areas, you can get them in Dodge Construction Statistics.

And if you need other specialized kinds

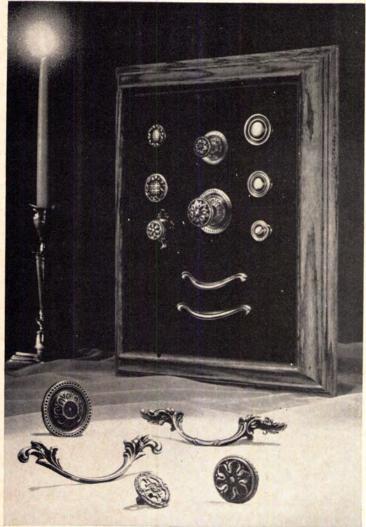
of objective market data to help solve unusual problems, Dodge can help you get that, too.

Dodge provides a complete range of construction news and statistics that is dependable, accurate, flexible and up to date. It's the only complete source of systematic information on any phase of the new construction market—or all of it, if that's what you need.

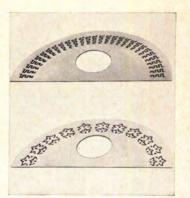
For details on how Dodge Construction Market Information Services can complement your organization's efforts, call your Dodge representative, or send for the 16-page Dodge booklet, "Managing for Greater Sales Effectiveness." Write to F. W. Dodge Co., Dept HH55, 330 W. 42nd St., New York, N.Y. 10036.



Hardware



Solid pewter cabinet hardware is designed for all types of cabinets. According to the manufacturer, individual burnishing of each piece gives the antique pewter a soft glow. Eleven patterns are offered. Kingsley Brass, Roosevelt, N.Y. (Circle 201 on Reader Service card)

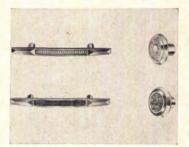


Semi-circular escutcheons come in solid brass, bronze or aluminum. Designed for a standard backset, the escutcheons are 11" x 5½". Finishes available: bronze, aluminum, black, antique copper and dull and polished chrome. Weslock, Los Angeles. Circle 202 on Reader Service card



Knobs and pulls in an oriental pattern are designed for contemporary cabinetry. The Dynasty line is available in five finishes: antique copper, antique brass, ivory brass, polished brass and polished chrome. David Allison, Roosevelt, N.Y.

Circle 203 on Reader Service card



Cabinet hardware comes with two self-adhesive aluminum inserts in harmonizing and contrasting colors to be placed in the indented areas. Five finishes and 30 patterns are available from 49¢ retail. Ajax, City of Industry, Calif.

Circle 204 on Reader Service card

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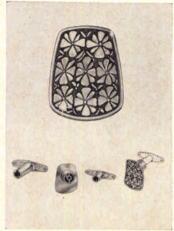


Circle 205 on Reader Service card



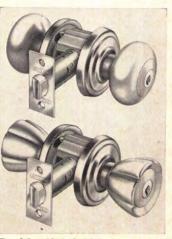
Etched black escutcheon is designed to complement the manufacturers' colonial storm door kits. It is also suitable for stormdoor locks in etched black. The escutcheon is 23%" wide by 7" high. Dexter Inds., Grand Rapids, Mich.

Circle 206 on Reader Service card



Cabinet hardware, called Solitaire Corsage, is contoured. A floral pattern is sculptured on the face against a textured background. Available in various finishes including: copper, brass, chrome and bronze. Washington Steel, Canton, Ohio.

Circle 207 on Reader Service card



Residential locks are offered in two new designs. Rounded Impressa, above, is intended to complement colonial or contemporary motifs. Eleganti, below, is fluted to harmonize with provincial or Georgian decor. Weslock, Huntington Park, Calif.

Circle 208 on Reader Service card



Oriental-style rosette is available in both round and rectangular (above) shapes. The cutout design permits the door finish to show through the escutcheon. The rosette is 121/8" long and 3 3/16" wide. Kwikset, Anaheim, Calif.

Circle 209 on Reader Service card

New products continued on p. 177

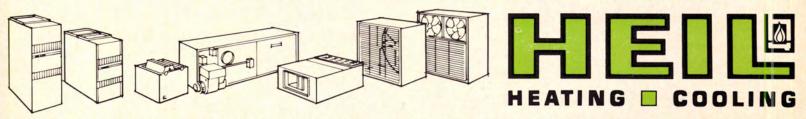


When you snap the band on a Heil equipment carton you can expect to make a profit. It was planned that way here at Heil and you can bank on it. A generous, attractive profit is sealed into every one of our cartons along with some of the finest heating and cooling equipment on the market today.

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Heil heating and cooling equipment is priced to move, too! We are realists in every sense of the word. We understand the value of a sharp pencil in a competitive market.

For more information on the complete Heil line of heating and cooling equipment and how it can help improve your profit picture, just write or call . . . we'd love to send you some Jack in a Box.



Kitchens



Stainless steel ventilating hood is designed for installation over island ranges. Grain-line-finish stainless steel has low reflectivity and is said to camouflage fingerprints and soil marks. Vent-A-Hood, Dallas. (Circle 210 on Reader Service card)



Stainless steel sink is budget-priced. The Consolette comes in standard and deluxe models in double and single bowl designs. Units include built-in spray faucet and lighting panel. Elkay Mfg., Broadview, Ill. (Circle 211 on Reader Service card)



Triple-bowl sink has a brush attachment that scrapes, rinses and washes dishes and, according to the manufacturer, saves on soap and hot water. Bowls are 71/8" deep. Double and single bowl sinks are available. Vance Inds., Chicago. (Circle 212 on Reader Service card)



Electric range has P-7 self-cleaning lower oven. Electrical cleaning process takes two hours and costs 7¢. Smoke and odors produced are purified by a smoke eliminator in the vent system. General Electric, Louisville, Ky. (Circle 213 on Reader Service card)



Electric range has an element, called Perma-Coil, that carries a lifetime guarantee. Oven doors are black glass, intended to blend with any decor. Other colors and color combinations are also available. Modern Maid, Chattanooga, Tenn.

Circle 214 on Reader Service card



Gas range can be free standing or built-in. New model is 42" wide and has a ventilating fan and hood. Also included are programmed cooking, lighted cook top, electrical outlet and a fifth burner under the griddle. Wedgewood, Culver City, Calif.

Circle 215 on Reader Service card



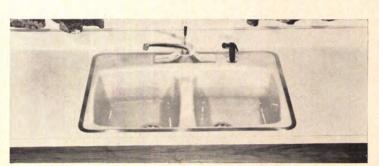
Roll-out ventilating hood is ductless, fits all eye-level ranges. Twin-blower unit is 6" high with a drawer that is 8½" long when fully extended. Hood automatically shuts off when drawer is closed. Home Metal Prods., Plano, Tex.

Circle 216 on Reader Service card



Ductless hood has single-speed action operated with push-button switches. A heavy-duty grease filter and built-in light are included. Suggested retail for Model 161: \$52 in toned copper and \$68 in stainless steel. Fasco, Rochester, N.Y.

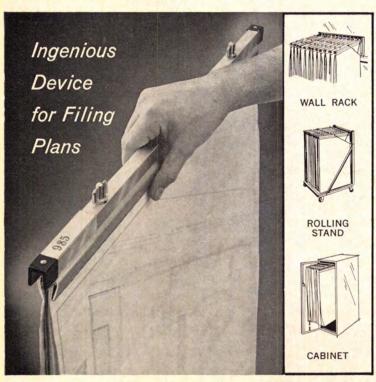
Circle 217 on Reader Service card



Enameled cast-iron sink is offered in three new colors: Gourmet Melon, Coppertone and Surf Green. Four other colors are also available. Sinks come in single and double bowl designs. American-Standard, New York City. (Circle 218 on Reader Service card)

New products continued on p. 178





PLAN HOLD VERTICAL FILING SYSTEMS

keep plans, drawings, maps, charts wrinkle-free...easy to find . . . always orderly . . . in the minimum of space. Write for catalog of 18 filing systems to Dept. H41, P.O. Box 90913, Airport Station, Los Angeles, Calif.

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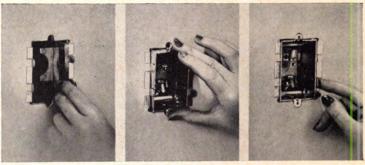
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World's Largest Manufacturers of Plan Filing Systems

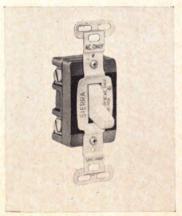
Lighting and wiring



Pulldown light of polished brass and walnut adjusts from 23" to 59" below the ceiling. Light is reflected upward by slots at the top of the Oriental-type shade. Retail price: \$44.95. Thomas Inds., Louisville, Ky. (Circle 219 on Reader Service card)



Switch-box supports can be installed in plaster, dry or panel walls without nails, screws or spacer bars. The supports are pushed into the wall hole and the switch is then pushed into the support. Jerden Mfg., Indianapolis. (Circle 220 on Reader Service card)



Three-way switch has a toggle that glows in the dark. The quiet-type switch comes in 15 and 20-ampere ratings. Offered in four colors to match wall plates and wiring devices. Switch is specification grade and UL listed. Sierra, Gardena, Calif.

Circle 221 on Reader Service card

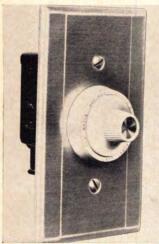


Chain-hung lantern is available in antique brass or copper. A 29" chain supports the amber glass bowl and pagoda-shaped shade. The lantern retails for \$18.95. Twenty other fixtures are in the line. Thomas Inds., Louisville, Ky.

Circle 222 on Reader Service card

NEW PRODUCTS

start on p. 175



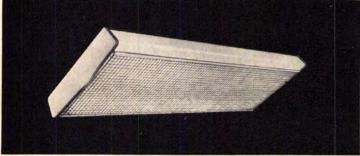
Dimmer has continuous range from 0 to full bright and pushbutton on-off control. Designed to replace ordinary single-pole switches, the dimmer has largehead terminal screws. A threeway version is also available. Leviton, Brooklyn, N.Y.

Circle 223 on Reader Service card



Electronic control for automatically regulating outdoor lights is mounted outdoors. Mechanism turns on at dusk, off at dawn and cannot be activated by temporary light flashes. Casing is completely weatherproof. Bell Electric, Chicago.

Circle 224 on Reader Service card



Fluorescent lighting fixtures are designed for surface mounting. The Mayfair (above) has a molded polystyrene plastic louver that swings down. The Stratford has single-piece polystyrene shielding. Sylvania, New York City. (Circle 225 on Reader Service card)



Post-mounted light has builtin ballast for 175 or 250-watt mercury-vapor lamps or incandescent unit accommodating up to 405-watt filament lamps. Units come in aluminum, blue, coral, aqua, beige and gold. General Electric, Winston-Salem, N.C.

Circle 226 on Reader Service card



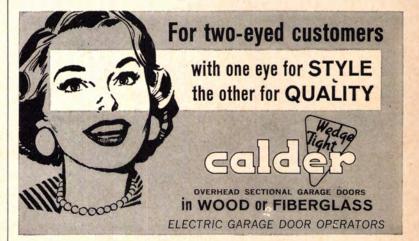
Chandeliers are made of handcut and polished crystals. Silver setting will not tarnish. Fixtures in the Crystalyne section have from 20 to 50 crystals and range in size from 15½" to 20" high. Prescolite Mfg., San Leandro,

Circle 227 on Reader Service card

New Products continued on p. 180



Circle 85 on Reader Service Card



You'll like Calder doors, too . . . for their hardware! It's versatile, to fit available headrooms. Easy to install to make doors fit like part of the wall. Guaranteed lifetime sheaves and bearings. For extra convenience specify Calder electric door operators and radio controls and enjoy push-button ease!



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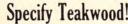
MANUFACTURING COMPANY, INC. LANCASTER 15, PENNA. 17604



As Seen at Phila. Interior Decorator Exhibit—"Swirl" pattern floor; "Straitline"

Want Lifetime Flooring?

Only genuine teakwood flooring imported from Thailand (authentic "Tectona Grandis") gives elegance plus practicality that today's hotels, motels and institutions demand! And now, you can get immediate delivery at prices that are competitive with other fine floorings and coverings. Nothing beats genuine teakwood for its ability to stand up to heavy traffic, for low maintenance cost, for resist ance to rot and decay. And once you install teakwood it's there for the life of the building. So specify genuine teakwood for beauty, practicality, durability. Send today for Bulletin 200 on Thai-teak teakwood flooring





BANGKOK INDUSTRIES, INC. 1545 W. Passyunk Ave., Phila., Pa. 19145

Circle 87 on Reader Service Card

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Cabot's OLD VIRGINIA TINTS®



A uniform oil-base finish

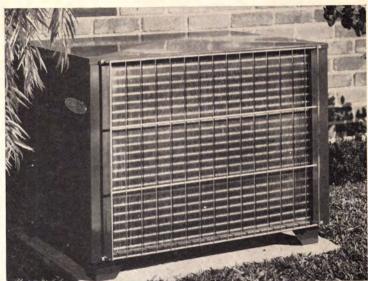
Cabot's Old Virginia Tints provide a pleasing flat finish for all types of hardboard. They are particularly attractive for the new exterior sidings with the "rough-sawn" look.

- Cabot's Old Virginia Tints are trouble-free flat finishes for shakes, shingles, masonry, and hardboard. Equally effective on pre-treated or untreated surfaces.
- Excellent hiding power; easy to apply and maintain.
- Waterproof and weather-resistant; preserve and protect wood.
- 20 unique colors plus black and Old Virginia White.

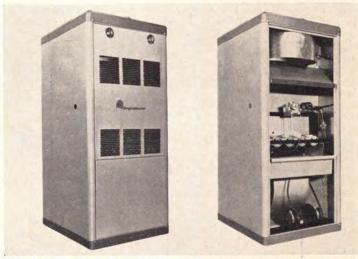
SAMUEL CABOT INC. 530 S. Terminal Trust Bldg. Boston 10, Mass.

Please send color card on Cabot's Old Virginia Tints.

Heating & air conditioning



Colored air-conditioning condensers are available in three shades: Antique, for red-toned exteriors; beige, for white, cream and yellow exteriors and gray, for gray and blue-toned exteriors. Rangaire, Cleburne, Tex. (Circle 228 on Reader Service card)



Gas furnaces are designed for air conditioning, air filtering and humidification. Belt-driven upflow furnaces have heating capacities from 75,000 to 125,000 Btu's and cooling power from 22,000 to 48,000 Btu's. American Furnace, St. Louis. (Circle 229 on Reader Service card)



Humidifier, Series 40, comes in stainless steel. Pump- and solenoid-type units include a selfcontained blower, air-tight construction and can evaporate up to 22 gals. of water a day. Three types of humidistats offered. Auto Flo. Detroit.

Circle 230 on Reader Service card



Wood-faced air conditioner has all controls hidden except for the on-off button. Regulation of air circulation and cooling is automatic. Manufacturer says units are up to 56% quieter than others tested. Amana Refrigeration, Amana, Iowa.

Circle 231 on Reader Service card





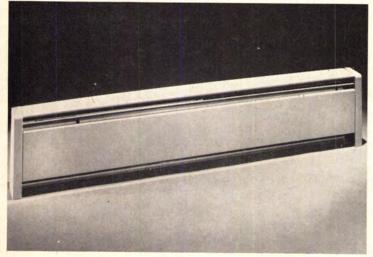
Combination unit for gas heating and electric cooling is installed completely outdoors. Seven-model line offers capacities from 60,000 to 275,000 Btu's for heating and 28,000 to 120,000 Btu's for air conditioning. Fedders, Maspeth, N.Y.

Circle 232 on Reader Service card

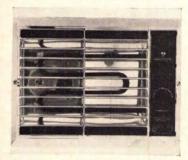


Air conditioning system mounted outdoors offers the fastest installation available, according to the manufacturer. Unit, factory sealed with adequate refrigerant charge, can be installed in multiples. General Electric, Schenectady, N.Y.

Circle 233 on Reader Service card



Hot water electric baseboard heaters come in 5', 6' and 7' lengths. An electric element heats a recirculating solution. Permanent and portable models are available. International Oil Burner, St. Louis. (Circle 234 on Reader Service card)



Electric wall heaters have integral on-off switch or automatic thermostat control. Heating elements are available in 700, 1,000 or 1,250 watt capacities. Grilles are chrome plated. New units carry five-year guarantees. Emerson Electric, St. Louis.

Circle 235 on Reader Service card



Cooling coil-blown unit is 12" high, designed for installation in out-of-the-way areas. Models have wall-mounted or remote compressor-condenser equipment in capacities to cool 600 to 1,100 sq. ft. of living space. American Furnace, St. Louis.

Circle 236 on Reader Service card

New products continued on p. 182



If you're searching for a new home sales feature to turn prospects into profits — now is the time to investigate the brightest idea on the building horizon—Hunter Sun Lens, a new concept in residential and commercial skylighting. Hunter gives you a wide choice of types, sizes, shapes and colors to provide the exact controlled solar lighting effect desired.

Stocked by a nationwide network of factory authorized distributors, you can get rapid delivery—at prices that will prove profitable to you. Write, wire or call collect today for complete literature and the name of your nearest distributor.



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Not all patio doors can display this selling shield.



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And home buyers recognize the shield. It's in PPG's national advertising campaign.

They look for it. It means quality and value in the home you show them.

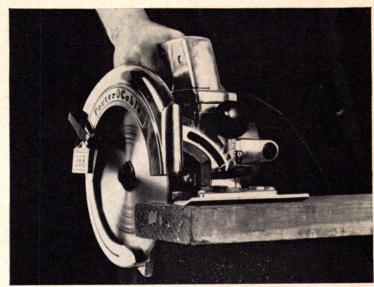
Specify HERCULITE® K Tempered Safety Glass in your sliding glass doors. Then you can display this nationally advertised safety shield, too. Get the shield—and safe doors—from your patio door supplier.

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PPG makes the glass that makes the difference



Tools



Circular saw has an 81/4" blade. The 12.5 amp motor with a 5,800 rpm speed is unaffected by frequent overload or heat and moisture, according to the manufacturer. Price: \$84.50 until June 20, \$100 after. Rockwell, Pittsburgh. (Circle 237 on Reader Service card)



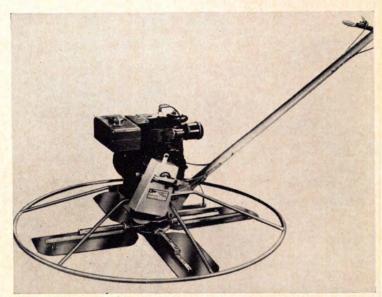
Miter chop saw has 10" or 12" blades. Saw is designed for precision straight and mitering cut-off of aluminum, wood and ferrous metals. Saws can be operated separately. Both 2 and 3 hp motors available. Commercial Tool & Die, Los Angeles.

Circle 238 on Reader Service card



holes up to %" in diameter because of its cushion snap action, according to the manufacturer. Modern Slugger weighs 8½ lbs. and can drill concrete, ceramic tile, metal and sheet panels. Modern, Willow Grove, Pa.

Circle 239 on Reader Service card



Cement finishing machines have a low center of gravity, an emergency stop clutch and accurate blade pitch control. Models have Swedish tool-steel blades and ring diameters from 36" to 48". Cemetco, Emeryville, Calif. (Circle 240 on Reader Service card)



Portable concrete saw weighs 102 lbs, and can be operated by one man. Models, with 3 hp and 5 hp, can saw contraction joints in basement floors and in concrete driveways and sidewalks. A 10" diamond blade is optional. Eveready, Kansas City, Mo. Circle 241 on Reader Service card



Vibro plate is designed for heavy duty soil compaction in confined areas. Model has 9,600-sq.-ft.-per-hour capacity with 5,500 lbs, of impact at speeds to 80 ft. per minute. Power is by an 8 hp gasoline engine. Wacker, Hartford, Wis.

Circle 242 on Reader Service card



Lightweight chain saws have more power and fuel-tank capacity than other models. Equipped with a new muffler, saws are quieter. Four models offered weigh from 12 lbs. to 16 lbs. less bar and chain. Homelite, Port Chester, N.Y. (Circle 243 on Reader Service card)



Compact masonry saw can be carried in the trunk of a car. A 1½ hp motor, which stops when overloaded, is included. Saw has two height adjustments and a dual switch for changing from 115 to 230 volt current. Clipper Mfg., Kansas City, Mo. Circle 244 on Reader Service card



Combination jig for locksets may be used for 23/8", 23/4" or 5" backset installation. Jig is adjustable for door thicknesses from 1 5/16" to 21/4". Either hand brace or power tools can be used with the jig. Kwikset, Anaheim, Calif.

Circle 245 on Reader Service card

New products continued on p. 187

Make your windows a selling point with these stars



The PPG Twindows stars make your windows visible—remind home-buying prospects of the advantages of wood windows glazed with PPG Twindow Insulating Glass.

The stars tell your prospects
they'll never need storm windows.
They'll have less fogging and frosting.
Rooms will stay cooler in summer.
And warmer in winter—for lower heating
bills. That's why it will pay you to
feature Twindow Glass Edge Insulating
Glass in wood windows in your homes.
Contact your wood window supplier today.

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PPG makes the glass that makes the difference





EVans cedar-sawn HORIZONTAL

GUARANTEED FOR THE LIFE OF THE STRUCTURE

Cedar-Sawn is a rugged, 100% exterior plywood, guaranteed against delamination and manufacturing defects for life of the structure on which it is used.

RUGGED CEDAR, BEAUTIFULLY TEXTURED

Evans' special process gives Cedar-Sawn a unique, heavy textured appearance that can't be hidden by finishing paints or stains. Durable Western Red Cedar stays stable, even under extreme climatic conditions; lasts for generations, not just years.

UNLIMITED DESIGN FLEXIBILITY

Cedar-Sawn is available in horizontal lap style, ½" thick, 8", 10" or 12" wide and in lengths of 8' and 16' (4 each per bundle). Also in patterned varieties of panel siding, size 4' x 8', 9' or 10', ¾" or ½" thick. Panel siding requires no sheathing or corner bracing.



SIDING

FINISHING COSTS CUT

Cedar-Sawn's baked-in factory prime can save up to 40% on finishing costs; lets Builders wait up to 90 days before applying finishing coat. Natural (unprimed) material requires no finishing of any kind for those who prefer rustic "weathered" look, outstanding economy.

LOW, LOW COST

Long lengths, low waste factor, fast application, factory prime and low inplace cost make Cedar-Sawn one of the most economical siding products you've ever used.

MAIL THIS COUPON FOR PRICE, SAMPLES, TECHNICAL DATA

INS PRODUCTS COMPANY

P. O. Box 3295, Portland, Oregon Gentlemen: Please send the following information about Cedar-Sawn to my attention immediately:

Price ☐ Literature ☐ Samples ☐ Have Salesman Call

Title-

Firm Name

City_ State_

Circle 101 on Reader Service Card

QUESTION:
IF PORCELAIN-ON-STEEL BATHTUBS
COST LESS THAN OTHER TUBS,
WEIGH LESS,
REQUIRE LESS
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AND
CAN BE EASILY
CARRIED
BY ONLY TWO MEN,
WHY DON'T MORE BUILDERS
INSTALL STEEL BATHTUBS?

ANSWER:
THEY DO.
LAST YEAR
BUILDERS INSTALLED OVER
A MILLION STEEL
BATHTUBS.

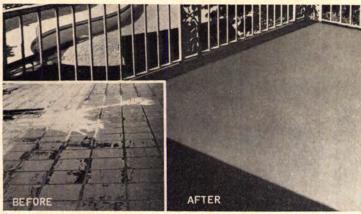
Here are some additional reasons why: Steel bathtubs have up to one full inch of tiling-inflange which means no water seepage, no callbacks. An acid-resistant, higher quality porcelain-enamel finish with superior adherence properties is standard on all steel bathtubs. While you're ordering steel bathtubs, also order porcelain-on-steel lavatories. United States Steel Corporation, 525 William Penn Place, Pittsburgh, Pennsylvania 15230.

		tates Steel				
United States St Room 8160 525 William Pen Pittsburgh, Penn	eel Corp. n Place	for strength, urability, economy				
Please send me more information on porcelain-on-steel bathtubs and lavatories.						
Name						
Company						
City	State	Zip Code				

NEW PRODUCTS

start on p. 175

Exterior materials

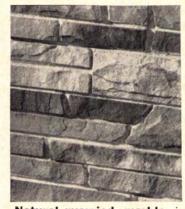


Seamless roof deck is made of a monolithic, elastomeric material applied with a trowel. Promdek comes in a wide selection of pastel colors to make decks cooler. Selby, Battersby, Philadelphia. (Circle 246 on Reader Service card)



Factory-finished siding is primed baseboard with a vinyl copolymer finish. According to the manufacturer, the material is resistant to checking, peeling and weathering. A ten year written guarantee is included. Insulite, International Falls, Minn.

Circle 247 on Reader Service card



Natural-quarried marble is less expensive because of the installation process. A 3.5 wire lathe nailed to existing surface is the base f r application with concrete. A variety of shades are available. International Stone, Franklin Square, N.Y.

Circle 248 on Reader Service card



Gutters and siding are made of vinyl that will not chip, corrode, blister or peel, says the manufacturer. Material does not require painting and won't burn or conduct electricity. Siding and gutters are guaranteed for 20 years. Monsanto, St. Louis.

Circle 249 on Reader Service card



Board-and-batten siding is offered in 4'-wide panels with battens applied. Graded wood particles bonded together with synthetic resins give Par-Tex a uniform surface. Panels are 8', 9', 10' or 12' long. Forrest Inds., Portland Ore.

Circle 250 on Reader Service card

New products continued on p. 189





FREE... SEND TODAY! Complete catalogs, including product specifications, to help you design better, more beautiful kitchens.





SWANSON MANUFACTURING CO.

607 S. Washington St. . Owosso, Mich. 48867 Dept. HH-2 . Circle 89 on Reader Service Card



the feature that melts snow...sells more homes

Install Chromalox electric Thermwire heater mats easily in concrete or asphalt driveways. Offer your prospects this time-and-work saving feature. All it takes is a flip of the switch . . . or can be thermostat controlled. A big "plus" sales feature for your homes. Other Chromalox mats available for sidewalks and steps. Write today for Bulletin M60100.



CHROMALOX electric heat

Edwin L. Wiegand Company, 7770 Thomas Blvd., Pittsburgh, Pa. 15208 Circle 93 on Reader Service Card





use K-V steel or aluminum adjustable shelf hardware!

way to provide adjustable shelving and offer a real sales-clincher in favor of your kitchens. Adjustment slots are spaced every half inch in K-V 255 standards and 256 supports snap instantly in and out. A homemaker can change shelving arrangements as quickly as she changes her mind! But flexibility isn't the only reason to choose K-V. You're also sure of trustworthy quality, durability, rigidity and

188



easy installation. Standards mount flush or on the surface, in minutes, with drive screw nails or staples. The 255 steel standards are available in nickel- or zinc-plated finishes, in lengths from 12" to 144". The 255-AL aluminum standards with natural aluminum or bronze vinyl finish come in 18" to 144" lengths. Supports are finished in zinc or bronze. Ask your K-V representative or send for our complete catalog.



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KNAPE & VOGT MANUFACTURING CO.

Grand Rapids, Michigan

Manufacturers of a complete line of quality drawer slides, sliding and folding door hardware, closet and kitchen fixtures and Handy Hooks for perforated board.

NEW PRODUCTS

start on p. 175

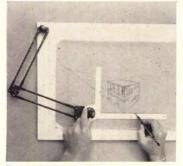
Office equipment



Whiteprinter, called Diazo-Jet, reproduces plans, office forms, job sheets and other office papers in less time and at reduced expense, according to the manufacturer. Price: \$595. Seven models available. Rotolite, Stirling, N.J. (Circle 251 on Reader Service Card)



Plan file with square tubes is fitted with a security lock. A camtype key lock mechanically locks the door when key is removed, but the key must remain in the lock when unit is opened. New doors can be installed in existing units. Plan Hold, Torrance, Calif. Circle 252 on Reader Service card



Portable drafting machine weighs six ounces and can be attached to any board or pad of paper. Combining a T-square, triangle and protractor, the drafter folds up for storage. Cost: \$14 or \$16.50 with board. Draftette, Beverly Hills, Calif. Circle 253 on Reader Service card



Miniature walkie-talkie has a nine-volt battery allowing communications up to three miles. Transceiver, which can be held in the palm of a hand, is 43/4" high, 21/8" wide and 11/8" deep. Price: less than \$80. Westinghouse, Pittsburgh.

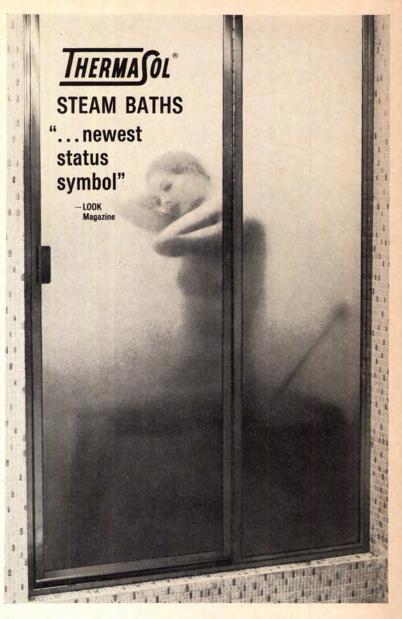
Circle 254 on Reader Service card



Tape-recorder operator is activated by the sound of a voice. Unit starts recorder when someone is talking and stops it when there is silence. A pause adjustment is included. Cost: \$34.95 with leatherette case. Kinematix, Chicago.

Circle 255 on Reader Service card

New products continued on p. 193



They speed new home sales and apartment rentals!

Here's the exciting feature you've been looking for to make you stand out from the competition. The Thermasol Steam Bath is the bathroom luxury everyone is talking about. It draws attention to your ads; lures traffic to your model homes and apartments; helps close sales and leases faster, at higher profits. People tell friends about your homes and apartments—and newspapers write about them—when there's a Thermasol in the bathroom! Real Estate Forum says it's "a must for the progressive builder."

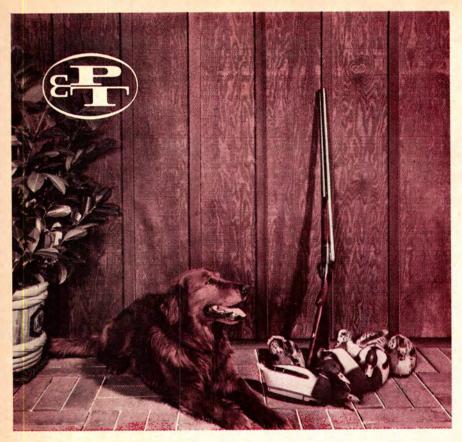
Thermasol is inexpensively installed in any bathroom . . . under construction or already built. The stall shower or tub doubles as a steam room, and serves its normal use as well. Thermasol takes up no bathroom space. An amazingly compact steam generator hides away in vanity, closet, ceiling or floor. A steam outlet head and timer switch complete the set-up. FHA-approved, Thermasol adds only a small fraction to the cost of a bathroom. For apartments, the equipment can be leased for as little as 22¢ a day.

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As easy to use as a shower bath—and even easier to install—the Thermasol Steam Bath is the most appealing home "appliance" you can offer.

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Red Cedar.

RANGE OF SIZES AND THICKNESSES... Standard width is 4'-lengths, 6', 7', 8', 9' or 10'-thicknesses, 1/4", 11/32", 3/8", 1/2", 5/8", and 3/4". Other thicknesses to order.

TWO WOOD SURFACES... Douglas Fir, or Western

TWO GRADES... Premium (solid natural face with minor splits, no patches) or Select (minor splits and A-grade patches).

FACTORY PRIMED OR STAINED... Ruff-Cut is sup-

FACTORY PRIMED OR STAINED...Ruff-Cut is supplied with face and edges pre-finished with redwood stain or primed off-white. Also available unfinished.

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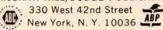


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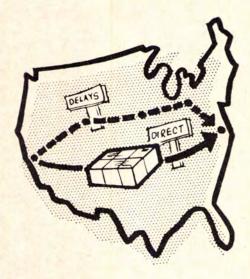
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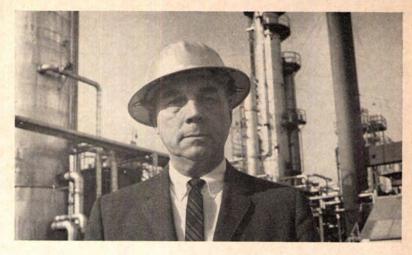
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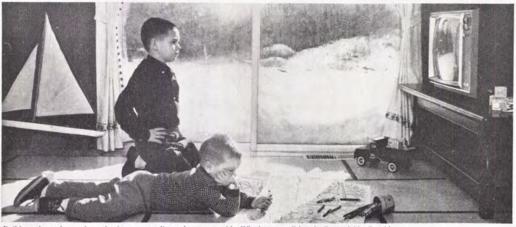
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192S2 Circle 121 on Reader Service Card ➤

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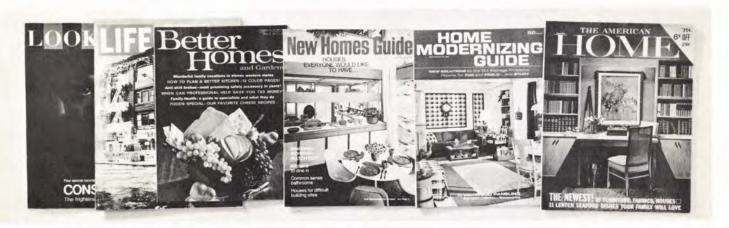
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*Levitthouse is just one of many quality home builders everywhere who feature oil heat. For a list of such builders in your area, write: National Oil Fuel Institute, Inc., 60 East 42nd Street, New York, N. Y. 10017.



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Want to know more? Call your local Oil Dealer now. National Oil Fuel Institute, Inc., 60 East 42nd Street, New York, New York 10017.

*According to American Builder's study: Builders' Buying Intentions for 1965.



Doors & windows



Stainless-steel window is virtually maintenance free, according to the manufacturer. Three types available; horizontal slider, (above), single-hung and double-hung. Republic Steel, Youngstown, Ohio. (Circle 256 on Reader Service card)



Sill latch will not pull out of the screen frame and is stronger than loop latches, according to the manufacturer. A companion pull for half-sliding screens is also available. Virginia Iron & Metal, Richmond, Va.

Circle 257 on Reader Service card



Aluminum scuff plate is available with ½" and ¾" thresholds. The guard, which is fitted with a vinyl tube for tight pressure seal, can be installed on either side of the door for in or out opening. Skuff Guard, Miami. Circle 258 on Reader Service card



Fire windows have automatic closer triggered by temperatures over 165°. Top-roller engineering assures jam proof sliding action, according to the manufacturer. Pasadena Engineering Corp., Pasadena, Calif.

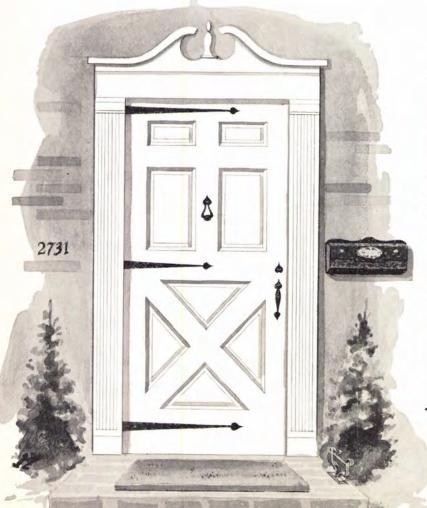
Circle 259 on Reader Service card



Floor doors are designed for small openings where water-tightness is not needed. Leafs are diamond-pattern plate and hinges are bolted to the underside. Doors can be operated with one hand. Bilco, New Haven.

Circle 260 on Reader Service card

New literature starts on p. 197



Add BUY APPEAL to your homes with... Genuine McKinney Forged Iron Hardware

ARE home buyers more design-conscious? More quality-conscious? You know they are! You can add buy appeal to your homes with the generous use of McKinney Forged Iron Hardware. There's hardware for every application in every residential design... colonial or contemporary. Straps, strap hinges, thumb latches, H-L hinges, and dutch door hardware are yours for the asking. Add beauty, add quality, add buy appeal with nationally known McKinney Forged Iron. At your hardware or building materials dealer. Send for catalog #14A.

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- **3. Reduced painting cost.** You save labor and paint because Shadowcast Siding is prime coated at the factory. You can wait up to 60 days for finish painting.

You put the difference in the bank—often as much as \$215 per average size house. And you give buyers more for their money because Shadowcast Siding looks and weathers better; nails without dimpling; resists dents—even hailstones won't pit the tough surface.

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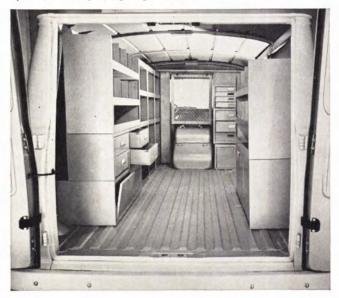


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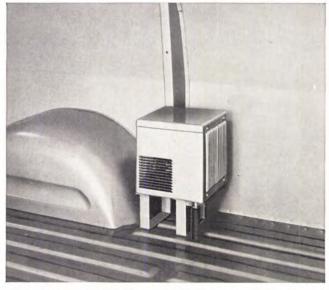
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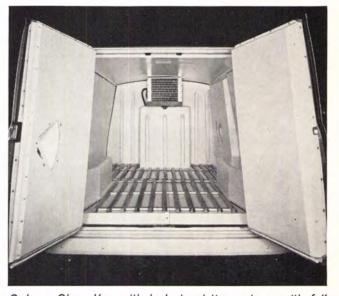
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