

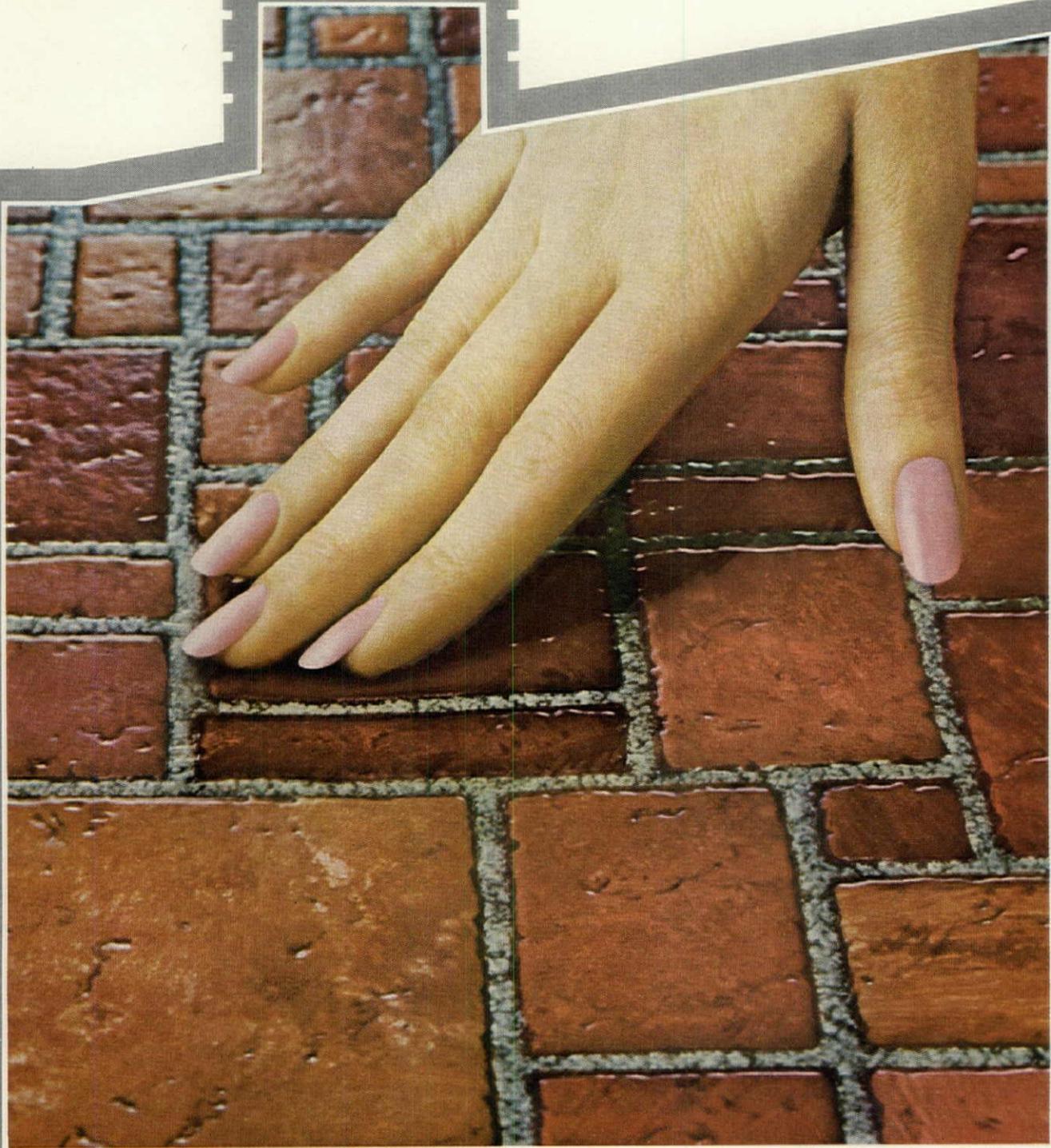
# House & Home

MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY

APRIL 1967



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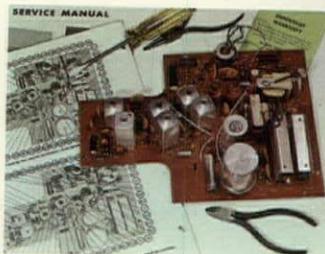
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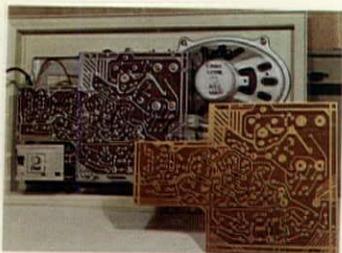
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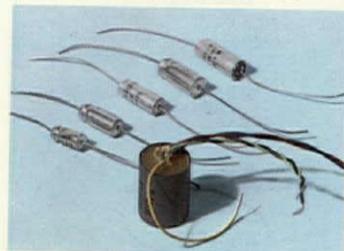


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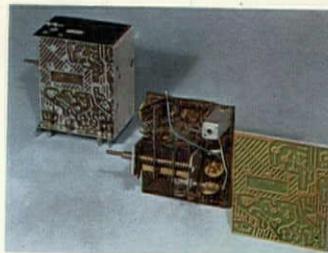


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# House & Home

A McGRAW-HILL PUBLICATION

VOL. 31 NO. 4

APRIL 1967

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This change by the HLBB—which now relies on short-term paper to raise capital for s&ls—would yield more housing credit plus insurance against tight money

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**Cover:** View of common area at Heritage Village, Southbury, Conn. Builder: Papparazzo Development Corp. Architect: Callister and Payne. Photo: Ezra Stoller. *For story, see p. 76*

**NEXT MONTH**

"Let's put less emphasis on the merchandising and more on the merchandise," says a sales-wise East Coast builder. His remark points up one of two strong marketing trends. The other: Sell total environment—even in small projects—instead of just the house. You'll read about both trends in HOUSE & HOME's 15th annual marketing and merchandising issue



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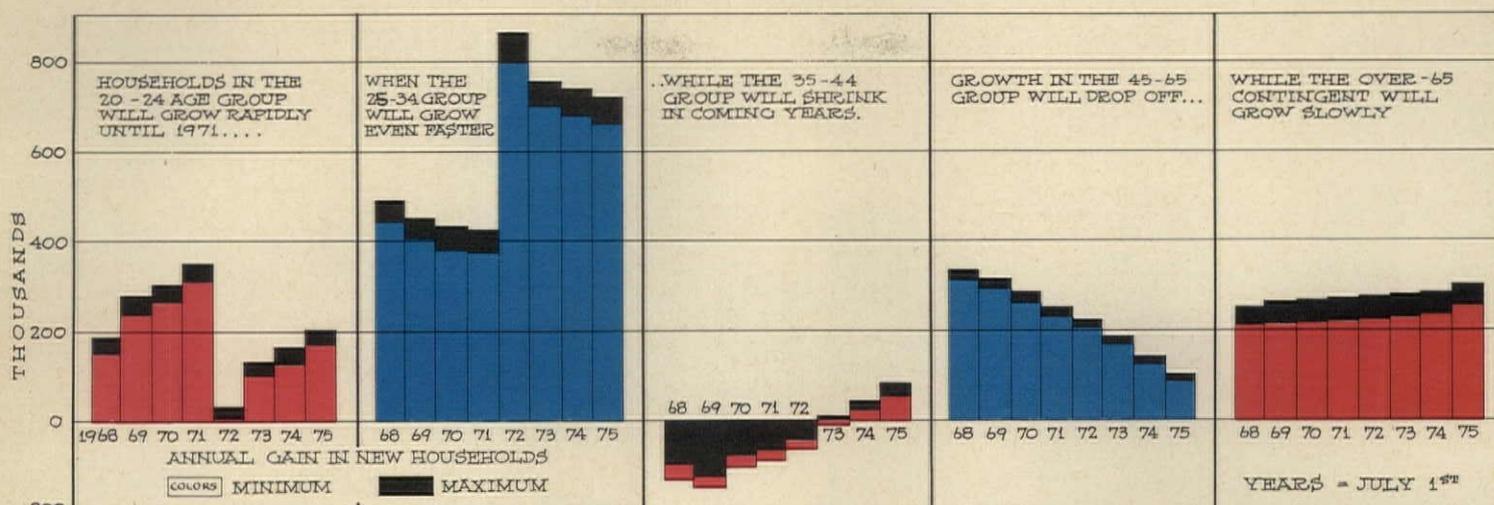
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## Fresh look at how the 'marriage squeeze' affects housing

"Son of Veteran" and "Daughter of Veteran" are reaching their 21st birthdays this year, pairing off to form new households and thereby provide a big boost to housing demand.

Or are they?

Perhaps, ventured the Census Bureau last month.\* The real answer, said the Census experts, will depend upon what happens in the "marriage squeeze."

Far from being an amatory interlude, the "squeeze" results from the historic experience that girls marry about two years younger than boys.

So while about equal numbers of boys and girls were born in the post-war years of 1946, 1947, and 1948, the girls celebrating their 21st birthday this year are finding a real shortage of young men with inclinations toward marriage. Says Census:

"The cumulative effect of this will be an excess of females relative to the number of males in the main ages of marriage in the next few years."

**Pairing up.** But Census has some ideas of what may happen to resolve the "marriage squeeze," and the assumptions provide these two new forecasts of future trends in household formations:

1. Census' most conservative view is that all the prospective grooms will take brides and leave a pool of willing but unasked young ladies still single. Result: the number of households headed by per-

sons under 25 will grow by from 150,000 to 313,000 yearly through 1971.

2. Census' most optimistic view is that half that pool of waiting but willing brides will find husbands. If this guess is correct, new households in the 20-to-24 age group will jump by from 196,000 to 355,000 yearly through July 1971 (graph above).

The two sets of forecasts represent a slight widening of the range of possible household formations from now through 1970. But for homebuilders who have been hearing so much about what will happen when the post-war babies come of marriage age, the report nails down in more detail than ever before the expectations on which to base business decisions.

**Homebuyers—when?** The new forecasts point to a major shift in the two age groups that have historically supplied the bulk of homebuyers.

The 25-to-34 age group, major source of first-time buyers of lower-priced houses, will be the most dynamically expanding part of housing's market for the next decade. Even without the offspring of veterans, this group will leap by 375,000 to 500,000 households yearly until 1971. That year the post-war baby boom alone will gain by well over 800,000 new families—close to the annual average of all new household formations (890,000) in the first half of the 1960s.

But the 35-to-44 bracket, which has in recent years fueled demand for higher-priced houses, will actually shrink by

more than 100,000 in the next two years and will not again become a dynamic part of the housing market until late in the 1970s (graph above).

**Whither births?** A second major trend is also raising some provocative questions for population experts and builders.

The graphs below show the pieces of this puzzle: While the number of marriages has been rising steadily for eight consecutive years, the number of births has been falling for five years.

When these figures are related to total population, the trends are even more pronounced: Last year's birth rate of 18.5 per 1,000 persons was the lowest since the depression year of 1936, and the marriage rate is also hovering near its depression low (graph lower left).

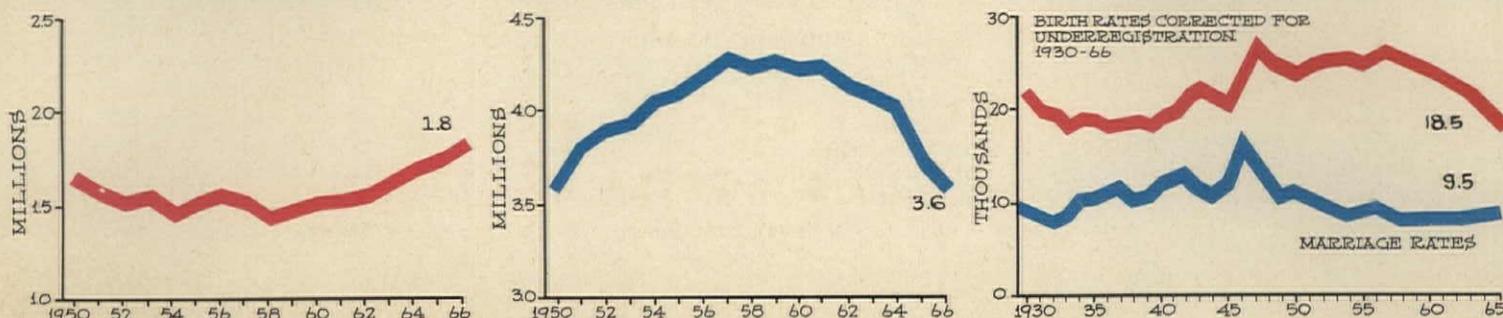
Economists and population experts generally attribute the falloff in births to the current high cost of rearing children, especially the skyrocketing cost of college education. And, they point out, the Pill and other forms of contraception simplify the economic decision to limit family size.

The implications for housing are apparent: More but smaller households will require more but somewhat smaller units, with the proportion of voluntarily childless couples desiring apartment or townhouse living probably rising slightly.

No one is sure if these trends will persist, but the First National City Bank of New York, in a major study last year, found that the recent dip in the birth rate is consistent with a long-term decline since 1820.

\*Report Series P-20, No. 360, Superintendent of Documents, Washington, D. C., 20402, 15¢.

TOTAL U.S. MARRIAGES ARE RISING. . . . WHILE TOTAL BIRTHS ARE FALLING. . . . BECAUSE BOTH MARRIAGE AND BIRTH RATES ARE EBBING



## Builder rides to rescue of West's most exclusive ghost town

Rene Laursen



**UNFINISHED HOUSES** pock Bellehurst tract in Buena Park, Calif. Untended for 7½ years,

houses were vandalized to tune of \$13,000 each. After repairs, prices will average \$39,800.



**FINISHED HOUSES** in Bellehurst first sold for \$35,000 to \$100,000, with lots at \$20,000. Orig-

inal plans envisioned "Bel Air of Orange County" with plush homes surrounding golf course.

Unlimbering the fastest computer in the West, Los Angeles builder Ray Watt has dispatched a posse to Dead Builder's Mesa, otherwise known as Bellehurst, at Buena Park, Calif.

Watt, a leading citizen among LA builders (with consistent \$50-million yearly sales) is, in effect, betting \$21 million that his posse of repairmen and building crews can capture some elusive profits in the ghost tract. Other builders have looked at Bellehurst and run scared from the incredible vandalism since building stopped 7½ years ago.

Original developer C. S. Jones planned Bellehurst as a plush 912-acre community wrapped around the 27-hole Los Coyotes Country Club. But after Jones built about 100 houses running up to \$100,000, lawmen from the Home Loan Bank Board in the East raided his money men in Long Beach Federal S&L. Nearly 200 unfinished houses weathered while rival bands of lawyers fought the case.

Enter Watt. He hired a trusty computer, stabled in the corral of Omnometrics Inc., and used it to make 31 separate trial runs over the profit and cash-flow terrain.

Result: Last month Watt paid \$21 million, including \$4.5 million cash, to the Federal Savings & Loan Insurance Corp., present holder of the deed, for a shot at turning the West's most exclusive ghost town into a gold mine.

## How much Washington renewal control? Cleveland finds out

Finally tiring of a "long history of negotiations . . . and broken promises," HUD Secretary Robert C. Weaver at long last stopped more than \$34 million in funds earmarked for five renewal projects in Cleveland. Furthermore, he told Mayor Ralph S. Locher, his department would approve no new projects "until Cleveland has clearly demonstrated a capacity to meet existing renewal commitments."

Specifically, Weaver:

- Rejected the city's request for an additional \$24 million to complete the University-Euclid Project, which includes the riot-racked slum of Hough. (Original estimate: \$16 million.)

- Threatened to throw Erieview Project No. 1 into default if site improvements and land purchases continue at their present unsatisfactory rate.

- Canceled \$10.4 million earmarked for Erieview Project No. 2 because the city had not completed any detailed plans for it five years after the project was approved.

- Refused to pay any more administrative costs for two long-completed projects—St. Vincent and Garden Valley—after July 1. Although apartments in these areas were completed in 1956 and 1959, they have been carried on the city's books all along. They ran into money troubles in 1962 when 1,300 units went into default and were refinanced under Sec. 221d3 in

1964. Now, says an FHA spokesman, the two projects are again in trouble.

**Broken promises.** Weaver long held his patience with the city's renewal woes. But he decided to ax the funds after a last-

### WASHINGTON WIRE

#### New muscle on site picketing

AFL-CIO is building support for its bill to legalize secondary boycotting of construction sites, as the Associated General Contractors describe it. Insiders at AFL-CIO want to use the new law to organize homebuilding employees. Outlook: unlikely to pass.

#### Paper protection for floods

HUD has drafted a bill to provide special insurance for homeowners living on flood plains. But it would specifically exclude any homes built in flood-prone areas after the bill is passed. The concept of flood insurance isn't well understood but the bill could slip through Congress this year if flood headlines occur at the right time.

#### Instant apartments

FHA is working up an experimental proposal to stack mobile home units, sans wheels, in a steel-frame structure as one way to provide quick, low-cost housing. Idea was sparked by use of mobile home methods in New York City's "instant rehab" project (p. 22).

ditch, short-term "action program" he had carefully arranged failed to materialize. That program, the first ever signed between Washington and a city, was announced last June after Weaver had resorted to the extraordinary move of sending an investigative force to the city and painstakingly determining which problems could be remedied immediately. Among other things, the city was to have begun enforcing housing codes and undertaken a schedule of rehabilitation. But eight months after the program was trumpeted, little if any of it saw translation into reality.

In the aftermath of the bad news from Weaver, Locher complained that Cleveland was the victim of unjust demands and added: "Washington cannot escape its responsibility to local programs."

But he was soon too busy for argument against Washington as he began fending off demands by both vocal political foes and the citizen-led Inner City Action Committee that he fire his urban renewal director of eight months, Barton R. Clausen.

When Locher rejected the idea, CICAC cut its ties with him, charging that he "will not accept meaningful assistance." A red-faced, desk-pounding Locher replied that he would not surrender control of the city to those who "would like to run it to suit themselves." He added: "This is not a time to be looking for scapegoats."



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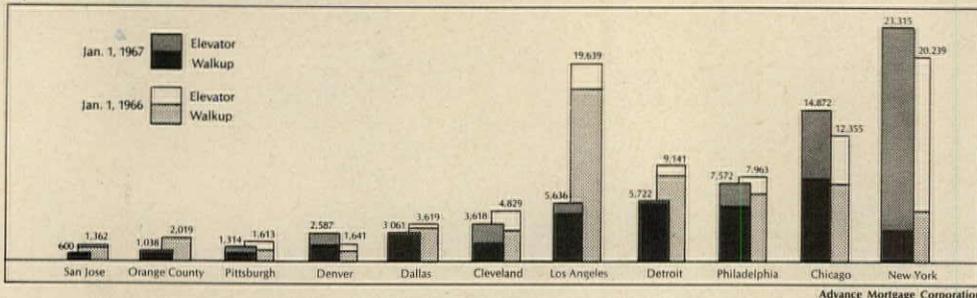


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## Apartment Units Under Construction



Advance Mortgage Corporation

## Mortgage company surveys U.S. house market and predicts crush in apartments by mid-year

The full impact of tight-money 1966 is still to be felt in the apartment market. Apartment starts were slashed so severely in the last half of 1966 that it will be late this year, at best, before a new crop of units can be brought to market.

As a result, reports Advance Mortgage Co. of Detroit after a new nationwide survey of 20 major metropolitan areas, "by mid-year, the apartment market in most areas should be the tightest in years. . . . Vacancies will fall much lower by mid-1967."

Advance's city-by-city summary (graph above) shows units under construction in January 1967 down sharply from year-earlier levels in eight of 11 big markets. In New York City only 9,100 units will be completed by July 1, less than half the potential demand in Advance's eyes. In San Francisco (not shown because of incomplete data) Advance estimates only 2,000 completions in the first half of 1967—against a demand for 15,000 units and an already tight vacancy situation.

But in Los Angeles Advance finds that even though units under construction have fallen from 19,600 to 5,600, "the vacant stock is still an ample cushion. This market could work off 26,000 units from inventory and still reduce its vacancy rate only 1%."

And in San Jose, where in-migration is continuing at high levels, Advance notes a "most striking" situation in which apartment hunters needing 4,000 units will find only 400 new ones on the market through June.

Advance's estimates of apartment completions are the only ones made nationally and represent the results of special studies performed by the company in preparing an earlier (and now discontinued) report on midwestern housing markets.

**Backlogs and shrinkage.** The latest survey, directed by economist John Musial, concluded that tight money cut 150,000 units from 1966 housing starts.

"These lost starts constitute a backlog of potential demand," said Advance President Irving Rose. "Most of this backlog should be eaten up by the end of this year."

But Rose cautioned against attributing all 1966 declines to tight money or assuming that all local markets would immediately leap back to pre-1966 levels.

"In the California markets and in some of those in the South, the declines would—or at least should—have come anyway as an adjustment to prior overbuilding and to changing levels of demand."

For example: Advance now rates the big Los Angeles market—typically one of the nation's busiest—as capable of absorbing about 50,000 units yearly, down from permit levels reaching 100,000 units in the early 1960s. "The in-migration rate has since declined by as many as 15,000-to-20,000 households annually," said Rose. "The influx may have stopped altogether in 1965; it has since picked up slightly. The demolition rate [for expressways] has declined by as many as 5,000 units a year."

New job growth in LA ended 1966 at the best rate in six years, but aircraft employment, a key ingredient of the economy, failed to gain in December for the first time in two years.

Rose however viewed the neighboring Orange County, Calif. (Anaheim-Garden Grove-Santa Ana) as much steadier, with in-migration down but not sharply.

Advance found slight slowdowns in the job growth rate in big southern markets like Atlanta, Dallas, and Washington. All major metropolitan areas are benefiting from a quickened migration from farms and small towns, putting pressure on urban apartments.

Job growth is double that of a year ago in Orange County, Calif., and "San Jose is resuming its astonishing growth of the early 1960s after a leveling off in 1964 and 1965. Recruiters for San Jose electronics and research industries are scouring other regions."

Major markets like St. Louis, Detroit, and Chicago are still riding the crest of the capital-goods boom, and in Philadelphia several years of virtually non-existent in-migration have ended with the addition of 30,000 jobs.

Advance surveyors reported phenomenal growth in the Seattle-Everett, Wash. area was expected to continue through 1967. Riding the crest of Boeing Co. expansion, Seattle added as much new population during 1966 as in the previous five years.

Baltimore continues to benefit from the spillover from Washington, and 5,000 new jobs will come from Medicare alone.

## Dallas adopts checkoff plan to bankroll industry ad drive

More than 75 Dallas homebuilders have authorized title companies to deduct one-tenth of 1% of all their house sales to pay for a year-long industry ad drive.

The Home Builders Assn. of Metropolitan Dallas devised the checkoff system, believed unique in homebuilding, to finance a \$150,000 ad drive for the year. All major title companies in Dallas are cooperating to collect the money—amounting to \$10 on a \$20,000 house—at closing.

A special committee headed by David Fox of Fox & Jacobs drafted the program and started soliciting pledges from builders in January. By the end of February, 75 of the association's 210 active builders had signed up. The association is going after land developers and suppliers, too, and is asking land developers to pay a minimum \$5 a lot into the fund. Suppliers are being asked for \$200 contributions, although some have pledged up to \$1,000.

Pledges so far total \$70,000, and Dallas Executive Officer Herbert DeShong says the \$150,000 total ad budget will pay for Parade of Homes and Home Show promotion of about \$50,000 in addition to the new industry drive.

Past plans for all-industry promotion have invariably foundered on financing, since all voluntary drives inevitably wind up short of tapping 100% of industry resources. But even as the Dallas builders began their checkoff, California builders began mulling a proposal to create a Housing Advisory Board financed by two separate \$10 fees collected by the state: 1) when a residential lot is platted, and 2) when the building permit is issued. Builders say this could provide \$1 million annually for research and advertising.

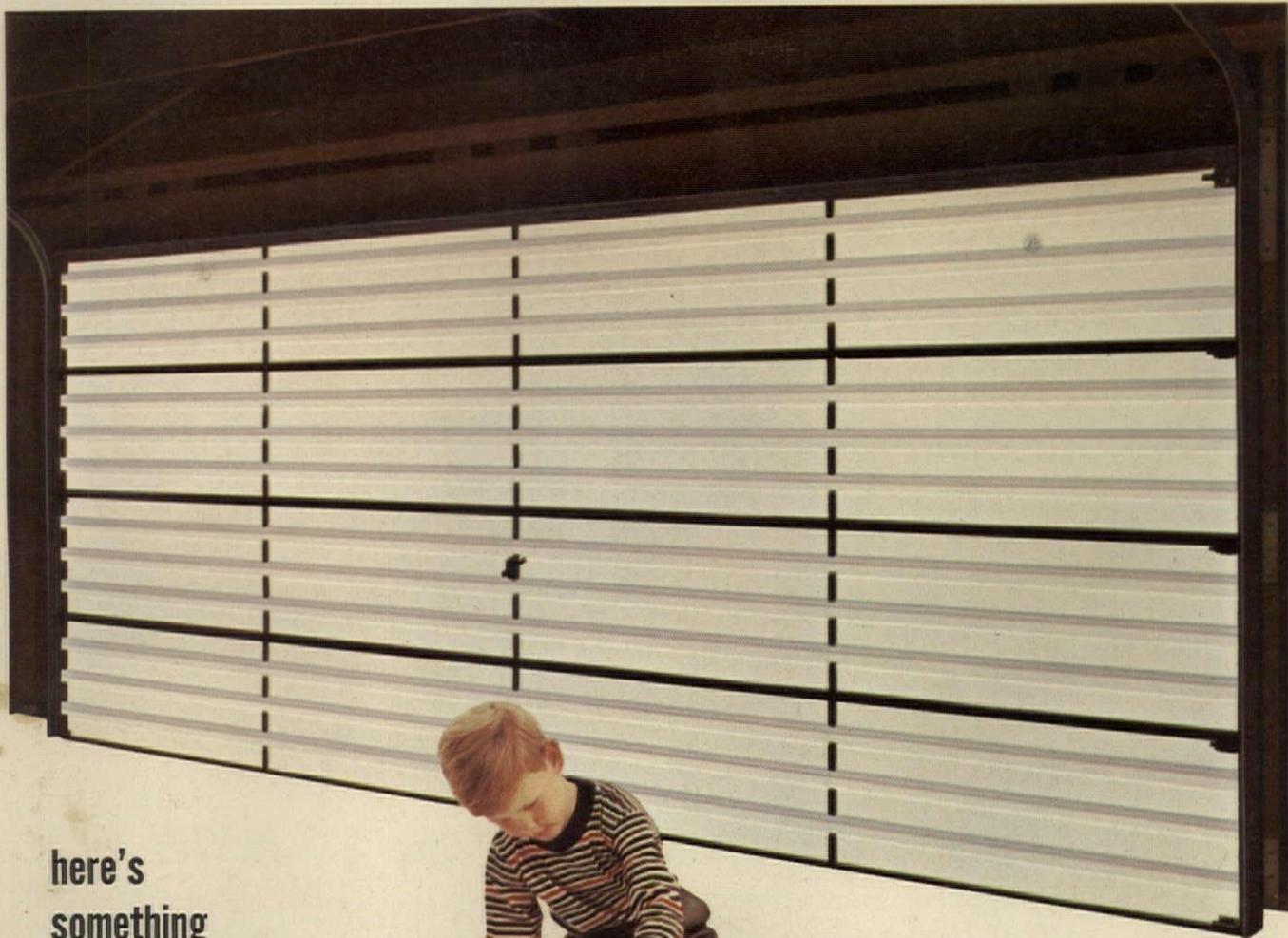
## Largest buyer survey uncovers desire for two-story living

The one-story ranch house is waning in popularity, according to interviews with more than 10,000 new-house buyers in the past two years. Although 55% bought a ranch, more than 60% now say they want something else in their next house.

The survey, conducted by Market Facts Inc. for Owens-Corning Fiberglas Corp., found strong sentiment for house features normally associated with two-story living: separate dining and recreation rooms and better control of noise. But builders who offer options may be surprised to learn that no single option is sought by even 50% of buyers. Top item is more closets, desired by 42%. Other findings:

- More buyers located their homes by driving around than any other way.
- Only about 10% of homeowners will seek townhouses in their next move.
- Buyers of houses under \$15,000 will demand very few extras in their next house. Only 38% want an extra half-bath or a built-in range and oven.

NEWS continued on p. 12



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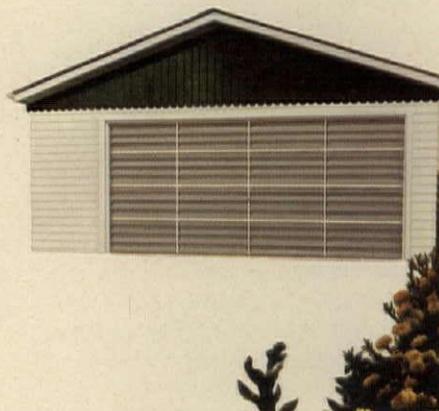
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AFFLUENTIAL AMERICA '67

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"Only the surface has been tapped"



**ADMINISTRATION'S HUMPHREY**  
"You need allies"

## The quiet revolution: putting profits into public housing

"What in hell has happened to our sense of mission?"

That plaintive demand greeted 900 persons, mainly officials of local public housing agencies, who trooped to Washington last month for an "uninhibited discussion of gut issues" in low- and moderate-income housing.

The gut issue, it turned out, was the very survival of public housing, and the uninhibited discussion made it abundantly clear that public housing has become a brow-beaten orphan of the anti-poverty wars, cut off from communication with large numbers of its low-income tenants and the private housing industry.

Equally apparent was the fact that the orphan has chosen the private housing industry, a combat-lean veteran of market competition and sometimes-foe, to be its foster parent and restore public housing to the affluent society of larger federal subsidies.

**'Frustrated functionary.'** From its start with that blunt question by chairman Ellis Ash, to its windup four days later, the conference was full of contrasts demonstrating the turnaround that is stirring public housing. Even the staging of the conference was a surprise.

Ash, who described himself as a "greatly frustrated housing functionary," had taken the lead in setting up the conference even though he is not an officer of the sponsoring organization, the National Association of Housing and Redevelopment Officials, this year.

The source of his frustration? Ash, head of the Boston Housing Authority, put it this way: "If the nipping at our heels has subsided, we are now beset by king-sized bites."

He did not elaborate, but most of the public housers understood that the nipping has for years been coming from real estate interests while the king-sized bites now are being taken by some former friends of public housing, both in Congress and in the Johnson Administration. The split began in 1965 when NAHRO, under other leadership, bluntly opposed the Administration's plan for rent supplements. Public

housers took subsequent enactment of this plan as a repudiation of their format of subsidized, publicly owned units, although Congress at the same time increased public housing subsidies to provide for 60,000 units a year.

Too, the local officials are angry over the treatment of former Public Housing Commissioner Marie McGuire in the organization of the new Housing & Urban Development Dept.

"They haven't played fair with her at all," confided one veteran public houser. "They set her in a big office and gave her no authority." For the record, Mrs. McGuire has been *acting* head of the Housing Assistance Administration (HAA), successor to PHA, since last October.

To show where their loyalties lay, the NAHRO conference planners scheduled a \$12-a-plate testimonial dinner for Mrs. McGuire. One Washington writer of a housing newsletter predicted Mrs. McGuire would announce her resignation at the dinner. But she only tossed out a hint—"My staff has urged me to throw away my prepared text"—before reading a quiet "Thank you" for the tributes and predicting that a guaranteed annual income will someday lead to a dramatic change in public housing relations with welfare programs.

**'You need allies.'** That note of public harmony surfaced, too, when Vice President Hubert Humphrey delivered a 50-minute pep talk urging the conferees to look forward instead of backward.

"You need allies. Our problems are so immense that you'll not need to pick fights but to clasp hands," he said. "We're not going to accomplish anything unless we work together. You either do things together, or you're not going to do them."

But the Vice President's vision of togetherness jolted old-time public housers who draw a seldom-crossed line between public and private housing.

"You can't solve the problem of slum clearance by government alone," asserted Humphrey. "But the government working with the private sector—private enterprise—can solve any problem. The great secret

of our space effort is the management of resources. And that's the only way we can rebuild our cities."

Washington's new device for "clasping hands," continued Humphrey, is the government contract letting private enterprise perform all manner of once-public duties.

"I want to make the rebuilding of cities profitable," he said. "I think we can." But the transition, he told the public housers, could well upset the domain of some hard-line public officials. Not even public schools would be automatically protected from a "little competition from private enterprise," he cautioned.

**'Potentials are infinite.'** It remained for Joseph Burstein, HAA's general counsel and public housing's most sophisticated salesman, to tell how public housers are being asked to change their ways to attract private entrepreneurs. He summed up the sweeping public housing changes of the past two years in one global sentence:

"Profit-motivated private enterprise of every kind engaged in the production, financing, marketing, ownership, or management of housing is given the opportunity to develop, build, rehabilitate, or lease housing for low-income families."

The "potentials are infinite," said Burstein, through the twin devices of 1) leasing of existing units and 2) turnkey construction of new units or renovation of existing units (*see p. 14*). This new flexibility lets local public housing agencies open the door to virtually any kind of proposal by a builder, developer, or building owner.

"It is difficult to conceive of a situation that cannot be worked out in one way or another with the methods now available," said Burstein.

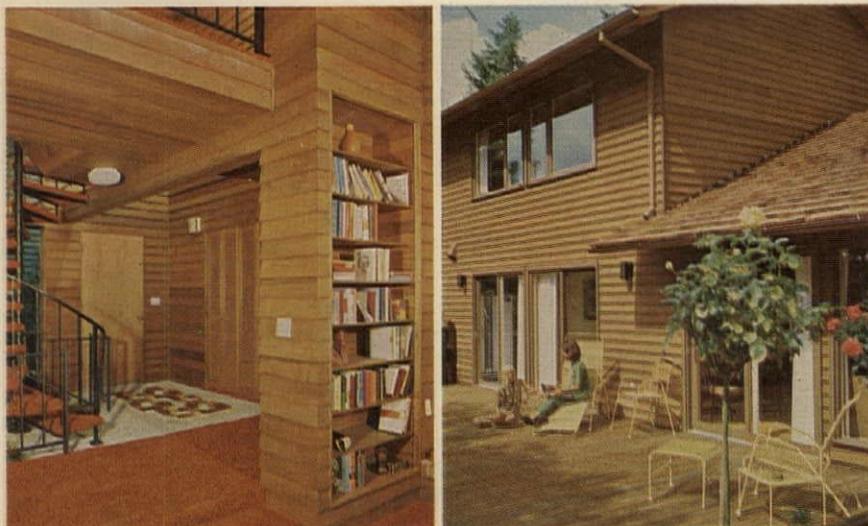
After Burstein departed, conference panels made it clear that public housers are captivated by the new ways of putting profits into public housing (and solving some long-standing problems of their own in the process). The word "turnkey" bubbled through the corridors. And, conferees were told, more than 80 cities are planning to lease 20,000 existing units for low-income families.

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**Weyerhaeuser**

## Turnkey housing attracts builders up to NAHB president

The smell of profits in public housing has put real zest into builder quests for a piece of the action. Items:

In Wilmington, Del., NAHB President Leon Weiner is about to build an 11-story apartment for elderly persons and sell it to public housing at \$14,000 a unit.

In Detroit builders like Bert Smolkler and Edward Rose & Sons are interested.

In Lansing seven local builders are planning seven separate projects.

And in Chicago the regional Housing Assistance Administration (HAA) office has been hit with so many proposed units—7,000—that it has halted new plans until it adds two men to its three-man staff.

**Bid bypass.** A complete break with tradition by public housing agencies is stirring all this action. The public housers are developing a whole new set of rules to provide time savings of up to three years and cost savings of 10% to 20%.

So they are bypassing public housing's hallowed formal-bid process—mostly dominated by large general contractors—and substituting less formal appraisals and negotiations between local agencies and local builders.

The new process is deceptively simple: A builder (or developer, architect, planner, or project packager) approaches a local public housing agency and offers to build any number of units on a site he has



**TURNKEY TRAILBLAZER.** Claridge Towers in Washington cost 15% less than normal.

optioned or bought and then to sell them to the agency in turnkey, or move-in, condition. All building types from one-family houses to high-rise apartments are being built, depending only on local preferences.

In the Midwest, where turnkey proposals now proliferate, the federal HAA office has put processing virtually on an assembly-line basis. A builder proposing a project and his architect are asked to meet regional staffers in Chicago as soon as possible to go over his floor plans, eleva-

tions, site maps, and rough pricing. Out of this meeting come suggested changes, mostly in site plans, which builders and their architects usually complete in four to five months.

When these revised plans are approved locally and regionally, the builder signs a letter of intent with the local agency. His architect completes working drawings, often in six weeks. And the agency signs a firm contract with the builder, who then begins work.

The builder provides his own construction financing, mostly from local banks, which invariably make rigid inspections of his work. The agency also hires an architect as its inspector.

At completion, the project is appraised independently for conformance with original plans and the purchase closed. Builders are not required to certify costs (as with FHA apartment projects); nor need they follow HAA's construction standards.

**Cost cutters.** So far, cost reductions come from two sources, says Martin Naiman, head of HAA's Chicago processing:

*Cheaper land.* "Private builders can buy cheaper than a public agency through condemnation."

*Speed.* "The local builder can get site approval faster, and he keeps pushing to get construction going. He wants a contract as fast as possible."

## Zoning: Planners patch and re-patch in scandals' wake

As long as a simple change in zoning multiplies property values, the possibility of windfall profits will drive developers to ardent wooing of zoning officials. And as long as persuasion—legal and illegal—persists, impartial decisions will be hard to come by.

Those conclusions are strongly suggested by the most recent crop of zoning scandals, leading professionals to raise anew some fundamental questions: How can this creation of value which is called zoning be controlled so that it favors the best interests of the community? And how can the process, and the legislators who practice it, be removed from the influence of illicit emoluments?

The problem is hydra-headed: Every time legislative St. Georges have lopped off one dragon's head of temptation, two have appeared in its place. To compound the confusion, some respected experts say the present concept of zoning is obsolete and should be junked in favor of more sophisticated density and cluster zoning. Many, like Cornell Professor John W. Reps, have cried for "legal euthanasia" for the device of classification zoning. Whether legal or crooked, they say, such zoning decisions are so often warped by arbitrariness, parochialism and ignorance that they can never be reconciled with intelligent land-use plans.

Still, the concept is tenaciously rooted.

And in the wake of new scandals that brought a series of indictments in Los Angeles and suburban Washington, weary officials are once again breaking out their patching kits. They hope to deliver zoning from corruption and attune it to intelligent community growth.

**Sell zoning?** The most revolutionary proposal comes from Marion Clawson, director of the Land Use and Management Program of Resources for the Future Inc. Why not, Clawson asks in the quarterly *Cry California*, simply sell zoning to the highest bidder? Open and competitive sale of zoning and rezoning classifications would yield these advantages, he contends:

- "Produce for the public treasury some of the values created by public actions.
- "Bring into the open the value-creation process which now takes place behind the scenes."
- Rid zoning boards of political pressures and legal and illegal permutations of bribery.

And, adds Clawson, it would also determine the value of a site more accurately than any planning process, by virtue of the market mechanism of competitive bidding.

**Tax the 'cream'?** Stung by zoning scandals in three of its fast-growing suburban counties, the prestigious *Washington Post* recently endorsed two similar proposals.

The first is for a sizable tax on the "cream," or value added, to land by zoning or rezoning. Originally put forth in neighboring Maryland's Montgomery County, it would simultaneously provide a new source of county revenues and clean up zoning by eliminating windfall profits, argues *The Post*. In a variant, *The Post* suggests that municipal governments themselves get into land development, rezoning and reselling it to developers.

"Either of these remedies . . . would give a measure of strength to land-use plans, which are now hardly more than glimpses of never-never land," the paper said.

But some critics argue that the more realistic solution is to build stronger fences between zoners and developers.

**Tell all?** And in Los Angeles, the city council has started drafting ordinances to enact these recommendations from a grand jury investigating zoning:

- Full disclosure by councilmen of all real estate and personal assets and/or the signing of affidavits disclaiming interest in immediate and abutting properties under zoning consideration.

- Annual registration by all zoning lobbyists and quarterly disclosure of all their financial transactions. This would be the first municipal ordinance of its kind in the nation—and insiders give it a better than even chance of passage.

# NEW SHOREHAM BRASS BY KOHLER

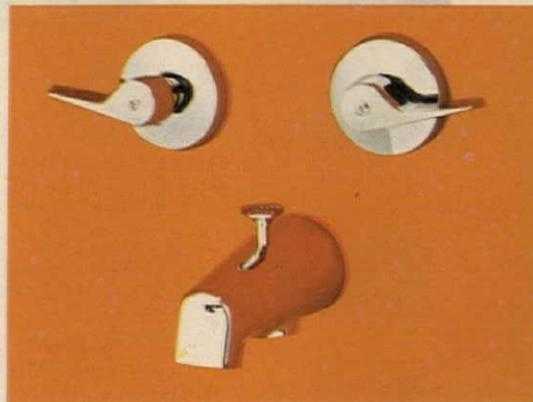
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# About-face: Now President taps housing to rally economy

That's the story behind the Johnson administration's decision last month to release another \$380 million in special-assistance mortgage money.

It clearly signals a bold strategy of making homebuilding one of the leaders in rallying a slowing economy.

The President's earlier actions in behalf of homebuilding had been piecemeal, often taken reluctantly and then only after weeping and pleading from the martyred industry.

His recent moves have taken a far broader approach (NEWS, March), and his latest decision provides the clear outline of a plan to use housing as a counter-cyclical device to offset laggard influences in other sectors of the economy.

And the President followed up with a request to Congress to restore the 7% investment tax credit for business and to reinstate accelerated tax depreciation schedules for new construction, an incentive particularly attractive to builders.

**Behind the decision.** The context and timing of the President's action show his intent. He did not require the industry's urging. He moved willingly, after talks with his Council of Economic Advisers. He acted when nine of the nation's 12 "leading" economic indicators were shading downward, an obvious signal that he wanted to reverse the trend.

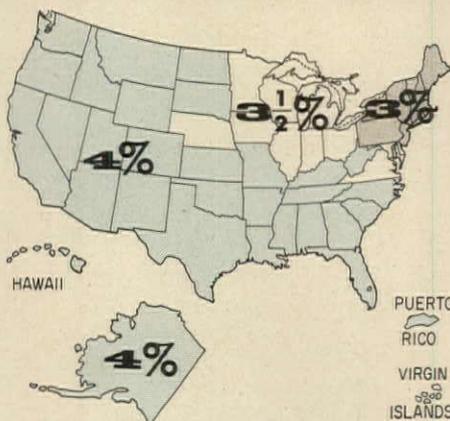
A government economist confirms much of this. He explains: The decision was taken to dispel fear that the housing-starts revival would falter unless builders were persuaded "that the government is behind them."

The President scheduled the action in a way that reflected his selection of housing to help lead an economic rally. "You've got to catch the spring building season to make it go," Administration men explained.

**Goal: 27,000 new units.** A tipoff to the Administration's hope for a strong resurgence in homebuilding came in a significant omission in his transfer of \$300 million to FNMA for special-assistance purchases of 6% low and medium-price FHA-VA house mortgages at par. The government dropped the requirement, instituted when the President released \$250 million in similar funds four months ago (NEWS, Jan.), that restricted each builder to ten commitments. The program also seeks to generate new construction by ruling out commitments on projects already started. The goal is 20,000 starts.

The President freed another \$50 million for FNMA to buy FHA loans on cooperative multifamily units and \$30 million to acquire mortgages in urban renewal areas. The \$80 million is expected to cover 7,000 units.

**Lower rates.** Acting a week before the President, the Federal Reserve had indicated its own intention to promote homebuilding when it freed \$850 million in commercial bank reserves. The Bank of America, the world's largest, promptly cut its prime lending rate on conventional mortgages from 6¾% to 6½%.



**NEW DISCOUNTS** were set March 4 on 6% FHA-VA loans sold to FNMA. Rates are net after allowing for ½% purchase fee and ½% loss on purchase of FNMA stock worth about 50¢ on \$1.

The President then authorized the 12 Home Loan Banks to reduce to 5½%, from 5¾%, the interest charged on their advances to the nation's savings-and-loan associations. A Home Loan Bank Board official said the board would now meet virtually any loan demand that an S&L might reasonably make. With rising savings, the S&Ls now have available all the money they need.

**FNMA price increase.** President Johnson also directed FNMA to pay \$1 more per \$100 for FHA-VA mortgages in the secondary market than it has since February 3, the date of its last 1-point increase.

Mortgages prices in the private market held strong at their previous level of 97 even after the FNMA action. Discounts charged to builders on the FHA 203b new-house loan were still declining slightly (see chart below) after FNMA reduced its own discounts to 3-to-4 (see map).

## Metropolitan Life cuts fees paid to mortgage servicers

It was in 1959 that Met broke the mortgage fraternity's traditional ½% fee pattern for servicing, that exasperating business of collecting payments and running down delinquencies.

The company said it would pay only ⅜% a year for ten years, ½% thereafter. Some old-line mortgage bankers held tenaciously to half-point servicing, but the ⅜% spread throughout most of the industry.

Now Met has done it again. Several of its 125 servicers revealed at the Mortgage Bankers Assn.'s midwinter meeting in Chicago that they had received new terms for about \$1 billion in 1968 money now being allotted: ⅜% for the first \$14,000 of any home loan, plus ¼% for all above that.

Vice President Carl H. Huebner, confirming the move, says Met's volume and continuity of operation warrant it. He adds he was never completely out of the mortgage-buying business in tight-money 1966.

"The move is reasonable and equitable for our system," he says, but he adds carefully, "It will not work for everybody."

## HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending March 17.

City	FHA Sec. 203b— Discount paid by builder			FHA 207 Apts., Discount 5¼%	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
	FNMA <sup>x,y</sup> 6%	Min.-Down* 30-year immed. Private mkt. 6%	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
Atlanta	4	2½-3½	Down ½	a	6½-6¾	6½-7	6¾-7¼ <sup>b</sup>	7+1
Boston	3	Par	Steady	a	6	6¼-6½	a	6-6½
Chicago	3½	3-3½	Down ¼	a	6¼-6½	6½	6½	6½-6¾+1½-2
Cleveland	3½	3-4	Down 1	a	6¼	6½	6½-6¾+1-2 <sup>b</sup>	6½+1-2
Dallas	4	2½-4	Down 1¼	a	6½	6½	6¾-7	7+1
Denver	4	2-2½	Down 1¼	a	6¼-6½	6½	6¾-7	6¾+1-2
Detroit	3½	2½-3	Down ¾	a	6-6¼	6½	6¾	6¾-7+1-2
Honolulu	4	4-4½	Down 1	a	6¼-7	7-7¼	a	7-7½+1-2
Houston	4	3-4	Steady	a	6½	6¾	6¾	7+1½
Los Angeles	4	3-4	Steady	7	6-6½	6¼-6½	6½-7	6½-7+1½-3
Miami	4	4	Steady	a	6½-7	6½-6¾	6¾-7	6½-6¾
Minn.-St. Paul	3½	3-4	Steady	a	6¼-6½	6½	6½	6¾-7+1
Newark	3	3-5	Down 1	9-10	6+1	6+1	<sup>b</sup>	7+1-2
New York	3	1	Down ½	8	6+1	6+1	6+1-2 <sup>b</sup>	6½-7+1-1½
Okla. City	4	3-5	Down ¼	a	6½-6¾	6¼-6¾+1	6½-6¾+1	6½-7+1½-2
Philadelphia	3	3	Steady	a	6	6¼-6½	6½	6½+1
San. Fran.	4	3	Down ½	a	6¼-6½	6½	6¾ <sup>b</sup>	6¾-7+1-1½
St. Louis	4	3-5	Down 2	a	6¼-6½	6½-6¾+1	6¾-7+1	6¾-7+1-2
Seattle	4	4	Down ½	a	6½	6¾	6¾-7	7-7¼+1½-2
Wash., D.C.	3½	2½-4½	Down 1	5-6	6+2-3 <sup>b</sup>	6+2-3 <sup>b</sup>	a	6¾+1-2

\* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.  
 • Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.  
 • Quotations refer to houses of typical average local quality.  
 • 3% down on first \$15,000; 10% of next \$5,000; 25% of balance.

Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 6% mortgage plus extra fees, w—for comparable VA loans also, x—FNMA pays ½ point more for loans with 10% y—discounts quoted are net after seller pays ½% marketing fee and ½% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$130 units, of which \$30 is contribution to FNMA capital and \$100 is for a share trading at about \$72.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson,

pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, 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.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, James C. Latta, sr. vice pres., Associated Mortgage Cos. Inc.

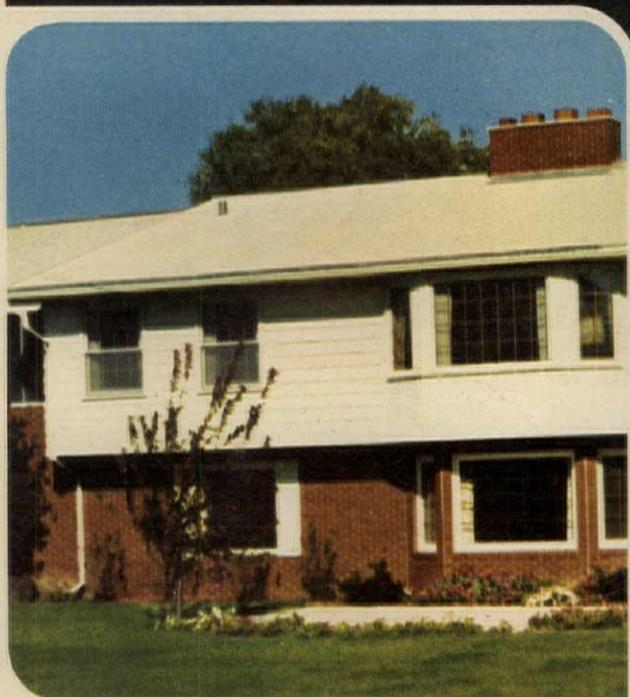
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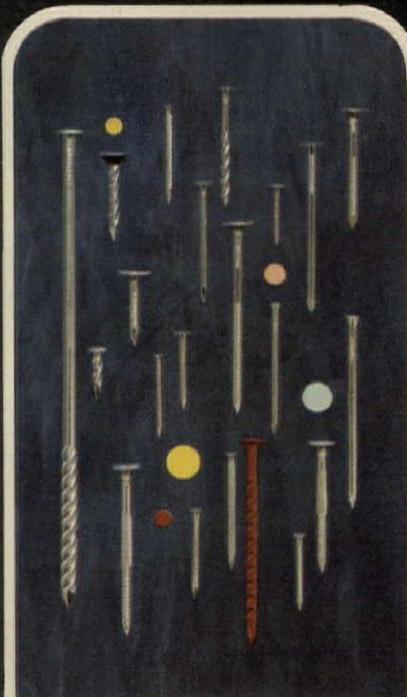
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LITERATURE



# House & Home's '25'—a new barometer of housing stocks

A comprehensive price index providing a definitive measure of Wall Street's appraisal of housing stocks appears for the first time on this page.

The new HOUSE & HOME averages for 25 leading stocks are the result of months of collaboration between the magazine's financial staff and Standard & Poor's stock advisory service. The averages furnish the housing industry's closest equivalent of the "Standard and Poor's 500" index of representative shares on the New York Stock Exchange.

The new index lists five typical stocks in each of the five major categories of home-building activity: building, land development, prefabrication, mortgage banking and savings-and-loan lending. A line graph traces the value average for each category, and a composite line carries the average of the full 25. In the tables below, dots indicate the issues selected.

**Large and small.** The stocks represent virtually the entire range, by size, of publicly owned companies involved in building the nation's homes. The list runs from First Charter Financial Corp., the Los Angeles s&L holding company whose 8.9 million shares are valued at \$232 million, to Inland Homes of Piqua, Ohio, the prefabricator whose 332,897 shares are worth \$1.41 million.

The building company with the most valuable stock outstanding is Jim Walter of Tampa, Fla., whose 2.5 million shares are worth about \$66 million. (First Char-

ter and Jim Walter sell on the New York Stock Exchange, Inland on the Amex.)

As inclusive as the new index is, it makes no attempt to measure the values of the stocks of materials producers, who sell to a far broader section of industry than residential building. The index measures the performance of the stocks of companies almost exclusively concerned with housing, and so it also excludes realty investment companies or trusts whose business operations normally extend to high-rise office and industrial buildings and to management.

**Behind the index.** Statisticians used the prices of Jan. 13, 1965, to set up the index because the date falls approximately midway between the housing industry's ups and downs of the last five years. Separate averages for each of the five categories of housing companies were then constructed this way:

The values of all shares of all five stocks in each category, for that date, were tallied. Each total was equated with 100 and a graph line was established.

The sixth, or composite, index lets the value of all shares of all 25 stocks equal 100.

**True values.** This adjustment to a base of 100 eliminates distortion caused in some stock averages by the tendency of high-priced issues to move over a far wider point range than low-priced stocks and thus to dominate an unadjusted average.

In computing averages, the new index

multiplies a company's shares outstanding by the share price each month. The procedure compensates automatically for the value changes caused in stocks by cash or stock dividends and by stock splits.

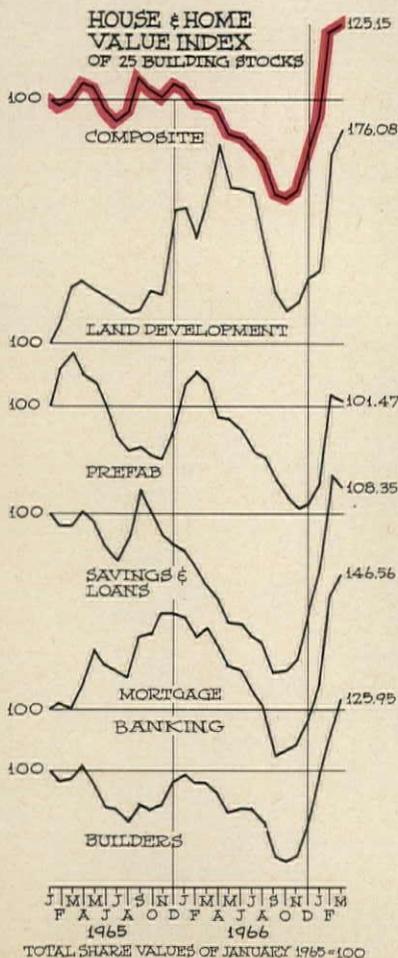
The six graphs provide a particularly vivid trace of housing's fate after mortgage money tightened in December, 1965. Savings-and-loan shares suffered the deepest losses under the impact of building declines in California, but every category of housing stocks sank in value.

**A look at future.** And yet the recovery of the last five months has also been spectacular. Housing has enjoyed a wild new enthusiasm among Wall Street investors ever since the Federal Reserve voted in November to ease credit.

All five categories of stocks on the HOUSE & HOME index have now regained more ground than they lost to tight money, a fact not widely appreciated in the industry.

On Jan. 13, 1965, Wall Street valued the shares of the 25 representative companies at \$900 million. Its market appraisal of those same stocks today: over \$1 billion.

Because stock prices reflect investors' expectations of earnings, the new index becomes a sensitive and sophisticated barometer of housing's status in the eyes of the investment community. And the index is of further value to builders in timing their requests for new capital, whether via loans or through equity funds.

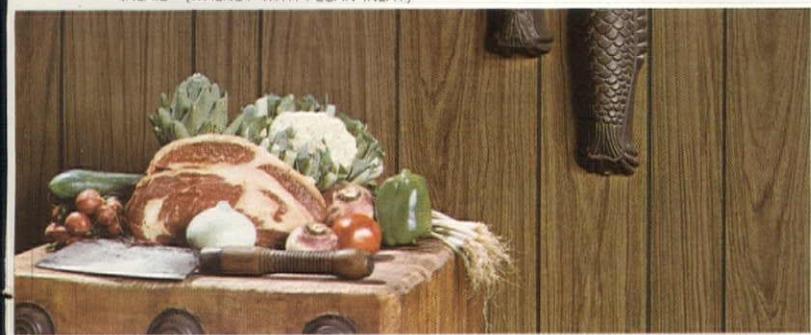


## HOUSING'S STOCK PRICES

COMPANY	March 6 Bid/Close	Chg. Prev. Mo.	COMPANY	March 6 Bid/Close	Chg. Prev. Mo.
<b>BUILDING</b>			<b>MORTGAGE BANKING</b>		
Adler-Built Inc.	1/8	—	• Advance	7 3/8	+ 3/8
Capital Bld. Ind.	48¢	- 8¢	Amer. Mort. Ins.	8	+ 1/4
Cons Bldg. (Can.)	1.45	- 25¢	• Associated Mtg.	6 1/2	+ 1/4
Dev. Corp. Amer.	3/8	- 1/8	Charter	2 1/2	- 1/8
Edwards Inds.	1 1/2	+ 1/4	• Colwell	12 1/4	+ 1
Eichler Homes <sup>b</sup>	1 1/4	- 5¢	• Cont. Mtg. Inv. <sup>a</sup>	32 1/2	- 1 1/2
First Hartford Rlty.	6 1/2	- 1/2	Cont. Mtg. Ins.	8	+ 2 1/2
First Nat. Rlty. <sup>b</sup>	1 1/4	—	FNMA	71 1/4	- 1 1/4
Frouge	4	—	First Mtg. Inv.	18	+ 3/8
• General Bldrs. <sup>b</sup>	2 7/8	+ 1/2	Kissell Mtg. <sup>b</sup>	4	- 1/4
• Kaufman & Bd. <sup>b</sup>	19 3/8	+ 2 1/2	Lomas & Net Fin. <sup>p</sup>	2 1/2	—
• Levitt <sup>b</sup>	20 1/2	+ 3 3/4	• MGIC <sup>b</sup>	38 1/4	- 1 1/2
Lou Lesser Ent. <sup>b</sup>	2 1/2	—	Mortg. Assoc.	3 1/2	- 1/4
Lusk	2¢	—	Palomar Mtg.	2 1/4	—
Nationwide Homes	2	—	Seahurst Mtg. Inv.	5 1/2	+ 3/8
Pres. Real. A. <sup>b</sup>	10	+ 1/2	United Imp. & Inv. <sup>b</sup>	4	+ 1/8
Sproul Homes	1 1/4	- 1/2	<b>LAND DEVELOPMENT</b>		
U.S. Home & Dev.	1 1/2	- 1/8	All-State Prop.	31¢	+ 4¢
• Jim Walter <sup>a</sup>	29	+ 2 1/2	American Land	5 1/2	—
• Del. E. Webb <sup>a</sup>	4	- 1/8	• Am. Rlty. & Pet. <sup>b</sup>	7 1/2	+ 3/8
<b>PREFABRICATION</b>			Arvid	7 1/4	+ 1/2
Admiral Homes	1/2	+ 1/8	Atlantic Imp.	19	—
Albee Homes	1 1/2	+ 1/8	Canaveral Intl. <sup>b</sup>	8 1/2	+ 3/4
Continental Homes	3	+ 1/2	Christiana O. <sup>b</sup>	3 1/2	+ 1/2
• Inland Homes <sup>b</sup>	4 1/4	+ 1/4	Cousins Props.	15 1/2	+ 3/4
• Modern Homes	2 1/2	+ 1/4	Crawford	2	+ 1/2
• Natl. Homes A. <sup>a</sup>	4 1/4	+ 1/4	Deltona Corp. <sup>b</sup>	11 3/4	+ 3/4
• Scholz Homes	3 1/2	+ 3/8	Disc Inc.	1 1/2	+ 1/8
Steel Crest Homes	2 1/2	+ 1/8	Fla. Palm-Aire	1 1/2	+ 1/4
• Swift Industries	2	+ 1/8	Forest City Ent. <sup>b</sup>	5 1/4	+ 1/4
<b>S&amp;Ls</b>			Garden Land	4 1/4	+ 1/2
American Fin.	16 1/4	- 1/2	• Gen. Devel. <sup>b</sup>	9 1/4	+ 3/8
Calif. Fin. <sup>a</sup>	7	- 3/4	<b>SHORT-TERM BUSINESS LOAN RATES</b>		
Empire Fin.	8 1/4	+ 1/4	Percent interest and (net change) in year		
Equitable S&L	18 1/2	- 3/4	LOAN SIZE (000)		7 other Northern & Eastern cities
Far West Fin. <sup>a</sup>	10 1/2	- 1 1/2	\$1-10	6.60 (+ .86)	6.66 (+ .71)
• Fin. Fed. <sup>a</sup>	20 1/2	- 1 1/2	\$10-100	6.56 (+ .97)	6.81 (+1.01)
• First Char. Fin. <sup>a</sup>	25 1/4	+ 1 1/2	\$100-200	6.38 (+1.04)	6.60 (+1.04)
First Fin. West	6 1/4	- 1/2	\$200 and over	6.09 (+1.10)	6.27 (+1.08)
First Lincoln Fin.	9 1/4	- 1 1/4	Source: Fed. Reserve Board, Dec. 1966.		
First Surety	5 1/2	- 1/2	NEWS continued on p. 22		
First West Fin. <sup>a</sup>	5 1/2	+ 1 1/2			
Gibraltar Fin. <sup>a</sup>	18 1/2	+ 1 1/2			
• Great West. Fin. <sup>a</sup>	14 1/4	+ 1/4			
Hawthorne Fin.	8 1/2	—			
• Imperial Corp. <sup>a</sup>	8	+ 1 1/2			
• Lytton Fin. <sup>a</sup>	9	- 3/8			
Midwestern Fin. <sup>b</sup>	3 1/2	- 3/8			
<b>MOBILE HOMES</b>			<b>11 Southern &amp; Western cities</b>		
Con Chem Co.	13 1/2	+ 1 1/4	\$1-10	6.66 (+ .71)	6.91 (+ .84)
Divco-Wayne <sup>c</sup>	29 1/2	- 2 1/4	\$10-100	6.81 (+1.01)	6.73 (+ .93)
Gurdon <sup>b</sup>	6	+ 1	\$100-200	6.60 (+1.04)	6.52 (+ .93)
Redman Indus. <sup>b</sup>	5 1/4	+ 1/4	\$200 and over	6.27 (+1.08)	6.29 (+1.06)
Skyline <sup>b</sup>	18	+ 2 1/2			

**G-P Inlaid** with a custom carpentry look. Choose from four elegant hardwood combinations, in easy-to-install plywood panels. The Acryglas® finish looks like a hand-rubbed oil finish. Available in 4' x 8', 9' and 10' panels.

INLAID\* (WALNUT WITH PECAN INLAY)



G-P VINYL OVERLAID PANELING (TEAK)

**G-P Vinyl Overlaid Paneling** has a continuous vinyl surface to resist wear and tear. Easily installed with ordinary tools. Choose from six woodgrains on hardboard or flakeboard core. Embossed grooves. Looks like real wood paneling.

**G-P Tropicana Hi-Line 16**

is a simulated inlaid paneling. Handsome Spice finish with a 1 1/4" Coconut colored Stripe, 16" o.c. Factory finished to resist scuffs and stains.



G-P TROPICANA\* HI-LINE 16



CHATEAU\* KNOTTY ELM

**G-P/Bestwall Eternawall** in 12 standard patterns and wood-grains. The durable vinyl surface keeps its color and design through countless washings. Beneath the textured surface is a fireproof gypsum core. Our Decorator Line has 200 color and texture variations for commercial installations.

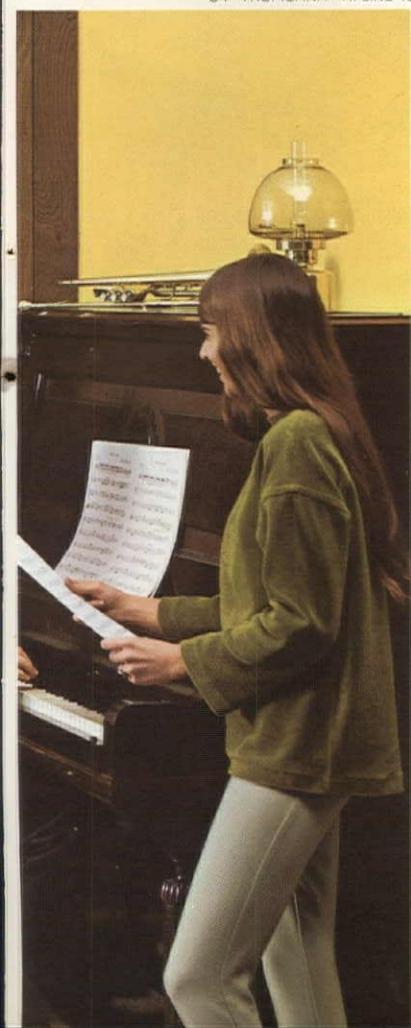


G-P BESTWALL ETERNAWALL\*



MOULDINGS AND FINISHING KITS

**G-P Chateau** line is now bigger than ever with eight new hardwood panels: Williamsburg Elm, Cafe Laural, Regency Oak, Nutmeg Birch, Golden Elm, Nutmeg Hickory, Mellow Pecan, and Black Walnut! A total of 32 beautiful hardwood panels protected by G-P's incomparable Acryglas® finish.



**G-P Factory Finished Mouldings and Finishing Kits**

are available to give you a complete paneling package. Mouldings and putty sticks are designed to harmonize with G-P paneling of every color and grain.

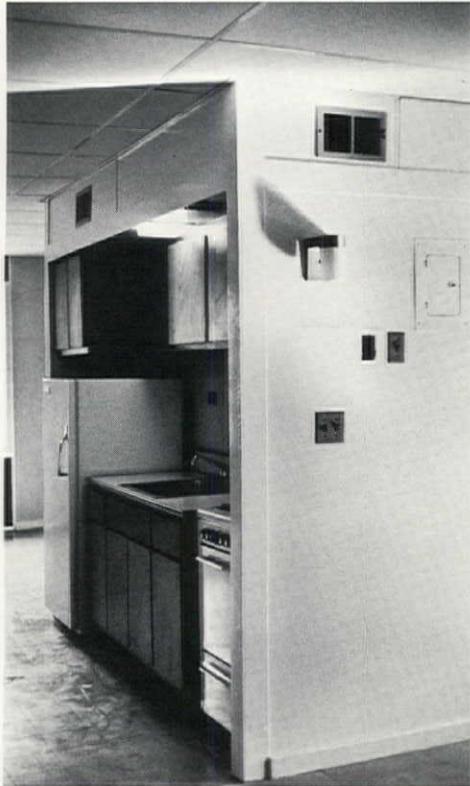


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**G-P Gold Crest** offers the warmth of real wood with an exclusive decorator touch. Colored tape can be placed in the 1/2 inch channel grooves to match the room's decor. Choose from four exquisite hardwoods. (Including Rosewood; selling price \$96.00 per panel.) All are protected with G-P's family-proof Acryglas® finish.

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Photos: H&H staff



**IN-PLACE CORE**, heart of rehabilitation system being tested in New York City tenement, has kitchen (left) backed up to bath (right). Note fuse box and heating vents on core wall.



Conrad Engineers

**HOISTING CORE** by crane to roof of 80-year-old tenement is first step in new rehab technique.



Conrad Engineers

**STACKING CORES** inside pre-cut shaft in five-story building is done through hole in roof.

## Much-maligned 'instant rehab' prepares to get last laugh yet on Doubting Thomases

Workmen dropped an experimental plumbing core through the roof of a New York City tenement last autumn to showoff a touted 48-hour rehabilitation system. The core failed to match sagging floors by a generous inch or two, and press reports tended to magnify the difficulties, which were exacerbated by a plumbers' strike. One national magazine even labeled it an "instant disaster."

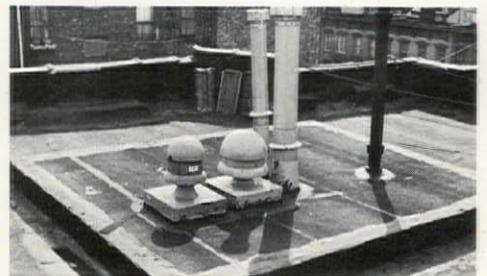
Smarting under the publicity backlash, project planners, headed by Edward Rice of Conrad Engineers, repaired to their drawing boards to tinker some more—and without publicity.

In late January, Conrad crews succeeded in renovating the second of three experimental buildings from top-to-bottom in 52 hours, within a lunch-break of their target. But not a word leaked into print until H&H editors visited the site last month.

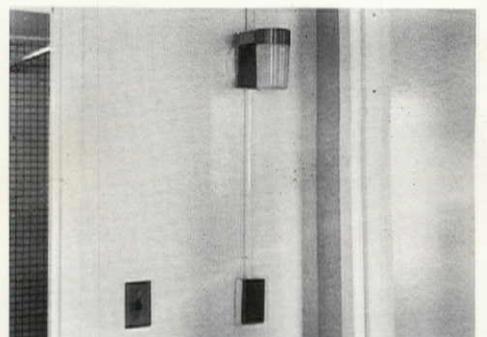
The Conrad men have revamped their systems substantially, borrowing some tricks from mobile-home makers (photos below). Also, bugs have been worked out of the core installation, and with end of the plumbers' strike, the kitchen and bath combinations are working in the second building. When the hookup to the gas mains is made, the building gets its certificate of occupancy from city inspectors. The timing and coordination of city inspections during the two-day rush renovation may prove to be more of a bottleneck than the work itself.

A full-scale run-through—with publicity—is now imminent. And Conrad, along with sponsors in the Housing & Urban Development Dept. and the Carol W. Haussamen Foundation, are confident of having a last chuckle on their critics.

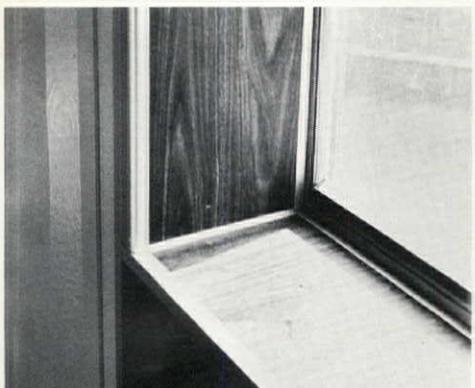
NEWS continued on p. 24



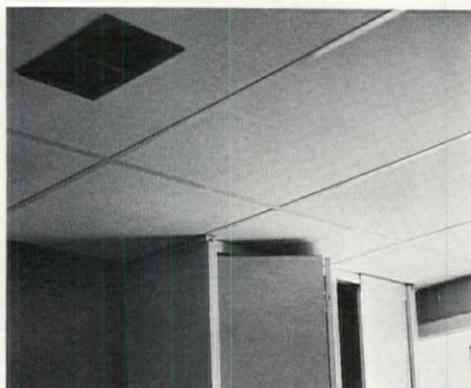
**CAPPING** core installation requires hooking up plumbing stack and heating vents atop shaft.



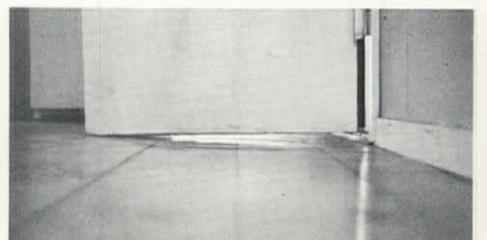
**EXPOSED ELECTRICAL WIRING** lets workmen rewire entire building within 12 hours.



**MOBILE-HOMES METHODS** utilize aluminum windows and wood-grained particleboard casings.



**SUSPENDED CEILING** drops gypsum board panels flush with job-built free-standing closets.



**FLOOR RESURFACING** in eight hours leaves irregular slopes from sagging, unlevelled floors.



Alternating 2¼" and 3¼" strips give Fireside Plank Floor a custom-crafted look.

*Model Home Ideas  
that win buyers*

## **Show Bruce Fireside Plank with a zebra skin rug**

Make your model home stand out from the crowd. Brighten one room with the excitement of an authentic zebra skin rug on a beautiful Bruce Fireside Floor. Then watch traffic stop, take notice, and remember your house. Fireside Plank is dark and sophisticated, lends

itself to all sorts of unusual decorating approaches. The famous Bruce Prefinish is baked into the wood to save installation time and money, give your buyers long-wearing beauty underfoot. Write for more information on all Bruce floors or see our catalog in Sweets' Files.



**LEADING DECORATORS APPROVE** the dramatic dark finish on Bruce Fireside Plank.

F. L. Bruce Co. Memphis, Tennessee—38101—World's largest in hardwood floors.

# Sell Homes Easier

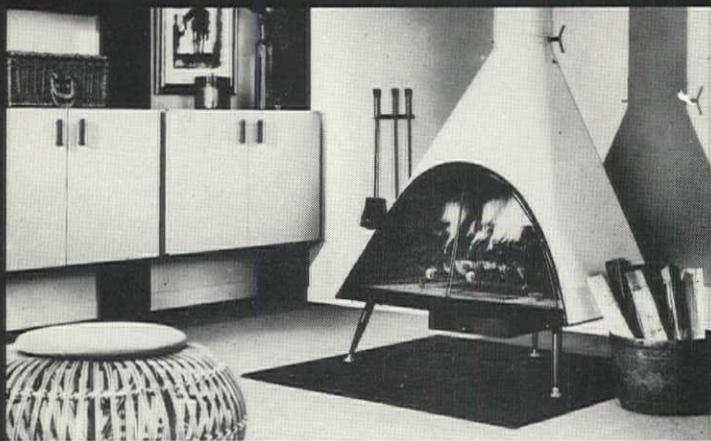
with the comfort & charm  
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The Majestic Thulman® factory-built fireplace offers you a real "stimulator" for home sales! Easy to put into new and old homes . . . and in any room. • No masonry, mortar or footings • Complete package, base to chimney top • 36" and 42" front openings • Corner and front-opening models • Endless variety of surrounds, finishes and trims • Ask for details, including planning suggestions.



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### NEWS



VILLAS IN SPAIN (above) and luxury apartments (below) are sold by Investors Overseas Services, financial company new to housing.



### Mutual-fund combine moves into homebuilding in Spain

Financier Bernard Cornfeld's billion-dollar Investors Overseas Services is building apartment and single-family villa developments for the international set on the famed Spanish Sun Coast.

Cornfeld is the 39-year-old mutual-fund salesman who parlayed 108 into a Geneva-based empire of banking, insurance, and mutual-fund companies doing \$1.1 billion a year in sales. The parent company owns the \$400-million Fund of Funds, a mutual-fund holding company now under investigation by the Securities and Exchange Commission as a potential threat to the independent management of funds in the United States.

"As investment advisers to thousands," says Cornfeld, "we became aware that the financial planning requirements of many people included provision for vacation or retirement homes."

So Cornfeld has set up a subsidiary, Investors Development Co. (INDEVCO), under President Marty Seligson, who headed Atlantic Improvement Corp. when it developed New York's trouble-ridden Breezy Point apartment site (NEWS, Nov. '63).

Seligson's INDEVCO is offering 400 apartments in the \$16,000-to-\$27,000 range in nine 15-story buildings at the company's 11-acre Playamar development at Torremolinos, 35 miles northeast along the coast from Gibraltar. The Costa del Sol had a daily average of 70,000 arrivals by all means of transport last summer.

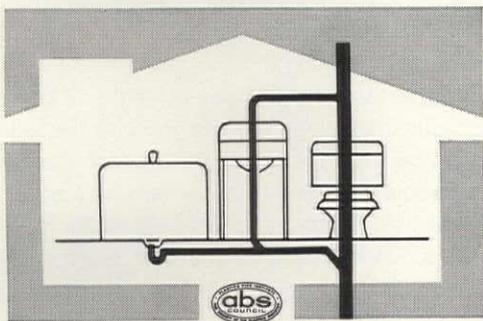
The company also offers lots and \$10,000-to-\$40,000 villas at its El Rosario tract in the hills behind Marbella, about 20 miles northeast of Gibraltar. Average lot price is \$9,500 for one-third of an acre.

NEWS continued on p. 28

# Effective now.



## Time for you to start controlling costs with Yardley ABS DWV



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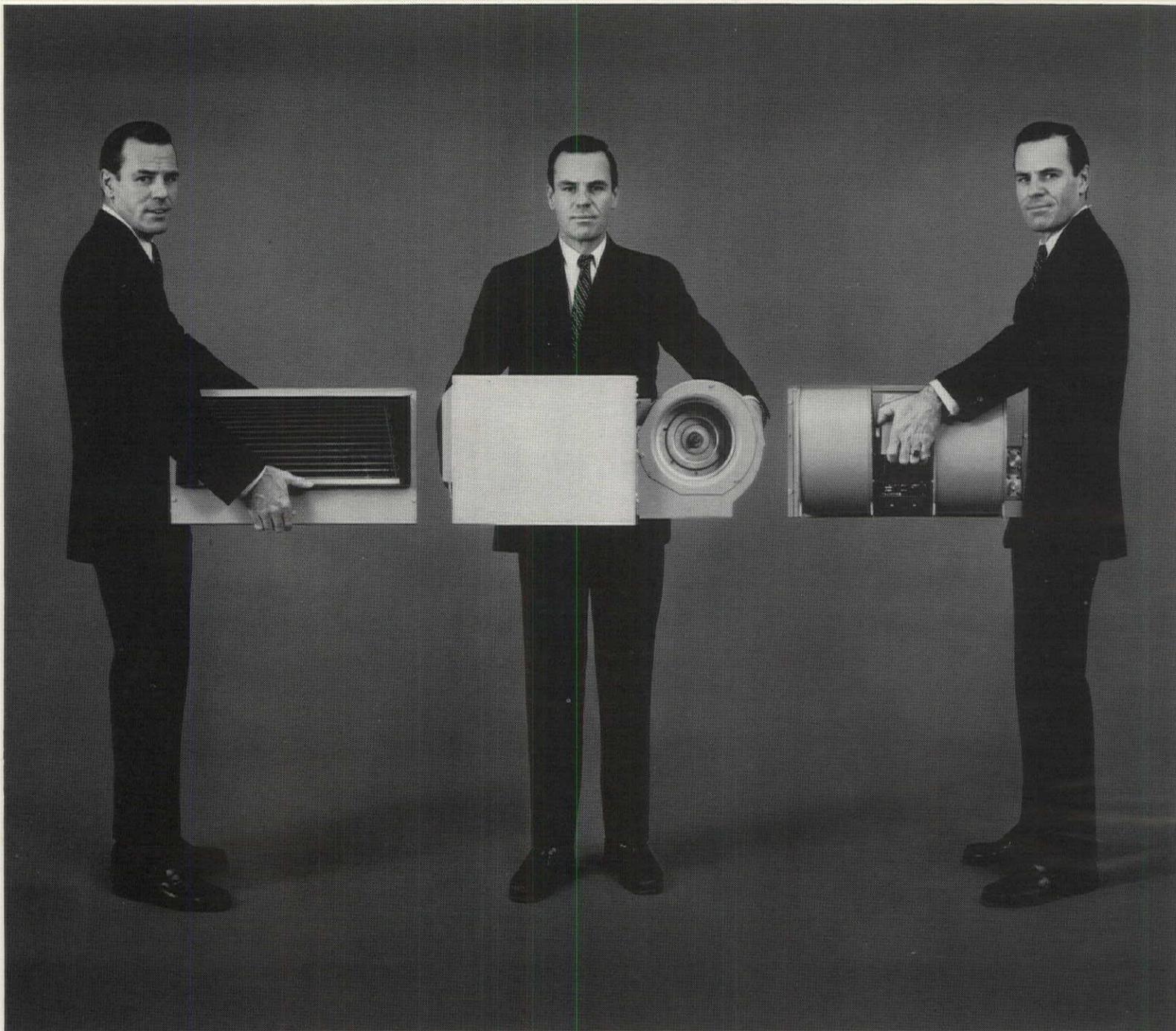
With Yardley DWV, you ease the squeeze on profits as you upgrade quality—and with confidence. Yardley DWV pipe and fittings are backed by a 50-Year Guarantee for the new home buyer.

Already hundreds of state, county and local jurisdictions have approved ABS DWV for residential sanitary plumbing.

Yardley is the complete line of ABS DWV pipe and fittings, available through a nation-wide network of stocking suppliers, backed up by eight completely stocked warehouses.

Write Yardley DWV into your contracts... and talk it over with your plumbing contractor. There'll never be a better time to start than now. For complete details on the Yardley DWV 50-Year Guarantee, write Dept. B4, Celanese Plastics Company, 142 Parsons Avenue, Columbus, Ohio 43215.





## Fedders has a better way to air condition and heat apartments.

**Its name is Wall Flex.** An air conditioning-heating system that really protects your profits. You save on initial price, save on installation, and even save space. Quickly, economically, you can offer the luxury of central air conditioning. What a great way to build apartments with the highest saleability!

Each lightweight Wall Flex evaporator-blower is just 22" wide, a foot high. The easiest ever to install. And so small, it fits almost anywhere... in a hallway's drop ceiling, or even in the top of a closet! The Wall Flex condensing unit will install through the wall, on a slab, or on the roof. Neither unit takes up valuable space.

Best of all, these space-saving applications are possible whether you want straight air conditioning, OR air conditioning with electric heat. The Wall Flex condensing unit (also just 22" wide) quick-connects to the evaporator-blower. Slip the

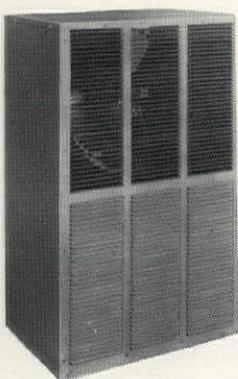
duct heater into the ductwork and you have heating and air conditioning.

This system also lets you offer the option of individual metering. And lets you give the assurance of low maintenance and operating cost. Remember, too: people know and trust the famous Fedders name. That in itself is a great selling feature for you!

For air conditioning and heating apartments or private homes—see your Fedders distributor first. He'll be glad to prove to you that *Fedders has a better way.*

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Edison, New Jersey 08817 • Major distribution and service points across the nation.



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helps builders and  
plumbers in  
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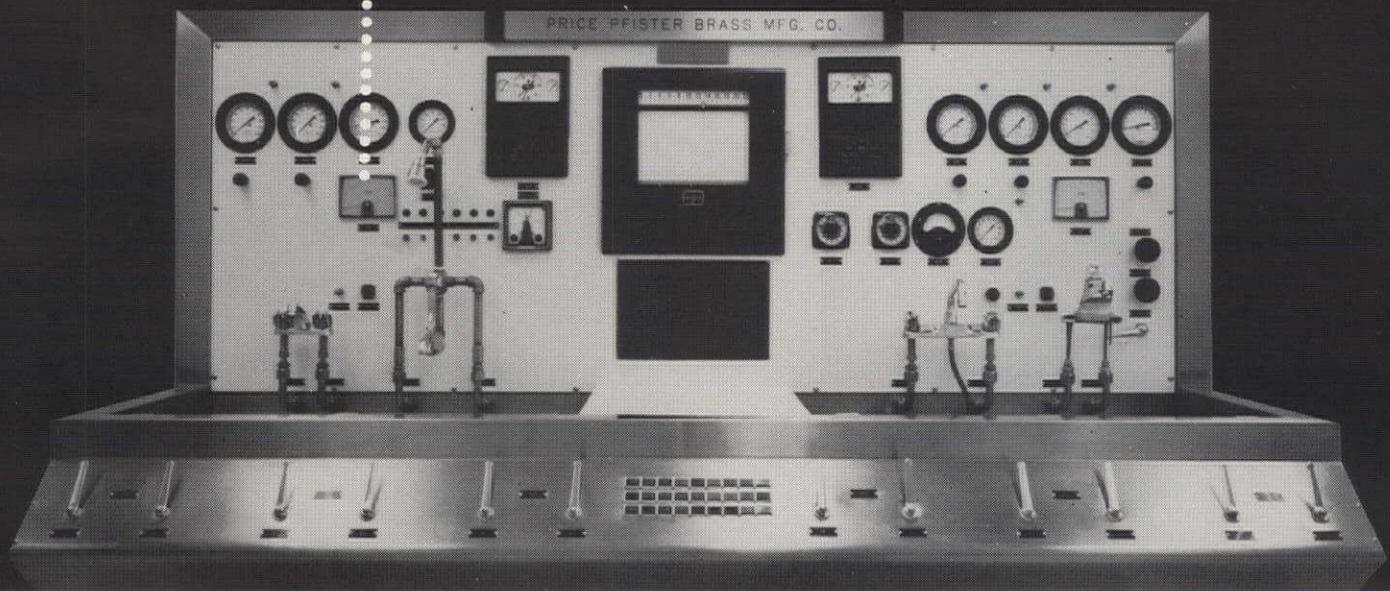
This knob is part of Price Pfister's Research & Development laboratory, where the most exhaustive set of tests ever conceived for plumbing valves and fittings are performed. Before any product leaves the laboratory, it is proven for strength, durability and flexibility under the most extreme pressure and flow conditions. And even as we reach new heights in quality control for our current lines, new, exciting products for the future are being created today. Price Pfister's Research & Development Division is operating full time — assuring you that Price Pfister products of tomorrow will be better — through testing today.



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## Feinberg, silver-tongued orator, joins national study of urban ills

President Johnson has appointed Alexander Feinberg of Camden, N.J., a veteran attorney for homebuilders and member of the NAHB board, to the National Commission on Urban Problems. The commission, empaneled to probe the impact of codes, zoning, and taxes on urban development (NEWS, Feb.), will hold a series of hearings this spring and summer to "concentrate on constructive things being done," says Chairman Paul Douglas, former Illinois senator.

A spell-binding orator whose words have always commanded attention at NAHB board meetings, Feinberg is widely remembered for an imploring speech—"Search your hearts and souls before you reject this man"—that won a hotly contested election for Leon Weiner, now NAHB's president, in December 1965.

A veteran of corporate law, he is general counsel for the New Jersey Home Builders Assn. and



**ATTORNEY FEINBERG**  
LBJ choice for urban study

the New Jersey Expressway Authority. He also serves on the New Jersey Governor's Advisory Planning Commission and as co-chairman of the Greater Camden Movement.

In 33 years of practice, Feinberg has frequently served as special counsel for other attorneys in complex zoning and planning cases.

## Apartment builder Tishman dies

To Norman Tishman, a piece of underdeveloped property was "like an uncut diamond to a jeweler. I don't see it as it is—I see it as it will look when it is properly developed."

When he died Feb. 27 at the age of 65, Tishman left coast-to-coast examples of his unique vision for building sites. The youngest of five sons of Julius Tishman, Norman Tishman became president of the family's Tishman Realty & Construction Co. in 1948. He soon earned a national reputation for soundly financed projects, striking design, and, above all, smart site selection.

On New York City's East Side, he built the posh Sutton Towers on a site formerly occupied by three gas storage tanks. In Los Angeles, he noted that land along Wilshire Blvd. between Los Angeles and Beverly Hills was largely used for golf driving ranges. So he began buying tracts and contributed to the office building boom on Wilshire. Near New York City he spotted a steep, bypassed site on the New Jersey Palisades overlooking the Hudson River and on it built the 1,200-unit Horizon House apartments, winner of several national architectural awards. And in Chicago at Tishman's death, his company was about to start the 100-story John Hancock Building, a combination of offices and apartments.

Quick to adopt technological innovations, Tishman was among the first to use movable partitions in office buildings. And through

a subsidiary, Tishman Realty has done much of the research work on New York City's unique "hole-in-the-roof" rehabilitation technique (see p. 22).

In 1962, Norman Tishman became chairman of the company's board but remained active until his death.

**DIED: Philip Sondik**, 81, founder and president for 40 years of the Sondik building-material supply companies in Connecticut, Massachusetts, and Vermont, Jan. 27 in Hartford, Conn. After he retired in 1952, his son, **Leon Sondik**, continued as president of the companies and in 1961 merged them into Hodgson Houses of Millis, Mass., oldest continuously operating prefabricator.

**DIED: William Magazine**, 78, Russian-born carpenter who became head of one of Washington's largest apartment builders, Feb. 3 in Washington. His Standard Construction Co. built and owned hundreds of major apartments in Washington, also acted as general contractor for many public housing projects.

When Standard Construction ceased operating in 1964 because of the death of a partner, Magazine's sons, **Sheldon** and **Samuel**, organized Magazine Realty Co. to continue the apartment-building tradition.

**DIED: Melvin F. Freeland**, 56, former president of the Home Builders Association of Greater Cleveland, Feb. 7 in Cleveland.

**FMI**  
is  
**\$300,000,000**  
older



Only a little over five years ago, First Mortgage Investors was founded as the country's first mortgage investment trust created under 1960 amendments to the Federal tax laws. In March, 1967, FMI passed the \$300,000,000 mark in mortgage funds advanced through a nationwide network of over 160 correspondents originating mortgage loans in 43 states and territories.

FMI makes mortgage loans financing the construction, land development or ownership of selected residential, commercial and industrial properties. Even in these tight money times, its customers have found FMI to be a ready source of funds. If you need mortgage money, contact the nearest regional office.



**FIRST MORTGAGE INVESTORS**

Regional offices of First Mortgage Advisory Corporation, investment advisors to FMI:

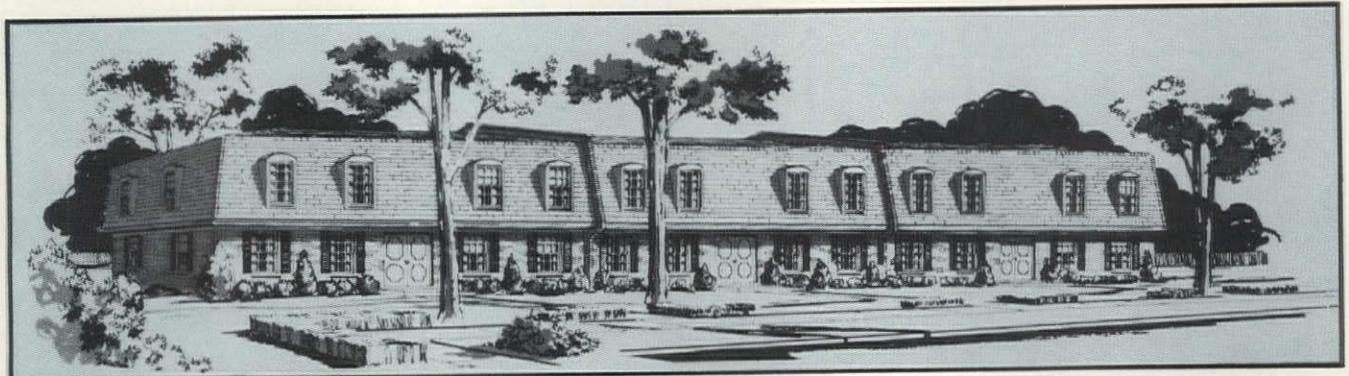
- 120 La Salle West, South Bend, Indiana — Phone 219 232-1345
- 612 Petroleum Club Bldg., Oklahoma City, Okla. — Phone 405 CE 6-3487
- 27777 Silver Spur, Palos Verdes Peninsula, Calif. — Phone 213 377-6580
- 2964 Peachtree Rd., N.W., Atlanta, Georgia — Phone 404 237-4009
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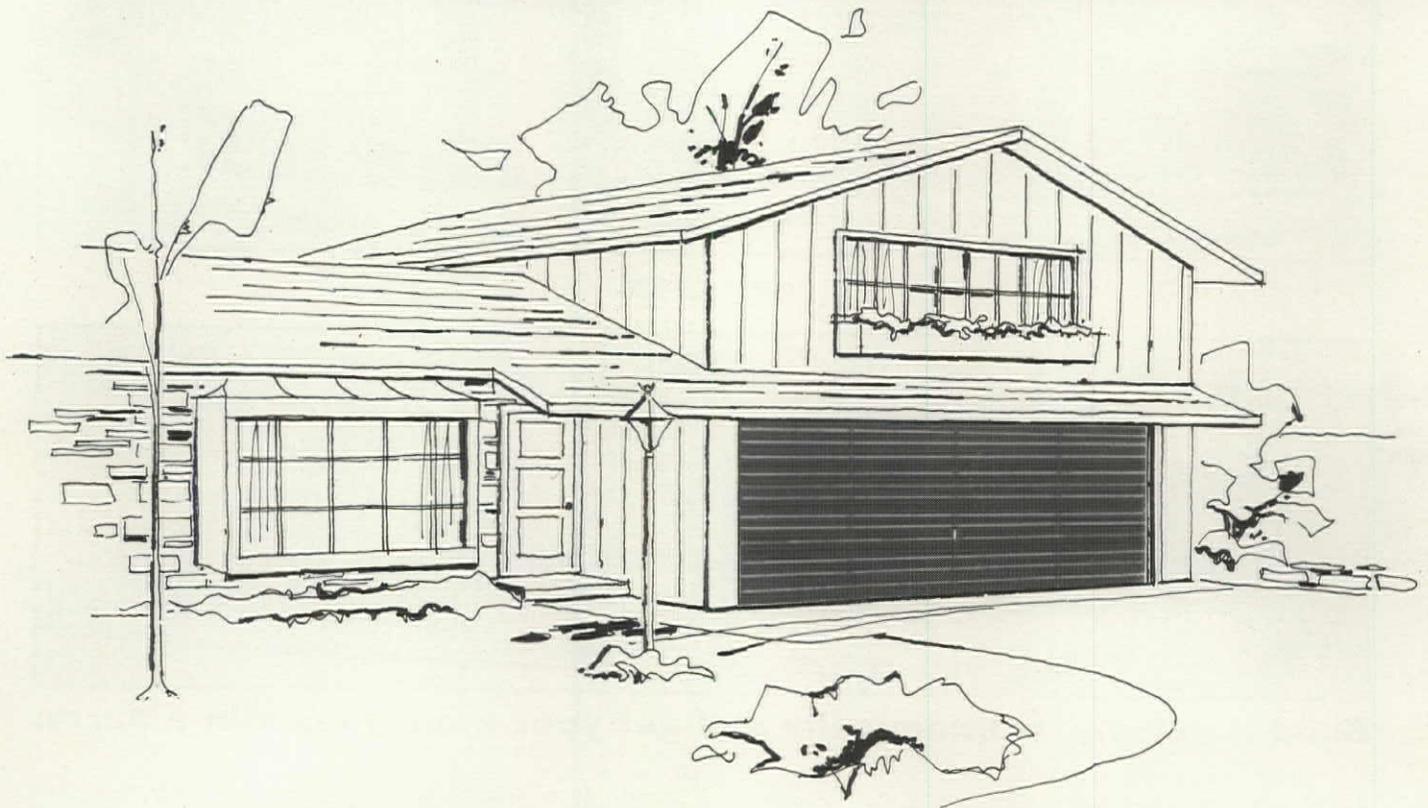
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I have built \_\_\_\_\_ homes, \_\_\_\_\_ apartment units in 1966.

**USS** U. S. Steel Homes  
Division of United States Steel

# PUT YOUR SALES POINTS OUT FRONT WITH FRANTZ GARAGE DOORS



□ Once upon a time the garage was “out back” and garage doors didn’t affect the looks of a house or contribute to its sales. It’s not so these days. Garage doors are often 25 percent of the front elevation and become an important sales feature. So they must be good looking. *FRANTZ DOORS are!*

□ They do more than add “curb appeal” to your houses. Frantz Doors add sales points like: rugged construction, smooth operation and virtual freedom from maintenance. And they give better weather protection, provide greater security because they’re tighter fitting. □ With Frantz you have the widest variety from which to choose . . . the best; in solid or sectional type wood panel; or Carved Wood Panel; Flush Wood Panel; with or without window lights; and the most popular fiberglass/aluminum garage door in the country — The Filuma. □ There’s a model to compliment any architectural style, suit any budget. □ Best of all . . . they’re available in *your* own town through your favorite building materials dealer. □ See your dealer, our Sweet’s Light Construction File insert, or write for a catalog — But insist on Frantz.

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*it's in the  
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Shown above: Sylvan Pecan. Also in Oak, Cherry, Elm, Walnut, Birch. Prefinished moldings to match.

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Wide accent grooves and a deep, glossy "in-the-wood" finish make BrucePly Sylvan panels most attractive and interesting. The six carefully chosen Sylvan species all have the look of unusual quality . . . beauty of grain, decorator-selected colors, and today's favored random-plank appearance. All have the remarkable Bruce finish that is baked-in at the factory so it won't chip, crack or wear away. E. L. Bruce Co., Memphis, Tennessee 38101.





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...the long line  
that can be your  
shortest distance  
to home sales



ARW-085-3 air conditioner installs easily through the wall. "Stay Dry" construction for rust resistance.



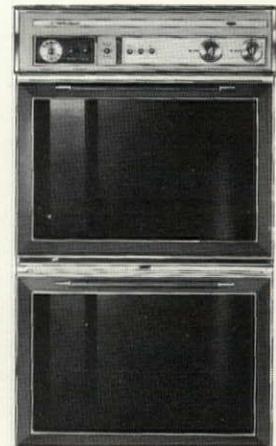
SMD-40 food waste disposer is quiet and dependable. Unique design for fast installation and easy service.



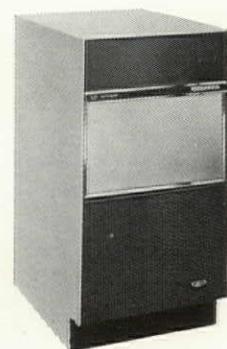
RRG2600 set-in gas range. Compact unit with a built-in look. Gas or electric set-ins fit same cutout.



Central vacuum system has no messy bags to empty or reduce power. Vents outside to prevent dust recirculation.



RRE2998 electric range with huge double ovens is the ultimate in large capacity cooking convenience.



ECC-50 automatic ice maker produces up to 50 lbs. of ice cubes every 24 hours. Adds consumer and sales appeal to your homes.

Trademarks  and RCA used by authority of trademark owner, Radio Corporation of America.

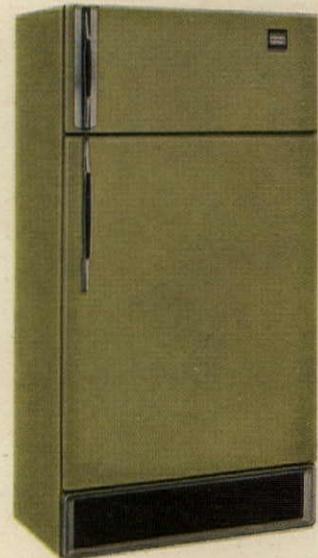
You have more to offer the buyer when you install WHIRLPOOL appliances. There's more choice in this unusually long line . . . scores of different models . . . a choice of fuels for cooking and drying. All WHIRLPOOL appliances have installation appeal for the builder, feature appeal for the consumer. All are color-coordinated for a pleasing, harmonizing decor. And WHIRLPOOL'S Full-Line Concept provides these quality products from one dependable source. You sign one order with one man, instead of three or four . . . get undivided responsibility for delivery and service. Sounds simple! But then that's the whole idea, isn't it? Talk to your distributor, and see his full-line display of WHIRLPOOL appliances, too.



RRG295 gas oven has spectacular Panoramic full-width smoked glass door and BLANKET-O-FLAME® burner for broiling.



LRA 7800 washer and LRE 7800 electric 2-speed dryer have special cycles for Permanent Press garments. Matching 2-speed gas dryer LRG 7800, not shown.



ERT 141M provides No-Frost and the automatic ice maker.



SRU-70 is easy to install with special baseplate that permits easy hook-up after the dishwasher is in place. Has two, full-size spray arms.



Range hoods with the built-in quality of other WHIRLPOOL appliances are available either vented or non-vented, in four widths and in color.



RRG(U)824 gas cooktop features Swish-clean top that catches spills and drips...wipes clean in a jiffy.

**Whirlpool Corporation, Benton Harbor, Michigan**

When they said,  
"Give us a home that  
takes care of itself"...the men at Reynolds  
gave them one with  
aluminum in 49 places.

There's a house out in Wilmette, Illinois that's a lazy man's dream. It uses 49 different aluminum building products. Over four tons of aluminum, and just about every pound will save the owner work. It was built by the men at Reynolds to show just how many ways this metal can be used to make a homeowner's life easier.

The four handsome, classic columns in front, for example—extruded Reynolds Aluminum with a tough, baked-on enamel finish that will look new for years without repainting. Same goes for the siding and shutters made of Reynolds Aluminum; they will never rust, rot, chip, or peel.

The men at Reynolds developed pre-painted aluminum Colorweld® back in 1955. And builders, as well as homeowners, have had good reason to be grateful ever since.

Those good-looking charcoal gray aluminum roof shingles and the easy-to-install roll soffit under the eaves are also products of the design engineering group at Reynolds.

Other aluminum work-savers in the house include the acoustical ceilings, windows and sliding doors, self-storing and combination doors, ductwork, column and railing kits, electrical conduit, flashing, gutters and downspouts, garage door, louvers and vents, even closet rods, screws and nails.

The men at Reynolds are old hands at developing new ways to save work and trouble for you and your customers. They can show you a houseful of ideas to help you build a better house or commercial building with aluminum. Call your local Reynolds office or use the coupon below.



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- Please have a salesman call on me.  
 Send me a complete Reynolds Product File.

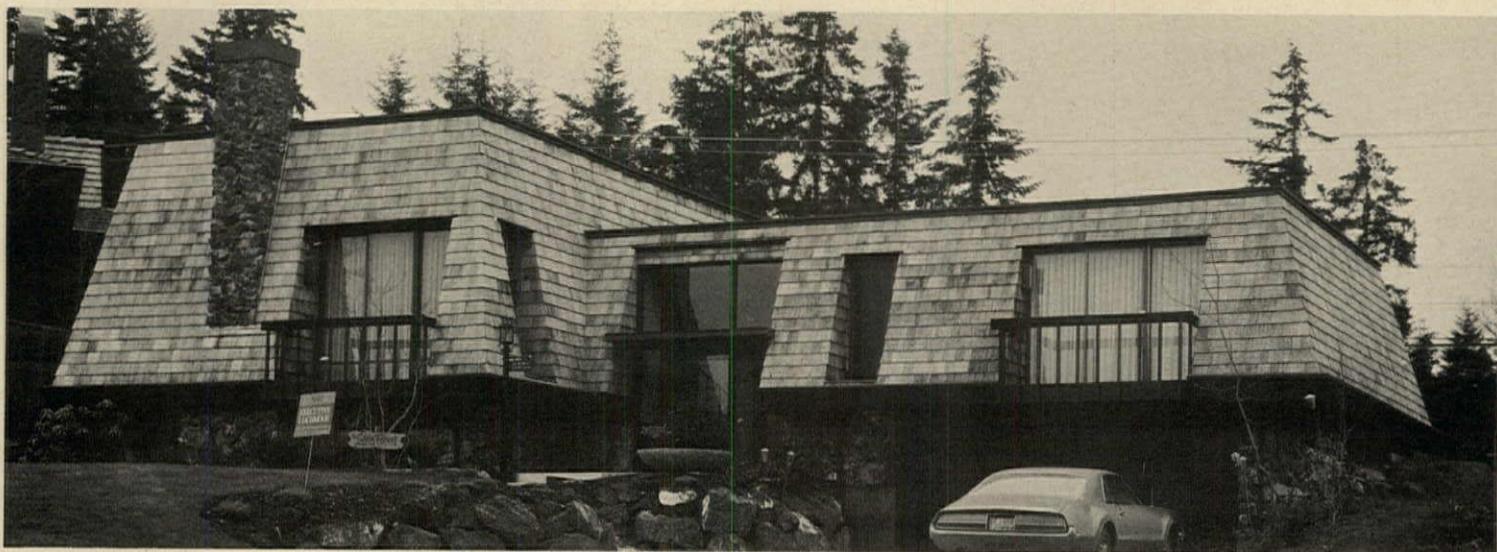
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Company \_\_\_\_\_

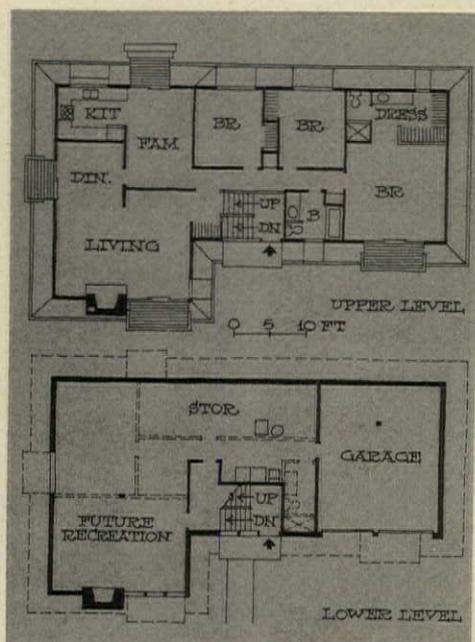
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**A mansard-roofed model for an unusual project**



In most parts of the country this split-entry would be considered radical in design. But in the Seattle market it represents a growing trend. And for builder Ted Valdez, it is just one of many highly individualized designs he offers in a 131-house project in Bellevue.

For the past seven years Valdez has been building in Hawaii, where he acquired a taste for Japanese-Polynesian design. In this house (and in many of the 68 others either sold or under construction in the project), the Pacifica style has been combined with the Northwest's traditional emphasis on wood. Designed by architect John Anderson, this model's mansard roof walls the entire 1,550-sq.-ft. upper level. The lower level is faced with stone to complement the texture of the shingles; it holds a two-car garage, plus space for a future recreation room, a fourth bedroom, and third bath.

This house is priced at \$42,765. Other models in the project range in price from \$30,000 to \$50,000. The builder is Quality Pacific Homes, a branch of Valdez's Honolulu firm.



**DINING ROOM** opens onto a small balcony.



**CORNER WINDOWS** are recessed into roof.



**LOWER LEVEL**, here finished as a recreation room, has windows above grade, a second fireplace.

*Leaders continued on p. 45*



# "Why can't I have the bathroom fixtures I want?" Why can't I have Eljer?"

Better listen. She wants the bathroom fixtures she sees in Eljer's national advertising.

And they cost no more than ordinary fixtures. Eljer's Master Crafting means they last a housetime.

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Eljer Plumbingware Division, Wallace-Murray Corporation

# Give homes a “more for the money” look with outdoor features in Decorative Concrete



**Pebbled-top concrete—driveways that keynote landscaping.** Here, the builder achieved striking curb appeal. His driveway also doubles as entry walk and play area. Its color and texture give character to the entire home setting. Mexican

beach pebbles are exposed, treated with a sealer to enhance color and sheen. Dividers form irregular modules, bring driveway into scale. Decorative concrete puts your money where it shows—sets your homes apart from competition.

Today's new ideas in concrete enable builders to offer extra value that shows . . . value that home buyers look for. Driveways, patios, walks and other features of Decorative Concrete can give a real competitive edge and stimulate sales.

With Decorative Concrete, outdoor features that impress buyers of custom showplaces can readily be adapted to medium-priced and modest homes.



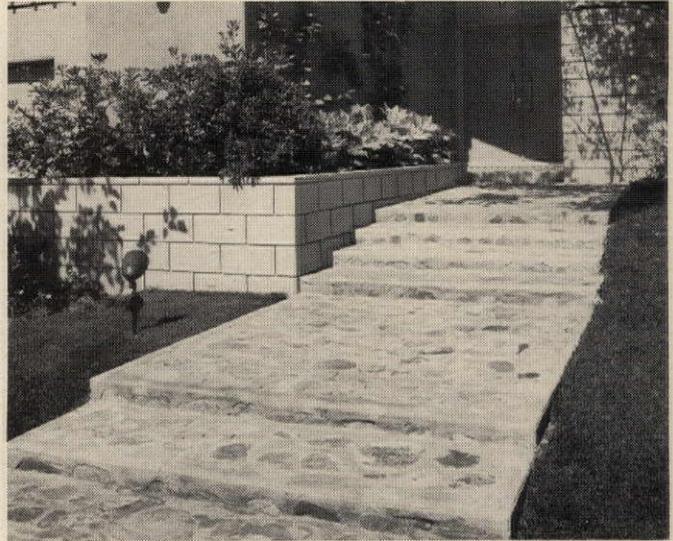
**New-style concrete masonry—simple way to give patios extra charm.** Decorative Concrete makes this patio a "people pleaser." Central planter is of painted concrete slump block. Flatwork surfacing is lightly textured. Decorative Concrete can be adapted to any building budget.



**Free-form patio—concrete shapes up to elegance.** Graceful patio is done in natural white concrete, with simple surface scoring. Concrete is the one exterior material that meets basic decorating needs—form, color and texture—giving it limitless potential.

Concrete's versatility makes ideas come easy — with textures, colors, patterns, shapes limited only by your imagination.

**FREE!** Mail the coupon for free booklet on Decorative Concrete finishing. For technical information and assistance in developing concrete designs, see your ready mix or concrete masonry suppliers, or contact your local PCA office.



**Stairway of rocks—steps to a reputation for originality.** The "front steps" are given dramatic prominence with a surface patterned with embedded flat-faced rocks in natural colors. Decorative Concrete costs-out reasonably in terms of buyer attention and approval.

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*An organization of cement manufacturers to improve and extend the uses of portland cement and concrete*

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and Glow WITH THE NATURAL WARMTH OF SOLID Southern Pine



Solid Southern Pine is to be looked at . . . and loved . . . for its beauty of grain . . . taking the new finishes and stains so well . . . light pastel tones as well as richer, darker hues.

Striking patterns of Southern Pine paneling create warm beauty in depth. There is a slight spacing between panels, so that thickness of the lumber is visible, as well as width and length with striking shadows and highlights. The "hidden beauty" is Southern Pine's high resistance to wear—so desirable in areas

that are subject to rough treatment, such as family rooms. Millwork and trim have exquisite character and excellent working qualities. Southern Pine is properly seasoned and pre-shrunk for size-stability and maximum retention of finish.

Specify Southern Pine as produced by member mills of the Southern Pine Association P. O. Box 52468, New Orleans, Louisiana, 70150



**These new townhouses blend with 200-year-old houses like this**

All are located in Marblehead, Mass., which was settled in 1663 and which is now popular as a resort largely because it has retained the atmosphere of a colonial seaport.

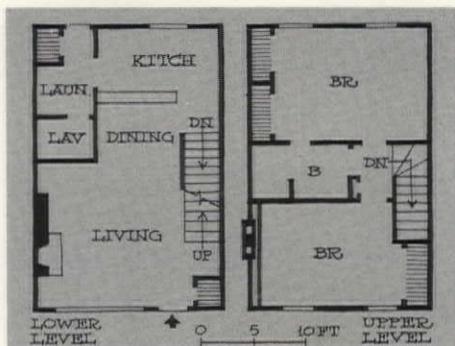
When builder Warren Sawyer began to develop a former estate on a 1½-acre site, he decided to build townhouses that would

blend with the surrounding historic buildings and houses. He kept the scale of his townhouses small and grouped them in blocks of three and four along driveways and interior parking courts. He incorporated many colonial design details: narrow clapboards, shutters, windows, doors, ornamental railings and fences. And he either

left the siding unstained or used the same muted colors found on the town's older buildings.

Sawyer had finished and sold the first section of 23 units by the summer of 1966, now has a second section of 18 units under construction with 15 already sold. Prices: \$17,990 to \$19,990.

Photos: Charles L. Norton



**BASIC PLAN** for most units has two bedrooms, 1½ baths, about 1,000 sq. ft. on two levels.



**STEPPED-DOWN UNITS** on a slight slope have raised stoops with brick walks and steps.



**VARIED SETBACKS,** roof types, and window treatments preserve feeling of individuality.

Letters start on p. 54



# Successful builders list six good reasons for buying **Kemper** cabinets

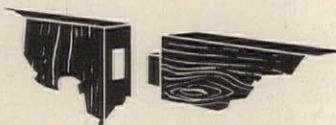
Greater design originality, superior finish, more styles to choose from, consistent construction quality, fast



dependable delivery and a good builder profit structure. That's the straight word from successful builders all over America when you ask them, "Why Kemper?"

Let's look at some of these exclusive Kemper product advantages more closely and see if they would benefit you and your customer.

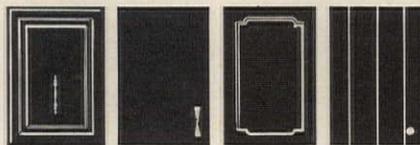
Kemper's famous glue block and concealed mortise and tenon construction pays off in several ways. This extra step construction means cabinets arrive at your job site



square and true. This means installation goes as it should . . . no racking problems, and less fillers needed because of Kemper Engineering. This quality pays off for the buyer, too. You can turn over the keys with complete confidence that the most beautiful part of the home, your Kemper Kitchen, will remain that way for years and years.

- A • Kemper Traditional styled Kitchen
- B • Kemper English Oak Kitchen
- C • Kemper English Oak Kitchen
- D • Kemper Traditional styled Kitchen
- E • Kemper English Oak door with reversible feature

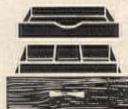
With the introduction this year of Kemper English Oak, the most exciting Kitchen on the market today, builders have a tremendous selection of kitchen styles and finishes all readily available from one, convenient, dependable source. Kemper. As a builder you can choose such beautiful and popular kitchens as Traditional styled cabinets in both Fruitwood and French Walnut finishes, Provincial styling featuring the exclusive Kemper Varipanel® door in French Walnut finish, Colony Line V grooved door styling with



genuine cherry veneers and now, the new, the superb Kemper English Oak . . . an elegant Kitchen featuring full grained Oak, deep sculptured reversible doors and massive brass hardware.

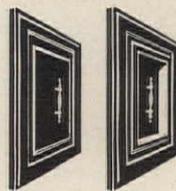
Let's look at convenience features. All Kemper Kitchens offer such saleable conveniences as all metal, built-in bread-drawer inserts, handy cutlery drawers, sliding shelf kits, lazy susans and many, many others detailed in our full line, full color catalogs.

Finishing. That's a story we love



to tell. The well known Kemper finish is truly a remarkable thing. No short cuts here. Special polyurethane dips, conveyORIZED finishing lines and baking ovens deliver a

consistently high quality finish on all cabinets. Kemper cabinets successfully resist the effects of household soaps, alcohol, boiling water



and coffee. Few cabinet manufacturers can back that claim with a guarantee. Kemper does. Kemper is the only Kitchen cabinet manufacturer licensed by the National Association of Furniture Manufacturers to offer the NAFM Warranty. That's your protection . . . exclusively from Kemper.

Can any company offer all these



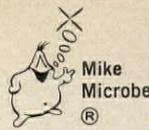
superior product features and still be competitive? The answer is an emphatic yes! Kemper is one of the most competitively priced Kitchen Cabinets you can buy. Anywhere.

Don't you think it's time you stopped in to see your Kemper Distributor? He's in the Yellow pages. If you prefer, write Kemper for complete catalog information on the full line of Kemper Kitchens and bathroom vanities. Either way, you win.

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RICHMOND, INDIANA

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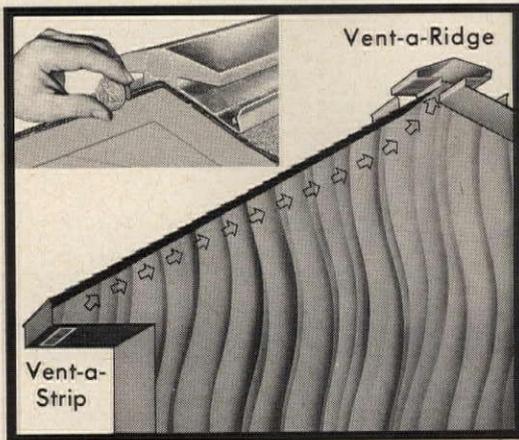
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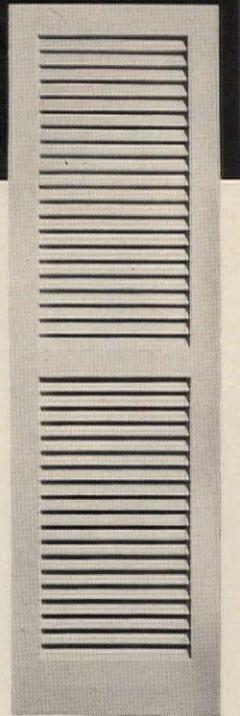
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**Shutters** ... 100% abs polymer thermo-formed over a mold designed from a wood shutter, yet cost less than most plastic shutters ... compete with wood shutters. Shutters are vastly superior to wood because they resist all weather ... cannot rot ... louvers can't fall out. No painting necessary — shutters available in white, black and green, with color pigmented throughout the polymer for resistance to fading. Clips provide fast mounting on any type house siding.

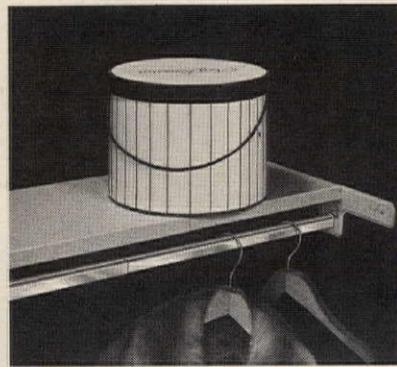
Check No. 2 on coupon below.



### hc X-Quisite Four Season Bi-Fold Doors

... the big bi-fold news of 1967! No door has ever been built like this ... with a deep-sculptured abs polymer surface and foamed-in-place solid core of lightweight-but-rigid polyurethane ... enclosed by a U-channel metal frame. Surface, core and frame are bonded together to form a single integral unit ... a beautiful panel that hangs straight and true ... opens and closes smoothly and silently. Soft-white surface never needs painting — can be painted if desired. High-style beauty knobs furnished. Choice of three panel patterns. Fifteen-minute installations ... easily adjustable for out-of-square opening. Sizes for openings 18" to 12 feet or more ... height 6'8" (8' height available approximately June 1, 1967).

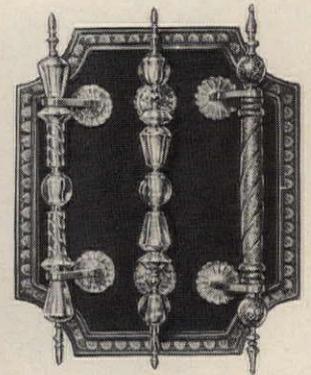
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### hc X-Panda Shelf

... glamorous, all-steel expandable closet shelves and rods in a range of styles to fit every storage shelf application — at less installed cost than wood shelves. Choice of colors in bonderized alkyd baked-on enamel. No painting needed ... fast installation in minutes with only a screwdriver. Stronger than wood shelves ... no waste, no warp ... easily attached to any type of wall.

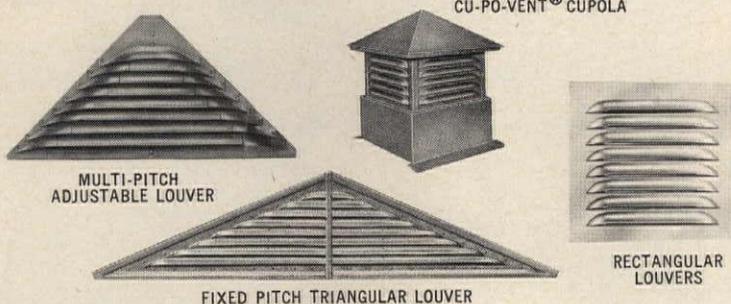
Check No. 4 on coupon below.



### hc X-Otic Door Pulls

... a new and impressive touch of elegance at the entrance to the home — where the buyer's eye falls first. Equally unique for interior decoration — on single or double doors. Superbly crafted in weather- and -tarnish resistant metals, woods and clear, polished crystal glass ... in a choice of 12 designs enhancing every style of architecture and decoration.

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### hc Aluminum Louvers

... the long-proven quality line produced in a series of sizes and styles to fit every type of construction ... at competitive prices. Exclusive, patented inverted-louver design gives maximum ventilation area while preventing rain or snow infiltration. Life-of-the-home heavy-duty construction with smooth, rounded corners ... pre-finished white or natural aluminum finish.

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City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

# Housing starts

## Vacation home starts, that is.

We don't have to tell you housing has been in a slump. But we want you to know about one segment of the market that hasn't been much affected by tight money. That's vacation homes, purchased by families with discretionary income.

There are plenty of qualified buyers around, pre-sold on the vacation home idea by millions of dollars of national advertising and promotion. You can reach these prospects with WWPA'S vacation home kit . . . and make sales.

But don't just take our word for it. Read what successful firms from all over the country have told us:



# surge ahead.

In St. Paul, Minn., **C. M. Abbott, Northern Division Manager, Lampert Lumber Company**—"After years of just selling materials, we're now delivering a complete vacation home, erected right on the owner's lot. And selling direct, we need good sales aids like WWPA's literature and building plans."

From Montana, **Rom Lookabaugh, manager, Brand Name Development, East Lakeshore**—"We're located in prime vacation home country but we have to draw prospects from a wide geographic area. So we need good solid design as well as the best promotional materials . . . and we get a lot of help in these two areas from WWPA. This has been good business for us and things look good for the future, too."

In the East, **Dan Clinger, owner, Clinger Lumber Company, Milton, Pa.**—

"Interstate 80 puts us just 3 hours from New York City. And we're able to draw prospects from large population centers like New York with top-notch promotion materials—such as those from WWPA."

From Oregon, **W. G. McCormick, owner, McCormick Lumber and Millwork Co., Salem**—"We're a ways off the beaten track so we have to have a good lure for prospects. Using WWPA promotional aids, we put on a 4-month advertising campaign with newspapers, radio and direct mail. The response was startling: between 2 and 12 inquiries a day! We give WWPA's promotion a lot of credit in putting the program over."

All you have to do to join the success team is send in the coupon.

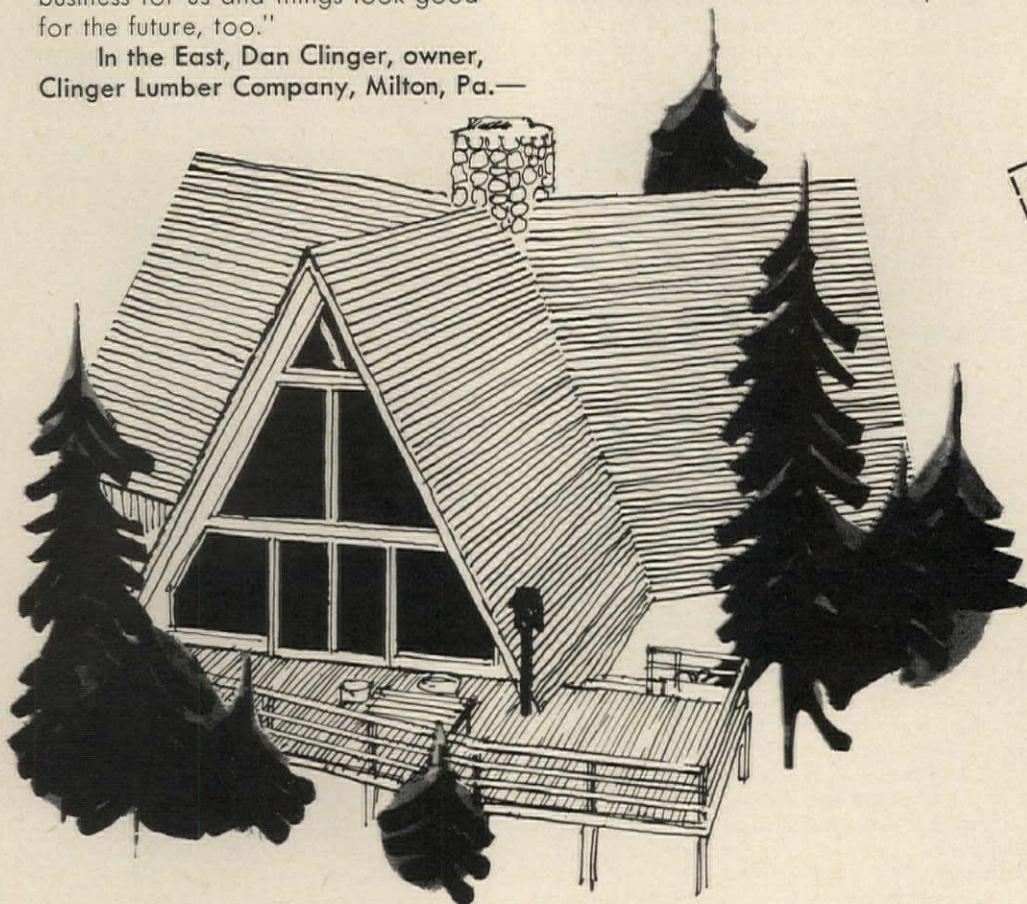
You'll receive our colorful 16-page booklet with 12 fully-illustrated vacation homes inside. From this booklet you and your prospects can pick out the designs you want—and order complete building plans.

The first year this book was offered—1966—more than 1,000 people ordered plans at \$30 a set and up. When people send that kind of money to us, they're serious!

Also in WWPA's kit are order forms for more booklets, ad layouts, mats and envelope stuffers . . . all you need to mount a full-fledged vacation home promotion program.

**Get a piece of the action with Western Wood's merchandising kit.**

Get with it. Send the coupon now.



I am a builder \_\_\_\_\_ dealer \_\_\_\_\_  
Please send me your merchandising kit for vacation home sales.

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**Western Wood Products Association**

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## LETTERS

### Pension-fund money

H&H: I liked your editorial on why pension funds should be interested in mortgages [Feb.]. We need all the help we can get to put our message across to the managers of pension funds, pointing out, as you do, the good reasons for investing in mortgages. Thank you for a most able assist.

SIDNEY KAYE, executive vice president  
Advance Mortgage Corp.  
Detroit, Mich.

H&H: I, too, feel that retirement funds are a natural source of investment monies for mortgages.

Retirement funds are the most rapidly growing thrift institutions in the U.S. and, because of their unique requirements, mortgages can and should be a part of their investment portfolios. In practice, however, this logical concept has been a failure.

Why? It seems to me that the reason is relatively simple—the merchandisers of mortgages have not, as yet, designed their "goods" to suit the needs of the retirement funds. In fact, they have expected this new customer to change in order to suit the "merchandise."

Mortgage people still do not understand the problems of retirement fund investment, and until they do, I cannot see how retirement funds will ever become major purchasers of mortgage-based securities. For example, you note in your editorial that "a mature mortgage portfolio usually has an annual cash return, through amortization and prepayments, of about 10% of invested capital, and this 10% is available for benefit payments or re-investment." But is that helpful or hurtful to a retirement fund portfolio?

It can be both! More often than not, it could be hurtful, at least when the retirement fund is in the accumulation stage, or when interest rates are in the ascendancy. The typical fund has a continuous inflow of cash. The portfolio manager is faced with a constant investment problem. It is illogical for him to want to increase that problem. Hence, amortization is not attractive to him, as it increases his burden. When money rates are high, the portfolio manager wishes to take advantage of the best opportunities available in the then-current money market and lock away that rate for as long a period as possible. Amortization does not serve this end.

The editorial further states that "mortgage bankers . . . assemble mortgages for immediate delivery or for future delivery whenever a fund wants to buy." This is easier said than done. Under normal circumstances, it is relatively difficult for someone accustomed to dealing in the bond market to buy or sell large blocks of mortgages on a similar basis. One must remember that the investment administration of retirement funds is not managed by a large staff. For the most part, relatively few individuals comprise the investment organization, and there is a limit to their time availability.

I agree with your thought that the Participation Certificates show the way to the retirement funds. This technique of "pooling" mortgages and creating bond-like securities fits the needs referred to above. Also, the Central Mortgage Bank has much to commend it, if it provides a higher degree of marketability for mortgages than now exists.

Simplicity of investment consistent with yield advantage is of major importance to the retirement fund portfolio manager.

As it stands now, the investment in a mort-

gage is one of the more complicated of investment activities. Until it is simplified, until the market has greater liquidity, until new securities are designed which will fit the portfolio personality of retirement funds, I think it unreasonable to expect that mortgages will become a major investment vehicle for retirement funds.

JOHN G. HEIMANN, vice president  
E. M. Warburg & Co. Inc.  
New York City

*Reader Heimann is also a financial consultant to the Department of Housing and Urban Development.—ED.*

### Design package for P.U.D.s

H&H: I am at present involved in a development in western Canada on a larger scale than the example covered in your "Total Design" article [Feb.]. Living in an area as flat as the Prairies, I was extremely interested in the basic contouring applied in the example. I would like to congratulate your staff for presenting this article, which developers would do well to study.

DAVID J. HARRIS, developer  
Winnipeg, Manitoba, Canada

H&H: It has become increasingly apparent that for a housing project to avoid the monolithic appearance of a dolmen (a monument usually regarded as a tomb), the architect must be involved before the "planners" have established the format. I hope your article on a new kind of planning service for P.U.D.s (Feb.) will help the developer change his attitude toward utilizing the services of the architect for the basic planning as well as the structures themselves.

E. ABRABEN, architect  
Fort Lauderdale, Fla.

### How to house the poor

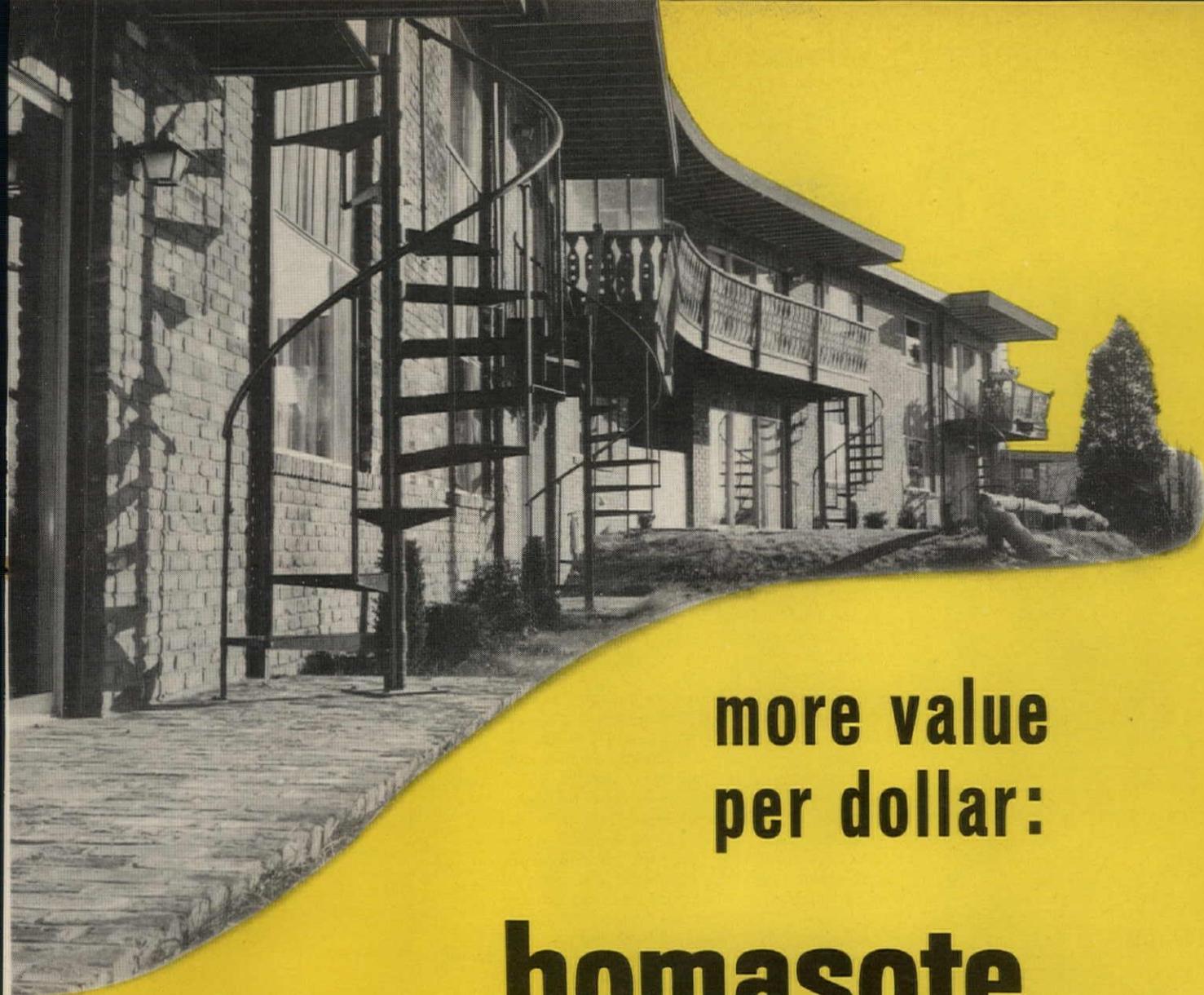
H&H: I agree with you that technology cannot substantially cut the cost of rehabilitation, as some are inclined to believe. I wonder, however, whether your proposal to subsidize land costs will provide a sufficient subsidy in itself for low-income housing. In a number of urban renewal projects around the country, land has been provided at nominal cost, and it was still not possible to produce two- and three-bedroom units at rentals of \$60 to \$70 per month. Is not a combination of tools necessary?

ROBERT B. WHITTLESEY, executive director  
South End Community Development Inc.  
Boston, Mass.

H&H: Glad to see you trying on for size the idea that municipal ownership and improvement of new housing sites might help provide low-income housing [Jan. editorial]. This is similar to what they are doing in South Africa, where the government provides the development, streets, and utilities as its subsidy and then requires payment of full economic rent or full cost of construction by those purchasing a house. It seems to work pretty well there.

Some day, for the sake of conservation and proper land use, all residential land may have to be publicly owned and leased. This, as well as your scheme, would work if all publicly owned land, schools (public and private), churches, and public housing were put on the property tax rolls and if all exemptions were removed to broaden the tax base. The same social aims as exemptions could be better

*continued on p. 56*



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You can't help but notice . . .

**LETTERS**

start on p. 54



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Please send me FREE FULL COLOR BROCHURE.

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Hardwood Flooring Since 1898  
Parquet • Colonial Plank • Strip • Stairwork

provided through direct subsidies. Such subsidies would spread the property tax load more equitably, and rates could even go down. It's worth a thought.

Keep up the good work. Republican that I am, I like the progressive spirit of the new HOUSE & HOME.

KARL L. FALK, president  
First Federal Savings  
And Loan Association of Fresno  
Fresno, Calif.

**Changes in prefabrication**

H&H: "The Changing Face of Prefabrication" [Dec.] was, like most HOUSE & HOME articles, stimulating, interesting, needling, and somewhat prophetic. Unlike most HOUSE & HOME articles, I also found it disappointing.

The general impression after reading this report was that old-line home manufacturing is going down the drain. Further, most of the ideas that it held out—citing newcomers in the field, such as lumberyards—were ideas that the traditional home manufacturer used years ago. It is a story of regression instead of progression.

You are right. There is a changing face in home manufacturing. There is a big shake-down and shake-out going on. It is the inevitable in our day of mass-production economics, but this is progress, not retreat.

As a matter of fact, one of the bright spots for the mass-produced house today is the progress being made by equipment manufacturers in reducing labor and assembly costs.

Nothing was said about the challenge of mass marketing. The home manufacturers who learn to mass-market housing like other products of American industry are the ones who will emerge. And they are emerging today, following the stormy shakedown.

The sectionalized house—glad you mentioned it—certainly is an outgrowth of the so-called "old-line manufacturer," as well as the mobile-home manufacturer. As soon as codes are straightened out, we will see a lot more of the more nearly complete mass-assembled house. We are ready. Many others are ready.

Finally, the article gave me the feeling that anybody who was trying to mass-produce and mass-merchandise houses outside of a very limited locality was doomed to failure. Why didn't you give examples of companies who have stacked up good records of progress this past year—not by selling at home in limited areas—but by producing houses in a factory and merchandising them over areas ranging up to 300 or even 500 miles from the plant? These are the ones who will be winning the marketing battle of housing.

M. O. GUSTAFSON, president  
Imperial Homes  
Griffin, Ga.

H&H: Your story on prefabrication is very much on target. I object to any inference that the article is derogatory to the home manufacturers. In fact, it is complimentary in that it points out the industry's coming of age.

Only in the automotive and major appliance industries does the manufacturer set consumer taste trends. They are able to do this because of the fantastically high share of total market controlled by each company. The housing industry, on the other hand, is included with the vast majority of other industries in which any single manufacturer

continued on p. 61



**NEW "STRUCTURE PACKAGE" GIVES TENANTS QUIET PRIVACY AND SECURITY IN HIGH RISE APARTMENTS**

If you've had any thoughts about building a high rise or medium rise apartment, you'll want to know more about this package.

It is a combination of design, construction and tenant benefits that accrue from the use of new structural units. These include a new lightweight steel frame, a new combination concrete and steel frame, and new approaches to wall-bearing construction, along with new Flexicore precast concrete decks.

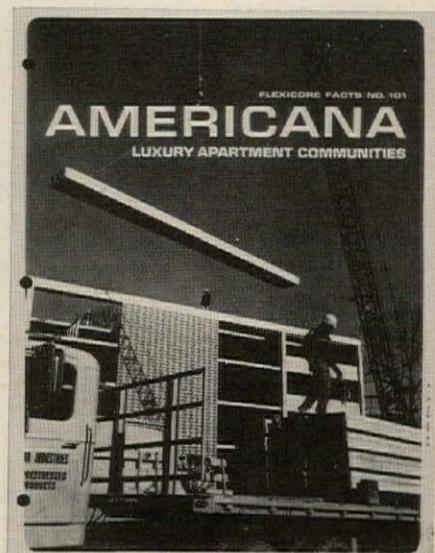
With any combination of these systems you get a first class structure, yet the cost is low because the decks are prefabricated and go up fast. You can get a one to three month earlier occupancy and this means money in the bank to you.

But best of all you will have happy tenants who keep your place filled. Why happy? Well, they will have floor-to-floor quiet, and a feeling of substantial security. Their insurance will be low and so will be yours.

All in all your building is one that will continue to bring in a substantial return for years and years to come.

I'm sure you would like a 12-page report on an outstanding Baltimore development using this type of construction. Just write for Americana Report, and show it to your architect. The Flexicore Co., Inc., P.O. Box 825, Dayton, Ohio 45401

Robert E. Smith  
Vice-President and Manager



Write for Americana Report.

# Matt Jetton calls his new model "VARIATIONS IN COPPER"

# Thompson-Brown Co. named its new model "THE COPPER CENTURY HOME"

**Good ideas get around.**



"VARIATIONS IN COPPER" by Sunstate Builders in Tampa, Florida, is a superb example of homebuilding fashion that makes sense. Impressively eye catching throughout. A copper coach lantern at entrance. Etched copper wallpaper in the bath. Copper wall tiles in the kitchen. An antique copper-and-cypress hood over an island range. Solid brass and bronze hardware. And, of course, all copper plumbing, wiring and flashing for enduring service where the eye doesn't see it. Successful opening was highlighted by a special exhibit of copper, brass and bronze sculptures from the Sculpture Center, N.Y.C.



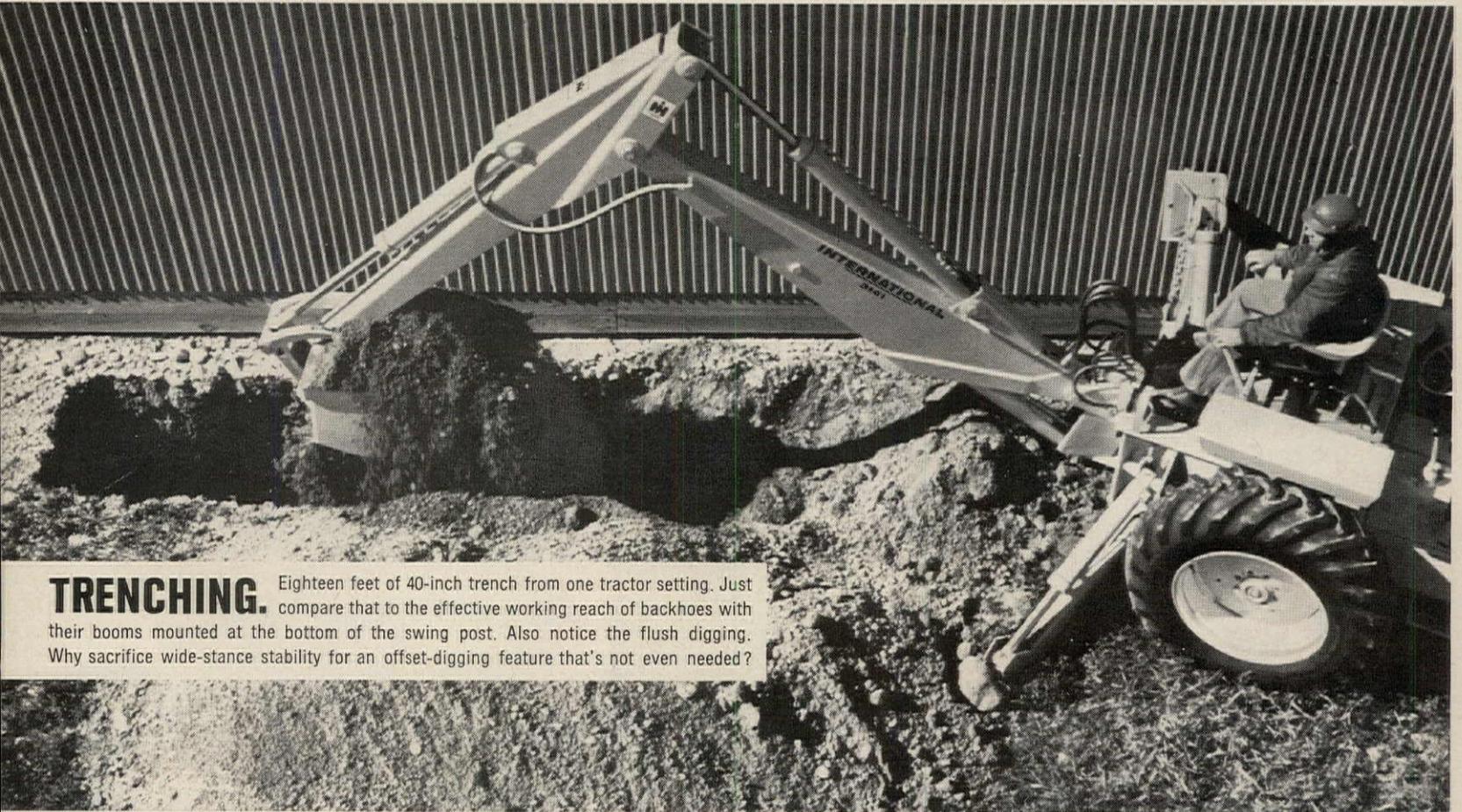
"THE COPPER CENTURY HOME" in Detroit, Michigan, has copper, brass and bronze where they belong in a quality home. Superior hydronic heating with a copper boiler and all copper tubing. Copper gutters, spouts, flashing and bronze weatherstripping for enduring protection from time and weather. All copper water lines, waste lines and electric wiring. And fireplace hood, roof cupola, hardware, switch plates, light fixtures, plumbing trim... all of copper or its alloys. Even the copper industry's prototype car, the Mercer-Cobra, was on hand to help build capacity traffic on the snowy opening weekend.

**No other building material combines the beauty, durability and freedom from maintenance that are inherent in copper, brass and bronze. These metals add far more selling value to a home than they cost. And today's customers know it.**

**COPPER  
DEVELOPMENT  
ASSOCIATION INC.**

# GREEDY

*3 International® backhoes  
with a boarding house reach and a never-filled*

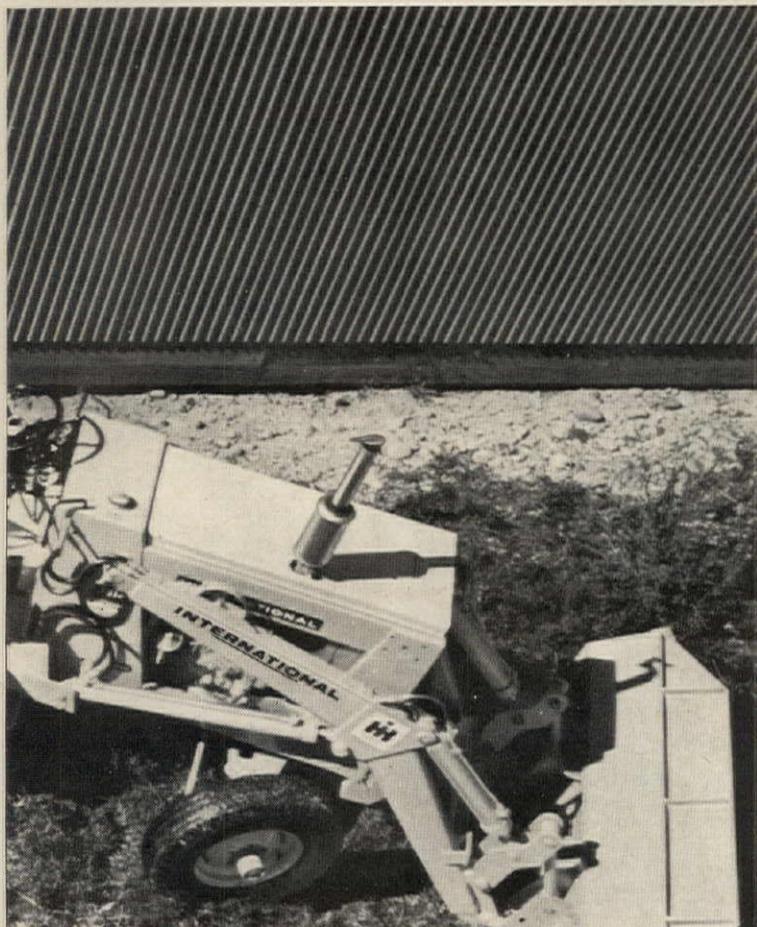


**TRENCHING.** Eighteen feet of 40-inch trench from one tractor setting. Just compare that to the effective working reach of backhoes with their booms mounted at the bottom of the swing post. Also notice the flush digging. Why sacrifice wide-stance stability for an offset-digging feature that's not even needed?

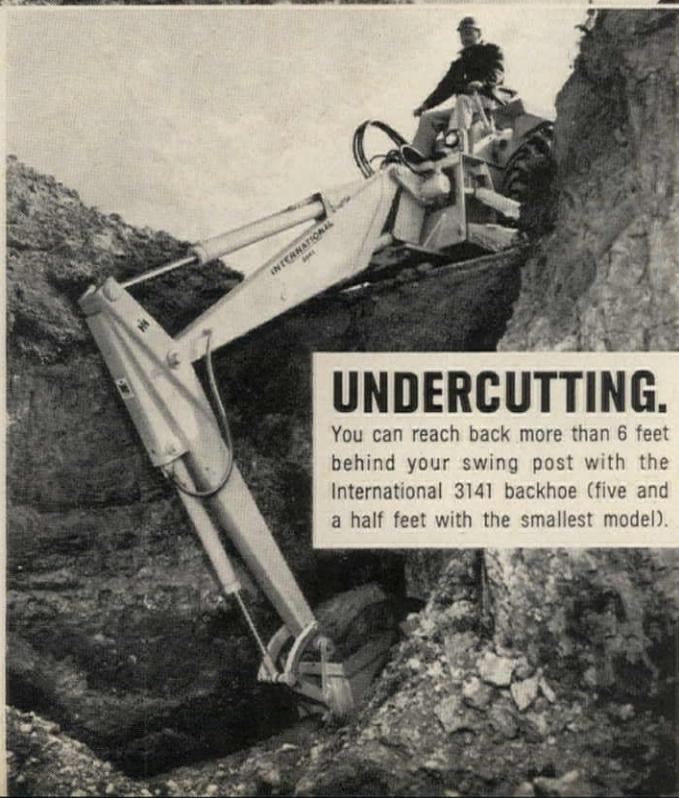


**LONG STRETCH.** Top-mounted boom design gives effective digging reach like this. Tractor can sit on solid ground while backhoe reaches out across 11 feet of soft fill to dig a bell hole 6 feet deep.

***gobble dirt  
appetite!***



**SKY HIGH DUMP.** Almost 14 feet of loading clearance for high-side trucks (up to two feet better than other backhoes). All pictures shown are with the 15-foot International 3141 backhoe and high capacity bucket. (Subtract 5 inches for standard bucket.) Performance capacity is roughly one foot less with Model 3131 and two feet less with Model 3121.

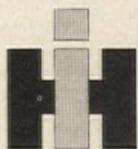


**UNDERCUTTING.**

You can reach back more than 6 feet behind your swing post with the International 3141 backhoe (five and a half feet with the smallest model).

International backhoes with high-capacity buckets are rated at 13, 14 and 15-foot digging depths. But depth ratings can be deceptive, of course. The pictures on these pages testify to something much more important—International's excellent performance in all kinds of digging. Your dealer has full details on other stand-out features of the line. Rugged box-beam booms and dipper sticks. Dual hydraulic circuits. Teflon rings and seals. Sealed rack and gear swing system. Plus several options on how the machine

can be yours—time payments, leasing, and leasing with purchase credit. Talk to him soon. He wants to make a deal! International Harvester Company, Chicago 60611.



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The people who bring you the machines that work

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## It's Thermopane.<sup>®</sup>

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It's called Thermopane insulating glass with the GlasSeal<sup>®</sup> edge.

It's made of glass fused to glass at the edges. Then the space is sealed so the dry insulating air can't get out, dirt and moisture can't get in.

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You can have it in almost any size or type of window. You won't have any trouble recognizing it, because we etch the name Thermopane in the corner where you can see it.

Try our cold remedy.

Home buyers have a healthy respect for it.

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Only Libbey-Owens-Ford makes Thermopane in the U.S.A.

controlling 2% of the total market is a real giant.

In the latter category, I know of no industry involved in marketing a product to the consuming public where those who are responsible for the final retail sale are not also those who dictate what that product shall be, how it shall be manufactured, and by whom. There is no reason to believe that housing should be any different. From this standpoint, the homebuilder, who is responsible for the retail sale, is in the driver's seat. The prefabber, be he large, small, lumberyard, etc., is nothing more than a service organization to the builder; therefore, it is the builder who determines what service he needs and how he shall acquire it. This is a new concept to the old-line home manufacturers who were used to controlling the builder.

Perhaps this is why some of the newer companies, especially the lumberyards, are doing so well. They either started out as a service-oriented organization; or, in the case of the lumberyards, they have been service oriented for many years.

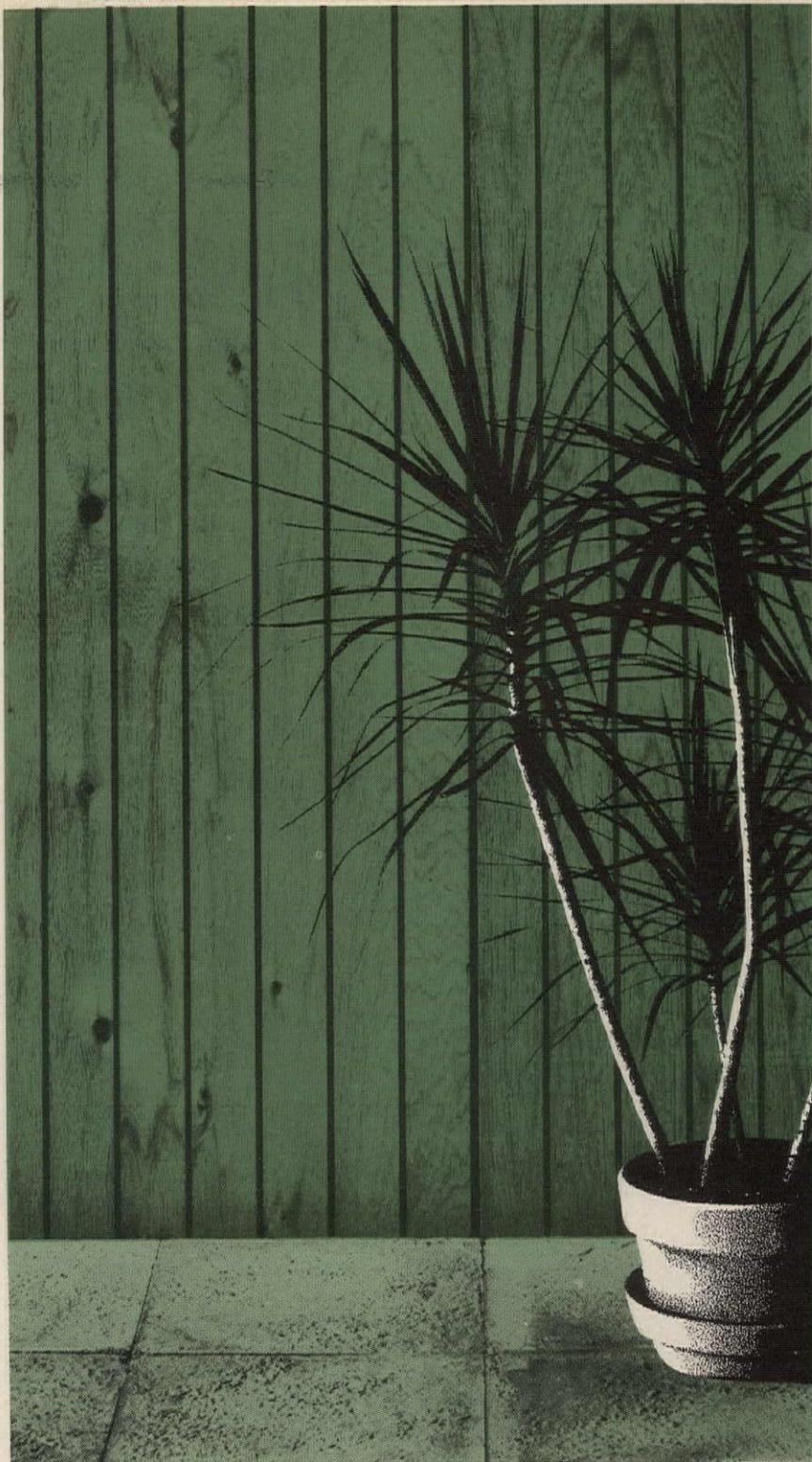
Home manufacturers erroneously assume that the mobile-home and sectionalized-house manufacturers are in an enviable position since they totally control their product. Being intimately familiar with the mobile-home industry, I can assure you that the mobile-home and sectional-house manufacturer is completely at the mercy of his retail dealer, much to the same extent as a housewares manufacturer is at the mercy of the discount store.

I see two distinct courses that the home manufacturer can take on the road to success in the housing industry. First, and most obvious, he must recognize himself as a service organization and prepare himself to service his customers with what they require at the highest quality and lowest cost possible. Second, if he is still unwilling to subordinate himself to the builder, then he must become one so that he can control the point of retail sale.

JOHN SLAYTER,  
director of research and engineering  
Richardson Homes Corp.  
Elkhart, Ind.

### Photo mixup

HOUSE & HOME's apologies to builder Arthur Spielmaker of Grand Rapids, Mich. The man shown in our report on Spielmaker's use of the Consultron management service [Mar.] is Gordon Herrema, Spielmaker's salesman. The real Spielmaker appears below.—Ed.



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Rez Color-Tones are pigmented stains that sink deep into wood and concrete, adding color warmth without masking natural textures. They hold their color against the effects of sun and weathering. And they resist peeling or blistering.

Rez Color-Tones come in a wide range of colors, plus the popular trend color, "Bleachtone." You can intermix them for an endless variety of natural colors, decorative and design effects.

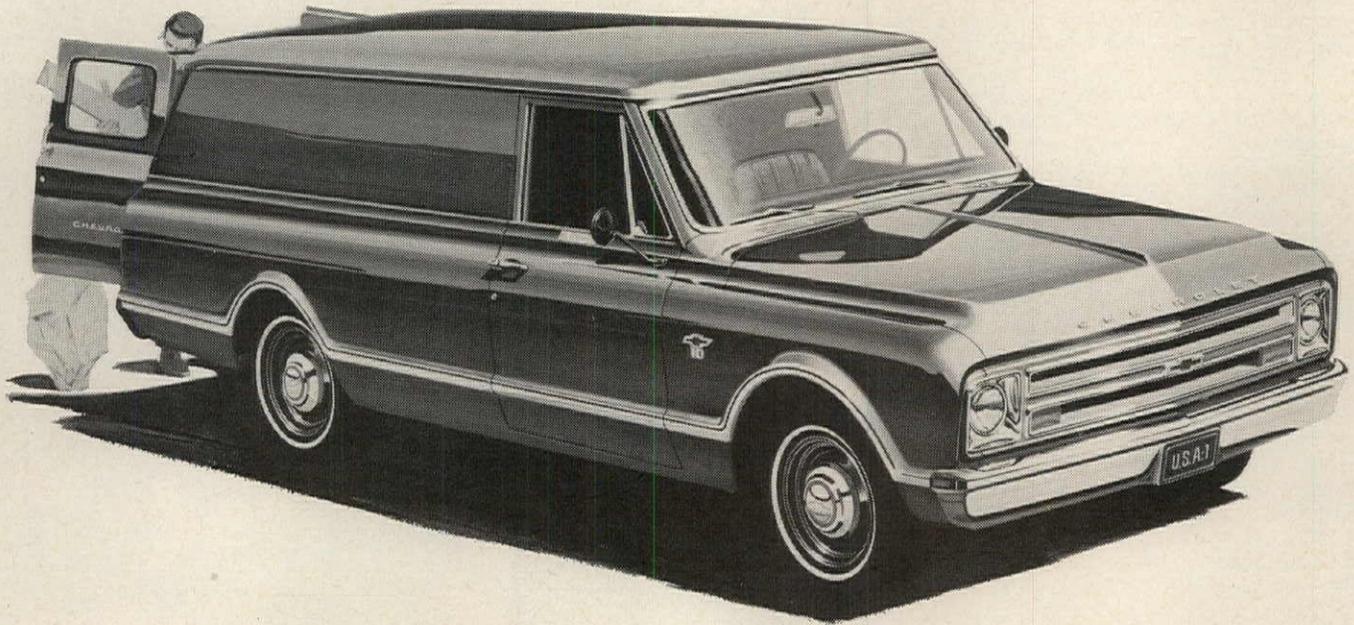
Boost the curb appeal of your next home. Use Rez Color-Tones to tone up both wood and concrete.

For more information, write The Rez Company, Department HH-37,  
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# All-time champ at its all-time best.



**Here's a brand new breed of Chevy Panel for '67...latest version of a covered delivery truck that's been a big favorite for years.**

For '67 Chevy brings this traditional favorite up to date . . . all the way. Ruggedly handsome new appearance is only the beginning. Longer standard wheelbase (127") on both  $\frac{1}{2}$ - and  $\frac{3}{4}$ -ton models gives more generous payload space. Pack in items up to 9 ft. long. New safety features, like telescoping lower steering shaft, are standard. Power choices? Order from two saving Sixes and two lively V8s—up to 220 hp. Interiors are passenger-car comfortable with deep foam seating, tough-to-tatter vinyl upholstery. Four-wheel drive is available on both panels and Suburban Carryalls. If the panel is a favorite on your job, go modern with a '67 Chevy.



**Stylish new Suburban.** Here's big news! We've added a second right side door for '67! Makes entrance and exit easier—simplifies loading equipment. It's one *more* reason why the Suburban is so popular with people who want to carry a raft of gear or provide riding comfort for 9 persons.



*a brand new breed*

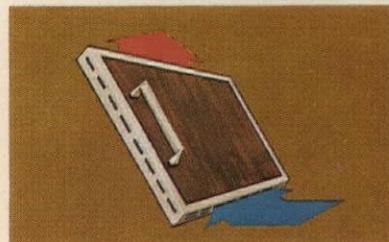


Revolutionary Chambers Development!

## Decorator Oven Doors Use Real Wood Inserts For Inexpensive Kitchen Elegance

Great news for the builder who wants his next kitchen to be exquisitely elegant, easily and inexpensively. You can do it with Chambers new Decorator oven, gas or electric. With a **revolutionary new door design\***, wood panels or laminate panels are inserted to match surrounding cabinets . . . giving your kitchen unusual elegance. Chambers dishwashers and refrigerators already have Decorator doors. Now with the Decorator oven, your kitchens will be years ahead of all others. Write today for complete specifications: Chambers Corporation, Dept. A., P. O. Box 177, Cleburne, Texas 76031.

\*Patent Pending



Chambers engineering development, the "Air Flow" door, insulates so real wood panels can be used. UL and AGA listed.



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**Glamorous and practical, too!** Actors use lighting like this to apply make-up on a shadowless face. Your prospects will like it for the same reason (MC1790).

**A regal cabinet in a regal size.** Every fashionable homemaker will enjoy this double-size cabinet. The white wood frame is finished with ornate gold trim for added charm (MC1797).

**Perfect for French traditional homes**  
Touches of gold on a marbleized frame accent the plate glass oval mirror on this stylish Thomas bathroom cabinet (MC1791).



## and fashionable Thomas bathroom cabinets, too!

She's as style-conscious of decor as she is of clothing. She'll decide whether to take a second look at your model homes. So give her something special to remember: a Thomas bathroom cabinet that complements your model home.

For more ideas on how to sell the fashionable homemaker, write to Residential Lighting Division, Thomas Industries Inc., 207 East Broadway, Louisville, Kentucky 40202.



**THOMAS**  
INDUSTRIES

## The Fiesta\* is chockful of sales-closing features



and now Avocado, the hot new appliance color



New American-Standard Fiesta Kitchen Sink Centers give your kitchens a new look to help sell your homes. They are complete work-saving food preparation and cleanup centers that women really go for. You can offer up to five conveniences—a no-drip, no-washer Single Lever faucet, a remote-control pop-up drain to keep hands out of greasy water, a spray for easy rinsing, a soap and a lotion dispenser.

And for the final touch, a fast, quiet American-Standard food waste disposer with its exclusive cutting action. Fiesta Kitchen Sink Centers come in single-, double- and triple-bowl models in exciting new shapes, colors and styles, plus the exclusive Sculptured Round

Bowl model (above). Triple-thick, acid-resisting enamel on clatter-hushing lifetime cast iron. Ask your American-Standard plumbing contractor for sizes, colors and prices. Or write American-Standard, Plumbing and Heating Div., 40 W. 40th St., N.Y., N.Y. 10018. \*T.M. AR&SS CORP.

 **AMERICAN  
STANDARD**

**PLUMBING & HEATING DIVISION**

## EDITORIAL

### *Money, money, money—Part II*

## Let's not wait for another rainy day before altering FHLBB practices to serve members and the market better

Which practices? Specifically, the Federal Home Loan Bank Board's use of *only* short-term paper to raise capital to pass along to the savings and loan associations. The board is the credit pool for 5,000 S&Ls, and while its annual volume of advances outstanding is only \$6 billion in a \$130-billion industry, the money should be there when the S&Ls need it. There are now two good reasons why the board should shift its funding of these advances from short-term to long-term obligations—ten-year Federal Home Loan Bank bonds.

1. *Insurance against tight money.* No one pretends that bonds like these would have provided any more than a palliative against 1966's tight money, which drove some S&Ls right out of the market—and, therefore, some builders and buyers, too. Housing needed \$5 billion more than it got in 1966, and nobody can provide that amount of money on a long-term basis during a tight-money situation. FHLBB bonds could not generate huge amounts of long-term money quickly, because roughly \$1 billion a month in corporate long-term debt is all that the money market will bear. But such bonds would help regional Home Loan banks and their member S&Ls meet outstanding commitments when unanticipated money conditions reduce cash flows.

2. *More housing credit.* In recent years S&Ls have financed almost half of all new housing mortgages, an average of about \$10 billion per year from 1960 through 1965. If they hold their share of the market, S&Ls will need more than \$15 billion to lend each year by 1970. And most experts hold it unlikely that savings growth will give S&Ls this much money to lend.

A search for other sources of money brings us back to the pension funds, the only area where savings are increasing at a faster rate than the Gross National Product. But for housing credit to become attractive to pension funds, its securities must be made attractive to fund trustees, most of whom find mortgages an awkward security. Nothing, however, prevents the FHLBB from marketing long-term bonds tailored to attract pension funds. (Housing securities have traditionally produced higher net yields than any other fixed-income, long-term obligations.)

All of this narrows down to the big question: Should the FHLBB provide long-term credit for housing? Is it a proper function of the FHLBB to help the nation achieve its housing requirements? The answer is, simply, yes. That's what the board was created for. It must be willing to fund mortgage lending through long-term advances to banks and member associations.

The board has argued that stockpiling money (often at a loss) just to meet the demands of builders was not its function. It once offered five-year paper, but stopped. Now it relies on shorter-term paper, which fluctuates, is seasonal in nature, and gets re-invested in institutions with fluctuating and seasonal needs.

The board feels that if it stockpiles high-priced money in tight-credit periods, it might be caught with this expensive money when the money market eases. Client S&Ls might then find they could borrow from commercial sources more cheaply. Would the S&Ls then be willing to use the bank's paper to subsidize the stockpile in effect, when they could pay less elsewhere?

Many financial experts feel they could be made to. The U.S. Savings and Loan League's special committee to study the Federal Home Loan Bank system proposes a good technique: The board could direct the Federal Home Loan banks to announce to the membership that short-term advances would be renewed only for a fee and that the fee would be increased successively with the frequency of renewals. Checks and balances like this could benefit everyone, especially the housing consumer.

Finally, there is hope in the offing. The FHLBB's director of research, Harry S. Schwartz, pointed out last month: "Within the board's ability to tap the market for long-term money, and within the limits of the board's basic function to provide reasonable liquidity for its members, its policy of floating only short-term paper is being rethought. Such steps as the board may take will not reduce the basic problems of tight money, but they'll take some of the shock out of the situation should it develop again."

—RICHARD W. O'NEILL



## Here's what it takes

The people buying these condominium units don't have to buy; they already own good houses or rent very adequate apartments. Yet a month after Heritage Village opened more than 40 units were sold, despite 1) bad winter weather, 2) a sparsely settled location in Southbury, Conn. (80 miles from New York City), and 3) no advertising at all in New York, thanks to that state's time-consuming condominium require-



Photo: Ezra Stoller

## to create a brand-new market

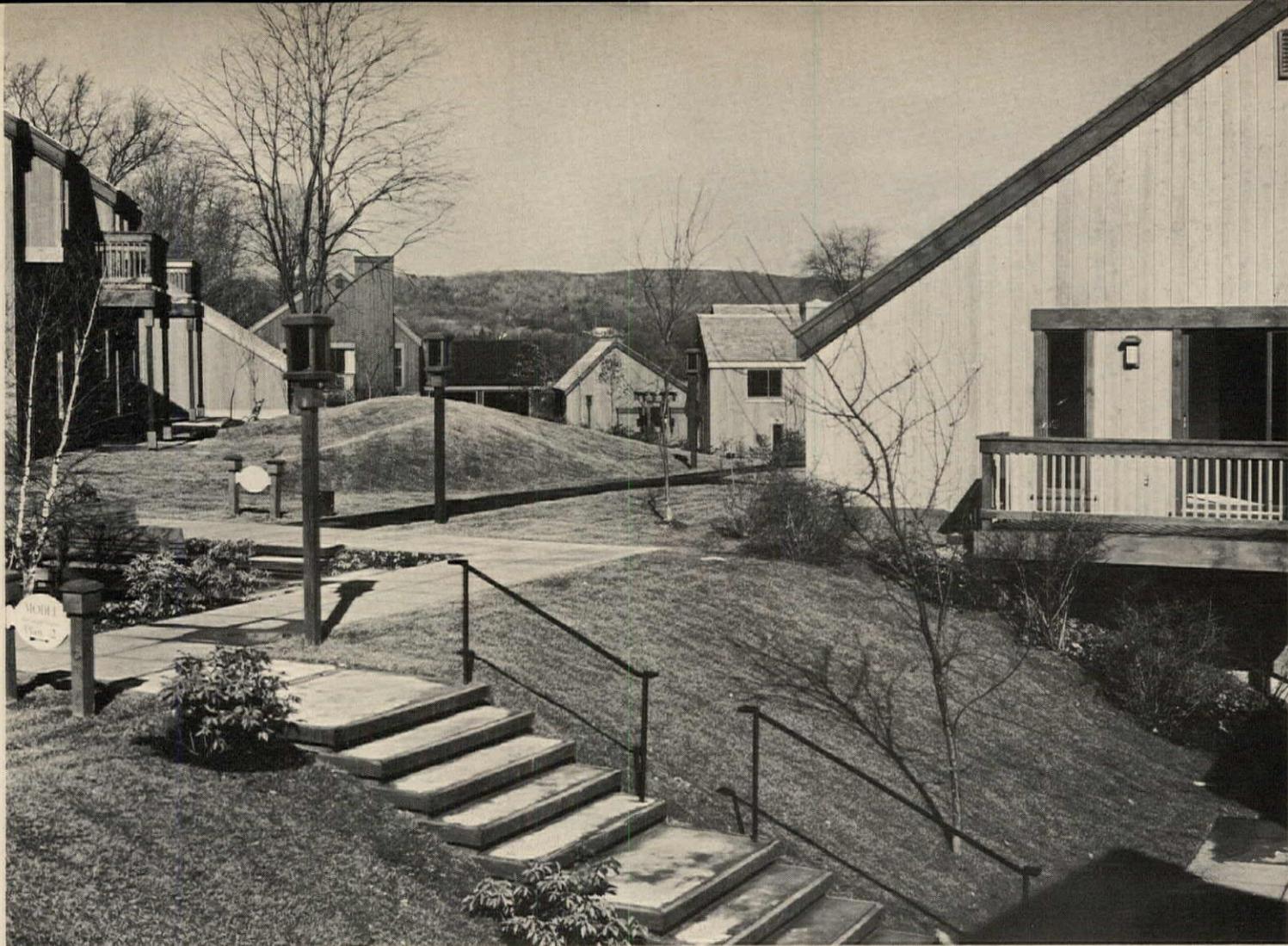
ments. Moreover, the first section of 119 (out of a projected 2,000) units should be sold out this spring.

Heritage Village's credentials are impressive: 700 acres of rolling countryside; an experienced builder, Paparazzo Development Corp., with a reputation for quality; the financial backing of a major insurance company, Fidelity Mutual Life; and house designs and land planning by a noted architect,

Charles Warren Callister, designer of Ross Cortese's award-winning retirement community at Walnut Creek, Calif. (H&H, Apr. & Sept. '64).

*What persuaded these already well-housed people to pick up and move to a brand-new community? The answers to that question are shown above and on the next 14 pages of photographs, plans, and details.*

*continued*



**CAREFUL SITING** of all buildings around a green minimizes disturbance of the natural contours. Shallow steps make easy transitions between grades.

*To create a brand-new market, it takes . . .*

## **Houses that fit the land— and land that fits the houses**

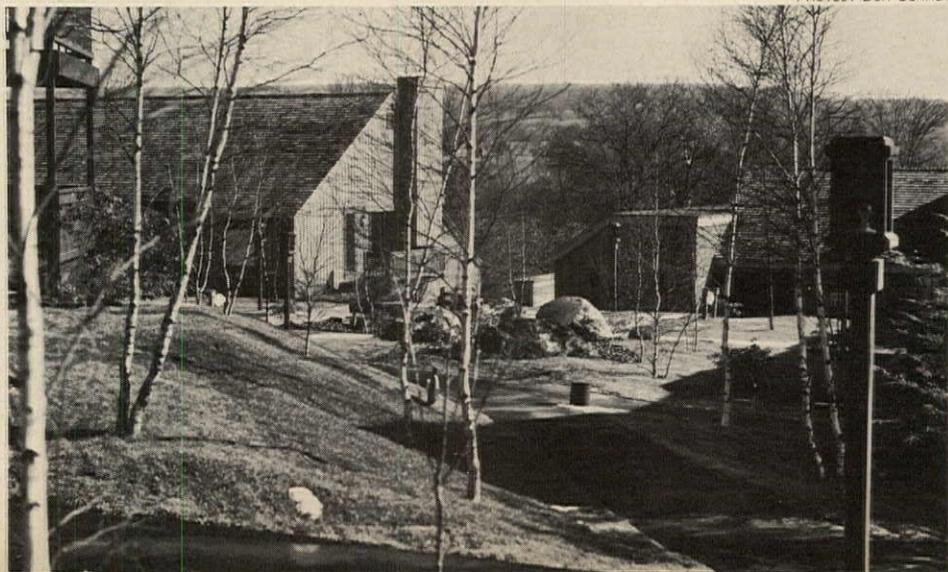
“Finally, someone hasn’t taken a bulldozer to the natural landscape.”

This repeated remark by visitors indicates Heritage Village’s primary appeal: the careful design and siting of houses to blend with the terrain. Actually, a certain amount of bulldozing was done, but its purpose was to enhance the natural contours—not to flatten or change them.

When the roads were laid out, each proposed route

was walked, and wherever a road would have altered the topography appreciably, the line was changed. The builders don’t hesitate to change the location of a building to save a tree or to take advantage of a variation in grade. They will even substitute a model if the original one does not fit well on a site. And big trees are considered so important that a dozer operator who buries one is made to uncover it with a hand shovel.

Photos: Ben Schnell



**LOW SLOPES** were dozed out of relatively flat area, planted with second growth dug from other areas.



**DOWNHILL MODEL**, in background, has garages tucked under it. They are less than 100' from any house, yet hidden from greens.



Ben Schnell

**LOW SILHOUETTES** of basementless models make them seem a natural part of the landscape, even on hilltops.

Ben Schnell



**WALKS** connect all buildings, help separate pedestrian and vehicular traffic. All utility lines in the all-electric project will eventually be underground.



**FIRST SECTION** of Heritage Village contains 119 units—comprising a single condominium. It is across the lake from the activities area,

model house group, and sales office. Each group of buildings is clustered around a common green to create small-scale, cohesive neighborhoods.

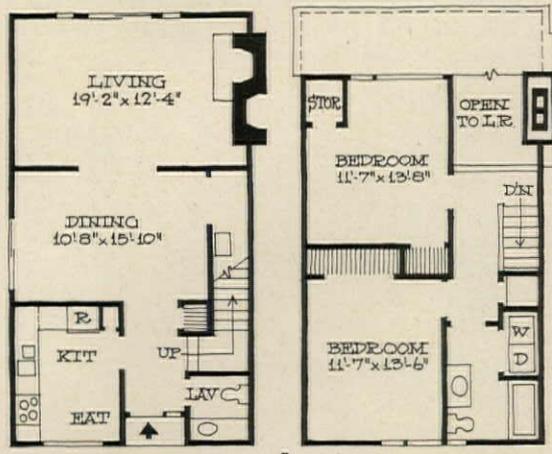
To create a brand-new market, it takes . . .

## A broad mix of house types, floor plans, and prices

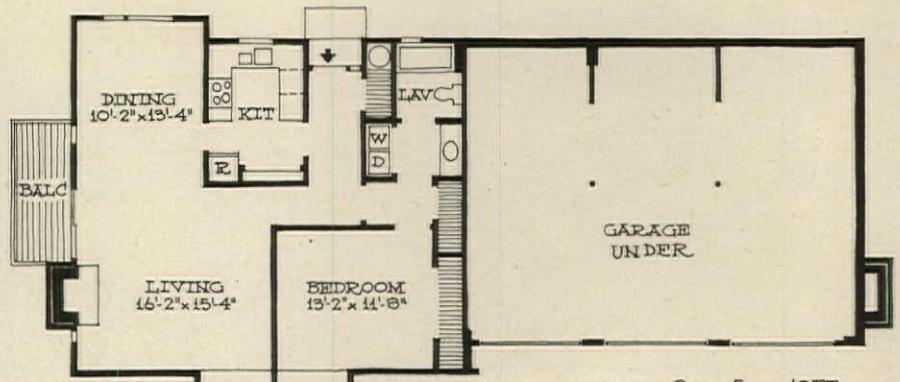
Heritage Village's nine models include six one-story plans, a pair of two-story models, and one split-entry. Five models have two bedrooms, three have one bedroom and a den, and one has a single bedroom. And prices range from \$18,900 to \$31,300. This variety is vital, says Henry Paparazzo, because of the project's inherent restrictions: It is an adult community (no children under 18), and its location rules out most New York commuters. "So we don't want to lose a sale," says Paparazzo, "just because there isn't a

model that comes close enough to a particular buyer's specifications."

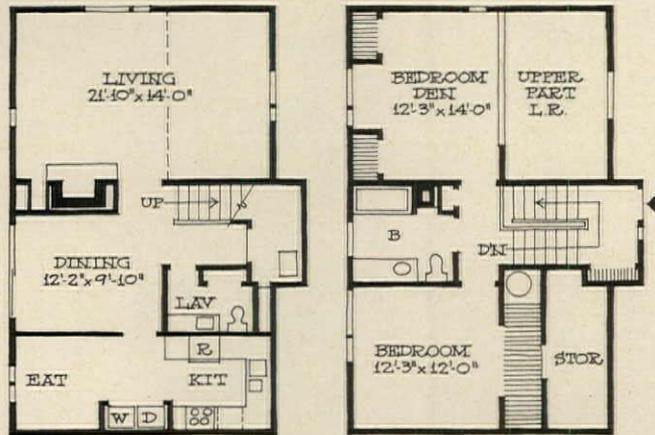
Each building in a cluster may have as few as two units, and none has more than six. This eliminates any feeling that a house is only one of a large group. First sales indicated a slight preference for one-floor plans; one two-story model sold slowly—probably because it was not yet furnished. The model mix in future sections will reflect any such strong market likes or dislikes.



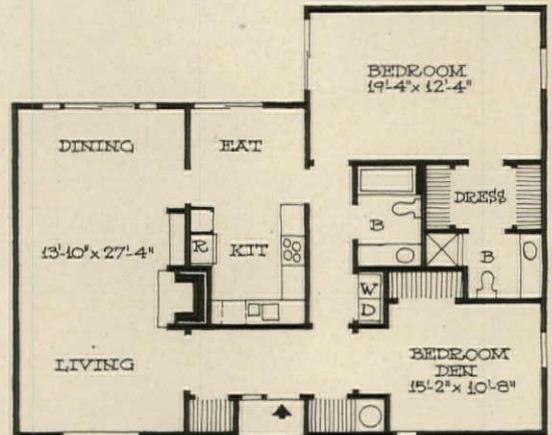
LOWER LEVEL 0 5 10 FT UPPER LEVEL  
**FRANKLIN** (\$25,450, 1,320 sq. ft.) is slowest selling model because buyers so far prefer one-floor plans.



0 5 10 FT  
**CARRIAGE HOUSE** (\$18,900, 924 sq. ft.) is at bottom of price range. Always sited on downhill slopes, each pair of this model has six garages beneath.



LOWER LEVEL 0 5 10 FT UPPER LEVEL  
**VILLAGER** (\$31,300, 1,600 sq. ft.) is largest model, has extra storage room on upper level. Mid-entry plan has two-story-high living room.



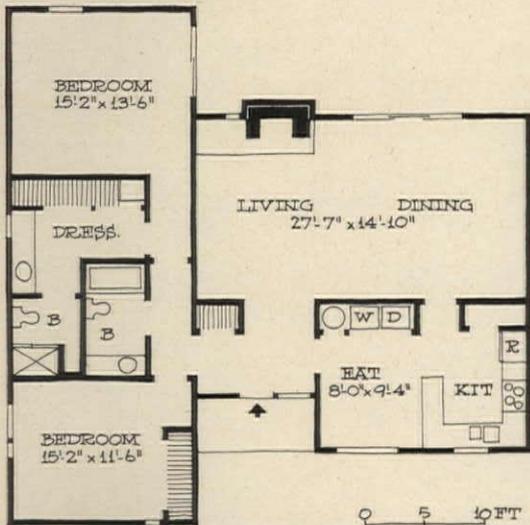
**COUNTRY HOUSE** (\$28,900, 1,390 sq. ft.) features excellent separation of living and sleeping rooms.



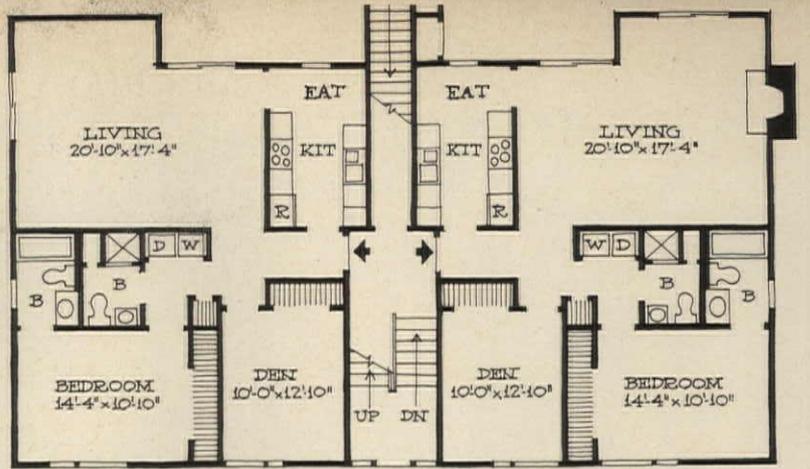
**CARRIAGE HOUSE**



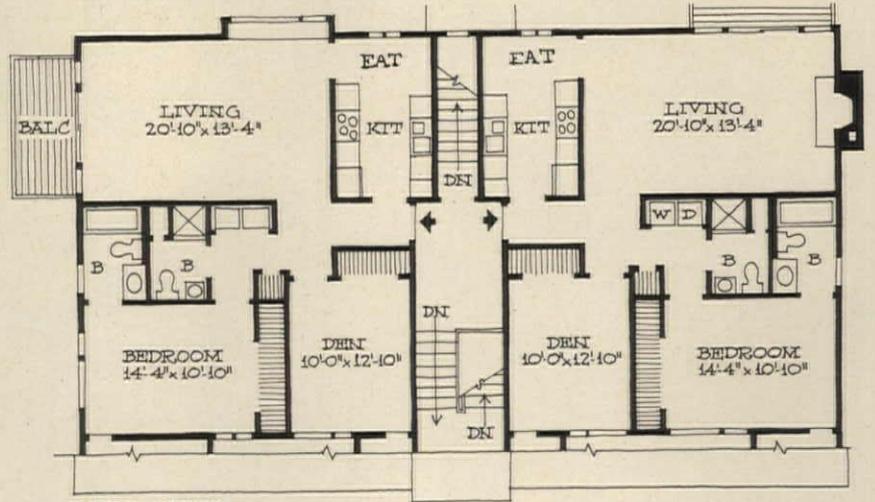
**FRANKLIN and COUNTRY HOUSE**



**SHERMAN** (\$29,700, 1,427 sq. ft.) is best seller, has been almost completely sold out in first section.

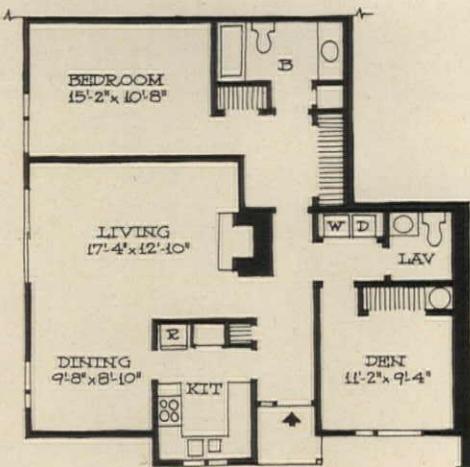


LOWER LEVEL

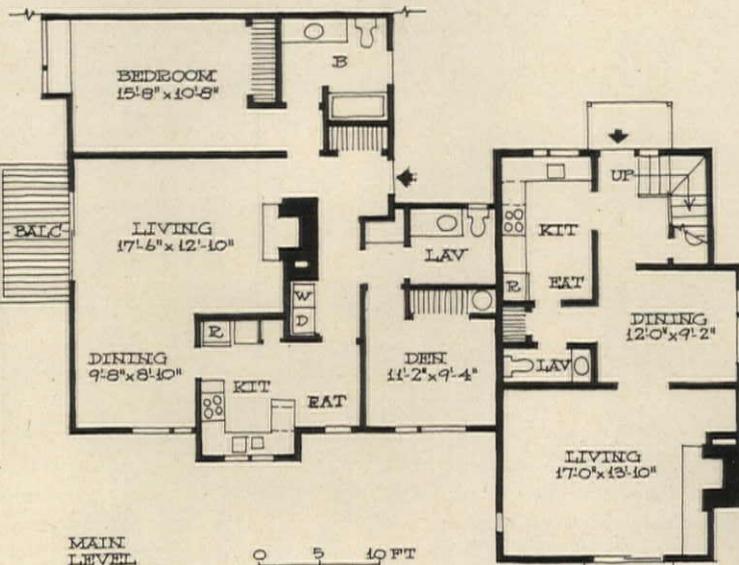


UPPER LEVEL

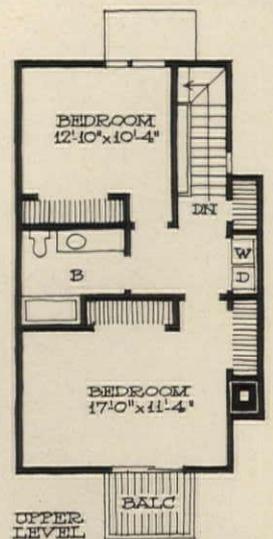
**ETHAN ALLEN** (top, \$20,700) and **HERITAGE** (below, \$21,400) each include 1,008 sq. ft., have common front and rear entries in a four-plex building.



LOWER LEVEL



MAIN LEVEL



UPPER LEVEL

**MARK TWAIN** (\$22,200, 1,132 sq. ft.) is part of a six-unit building, large grouping in the development. Like all other plans, it has 1½ baths.

**NEW ENGLANDER** (\$26,300, 1,254 sq. ft.) is smallest two-story house. It was a slow seller compared to one-story models.

Photos: Ben Schnall



**ETHAN ALLEN**



**VILLAGER and FRANKLIN**



**MARK TWAIN and NEW ENGLANDER**



**SLIDING GLASS DOORS** open from living room to balcony of Ethan Allen model. Double-glazing and extra register in front of door minimize cold drafts.

*To create a brand-new market, it takes . . .*

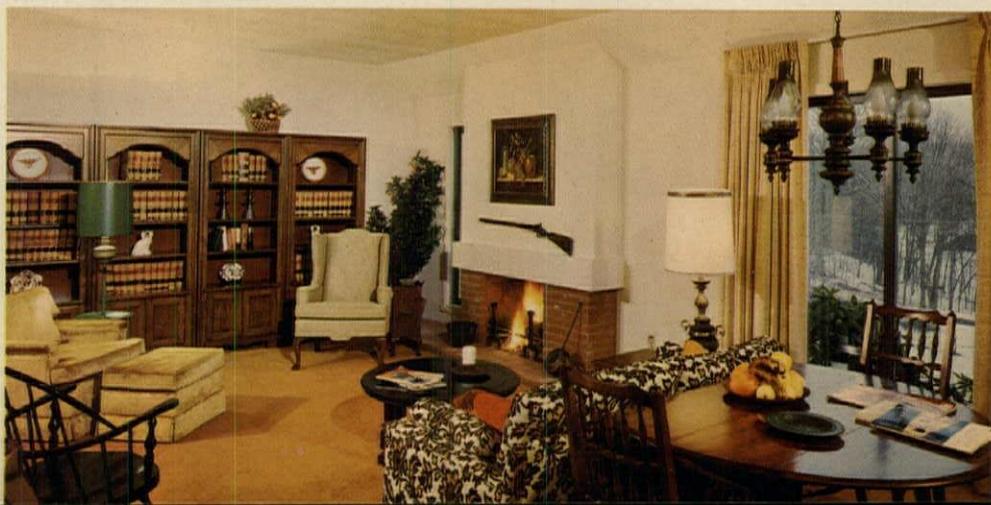
## **Models that put buyers into familiar surroundings**

If the rooms in the model houses at Heritage Village look familiar and comfortable to most middle-aged, middle-income Americans, it is not by accident. All furniture, accessories, and decorating were carefully selected by Otto Paparazzo, decorator Earl Pringle, and architect Callister to represent the eclectic taste of most potential buyers. Dozens of furniture showrooms were ransacked to find the variety of furnish-

ing styles that would give the models a traditional, lived-in feeling. All walls are off-white, to eliminate any unfavorable reaction to color choices.

The one exception to tradition is the kitchen, where function and efficiency are demanded. Wood-grain-laminate cabinets, the newest textured laminate countertops, and contemporary lighting fixtures and appliances bring these rooms right into 1967.

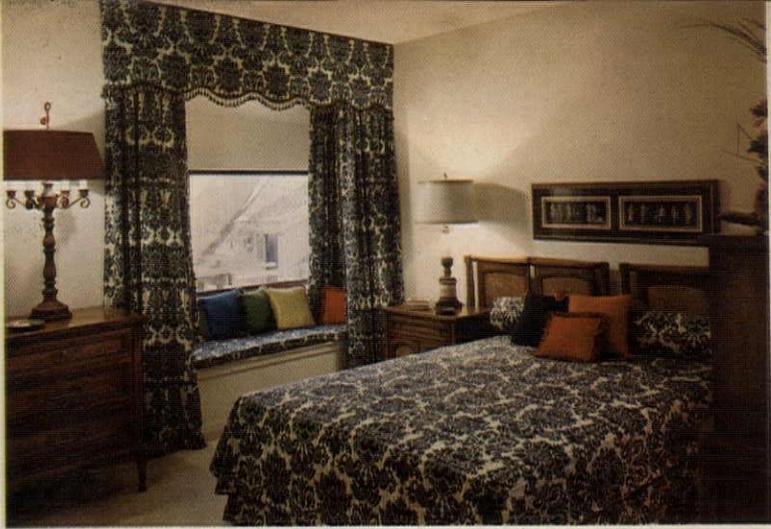
**FIREPLACE** shown in living room of the Sherman is one of few optional extras. It cost \$600, and almost every buyer ordered one.



Photos: Ezra Stoller



**TWO-STORY OPEN SPACE** in Franklin living room, is one of few non-traditional features in room planning.



**WINDOW SEAT** is popular feature in bedroom (above) and living room of Carriage House model. It is cantilevered out from exterior wall.



**CORRIDOR KITCHEN** in Heritage model puts all work areas within easy arm's length. Kitchen appliances are included in sales prices.



**U-SHAPED KITCHEN** in the Sherman is part of a larger room that includes a breakfast nook, in foreground. Model also has formal dining room.



**RECEPTION ROOM** in project's sales building is an impressive two-and-a-half stories high, finished in the same natural wood style as houses.

*To create a brand-new market, it takes . . .*

## **Enough facilities to give the feeling of a permanent community**

One of the biggest sales obstacles any new project must overcome is prospects' doubts that community areas will actually be finished as scheduled.

"Discretionary buyers like ours demand realities, not promises," says Henry Paparazzo. That's why the builders spent \$200,000 for a sales office (part of which will become professional offices later on); why they invested \$70,000 in refurbishing and re-

furnishing an 18th century house as a clubhouse; why they are rushing to complete a golf course for play this summer; why they are converting a group of existing buildings to a men's club, women's club, arts and crafts building, and leisure activities center; why they completed a \$1-million sewer and water plant for the entire 700 acres before the first family moved in.

Ben Schnall

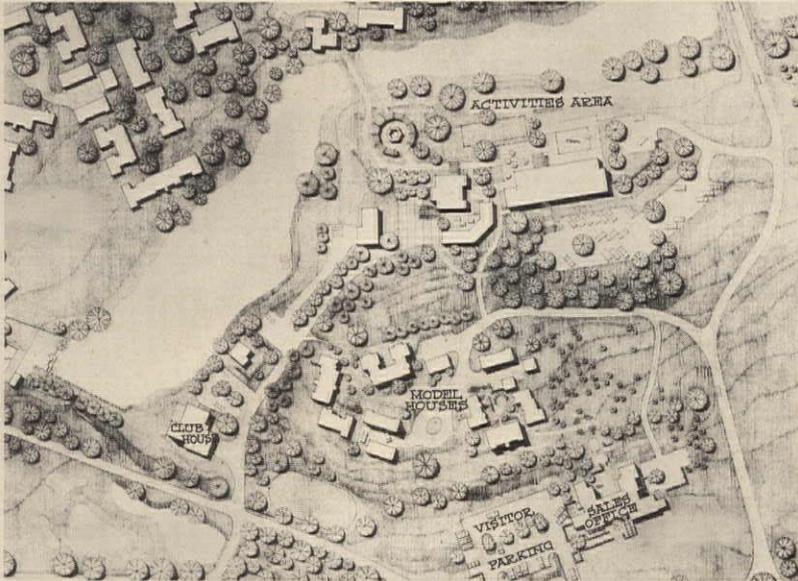


**SALES BUILDING**, designed by architect Callister, gives an immediate impression of stability and permanence. Winter opening provided difficult sales test.



Ezra Stoller

**SITTING ROOM** in sales building provides relaxed atmosphere for conferences between salesmen and buyers at closing time.



**ACTIVITIES AREA** surrounds model house cluster, so prospects can easily inspect all community buildings. Commercial facilities will be off map at bottom, well away from houses but easily reached by a community-owned minibus shuttle service that will operate between houses and stores during business hours.

Ben Schnall



**OLD HOUSE**, bought from pianist Victor Borge, will be deeded over to the community as a meeting place.

Ezra Stoller



**PANELED PARLOR** of Borge house will be equipped with stock ticker for benefit of market-minded residents. Parlor's new name: The Blue Chip Room.

To create a brand-new market, it takes . . .

## A team that knows the need for excellence and how to achieve it

When the Paparazzo brothers (*photos, right*) put together the 700-acre Heritage Village site, its potential for housing looked pretty doubtful. The land was rolling and wooded and laced with streams and a lake, but it was 80 miles from the primary New York City market. Furthermore, it was zoned for one-acre single family lots, and there was no provision in the town of Southbury for any kind of multi-family housing. Developed within the existing ruins, the property could have supported only a dozen or so higher priced houses a year. And 700 acres looked like a pretty big bite for a company that had never built more than 100 houses in any one year.

However, in 1964 the Connecticut legislature had passed an act permitting planned unit developments, and the Paparazzos realized that this presented an opportunity for an adult community under condominium ownership. Condominium was important because older buyers would want the security and financial advantages that go with owning rather than renting, and also the freedom from maintenance problems that condominium ownership makes possible (the monthly maintenance charge at Heritage Village is \$30).

But regardless of the new state law, local zoning approval was still needed. The Paparazzos knew they had to have an imaginative plan for the entire acreage, handsome housing units, and a sensitive treatment of the land. Otherwise they could be blocked by town voters who feared what the development would do to their pastoral environment. And they also knew that to achieve such a plan, they had to find an architect with proven credentials in design and planning on the scale that Heritage Village would require.

The architect they chose was Charles Warren Callister of Callister and Payne, the San Francisco architectural firm that had won so many honors for Ross Cortese's 10,000 unit Leisure World at Walnut Creek, Calif. It turned out that both Callister and the Paparazzos had the same primary objective: cluster housing that would blend with the New England character of hills and streams and woods. Callister accepted the challenge of creating such housing within the limitations of production building; the builders accepted the cost of design: \$200,000. (This seems a staggering figure, but it actually represents only \$100 per house for the planned 2,000 units). And both accepted the need for real builder-architect give-and-take that would encourage a combination of good

design and mass-production economies. Examples: Callister created a series of unified design elements (fascias, trash and electric-meter enclosures, light fixtures) that could be built in the Paparazzo's on-site mill. And he agreed to a switch from rafter-and-joist roofs to faster, more-economical trusses.

Despite the obvious logistic difficulties caused by a 3,000-mile gap between builder and architect, both agree that the working relationship was efficient and harmonious.

But after a nine-month effort brought approval of Callister's plan by the local planning and zoning board, a new crisis popped up: tight money. Two local banks, Colonial Bank & Trust in Waterbury and the Society for Savings in Bridgeport, had been providing construction funds; early in 1966 it became impossible for them to lend the large amounts needed to build all the necessary improvements and to finance the project's first section of 119 units.

There occurred at this point a remarkable and fortunate confluence of financial supply and demand. The builders had previously taken a land loan from a major life insurance company, Fidelity Mutual Life Insurance of Philadelphia. When money turned tight, the Paparazzos asked Fidelity for another loan. At the same time, Fidelity had decided to look for new investment opportunities, preferably with equity.

Says Fidelity's President, E. L. Nicholson: "We wanted to make our investment money more creative—to develop the ability to go into something and make more of it than would ordinarily be possible. There is a trend toward the public wanting a more variable return on their investments, and insurance companies are going to have to take advantage of this."

So Fidelity made a counter proposal, which the Paparazzos accepted: a 50/50 partnership between lender and builder to develop Heritage Village. There was a strict division of responsibility and authority: The builders would handle planning, design, construction, and selling; and the insurance company would arrange both temporary and permanent financing to coincide with the production schedule.

The equality of partnership is important. It means that neither partner can impose his will on the other, and differences of opinion must be resolved mutually. Says Nicholson: "We do not want to inhibit the builder's decision-making ability, but rather to free it by taking away all of his financing problems. We do not burden him with paperwork or committee meetings. He gives

### The builders



Otto Paparazzo, design



Frank Paparazzo, construction



Henry Paparazzo, management

us a monthly rough audit and a progress report. And he does not have to have our approval for day-to-day decisions—only major changes of policy or direction.”

Henry Paparazzo concurs: “Fidelity has given us the staying power that a large new project needs. We can set up our building schedule for optimum operations, not for what capital will permit. We do not get into the financial underworld of second mortgages and Hong Kong money. Our local banks helped us greatly in the beginning, but it took the resources of a Fidelity to give us the financial stability that 2,000 units required.

“Also, the backing of an investor like Fidelity convinces doubtful prospects that Heritage Village is indeed going to be all of the things we say it is.”

Fidelity doesn't make the construction or the individual mortgage loans itself; this would be a conflict of interest, since it is a part owner of the project. Instead, Fidelity obtains financing through its nationwide contacts in the investment world. Some of the funds have come from banks as far away as Chicago. (Says Henry Paparazzo: “How would I know banks a thousand miles away?”)

*Fidelity's backing makes Heritage Village a prime risk and so secures the best possible loan terms. And it brings other savings, too. All trade discounts can be taken, better sub-contract terms can be negotiated, and economies can be made in materials purchasing. The Paparazzos were able to build the sewer and water plant (combined*

## The money partner



E. L. Nicholson, Fidelity Mutual Life Insurance

cost: \$1 million) for the entire development, to open 25 model houses in eight clustered buildings, and to start the entire first section of 119 units in advance of sales so they could be ready for occupancy this Fall.

The basis on which Fidelity made its decision to join with Paparazzo Development Corp. could be interesting to other like-minded investors. Specifically, Fidelity set these criteria:

- 1) The quality of the builder's work and his business reputation must be first class.
- 2) The builder must have both the staff

and the capability to complete the venture (although Fidelity will provide back-up in areas like accounting, taxes, etc.).

3) The builder's personal affairs must be arranged soundly. (“What if he should die in the middle of the project?” says Nicholson.)

4) The project must be a major one.

5) The market situation must be promising. Heritage Village's appeal to the middle and upper-income family seemed to Fidelity to have the necessary growth potential.

Even though the Paparazzos met all these criteria, their fundamental decision—to go all the way with quality and good design—must still be proved in the marketplace. And there have been problems. Heritage Village opened in late November and has been knee-deep in Connecticut snow since then; and advertising has had to be confined to local newspapers because the prospectus required for New York state approval to advertise a condominium within that state is not yet prepared.

But things look promising. By early March, 64 families (more than half to first section) had put down sizable deposits, and the construction timetable has had to be drastically advanced. If the spring selling season and advertising in New York City papers provide the anticipated sales boost, Heritage Village may be well on the way to proving that excellence can be a highly marketable—and profitable—commodity.

—JAMES P. GALLAGHER

## The architect discusses Heritage Village - - and its builders

*“I originally thought the houses should have a very strong New England flavor, but the builders wanted more of a California feeling, and were sure they could sell it to this market.”*

*“There has been so much bad imitation New England that the style has been spoiled.”*

*“If you have a complete development of two-story models they will sell, but if you have a mixture of one- and two-story, it seems to be harder.”*

*“The architect always wants perfection, but in mass housing he has to be satisfied with something less than that. Heritage Village was very satisfying because we worked out a mutual respect and rapport between architect and builder.”*

*“Building a project is like making a film; if the director—the builder—does not understand the mood and intention of the writer (the architect) it will not come through.”*

*“Design so that a maximum of decisions can be made in the field without hurting the design. If*

*you tie subs down too tightly, the price will go up.”*

*“You should realize that your first designs are going to be changed, but you can still keep the mood that was your original objective. You must leave the carrying out to the builder and his mechanics.”*

*“There is no substitute in the design process for field construction, which proves out the feasibility of the design and the accuracy of cost estimates.”*

*“Always expect several points of disaster, when it looks as though the whole project is going to fall through.”*

*“The builder must give the architect time to do the job. Relieve the pressure of time and money and we can do a better job. Design takes longer than you think, so plan for this.”*

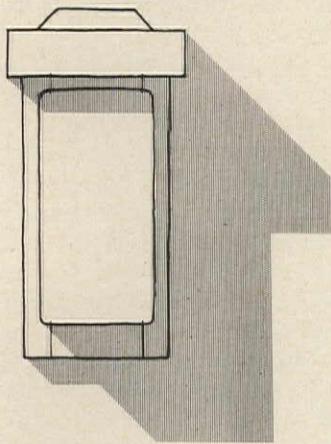
*“Too often, municipal bodies force bad solutions of land problems. There should be some way of allowing changes and modifications if the builder's intention is good.”*



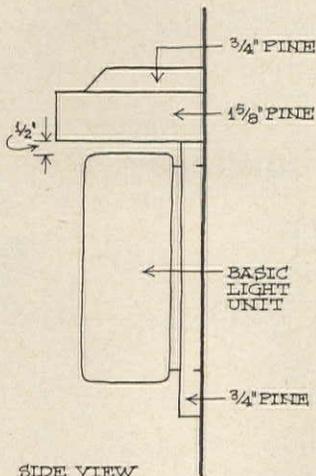
Charles Warren Callister

## DETAILS FROM HERITAGE VILLAGE

The preceding 12 pages showed that in designing the major elements of Heritage Village, Charles Warren Callister has achieved a rare degree of architectural unity. This page and the three that follow show that this unity has been faithfully carried into even the smallest elements of the project and, furthermore, that simplicity of construction has been considered just as carefully as has appearance. Most of the millwork items are built by Papparazzo Development Corp. in its own on-site shop.

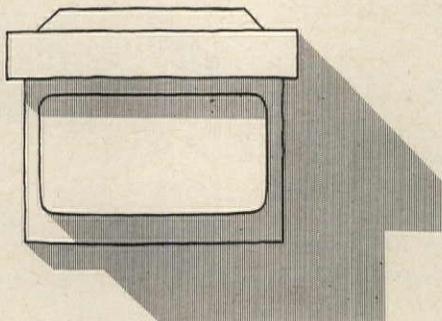


FRONT VIEW

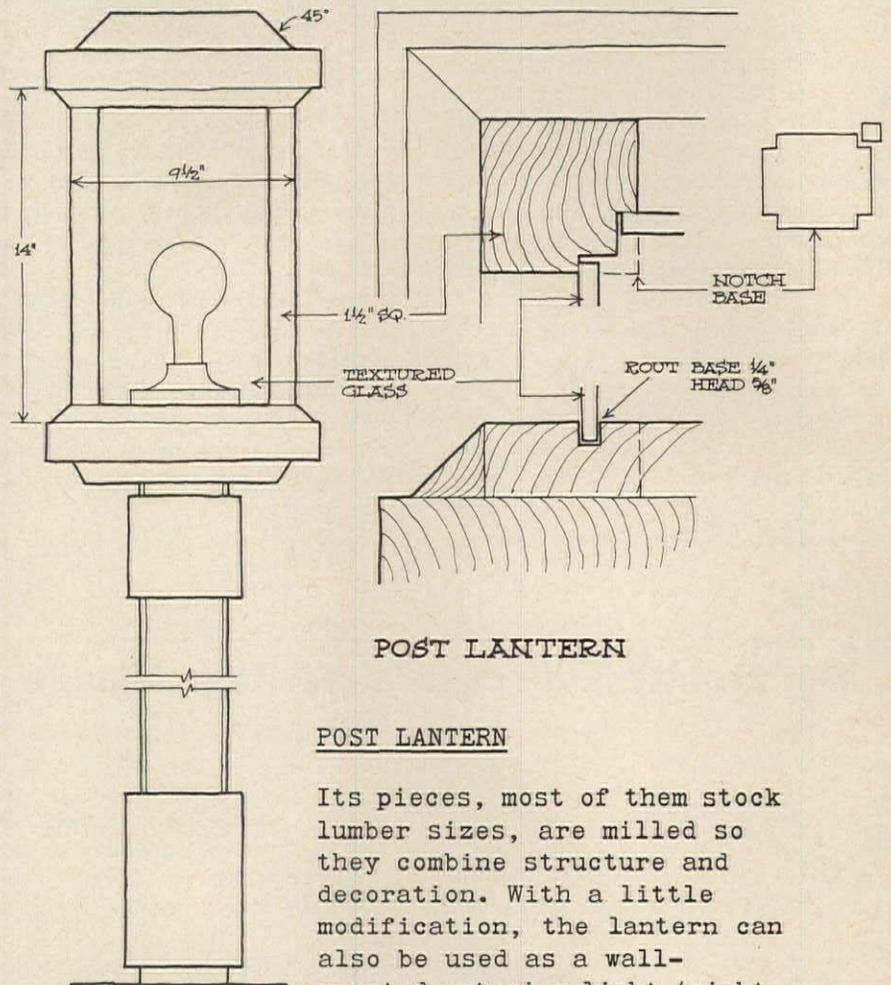


SIDE VIEW

VERTICAL WALL LIGHT



HORIZONTAL WALL LIGHT



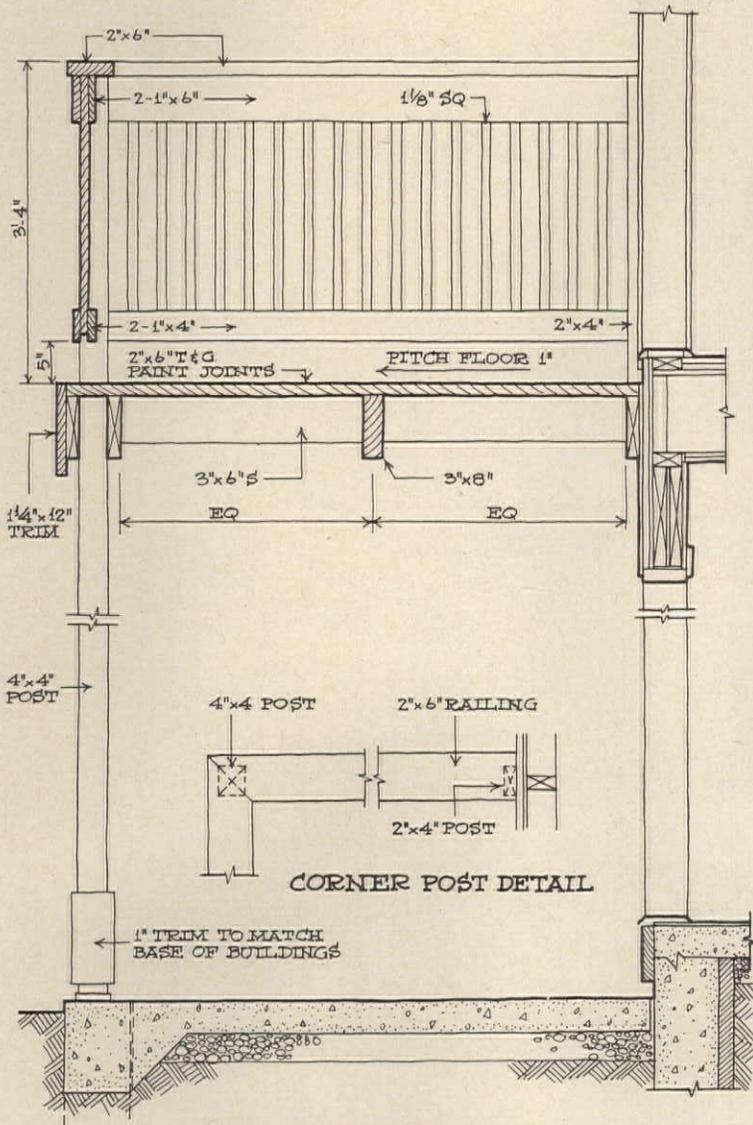
POST LANTERN

### POST LANTERN

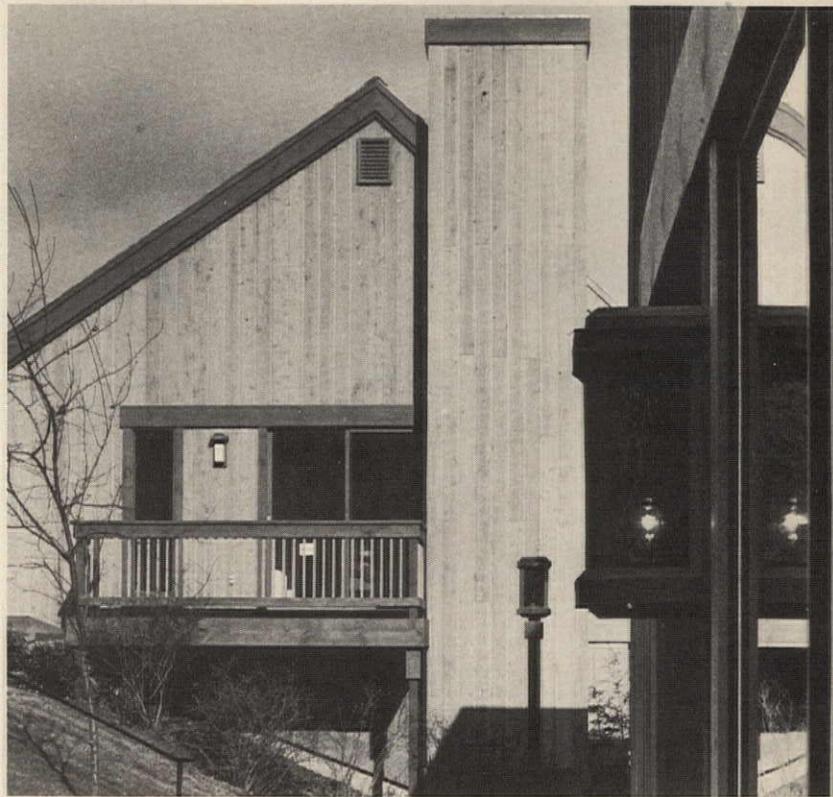
Its pieces, most of them stock lumber sizes, are milled so they combine structure and decoration. With a little modification, the lantern can also be used as a wall-mounted exterior light (right, in photo on facing page).

### PATIO FIXTURES

A plain rectangular glass fixture is mounted on a three-piece wooden frame. One piece serves as backing, a second as a protective top, and the third as a beveled-edge decorative top. The unit can be built vertically (top) or horizontally (bottom) depending on the architectural effect desired.

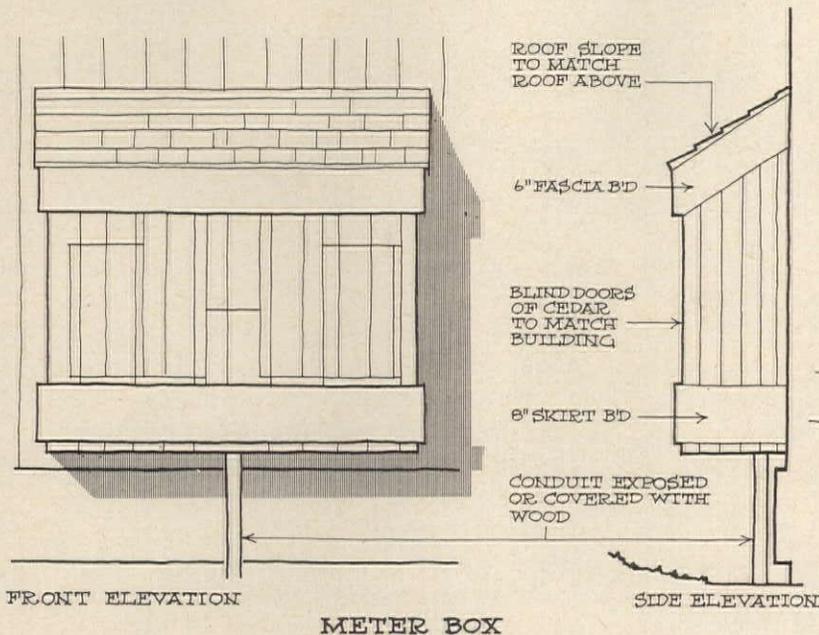


TYPICAL BALCONY SECTION



BALCONY AND RAILINGS

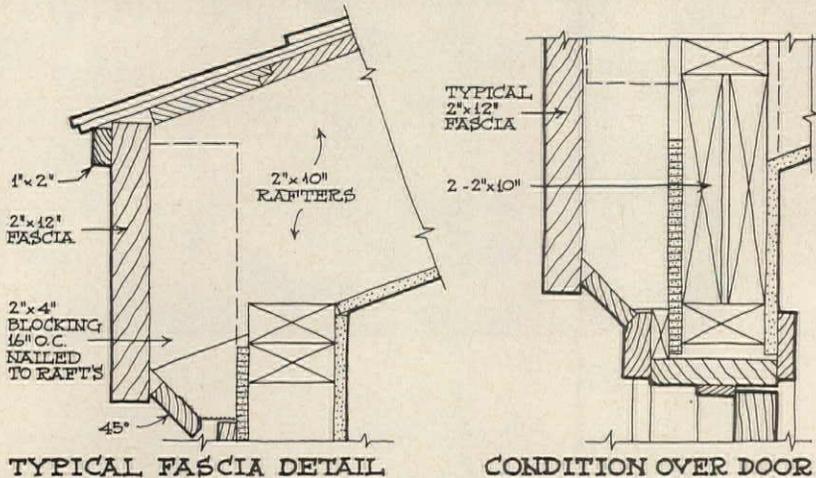
The balcony deck is made of 2x6 T&G, and is supported from the ground below by 4x4 posts that are carried up above the deck to become corner posts for the railing. The latter is simply a balustrade of 1 1/8" square strips sandwiched between 1" boards at top and bottom, and capped with a 2x6 laid flat.



METER BOXES

Hung on the exterior wall (far left) or set on grade, they make it possible for utilities to take readings without entering the houses. The boxes have the same siding, trim treatment, and roof pitches as the buildings themselves.

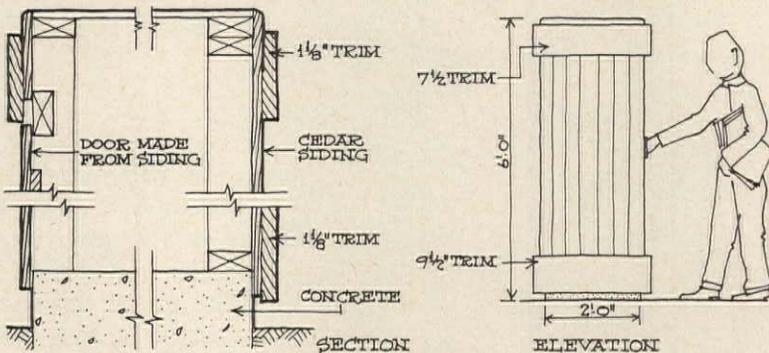
GROUND MODEL



TYPICAL FASCIA DETAIL      CONDITION OVER DOOR

### SHOP-BUILT CORNICICE DETAIL

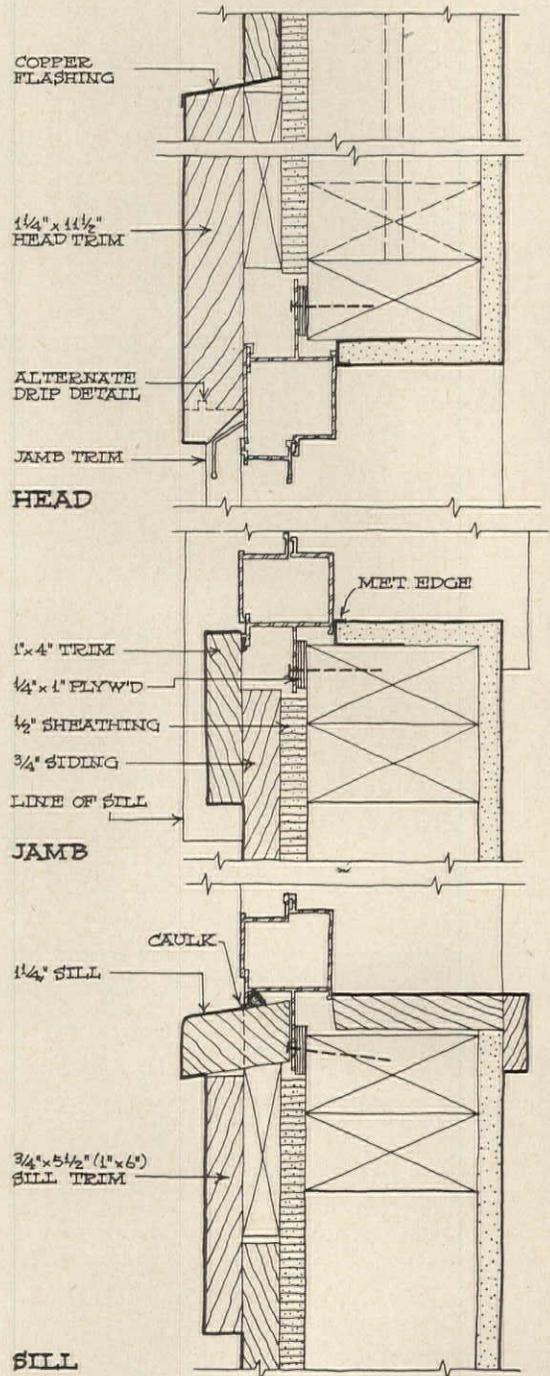
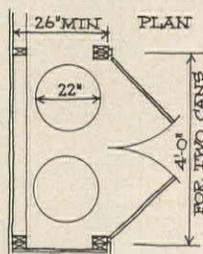
The simple cornices and rakes are kept the same on all the buildings. They thus act as a continuous design element throughout the development. They are shop assembled, then nailed in place on the framing members.



TYPICAL GARBAGE ENCLOSURE

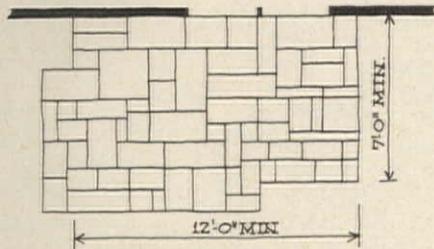
### TRASH SHEDS

Trash receptacles must be convenient for both the residents and the pickup service. These neat sheds are built of cedar and trimmed to match the houses.

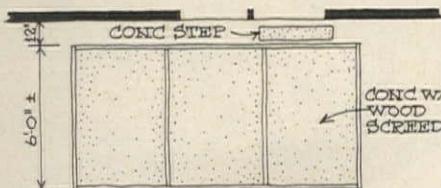


### WINDOW TRIM

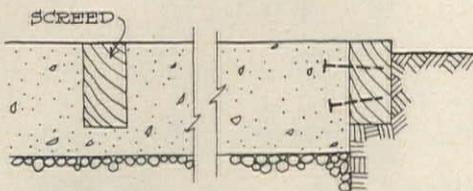
Simple square-edged casings are used to match the simplicity of house design, and also to keep costs down. The head member is 5/4" stock, milled on top for flashing and at bottom for drip; sides and sill members are 1" stock, unmilled. This same trim is used for all doors and glass sliders.



FLAGSTONE PATIO



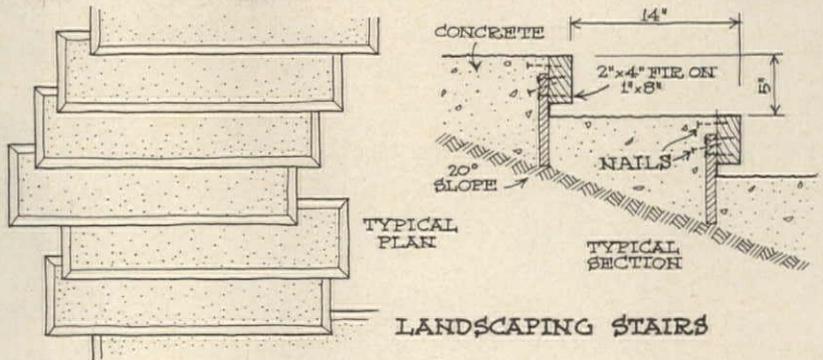
CONCRETE PATIO



TYPICAL EDGE

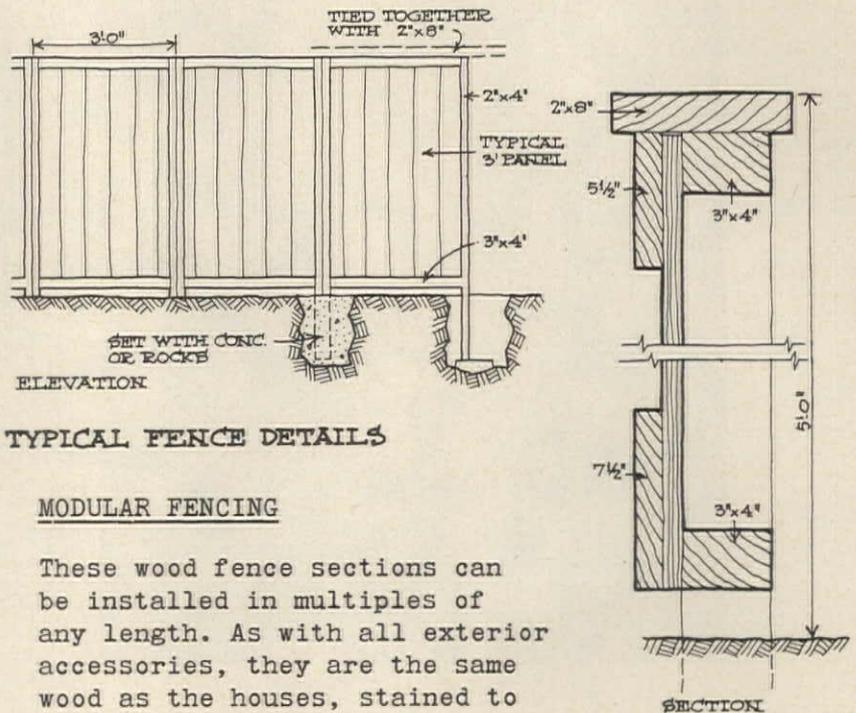
TWO TYPES OF TERRACE

Rectangular 2" x 4" frames form the screeds for wood-and-concrete terraces. Nails, set before the pour, tie the frames to the concrete. Conventional flagstone terraces (top) are available as extras.



WOOD AND CONCRETE STEPS

The rolling terrain produces many different grades within each complex, and these 5"-high steps minimize the differences. Frames of steps also serve as forms and screeds.



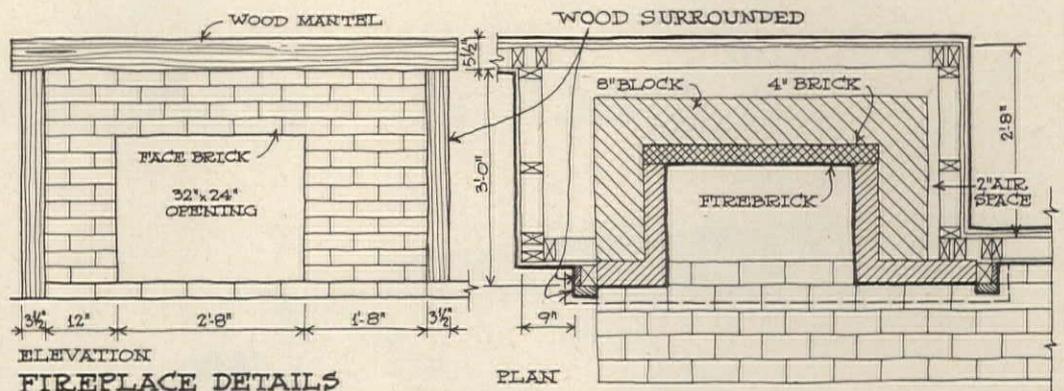
TYPICAL FENCE DETAILS

MODULAR FENCING

These wood fence sections can be installed in multiples of any length. As with all exterior accessories, they are the same wood as the houses, stained to the same earth tones.

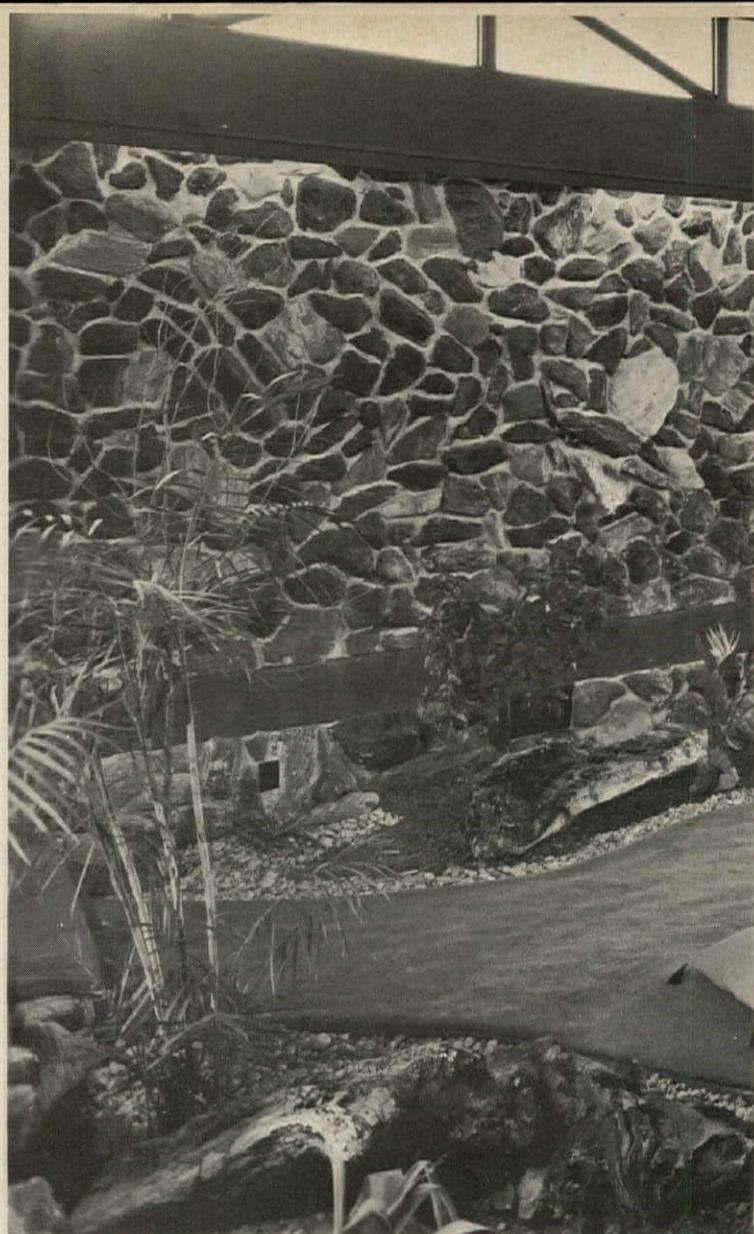
FIREPLACE TRIM

Two-piece mitered casings form the mantel and sides of this simple fireplace surround. Made of stock sizes, they are very inexpensive to produce.



FIREPLACE DETAILS

Photo: H & H Staff



**CARPETED ATRIUM**, with 2" foam padding for sitting, is surrounded by quarry-tile walkway and textures of feather-rock and etched cedar.

*26-year-old Don Morrow became a homebuilder only two years ago. But he has already made a name for himself. His formula:*

**'To crack an established market,**

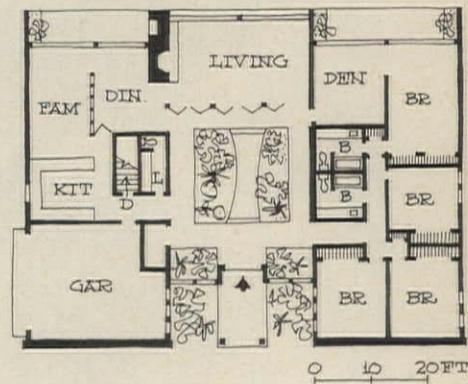
Photo: Firestone



**TYPICAL HOUSE** in Columbus—an \$18,300 model sold by giant Ryan Homes—shows kind of design Morrow competes against.



**FLORAL-PATTERN TILE** is a standard in Morrow kitchens.



Photos: Charles R. Moor



**BOTTLE-PLASTIC BIFOLDS** form a translucent wall between living room and atrium. Feather-rock fireplace, background, is divider between living and dining rooms.



**ATRIUM HOUSE** offers privacy on a city lot, with recessed front windows, minimal side windows, open rear wall (see plan).

## do what no one else is doing'

To Morrow, "doing what no one else is doing" means offering exciting design (*above*)—the kind that people are either enthralled by or thoroughly detest. While his competitors in Columbus, Ohio, build conventional-looking houses (*left*) Morrow innovates in every way he can (his company name is American Originators).

The result: Morrow sold 27 contract houses during last year's building slump

in Columbus, and this year—his third in the business—he expects to reach 60.

Morrow is a self-taught designer who talks like an architect but is also a smart promoter and a canny merchandiser. He started building when his father—a retired realty broker turned homebuilder—succumbed to a heart attack and left a couple of houses uncompleted. Morrow experimented for a year, then launched

his new approach with the high-priced atrium house shown above.

At first Morrow thought his houses would have to be limited to the \$50,000-plus price range. But he has since become so efficient that he can sell his high-style houses for as low as \$16,000. And the 27 houses he built last year sold at an average price of \$25,000. To see how Morrow does it, turn the page.



**ENTRY VIEW** of builder Morrow's own house shows typical details: rustic balcony railing, open

stairs, exposed-beam ceiling, see-through fireplace (background), pendant light fixtures.



**LARGE KITCHEN** contains built-in barbecue plus oven-range against exposed fireplace wall.



**FREE-STANDING FIREPLACE WALL** has two Morrow touches: black grout, bench-high hearth.

## Morrow's design trademarks: details that look fresh—but

Despite his unconventional approach to house design, Morrow standardizes to a high degree on the products he uses and the way he applies them. For example, he spent some \$5,000 pioneering a new composition roof decking with a wood-grained Tedlar face. And now that the problems are ironed out, he is using it almost exclusively in place of wood decking (all of his upper-floor ceilings are exposed roof framing and decking) as well as for floors and for removable partitions between small bedrooms.

Most people would call Morrow's design contemporary because of its glass

walls, exposed framing, dramatic textures, and free use of open space. But Morrow calls it "free design", meaning that it is tailored to a buyer's way of life.

However, Morrow tries to sell about 50% of his volume in the form of slightly altered versions of a dozen existing plans. They range in price from \$16,000 to \$40,000 minus land, and each one is distinctly different. By standardizing on both products and plans, Morrow is able to sell his houses with carpeting for \$12 a sq. ft.—comparable to his most efficient competitors.

Dozens of Morrow's finishing details



**BOTTLE PLASTIC** is a Morrow standard. Here it encloses closets and den in a master bedroom.

**Morrow's plans combine privacy with two-story glass walls, open ceilings, and outdoor living**



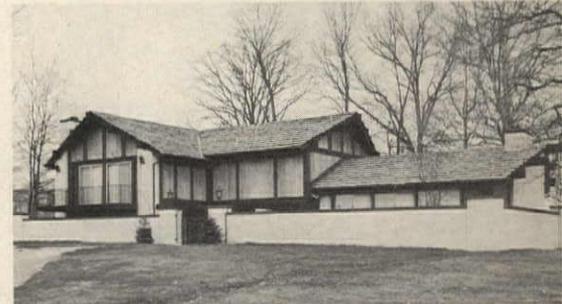
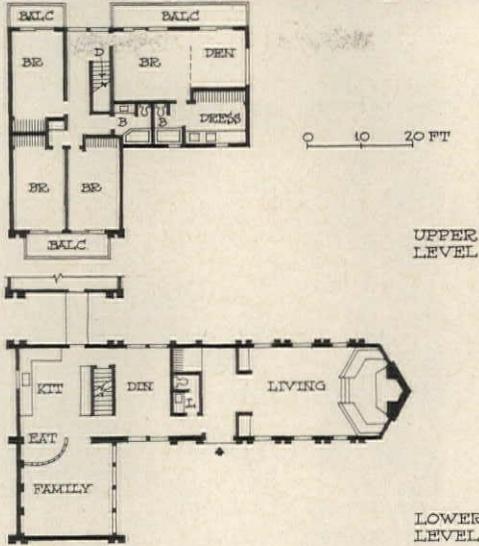
**COMPACT KITCHEN** under beamed ceiling has range top and snack bar on one counter.



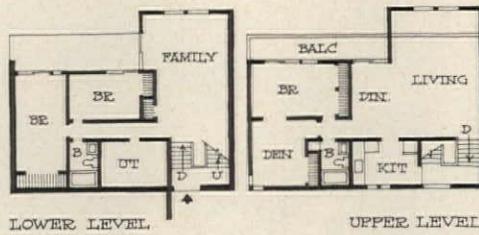
**are repeatable**

and products—like the new roof decking—are interchangeable from plan to plan regardless of price range. Examples: 8'-high doors, 24"x7'2" strip windows, black mortar for clay tile and brick, cathedral ceilings, counter backsplashes made of kitchen floor tile, and open stairs made of oak treads glue-nailed to a triple carriage. Another new idea that may become a Morrow standard: raw oak-veneer paneling, color-stained on the job.

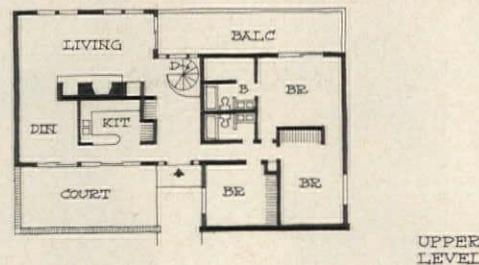
Morrow's systematic approach also includes management. His unusual ideas are described on the next page.



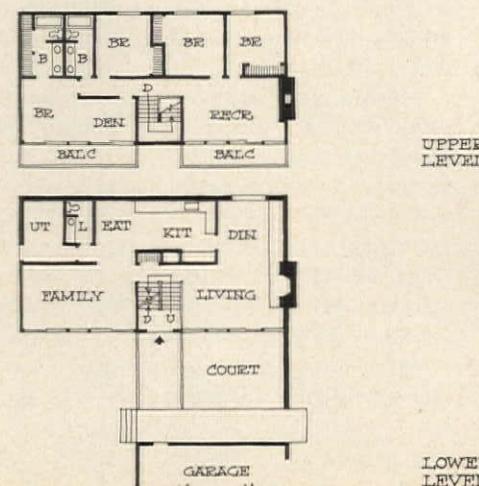
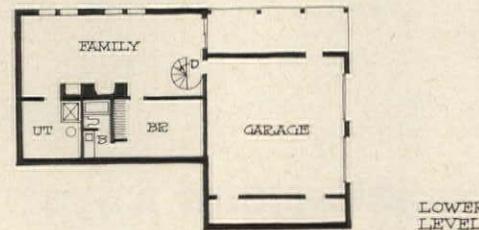
**MEDITERRANEAN VILLA**, offering 2,500 sq. ft. and such eye-catchers as two-story living room and fireplace conversation pit, is built 4' below original grade so it can be enclosed by an 8' wall and sunken courtyard.



**SWISS CHALET**, one of Morrow's lowest-cost models, offers 1,940 sq. ft. of living space for \$19,800. Two-car attached garage costs \$2,000 extra, but fully carpeted living areas and insulating glass are standard.



**HIDDEN-COURT HOUSE** emphasizes privacy, with exposure restricted to rear and courtyard through seven sliding glass doors. Adjoining bedrooms on upper level can be used as master bedroom suite. Selling price: \$33,900.



**COURT-BRIDGE HOUSE**—2,300 sq. ft. for \$27,800—has a floor plan with typical Morrow features: master bedroom with connecting study, playroom adjoining children's bedrooms, full-length balconies plus courtyard.



**INTERIOR DESIGN**  
John Schlichter



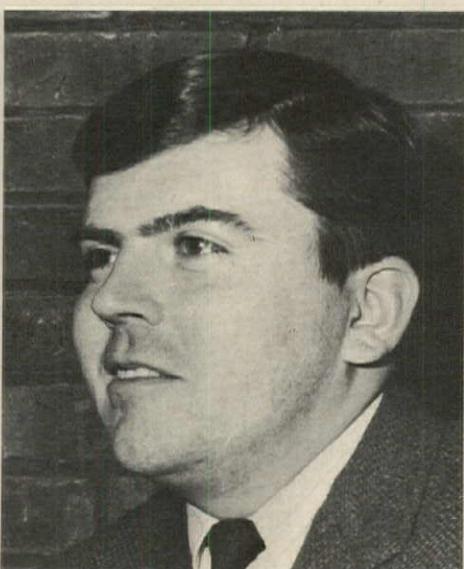
**ACCOUNTING SYSTEMS**  
Dan Shonting



**PRODUCTION**  
Lou Studer



**MARKETING RESEARCH**  
Kent Tyler



**DRAFTING**  
Gene Milhoan



**PURCHASING**  
Tom Eiting

## Morrow applies a specialist and a system to every phase of building a house - - yet his overhead is rock-bottom

Morrow specialists (*above*) don't add to his overhead because they aren't on his payroll; they work by the job, like sub-contractors.

But instead of working for an hourly wage or on the basis of a bid, they get 1) a percentage of the sale price of each house they handle, and 2) a share of the company's annual net profit.

As a result, Morrow can enjoy the services of a team of experts without worrying about how to carry them through a sales slump. When sales volume shrinks, his overhead—commissions and profit sharing—shrinks accordingly.

This arrangement obviously forces Mor-

row's staff to assume a share of his business risks. But two attractions—higher-than-average earnings and the good growth potential of American Originators—outweigh the risks.

Morrow's specialists include: 1) an interior designer who has also worked several years as an industrial designer, 2) a veteran production superintendent who is also a skilled purchasing agent, 3) an architectural inspector for the State of Ohio, and 4) a draftsman who is a graduate architect.

There are also two experts-in-training—young men, recently out of school, who are specializing in purchasing and cus-

tomers service. Both are now on Morrow's payroll, and the purchasing specialist will stay on the payroll permanently because he will double as office manager.

### Specialists give Morrow time for promotion and merchandising

Morrow depends entirely on special promotions and the appeal of his designs to attract buyers. About half of his sales are by referral, and about half come through real estate brokers. Even when he adds a sales manager to his team of specialists, he will continue to work with brokers.

Morrow's only models are houses he has already sold; they are open by appoint-

ment only after he has talked at some length with a prospect and knows he is interested.

Morrow's sales momentum started building after he finished his first atrium house—called the Oriental Garden House—and kept it open for four months. He averaged 300 to 400 visitors per Sunday. A short time later he built a house for his mother and kept that open for a month.

Next he built his first Mediterranean Villa (p. 95) and opened it one Sunday afternoon even though it was sold. The traffic, attracted by a rendering of the house in a newspaper ad, was overwhelming: 1,500 people in five hours.

Now, to keep the momentum growing, Morrow is building two promotion houses that are sponsored by manufacturers. Each will be publicized by national advertising, including a series of television programs, and the builder will get as much local mileage as possible. Examples:

1. A local newspaper columnist will live in one of the houses for a week and review it editorially.
2. Catered parties, complete with bands, will be held for groups ranging from state and local administrators to realty brokers.
3. Some two dozen social groups will hold meetings in one of the houses.
4. A color-television giveaway will provide names for direct-mail advertising.

#### **Specialists and systems permit rigid controls on job quality**

Quality of workmanship used to be one of American Originators' biggest shortcomings. Some of the earlier houses are filled with sloppy finishing work, although the owners—sold on the design—rarely notice it. Now Morrow is eliminating poor workmanship. Here is how:

First, each house is checked by two inspectors. The production superintendent, Lou Patterson, inspects at critical construction phases—i.e., before the foundation is backfilled, before drywall is applied, and after final finishes are applied.

In addition, Morrow's architectural inspector—Lou Studer—checks each job at random intervals on Saturdays. He produces a typewritten report on the status of each house, pointing out shortcomings in workmanship and anticipating construction problems.

Morrow's second quality-control system is a manual of standard work practices and specifications that Studer is writing for each trade. This will settle dozens of job problems caused by subs who are unfamiliar with Morrow's post-and-beam framing methods. It will specify, for example, how many nails to put into beams and how to fit beams into sidewalls. And

it will spell out construction practices that are unique to Morrow's designs. Items:

1. Fixed glass set in outside door jambs instead of in routed 4x4s or quarter-round stops.
2. Glue-nailed open stairways.
3. Special heating-duct layouts for areas where open framing restricts conventional duct cavities.

The two inspectors meet with Morrow once a week to review construction practices and hammer out standards.

Studer's typewritten reports have also produced a side benefit: They can be referred to at a later date to check the validity of customers' complaints.

#### **A volume purchasing system gives Morrow leverage with suppliers**

Even though its sales volume is still relatively small, American Originators is getting the lowest prices possible from its suppliers. Reason: It contracts all material purchases—except structural lumber—for one year.

Morrow projects his material purchases in terms of dollars and, on the basis of his past growth record, invites suppliers to bid on an average 12-month materials schedule.

His best success to date has come with carpeting: By contracting carpet purchases for a year ahead, he got a 40% price reduction. This is a significant saving, considering that Morrow puts an average of \$1,500 worth of carpeting into each of his houses.

Even where initial price savings are negligible, as in lumber, contract buying saves money in the long run by eliminating emergency orders, for which suppliers usually charge their top price.

Also, contract buying gives Morrow more precise knowledge of his costs and lets him predict cash flow with great accuracy.

"I believe in positive cash flow," he says, "which is simply knowing exactly how much money you have at any given time. You can't make a safe financial decision any other way."

Purchasing will be controlled from Morrow's office by specialist-in-training Tom Etling. Production super Patterson is teaching Etling the ropes, and will continue to work closely with him to coordinate purchasing and ordering.

One problem for which Morrow has no immediate solution is special-order materials. Some of his design highlights are created by new or rarely used products that are not stocked in Columbus. They often cause scheduling holdups because they are drop-delivered directly from manufacturers some distance away.

#### **Specialists give Morrow aids other builders can't afford**

One is marketing research. A specialist-in-training, Kent Tyler, is surveying apartments on the Ohio University campus to see what kind of multifamily design would rent best on a site Morrow owns there. Tyler's survey evaluates the construction, finishing, plans, and tenants of existing apartments, plus tenants' opinions of available apartments.

Morrow learned that he can expect guaranteed occupancy, but by adding a few amenities—balconies, a courtyard, larger kitchens, and soundproofing—he can charge rentals about \$20 higher than average and also draw a higher class of tenant. (He has taken the same research approach to a new contemporary office building.)

Another advantage Morrow enjoys is a separate liaison man—interior designer John Schlichter—to help each buyer decide on carpeting, draperies, appliances, and finishing materials. Morrow meets with the buyer initially and develops a house sketch which his draftsman, Gene Milhoan, polishes. If this is accepted, Milhoan draws working plans and Morrow prepares an estimate, allowing a seven-day period to verify his costs. Schlichter helps keep costs in line by establishing in advance the choices buyers are most likely to change in the middle of construction. Says Morrow: "I don't see how you can make out in homebuilding unless you fix 95% of your costs before you dig the hole."

#### **Morrow's goal: a total system controlled by code and computer**

That's how he expects to fix 95% of his costs. And he expects to have the master system in use by the middle of this year.

For this job, too, Morrow has hired a specialist—a retired accounting professor who is now a consultant in accounting systems. The consultant is interviewing all of Morrow's staffers and subcontractors to find the most efficient ways to move information between headquarters and the job.

As Morrow envisions it, every aspect of his operation will have a code number so that a great deal more can be incorporated into his Critical Path schedule (instituted by Lou Patterson) than just construction phases. For example, numbers would represent expenditures to specific sources, and construction-phase numbers would correspond with purchase-order numbers.

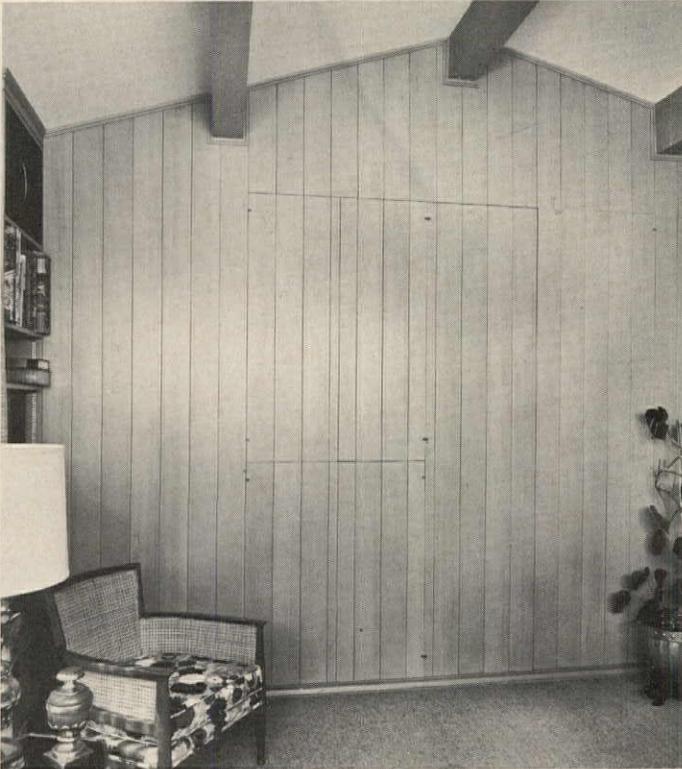
These numbers would facilitate record-keeping by computer so that Morrow could imake immediate cost comparisons. What's more, the system would not only show his cash-flow picture on a day-to-day basis but would also let him project it 90 days in advance.

## How to give your houses the appeal of **Built-in storage**

It's a sales extra that makes sense in many ways. The cost of built-in storage units can be tailored to fit the price of the house; the units can be decorative as well as useful; and, most important, they are features that prospects will remember and buyers will appreciate and talk about. Pages 98 through 101 show a variety of ideas for different rooms. And on pages 102 and 103, you'll see how two midwestern builders are putting ingenious storage ideas into low- and medium-priced houses.

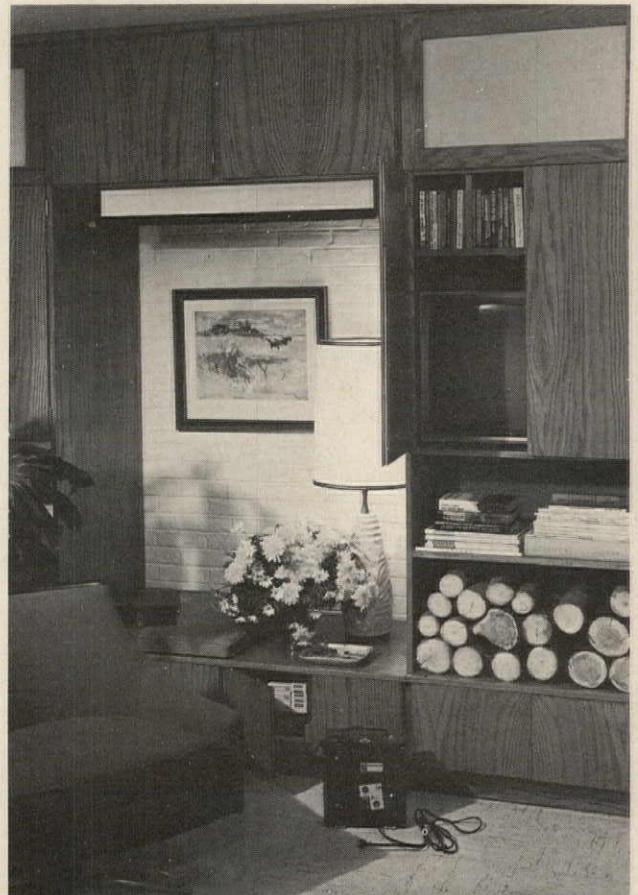
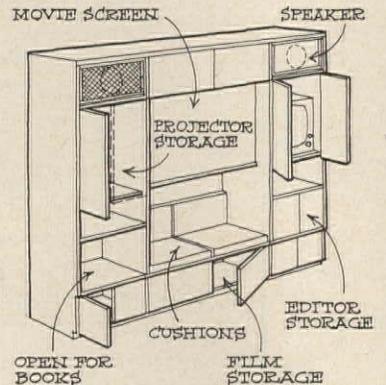
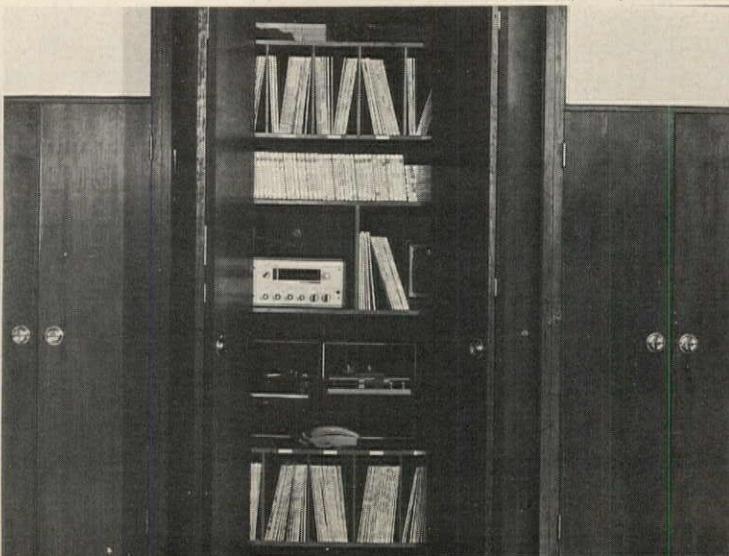


Courtesy: Western Wood Products Assn.



**HIDDEN ENTERTAINMENT AREA** includes wet bar, space for a variety of electronic equipment, and storage for tapes and records. Mirrored door above sink in bar opens into kitchen, near refrigerator's ice supply.

Courtesy: Weyerhaeuser Co.



**HOME-MOVIE CONSOLE** includes concealed pull-down screen, storage space for projector and film, space for TV, and built-in stereophonic speakers at top. Unit is of oak hardwood, can be backed with prefinished paneling.

**MUSIC CLOSET** is compact and convenient way to put radio, TV, and stereo—plus records and tapes—within easy reach. Full-length, bi-fold doors take up little space when open, keep equipment dust-free when closed.

Bill Margerin



**OPEN CHINA SHELVES** are built into dividing wall between kitchen and dining room, in foreground, and anchored to chimney wall. Top shelf serves as pass-through counter.



**TWIN CHINA CLOSETS**, with adjustable shelving, are set into wall of solid board paneling. Lower half of one closet has drawers for linen and silver. Doors have touch latches.

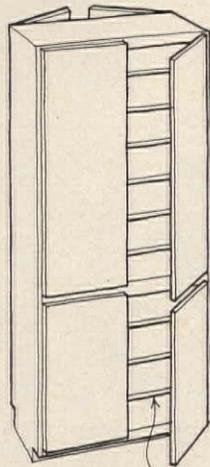
Courtesy: Western Wood Products Assn.

Courtesy: West Coast Lumberman's Assn.

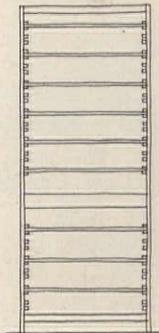


**BUILT-IN SIDEBOARD** includes shelves for dinnerware, drawers for linens. Doors have spring latches; Z-shaped braces and hardware are concealed on inner sides of doors.

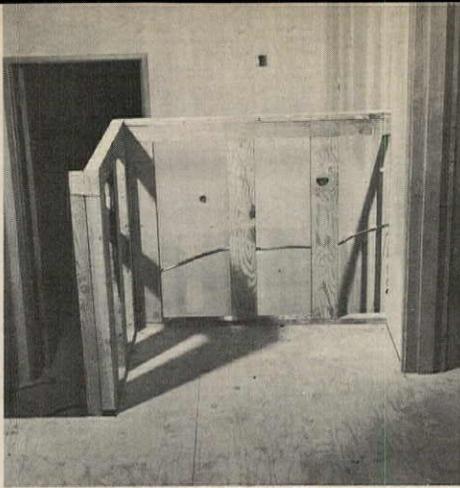
Courtesy: Weyerhaeuser Co.



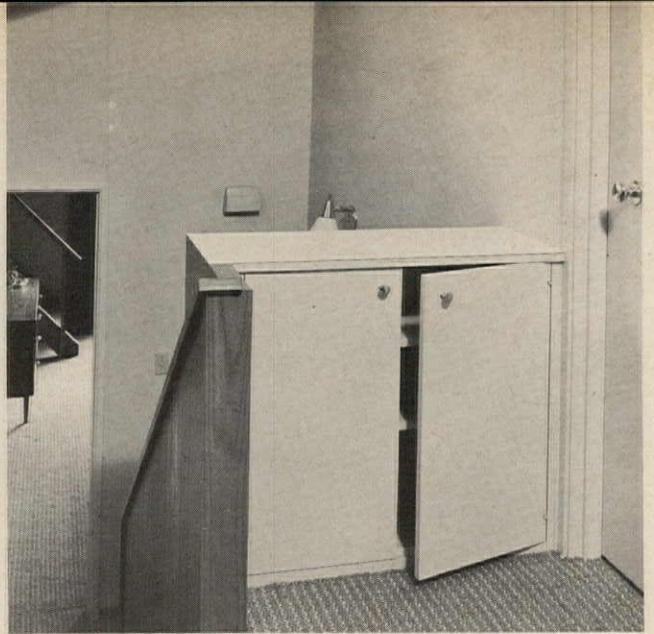
ADJUSTABLE SHELVES



**PASS-THROUGH PANTRY** is a step-saving unit that opens into dining room and into kitchen near dishwasher. It features adjustable dinnerware shelving and glide-mounted linen shelves that can be pulled out from either side.



**TOP-OF-THE-STAIRS CABINET** is good way to convert wasted landing space into useful storage space. Cabinet was built by Barnard & Kinney, homebuilders in Beaverton, Ore.



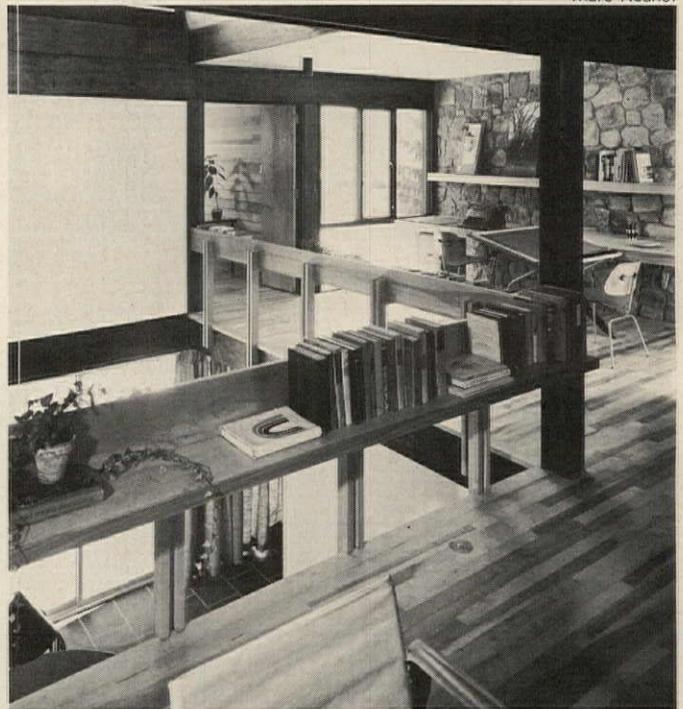
Courtesy: Georgia-Pacific Corp.

Courtesy: Western Wood Products Assn.



**STAIRWAY BOOKCASE**, with cabinets and drawers below, fits into otherwise unused space on stairway landing. Cabinetry is fir. Builder: Jeff Ehlen, Lake Oswego, Ore.

Marc Neuhof



**BALCONY SHELF** serves two functions: as guardrail around open stairwell and as a handsome book-and-general-storage spot. Backboard keeps objects from falling to story below.

Courtesy: Western Wood Products Assn.



**UNDER-WINDOW STORAGE** puts drawer and hanging space in below-grade area of a split-level house. This unit has full-length closet, shirt-and-slack cupboard, and double bank of 18"-wide drawers. Applied molding strips give paneled effect.



Courtesy: Western Wood Products Assn.

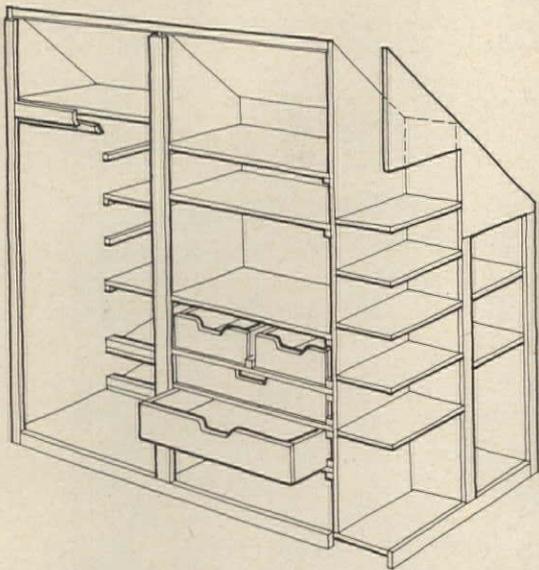


**CLOSET SEWING UNIT** fits into recess beside small bath. It includes a wall-hinged table, narrow closet for ironing board, variety of shelves and drawers, and overhead bulk storage. Builder: Jeff Ehlen, Lake Oswego, Ore.



Courtesy: Masonite Corp.

**DOOR-MOUNTED SEWING UNIT** consists of fold-down table, pegboard for hanging clothes, and low cabinet and drawer for storing sewing materials.



**ATTIC STORAGE UNIT** fills the awkward area under a sloping ceiling. It consists of reach-in closet with shelves behind, built-in desk, plenty of overhead storage space, drawers and shelves under desk, and bookshelves on side.

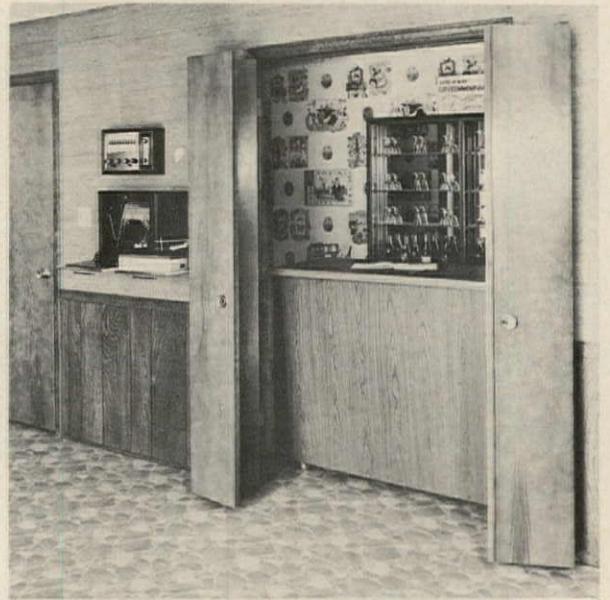


Courtesy: American Plywood Assn.

Here are six low-cost ideas from two custom builders in Indianapolis  
- - and four of them are standard features in a \$26,000 display model

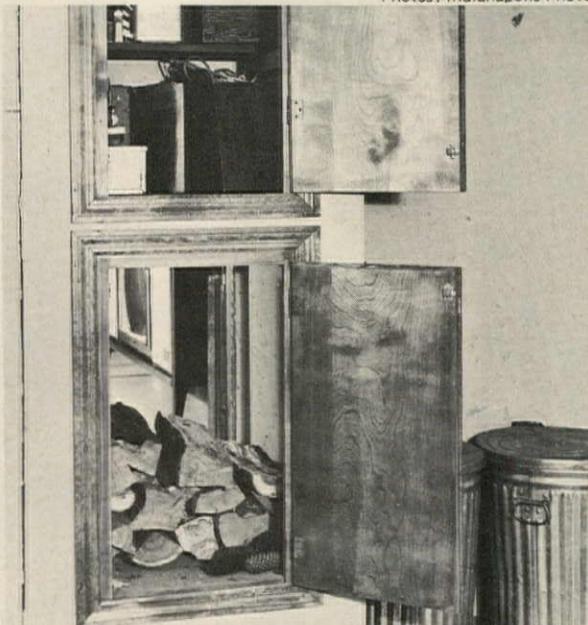


**CHILDREN'S CLOSET** in builder Bob Stephens' \$26,000 model home includes shelves built into extra-wide double doors. Multi-colored drawers include a large one for toys.

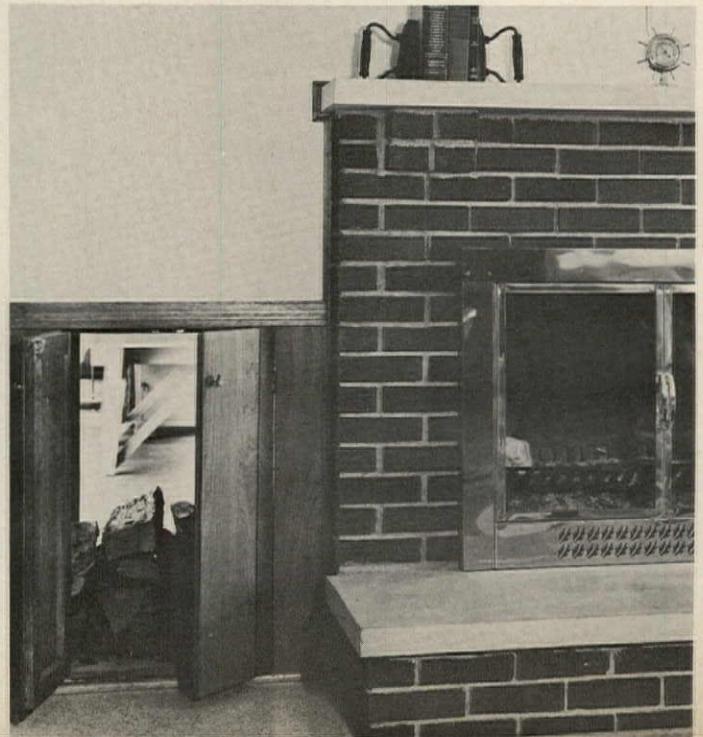


**ROLL-OUT COUNTER.** with shelves on one side, doubles as bar and portable buffet. Stephens builds his bar alcove into family-room wall and closes it in with flush bifolds.

Photos: Indianapolis Photo

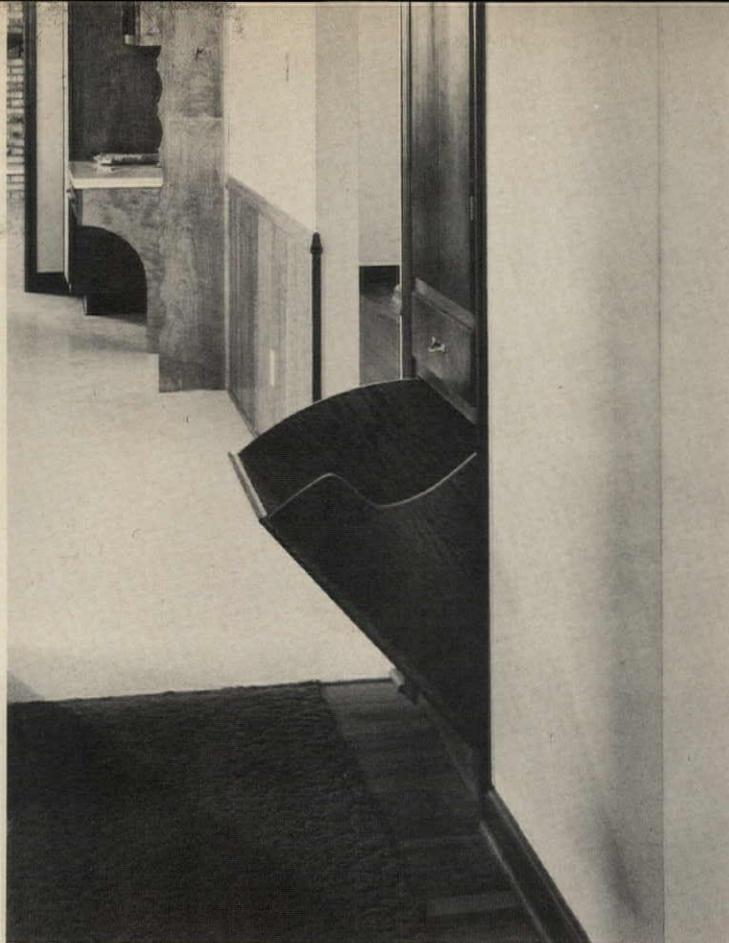


**FIREWOOD PASS-THROUGH** between garage and family room has doors on both sides. Builder Morris Franklin uses extra wall depth above for garage storage.

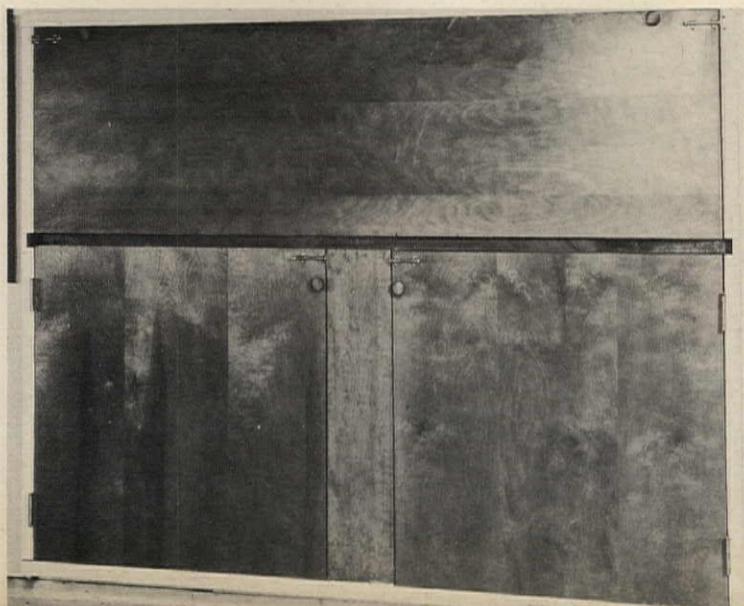
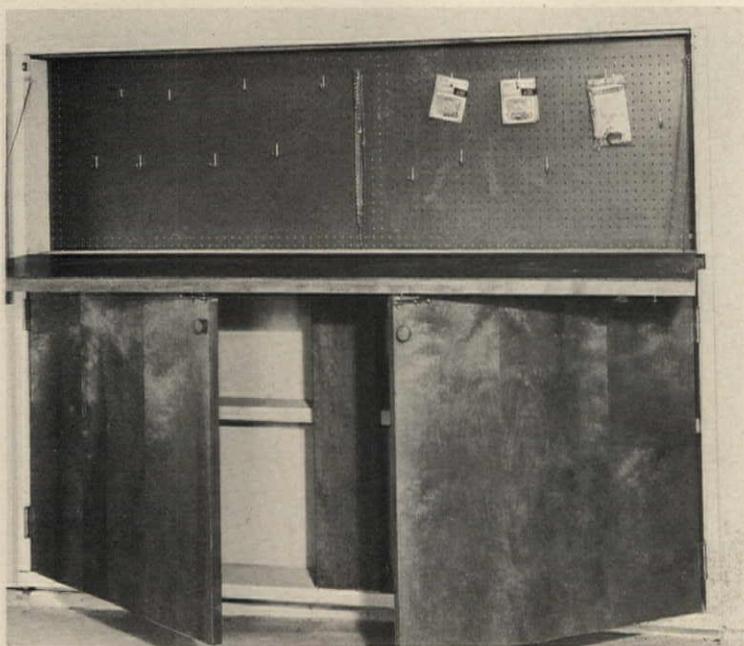




**LAUNDRY PASS-THROUGH** in Stephens' model is a ceiling-high linen closet built into washer-dryer room (*left photo*) with doors



providing access from bedroom hall (*right photo*). Tilt-out bin at bottom holds soiled laundry; clean linen goes on shelves above.



**ROLL-OUT BAR SINK**—mounted on drawer slides and plumbed with hoses—is concealed inside doors when area behind bar is used for dining. Builder is Morris Franklin.

**FOLD-DOWN WORKBENCH**, with storage below, consists of flush doors and pegboard in 2x8 frame. Stephens builds this on garage walls and covers the work top with hardboard.



Would you believe it? These three kitchens have the same basic cabinets—new Tappan Designer Cabinets with slip-out door panels. Decor can be Mediterranean (above), Contemporary and Oriental (left and right below), or you-name-it.



## One line of cabinets lets you give every customer a Tappan You-Shaped Kitchen



Door panels slip in or out in seconds—without tools.

Now you can standardize on Tappan Designer Cabinets, for any kitchen layout, any home. Then show your prospect how easily the You-Shaped Kitchen adapts to her tastes and ideas about interior decoration.

REMOVABLE AND REVERSIBLE DOOR PANELS make it easy to change kitchen decor without expensive remodeling. Mix, match, switch or decorate panels to suit a new color scheme, a new season or a new decorating plan.

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any of several standard panels. But these can be replaced with any  $\frac{1}{8}$ " or  $\frac{1}{4}$ " thick material—plywood, plastic, hardboard, metal. Any color, pattern, woodgrain or design.

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**TAPPAN**  
KITCHENS

THE TAPPAN COMPANY, MANSFIELD, OHIO



## Need a low-cost facelift? Try snap-on aluminum

It goes on fast, and also comes off fast for future facelifts or building repairs. The bank job above took contractor Robert LeMaire—Danville, Ill.—just 12 days with a three-man crew. And besides hanging a new facade of gold-anodized aluminum, LeMaire's work included knocking down a brick parapet to even up roof lines.

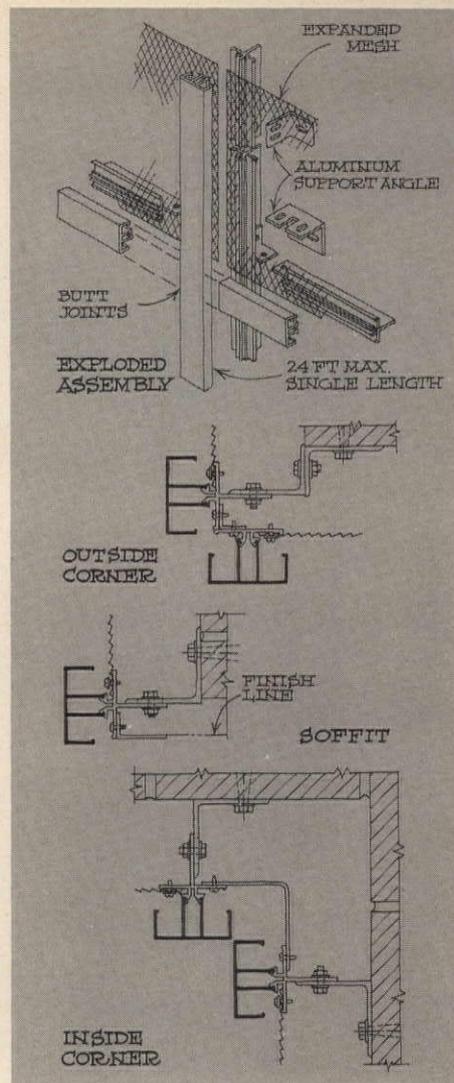
Reynolds Metals Co. designed the new curtain system to make use of lightweight, flexible sheet materials. Unlike other curtain-wall cover-ups consisting of panels set in a grid, the Reynolds panels don't have to be rigid or self-supporting because they are fastened at all four edges.

The system is fast because the grid is produced in halves that snap together. The inside half—aluminum T-channels—is fastened to an existing building face by

aluminum support angles (*drawings at right*). Aluminum mesh is screwed to the T-channels in 4'-wide panels up to 32' tall. Finally, prefabricated aluminum channels are snapped onto the tees so all joints and fasteners are concealed.

Reynolds' pre-engineered package, which is patented, includes at least three mesh styles in a choice of three finishes: color anodized, baked enamel or vinyl-coated. Snap-on mullions come in color-anodized satin finishes.

The system is not limited to low-budget renovation jobs. It can also be used for balcony screening, lighting grilles, and fencing. At least one of the mesh styles can be used either vertically or horizontally, and another is a closed design permitting a high degree of sun control.



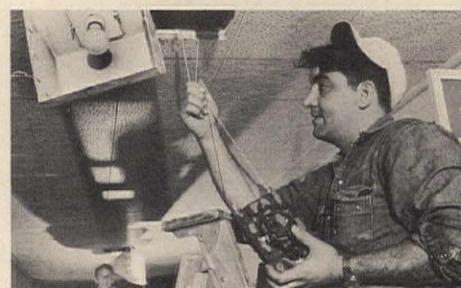
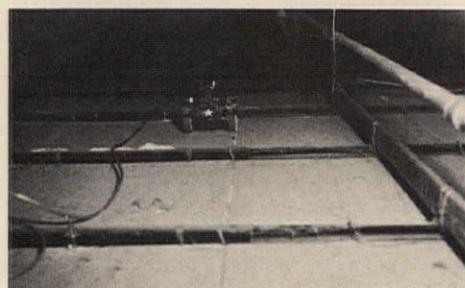
## New design specs for wood trusses give fabricators a national guide

The guide was written by ten manufacturers of metal truss connectors—the membership of the Truss Plate Institute (TPI). But it is intended as more than a guide. TPI is hopeful that principal U.S. code agencies will accept these specifications as a national truss standard.

Besides telling how to design trusses and what information to include in engineering drawings, the guide explains how to subject trusses to load tests. It also tells how to evaluate metal-plate connectors—for type of steel and corrosion coating—and how to determine plate strength under

tension. The data comes from private testing labs, university research staffs, and code men.

For a copy of "Design Specifications for Light Metal Plate Connected Wood Trusses," send \$1.00 to Truss Plate Institute, P.O. Box 253, Perrine, Fla. 33157.



## Here's a novel way to snake wire—by toy tank

Just tie the wire to a \$3.39 battery-driven tank and let it crawl from one light fixture to another inside a suspended ceiling (*photos above*). To guide the tank, attach two lengths of string and tug them left or right like reins.

The two electricians who thought up

the idea—C. S. Hood and Jimmie Jones (*left*)—may be boys at heart, but they saved \$2,200 with the toy. That's what it would have cost their employer—ARO Inc., Tullahoma, Tenn.—to remove enough ceiling panels to install 145 fire-alarm sensors on this job.

Technology continued on p. 107

**Strong joints.  
Smooth walls.**



**Small wonder.**

New SHEETROCK\* SW† Gypsum Wallboard features unique eased edges. New DURABOND\*-90 Compound bonds these edges together into Super-Weld joints, the strongest joints ever developed.

This system virtually eliminates joint imperfections caused by twisted framing, offset joints, poor framing alignment,

damaged board edges; even ridging and beading. So walls stay smooth as a billiard table.

To realize the full benefits of this major advance, see your U. S. G. salesman, or write to us at 101 South Wacker Drive, Department HH-73, Chicago, Illinois 60606.

\*Reg. U. S. Pat. Off. †Patent Pending

**UNITED STATES GYPSUM**

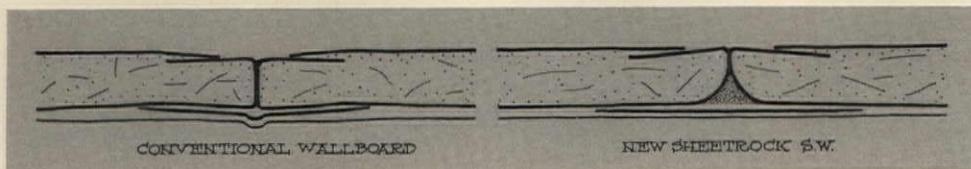
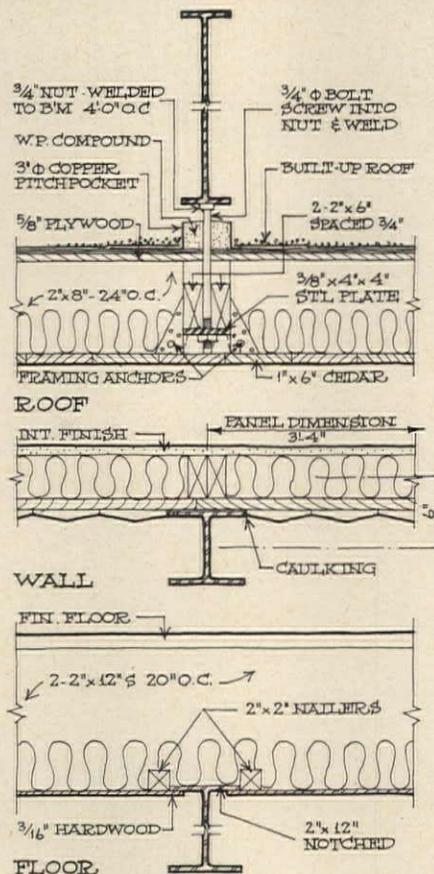
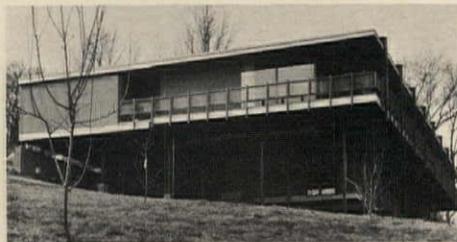


## How to suspend a wood box from a steel frame

At more than \$20 a square foot, this is not a cheap way to build. But it solved the problems of a steeply sloping site that would have boosted construction costs regardless of what method was used.

Architects Keith and Brooks Dean of Huntington, W. Va., designed a combined foundation and frame out of steel I-beams, and then worked out fastening details to build a 3,960-sq.-ft. house inside of it (drawings). Even though the steel cost \$8,900 to fabricate and \$56 a ton to erect (total: 27 tons), Dean & Dean still saved over the price of a conventional wall foundation.

The roof is suspended from the upper I-beams by rods welded to the steel. And to eliminate continuous flashing on both sides of the beams, each rod hole is sealed by an individual pitch pocket (top drawing). Roof drains are concealed within the house walls.



## A better drywall joint—but it means a change

Instead of a square tapered edge (above, left), U.S. Gypsum Co. is now offering a rounded tapered edge (above, right). Result: a deeper joint, which is therefore stronger and flatter. The benefits: greater protection against ridging, beading and other drywall-joint failures caused by twisted framing, uneven board alignment, and temperature extremes.

But the deeper joint also requires an extra work step—prefilling. So U.S. Gyp-

sum has developed a prefilling system that requires the use of a new hardening compound and a special tool for applying it (photo, right). Once the joint has been prefilled, it is finished with conventional materials and tools.

Rounded-edge drywall costs no more than square-edge. But the prefilling takes extra material, and extra labor—about 30 minutes more per house, says one company spokesman.

## Asbestos-cement forms add style to concrete columns

In fact, asbestos-cement forms permit columns in virtually any design: fluted, ribbed, grooved, crossed, rectangular, square, oval, diamond, and tee. The contractor has complete control over the design, regardless of how complicated, because the forms are permanent—they provide their own finished surface.

Certain-teed Products Corp. developed the new forms specifically for reinforced-concrete columns. Formwork is constructed of interlocking asbestos-cement sections that can be lifted by two men and drilled or sawed with conventional masonry tools. Forms can be set up around reinforcing bars, or prefabricated cages can be dropped in after forms are completed.

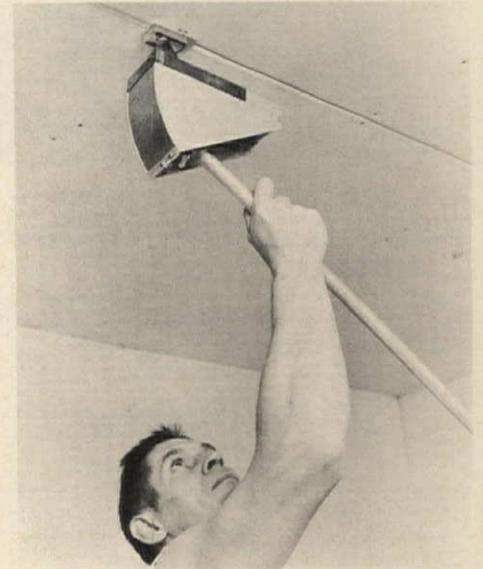
Slots are incorporated in the asbestos-cement sections for locking in exterior and interior partitions, and columns next to windows can be provided with grooves for plastic-strip gaskets.

## Gas men get serious about the natural-gas fuel cell

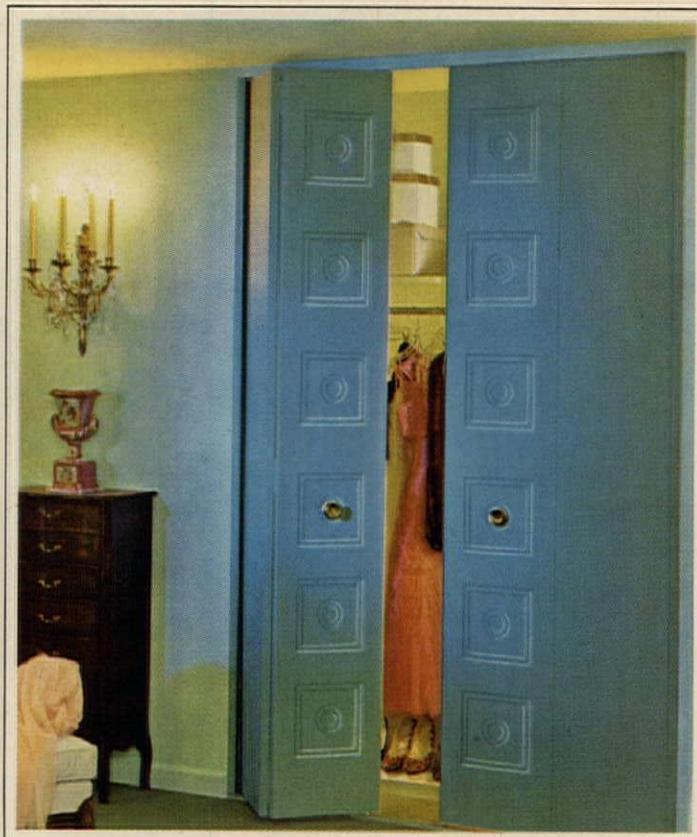
Twenty-three gas companies say they will spend \$20-million on fuel-cell research in the next three years. They will spend the money in the name of TARGET—Team to Advance Research for Gas Energy Transformation Inc.—and they will spend it through Pratt & Whitney Aircraft, a division of United Aircraft Corp.

Pratt & Whitney, which has developed hydrogen fuel cells for space exploration, will determine whether a gas fuel cell is feasible in terms of 1) marketing, 2) economics, and 3) technology.

TARGET's goal: a comfort package for homes, combining not just temperature and humidity control, but also on-site generation of electricity.



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on your  
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IF YOU WANT TO HAVE YOUR OWN SALES TERRITORY with a high-quality product to distribute—team up with Float-Away. We're looking for aggressive, well-rated dealers capable of selling a specialty product—Float-Away Doors—the best metal bifold door made. Builders across the country have found Float-Away closet systems to be a major contributor to more profits and more satisfied buyers. You will, too.

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# Simply Beautiful... Beautifully Simple!

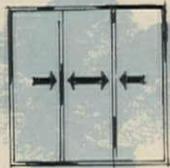
INTRODUCING

## Trintessa<sup>T.M.</sup>

SHOWER BY FIAT



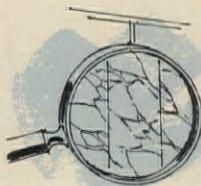
Choice of 8 decorator approved FORMICA® brand laminate patterns and 8 coordinated color MOLDED-STONE® floors. Two sizes 36"x36" and 48"x32"—both 76" high.



Tri-Slide Enclosure—made of safe and shatter-proof, obscure crystal-clear acrylic. Glides on nylon—guided in anodized aluminum channel.



Solid, silent insulated sandwich walls have FORMICA® brand laminate interior bonded to 5/8" water impervious foam core and 1/16" melamine back-up sheet.



Matching FORMICA® brand laminate pattern clad moldings make smooth corners that are easy to clean and water tight.



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Built-in vanity covered with FORMICA® brand laminate, Spanish Oak 344. Perfectly matched to vanity cabinet. No chipping or cracking. Doors stay warp-free.

Tub walls of FORMICA® brand laminated plastic. Exclusive new Spring Pastorale 691 won't discolor. Wipes clean quickly and easily.

Feature wall surfaced with FORMICA® brand laminate, stylish Green Olive 866. Mirror frames of exclusive FORMICA® brand molding, Spanish Oak to match built-in and vanity.

Vanity covered with FORMICA® brand laminate. Spanish Oak creates the look of fine furniture, never needs refinishing.

Vanity top and windowsill of FORMICA® brand laminate. Hand-somely design-coordinated in new Sienna Travertine 662. Resists medicine and cosmetic stains.



Carpeting: CRESLAN® acrylic fiber

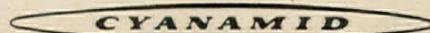
## New patterns and woodgrains...new V-40 vertical laminate...new cabinet moldings...exclusive innovations from Formica!

Offer value where it shows! Eye-catching bath interiors of tough, durable FORMICA® brand laminate on walls, vanities, built-ins and windowsills. Exclusive new V-40 vertical laminate is versatile and economical. It's the ideal surfacing for baths, kitchens...any room! Depend on Formica. No other brand of laminate gives you so much selling help: more innovations, more colors and patterns to choose from, unequalled consumer acceptance plus fast service from the biggest distributor and manufacturer organization in the industry. Contact your local distributor, manufacturer or Formica representative. For complete product specifications, see Sweet's Light Construction File, 9a Fo.

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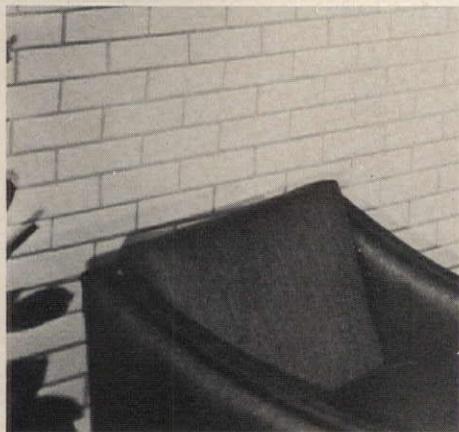
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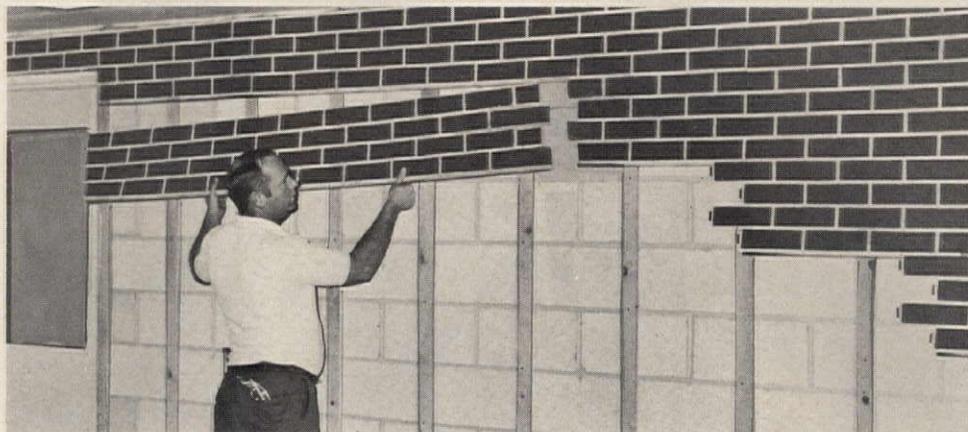
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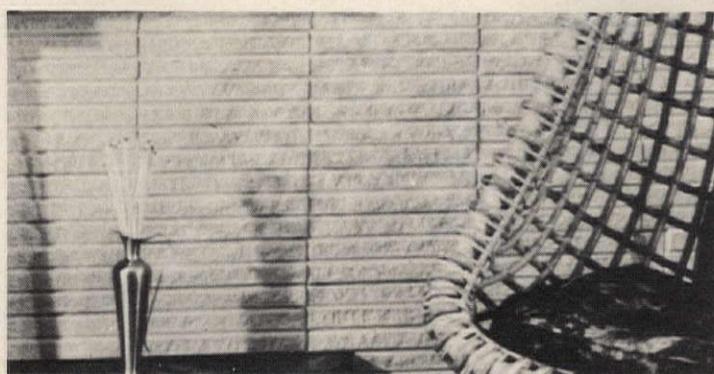
**Interiors**



**ALUMINUM PANELS** interlock horizontally and vertically, are nailed to furring. Finished installation in white is shown above, at right.



**FIBERGLASS PANELS**—48" wide and 10" high—are applied with just four nails. Patented, self-leveling and interlocking flange hides nail heads.



**VERMICULITE VENEER** can be applied to any rigid surface with neoprene adhesive, requires no foundation. It can be cut like wood.

**The look of brick: Now you can have it in aluminum, fiberglass, or vermiculite**

All three materials can be used both indoors and outdoors, and all are said to even feel like brick. Here's how the effect is achieved:

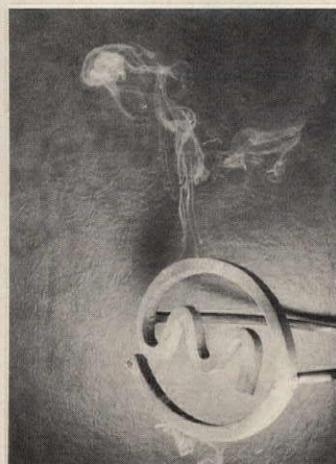
The aluminum panels are embossed with a standard-size brick pattern, then painted and grouted for texture; the premortared fiberglass panels incorporate real masonry particles; and vermiculite—combined with mineral oxide pigments and cement—is formed into brick-shaped

blocks with an illusory mortar line. All three come in colors including red, white, sand, and pale green.

For information on aluminum from Consolidated Metal, Elkhart, Ind., circle 290 on Reader Service card. For fiberglass data from Bolen Int., Niles, Ill., circle 291 on Reader Service card. For vermiculite data from Z-Brick, Seattle, circle 292 on Reader Service card.



**Mismatched paneling** of pre-finished plywood is offered in two hardwood grades that simulate natural walnut. Pattern above is one of thirteen wall-panel styles available in a wide range of colors, sizes, and prices, Boise Cascade, Minneapolis. Circle 250 on Reader Service card



**Leather-textured panel** of 1/8" plastic-finished hardboard simulates top-grade cowhide in four colors: brown, tan, green, and white. Wallboard adhesive secures the 4'x8' panels to any solid backing. Marlite, Dover, Ohio. Circle 251 on Reader Service card



**Textured vinyl wallcovering** that appears to be hand-woven straw is available in more than 20 colors. The pattern is the latest in a wallcovering line that includes more than 50 other choices. L. E. Carpenter & Co., New York City. Circle 252 on Reader Service card



**Two-ply wallcovering** looks and feels like grass cloth. Woven fabric is laminated to paper, then coated with transparent polyvinyl acetate. Texture makes it ideal for old walls with minor cracks or defects. Crown, New York City. Circle 253 on Reader Service card

New products continued on p. 114



## No bugs.

Installation “bugs” are minimized with all-aluminum wire screens and screening. That’s because of aluminum’s rigid strength. Flex a quality-made aluminum screen unit and see what we mean: no corner movement

and no center deflection. All-aluminum screens recover their shape rapidly. Go up neat and clean. Won’t “bag-out” in the frame.



## No bugs.

Screens and screening of Alcoa® Aluminum keep the bugs and rodents out, let the breezes in. But that's not the whole story. All-aluminum screening is provably cleaner, tougher, cooler and flame resistant.

Can't rust, mildew or rot. Is it any wonder seven out of eight homeowners prefer all-aluminum wire screening?



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for better homes**

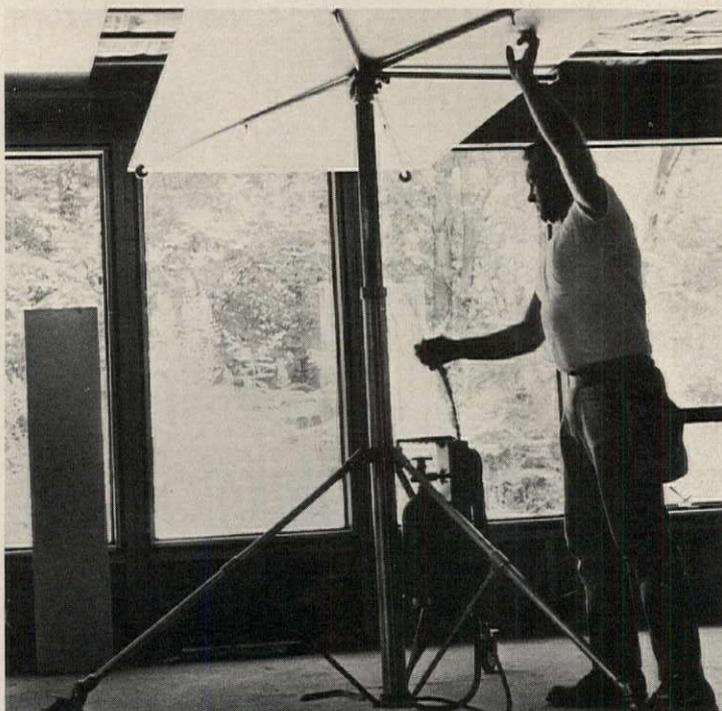
Change for the better with  
Alcoa Aluminum

 **ALCOA**

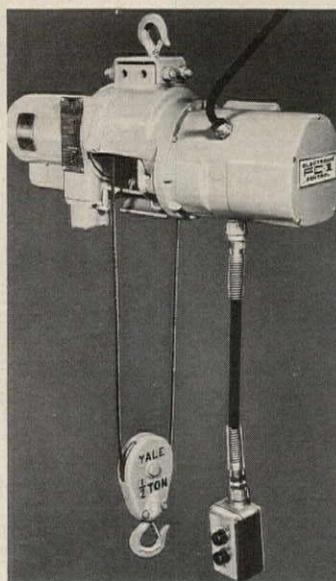
## NEW PRODUCTS

start on p. 111

### Tools and equipment



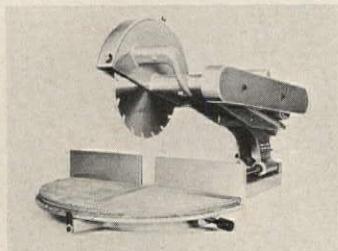
**Self-powered hoist** is light enough to be handled by one man, yet it can lift, position, and hold up to 600 lbs. as high as 16½'. Hoist is powered by self-contained CO<sub>2</sub> power pack that eliminates need for outside power source. Genie, Seattle. *Circle 262 on Reader Service card*



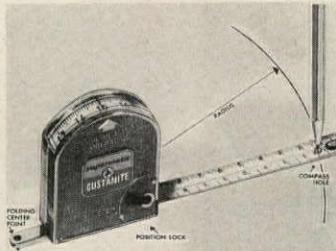
**Electric hoist** is powered by solid-state electronic control that permits precise speed control. Feedback device compensates for changing loads. Models are available in 115 or 230 voltage ratings and capacities from ¼ to two tons. Yale, Forrest City, Ark. *Circle 263 on Reader Service card*



**Laminate trimmer**, powered by 3.8-amp, 27,500-rpm motor, can remove overhangs in a single pass. Engineered to trim 90° corners and backsplashes, it also trims laminate overhang flush with corner wall surfaces. Rockwell, Pittsburgh. *Circle 264 on Reader Service card*



**Portable radial saw**, for wood, brick, stone, and aluminum, breaks down into two sections and fits in a car trunk. Saw cuts material up to 4" thick and 13" wide on 90° cuts and 9" wide on 45° mitre cuts. Port-A-Craft, Wetoma, Fort Worth. *Circle 265 on Reader Service card*



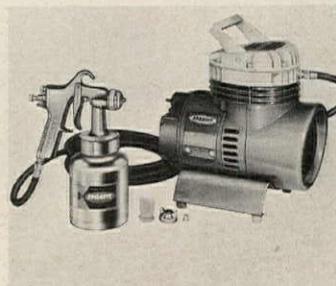
**Multi-purpose ruler** contains hinged point that converts ruler into a compass. An accurate circle can be drawn up to 12' in diameter by placing pencil point in hole at tape tip. Tape can be locked at any length. Cushmanite, Brooklyn. *Circle 266 on Reader Service card*



**Pipe-setter tractor** combines four tools to do the entire job: It breaks concrete (or other surface), digs a trench, lays pipe, backfills, and tamps. Hydraulic slide boom handles up to 4,500 lbs. International Harvester, Chicago. *Circle 267 on Reader Service card*



**Portable space heater** has blower intake on top of housing to provide a booster air supply. Two new models—with 100,000 or 170,000 Btu/h ratings—burn kerosene or #1 fuel oil and operate on standard 120V AC current. Mr. Heat, St. Louis. *Circle 268 on Reader Service card*



**Paint sprayer** that weighs only 34 lbs. and measures 12¼"x7"x-13½" offers portability at a lower price. It uses a self-lubricating piston air compressor and a high-volume bleeder gun with internal and external mix spray nozzles. Thomas, Louisville, Ky. *Circle 260 on Reader Service card*



**Gasoline-driven rotating hammer** bores holes up to 2". An all-attitude carburetor allows full-speed operation in any position, so it can work upside down for jobs on ceilings and horizontally for boring walls. Skil, Chicago. *Circle 261 on Reader Service card*

New products continued on p. 118

# important cabinet meeting.

DEL-MAR AND MENGEL

Two of the nation's fastest growing, most highly respected kitchen cabinet manufacturers, Del-Mar and Mengel, are now one company. Del Mar-Mengel Kitchens.

This new organization will offer to builders, for the first time, the advantages of a kitchen cabinet manufacturing company that is national in scope:

A nation-wide organization of Del Mar-Mengel distributors will draw from the output of three manufacturing plants — two in Atlanta, Ga., and one in Union City, Indiana, and from warehouse inventories of cabinets in these same points.

The widest variety of lines available from any manufacturer will be offered

by Del Mar-Mengel. All with unprecedented leadership in styling and appearance. In a variety of woods and finishes—birch, maple, oak and walnut. From economy cabinets suitable for mass installation, to luxury lines for custom homes and remodeling jobs.

Del Mar-Mengel's distributors will be serviced by the largest field force in the industry, offering builders effective, key-job assistance in planning and installation. And mass manufacturing economies will assure builders of legitimate profits.

This new organization is surely to become one of the dominant forces in the kitchen cabinet business in the U.S.

Exciting plans for even further growth

are already in progress.

If you're a builder concerned with kitchen cabinets, you ought to take a look at Del Mar-Mengel. For more information, write Harry Howell, Manager of Marketing, Del Mar-Mengel Kitchens, 2865 Gordon Rd., Atlanta, Ga.

*Del-Mar*<sup>®</sup>  
**MENGEL**  
KITCHENS

# idealist and our customer.



James Frank used to work with remodeling contractors in Portland, Oregon.

Then, 12 years ago, he gave it up to strike out on his own so he could do the kind of quality work he wanted to do.

A big decision? Sure.

And a year later, when he entered the new home and commercial building field, he made another big decision: to use KitchenAid dishwashers.

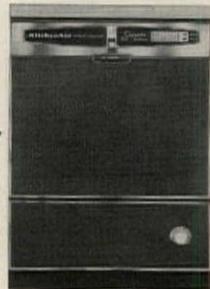
"I'm basing my career on quality," he said, "and KitchenAid gives me dishwasher quality. I might save a few dollars for the sake of initial economy with other brands, but KitchenAid gives me more satisfaction and protection in the long run."

"I don't ever recall having a service call or customer complaint about KitchenAid," he adds.

So far, Frank's ideals are paying off. He's building about 10 to 14 homes a year, ranging from \$26,000 to \$130,000.

If you're basing your building career on quality, take a tip from James Frank: install a KitchenAid. The dishwasher with built in quality.

See your distributor. Or write KitchenAid Dishwashers, Department 7DS-4, The Hobart Manufacturing Company, Troy, Ohio 45373.



**KitchenAid**  
Dishwashers

By the makers of Hobart commercial dishwashers and food waste disposers.



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Firm \_\_\_\_\_

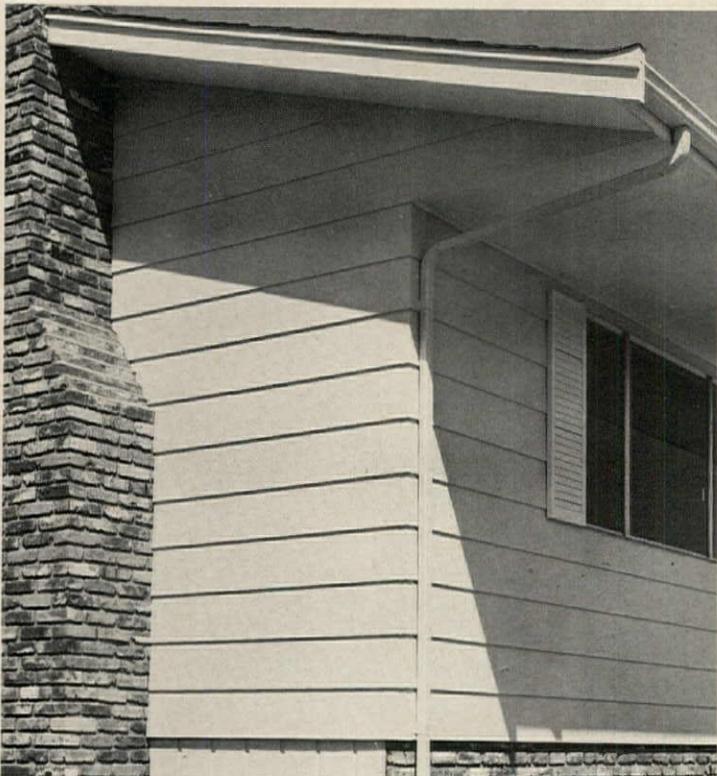
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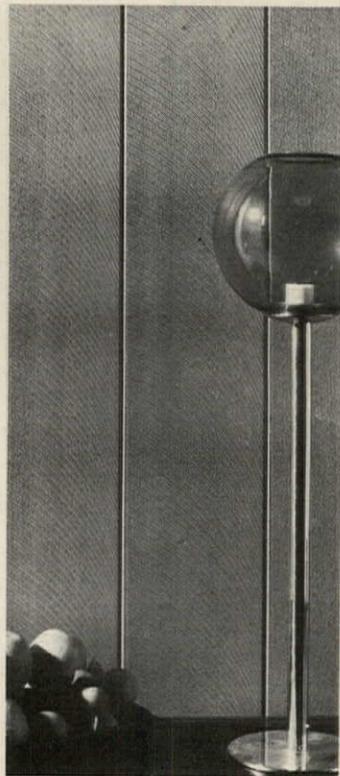
## NEW PRODUCTS

start on p. 111

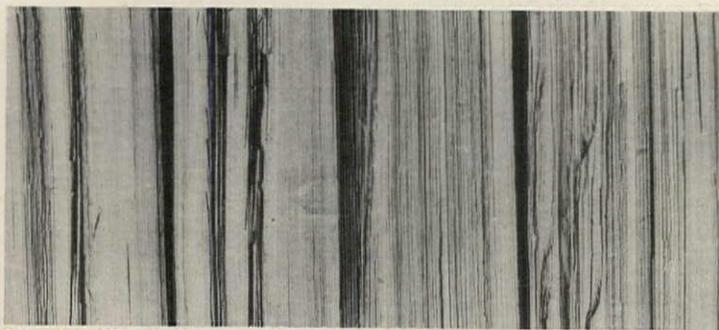
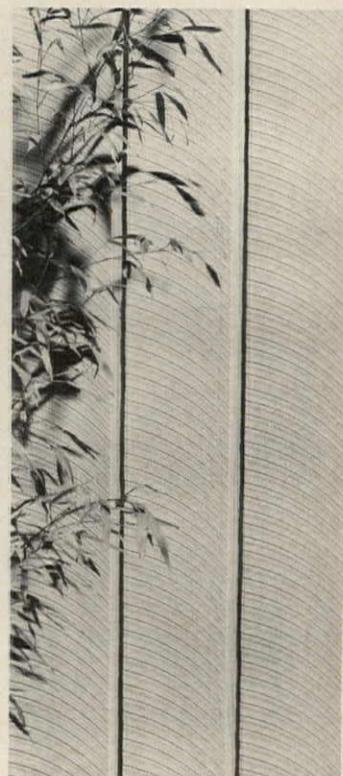
### Exteriors



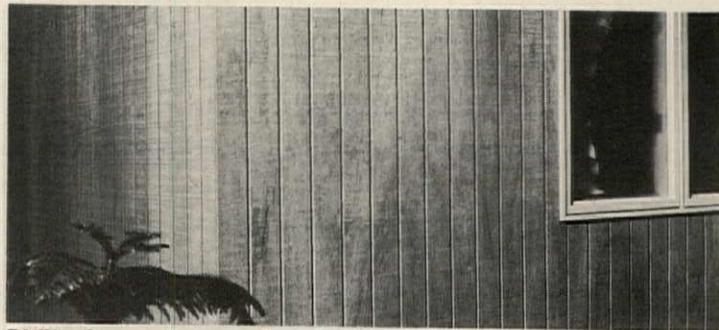
**Primed lap siding** is a fiber-and-resin blend that resists splitting, warping, and buckling. Factory-applied primer is guaranteed peel-and-blister-proof for five years. In 16' lengths. Weyerhaeuser, Tacoma, Wash. *Circle 214 on Reader Service card*



**Redwood siding-panelling** comes in two circular-saw textures—heavy for exteriors; fine for interiors. Styles include V-rustic, channel rustic, and V-joint T&G. Random lengths from 3' to 20'. Georgia Pacific, Portland, Ore. *Circle 215 on Reader Service card*



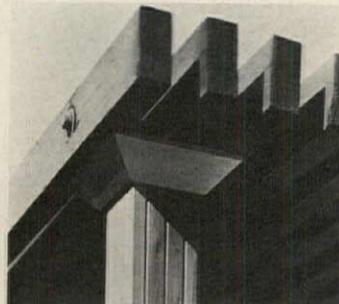
**Hand-split shake panel** comes in a wide choice of colors. Pre-finished panels—46 $\frac{3}{4}$ " long and 16 $\frac{1}{4}$ " high—are bonded to an asphalt-impregnated backing and applied with color-matched nails. Shakertown, Cleveland, Ohio. *Circle 216 on Reader Service card*



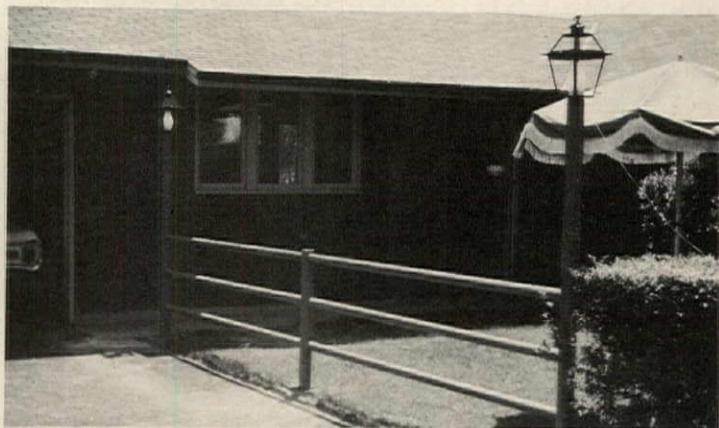
**Philippine mahogany-faced siding** is manufactured in a range of styles and dimensions, including 32- and 40-sq.-ft. panels. Siding is backed by a knot-free solid core. Shipped with steel edge protectors. Boise Cascade, Minneapolis. *Circle 255 on Reader Service card*



**Aluminum soffit and fascia**, coated with Tedlar, is guaranteed for the life of a house. Line includes two soffit styles—ventilated and solid—one fascia design, and a selection of runner channels and finish trim. Also, Akron, Ohio. *Circle 256 on Reader Service card*



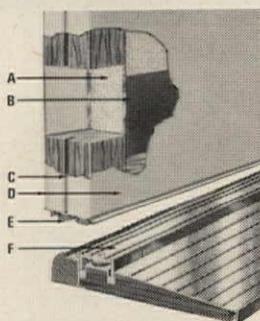
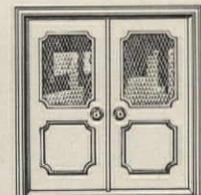
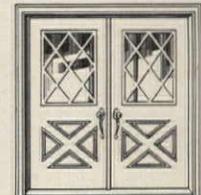
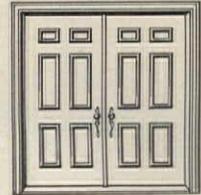
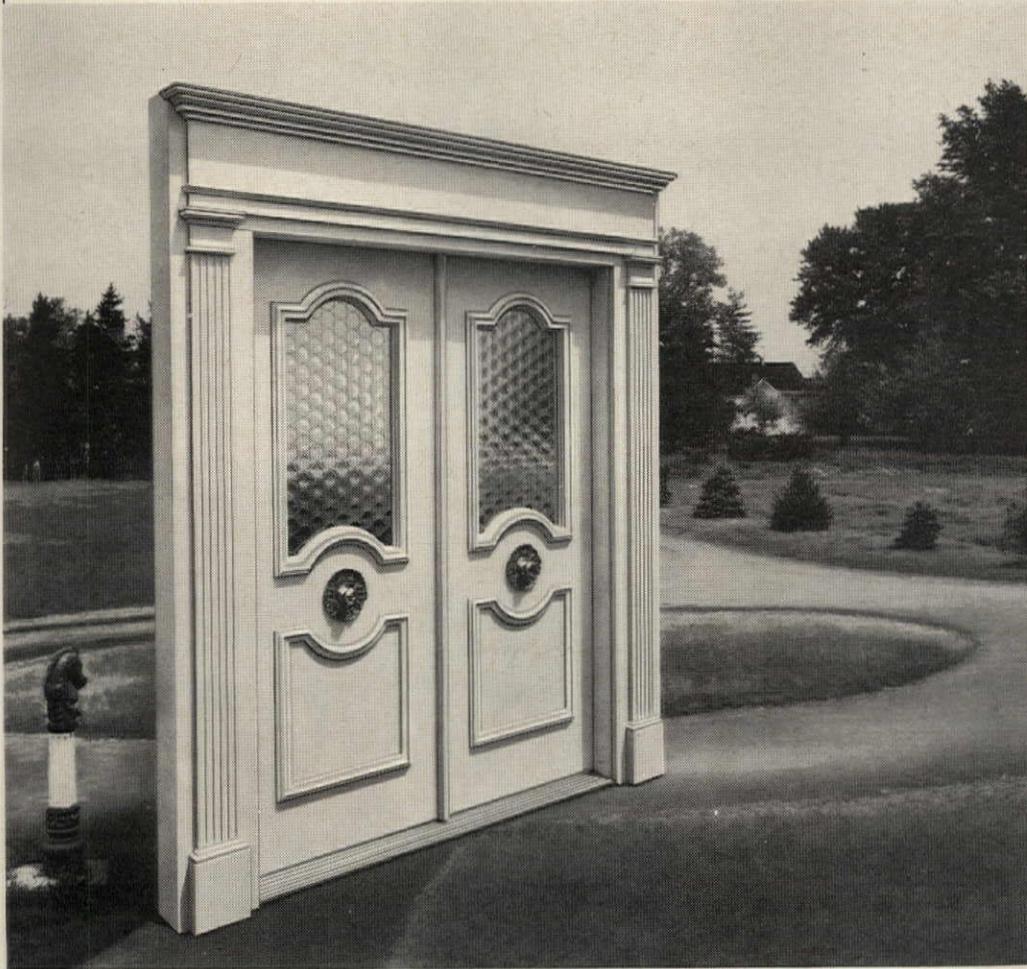
**Precut redwood columns** come ready to assemble and finish in self-aligning, kiln-dried stock. Columns are manufactured in a T&G pattern with vertical V-groove that hides corner joints. In 8' and 10' lengths; 4" and 6" widths. Simpson, Seattle. *Circle 217 on Reader Service card*



**Polyethylene-coated aluminum railing** simplifies the wiring of a remote post lamp by using the upright section as a lamp-post base. The wire is run through the railing. In green. International Protected Metals, South Plainfield, N.J. *Circle 254 on Reader Service card*

New products continued on p. 122

# Solve 4 biggest double-door problems



A. Rigid Dylite foam core insulates  
 B. Internal "kick" strip  
 C. Thermal break—ends condensation  
 D. Galvanized steel facings  
 E. Seal strip on door—not walked on  
 F. Adjustable universal sill

- 1. Warping.** Made of steel, Pease Ever-Strait Doors end costly, bothersome call-backs, because they just don't warp.
- 2. Drafts.** Magnetic weather-stripping like on modern refrigerators gives a positive weather-seal . . . shuts out drafts, snow and cold air.
- 3. Swelling.** No worry about sticking due to temperature and humidity changes. Once Pease Ever-Strait Double-Doors are properly installed they'll always open and close—easily.

- 4. Storm doors.** Pease Ever-Straits give the greatest weather-barrier ever built into a door. Ever-Strait doors have a solid foam insulating core. There's also a thermal break between the two galvanized steel facings, that eliminates condensation and frosting.

Like to know more? See your nearest distributor listed, or write for free brochure and full details.

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Patents No. 3,153,817, 3,273,287 and 3,238,573. Patented in Canada 1965. Other patents pending.

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There's more to the story of vinyl in building products than most builders and architects realize. It goes beyond the fact that vinyl makes a material difference . . . in siding that retains its beauty; in drain/waste/vent systems that refuse to corrode or rust; in vinyl-clad windows that promise lifetime maintenance savings; and in gutter systems that do not peel, dent, corrode, or need paint.

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vinyl every chance you get. For better vinyl, insist on Geon vinyl. Write for new building products folders, one on siding, gutters and downspouts, the other on windows. B.F. Goodrich Chemical Co., Dept. H-10, 3135 Euclid Ave., Cleveland, Ohio 44115.



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Circle 84 on Reader Service card

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- Will not rub off or track off.
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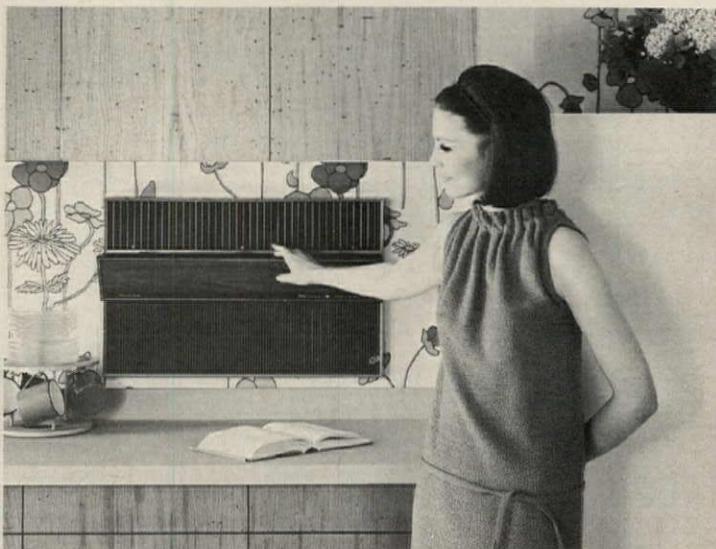
Available in eleven colors: Bark Brown, Smoke Gray, Chelsea Gray, October Brown, Forest Green, Farallon Gray, Presidio Red, Cordovan, Redwood, Black, and White.

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Please send color card and information  
on Cabot's Decking Stains.

Circle 85 on Reader Service card

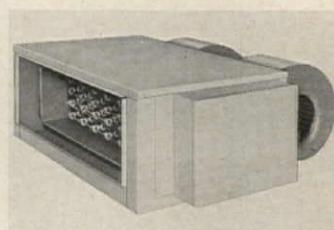
## Heating, cooling, and ventilating



**Room air conditioner**—offered in ten slide-out chassis models—has simulated-wood trim made of polystyrene. An optional heat-resistant grille permits unit to be placed over a heat vent or baseboard heater. Hotpoint, La Grange, Ill. Circle 230 on Reader Service card



**Fresh-air inlet** feeds into return of a warm-air heating and air-conditioning system, so air is filtered, heated or cooled, then circulated. Inlet permits change of air several times per hour. Manual or automatic damper. Lennox, Marshalltown, Iowa. Circle 233 on Reader Service card



**Compact heater-cooler**—only 9½" high—can be installed in a dropped ceiling in hallway or closet. Unit is suggested for apartments where individual control is needed. It can be used without ductwork. Armstrong Furnace, Columbus, Ohio. Circle 234 on Reader Service card



**Suspended unit heater**—with wall or ceiling brackets—comes with manual or automatic controls. Its motor is enclosed and permanently lubricated. Line includes compact 1½ to 36 kw models. Emerson Electric, St. Louis.

Circle 238 on Reader Service card



**Radiant heating panels** for use in suspended ceiling grids come in two models: 1) a 750-watt unit with three to six heaters per control and a 2,560 Btuh rating; 2) a 500-watt model with four to eight heaters. Litecontrol, Watertown, Mass.

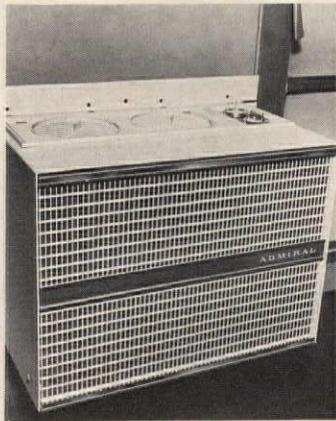
Circle 236 on Reader Service card

## NEW PRODUCTS

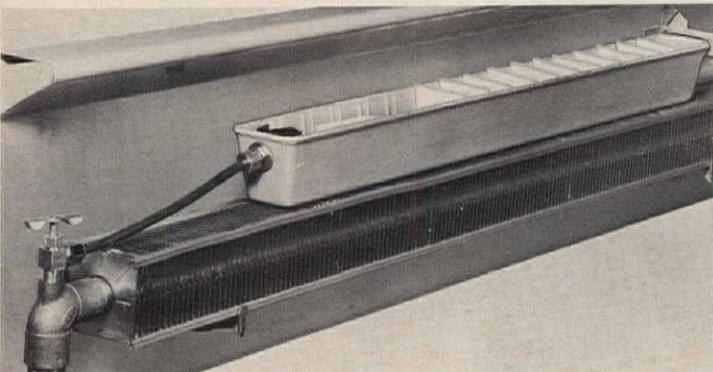
start on p. 111



**Traditional cupola** is constructed of redwood with copper or aluminum roof. Straight baseboards permit easier installation (no angle cuts); base comes separated from top to simplify fitting and handling. Manor House, Warsaw, Ind. Circle 231 on Reader Service card



**Casement air conditioner** fits windows 15" to 16½" wide and adapts—with an optional kit—to double-hung windows as wide as 40". Unit has fiberglass insulation to prevent heat infiltration, and a squirrel-cage fan. Admiral, Chicago. Circle 232 on Reader Service card



**Automatic humidifier** uses preheated water from heating system for faster evaporation. It is set on heating coil and connected to system at regular air vent. Two units will keep a 1,000-cu.-ft. room comfortable. Three S, Esterville, Iowa. Circle 235 on Reader Service card



**Room air conditioner** comes with standard mounting kit for window or through-the-wall installation (flush-mounting outside or inside). Optional kits permit wide window applications. Ratings: 8,000 to 17,000 Btuh. Airtemp, Dayton, Ohio. Circle 237 on Reader Service card

New products continued on p. 124



**"We've always used Bilco Basement Doors. They help us sell homes."**

BUILDER: James Hatfield  
DEVELOPMENT: Lochwood  
LOCATION: Clinton, Conn.

**Bilco**

AMERICA'S FINEST  
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Circle 89 on Reader Service card

## NEW PRODUCTS

start on p. 111

### Lighting



**Fluorescent shelf unit** illuminates bric-a-brac and at the same time adds diffused light to the room. Suggested for dens, family rooms, and kitchens, the single-lamp unit is finished in simulated walnut. Sylvania, Danvers, Mass. Circle 220 on Reader Service card



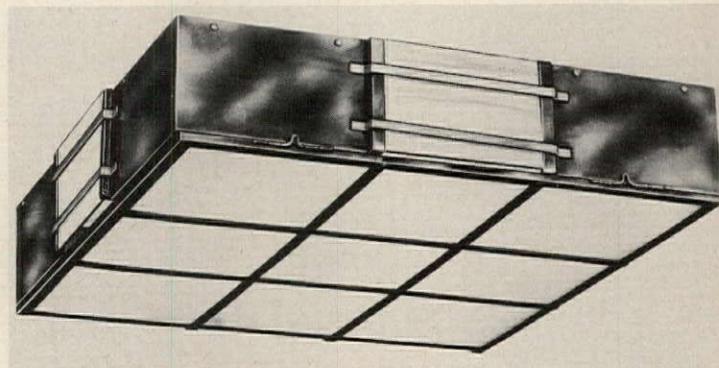
**Tiffany-style lamp** shades a plain white globe in multi-colored, textured glass. The brass-trimmed hanging fixture works equally well in a traditional or contemporary room. Style is currently enjoying a revival in popularity. Virden, Cleveland.

Circle 222 on Reader Service card



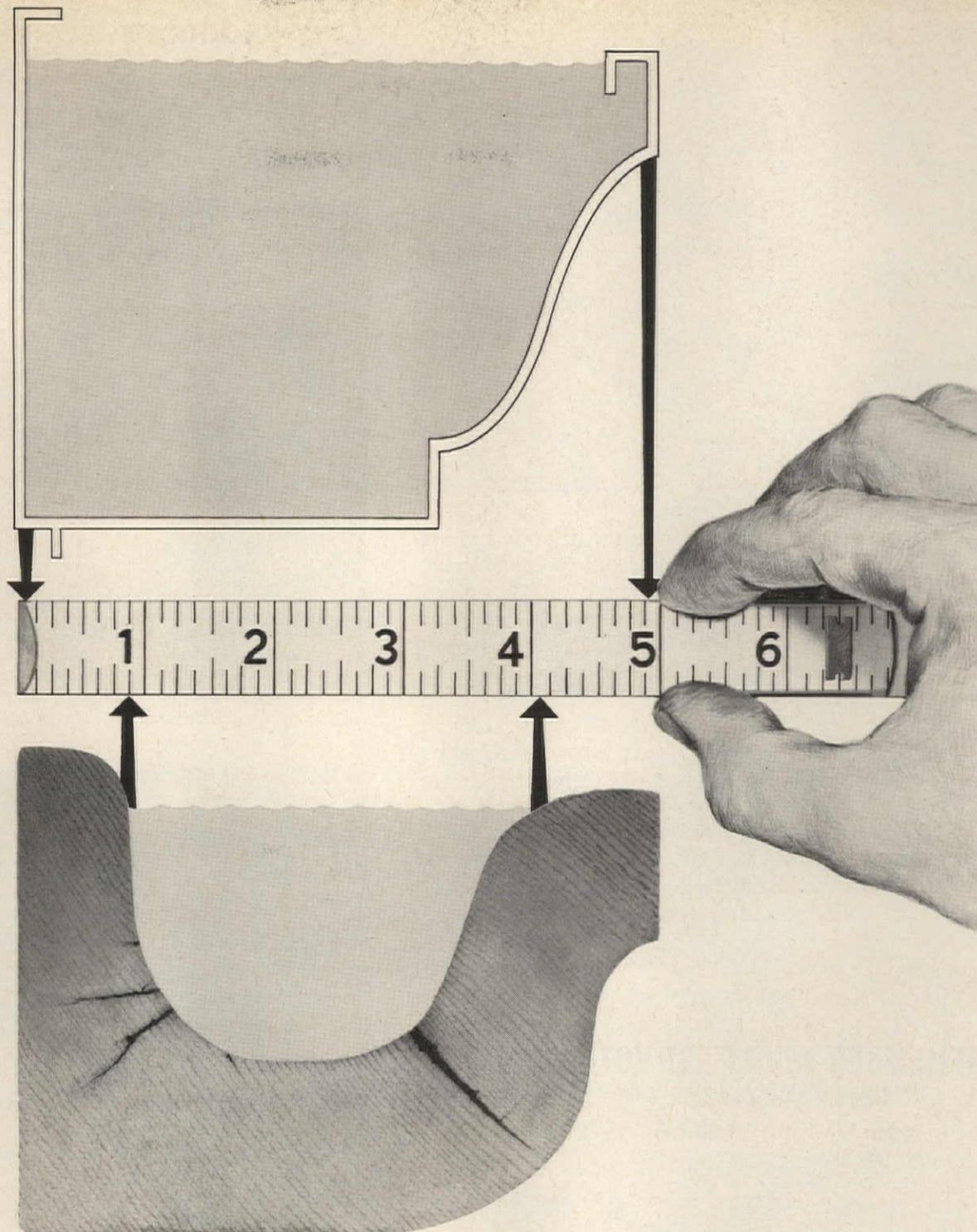
**Five-light chandelier** consists of a deep conical hood and candles made of translucent plastic that simulates wax. Hidden in the bottom cone: a direct downlight. In four finishes: antique brass, copper, pewter, and parchment. Halo, Rosemont, Ill.

Circle 223 on Reader Service card



**Square ceiling light** finished in old brass or copper appears hand-forged. Three-light model measures 12" sq.; two four-light models measure 15" and 20" sq. Glass: honey marble with white opal diffuser. Artolier, Garfield, N.J. Circle 221 on Reader Service card

New products continued on p. 126



## WILL THE **REAL** 5-INCH GUTTER PLEASE STAND UP!

The real 5-incher is 5 inches across and all trough. It's the one on top. It's Bird Solid Vinyl.

The *other* one — below — is  $\frac{1}{3}$  trough,  $\frac{2}{3}$  solid wood. Wood that water can't flow through.

The Bird 5-incher handles double the water. It's stronger than wood, so less of it is needed. Leaves more room for water.

And a Bird Solid Vinyl Gutter won't crack or rot, never needs paint. The color isn't a coating or veneer. It's in the solid vinyl for keeps.

Unlike wood, Bird vinyl won't support flame. Unlike metal, it won't rust or crust or corrode or dent. Or conduct lightning.

Spoilage in shipment, storage or application? None. Yet it cuts easily and goes up fast. It's feather-light, immune to damage, and the accessories are made to precision tolerances.

Will it stand up? You bet. With virtually no maintenance.

Will it sell? Ask any architect, builder or homeowner. Then call your Bird Distributor. Or write us direct for literature.

**OTHER BIRD PRODUCTS:**  
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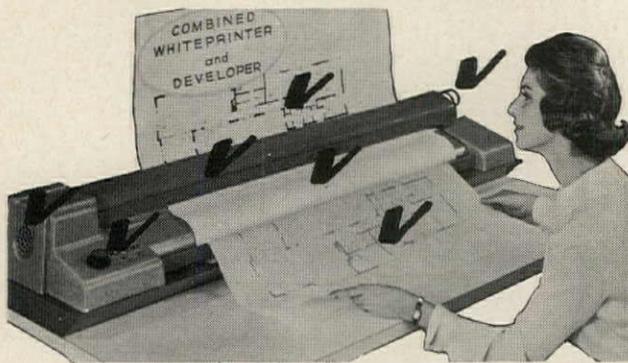


**Builders find Electro Glo fireplace adds real plus!**

Always on the lookout for ways to build in added value at a good profit, builders from coast-to-coast have boosted Cadet Manufacturing's Electro Glo fireplace into national prominence in one year. Accepted as quality heating by all applicable codes, Electro Glo's realistic glowing grate with rugged logs is as functional as it is decorative. Fireplace measures 35" wide, 60" high and extends 12" from wall. Made of 20-gauge steel in black, antique white, coppertone, mandarin red. Can be surface installed on any wall in less than 2 hours. Comes with open and close screen; hood attachments optional. Connect to any 120 or 240 v source. Wattages: 1500 to 5000; heat outputs: 4573 to 16,519 BTU. UL-approved. Write Cadet Mfg. Co., 6125 N.E. 105th, Portland, Oregon 97220, for color brochure and specs.

Circle 91 on Reader Service card

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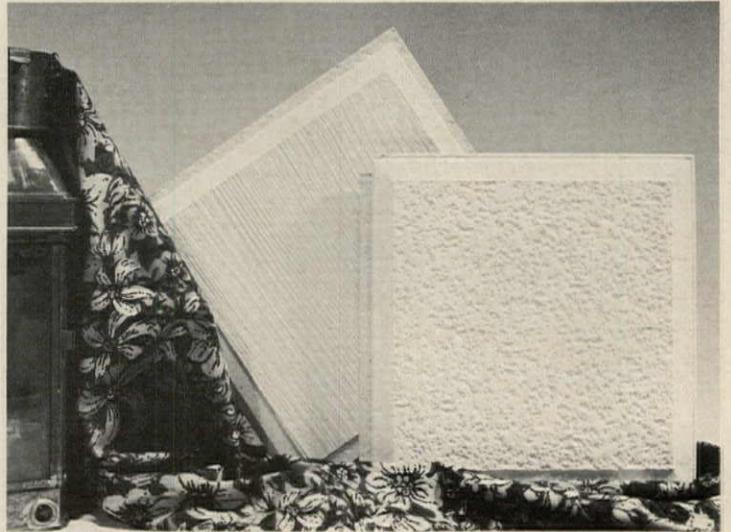
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**NEW PRODUCTS**

start on p. 111

**Ceilings**

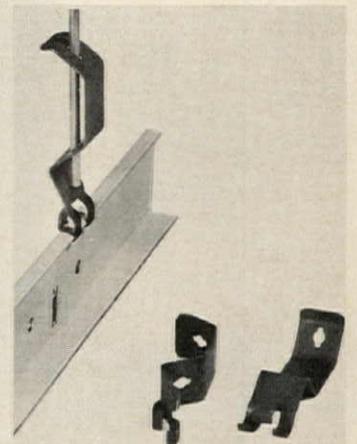


**Textured ceiling tiles** have wide bevel and deeply embossed surface. Tile at left simulates parquet with the look of natural wood-graining; pattern at right is heavily fissured to add surface texture. Armstrong Cork, Lancaster, Pa. Circle 240 on Reader Service card



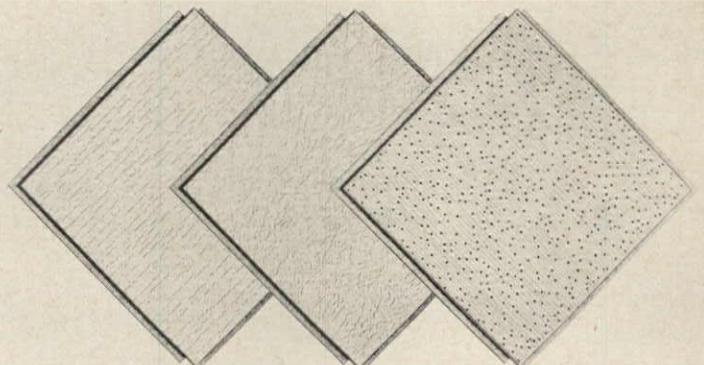
**Tongue-and-groove decking** of kiln-dried white fir is suited for open-plan houses. Decking comes smooth or rough-sawn in a range of colors—six stains or nine wirebrushed pastels. In random lengths from 6' to 16'. Potlatch, San Francisco.

Circle 241 on Reader Service card



**Acoustical tee clip** grasps upper channel of tee bar with claw-grip holder that permits it to slide along the bar for accurate positioning. Clip accommodates #8 wire or 3/16" rod, and supports static load of 100 lbs. Fastway, Lorain, Ohio.

Circle 243 on Reader Service card



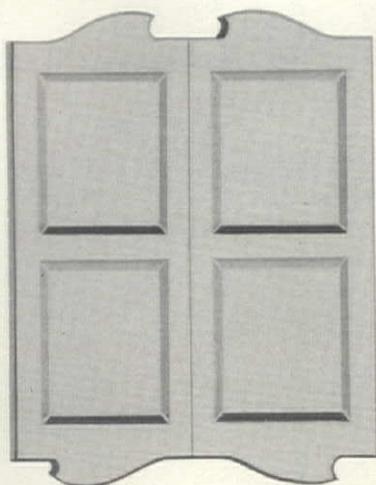
**Three ceiling tiles** are designed with hidden tongue-and-groove joint and narrow bevel edges to minimize seams. Patterns include raised-weave hopsack, raised swirl, and light ridge. Boise Cascade, Minneapolis. Circle 242 on Reader Service card

New products continued on p. 136

# NEW IDEAS FROM GOOD OLD DEPENDABLE SCHUMACHER!



Schumacher now offers sliding aluminum patio doors in a choice of electrostatic white finishes or in anodized aluminum. We build these doors from the ground up — starting with our own prime aluminum extrusions. We offer you glazing options, plus the installation convenience of a factory-assembled wood surround. You name the size and style, and we've got the sliding patio doors you want.



Cafe' doors are versatile and practical for dozens of applications, and Schumacher offers them to you in louvered or raised panel styles. Both lend themselves to painting or staining, and we supply them in kits that include all necessary hardware.



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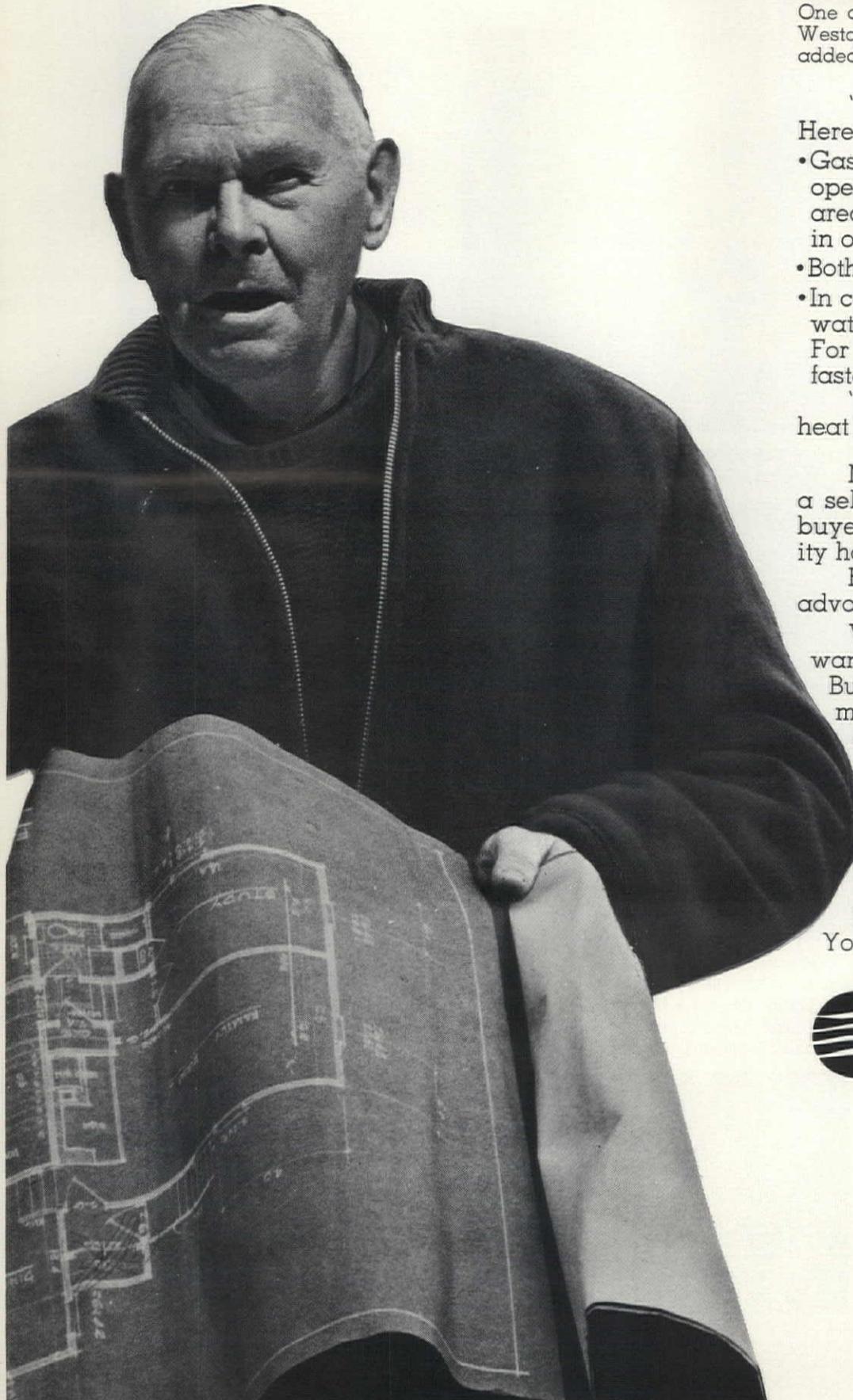
HH-4E

**"We'll think twice  
before we build  
another  
gas-heated house—  
oil heat  
outperforms gas  
in every way!"**

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Authentic Early American Homes  
Hartsdale, N.Y.



One of two identical houses T. J. Martin built in Westchester County which convinced him of the added values of oil heat.



"We proved it with identical houses. Here's what we found:

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"From now on, we're confirmed oil-heat builders."

Mr. Martin knows modern oil heat is a selling point that helps move houses: buyers recognize it as the mark of a quality home.

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With oil heat you build where you want: you're not tied to high-priced land. Build when you want: no waiting for mains or laterals to be run. Save on each unsold home: \$40-\$50 when it must be heated in cold weather. Avoid expensive callbacks: the oil dealer supplies the service.

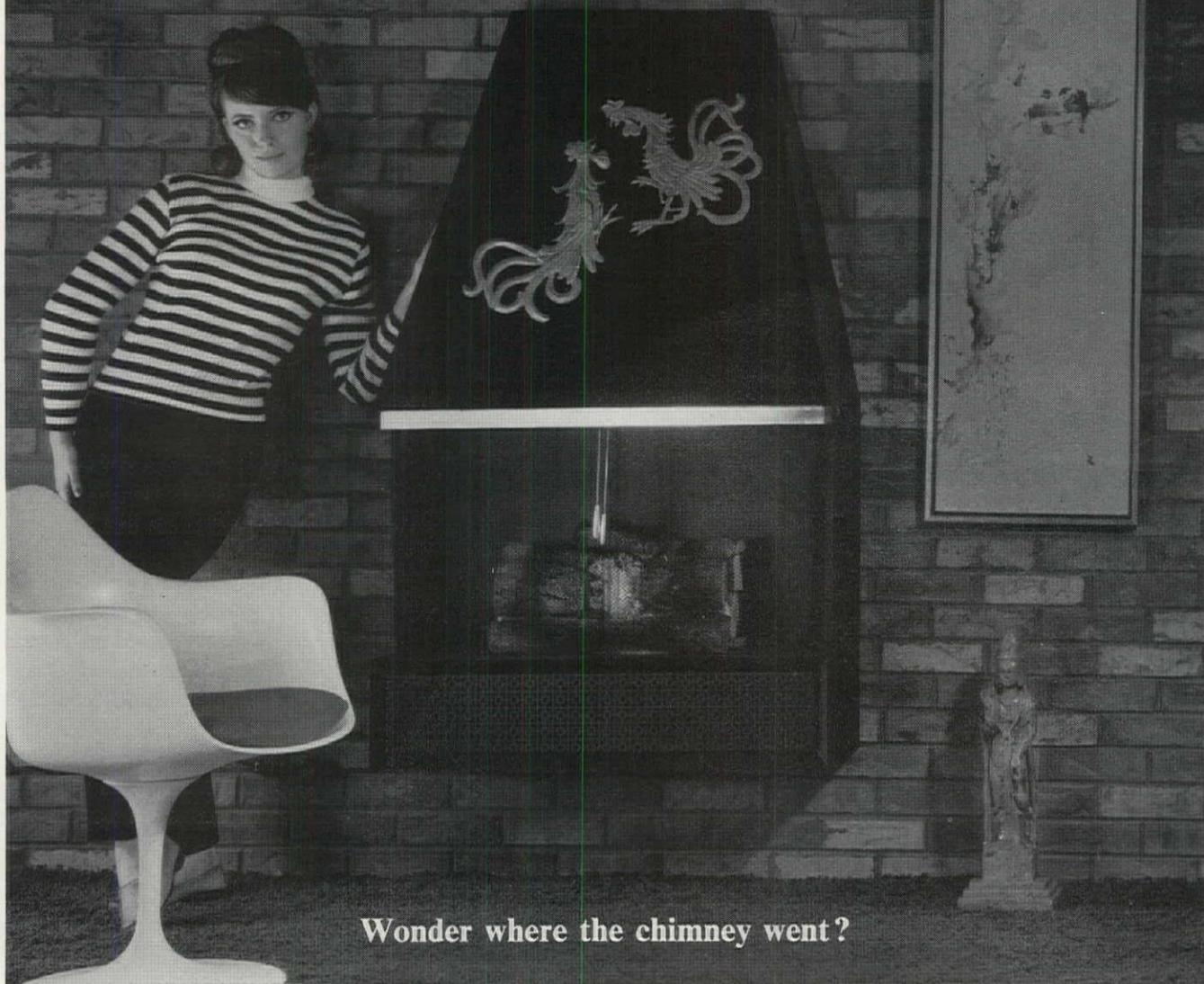
Oil offers plenty of other advantages, too. Interested? See your oil dealer—or write National Oil Fuel Institute, Inc., 60 East 42nd St., New York, N.Y. 10017.



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AIR CONDITIONING  
TOTAL ENERGY**

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There are no dirty logs, dust or soot to clean up. Fas-Glo will heat any size room—with an installation that takes only minutes. The logs are of genuine oak and provide a simulated flickering flame when the unit is turned on. And the



best part is the whisper of wood aroma and the crackling sound of burning logs.

Every Fas-Glo unit is available with or without heating elements in the base. And you can choose 1650 watt models, or 4000 watt models.

Every unit includes logs, fire screen, sound maker and scenter. But get all the facts. All the specifications. Send for our new brochure on Fas-Glo fireplaces.



**FASCO** INDUSTRIES, INC.  
ROCHESTER, N.Y. 14602



# SANDING MACHINES CAN'T WEAR OUT SOLID PARQUET



## New solid parquet floors *will outlive the life of a 30-year mortgage!*

Solid hardwood units 5/16" thick withstand hours and hours of sanding. Parquet flooring is also scuff and scratch-resistant, thanks to new penetrating finishes. All Parquet floors are endowed with a natural resilience yet absorb punishment from piano legs or women's spike heels.

The durable Parquet surface assures you years of maintenance-free satisfaction. And your Parquet is the greatest value in floor covering — finished at \$4.98 per square yard.

Choose your color preference from rich walnut to beautiful oak.

So specify Parquet for family rooms, parlors, bedrooms, and halls — for beauty and economy. See Sweet's File 13h/Ame for details.



### AMERICAN PARQUET ASSOCIATION, INC.

*1750 Tower Building / Little Rock, Arkansas*

#### MEMBER MANUFACTURERS

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WILSON OAK FLOORING COMPANY, INC.  
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"I don't know who you are.  
I don't know your company.  
I don't know your company's product.  
I don't know what your company stands for.  
I don't know your company's customers.  
I don't know your company's record.  
I don't know your company's reputation.  
Now—what was it you wanted to sell me?"



*MORAL: Sales start before your salesman calls — with business publication advertising.*

# House & Home

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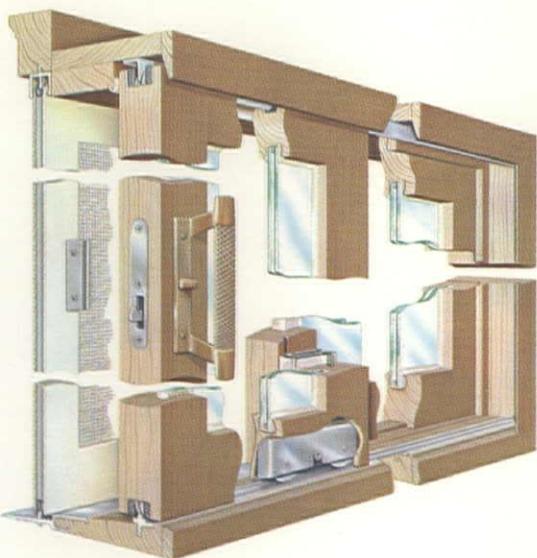


**NEW**

## **Malta's wood rolling patio door**

*Velvet-smooth,  
rolling action;  
traditional  
Malta quality.*

Many of the hidden values of the Malta Patio Door are revealed in this sectional drawing. Wood is an excellent insulator; two panels of glass with dead air space, hermetically sealed, stops thermal transfer; vinyl weatherstripping adds to the total value.



This is perhaps the finest, fully insulated wood rolling door unit on the market today. One look at its many design innovations will substantiate this claim: Quality wood construction of hand selected Ponderosa Pine; fully Woodlife treated; insulating glass hermetically sealed to prevent thermal transfer; a low silhouette solid oak sill with heavy extruded aluminum nosing; dual durometer vinyl weatherstripping and meeting rail interlock; tandem rollers, four to each door, are a few of the quality features incorporated in the design. It's a door you can specify with confidence for the finest apartments, residential and commercial applications. It meets the most critical requirements for rolling patio or terrace doors. And they are backed by Malta's highly regarded 10 Year Performance Warranty — best in the business.

The many outstanding details of this new door unit are described in detail on the reverse side of this catalog sheet. If you have further questions, call your nearest Malta representative, your building materials supplier or write Malta at the address below.



*Malta*

**MALTA MANUFACTURING COMPANY**  
Gahanna (Columbus) Ohio 43020. U.S.A.  
Plants in Malta and Zanesville, Ohio

## Exciting new features for convenience, safety and durability

**WOOD FRAMED FOR WARMTH.** Carefully selected, preservative treated Ponderosa Pine is used throughout. Finest detailing available. A quality door for the most critical applications.

**DUAL DUROMETER WEATHERSTRIPPING.** Both doors are weatherstripped with a combination of rigid and flexible vinyl. All friction surfaces are rigid vinyl bonded to flexible tubular vinyl.

**POSITIVE MEETING RAIL INTERLOCK.** When doors are closed, meeting rails are interlocked with a dual durometer positive seal. Schlegel wool pile weatherstripping at the head and sill insulates against moisture or thermal transfer.

**LOW SILHOUETTE SOLID OAK SILL.** The threshold sill is durable oak with extruded aluminum nosing. No metal to air thermal transfer from exterior to interior. Minimum heat and air-conditioning loss.

**INSULATING GLASS.** Choice of 3/16" crystal or tempered glass.

**VINYL BOOT GLAZING.** Insulated glass panels are glazed with flexible vinyl boot glazing: Will not harden or crack due to climate extremes. Proved best in use for insulated windows of all types.

**DURABLE METAL TRACK.** Both wood door and screen door glide smoothly on metal tracks. The extruded aluminum wood door track has a special stainless steel cap for resistance to scuffing and wear.

**REVERSIBLE RIGHT OR LEFT DESIGN.** Fixed and rolling doors are reversible for either right or left hand installation. Door latch assembly easily reversed.

**TANDEM BALL BEARING ROLLERS.** The rolling door is supported by tandem rollers, four rollers to the door. Weight is evenly distributed and smooth, quiet action is assured. Won't jump the track.

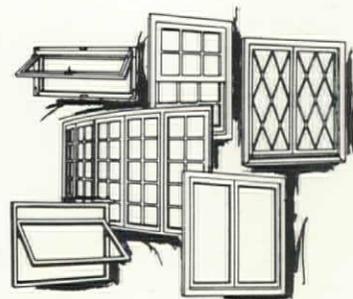
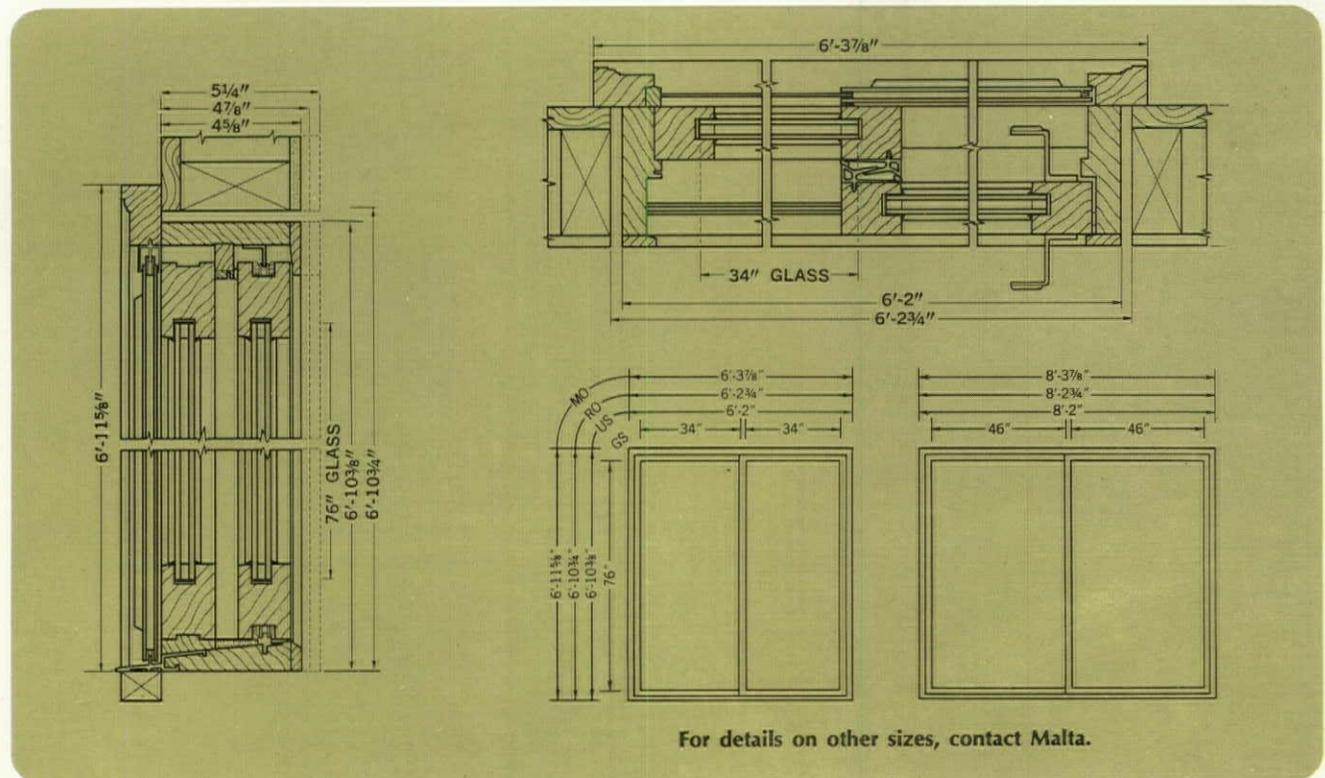
**CONTEMPORARY DOOR HANDLE.** The look of quality with gleaming Goldtone

finish. Reversible latching mechanism retracts on contact with jamb — can't accidentally lock you out.

**REVERSIBLE HEAVY DUTY SCREEN AND WHITE FRAME.** The screen door has a heavy duty extruded frame and extra heavy aluminum wire screening. Adjustment leveling screws are recessed. No uneven, unsightly screws protruding below frame. Screw adjustment is inside screen — discourages removal from exterior and keeps screen door on track.

**CHOICE OF SNAP-IN DIVIDED LIGHT GRIDS.** Removable grids available in rectangular patterns. Add a traditional or contemporary effect as desired. Easily removed for cleaning.

**MALTA GUARANTEED QUALITY.** The new Malta Patio Door is covered by the well known Malta 10-Year Performance Warranty — so important to the home or apartment owner through the critical years. Built for a lifetime of good service.



### Malta Quality Wood Windows carry the best window guarantee in the business

Choose from three types of double hung windows — with SSB or insulating glass. Precision balancing; fully weather-stripped. Or Malta Casement,

Vent, Glide, Basement or Casement Bow. Guaranteed quality in a broad price range. See your Malta Distributor or write for catalogs.

*Malta*

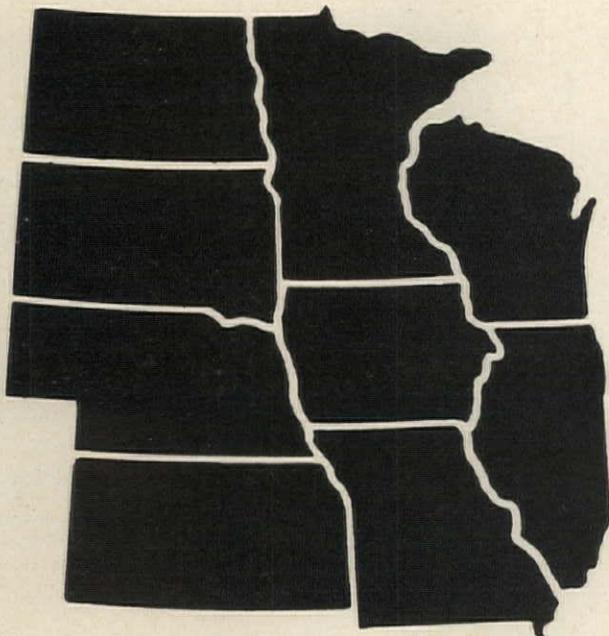
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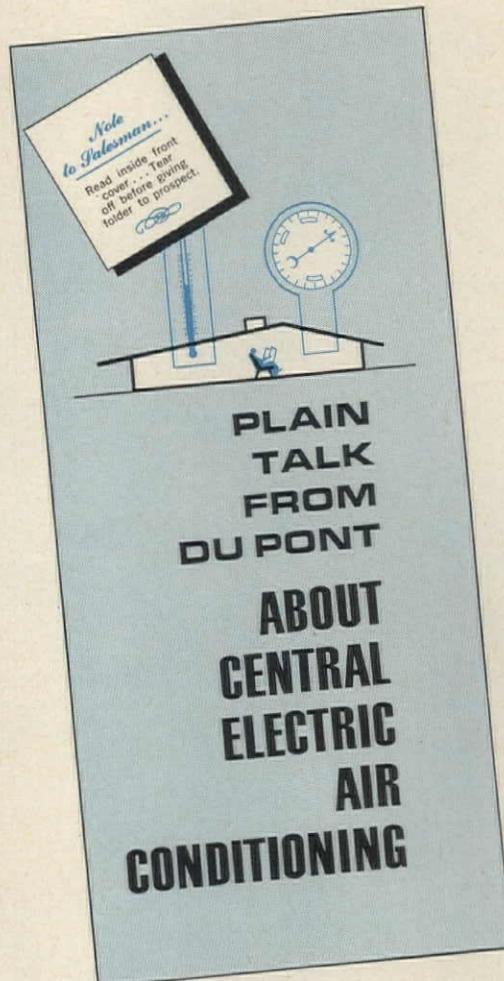
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tells you how to  
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Selling more homes more quickly is important to you... air conditioning can help you do it. Central electric air conditioning is a reality of modern living. Almost one out of every four new residences constructed in 1965 was centrally air conditioned. Make sure you are armed with the facts you need to cash in on all the sales advantages central air conditioning has to offer. Get the booklet "Plain Talk From Du Pont." For your free copy, mail the coupon.

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IT'S BOTH • **SPEE-FLO**

Slimline 35 PowrTwin \$795<sup>00</sup> Includes gas and electric power units.

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Sets new standards for quality finishing

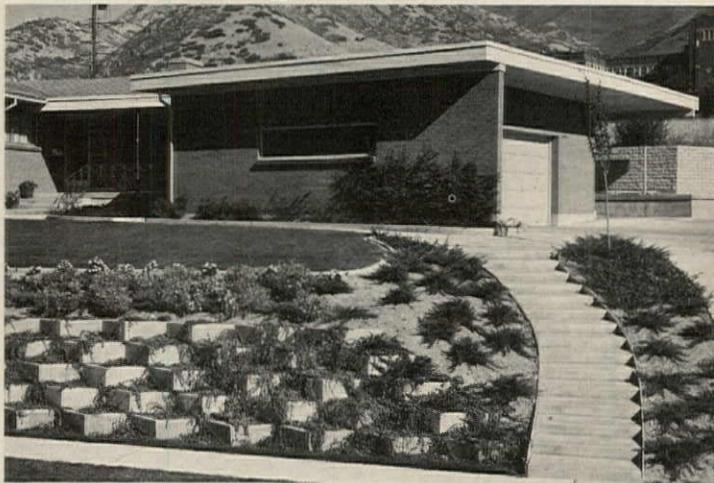
THE  
H  
GUN

Circle 97 on Reader Service card

## NEW PRODUCTS

start on p. 111

### Outdoor living



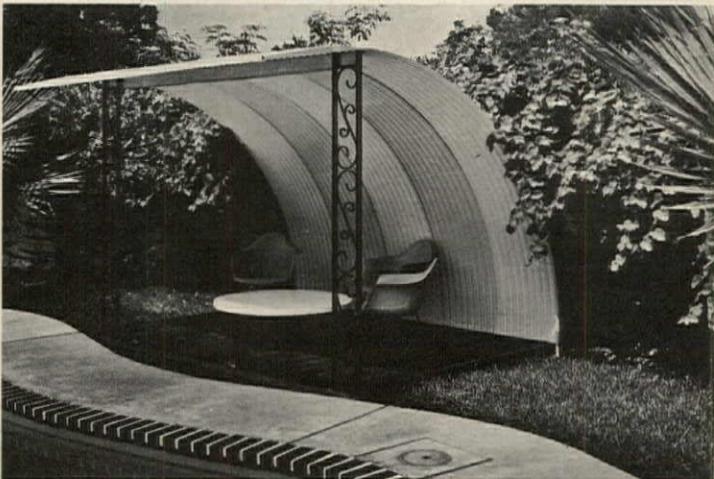
#### Concrete planter blocks

(closeup, right) stabilize banks and hills for landscaping and prevent erosion. Installed in interlocking tiers, the blocks form diamond-shaped planting areas. No mortar or footing needed. Hold-A-Hill, Salt Lake City.

Circle 210 on Reader Service card



**Embossed outdoor-indoor carpet**, of polypropylene olefin fiber that resists stains and fading, can be hosed outside, vacuumed inside. Three-dimensional pattern comes in 12 color combinations. Orcco, Los Angeles. Circle 212 on Reader Service card



**Half-shell poolside cabana** is formed from corrugated sheets of galvanized steel. Curved, vinyl-coated sheets—27½" wide—are anchored to simple base. In tan, blue, green, and white. Moncrief-Lenoir, Houston. Circle 211 on Reader Service card

**Designing a pool  
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It makes sense to specify

**Paragon** quality pool products

here's why:

The built-in, no-compromise quality of Paragon pool products and equipment has a far-reaching effect upon the design of any commercial, institutional or residential pool. That's because excellence — in durability, performance and appearance — is the only standard we accept. As a result, Paragon equipment has become the largest single grouping specified and selected by architects.

If you need technical information, specification sheets and data, we will be glad to answer your request. In addition, our skilled staff is ready to aid you with special custom fabrication requirements — please submit details. See our Sweet's Architectural Catalog File 36c/PA or write for your copy.

Paragon Swimming Pool Co., Inc. • Dept. HH • Pleasantville, N.Y. 10570

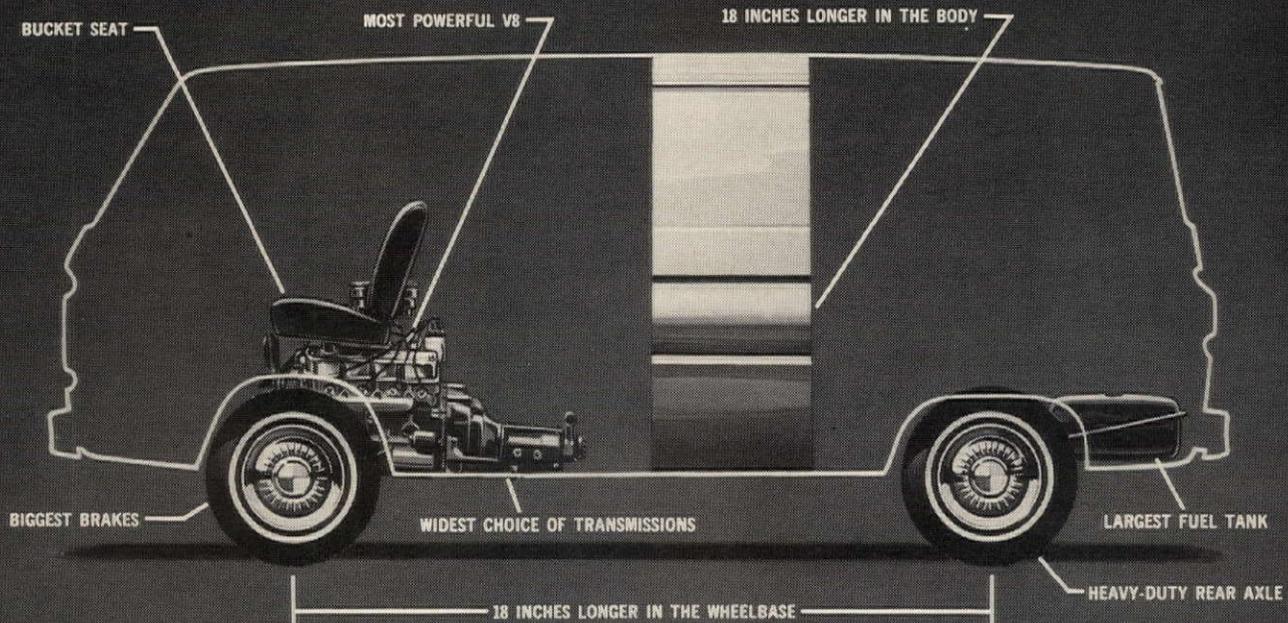
Please send me a copy of Sweet's Arch. Catalog File 36c/PA.

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# Introducing the new Dodge A108 king-size van



This cutaway view may seem an odd way to show a big compact. You'd expect us to talk about the space in the new Dodge A108—how it carries 10-foot-long items flat inside the van, or 256 cubic feet of things. The Dodge A108 clearly moves a lot of material. But the outstanding thing about this new Dodge king-size van is how easily it moves big cargoes, with such features as a heavy-duty rear axle, easy-breathing Slant Six power, big brakes, large 21-gallon fuel tank and

a full-foam bucket seat. No other extended compact includes all these features as standard equipment. And no other compact truck offers such powerful options as a 210-hp V8, the biggest engine in its field, or a heavy-duty manual transmission as well as the LoadFlite 3-speed automatic. That's why the illustration above makes so much sense. The new Dodge A108 not only gives you a lot of space, it also gives you a lot of truck.

**DODGE  
BUILDS  
TOUGH  
TRUCKS.**



**Dodge Trucks**



# Good men hard to find?

## HERE'S A MONEY-SAVING ANSWER:

Get more man-hour production from your present force with a READING Utility Body. Job-planned compartments keep tools and parts instantly at your fingertips, save you up to \$1500 per year per truck in formerly lost time. Your men spend their hours profitably servicing customers instead of rummaging through haphazard piles of equipment.



# Reading Job-Planned Utility Body

Made by master mechanics for master mechanics. See your local truck dealer... or for name of local distributor send this advertisement with your name and address.

READING BODY WORKS, INC., Dept. H-47, 420 Gregg Avenue, Reading, Penna.

Don't Pile It  
... FILE IT!

Circle 99 on Reader Service card

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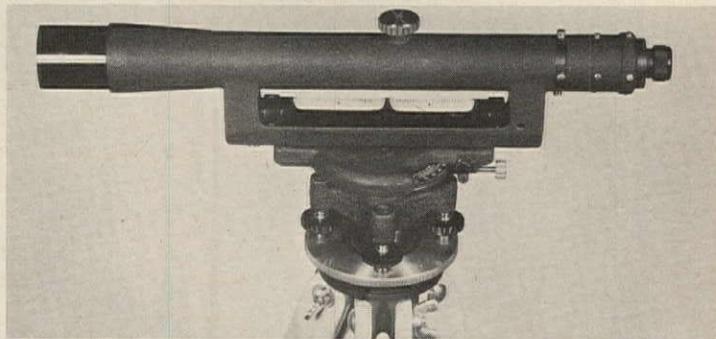
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## NEW PRODUCTS

start on p. 111

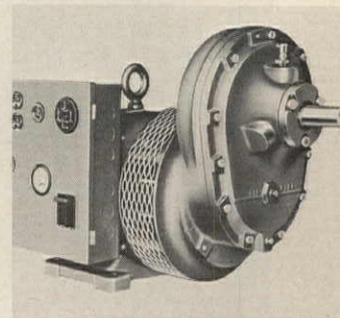
### Tools and equipment



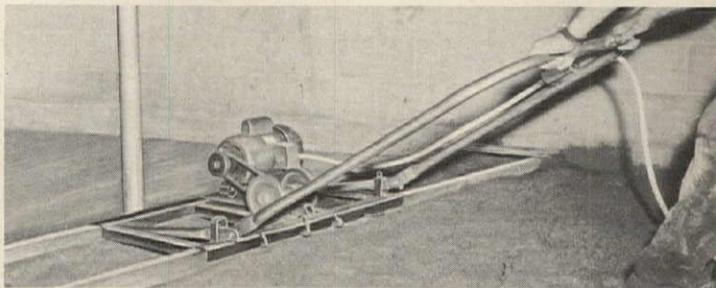
**Project level**—33 power—has a horizontal circle and double vernier reading to 5 min. and telescope vial accurate to 50 sec. per 2 mm. division. Telescope and vial permit long sights in setting grades and lines. C. L. Berger, Boston. *Circle 283 on Reader Service card*



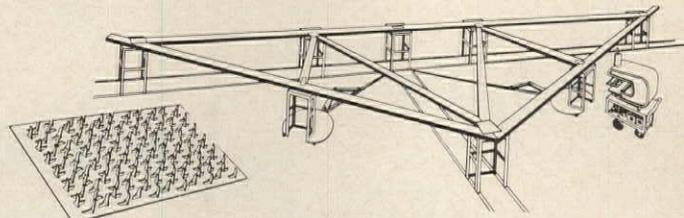
**Towable fork-lift truck**, with lifting heights to 16', incorporates a 109 h.p. engine, 13" clutch, and heavy-duty drive axles. The 14:00x20 drive tires provide broad surface contact for rough terrain. Capacity: 6,000 lbs. Champ, El Monte, Calif. *Circle 282 on Reader Service card*



**Field generator** uses a tractor as power source (up to 12,000 watts). A chain drive, triple-socket conversion system provides 3.5-to-1 transfer ratio and reduces power losses. Control box contains both 115- and 220-volt AC receptacles. Pincor, Chicago. *Circle 281 on Reader Service card*



**Electric portable screed** can be used in buildings and tunnels where exhaust fumes are dangerous. Adjustable high-amplitude vibrations bring fats and fines to the surface and eliminate honeycombing. Kelly, Beresford, S.D. *Circle 285 on Reader Service card*



**Hydraulic jig** produces 80 to 100 trusses a day with two men. It includes eight assembly stations, 200' of assembly tracks, and a cart-mounted, 40-ton-capacity C-clamp that accommodates up to 2x10 members. TECO, Washington, *Circle 286 on Reader Service card*

New literature starts on p. 142

Circle 100 on Reader Service card →

# Create a dramatic entry... or a warm invitation. Your budget won't notice, but the client will.

With these standard Republic products—Full Flush Doors, Universal Door Frames, and the Frame-A-Lite Stick System—you create an entry, instead of just picking one from a catalog.

New from Republic, the Frame-A-Lite Stick System permits creative light arrangements from stock units. Let your imagination ramble with direct or borrowed lighting. Open an interior hall. Light up a rear exit. Frame an exciting entry. Create a continuous wall of interesting patterns. And glazing beads snap on, with no exposed screws to mar your detail.

Our Full Flush Door is a handsome, smooth, quiet door you can list anywhere on the job . . . without raising

a cost conscious eyebrow. It's reversible—no handling. It hangs square, stays square—won't sag, bind, or warp or split, ever.

Our Universal Door Frame is used with a Flush Door when the Frame-A-Lite System isn't. This frame of heavy gage steel, phosphatized and enameled, gives years of solid closings.

From any approach, an entry design of these Republic products, presents quite an invitation.

THE MAN FROM  
MANUFACTURING\*

**MANUFACTURING DIVISION**  
REPUBLIC STEEL CORPORATION  
Youngstown, Ohio 44505



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This STEELMARK of the American Steel Industry on a product assures you it is modern, versatile, economical Steel. Look for it on products you buy.

Tell me about Republic Full Flush Door features like its fully welded complete perimeter channel, its five-step phosphatized rust-inhibiting process, baked-on prime coat, continuous hinge and lock reinforcement, interlocking corners and lots of other reasons to make clients approve my specs.

And send along information about the vertical seam in Universal Frames. I understand it loads up to 450 pounds on a single corner.

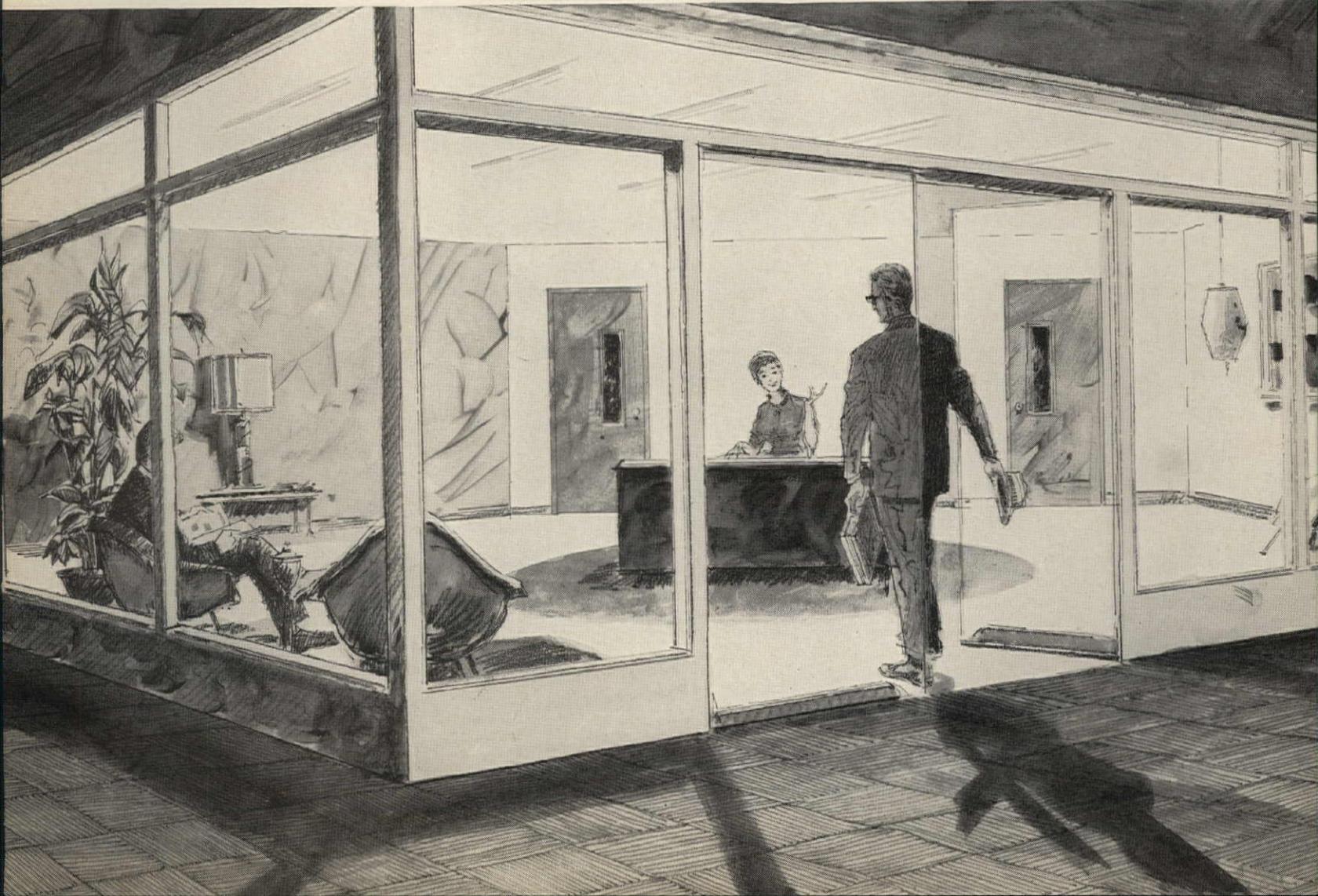
What's the story with Republic's new Frame-A-Lite Stick System?

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

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# If you don't use Zip Code who is left holding the bag?



## You are.

Adding Zip Code to your mail is not a favor you do for the Post Office.

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Zip makes it possible for postal workers to use faster and more direct routes in carrying and delivering mail. *Your* mail.

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So always add Zip Code to every mailing address. When you don't know a Zip number, call your Post Office. Or look it up in their Zip Code Directory. Local Zip Codes can be found on the Zip Map in the business pages of your phone book.

Include Zip in your return address, too. Then others can easily Zip their mail to you.

Your Post Office wants to give you the fastest, most efficient postal service in the world.

If we all use Zip Code—it's in the bag.



### HOW ZIP CODE WORKS

Suppose the Zip Code is 60635. The "6" says it goes to the Midwest. The "06" narrows it down to Chicago. The last two digits—"35"—pinpoint the local post office. This eliminates many handling procedures. The letter is sorted faster, and sent more directly to its destination.

*Mail moves the country—ZIP CODE moves the mail!*

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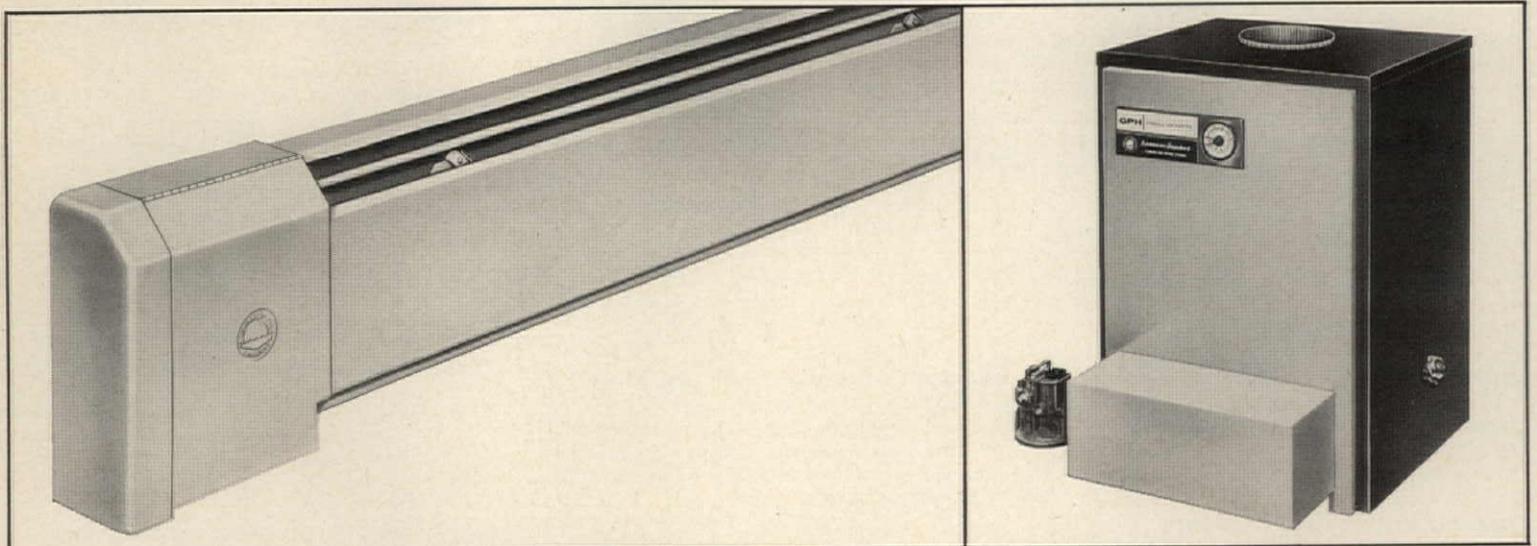


# Hydronic heat at warm air prices with a name that's a selling plus

## American-Standard on the boiler and baseboard proves the system is quality throughout

When you give your homes the best in heating—hydronics, with the best-known name in heating—American-Standard, you have a tremendous selling story. (1) **Point out the baseboard panels.** They assure rooms of uniform warmth with no sudden blasts of heat or chilling cold, no interference with drapery or furniture arrangement. (2) **Point out the cast iron boiler** that is designed to give years of clean, quiet, economical heat, while occupying as little as 2 by 3

feet of space. (3) **Point out the American-Standard name** on both the baseboard and boiler. This is a real selling "plus." It proves that yours is a completely planned system of uniform quality from top to bottom. Ask your American-Standard heating contractor about new hydronic heating at warm air prices—and economical central air conditioning to go with it. Or write American-Standard, Plumbing and Heating Div., 40 W. 40th St., N.Y., N.Y. 10018.



\*Trademark AR&SS Corp.

 **AMERICAN  
STANDARD**

PLUMBING & HEATING DIVISION



**Colorful design combinations highlight ceramic-tile catalog**

The 32-page catalog presents the complete 1967 tile line of American Olean. But in addition to showing the product and its extensive color palette, the catalog presents numerous application photos of quarry tile, ceramic tile, and mosaics for use throughout the house (see bathroom left, kitchen above). Also included: new tile-setting techniques, trim information, and specifications. American Olean, Lansdale, Pa. *Circle 391 on Reader Service card*

For copies of free literature, circle indicated number on the Reader Service card, p. 133.

**SUSPENDED CEILINGS.** Four-color brochure examines a full line of ceiling tiles, panels, and accessories—translucent lay-in panels, lighting fixtures, and electric heat panels. A number of installations are illustrated. Wood Conversion, St. Paul, Minn. *Circle 314 on Reader Service card*

**THERMAL INSULATION.** Product and specification catalog shows where to insulate in new construction and in remodeling. Balsam-wool insulation is a flexible blanket type made of cellulose fibers. Wood Conversion, St. Paul, Minn. *Circle 315 on Reader Service card*

**FOUNTAINS AND LANDSCAPE ACCESSORIES.** Full-line 120-page catalog includes self-contained, submersible, and wall fountains; fiberglass planters; and street furniture. Includes engineering data and order form. Roman Fountains, North Hollywood, Calif. *Circle 316 on Reader Service card*

**TRUCK BODIES.** Eighty-five illustrations in full-line catalog show a wide range of options for four truck bodies. Options adapt models to most trades. Pierce Auto Body Works, Appleton, Wis. *Circle 317 on Reader Service card*

**PLUMBING FIXTURES.** Whirlpool bathtub gets the spotlight in a full-line catalog in full-color. Includes product photos as well as roughing-in dimensions and color chips. Briggs, Warren, Mich. *Circle 318 on Reader Service card*

**TRANSLUCENT PLASTIC PANELS.** Brochure contains product data and technical specifications for fiberglass-reinforced panels. Includes available weights, sizes, colors, and configurations, as well as code information for builders and archi-

itects. Eight pages. Filon, Hawthorne, Calif. *Circle 319 on Reader Service card*

**SAUNA PLANS.** Guide shows how to build Sauna rooms and install equipment. Also: complete line of prefabricated rooms, heaters, and accessories. Normandy, Pittsburgh. *Circle 320 on Reader Service card*

**KITCHEN APPLIANCES.** Twenty-page catalog in full-color illustrates and describes full appliance line: gas and electric ranges, disposers, hoods, sinks, and automatic dishwashers. Includes installation specifications. Roper, Kankakee, Ill. *Circle 321 on Reader Service card*

**WOOD FINISHING.** Comprehensive 32-page guide—with full-color illustrations—tells how to obtain professional results in natural wood finishing. Interior/exterior applications include floors, walls, trim, and siding. For a copy, send 25¢ to McCloskey Varnish Co., Dept. HH, 7600 State Rd., Philadelphia, Pa. 19136.

**RESILIENT TILE COMPARISONS.** Updated comparison charts for specifiers of vinyl asbestos and asphalt floor tile include breakdowns by pattern, size, color, and gauge. Single copies free. Asphalt and Vinyl-Asbestos Tile Institute, New York. *Circle 371 on Reader Service card*

**DRINKING FOUNTAINS.** Full line of drinking fountains and accessories are described for architects and contractors in a catalog containing photos, dimensional drawings, and specifications. Twenty pages. Halsey W. Taylor, Warren, Ohio. *Circle 372 on Reader Service card*

**ROOF DRAINAGE.** Comprehensive brochure presents newest products and methods for controlling drainage. Illustrated and described: a full line of roof drains. Drawings suggest proper

installation for various types of roof construction. Thirty-three pages. Josam, Michigan City, Ind. *Circle 373 on Reader Service card*

**SIDING.** A perlite-base siding that simulates wood is described in a four-page booklet. In addition to its woodgrain surface, siding has grooves and a staggered butt edge to give the look of three separate shingles. Johns-Manville, New York. *Circle 304 on Reader Service card*

**HEATING WITH LIGHT.** Light and heat brochure describes two types of air-handling/heat removal fixtures for commercial applications. Sixteen pages, in color. Sylvania, Salem, Mass. *Circle 305 on Reader Service card*

**CERAMIC TILE.** A variety of installation ideas for tile used throughout the house make up an eight-page booklet illustrated in full color. Includes indoor-outdoor uses. Pomona Tile, Pomona, Calif. *Circle 306 on Reader Service card*

**DECORATING GUIDE.** A collection of ideas for room planning and interior decorating with plastic-finished wall paneling is presented in full color. Rooms by interior designer Ving Smith, A.I.D. For a copy send 25¢ to Marlite Paneling, P.O. Box 250, Dover, Ohio 44622.

**POLYVINYL MOLDINGS.** Full line of extruded polyvinylchloride moldings, weather stripping, and sliding-door tracks is covered in a product sheet. Gossen, Milwaukee. *Circle 329 on Reader Service card*

**VINYL WALLCOVERINGS.** Nineteen of more than 50 patterns in a wallcovering line are displayed in full-color product sheet. Includes specifications. Vicrtex, New York City. *Circle 330 on Reader Service card*

**WATERTIGHT CONCRETE.** Six-page booklet tells how to reduce shrinkage, bleeding, and segregation in structural concrete. Master Builders, Cleveland. *Circle 307 on Reader Service card*

**PLYWOOD SHEATHING.** Proven applications of new sheathing grades are detailed—with accompanying span and load charts—in a 20-page guide. Includes illustrations of plywood construction systems. Single copies free. American Plywood Assn., Tacoma, Wash. *Circle 308 on Reader Service card*

**SCAFFOLDING AND WORK PLATFORMS.** Full-line catalog covers scaffolding components and accessories plus assembly techniques and suggested applications. Chart helps determine exact scaffolding needs. Deal, Easton, Pa. *Circle 309 on Reader Service card*

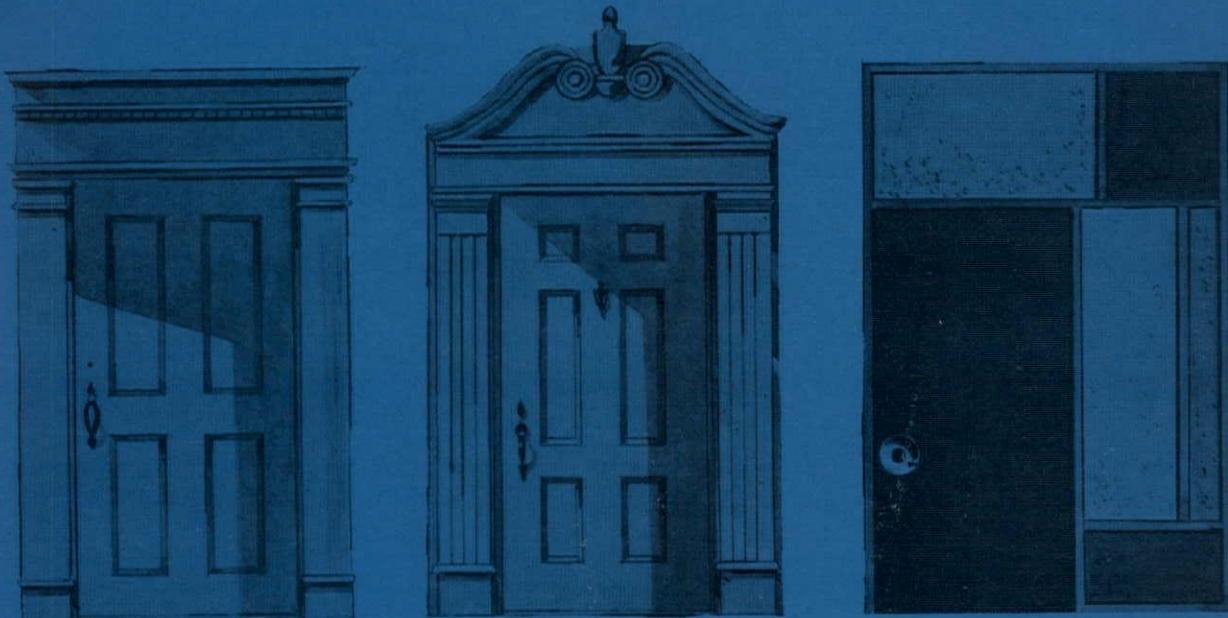
**ROOF TRUSSES.** Two designs for use in apartment construction utilize the split-ring connector system for a 3/12 roof slope with 2' o.c. spacing. Span: 34' or 44'. Timber Engineering, Washington, D.C. *Circle 310 on Reader Service card*

**PLEXIGLAS FACING PANELS.** A series of sculptured panels for building facades are discussed in an eight-page brochure. Lightweight panels are shown in six standard designs. Also offered: a booklet on three installation systems. Rohm & Haas, Philadelphia. *Circle 311 on Reader Service card*

**BATHROOM CABINETS AND ACCESSORIES.** Full-line catalog includes rolling- and sliding-mirror cabinets, lighting fixtures, and accessories. In color. Miami-Carey, Monroe, Ohio. *Circle 313 on Reader Service card*

*New literature continued on p. 146*

Whatever price-tag on your homes...

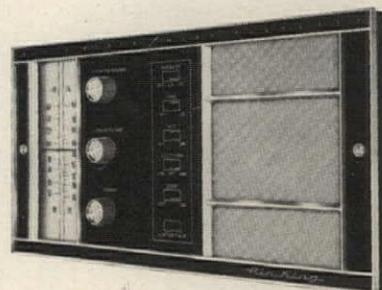


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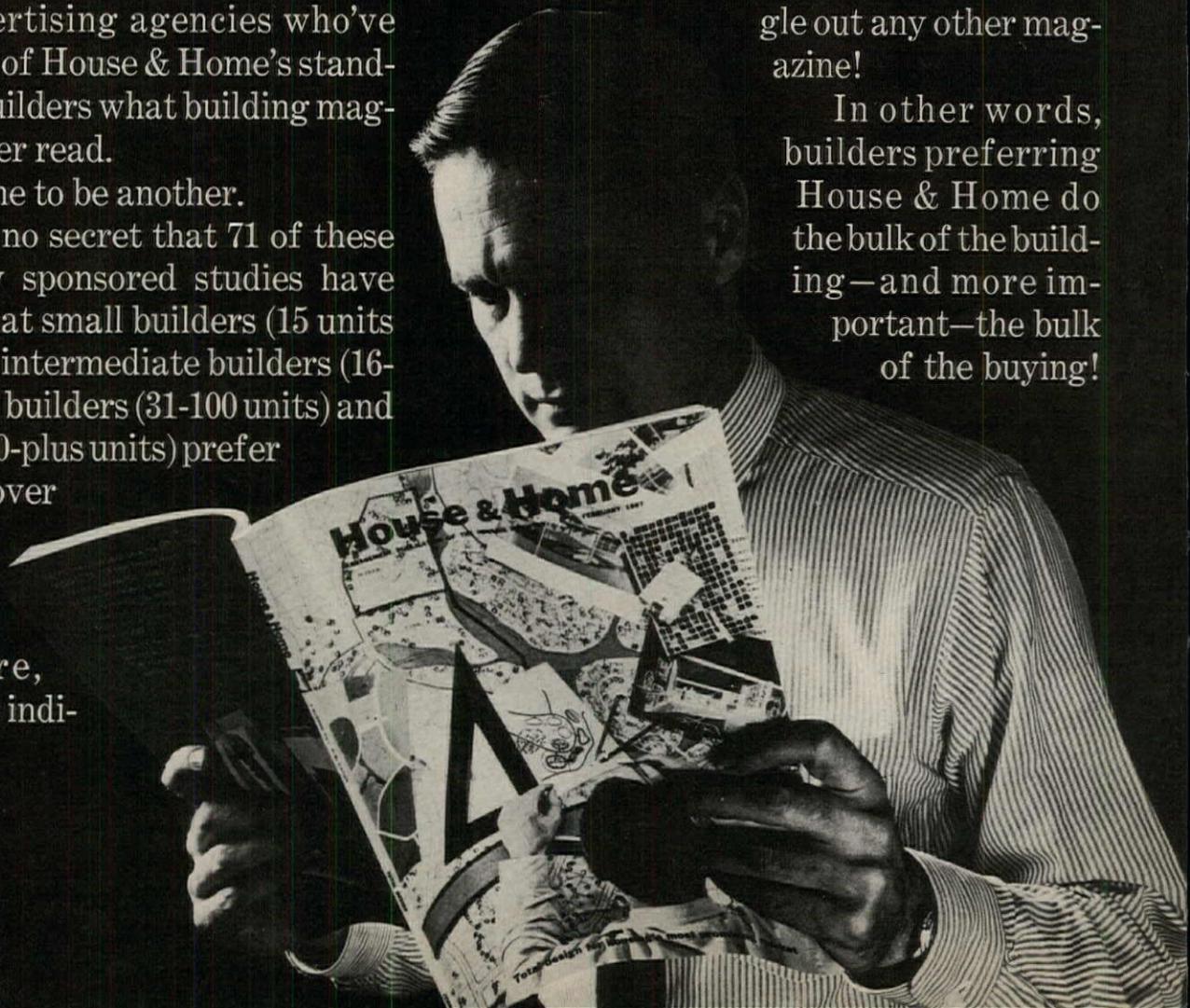
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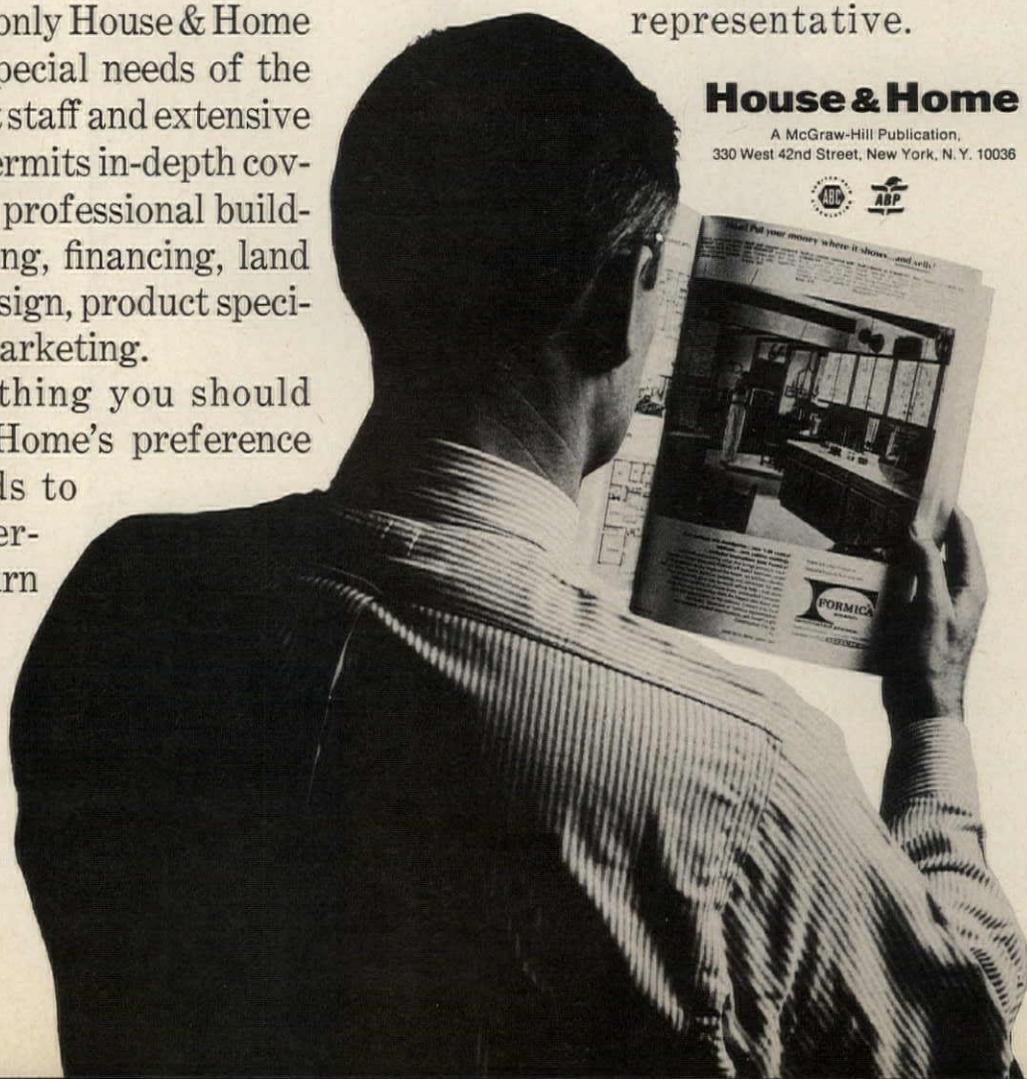
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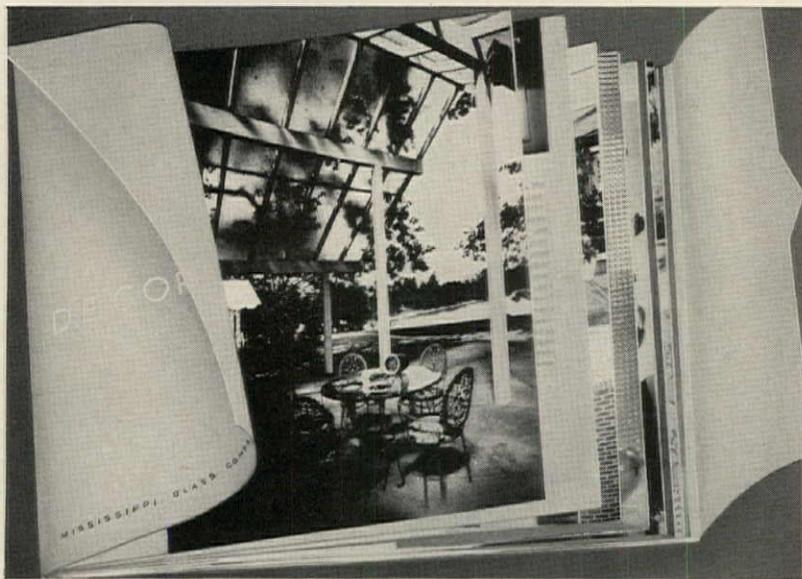
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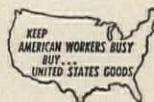


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## NEW LITERATURE

starts on p. 142

**OIL-FIRED WATER HEATERS.** Commercial unit combines combustion, heat transfer, and storage system, (stores from 260 to 4,010 gallons). An 18-page catalog describes the package. Patterson-Kelley, East Stroudsburg, Pa. *Circle 322 on Reader Service card*

**CONTROLLABLE-PITCH FANS.** A line of fans that control air volume by variable-pitch blades is described in a six-page brochure. Includes table showing power savings at various loads, and chart on reduced sound levels. Joy, New Philadelphia. *Circle 323 on Reader Service card*

**INSULATING GLASS.** Architect's file folder includes three technical bulletins and an eight-page catalog that explains how glass cuts heating and cooling costs. Also: details on standard sizes, specifications, and glazing instructions. Thermo-proof Glass, Detroit. *Circle 324 on Reader Service card*

**LAWN AND PATIO HOUSES.** Two gable-roof buildings and a patio house model—all offered in wood-grain finish—get the spotlight in a full-color catalog that presents entire line. Eastern Products, Baltimore. *Circle 325 on Reader Service card*

**CERAMIC TILE/GLASS MOSAICS.** Illustrated catalog shows several tile lines earmarked for interior walls or floors. Also: exterior tiles and glass mosaics which are unaffected by moisture, heat, steam, frost, or humidity. Vico, New York City. *Circle 326 on Reader Service card*

**ELECTRIC CONVERSION HEATING.** Plan book contains more than 100 promotion aids successfully used to sell residential electric heat. Ten pages. Edison Electric, New York City. *Circle 327 on Reader Service card*

**PREFINISHED HARDBOARD SIDING.** Eight-page catalog in color illustrates full-line of primed exterior siding. Both lap and panel styles. Celotex, Tampa, Fla. *Circle 328 on Reader Service card*

**SUMP PUMPS/CELLAR DRAINS.** Specifications, construction features, and installation diagrams are included in a four-page bulletin on submersible and pedestal units. Fairbanks Morse, Kansas City, Kan. *Circle 331 on Reader Service card*

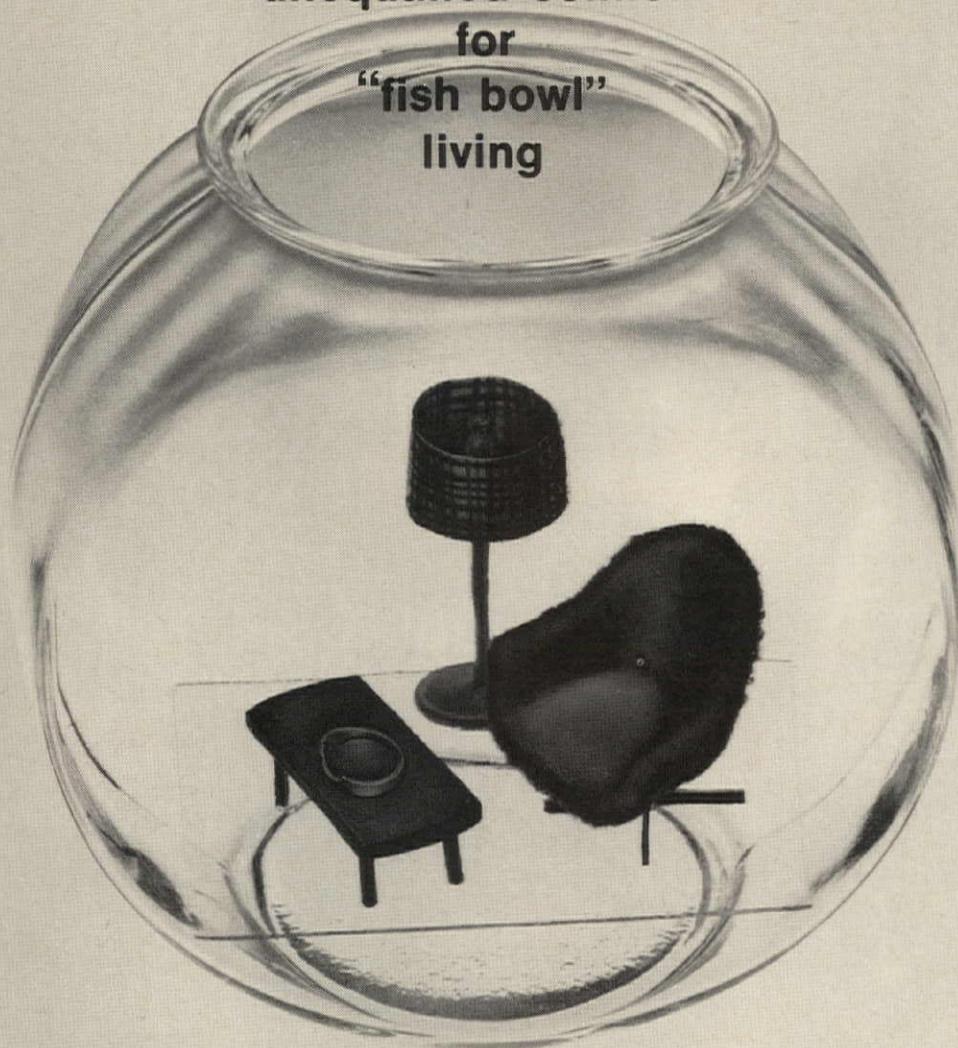
**BASEMENT DOORS.** The advantages of including all-steel doors for direct access to basement are examined in a product bulletin. Includes construction data. Bilco, New Haven, Conn. *Circle 332 on Reader Service card*

**CONSTRUCTION TAPES.** Ten-page illustrated booklet tells how 30 specialized tapes can improve construction methods. Examples: sealing dryer vents, window air conditioners, and sliding-door thresholds. Performance data included. Arno Adhesive Tapes, Michigan City, Ind. *Circle 333 on Reader Service card*

**MODULAR WALLS.** The advantages of movable walls are enumerated in a four-page booklet. Photos of an office installation show how electrical and telephone wires are recessed into raceways. Pector, Muscatine, Iowa. *Circle 334 on Reader Service card*

**ELECTRIC HYDRONIC HEATING.** Specifications brochure discusses zone-controlled heating, ratings, pump performance, and expansion-tank capacities for a line of packaged heating units. Single Climate Control, Auburn, N.Y. *Circle 336 on Reader Service card*

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