HOUSE & HOME THE MARKETING AND MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY FEBRUARY 1968

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They show new ideas in planning and design. And more important, they point up some of the totally new concepts that are reshaping the single-family market

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Health departments have always said no, but a new plastic model may persuade them otherwise. It answers most of their objections and solves past failures

SPECIAL REPORT: business and the urban crisis

If only for intelligently selfish reasons, members of the housing industry and other businessmen must act now to relieve the explosive frustration of city slum dwellers. Here is what private enterprise can do about three crucial problems: bad housing, unemployment and inadequate education

NEWS

New apartment market-a builder swings with the swingers Novice Bart Pitts has just become an apartment magnate at the early age of 34. The reason: He gives younger men and women what they want-each other

NAHB's new president tells builders a better year is ahead Lloyd Clarke explains why builders need not fear a repeat of the '66 crisis: It's easier for the government to aid building and for building to help itself

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NEXT MONTH

The growing opportunity for builders in prefab apartment packages . . . Planning ideas from a group of top builders' architects . . . Can the growing crop of college-trained construction men ease homebuilding's middle-management void?

There are easier ways to move a house

Maybe you've never considered faucets a very important sales feature of your homes. But maybe you should. For example, consider the really important rooms



in a home. Like the kitchen. And bath. Then consider the importance of water in those rooms. Now you've got some

> idea of just how important a good faucet can be.

... here's one.

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special pains to design our faucets so they'll never leak or wear out. Ever. You see, Cole faucets have no washers. No gaskets. No springs. Or any of the other parts that fail or need adjustment in ordinary single-control faucets. We find this arrangement makes things a lot easier on us. And you. Finally, we also took special pains to design our faucets so that their contemporary and tasteful beauty will be an immeasurable asset to any kitchen or bath. Now then. Want some help in moving your homes? Just give us a call. Or write for descriptive literature. Cole. The single-control faucet that's designed to last a lifetime.



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Photos: Barbara Lamb

NEWS



FUN-LOVERS dance inside (left), and sun-lovers splash at poolside. Apartment is fully rented.

APARTMENT FIX-UP cost about \$10,750 a unit

Apartments for swingers

Novice builder shows how to tap the boy-meets-girl market

Building apartments for the get-a-mate set has become big business.

Swinger apartments were largely a Texas phenomenon three years ago (H&H, Apr. '65). But builders in dozens of cities are realizing that urban sprawl has made it difficult for boy to meet girl. So they are stepping into the breach.

One of the outstanding swinger success stories belongs to a novice builder from Los Angeles, Bart Pitts, who is 34 himself (and single).

Pitts (*photo*, *below*) began in 1964 by merchandising vacancy-riddled apartments for a fee. Then, he took over 11 REOs (a kin to repossessed apartments) and rented all but 3% of the 1,070 units.

Last year, he started his own chain, called Friday U.S.A. Apartments. He has two 100%-occupied Friday projects so far (271 total units), and he plans to acquire or build three more (1,154 units).

Simple success. Pitts has a simple formula: He gives fun-loving tenants what they want—each other and a party atmosphere.

With advertising pointed at aerospace workers and airline stewardesses, he packs his units with upstanding 19- to 35-year-old tenants. (No beards are allowed, nor are pets, for that matter). The furnished units rent from \$120 to \$235.

To set up a fun-and-games atmosphere, Pitts builds in amenities such as heartshaped pools, gyms, billiard rooms, sauna



THE BUILDER, Bart Pitts, says, "We couldn't saturate the swinger apartment market if we tried."

baths and tennis courts. But he keeps tight control of his tenants (story, below).

Swinger research. Pitts knows his swingers. After doing market research for two area homebuilders for ten years, he formed a company to organize weekly swinger parties in 1963.

Thanks to (or despite) entertainers like Joe Bananas and the Bunch, one party led to another. Today, The Never on Friday Club is a \$1-million company that operates a night club and a world travel division. And it has branches in ten cities.

In 1964 Pitts decided that he could draw TNOFC's 25,000 members to his apartments as well as to his parties. For a fee he began managing a 600-unit Burbank apartment that had 36% of its 600 units vacant. He furnished the units, hired college-age salesmen and began advertising. Ninety days later, all the units were rented.

He had the same kind of success with three other apartments developed by a new firm, R&B Development Co.

Fired by his success, Pitts formed an equity-management group to take over REOs. Usually investors who needed tax shelters supplied 100% of the cash and received 75% of the depreciation and profit.

On his own. Last year, Pitts started his own chain. Says Pitts: "We looked for a crumby building location and a dumb s&L." In the spring, he found an ideal apartment in North Torrance.

For \$165,000 down on a \$1.3 million price, Pitts took over a 90% completed building that had been abandoned for a year. It had 250 broken windows and no carpeting or appliances.

Pitts's staff added amenities, and in 21 days all 130 units were rented. Then he repeated that performance at a \$1.7 million South Torrance REO (\$185,000 down). And he plans to buy another REO (423 units). Then he will concentrate on new apartments with Anaheim builder Paul Kiely.

The problems. An average Friday U.S.A. tenant stays only seven months. About 10% move when they marry; others move after breaking up with tenants they dated.

Competition is another problem. About ten Los Angeles area builders are in the market, including R&B Development Co., the company that paid Pitts to find tenants. R&B has built six swinger apartments.

A potential problem, damage by tenants, hasn't materialized. One of Pitts's partners says: "Unmarrieds are good tenants; children in family units are far worse."

Vice President Howard Ruby of R&B, only 31 years old himself, offers this benign judgment:

"Today's young adults are reliable, wellmannered, intelligent and neat. And they have just as many virtues as the older generation." —BARBARA LAMB McGraw-Hill World News, Los Angeles

Some tips for builders of swinger apartments— "No story is sad enough to stop an eviction"

That's just one of many two-fisted rules Bart Pitts has invoked at his successful swinger apartments. Here's his approach:

1. Aim your ads at girls from 18 to 25 and bachelors from 21 to 35. Show goodlooking females in display ads, and distribute handbills in parking lots of companies that hire unmarrieds.

2. Sell hard—98% of the prospects visit only once. Don't fear to offer a month's free rent to close some deals. 3. Develop a blitz clean-up program. Pitts's staff can get a vacancy into shape to rent (painted, cleaned) in three days.

4. Be tough on rents. Pitts waits only 18 days before evicting. "Each time we were lenient, we lost out."

5. Enforce no-nonsense rules so fun doesn't get out of hand. "We hire two policemen Friday and Saturday nights."

6. Promote a flurry of social activity. Arrange weekend trips and parties.

Lloyd Clarke's rallying cry to builders: There is a better year ahead for you

NAHB's confident young president gives two reasons why homebuilding need not fear a repeat of the credit crisis of 1966: 1) The industry is better prepared to help itself, and 2) government agencies are in better shape to help the industry.

"We and government are both betting on the s&LS," Clark stresses. "They are part of our industry, and they're in a far stronger position than two years ago.

"And the Home Loan Bank Board and the Fed both have better tools to help s&Ls than they had in '66. More important, the agencies have the will to use them."

The 38-year-old Clarke speaks with the assurance of an executive who has made success a habit, and he pledges a personal campaign to protect his industry's prosperity. He will not leave homebuilding's fate to Washington alone.

Uncle Sam's help. Part of Clarke's plan is to help the government help him. The NAHB membership of 48,483 extends into every congressional district, and Clarke hopes to swing support behind the government's own drive for a tax surcharge, a levy considered imperative if homebuilding is to avoid a credit squeeze.

But the NAHB leader will also try to win some outright concessions. He wants the Administration to have FHA let builders add the cost of mortgage discounts to the house price instead of absorbing it.

And because he sees housing as a socially and politically valuable objective, Clarke wants tax credits used to make mortgages more attractive to investors:

"Some part of the income from housing investment could be made tax-free, in the same way that we encourage plant and equipment investment with the 7% investment credit. This will produce housing."

Welcome, pension funds. In the private sector, Clarke ardently hopes—and plans—to make the long-awaited breakthrough in luring pension-fund money into housing. He feels that the funds' tax-free status should carry the responsibility to use investment money to promote the public interest. He is highly critical of some of the riskier equity investments into which the funds are venturing.

"I have even heard of a teachers' retirement fund that is speculating in the commodities market and bragging about its performance," he warns. "I don't think we give tax-free status to encourage that kind of investment."

Clarke has already endorsed another plan to attract pension-fund money. He wants the government to tax all pensionfund income *except* the income from mortgage investments. Fund managers will then hasten to switch impressive sums into home loans, Clarke feels, and the 5.4% of capital that private pension funds now have in mortgages will increase.

Follow me. Clarke is a tall, broadshouldered Iowan who was graduated from Kansas State as a physicist. He switched into homebuilding in 1953, and success came running to meet him. He is a man of action and accomplishment, but he has a fine sense of the role of leadership within NAHB.

"No organization is more democratic and autonomous," he cautions. "I can only preach and persuade local chapters and individual builders to help me achieve the aims and policies set nationally. But I intend to do that preaching all year."

Clarke's most characteristic attitude is one of keen but controlled enthusiasm. When he speaks of the problems of money flow, labor shortages or the need for homebuilders' involvement in community affairs, the evangelism is tempered by a precision of phrases and a lack of verbosity. He is seldom cryptic in the yepand-nope tradition of the Cal Coolidge school but neither is he garrulous.

An example: When he made his first and only parachute jump in 1963 to publicize the opening of a subdivision, someone asked how he felt while afloat aloft. His reply: "Alone."

The real problems. Money is only one of the four Ms Clarke classifies as builder problems. The others: manpower, marketing and management.

Growing shortages in all of the building trades could foreclose the production he hopes the industry will attain, and he is critical of restrictions on the training of new apprentices. He says:

"The Department of Labor is supposed to represent the interests of all working people, not just organized labor. Yet if local unions say that one of our training programs is not needed in their area, no program gets started."

Hard-core unemployed, living in the heart of dilapidated neighborhoods, are the only large source of labor to renew these areas, says Clarke. "We must develop training programs for them. It is criminal just to let them sit there."

Clarke has a difficult problem in implementing the marketing program approved by the NAHB'S board of directors in August. A compromise dues increase voted at the Chicago convention is now being delayed until July 1, and it will have only limited effect for a year after that.

Help for the poor. The new NAHB leader hopes homebuilders will be able to try all new approaches to low-income housing, including the use of governmentowned land that is free of codes and snob zoning. He adds:

"We must give further encouragement to nonprofit organizations to sponsor lowincome housing. They don't know what to do, or how to do it. We must help them."

Clarke is practicing his preachment in his home city of Des Moines. He will act as mentor and builder for a 221d3 project of 300 units to be owned and managed by the Des Moines Council of Churches.

-JAMES P. GALLAGHER





REFLECTIVE Clarke looks back on decade of NAHB work in every local and national office. Robert Lightfoot



THOUGHTFUL Clarke is known for weighing all of the facts before making a commitment.

Kinkaid



INFORMAL Clarke takes an emergency call in motel hallway while meeting continues inside. Robert Bonomi



ENTHUSIASTIC Clarke wants NAHB to involve itself in the "entire residential environment."



Builders used to hammer these nails.

That was before the Bostitch Model N2 Automatic Nailer. The good old days, when life was slower. When wasting a little time didn't slice the profits too badly.

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FEBRUARY 1968

Circle 34 on Reader Service card

Soundproofing: Architect defends house against the jet

If a new sound-control experiment is successful, architect Norman L. Pedersen may well offer homebuilders some ways to build livable houses and apartments on marginal land near noisy jetports, highways and factories.

Pedersen's experiment is the first major attempt to insulate housing against outside noise. Until now experiments have concentrated on reducing room-to-room noise. Most of those efforts have been launched by building-materials manufacturers, and some of them have degenerated into contests to pack the manufacturers' products into test houses. By contrast, Pedersen's project, financed by \$200,000 from Los Angeles International Airport, is committed to no supplier.

Jet houses. Most of his tests will be made with a dozen houses purchased recently by the airport as part of its longrange expansion program. In conjunction with California's Wyle Laboratories and the airport's sound expert, Walter Collins, Pedersen will insulate the houses and then measure noise abatement for about six months. That phase of the experiment is about to begin.

Pedersen shies away from discussing his soundproofing techniques in detail, until "I have test data to report." But he is willing to outline the basic ideas that hint at what he is attempting:

"I have a principle of energy absorption that is different from any one else's approach, as far as I can find out. The idea is to convert noise energy into friction and then into heat.

"I use heavy roof tiles, but this has to be done properly to get energy absorption. I also have another solution involving the attic and still another involving a floor system."

Pedersen adds, "We worked out an economical solution to attenuate sound in air ducts; we build the ducts right on the site."



TWO-STORY CLUBHOUSE with locker room and social facilities was built after lake was reclaimed.

How a useless pond became a swimming pool

The three-acre lake shown above used to be a leech-infested, mosquito-breeding pond. Now it's the site of a community swimming club and the focal point of a 60-lot development of \$45,000-to-\$60,000 houses.

But the transformation wasn't easy: The pond bottom was coated with $1\frac{1}{2}$ of mud and studded with boulders.

Emiljoy Realty, first owner of the development near Bedford, N.Y., tried to clean the bottom with a drag-line scoop but gave up after the boulders broke the scoop's steel teeth. Emiljoy then sold the project to Designer Homes.

Designer President Jerome Ginsburg

tried a new tack. First he probed the lake bottom and found a solid floor beneath the mud. Next he drained the lake by opening an old dam. Then he scraped out the mud and boulders with a front-end loader, which, he says, worked faster and more efficiently than a drag-line.

After removing 6,000 cu. ft. of mud and boulders in two weeks, Ginsburg graded the swimming area, put down gravel with a sand topping and tapped natural springs to restore the water level. Then he built a two-story clubhouse (*photo*) with a lounge, fireplace, recreation room, kitchen and deck on the upper level and a locker room and showers below.



MUDDY LAKE BOTTOM (left) was scraped, graded and coated with layers of sand and gravel (right).

The ducts are part of a simple fresh-air vent system, so the soundproofed houses do not have to be air-conditioned.

Pedersen has tried out his ideas on Hollywood sound stages. He figures his noise-reducing methods will increase the construction cost of a new house by between 4% and 10%.

Airport interest. International Airport, the first major U.S. airport to sponsor such an experiment, is vitally interested in Pedersen's results—and for obvious reasons. In October claims totaling \$36 million were filed against the City of Los Angeles by 2,400 persons who charged that their health and property had been damaged by jet noise. The claimants ask \$15,000 per home. Superior Court has thrown out one suit involving 10 properties, but other suits are being filed.

Despite the need for research on residential soundproofing, the federal government declined to subsidize the experiment.

A builder guilty—his bridge abridged rights of neighbors

When builder Frank J. Hines threw up the 35' span shown below, his neighbors called it a spite bridge.

The neighbors live upstream from Hines's land in East Patchogue. L.I. They said the bridge prevented their using a creek to get their boats into Great South Bay. Boats and boatmen are big on Long Island, and the upstreamers got the Army Engineers to take Hines into U.S. District Court for bridging a navigable stream without a permit.

Hines owns both sides of the creek and had spent \$100,000 to develop the site into salable lots. He conceded in court that he valued privacy.

"It's my water and my land," he testified. "I don't want anyone going through it." Besides, he said, the creek was not navigable anyway, so he needed no permit.

A jury disagreed, and its verdict suggested a lesson for builders: Ere you bridge a stream, make sure 1) it is not navigable or 2) you have a permit.

The jury found the creek legally navigable, although nobody had sighted a boat there since 1964. Hines became the first builder to be convicted of a criminal charge of obstructing a stream. He was fined \$1,500—and he must rip down the bridge.

Newsday, Long Island



THE BRIDGE that led builder to the bench.

What builders should know about Kwikset performance features.

R egardless of how handsome it is, a lockset that is not built to give years of troublefree performance isn't worth taking out of the box. From the early stages of development through final assembly, every Kwikset lockset is designed and constructed for totally reliable performance. Kwikset locksets are simple yet remarkably rugged. The more complex a lockset the more things there are to go wrong. Kwikset locksets have only three precision-engineered components, which enables them to function flawlessly after even the most grueling punishment tests.

And because of their sturdy construction, Kwikset locksets are fully guaranteed against any defects in materials or workmanship.

Kwikset constantly strives to make the best lockset better. Kwikset's skilled chemists, engineers, and metallurgists continually search for new methods and materials to improve lockset performance.

Among recent results of their work are new all-steel latch case and mechanism (1), unbreakable steel spindles (2), tapered brass pin tumblers (3) – to name just a few.

Kwikset locksets are protected inside and out. Interior steel parts are bronze-plated for longer wear and coated with a lifetime lubricant that insures smooth, friction-free operation. Exterior finishes are protected by Kwikset's new epoxy plastic coating.

Kwikset's torque spring makes a big improvement. This steel coil spring (4), is located in the locking mechanism. After the knob is turned and released, it springs back permitting easier turn-button locking. **Kwikset's longer latch bolts increase security.** Kwikset's half-inch latch bolt (5), eliminates the need for close fit and larger curved surface reduces friction.

These performance features – shown here with the popular new Facet knob design – combined with Kwikset's quality materials and careful craftsmanship, result in rugged, dependable locksets that always operate at the peak of performance.



America's Largest Selling Residential Lockset Kwikset Sales and Service Company Anaheim, Californía A Subsidiary of Embart Corporation.



Sunset's auction: Some land is sold, some is given away

Sunset International Petroleum is selling its way out of housing for good reason: Its new-town program was one of homebuilding's all-time misadventures.

The parent, Sunasco Inc. of Beverly Hills, Calif., sold Sunset two weeks ago to Commonwealth United Corp. of New York, a motion-picture maker. (NEWS, Dec. '67).

To meet cuc's terms, Sunset was directed to unload nearly all of \$103.5 million in real estate holdings by Jan. 30. Sunset, a California company, showed a \$19.6 million loss for 10 months last year and it is under heavy pressure from creditors. But it seems to be making progress.

• It auctioned off \$12 million worth of land in December. And according to one Sunset source, it sold another \$5 million worth in private deals.

• Lenders have agreed to take over some parcels, including 75% of Sunset's 12,000-acre new town near Sacramento.

 Sunasco itself has just acquired five tracts from Sunset.

The auction. Sunset President A. Bruce Rozet, who would become cuc's chief executive in the merger, called the auction "a great success." Industry sources said bids totaling \$15 million were submitted on 68 properties whose appraised value was \$50 million. But Rozet said the auction generated "10% more cash than we had projected, and right now cash is one of our major needs." Rozet declined to discuss the auction in detail except to add, "No big-name builders bought property."

Other sources disclosed that bids of \$1,000 and \$1,200 an acre were accepted for 136 residential acres at the Sacramento new town, Sunset/Whitney. Two gas stations at Sunset/San Marin, a 2,200-acre project near San Francisco, went at bids of \$5,000 and \$5,500 per site. Another bidder paid \$6,600 apiece for 52 Marin house sites that carried a \$313,446 first mortgage payable in May.

At least 17 properties drew no bids. They included 187 improved lots, 365 unimproved lots and a shopping center at Sacramento, and the San Carlos golf course near San Diego.

Canceling debt. Sunset has agreed to convey 9,100 Sacramento acres to a lender, The Sixty Trust, a pension fund for some salaried employes of Textron Inc. of Providence, R.I. In return, the Trust will cancel land debts of \$12 million.

To sweeten that deal, Sunset will issue \$2 million in long-term promissory notes payable out of 2% of its oil and gas revenue. Sunset will also grant short-term notes for \$2 million payable by 210,000 shares of Sunasco common stock. And Sixty Trust will receive royalty interest in Sunset's oil and gas properties from 1978 to 1988.

A spokesman for Sixty Trust said of the sweeteners: "They're better than nothing."

In another deal Sunset has agreed to reconvey to California Federal S & L Assn. its 1,089 acres at Thousand Oaks in California's Canejo Valley along with its 250 acres at Hacienda Hills near Los Angeles.

Sunasco swap. Sunset was able to cut its debt by \$17.3 million by transferring land to Sunasco, notably Mountain Park in the Santa Monica Mountains. That 3,550-acre parcel, which is planned for 7,000 houses, has a \$7.4 million book value; land loans total \$6.6 million.

The auction, Sunasco's land deal and some cooperation from bankers have greatly reduced Sunset's debt. Midway in 1967 Sunset was \$10.2 million in default on \$69.8 million of debt secured by real estate. But Sunset joined CUC with its payments in default by only \$2.8 million on \$23 million in realty-secured debt.

And cuc intends to erase that debt by issuing \$24.5 million worth of 5% subordinated debentures.

Merger. With shareholder approval, Sunset has become a full cuc subsidiary. J. D. Sterling and his son Morton, who helped steer Sunset into new towns, will sell their 8,245 Sunasco shares and quit Sunasco's board. (Sunset had a \$20million tax carry forward in 1967).

The parent CUC will continue to concentrate on films ("The Pawnbroker" was one), but it will also diversify through Sunset's real estate holdings and oil and gas interests. NEWS continued on p. 14











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Gulf American's latest development—a swamp of legalities

In a surprise lawsuit, Gulf American Corp. charges that Florida's Land Board exceeded its authority when it penalized the company for fraudulent lot-sale practices.

The nation's largest land developer claims that it originally agreed to the penalties because of "threats [of other punitive action] and economic duress."

If the Second District Court of Appeals in Lakeland buys those arguments, Gulf will not have to open its financial records to state monitors appointed for a five-month period to "rehabilitate" the company.

Under an earlier suit by a Gulf shareholder, a lower state court had enjoined the board's monitors. The board immediately appealed. It contends that the Gulf penalties would be "gutless" without monitors to bring Gulf's day-to-day procedures within legal bounds.

Even if Gulf should win the next few legal rounds, its troubles won't be over. Florida's Gov. Claude Kirk, who has taken a special interest in the case, has threatened that Gulf will be placed in receivership if courts bar the monitors.

And the board is reportedly preparing new charges of lot switching at one of Gulf's five developments (River Ranch Acres) and of other fraudulent practices. Bookworming. In November, when

Gulf officials confessed to five counts of illegal sales practices, they seemed willing to accept the board's penalties.

And in December, as part of its punishment, Gulf began a 30-day sales suspension, which ended January 10. But it then refused to show the monitors its books.

Shortly after the monitors were rebuffed, the shareholder suit was filed. Among other things, it charges that Gulf officials made "illegal confessions before an illegal board to save their own skins . . .'

Although the shareholder's lawyer had recently represented Gulf, the company denied any connection with the suit.

Barred monitors. Since the first suit was filed in mid-December, the five monitors have not been inside Gulf's Miami offices. At one point, the board ordered the monitors back to work. But company guards, under orders from Gulf President Leonard Rosen, barred the front door.

Rosen vowed to continue barring the monitors until all suits are resolved.

Here's a house that turns like a carrousel

Instead of selling rides in his revolving house, architect Richard Foster plans to take a spin in it himself. He'll live there.

The cantilevered, steel-framed house revolves at speeds varying from 9" a minute to 5' a minute. The drive mechanism in the reinforced concrete pedestal includes a 1¹/₂-h.p. motor and a double race of ball bearings.

The 3,000-sq.-ft., glass-walled structure is being built on four acres of countryside in Wilton, Conn. (right).

Construction, scheduled to be completed in March or April, will have taken a year.

Why is he building a revolving house?

Fisher replies: "Because the site seemed

to necessitate it. There is 360 degrees of beautiful scenery and I want to see all of it all the time."



REVOLVING HOUSE is nearing completion on a scenic four-acre site in exurban Wilton, Conn.



0

in their

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Here's how Fanny May would run mortgage auction market

Fanny May's President Ray Lapin is eager to open an auction operation where the agency can buy mortgages at free-market prices.

The government's mortgage-buying facility has been receiving offerings of about \$50 million a week lately. In the face of such volume, Lapin feels that FNMA should not have to buy at the artificially high prices fixed now by administrative decree.

An auction would free the prices through competitive bidding. The initial effect would be lower prices and higher discounts for homebuilders, but the industry would probably benefit over the longer term from a steadier flow of money.

The auction is no cure-all. An agency memo describes its goal this way: to pro-



Vince Finnigan vide a sufficient volume of forward commitments to maintain home construction at levels consistent with over - all economic policy. Translated, that means: Fanny May would still be responsive to govern-

ment policy, not free of it. The government could still control housing activity by regulating FNMA's money supply.

The innovative Mr. Lapin has campaigned for an auction market since shortly after taking office last summer (News, Aug. '67). The proposal is meeting some opposition from the National Association of Real Estate Boards, but FNMA officials believe this can be over-

Action is begun to convert Fanny May to private status

President Johnson is expected to ask Congress to make the agency a private corporation under a plan that has the full support of FNMA President Ray Lapin.

The change would reduce the federal deficit.

In President Johnson's new "unified" budget, the \$2.4 billion that FNMA has borrowed to buy secondary-market mortgages this year would be added to the deficit for fiscal 1968. Another billion would probably be added in 1969.

But if FNMA went private, its borrowing need never appear in the federal account. The deficit would decline by that amount.

Lapin wants the change because he fears the appearance of FNMA's borrowings in the budget will invite the economy bloc's attention to housing. He is known to believe that the new budget thus makes FNMA a casualty of federal monetary policy in tightcredit periods.

Sources within FNMA say Lapin believes Congress, in establishing FNMA in 1938, clearly intended to convert it later to private status. Since last fall he has campaigned quietly for the change.

The NAHB's leaders have backed a private FNMA since getting a White House briefing on details of the proposal.

come. They now hope to have the auction operating within a month.

Market's operation. The key to the market is a future commitment contract, familiar to mortgage bankers and builders as the old standby commitment. Here's how FNMA would use it:

Every Monday the agency would offer a reasonably consistent amount for forward-commitment purchases-say \$50 million. Approved FNMA mortgage dealers would bid for the money with FHA or VA mortgages of the type now eligible for FNMA's regular over-the-counter purchases.

Bids would be placed in multiples of \$1,000, probably between a minimum of \$20,000 and a maximum of \$750,000. Dealers could bid for either 1/2 % or 3/8 % servicing fees.

The agency would ask separate bids for 1) mortgages on used houses, to be delivered in three months, 2) loans on new homes, in six months, and 3) loans on new construction, in one year. Property would have to be occupied when the mortgage was delivered.

Fees and secrecy. Bids would be ofered on FNMA forms and delivered under seal to the agency office that would eventually buy the mortgage.

Fanny May would charge fees, as yet undetermined. By statute it must also require stock subscriptions, and these would probably be 1/2 % on acceptance of a bid and another 1/2% if and when the mortgage was delivered.

The agency could reject bids and thus control purchase volume, something it cannot do in over-the-counter buying. When it does try to cope with runaway offerings by reducing prices, the private secondary market simply cuts by an equivalent amount

Bidders need not deliver the mortgages. They could sell them elsewhere.

The bidders could ask for prior approval of six and 12-month bids for both credit and property. Successful bids would be non-assignable.

Losing bidders could adjust bids for later auctions. Price ranges would be published weekly as a guide.

Transition. Before activating the auction, Lapin would make sure that Fanny May had ample funds to buy at normal volume for a reasonable length of time. Then, to avoid creating panic in the private secondary market, he would phase the auction into operation in two stages:

1. Fanny May would suspend current purchasing arrangements for a two-week period preceding the initial auction.

2. The agency would announce the auctions for the first four weeks. Thereafter, it would announce one auction each week.

Regional differences. The agency's current inclination is to avoid setting up regional auctions. The traditional spread of one to two points between prices paid on the two coasts has been eroding anyway, largely because pension-fund buying now supports prices in California, and FNMA would prefer one market.

But if the early bidding squeezes out some sections of the country, the agency may consent to regional auctions.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

	Disco MinDo FNMA×y	A Sec. 203b- unt paid by buil wn* 30-year im Privat	der med.* e mkt.	FHA 207 Apts., Discount	Comm. banks, Ins. Cos.	Savings banks, S&Ls	ban Rates Savings banks, S&Ls Over 80%	Construction Loan Rates Interest+fees All lenders
City	6%	6%	Trend	51/4 %	75%	80%		
Atlanta	6½	61/2-8	Down 1/2	a	71/2	71/4-71/2	71/2+1	71/2+1-2
Boston	51/2	4	Up 2	а	7-71/4	7-71/4	7-71/4	63/4-7+1-11/2
Chicago	6	7	Down ½	a	6½	6¾	7	7-71/2
Cleveland	6	6-7b	Steady	а	61/4-63/4	61/2-63/4	63/4 +1-2	7+1-2
Dallas	6½	61/2	Steady	а	7	63/4	7-71/4	7+1
Denver	61/2	6-7	Steady	а	63/4	63/4-7	7-71/4	7+1-11/2
Detroit	6	51/2-6	Steady	а	61/2-63/4	63/4-7	63/4-7+1-2	63/4-7+1-2
Honolulu	6½	7-81/2	Steady	а	7-71/4	7-71/2	a	71/4-71/4+1-3
Houston	6½	61/2-71/2	Down 1/2	а	63/4-7	63/4-7	7	7+11/2
Los Angeles	61/2	61/2-7	Up 11/4	а	61/2-7	61/2-7	63/5-71/5+1-2	61/2+7-1-2
Miami	61/2	6½	Steady	a	7	63/4-7	7-71/4	7+2
MinnSt. Paul	6	6	Steady	а	63/4	7	7	71/2-73/4+11/2-2
Newark	51/2	4-6	Steady	a	6+1	6+2-3	6+2-3	7-71/2+2
New York	51/2	3	Steady	a	6+2	6+2	6+2b	7+1-11/2
Okla. City	61/2	51/2-7	Up 1/2	а	63/4-7+1	61/2+1	63/4+1-2	7+1-2
Philadelphia	51/2	6	Steady	а	6	6-7	7ь	7+11/2-3
San. Fran.	61/2	6-7	Steady	12-15 ^b	63/4	7	71/4+1	63/4-71/4+1-2
St. Louis	6½	7-9	Up 2	а	63/4-7	63/4-7+1	7-71/4	71/4-71/2+1-2
Seattle	61/2	6½	Up 1/2	a	7-71/4	71/4-71/2	71/2	71/4+11/2-2
Wash., D. C.	6	61/2-7	Up 1/2	а	71/4	71/4	n	7+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 not 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 \$70.

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,

a 174 74 74 a 17+2 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, pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minne-apolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co., and Robert Kardon, pres., Kardon Investment Co., St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; Gal Francisco, John Jensen, vice pres., Continental, Inc.; Washington, James C. Latta, Sr. vice pres., Associated Mortgage Cos. Inc.

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Levitt: Merger wins an OK, and bold new projects emerge

In 20 minutes flat-and with hardly a shrug-shareholders of Levitt & Sons Inc. approved the homebuilding industry's biggest merger ever.

Levitt's Executive Vice President, Richard M. Wasserman, who presided at last month's meeting, came prepared to forecast a promising future for the company as a subsidiary of giant International Telephone and Telegraph Corp. But the 22 shareholders on hand never bothered to question him.

After a quiet ten-minute delay to tally the vote, Wasserman announced that 89.1% of Levitt shares (2.8 million) were voted for the merger and only 0.1% (3,663) against it.*

Then the meeting was adjourned, and the shareholders filed out-in silence.

Merger by May. The shareholders' complacency belies the merger's significance for Levitt & Sons. As soon as the deal is closed, the company will expand boldly in this country and Europe.

Since ITT has already approved the merger only one hurdle remains-an Internal Revenue ruling. If, as expected, a favorable decision comes this month, the companies could be joined by May 1.

There is one other condition. Levitt & Sons must earn at least \$1.70 a share in fiscal '67 (ending Feb. 28, 1968) to meet

* The total includes the 75.1% of the company shares controlled by President William J. Levitt, who did not attend the shareholders' meeting.



VASSERMAN

an ITT proviso (News, Oct. '67). But sources close to the homebuilding company predict earnings of \$1.90, a 48% increase from fiscal '66.

Modern outlook. In his office after the meeting, Wasserman gave the company's progressive outlook for '68:

• It will enter new markets. In 1967 it built in eight U.S. locations and in France and Puerto Rico.

· It will build more townhouses, including a new Paris project.

· It will improve its management by enlarging its computer operation.

New markets, Said Wasserman: "We will enter a new major metropolitan area this year." He wasn't specific, but the most likely are Detroit, Atlanta or Houston. "We will not go to the West Coast this year,' Wasserman said.

A new subdivision will be started in Chicago, Levitt's highly successful new market of 1967 (News, Dec. '67).

Two other new subdivisions, featuring \$30,000 models, will be opened in northern New Jersey and Montgomery County, Md.

More townhouses. Following the success of its first townhouses this year in New Jersey (143 sold), Levitt will open townhouses in Paris, France and Belair, Md.

Wasserman was particularly optimistic about the Paris project. He said buyers should snap up townhouses priced at \$24,000 (\$8,000 lower than Levitt's detached houses in Paris). "We are buying the land now," he said.

By 1970 townhouses could account for 20% of Levitt's unit volume, Wasserman said. In 1967 townhouses amounted to 3%.

Stronger management. Levitt has an able and youthful management team; that is one reason ITT proposed a merger. But will the team excel under ITT ownership?

Said Wasserman: "Why shouldn't we? This team will stay together. Our secondline managers are getting even better."

And in 1968 the company will invest \$400,000 in an up-to-date IBM 360 computer to tackle management problems.

As Wasserman sees it, Levitt employees will enter the merger ready to work.

-not price avail-'s 25-for-1 cable.

Housing stocks jump 22%

It's the best gain for HOUSE & HOME's list of 25 building stocks since July. The index is up 29 points, to 171.06, for the month ending Jan. 8.

Kaufman & Broad was a standout, adding 75%, to 351/8, on estimates that 1967 profit would be \$1.75 million (against \$1.5 million in fiscal 1966).



Builders	98.14	204.82	224.35
Land develop.	126.91	250.91	288.03
Mortgage cos.	108.53	214.39	229.99
Prefabrication	71.11	101.01	132.28
S&Ls	81.99	77.87	112.16
(Share values Is	an 1965	$\pm 100)$	

HOUSING'S STOCK

BEDABLY

BUILDING 1.45 +40¢ Capital Bidg. (Can.) 85¢ -10¢ Dev. Corp. Amer. 3 - Edwards Inds. 2½ - First Hartford Rity. 7¼ + 34	MORT -Advanc -Associa Charter -Colwell -Cont. M
Capital Bldg. (Can.) 1.45 +40¢ Cons. Bldg. (Can.) 85¢ -10¢ Dev. Corp. Amer. 3 -10¢ Edwards Inds. 2½	-Advanc -Associa Charter -Colwell -Cont, M
Dev. Corp. Amer	Associa Charter Colwell Cont. M
Dev. Corp. Amer	Charter •Colwell •Cont. M
Edwards Inds	-Cont. M
First Hartford Rity 71/4 + 3/4	
First Nat. RIty.b. 11/8	Cont. Mt
Frouge	FNMA
•General Bldrs.b 4 + 1/2	
•Kaufman & Bd.bx 351/8 + 75/8	First Mt
·Levitt	Kissell N
Nationwide Homes 21/2 + 1/8	Lomas &
Pres. Real. A.b. 12 d - 3/8	•MGIC d Mortg. A
Sproul Homes 21/2 + 1	
U.S. Home & Dev	Palomar Southeas
-Jim Walter •	United In
•Del. E. Webb •	United II
(Lou Lesser Ent.)	LAND
(600 60301 611.)	All-State
PREFABRICATION	American
Admiral Homes	
•Albee Homes 11/4 + 1/4	Arvida Atlantic
-Albee Homes	Canavera
-Inland Homes b. $16\frac{1}{8} + 6\frac{1}{8}$	Christian
•Natl. Homes A.s. 45% + 11%	Cousins I
-Scholz Homes. 7½ + 1½	Crawford
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S&Ls	Fla. Palm
American Fin	Forest Ci
Calif. Fin.º	Garden L
Empire Fin	-Gen. De
Equitable S&L 4% - 8%	-Gulf Am
Far West Fin 101/8 + 21/8	-Holly Co
•Fin. Fed. •	Horizon L
•First Char. Fin	Laguna N
First Fin. West	
First Lincoln Fin	CILOR
First Surety	SHOR
First West Fin. 3 Gibraltar Fin. 241/2 + 71/2	Average
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-Great West Fin 15½ + 4½ Hawthorne Fin	
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-Lytton Fin	(000)
Midwestern Fin.b. 43/8 + 1	\$1-9
Trans-Cst. Inv	10-99
Trans World Fin 111% + 3	100-499
Union Fin. 73/a	500-999
United Fin. Cal. c. 121/2 + 3	1,000 up.
United Fin. Cal. •	August ra

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6	+ 51/4	Southeast Mtg. Inv	41/8	+ 5%	Redman Indus.	15	1/8 + 4
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		500-999	5.69	6.0		5.95	5.95
	+ 3	1,000 up	5.58	5.9	9 5.76	5.78	5.72

ates quoted in Federal Reserve Bulletin, October 1967

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* Trademark

(UCATAN, MEXICO-Ca. A.D. 987. Detail of a workman/sculptor from one of a series of paintings

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The Champion II is competitively priced and has York quality engineering all the way!

York has found a way to build the "builders' air conditioner!" It's the Champion II split system—pre-charged for fast installation. It's compact and low, just 18 inches high. And York has engineered a simplified control system that eliminates costly, unnecessary call-backs. A simple restart button *outside* the unit cuts annoying service calls to a minimum.

The York Champion II comes in 2, $2\frac{1}{2}$, 3, $3\frac{1}{2}$, 4 and 5-ton sizes; through-the-wall models for multi-unit dwellings available in

 $1\frac{1}{2}$ and 2-ton sizes ... giving you a complete range of sizes and types for any job.

Ask your York Authorized Contractor-Dealer for facts on the Champion II. Or write York Division of Borg-Warner Corporation, York, Pennsylvania 17405.

York found a better way to build an air conditioner

Matched Borg-Warner Furnaces give you a year around comfort system. Oil or gas-fired; complete ranges of capacities; designed to complement York air conditioning.

Only 18 inches high!

York's Champion II air conditioner can barely be seen. And the powerful motor and fan run slowly, making it the quietest unit ever.







How to make a good house great:

Mellowood Cabinets by Kitchen Kompact

Start with a Great Idea – Mellowood cabinets crafted by Kitchen Kompact. It's a stunning and exciting way to add sales appeal to your homes. Friendly, warm Mellowood is classically styled – doesn't date itself. And the rich, lush wood tones will complement any kitchen decor. The KK construction is just as good as its handsome appearance. An improved dual drawer suspension system affords even smoother drawer action. KK's exclusive rounded drawer design has proved itself exceptionally strong plus making cleaning far easier.

Here's another Great Idea . . . use Kitchen Kompact Mellowood cabinets in other room areas . . . game



room, den, family room. Provides a finished, professional touch plus giving valuable, extra storage space.

Check Kitchen Kompact's two distinguished cabinet lines – Mellowood and Fruitwood. You'll see why KK has been acclaimed "The Best Value in Cabinetry".

Want some Great Ideas for your homes? Write for the new booklet, "Great Ideas with Kitchen Kompact". Free for the asking.

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NEWS continued from p. 18

Concrete units enter modular-building race: A new technique for low-income housing?

A stacked-box construction system devised for a plush Hilton hotel may suggest a new building technique for low-income housing.

San Antonio needed a hotel for visitors to April's Hemis-Fair. So contractor Henry B. Zachry borrowed a page from Canada's Habitat '67: By precasting and finishing room units on an offsite assembly line, furnishing the units down to drapes and pictures on the wall, and then setting them in place with a crane, Zachry put together a complete 21-story hotel in nine months—two thirds the normal construction time.

The cost was about the same as for conventional construction—\$10 per sq. ft. but the reduction in construction time enabled the hotel to generate rental income three months earlier.

The Zachry Co. is betting that the concrete unit will have wide application in several types of low-income housing. Says Vice President J.D. Lang:

"This module assembly's long-range cost is low, even though it doesn't offer the lowest initial cost. Since you are working in two different places at the same time you can save about 25% of the normal construction time."

Lang admits that the system is not the answer for cheaper construction. But for what it delivers—long life, low maintenance and quality construction—it is an economical building method. "With the concrete module you get a \$12,000-to-\$14,000 value for \$10,000," says Lang.

An application is now before the FHA for a 144-unit, rent-supplement project in San Antonio. The project will comprise several two-story structures in which the boxes are stacked randomly, as they were in Habitat, instead of atop one another,



CONCRETE BOXES stacked by a crane make up a finished luxury hotel in San Antonio.

as in Zachry's Hilton Palacio Del Rio.

Use of the precast modules is also under consideration for a major urban renewal project in San Antonio. The major advantage: The families involved would be displaced for no more than four months. By redeveloping the renewal site in small segments and displacing only 50 to 60 families at a time, the city could eliminate the mass removal of families necessary to raze and rebuild most renewal areas. Construction of the housing itself might take as little as 30 days.

—LORRAINE SMITH McGraw-Hill World News, Dallas



Lynda Bird and her mate pick this tract house in the Virginia suburbs as their nesting place

The famous couple moved into the 13-yearold house after flying back from a Virgin Islands honeymoon.

Although Marine Capt. Charles Robb and the President's daughter are renting the Virginia house, the builder, Kettler Bros. of Washington, D.C., sent them a homeowner's book. A Washington Star society writer appraised the house at \$70,000, twice its original sales price. A Kettler spokesman said it was worth \$62,000 "until the Robbs made it a collector's item."

The eight-room split—the 22nd house the Kettlers built—is only eight miles from the White House. *NEWS continued on p. 34*

MOEN INVENTS MOENIQUE AND A NEVER-BEFORE SELLING OPPORTUNITY IS YOURS.

Here's the world's first accessory center.

It's a Moen faucet for the tub—and then some. A single-handle shower control. A shampoo shelf. A soap dish. A safety bar. A shower-tub diverter.

All in one neat, chrome-plated accessory center. It's Moenique. And that's a unique selling opportunity.

Why? Simply because Moenique is the first major change in years in shower-tub accessories. So it gives builders plenty to sell:

STYLE. Unique in concept. There's never been anything like Moenique.

CONVENIENCE. Safety bar and soap dish have never been so easy to reach.

QUIET OPERATION. Moenique offers a smoothworking diverter. Plus a spout that reduces splash. It provides a formed silent stream.

SAFETY. It makes bathing safer because the number of wall objects is reduced to just one.

QUALITY. The name Moen upgrades any bath. People recognize quality and this name.



Best of all, Moenique replaces five "outdated" accessories. One trade (not three) installs this accessory center. Reduces installation costs.

Isn't now the time to take advantage of a product so unique? Moen invented singlehandle faucets. Moen invented Moenique. But the opportunity is yours.

Specify Moeniqueit turns your prospects on.



A. One simple, uncluttered accessory replaces five. High-quality finish of chrome over duplex nickel and copper assures extra-long protection.

B. Safety bar is in a new, practical location in the bath. It is easy to reach, and its position gives the bather maximum leverage.

C. Single-handle control of flow and temperature. This is the ultimate in luxury and convenience.

D. New patented shower-tub diverter ends surprise showers, because it always returns to tub-fill position.

E. Soap tray, which also serves as shampoo shelf, is in a convenient new location in the bath. The soap is protected from shower spray.

F. New patented tub filler provides controlled, quiet stream and reduces splash.





Moen, Elyria, Ohio 44035, a division of Standard Screw Company, 216/323-5481

B-683



ER CONVERTIBLE TRANSIT-LEVEL MODEL 32

Keep the lid on building costs -with the instrument of "101" uses

Which Berger is best for your needs?

(Not shown: Model 500 Optical Plummet Transit-Level. Same specifications as #320 but with optical plummet. \$290.*)



18" PROJECT LEVEL. Model 480. 33-power coated optics. With horizon-tal circle and 5 min. vernier. \$290.00



HEAVY DUTY 12" DUMPY LEVEL. Model 150. 25-power coated optics. \$160.00*



SPEED-A-LINER BUILDER'S TRANSIT-LEVEL. Model 200A. 20-power optical system. \$123.00*



SPEED-A-LINER DUMPY LEVEL. Model 190A.20-power internal focusing tel-escope. \$78.00*

The more building jobs you can do with a single instrument, the easier it is to keep costs down. That's why Berger's Convertible Transit-Level (Model 320) is really custom made for these days when construction costs keep soaring and nibble away at your profits.

The Berger Convertible meets building challenges from measuring angles, extending lines and setting forms to aligning structural steel and establishing grades for streets. It does these and scores of other jobs fast and accurately-the insurance you need to protect against costly "do-overs." And like every Berger instrument, it's manufactured right here in our Boston factory.

For its moderate price you get big instrument features like a 22-power telescope with coated lenses that focuses 3 ft. to infinity, horizontal circle and vertical arc with double vernier reading directly to 5 min., plus all the other features and superb craftsmanship for which Berger has been known since 1871. See the Berger Convertible...get the feel of it, at your dealer. Or mail coupon for full information. C. L. Berger & Sons, Inc., 53 Williams St., Boston, Mass. 02119

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NEWS

continued from p. 26

Open housing spread in 1967 but so did urban segregation

Despite rioting and white backlash, the number of local open-housing laws doubled in 1967-from 47 to 94.

Result: More than half of the nation's population-115 million persons-lives in states, counties or cities with open-housing laws. The states that passed such laws for the first time were Hawaii, Iowa, Maryland, Vermont and Washington.

But even in areas that have had openhousing laws for years, segregation is increasing. One reason: The laws alone do not alter the economic and social factors that, among other things, cause two Negroes to move into a city for each white man who moves away.

Margaret Fisher of the National Committee Against Discrimination in Housing (which is pressing for a federal open-housing law) calls local laws "a first step." And she adds that what nominal Negro dispersion there is "takes place in areas that have effective [open] housing laws."

The following chart shows how segregation has increased since 1960 in 12 cities, seven of which have open-housing laws:

	Earliest Open Housing Law	Census Tracts With At Least 75% Negro		Census Tracts With 25% Negro Or Less	
	and second	1960	1966	1960	1966
Buffalo, N.Y.	1961	35	69	12	8
Des Moines, Iowa	1964			41	39
Evansville, Ind.	none	34	59	30	27
Raleigh, N.C.	none	86	88	7	6
Shreveport, La.	none	79	90	4	4
		1960	1965	1960	1965
Cleveland, Ohio	1965	72	80	4	4
Phoenix, Ariz.	none	19	18	21	17
Providence, R.I.	1965		-	75	38
		1960	1964	1960	1964
Little Rock, Ark.	none	33	41	15	19
Louisville, Ky.	1965	57	67	13	10
Rochester, N.Y.	1961	8	16	32	15
Sacramento, Calif.	1963	9	- 8	77	50

Source: U.S. Census Bureau, U.S. Labor Dept., and National Committee Against Discrimination in Housing.

Lawyers charge urban renewal violates the First Amendment

Citing the amendment's guaranty of freedom of association, a biracial group is seeking to block a San Francisco urban renewal project.

The group contends that renewal of Western Addition Area A-2 would split the neighborhood. Some 45% of its units (in 1,100 structures) would be bulldozed. Result: The Negro and Japanese families who would be forced to move would be denied their right to associate with their present neighbors.

A suit seeking to prevent Housing Secretary Robert C. Weaver from financing the project has been filed in the U.S. District Court of Washington, D. C., although \$6.9 million of the \$39.9 million earmarked for the project has already been distributed.

The plaintiff, acting for 25 neighborhood organizations, is represented by the NAACP Legal Defense Fund and Legal Assistance lawyers.

Legal sources said this case would mark the first time the First Amendment argument had been tested in court.

NEWS continued on p. 40





"Old Towne is another of our new communities where we use cast iron pipe to avoid water system problems!"

Lambert AGIN TOWNE PROPERTIES CINCINNATI

"Old Towne is a large new development featuring colonial type town houses that is scoring unusual success. It's in the Lexington, Kentucky, area and will include up to 400 units. "All through this development, as in our other large projects, cast iron water mains are specified. We know that they go in without problems and breakage and deliver maintenance-free service. Experience tells it pays to include a quality water system."

This important, growing builder, like most large developers, relies on cast iron pipe for service and permanence. It provides strength, corrosion resistance and proved long life-is resistant to all kinds of severe conditions of internal pressure, external load; doesn't absorb water or go soft. The economies of installation, with bottle-tight, push-on joints, plus its instantly recognized values, make it an investment with an assured return.

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FEBRUARY 1968

Felicity Ensemble: big wall mirror with twin surface-mount reversible cabinets in eggshell white with lavish antique gold trim . . . Only one of over 100 elegant models in the new Grote line of bathroom cabinets and accessories.

> Americana Ensemble: twin louvered cabinets flanking a big wall mirror, lovely in any setting. Reversible on the job for right or left door swing. May be finished in elegant wood tones or to match walls or woodwork.

2 201

Happiness is "his and hers" storage for those intimate secrets

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Leave it to Grote not only to base its product appeal on function and consummate styling, but also to level it at that fundamental human yearning for your own island of privacy, your own personal closet, be it in bedroom or bathroom, to store your intimate grooming aids, toiletries, perfumes, including your little secrets for improving your personal magnetism.

So, keyed to these emotional implications, Grote has come up with an impartial division of the wall closet space, with three times more storage than in the most popular size of conventional cabinets. And with a flattering wall mirror to make that compact bathroom or dressing room look many times larger.

Put the three together—"his" cabinet, and "hers," and the big wall mirror—and you have one of the sellingest touches of opulence that a builder can add to a home or apartment to make somebody say "yes" weeks earlier. Send coupon for Grote's new catalog that gives you the formula for this sales wizardry.

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Send us your 32-page catalog of new decorator designs to sell a home or rent an apartment weeks earlier.

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NEWS continued from p. 34

Romney sinks his anti-bias bill with blunders and broken pacts

The Michigan governor's lackluster performance may provide some lukewarm GOP supporters with excuses to reject him as a presidential nominee.

Enigmatic George Wilchen Romney—who can look good one day and bad the next made the sort of awkward mistakes that are fast becoming a kind of trademark:

• He made a damaging "slip of the tongue."

• He made statements that were "misunderstood" by his own party leaders.

• He left on a campaign tour at the crucial stage of Michigan's fight over an open-housing bill.

In August Romney told a civil rights rally in Flint that he wanted a statewide open-housing law. The next day he retracted that "slip of the tongue" and repeated that the 1963 state constitution he helped write provided adequate protection for Negro renters and buyers.

Later in the month Romney called a special session of the legislature to reorganize the courts. In meetings with the Republican Governor, GOP leaders got the impression he was promising not to spring an openhousing bill on them.

But after the New Detroit Committee released a report analyzing Detroit's July riot, Romney introduced his bill.

Although the GOP controls both the house and senate in Michigan, the legislators were in no mood to deal with open housing. The senators were busy passing anti-riot laws to strengthen the state police. The house worked for awhile but then voted itself a 25-day recess during the deerhunting season.



"I was brain-washed . . . I thought I was electing a Governor."

Three days after the recess vote, Romney announced his candidacy for the Presidential nomination. Then he began refining plans for a tour of Europe and Asia, a trip that would keep him out of the state while the legislators fought out the openhousing issue.

A Romney aide, **Robert J. Danhoff**, assured critics that Romney would not leave "unless he has assurances from leaders of both parties that the bill will be passed before Christmas."

With Romney away, legislators first crippled his bill with amendments. Then, three days before Christmas, the house rejected the entire bill, 55 to 47, with Republicans opposing it, 32 to 21.

The news reached Romney in Jordan. His deadpan reaction:

"I am disappointed the legislature did not see fit to pass fairhousing legislation at this time."

Builder Del Webb invades Seattle

The Del E. Webb Corp. is the latest out-of-town builder to move into the nation's fastest growing new-house market—Seattle.

Webb has started site work for 280 condominium apartments overlooking Lake Sammamish at Redmond, east of the city. It's a joint venture with Seattle's own Diversified Industries, which built for 25 years under the name of Modern Home Builders. Webb is also participating in a manorhouse development at Diversified's 1,400-acre tract adjacent to the Boeing Company's 727 plant in Everett, Wash., 25 miles to the north.

And Webb is also putting up 360 units in two- and three-floor buildings at Bellevue, across Lake Washington from Seattle. The project, called Foothills Apartments, is being built for Walter Kassuba's Kassuba Corp. of Palm Beach, Fla., nationwide apartment owner-operator. Webb expects to start soon on another 246 units for Kassuba in Lynwood, 12 miles north of Seattle.

Metropolitan Seattle led all major cities in the rate of housing growth in the first nine months of 1967 (News, Jan.). The number of building permits issued rose 72% over the same period in 1966.

Webb, based in Phoenix, Ariz., has made an impressive comeback from a \$13-million loss suffered in 1965. The company lost \$762,000 in 1966 and moved solidly into the black on a profit of \$1.3 million in the first nine months of 1967. **Robert H. Johnson**, a career organization man, took over the presidency from founder **Del Webb** in May but Webb remained as chairman. *NEWS continued on p. 44* heating - humidification cooling - dehumidification electronic air cleaning **ALL IN ONE PACKAGE**



new "Five-m-one"

Smartly styled and handsomely streamlined, the new "Five-In-One" is a furnace, humidifier, cooling/ dehumidification unit and electronic air cleaner completely enclosed in a single casing. Best of all, the new "Five-In-One" costs less and takes less space than a combination of comparable capacity elements purchased as separate units and assembled into a total comfort package.

The WILLIAMSON "Five-In-One" is available for use with natural gas, L.P. gas or fuel oil. Heating capacities range from 80,000 BTU/H to 150,000 BTU/H. Cooling capacities available from 25,000 BTU/H to 57,000 BTU/H.

It will be well worth your effort to take a good "looksee" at WILLIAMSON-the broadest line of quality residential heating and cooling equipment in the industry.



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NEWS continued from p. 40

Lou Lesser company gets new cash and new name: Call it Western Orbis

Just when the sky looked darkest the California promoter managed to count his lucky stars—and come up with a bright new deal.

For more than two years **Lou Lesser** has been seeking a buyer for his Lou Lesser Enterprises (News, Feb. '67).

The Los Angeles building and development company controlled \$60 million in real estate equities and posted a fiscal-year profit of \$1.5 million as late as June 30, 1965. The California building debacle came a year later.

Lesser lost \$2.9 million in 1966 and \$3.4 million more in 1967. He ran in the red another \$320,-000 in the quarter ended Sept. 30, 1967, and the stock he had brought aboard the American Exchange at 10 in 1962 was selling at about $3\frac{1}{4}$.

During the days of deepest loss Lesser's debt soared past \$72 million. Yet he walked a tightrope between stockholders and creditors, and he put together merger deals with the seeming confidence of a magician producing rabbits.

But the deals themselves collapsed as fast as the magician's collapsible hat. Lesser lost one with California's Santa Anita Consolidated, a racetrack operator, lost another with New York's City Investing Co., and a third when he managed to persuade City Investing to take a second look (News, June '67.)

Then Lesser found Henry Salvatori, and the dark night turned to golden dawn. The Los Angeles industrialist (and Ronald Reagan enthusiast) has not only bought 250,000 shares of Lesser common; he has lent Lesser \$2.8 million and agreed to stay out of management.

The result is a new company with a fresh outlook, a change of management and the end-of-the



BUILDER LESSER Off to a new start

rainbow name of Western Orbis, which means "disc" or "circle" and reflects an intention to diversify out of single-family and apartment building and land development. (Lesser's principal subdivisions were in Conejo Valley and Thousand Oaks near Los Angeles.)

P. A. (Al) Cassel, a business associate of Salvatori, becomes president and chairman of Western Orbis, but Salvatori cautions: "I want to make clear to the small investor that I'm not taking personal control. I might someday, but it is not in the cards today."

Cassel will have a nine-member board and an officer roster heavily dominated by old Lesser hands, including Lou's brother Alvin as vice president and brother-in-law William Malat as executive vice president. Lou himself eases out of active management as president and chairman, but he and his family retain control through ownership of more than 3 million of the 3.9 million shares outstanding. Some 2,751,000 of the family holdings are Class B shares on which no dividends can be drawn until 1970, but that is only two years away.

Macco Realty's president resigns

Carl C. Gregory, the Los Angeles banker tapped by the Pennsylvania Railroad to run its newly acquired Macco Realty subsidiary two years ago (News, Dec. '65), has resigned as Macco's president.

He gave no reason and announced no plans.

Chairman Angus G. Wynne Jr. announced at Macco's headquarters in Newport Beach, Calif., that William C. Baker would succeed Gregory. Baker came to Macco from the Pennsylvania's Great Southwest Corp. in 1967 and was a vice president.

Macco is one of the nation's largest developers. It owns 100,-000 acres in Southern California, including a one-third interest in the 87,500-acre Rancho California, a billion-dollar complex of new cities, parks and com-



A quiet departure

mercial areas 70 miles southeast of Los Angeles. The company has announced no sales or earnings figures since its acquisition by the Pennsylvania Railroad.



CARADCO C200'Casement Wood Windows

are double weatherstripped and factory primed



From the manufacturers of Creative Building Products

CARADCO, INC. Dubuque, Iowa

Subsidiary: Caradco Eastern, Inc., Pemberton, New Jersey

Caradco Windows and Patio Door products are further detailed in Sweets Light Construction $\frac{\delta b}{Ca}$ Arch. File $\frac{19c}{Ca}$ and Canadian file $\frac{8wmw}{Car}$ or write direct to factory

Gutter systems of rigid Geon vinyl will not rust, corrode, rot, peel, dent, flake, scale



Photo courtesy: Bird & Son, inc., E. Walpole, Mass.

call-back.

That's because they are solid vinyl, and the color goes through and through. Rigid Geon vinyl sheds rain water and chemical roof wash without being bothered by them. Geon vinyl is making the material difference in many building products . . . windows, siding, pipe, conduit, gutters, downspouts, shutters, electrical raceways. And the differ-

ence is that they take care of themselves so that you won't have to. B.F.Goodrich Chemical Company, Dept. H-13, 3135 Euclid Avenue, Cleveland, Ohio 44115.



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NEW TrimHeat ELECTRIC WALL HEATERS

A new concept in primary electric heating! No long line of baseboards, no duct runs, no space-stealing furnace or boiler to buy, install and maintain! Air King's new compact individual Trim-Heat wall units let you heat one room or an entire home to individual satisfaction. Available in 120 and 240 volt models, with built-in or wall-controlled thermostats. Units are designed to let you field-convert to the wattage you need for each location in a few seconds. The fan-forced heat is gentle, even, draft-free and exceptionally quiet. And all you see is a simple, tastefully designed 15" x 8" grill that extends only 1/2" from the wall. Initial cost is designed for budget heating...our exclusive "flex-a-box" makes rough-in and installation a breeze...and you can forget about call-backs! Write for information:

Berns Air King Corporation, 3050 N. Rockwell, Chicago, Ill. 60618.

FEBRUARY 1968

Circle 64 on Reader Service card

WHAT THE LEADERS ARE BUILDING



Two Florida projects: rental townhouses near a university ...



FLOOR PLANS include one-bedroom unit, left, at \$125, two-bedroom unit, right, at \$163.

Since most of this project's 114 units are rented to University of Florida students in Gainesville, the site plan (*left*) offers two types of living: Some of the buildings are grouped around a recreation court with pool (*photo*, *above*), while others, for the more studious, are set further back in more quiet areas. Some units have been turned into study buildings, and there is a recreation room and a large laundry. Most units offer two bedrooms at \$163, but there are a few one-bedroom units at \$125. The project has had a waiting list since it was completed. Architect for the seven-acre project: Herschel E. Shepard Jr.



MANSARD ROOF is pierced by dormer windows.



... and condominium apartments for a resort community



BALCONIES and terraces (top photo) face pool area. Bottom photo shows carports on driveway side.

There are nine identical one-bedroom units in the project above, and they are contained in five buildings, four of them two-story and one single-story. The halfacre site is part of a large resort near Lake Worth that will eventually have about 150 apartments and 3,000 houses. Most people buying these units are retired executives; for \$25,000 to \$26,000 they get 1,000 sq. ft. of area, roofed carports, private side entrances, either terraces or balconies at both front and rear, and a private swimming pool (*photo, above*). Architect: James William Robinson Jr. Builder/ owner: Atlantic Enterprises Inc.



LETTERS

stop

Builder-corporation mergers

H&H: My compliments on the editorial in your December issue. I think you were courageous to write it, and I agree completely.

We who are in the business are self-critical and properly so, but I am becoming more convinced all the time that we are about as tough an industry as you can find, and operate probably as efficiently, if not more so, than most.

> CLARENCE A. THOMPSON, president Thompson Lumber Co. Champaign, Ill.

H&H: American-Hawaiian Land Co., a Division of American-Hawaiian Steamship Co., at its 18-sq.-mi. Westlake. project in Southern California, has put a new twist in large corporations "getting into homebuilding" by forming joint-venture companies with such notable builders as Occidental Petroleum's Deane Bros. Shattuck-McHone, Swartz-Linkletter, Monarch Construction Co. and Harlan Lee & Assoc. While not going into the homebuilding business directly, we have had a successful workable plan on acquiring for our Westlake joint ventures the builders' experience and talent, along with their staffs.

We have found that these joint ventures have achieved far better results than those of other large corporations who have either acquired homebuilders or created homebuilding staffs of their own.

R. W. TATUM American-Hawaiian Land Co. Westlake Village, Calif.

The urban opportunity

H&H: As a long-time reader of your magazine, I was impressed by the feature entitled "The new urban market: What's in it for you?" [Oct. '67].

Based upon my own personal experience in urban renewal, in both the public and private sectors, I was pleased to see this emphasis being placed upon the urban market by HOUSE & HOME. I am convinced that the opportunities in urban development for smalland middle-volume builders are generally greater than is realized.

> ROBERT M. LOZA Development Research Assoc. Los Angeles

Computerized real estate

H&H: Congratulations on what I feel was a very accurate and realistic article about our computer [Dec. '67]. It is apparent that you took adequate time to understand the underlying causes, needs and solutions concerning computerized real estate.

DONALD E. GREMPLER Donald E. Grempler Realty Inc. Towson, Md.

Thanks from a Top Performer

H&H: My brothers and I would like to express our deep appreciation for your recognition and our receipt of the Top Performer award [Dec. '67].

Further, I would like to take this opportunity to thank you for your continuous encouragement and support of our efforts here at Heritage Village.

HENRY J. PAPARAZZO Heritage Village Southbury, Conn.

Heritage Village's superior living environment has, in the opinion of House & Home's editors, become even better since the project opened

late in 1966. For a recent photographic progress report, see p. 58 of the January issue. -ED.

Better use of hillsides

H&H: Your article about our sculpture method of hillside development ["Better use of hilly land", Nov. '67] was beautifully done!

Your coverage more than does justice to our ideas, and it is an honor to be so recognized by you. We're receiving requests from many sources (including planning officials) for additional copies of the article.

ROBERT W. HAYES Haves and Smith, AIA San Francisco

Will the real Lusk stand up?

H&H: Every time you make reference to the Lusk Corp. of Arizona that ended up in bankruptcy it reflects on our name in Southern California. We are known as "Lusk Homes", owned and operated by John D. Lusk & Son of Whittier, Calif.

You would be amazed how well your magazine is read by our buyers, friends and in-vestors in this area. One of my very closest friends called to tell me that a friend had called him saying that Lusk Homes had gone bankrupt, and that he had read about it in HOUSE & HOME. I assured him that if his friend had read the article carefully, he would have found out that it was another Lusk.

I found the article, entitled "Lusk gets new trustee, its third in two years", on page 36 of your December issue. I wonder if, in the future, you could identify the firm in bankruptcy as "Lusk of Arizona", and then refer to us as 'Lusk of Whittier".

JOHN D. LUSK, chairman of the board John D. Lusk & Son Whittier, Calif.

Levitt's turn of phrase



H&H: On page 5 of your December edition I saw the "Levitt in Paree" article by Michael Sullivan; good article.

It seems strange to me that a concern as big as Levitt cannot afford a man who can write correctly in French. The sign advertising "a 20 m tourner à gauche" is wrong, or perhaps the schools in my time (50 years ago) were wrong. The imperative form must be used and the sign must be "à 20 m tournez à gauche."

I am sure that 17,000 of the Frenchmen who read the sign smiled. Perhaps Levitt needs a sixth grader to make the sign.

> A. P. GUILMAIN Sharon, Pa.

No, Levitt's French is irreproachable. Because the expression "à 20 m" appears, the phrase "prière de" can be understood to precede the verb. Levitt's sign is thus not a command, employing the imperative, but rather an invitation, using the more polite infinitive, i.e., "à 20 m prière de tourner à gauche," with "prière de" being understood-ED.

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SUMMER heat should be kept outside. Quality R.O.W windows and doors are weather-tight - built for comfort.



great to be outdoors - but not with the windows closed. owners prefer the comfort of weather-snug homes.



FALL winds are often dust laden and pollen saturated. It's WINTER scenes often look beautiful, but when it's 10° below

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So the next time you want siding, or some other full-size building product, we hope you think of Boise Cascade. And if you're less than three feet tall, lie about your age.

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the years-ahead look of new High Fashion free-standing appliances

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You may not put these top-of-the-line appliances in every home or apartment, but put them in a model, promote them as options—and watch the women come in to look them over. This is Frigidaire innovation at work to help you—innovation backed up by a complete line of built-in and free-standing models in most every price range, for most every application.

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The high-styled high console of the new RXE-39N Electric Range, for instance, fits neatly beneath most standard-height cabinets. Puts controls at eye level where the homemaker can see and use them easily. There's more help for her—more saleability for you—in this new range's advanced array of features, including an integral triple-filter exhaust system that requires no outside vent — two Infrared Warming Lamps—and an Electri-clean Oven that goes from dirty to clean automatically.



more help to create the "light-flooded look" dramatic new kitchen trend



Dramatic lighting and lots of it is *in*, and new Frigidaire High Fashion appliances were designed for the trend. The new WXP Washer and DXP Dryer have back-lit control panels plus full-width fluorescent lights in the high console, so that light floods the work area below.

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more help from the easiest installation you've ever heard about

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Frigidaire bothers to build in more help



Linda Stewart can lift this 400 lb. door with one finger



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FEBRUARY 1968

EDITORIAL

You ain't seen nothin' yet

The multifamily boom is at hand. It's all going to be outside center city. Be ready for zoning fights ahead

The U.S. will have a million more households this year than it had last year. But less than $2\frac{1}{2}\%$ of those net new households will be in the age group—from 35 to 54—that traditionally buys single-family detached homes.

That doesn't mean the market for single-family houses will shrink. But it certainly won't grow much. As they have for the past decade, annual single-family starts will continue around the million mark for about the next seven years; then they will take off again.

Almost all of the net annual growth in the housing market will be in younger and older households—unmarrieds and families with few or no children—who usually don't want or can't afford big houses with big yards but who are prime prospects for multifamily housing.

What complicates this imminent multifamily boom is that the great hulk of it will be in suburbia.

Let's take a look at that. Three-fourths of our total population now lives in 228 smsAs (Standard Metropolitan Statistical Areas) around cities with populations of 50,000 or more. Demographers forecast that all of our net population growth for a generation and more will occur in present and additional SMSAS—and that all of that increase will live *outside* the current city boundaries.

Okay, you ask, what's so tough about that? Well, our present 228 smsas have 20,704 local governments, most of which still cling to the old myth that multifamily housing, in whatever form, drains the municipal exchequer. Actually, though, just the opposite is true: Multifamily housing pays more in municipal taxes than it exacts in municipal services—and you can prove it to your zoning board and planning commission.

You can prove it with "Arguments for Apartment Zoning", an excellent paper produced by Lee Syracuse, director of NAHB'S Land Use and Development Dept. In 58 pages of meticulously documented data, Syracuse presents a solid case for multifamily housing in suburbia.

We urge you to write to NAHB for a copy. It costs \$3, and the next time you come up before your zoning board with plans for a multifamily project, you will probably decide that was just about the best \$3 you ever spent.

A 7% mortgage is a bargain—or why Charlie's happy now

We were talking to an old pal who had just bought his fifth house since World War II. He was resigned to its high price, as well he might be: It's a new house and well worth what he paid, and he's an affluent American making close to 22G per each and every. (A good 25% of America's 50 million families haul in over 10G per.)

But something was bothering friend Charlie. He was trying to be philosophical about the 7% interest on his mortgage. So we thought it might be a friendly gesture to cheer him up. We whipped out our trusty interest and amortization tables to point out to Charlie that in his income bracket (25% tax) the difference in cost between a 7% and a 6% mortgage on his house was equivalent to just a pack of cigarettes a day.

"Why", we said to Charlie, "you spend almost that

much every day on newspapers. If you lived out in Dismal Seepage, instead of right here in South Cupcake, your increase in commuting cost would be twice as great as that every day."

Then we thought it might cheer him up still more to point out that a 7% mortgage was the cheapest money he could borrow. For instance, a personal loan at a quoted rate of 3% on the unpaid balance is the equivalent of 36% annual simple interest. A department store's $1\frac{1}{2}$ % carrying charge on unpaid balances is the same as 18% simple interest. A 6% add-on note for a new car is 12% simple interest. And even a credit-union loan at $\frac{3}{4}$ of 1% of the unpaid balance is the same as a 9% simple interest rate.

A 7% mortgage is a bargain; Charlie loves his new house. —RICHARD W. O'NEILL















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Twelve houses show you the trends that are shaping tomorrow's market

In the opinion of HOUSE & HOME's editors, the houses on the next 22 pages are several marketing miles ahead of the merchant-built average.

Some of them are based on completely new concepts; most prominent among these are the three walled houses that open the story. (One is shown at left and on the cover.)

Some of them reflect established trends that are growing much stronger: The increased emphasis on traditional design is a good example.

And some of them that at first glance seem to be little more than Good Old Reliable Subdivision Houses (H&H, Jan.) actually contain surprising planning innovations. Of particular significance is the fact that most of the really new concepts are being offered by very successful large-volume builders. As a group, these companies are not known for wild experimentation; their products are based on sober market analysis and a keen desire for profit. It's logical to assume that they would not take the risk of running well ahead of the pack without strong indications—preferably in the form of sales—that they were running in the right direction.

Every builder, regardless of his volume, has a stake in this right direction. The following pages will help show where it lies.



To make the most of outdoor living like this, run a fence around the entire lot

house section was opened.

Deane Bros.' newest house is a natural evolvement from their earlier successful Garden Kitchen house (H&H, June '64 and May '65). Once the work area of the house was opened to the terrace and yard, it was only a step to opening all the rooms to the

The step was to add total privacy. All property lines, including the street side, have high $(7\frac{1}{2}$ to 9') wooden fences. The house is set flush with one side lot line, eliminating a wasteful side yard, and opening every room to the landscaped areas. In addition, two rooms—the master bedroom and dining room—have access to an un-

The open feeling of the house is also carried indoors. This and the project's other three models have either cathedral or two-story ceilings in the living rooms. The four model houses range from \$27,950 to \$32,950, and in size from the two-bedroom-and-den model shown here, to a two-story with four bedrooms and two baths. All are on modest 60'x100' lots. The first 87 houses were opened in

Huntington Beach in October. By year's end, 72 had been sold and another 48-

same informal atmosphere.

roofed atrium.



Landscaped parkway (*left*) between street and front fences is planted and maintained by a home-owners' association. High fence permits swimming pool to be put in front of the lot (*opposite page*).





Garden kitchen (seen from inside, left, and outside, above) is a Deane Bros. hallmark that is beginning to appear in many areas. Glass corner in living room (below) makes the landscaped space outside appear to be part of the house itself.







In the Washington, D.C., suburban market, \$50,000 houses just aren't put on 50'x100' lots; buyers demand large acreage. Yet these walled houses at Kettler Brothers' new planned community of Montgomery Village produced nine sales before the model area was officially opened Jan. 7. Since there are only 64 houses in the first section, this meant that The Courts started out 14% sold.

Prices range from \$43,500 to \$53,500, and are directly competitive with the Kettlers' most expensive traditional models in another section of the 2,200-acre development. The contemporary design and unusual land use (by architect Rogers, Taliaferro, Kostritsky & Lamb) are aimed directly at the upper-income family with sophisticated design tastes. The idea: to add to the company's already strong position with buyers of conventional highpriced houses.

The 7'-high masonry walls enclose front and rear courts, and each buyer is expected to landscape and furnish his own courts.

Walls frame a large, expensive house without large, expensive grounds





Continuous brick walls (*above*) carry the eye from library through sliding glass door to court beyond. Furniture was carefully selected to prove that the contemporary house does not demand the scrapping of a family's traditional pieces, and advertising pushed a "so old, it's really very new" theme.





Walled houses will be clustered in groups of about 15 (above), and all rear courts will back onto community greenbelts. All houses have four or five bedrooms, and family rooms (*above*, *left*) are sized accordingly. From street (*left*), garages and high walls conceal entries and small front courts from passersby and traffic.



continued



only \$18,250, and part of the reason for its low price tag is a small (50' x 100') lot. In the wide open spaces of Litchfield Park, Ariz., a house on a tiny lot like this would be hard to sell at any price—were it not for the privacy and utility provided by a wall that surrounds the entire lot. But with the aid of the walled lots, Litchfield Park Properties sold 17 of these and similar houses in the 30 days following their November opening.

This two-bedroom, two-bath house costs

The windowless side wall of each house runs along one lot line the entire depth of the 100' lot, creating a 9'-high wall, and a 10' side yard for the adjoining house. Designed by architect Bennie Gonzales, the models have the look of early Spanish adobe buildings.

The first 40-acre section will have 225 patio houses and townhouses built around ten acres of man-made lake and greenbelt. The development is part of a 13,000-acre new town sponsored by the Goodyear Tire & Rubber Co., and master-planned by Victor Gruen & Assoc.

A completely walled lot is the key to the low price tag on this patio house



Textured plaster over concrete block walls gives the appearance of traditional Southwestern adobe inside and out. Living room (left) opens onto its own front courtyard, hence is sheltered from the street. The hot, dry climate demands—and central air conditioning permits—the fewest possible window openings in each room.







Heavy wood post-and-beam construction (*above, and facing page*) supports the carport roof, and adds to the feeling of early Spanish design. Front walls (*above, left*) are only 6' high to avoid a forbidding street-scape, but side walls are the full 9' height of the house.



The strong point of the ranch has traditionally been its plan: good traffic flow, good separation of living areas. Its weak point, and one it has in common with most of today's merchant-built houses, usually lies in its poor integration of indoor and outdoor living.

This ranch proves that the weak point need not exist. Architect George S. Yates has 1) pulled the garage away from the front of the house to make a completely private terrace off the breakfast room and 2) enclosed much of the backyard and its swimming pool with a high wood fence, creating an outdoor area that seems a natural extension of the family room (*photo*, *above*). Result: a house that offers many advantages of the walled houses shown on the preceding six pages.

Chathambilt Homes of Atlanta built this 3,200-sq.-ft. house with the cooperation of Wood Marketing Inc. It sold immediately at \$77,500, including \$10,500 in landscaping and pool costs.

Here's the old, familiar ranch house updated to today's living standards



Sheltered terrace (left) is formed by walls of main house, left, and garage, right. Stone wall in background separates terrace from entry walk immediately beyond. View from street (*below*) shows garage wing at left with roofed entry walk alongside. Lot is 145'x163', or slightly more than a half acre.







View from backyard shows the impressive size of the fenced area around the pool. Master bedroom, in wing at far left, opens out to it. Windows in the center are in the family room.



Here are the basic elements of a good contemporary: openness and simplicity

Two of the qualities most demanded by buyers of contemporary houses are spaciousness in the living area and relative privacy and shelter in the dining area. The house above clearly offers both. Priced at \$33,750, it is one of five new houses being built by the nation's most experienced builder of contemporary production houses, Joseph L. Eichler. Under the name of Nonpareil Homes, he is building this and similar models in Foster City and Sunnyvale, Calif.

Many distinguishing Eichler touches are evident in the 1,985-sq.ft. plan:

- · Good visual privacy from the street.
- A separate laundry room.
- A central gallery entry.
- Exposed redwood roof decking.
- A completely fenced lot.
- Simplicity in all detailing.

After preliminary design by architect Claude Oakland, who has been doing Eichler's work for ten years, the houses were reviewed first by the builder's staff and then by a series of prospective buyers. Oakland incorporated the resulting changes in the final plans.



Free-standing fireplace in skylighted central gallery (*left and below*) also serves living room. Lighting fixtures, hardware and all appliances are selected to match the contemporary design in even the smallest details.



Two angled wall sections (in a bedroom and a storage room) add interest to the street facade (right) and also add space. Rear elevation (*bottom right*) opens 40' of glass in three different rooms to the terrace and landscaped yard. All Eichler houses are post-and-beam construction, and exterior siding is stained redwood.









Outside, an authentic farmhouse design; inside, a modern, flexible floor plan The one-story wing on the left is a garage, not a stable; the vehicle is a T-Bird, not a buggy; otherwise, this dormered farmhouse might have been nestled in the eastern Pennsylvania hills for a century.

Architect William Thompson has a strong feeling for Early American styles of many East Coast regions, and his builder houses reflect this authenticity. Five versions of this plan have been completed for builder-clients, including the one shown above for David S. Binns, in Chester Co., Pa. All sold for \$40,000 to \$45,000, plus land.

Sites dictate slight variations in the basic floor plan (right). This house (\$42,500, plus the one-acre lot) has an extra carport/breezeway to increase its width and to compensate for a relatively stark site. The laundry and mudroom shown on the original plan were relocated in the space occupied by the closet and pantry off the kitchen.

One reflection of buyer insistence on the latest in modern living inside a traditional shell: the open planning of both living and dining rooms, and the entrance hall.



Driveway runs through the porte-cochere to the rear-facing, two-car garage. Normal side entry to garage (*plan*, *bottom*) would have required expensive grading of hill on that side of house. Rear-corner location and big windows make breakfast room unusually bright and cheerful.







Post-and-beam treatment of wall between sunken living room and dining area (above) gives open feeling seldom found in traditional floor plan. Brick fireplace hearth (above, left) is extended to meet the steps leading down from entry hall. Second fireplace is in the family room (left).





This luxurious ranch house is designed for a large lot and hilly terrain It's obvious that this house needs a large lot. As the photo above shows, the rear elevation is completely glassed and is designed to look out over an expanse of land rather than into a fenced patio. And since rooms at both ends are also open to the outdoors (*plan*, *right*), close neighbors would create an uncomfortable invasion of privacy.

What's not so obvious is the ability of this ranch to adapt to rolling ground. The secret is in the roof: Broken up into several sections, it allows parts of the house to be dropped or raised without changing the over-all design. (The projecting living room pictured above is six risers below the main floor level.)

This model was built in Equestrian Estates, a high-priced (\$20,000 per lot) section of Transamerica Development Corp.'s Diamond Bar development near Los Angeles. Richard Leitch & Assoc. designed the house, working with *Good Housekeeping* magazine editors. The builder was Duncan Stewart. Price of the basic house without land: about \$50,000.







Double front doors (top, left) are deeply recessed to provide a sheltered entrance porch. Family room (left) has fireplace wall of stack-bonded block; window at left of fireplace opens to a side deck. Master bathroom (above) has sliding glass doors next to the shower stall that open to a small walled garden. Kitchen (below) features cabinets faced with easyto-maintain decorative melamine laminate.







If the house shown above looks like a small French chateau, it is not by accident. It is Scholz Homes's Mark '67 model, aimed directly at the upper-income market. It is offered in three sizes, priced from \$50,000 to \$100,000, plus land, and has been built in four markets (Toledo, Buffalo, Atlanta and Waterbury, Conn.).

The exterior makes a strong appeal to the preference for traditional design, but the floor plan (*right*), including a luxurious family room (*opposite page*), is pure 1968.

Two projecting wings, one of them a twocar, side-entrance garage, and a deeply recessed front doorway provide a sheltered formal entry court. The house above (\$75,000, plus land, in Toledo) offers two optional treatments of the kitchen/family room (the one not shown has used brick and more rustic cabinetry) and buyer preference so far has been split evenly between the two versions. Scholz has already shipped seven of these houses, expects to sell 20 more during 1968.

The elegance of French Provincial is scaled down for a high-priced prefab









Kitchen/family room (above, left) is divided into three areas for cooking, informal eating and entertaining, and family lounging. Skylighted bath (above, right) has sunken tub and walk-in closet. Living and dining rooms (left) are highly formal and oriented to the landscaped rear yard, as is the master bedroom (below, right), which has its own fireplace and terrace.





This is an unusual two-story plan: Living and dining rooms are in a one-story wing, and the garage is in the main structure. But the house still offers the two key features of two-story design:

1. Space. In 2,778 sq. ft. there are four bedrooms and three baths, plus the commodious kitchen and living area. And the price tag of \$49,500 (including a \$13,500lot) works out to just \$16.50 a sq. ft.

2. Compactness. All this space fits comfortably on an 80'x125' lot.

Architect Donal Engen's two-story plan permits excellent separation of living, sleeping and recreation areas, as well as a dramatic 16'-high open stairwell. (One drawback: The location of the two-car garage requires that groceries be carried the length of the house.)

Sited on an uphill lot, the house gives all major rooms a view over the tops of the neighboring houses. Kendall Construction Co. built this model in the Conejo area of Thousand Oaks, Calif.

Here's proof that we've just begun to explore the potential of the two-story



Shading shows model's position in a cul-de-sac that serves as a sales area. Downhill sites, at bottom of plan, are restricted to one-story houses that will not block the view of houses opposite them.





Second-floor bedroom (*above*) has excellent view of the mountains in the distance. A central entrance foyer (*left*), highlighted by the glassed-in open stairwell, serves as a traffic cloverleaf, opening into all areas of the house without making a throughway out of any room.





This house started out as an effort to incorporate some of the latest ideas in bathroom design and ended up as a complete rethinking of what an upper-middleincome family needs and wants. It is the first result of a collaboration between an imaginative architect, Donald Blair, and his new employers, builders Wayne Brown and Sam Kauffmann.

Three ideas stand out:

1. The bathroom arrangements. Two children's bedrooms have their own washbasins and share a toilet. Two full baths, compartmented for maximum utilization, also serve the upper bedroom floor.

2. The homemaker's center. A utility room on a Hollywood scale, it has facilities for washing, drying, ironing, or sewing, and space for creative hobbies.

3. The learning center. Essentially a study area for children, this second-floor room is sound-conditioned.

The \$51,500 model has been added to two Brown & Kauffmann subdivisions in Saratoga and San Jose, Calif.

There's a wealth of new planning ideas behind this familiar California facade



Base cabinets in homemaker's center (*above*) provide storage for a wide variety of household activities. Pass-through into family room can be closed off. Oversize kitchen (right) has island cooking center, with smoke and odors vented downward.









Both living and dining rooms are dead-ends (left), hence are free of unnecessary household traffic. Bathroom in master bedroom (above) includes a compartmented toilet area with bidet, separate shower stall, and individual basins and vanities for husband and wife. Model house also includes a built-in sauna, but this is an optional extra, not standard equipment.

California builder Bill Lyon knows what first-house buyers want: They want all the features of his more expensive houses shoehorned into a price they can pay. So Lyon built the models shown on these two pages (plus two more) to tap this lowestprice market: The one above sells at \$16,990, and the one on the bottom of the facing page at \$18,990. Lyon's first two subdivisions in this new price range, 114 units in San Jose and 108 in Huntington Beach, were both almost completely sold out in less than a month—with no advertising other than signboards.

Although all four models are minimum houses (the largest is 1,375 sq. ft.), Lyon has tried to incorporate many of the hallmarks of his more expensive houses. All kitchens are garden-type, open to terraces and rear yards; all the models have twocar garages and underground utilities; and the two largest have family rooms. And one plan (*not shown*) has revived that useful standby of the inexpensive post-World War II house, the expansion attic. On an optional basis, Lyon will finish off this space in one of four different roomand-bath arrangements.

Model houses are given heavy emphasis on terrace and rear-yard landscaping so that even buyers with minimum incomes can see that a little work and a little money after they move in can give them the same indoor-outdoor living that goes with higher-priced California houses.

Even the low-priced house can include the glamour today's buyers want Glass-walled kitchen opens out on wood deck covered by a post-and-beam pergola. Latter is not included as part of the house price, but is installed in the model to illustrate the kind of living that these houses make possible. Reception of this low-priced line was so good that Lyon will open three more communities in the same price range by early spring.





Slightly larger model includes a combination family room/kitchen (*below*, *right*). Windows run from header to top of counter, one mark of the popular open kitchen. Range, oven and garbage disposer are included, but dishwasher and refrigerator are options.









PLASTIC-COATED HARDBOARD—available from a few large producers like Masonite—comes with either vinyl film or thermosetting-plastic face.



PLASTIC-COATED PLYWOOD—combining structure and finish—lends it self especially to full-wall prefabbing with single-skin construction.

PLASTIC-COATED WOOD SIDINGS:

What's happening to these no-paint wonders that offer faster building and longer life?

So far the marriage of factory-applied plastic finishes and wood siding has made little impression on homebuilding. The main reason is high price; and there are also construction complications for builders and inventory problems for suppliers. Because of these drawbacks, there are only a handful of plastic-coated wood sidings on the market.

But plastic-coated wood siding still shows great promise. And in light of some upcoming technical developments, its success may be just around the corner.

The product's inherent advantages are obvious:

First, it cuts labor costs by eliminating painting at the construction site. And for builders who can use single-skin wall construction, the savings may be considerable; factory-coated plywood combines structure and exterior finish in a single material.

Second, it reduces—and may even eliminate—homebuyers' exterior painting bills. U.S. Plywood, for example, backs up its polyvinyl-fluoride-clad PF-L siding with a life-of-the-building guarantee.

Third, plastic coatings can transform relatively low-cost materials like hardboard and softwood plywood into durable exterior finishes in a variety of styles.

Plastic-coated plywoods have made inroads into commercial construction where their prices are comparatively low. The U.S. Department of Defense has also given them a boost. Says an Air Force official: "We're leaning toward heavy use of coated plywoods for dependent housing because in the long run we save money."

Still another growing market for the maintenance-free plastic coatings is apartments. Says one apartment builder: "As I build more jobs for my own investment, I find myself looking more and more beyond the immediate dollar to the maintenance dollar."

But coated-siding sales to homebuilders have yet to build up any momentum. Here's why:

Cost comparisons are not favorable. The average builder must pay from 70ϕ to 85ϕ a sq. ft. to install the few coated-plywood sidings now available. Material cost averages from 55ϕ to 70ϕ a sq. ft.; labor is about 15ϕ and may run even higher because precoated sidings are more difficult to work with than uncoated sidings. By comparison, the installed cost of conventional cedar lap siding finished with primer and two coats of paint is about 45e a sq. ft.

With demand still very limited, few lumber dealers carry plastic-coated siding. And even those who do carry it can't afford to stock more than a few colors. Users like Indiana builder Andy Place are often forced to turn to alternatives. Says Place: "To satisfy buyers' special color choices, we still have to buy primed sidings and paint them on site."

Plastic-coated sidings cause problemsat the site because they aren't complete enough. As one manufacturer admits: "Until we can manufacture complete finishing systems combining siding, trim, soffits and fascia, the builder will have to have the painter come back anyway—which pushes costs up even higher."

The future of plastic-coated siding depends on three new technical developments and on the homebuilder's labor dilemma. Specifically:

1. Lower-cost plastic coatings may be close at hand. A new electronic bonding technique, now being perfected by Boise-Cascade Building Products, promises to put coatings on base materials more economically than current methods because



TEXTURED PLASTICS like Sanspray (*left*) and Weyerhaeuser Panel 15 add variety to siding.



LIFETIME FILMS look like traditional paint finishes but promise the homeowner freedom



from painting. Above: DuPont's Tedlar on U.S. Plywood's 8" lap and board-and-batten sidings.

it is faster and more automated. Electronically applied coatings are not merely bonded to their substrates, they become integral with them. The process could be on assembly lines within the next couple of years.

2. New applicating machines are helping to overcome inventory and supply problems. The Morgan Adhesives Co. has just started leasing to lumberyards one such machine that laminates the company's plastic coating to wood siding. When a dealer can custom-laminate in his own shop, says a company spokesman, he can offer factory-finished products in wide color choices without the expense of carrying large inventories.

3. Soaring labor costs are making the high initial cost of factory-finished exterior siding relatively less expensive. Says one builder: "Every day as my painters' wages go up, these products get cheaper and cheaper." And says another: "We don't save any money on the siding, but it frees crews sooner for jobs elsewhere in the house—and that's money."

4. Manufacturers are aware of the need for a "systems approach" to plastic-coated siding. They are solving it in two ways. Companies like Hodges Chemicals avoid special seaming and on-site finishing problems by producing surfaces so rough that seams are easily concealed. Panels of Hodges' Hycon Sanspray—an epoxy-aggregate surface for plywood (above)—can be finished quickly with rustic battens. And companies like U.S. Plywood, which produces a smooth-surface siding, market matching-color nails, concealed fasteners and a few precoated accessories like soffits and fascias.



market for plastic-coated plywood than does

homebuilding. Reason: The product is more com petitive in the higher-cost commercial market.

Plywood producers encourage new coatings via a central testing and qualifying program

American Plywood Assn. set up the program in 1959, but only four years ago did it begin actively persuading chemical manufacturers to spend money on plywood-coatings research. Since that time some 400 companies have submitted coatings to APA's "Qualified Coatings" program, and more than \$2.5 million has been spent on testing and developing them. The association now lists some two dozen officially certified coatings, though not all of them are being marketed and only a few are for siding.

APA's tests determine whether a coating is 1) compatible with plywood, 2) substantially weather-resistant and 3) able to withstand normal shipping and handling. All APA-certified coatings must pass the equivalent of ten years' exposure to direct sunlight—14,600 hours of intense sun plus 18,250 hours of morning and afternoon sun. In addition, coated-plywood samples are subjected to boiling, 25-cycle hot- and cold-water soaking, and ultraviolet light at temperatures of up to 145°F. These are accelerated weathering tests to simulate extreme regional climates like Arizona's hot sun and dry air, Florida's heat and humidity, Wisconsin's spring-time freezing and thawing.

A coating fails to qualify if it checks or ruptures, turns chalky, or loses enough of its original appearance to be objectionable.

Is there a future for the SINGLE-HOUSE SEWAGE TREATMENT PLANT?

Single-house treatment plants-a potential boon for homebuilders-have had an unsuccessful past. Whether they have a successful future depends on how much longer it takes health departments to recognize them as a viable solution to domestic sewage problems.

A promising new attempt to break down resistance to single-house sewage treatment is being made by The Cromar Co. of Williamsport, Pa. Cromar has introduced a lightweight plastic plant (photos below) that 1) answers most past objections to miniature treatment plants and 2) offers solutions to their past failures. The plant's components are so simple and near-foolproof that it apparently eliminates major maintenance problems.

If the plant does win widespread official acceptance, it could solve critical problems for homebuilders and for the communities they serve. Specifically:

Single-house treatment plants could open up large quantites of new land for homebuilding. Hundreds of thousands of potential homesites now stand idle because 1) they cannot be served by municipal sewage plants and 2) they cannot use septic tanks either, because of too-dense soil or because a local health department has banned them. (Frustrated land developers have actually sued health departments to try to force approval of on-site treatment plants.)



COMPLETE TREATMENT PLANT-shown ready for shipping-weighs only 240 lbs. but is rated to handle the daily waste of an eight-member family.



- A-INFLUENT-RAW SEWAGE FROM THE HOUSE B-PRIMARY COMMINUTION CHAMBER-PARTICLE BREAKUP C-AERATION CHAMBER-FULITRATION CONTROL D-FULIERED EFFLUENT CHAMBER-FINAL TREATMENT E-BAFFLE TO HOLD BACK ACTIVATED SLUDGE F-EFFLUENT TREATED SEWAGE

TREATMENT CYCLE combines both primary and secondary oxidation of waste in three separate compartments. Solids are retained until oxidized.
Single-house treatment plants could solve widespread septic-tank and cesspool crises. Many communities are plagued not only with equipment failures, but with lack of dumping ground for the companies that clean out the tanks. For example, The Delaware Valley Cesspool Cleaners Assn. informed two suburban-Philadelphia townships last year that its workmen could no longer empty residents' septic tanks because their only disposal areas-a local municipal sewage plant and a quarrycould accept no more dumping. In the meantime, with no immediate solution in sight by either the state health department or local authorities, septic tanks were reportedly overflowing.

Single-house treatment plants could fill the gap for sewerless communities that are waiting for government financing to build or upgrade municipal treatment plants. The money is not going to come overnight —perhaps not for years. Meanwhile, the Federal Water Pollution Control Administration is pressing hard to eliminate all dumping of raw sewage. Setting a good example, the new Federal Water Pollution Control Act declares, "All federal installations shall provide secondary treatment, or its equivalent, for all wastes except cooling water and fish hatchery effluents."

Despite all these potential benefits, most health officials take a dim view of singlehouse plants. Their resistance takes one of two forms. Either they classify the plant as a septic tank and refuse to consider it a bonafide treatment system, or they compare it with municipal-plant specification manuals and find that it doesn't measure up in every respect to a full-scale central system.

The manufacturers argue that smallscale treatment plants are obviously much more than septic tanks. Reason: A septic tank provides a decomposition rate of no more than 35%, which means that 65% of the sewage that passes through it must be decomposed after it leaves the tank. The new Cromar plastic plant, by comparison, promises 80% to 95% treatment—higher than many municipal plants.

As far as comparing the small plants with big-plant specifications, the manufacturers argue that the only criteria should be performance standards, not design rules.

Performance standards do exist for single-house plants. They were issued by the National Academy of Sciences in 1958 in a 20-page manual entitled "Individual Household Aerobic Sewage Treatment Systems." Most health officials, however, are doctors, not engineers, hence are not really qualified to apply a performance standard. So they must rely on official specification manuals.

Furthermore, their skepticism about single-family treatment plants is understandable. They have heard bad reports on such plants in the past—usually equipment failures caused either by inadequate mechanical design or by lack of servicing.

But the new plastic plant has answers to all these arguments.

First, the plant has an indestructible shell made of ribbed polyester reinforced with fiberglass. It is non-corrosive, and reportedly withstands a load of 94,350 lbs.

Second, no moving parts are contained inside the shell. The compressor assembly, which pumps oxygen into the sewage at the rate of 16 lbs. a day, is located away from the plant where it can be easily observed and serviced.

Third, the plant uses a thoroughly proven filtering concept that copes with sudden overloading of water, prevents overflow of solids and virtually eliminates the need for sludge cleanout because it breaks down organic solids so completely.

Fourth, the system is sold only with a service contract, and is equipped with a warning system. If air pressure falls below operative level, an alarm buzzes to alert the homeowner. He calls his dealer, whose name and phone number are stamped on the equipment. The manufacturer says the system can continue without adequate air pressure for a few days before problems start.

Cromar hopes that its impressive performance ratings will convince health officials that the plant can safely discharge

What makes it work: no internal moving parts, and a warning system



FILTER BAG of 50-micron plastic mesh passes only minute suspended solids for final outflow.



THREE TANK COMPARTMENTS are formed by plastic receiving cone, filter bag, tank shell.



MECHANICAL EQUIPMENT—compressor assembly and warning buzzer—is remotely located.

directly into lakes and streams. That would eliminate the need for filter beds and enable the plant to be sold in place for well under \$1,000.

But health officials are particularly sensitive today about putting more sewage effluent into public waters. Most states have now rated their streams for septic content, and have specified the exact level they want to maintain.

Their main fear about single-family plants involves servicing. If such a plant is approved for direct discharge into a stream, what happens if the equipment fails, is not repaired, and starts dumping raw sewage into the water? The manufacturer can point to his licensed serviceman and his alarm system, but he can make no guarantee that a homeowner will actually call the serviceman if the equipment fails.

Cromar may soon have an answer to that objection. The company is developing a leasing program under which it would sell only the tank shell and its components to the homeowner, renting the motor and compressor through the company's dealer. This would make the company ultimately responsible for the tank's operation, thus providing the kind of responsible supervision local health officials want.

One further step Cromar may take is to add a device that pasteurizes the tank's effluent, making it absolutely non-toxic. In the meantime, the fiberglass treatment

plant is making gradual headway.

FHA has issued a product bulletin okaying the plant for house-mortgage financing. But the report mentions that the plant's effluent must be discharged either to a subsurface soil absorption system or to an underdrained coarse sand filter before it is released through public storm sewers or drainage ditches to an approved body of water.

Local FHA men are now inquiring about the plant; some health officials have permitted installations on a trial basis; and at least one sanitary engineer is insisting that builders in his area use it instead of septic tanks.

After the first year of production, about 1,000 of the plants have been installed in some two dozen states and some foreign countries. A few have been approved for discharge into lakes or streams, but most have been installed like septic tanks in the FHA-described manner.

Cromar, which markets the plant primarily through plumbing contractors, has found only one major defect in it. The original mesh filter bag occasionally let partially treated sewage overflow, so Cromar designed a new bag with a higher neck (*photo*, p. 99).







LIGHTWEIGHT SHELL of ribbed plastic is made in halves that nest for shipping and are fastened together with pop rivets. Besides the 600-gallonper-day spherical size for individual houses, Cromar makes a 1,500-gallon-per-day cylindrical unit for gas stations and small restaurants (shown in testing arrangement above).

Get extra safety and protection with Bird Wind Seal® "JETS" – they won't blow off even in a 120 mph hurricane!

HES H

We whipped up a hurricane. Used a big jet airplane. And powerful fire hoses. We gave the signal — and *wham!* With the wind gauge in the roof reading 60 mph, the ordinary shingles began flapping up. At 120 mph, they were tearing loose and flying away.

But the Bird Wind Seal "JET" stayed put. Weather-tight. Secure. Powerful thermo-plastic adhesive dots on each shingle (19,000 on an average roof) weld the shingles to each other FEBRUARY 1968 Circle 80 on F and to the roof. So they can't loosen, flap up or blow away even in a 120 mph hurricane.

Since hurricane winds can strike anywhere, get the facts on this dramatic new shingle from Bird right now. Call or write today! BIRD & SON, inc., Box APN, East Walpole, Mass. 02032.



Circle 80 on Reader Service card



SEALING wood decking with clear laminating plastic is step one in applying seamless flooring.

Roll-on plastic seals and finishes outdoor decks

Luxury-apartment developer Jim Norman turned to the plastic topping-known to builders as "seamless flooring"-because he needed a waterproof finished surface no more than 1/8" thick. He first tried an epoxy-based gravel on his 2x6 t&g decks, but decided it wouldn't stick. Other waterproof toppings were out because they would have been too thick.

So Norman had his 200 decks sealed with clear plastic (above) and covered with a plastic flooring-Flecto Seamlessrecommended for swimming-pool aprons. Total cost per sq. ft.: 90¢.



EDGING retains the 1/8" plastic deck topping.



FINISHED FLOOR is water- and fade-proof.



TIERED DECKS are located in Concord Calif



Quick-change window for rehab work saves both time and money

This new aluminum replacement window has one big advantage over prehung wood windows: It can be installed inside an existing wood frame. Large-volume users like Tishman Realty & Construction Co. of New York City say the new doublehung window takes two-thirds less time

to install than prehung wood units. What's more, it sells for less.

Most of the time is saved in preparing the old window opening. An installer removes only the sash stops and sash, and hammers the old cord pulleys flush with the wood casing. He screws an aluminum

angle to the outside wood sill, sets the new window's aluminum frame on it and aligns the frame by adjusting a header expander and inserting vinyl-bubble filler bars. The old sash stops are then reapplied. The manufacturer is Season-All Industries Inc. of Indiana, Pa.

You are cordially invited to enter the 1968 Homes for Better Living awards program for architects, builders and homeowners

Sponsored by The American Institute of Architects in cooperation with HOUSE & HOME and American Home. All the award winners will be published in HOUSE & HOME. A selection of the winning entries will be published by American Home. All the winning entries will be displayed at the AIA convention in Portland, Ore., and at the Octagon in Washington, D.C.

Houses and apartments must be designed by a registered architect and built and completed since January 1, 1965 in any of the 50 states. Outstanding architects, housing industry leaders, and the editors of HOUSE & HOME and American Home will judge the entries. Awards will be made on the basis of outstanding contributions to better living through residential design, site planning, and construction. Winners will be displayed at the AIA convention June 23-26, 1968. Awards will be made in three categories: CUSTOM HOUSES designed specifically for an individual owner, in three classes according to size: a) Under 1,600 sq. ft. of living space, b) 1,600 sq. ft. to 2,800 sq. ft., c) over 2,800 sq. ft. MERCHANT-BUILT HOUSES designed for a merchant builder and sold speculatively, in three classes according to sales price including land: d) under \$25,000, e) \$25,000 to \$40,000, f) over \$40,000. GARDEN APARTMENTS AND TOWN-HOUSES built for rent or sale. Apartments shall not be over three stories in height from grade, must comprise four or more living units, and may be single buildings or one of a group: g) single apartment buildings, h) multi-building apartment groups, i) townhouses. Pertinent information shall be submitted on the registration blank below (or a facsimile) by March 3, 1968, accompanied by a payment of \$10 for each house or apartment entered. Any number may be entered. A separate registration blank must be submitted for each. Upon receipt of registration blank and fee, each entrant will be sent for each house or apartment entered an 81/2" x 11" binder and full instructions for preparation. It must be completed and postmarked no later than April 14, 1968. It is important that the appropriate category be designated on your original registration slip so that you receive the correct color binder for your entry.

This registration slip and entry fee must be submitted by March 3, 1968. Make checks payable to: Homes for Better Living and mail to Homes for Better Living Awards, HOUSE & HOME, McGraw-Hill Publications, 330 West 42nd Street, New York, New York 10036.

Enclosed is check money order in the amount of \$10	covering the entry below.
category: CUSTOM-BUILT HOUSE MERCHANT-BUIL	T HOUSE GARDEN APARTMENT/TOWNHOUSE
location	
architect	address
builder	address
owner	address
submitted by	address





Now, a carpet tile!

Ozite introduces the soft, warm, quiet tile that never needs waxing or polishing...because it's carpet!

polishing. Dense, firm surface re-



sists soiling. Just vacuum clean. In case of accident, individual tiles can be easily replaced. ■ Ozite Carpet Tiles are simple to install with Ozite adhesives. Full range of colors give unlimited design possibilities. All colors also available in broadloom widths. ■ Where will you use Ozite Carpet Tiles made with Vectra fiber? Use your imagination! See your Ozite dealer for full details.



We took a cold, hard look at tile . . . and decided it was cold and hard. So we invented a new kind of tile . . . carpet tile!
Ozite Carpet Tiles are 12-inch squares of long-wearing Ozite Carpet, with a built-in rubber





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

NEW PRODUCTS For more information, circle indicated number on Reader Service card p. 121

Baths



Avant garde toilet—a onepiece, non-overflowing model—is designed in a contemporary style that's compact and close to the floor. Ten color options plus black are standard, and 24 can be special-ordered. Case Mfg., Robinson, Ill.

Circle 260 on Reader Service card



Packaged bathroom made of molded fiberglass comes in two floor sizes—4'8"x5' and 5'8" square—yet fits through a 30" door opening. Reason: It comes knocked down in flanged horizontal sections that bolt together in an hour. Crane, Chicago. *Circle 267 on Reader Service card*



Self - rimming lavatory made of vitreous china—is a 19¼"x16¼" oval model with an integral soap dish. It is available in a choice of pastel colors or white. Also offered: an 18" round unit. Universal-Rundle, New Castle, Pa.

Circle 261 on Reader Service card



Bath accessory center replaces five separate accessories with a single unit that is surfacemounted. It combines a singlehandle shower control, shampoo shelf, soap dish, safety bar and shower-tub diverter. Moen, Elyria, Ohio.

Circle 264 on Reader Service card



Corner shower unit takes up less space than a conventional square stall and opens from either side. Design highlights: gold or silver aluminum frame, slip-free marbelized receptor, plastic insert panels in nine colors. Showerfold, Chicago. *Circle 265 on Reader Service card*



Matching wood vanity and wall cabinets are finished in off-white accented with gold, and coated with clear acrylic plastic to prevent staining and yellowing. Pull-out shelves on guides are standard in the base cabinets. NuTone, Cincinnati. *Circle 262 on Reader Service card*



Recessed bathtub (shown on end) features gold- or chromefinished handrails and a slip-resistant bottom. The unit is castiron, 5' long, and comes in white or a choice of pastels, including avocado and harvest. Kohler Co., Kohler, Wis.

Circle 263 on Reader Service card



Corner lavatory in European "sea shell" design has a concealed overflow outlet under the rim in front. The vitreous-china unit measures $18\frac{1}{2}$ "x $18\frac{1}{2}$ ", and comes in white and a choice of colors. Eljer Plumbingware, Pittsburgh. *Circle 266 on Reader Service card*

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Kitchens



Convertible cabinets can be switched from contemporary (*above*, *right*) to "old English" styling (*not shown*) by reversing panels in door and drawer fronts. Panels may be replaced by substitutes (*yellow* fronts). Kemper, Richmond, Ind. Circle 210 on Reader Service card



Electric cooktop with two heating elements is smaller version of Counter-That-Cooks (*New products*, *Nov.* '67). Suggested for small kitchens, the unit measures only 19¹/₂x21³/₈x3¹/₈" and can be installed any side forward. Corning Glass, Corning, N.Y. *Circle 282 on Reader Service card*



Slide-in gas range fits in 30" of space and includes a 24" combination bake-or-broil oven that contains two broiler pans instead of one. Manufacturer claims greater broiling capacity than comparable-size ovens. Hardwick, Cleveland, Tenn.

Circle 288 on Reader Service card



Combination cooktop pairs conventional heating elements with an open broiler that converts to a griddle. A rotisserie and an attachment for shish kebab are optional. The all-electric unit is self-ventilating. Jenn-Air, Indianapolis. *Circle 286 on Reader Service card*



Set-on range incorporates a lift-off cooking top and snap-out burner elements. The eye-level electric unit also includes a black-glass oven window, eye-level glass control panel and chrome oven liners. Tappan, Mansfield, Ohio.

Circle 285 on Reader Service card



Refrigerator/freezer provides 15.1 cu. ft. of storage in a cabinet $30\frac{1}{2}$ " wide, 64" high. The unit rolls on a standard wheel assembly, and comes in avocado, coppertone and white, with woodtone handles. General Electric, Louisville.

Circle 283 on Reader Service card



Set-on charcoal broiler combines concealed vent hood and eye-level warming oven in a single unit with one gas connection and standard duct. The two-piece, cast-iron grill fits into a dishwasher. Dyna Broil, Los Angeles.

Circle 287 on Reader Service card



High-style refrigerator is a 21-cu.-ft. side-by-side model with a woodgrained-Formica front. The laminated panels are factory-installed, and come in Traditional (*above*), French Provincial and Early American styling. Philco, Philadelphia. *Circle 284 on Reader Service card*

There's something new for the outside of your houses that you don't have to paint. It's called wood.

Not just run-of-the-mill wood.

PFL® Siding from U.S. Plywood.

It comes with a thin plastic coating that's bonded to it by heat and pressure.

Thin. But tough.

In an attractive range of colors.

So you don't have to paint it when you put it up.

And it's highly resistant to cracking, crazing, chipping, peeling, flaking and blistering. So it shouldn't need painting for any of those reasons after you've put it up.

Being wood, it naturally won't rust or corrode in any weather.

Being hard, it's very tough to dent.

Which is more than you can say for some of those other new siding materials you may have heard about.

See your building supply dealer and ask for U.S. Plywood PFL Siding.

If he doesn't have it, call us. Collect.



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Floors



Embossed outdoor-indoor carpet made of polypropylene olefin fiber resists stains and fading, can be hosed off outside and vacuumed inside. The pattern is available in several color combinations. Orcco, Los Angeles. Circle 220 on Reader Service card



Delft-design flooring for semi-permanent installations comes in 6'-, 9'- and 12'-wide rolls of vinyl-asbestos that lie flat without cementing. Design is offered in a choice of blue, green or gold. Ruberoid, New York City. Circle 225 on Reader Service card



Marble-like seamless flooring can be applied in just one coatinside or outside-for about 43 cents per sq. ft. Catalyst-activated colorant is lightly mixed into a white base to produce the streaking effect, then the liquid is poured onto subflooring and spread with a wallpaper brush. The surface is ready for use in four hours, requires no further finishing, and resists freezing or heat up to 600°F. Porous subfloors require preliminary sealing with a thin primer coat of the liquid; smooth concrete surfaces must first be etched. Liquid Marble of Luminall Paints, Los Angeles. Circle 295 on Reader Service card



Parquet-patterned tiles of vinyl-asbestos are designed for family rooms, foyers, bedrooms, dens and kitchens. The woodgrained flooring is 1/16"-thick, 12" square, and comes in a choice of oak or pecan. Johns-Manville, New York City.

Circle 221 on Reader Service card



Translucent vinyl in 1/8" tiles produces a bold pattern with large marble chips inlaid on vinyl-asbestos backing. The chips come in four different colors: black and brown, beige and brown, olive and white, and dark brown. Azrock, San Antonio. Circle 222 on Reader Service card



White-crisscrossed vinyl tiles, 12" square, come in blue-green, green or pale blue. Manufacturer says the .050"-gauge tiles provide the same wear surface as .090"-gauge sheet flooring. Armstrong Cork, Lancaster, Pa. Circle 223 on Reader Service card



Solid-hardwood flooring for installation over concrete or wood subfloors comes in panels of individual slats bonded to removable face paper. The pattern shown above is Guiana teak. Harris Bondwood, Johnson City, Tenn. Circle 224 on Reader Service card



Cushioned-vinyl flooring with stone-and-pebble design simulates the three-dimensional look of higher-priced inlaid vinyls. The flooring comes in 6' widths and in three colors: gold, cinnamon and green. Congoleum-Nairn, Kearny, N.J.

Circle 226 on Reader Service card



Two-tone carpeting of continuous-filament nylon with double-jute backing features high and low loops for sculptured texture. It comes in 12' and 15' widths and in a choice of ten color combinations. Roxbury Carpet, Saxonville, Mass. Circle 227 on Reader Service card

Tools and equipment



Four-wheel-drive backhoe/loader—designed especially for bigvolume jobs in homebuilding—is equipped with a 1¼ cu.-yd.-capacity bucket and 15' backhoe. International Harvester, Chicago. *Circle 230* on Reader Service card



Folding ramp fits any pickup truck and comes in three sizes that support from 600 to 1,200 lbs. The unit takes up no cargo space, because it folds flush with tailgate when not in use (*above left*). Earl Industries, Minneapolis. *Circle 232 on Reader Service card*



Motorized miter box halves the time it takes to angle-cut furring, flooring and trim with a hand saw. The basic unit includes a motor, saw blade, retractable blade guard, cord and plug. It weighs 43 lbs. Rockwell Manufacturing, Pittsburgh. *Circle 236 on Reader Service card*



Variable-speed sabre saw lets operator automatically vary torque and speed of the cutting blade—from 0 to 2,800 1" strokes per minute—as he cuts. A lock button allows saw to operate at constant full speed. Wen, Chicago. *Circle 235 on Reader Service card*

Columns right for beauty!

SIMPSON REDWOOD

ACCENT COLUMNS raise the ceiling on imaginative design ideas. Assembled easily from richly warm, natural redwood pre-cut with attractive V-groove detailing, they are handsome enough to divide a room or accent a fireplace, strong enough to support entries or porch roofs and durable enough to encase downspouts or serve as decorative posts for driveway lamps or signs. Precision milled T&G joints tightly self-align to look like a solid block, vet leave a hollow core to hide unsightly metal posts or wiring. Choose from 4", 6" or 8" columns in 8' and 10' lengths, then paint, stain or leave to weather naturally. Simpson redwood accent columns stand at attention on their own merits as the ingenious "extra" touch that makes homes look better . . . sell faster.



For more information contact your Simpson supplier or write Simpson Timber Company, 2000 Washington Building, Seattle, Washington 98101

for bette



Circle 87 on Reader Service card



NEW PRODUCTS start on p. 107

Lighting



Wrought-iron chandelier in Mediterranean style features handforged open scrollwork. The fixture has eight flame-type candelabra lamps and measures 18"x25", with an overall height of 42". Progress Lighting, Philadelphia. *Circle 200 on Reader Service card*



Wall and ceiling fixtures, both incandescent and fluorescent, can be used separately or in any of manufacturer's bathroom cabinet combinations. The fixtures have light switches and groundable convenience outlets. Miami Carey, Monroe, Ohio.

Circle 203 on Reader Service card



Shaker-style fixture has characteristic spindles fashioned from natural walnut, and accents in hand-finished brass. It is 14" in diameter, 4½" deep, and accommodates three 60-watt, mediumbase lamps. Emerson Electric, St. Louis.

Circle 204 on Reader Service card



Pole-top sphere for general outdoor lighting use is fashioned of crystal-textured butyrate in sizes from 12" to 24". The sphere takes incandescent or mercury lamps and is mounted on a matte-black pole. Stonco, Kenilworth, N.J.

Circle 206 on Reader Service card



Wood chandelier is fashioned of distressed dark oak and has six matte-black arms with white candle-type lamps. The fixture measures 22" in diameter and 18" high. It can hang up to 40" below the ceiling. Del-Val Mfg., Philadelphia.

Circle 207 on Reader Service card





Cast-aluminum luminaire for residential areas is designed for use with a long-life, low-wattage mercury lamp. The fixture is internally ballasted and installs on standard 3" o.d. yardlight poles. McGraw-Edison Power Systems, Milwaukee.

Circle 201 on Reader Service card

Flare-shaped fixtures in processed aluminum can be used singly or in clusters. They come in three colors—jade bronze, burnt bronze and matte white—and two sizes: $7\frac{1}{2}$ " wide, $11\frac{1}{2}$ " long (*l. and ctr.*); 14" wide, 13" long (*r.*). Lightolier, Jersey City, N.J. *Circle 202 on Reader Service card*



Twelve-light chandelier—six up, six down—is 14" long, with a 48" spread and 36" overall drop. The fixture is finished in satin brass or black and has clear or amber inserts. EJS Lighting, Los Angeles. Circle 205 on Reader Service card



Cast-aluminum lanterns with amber glass panels are available as wall-mounted fixtures (*shown at right*) and in post lights (*left*) and chain-hung fixtures (*center*). Lanterns come in verde green, matte and satin black. Moe, Louisville. *Circle 208 on Reader Service card*

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NEW PRODUCTS start on p. 107

Baths



Corner cabinets may be used individually or in pairs (as shown above) with any width mirror 28" or 36" high. Of heavy-gauge steel finished in baked enamel, they have an electrolytic copper-backed mirror. Triangle, Chicago. Circle 240 on Reader Service card



Tub-and-shower fittings, designed with crystal handles accented by chrome, are part of a line that also includes lavatory and kitchen fittings. The handles are contoured to fit the hand and operate easily. Sterling, Morgantown, West Va.



glass mirror and choice of side cabinets. Model above has diamond-patterned doors with removable liner that can be decorated to taste. General Bath-room Products, Elk Grove, Ill. Circle 242 on Reader Service card





Countertop lavatory of enameled cast iron has two integral soap dishes and a concealed front overflow drain. Model above comes in white or choice of pastels, measures 20"x18". Universal-Rundle, New Castle, Pa. Circle 241 on Reader Service card

Kitchens



Undercounter dishwasher with adjustable racks provides multilevel washing action. It has a self-cleaning porcelain tub and a jet spray that rinses away heavy soil and food particles before scouring begins. Hotpoint, LaGrange, Ill. *Circle 213 on Reader Service card*



Food-waste disposer of stainless steel and brass is powered by $\frac{1}{2}$ -h.p. motor. A separate starter control (*not shown*) that attaches to top of unit and eliminates the need for wiring to a remote switch is available as an accessory. Frigidaire, Dayton, Ohio.

Circle 214 on Reader Service card



Refrigerator-freezer provides 12.3 cu. ft. of fresh food space and 7.23 cu. ft. of freezer space in a two-door cabinet only 33" wide. It comes in white, avocado and copper, trimmed with woodgrained aluminum. Kelvinator, Detroit. *Circle 215 on Reader Service card*



Washer and dryer combination incorporates several new features, including a mini basket designed to wash and rinse small loads with less water and detergent. Basket fits over activator in washing machine. General Electric, Louisville. Circle 216 on Reader Service card

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For more information contact your Simpson redwood supplier or write Simpson Timber Company, 2000 Washington Building, Seattle, Washington 98101 **NEW PRODUCTS** start on p. 107

Electrical equipment



Low-cost radio/intercom features 12 transistor, solid-state design and accommodates up to eight indoor remote stations, plus master and door stations. The AM/FM radio stops when stations are used for communication. Emerson, St. Louis. Circle 250 on Reader Service card



Intruder-detection system uses special microphones or existing intercoms to warn of forced entry. For complete security, sensors that monitor vibration, smoke, fire, flooding and freezing can be added. Alarmtronics, Newton, Mass. Circle 252 on Reader Service card



Indoor-outdoor time switch can regulate 48 separate electrical devices for heating, ventilating or air-conditioning. Most models are 40-amp tungsten, rated for use with high-current lighting systems. General Electric, La Grange, Ill.

Circle 254 on Reader Service card



Decorator-plaque chimes may be built-in or surface-mounted and sound two notes for front door, one note for rear door. Gold-finished crest (left) and gold-finished key (right) are both framed in simulated walnut. NuTone, Cincinnati. Circle 256 on Reader Service card New products continued on p. 120



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Electrical equipment



Magnetic switch thermostat for 24-volt climate-control systems is designed for direct wall mounting on new installations, also has adaptor plate to cover wall hole left by old thermostat. Range: 48°F to 90°F. ITT, Glendale, Calif. Circle 253 on Reader Service card



Garage-door opener is actuated by remote-control radio transmitter triple-coded to pre-vent accidental triggering of the door. The unit's motor housing is streamlined, and has no exposed wires or gears. Light has built-in time delay. Perma-Power, Chicago.

Circle 255 on Reader Service card



Meter readout eliminates inconvenience for homeowner by making it unnecessary for reader to enter the house. Part of the unit replaces standard meter register, transmits reading to house exterior. Hersey-Sparling, Dedham, Mass.

Circle 258 on Reader Service card



Grounding outlet offers three outlets per box and is designed with grounding terminals on the side rather than on the bottom for easier wiring. The outlet takes 125 volts and is available in brown and ivory. Pass & Sey-mour, Syracuse, N.Y.

Circle 251 on Reader Service card New literature starts on p. 126

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EYE-LEVEL BUILT-IN RANGES. Both gas and electric models are described and illustrated in product sheets, with specs. Gaffers & Sattler, Los Angeles. *Circle 305 on Reader Service card*

INTERIOR PANELING. Installations of all manufacturer's paneling lines—from hardwoods to woodgrained vinyls—are pictured in full color in a 22-page catalog. Samples of additional wood or grain choices are also shown. Evans Products, Riverside, Calif. *Circle 340 on Reader Service card*

WOOD-FRAMED LIGHTING FIXTURES. Genuine walnut, white ash, black ash, fruitwood, limed oak and teak frame a series of lighting fixtures. A 12-page brochure in full color illustrates the line. Lamar Lighting, Freeport, L.I., N.Y. *Circle 337* on Reader Service card

RESIDENTIAL SPRINKLER EQUIPMENT. Manufacturer's catalog and price list display several new items, including hose-end sprinklers, electric sprinkler valves, and three-station automatic controller. Rain Bird, Glendora, Calif. *Circle 338* on Reader Service card

MAINTENANCE-FREE WINDOWS AND DOORS. A line of double-paned windows and doors with a wood core sheathed in rigid vinyl are described and illustrated in a 12-page brochure. Andersen, Bayport, Minn. Circle 339 on Reader Service card

HANDCRAFTED DOOR PULLS. Four-page brochure illustrates original designs cast in aluminum —finished in an antique patina of black and natural aluminum—or brass—with a verde finish. Forms & Surfaces, Santa Barbara, Calif. Circle 331 on Reader Service card

DRYWALL FRAMES. How to install corner drywall frame in four minutes after the wall is up is the subject of a four-page brochure. Included: available sizes, gauges, construction details and frame specifications. Amweld Building Products, Niles, Ohio. Circle 316 on Reader Service card

POST-TOP LUMINAIRES. The advantages color choice, regulated ballast operation, efficient lighting control—of luminaires for walkways, parks and campus areas are cited in a four-page bulletin. With design features and ordering information. Westinghouse, Cleveland. *Circle 332 on Reader Service card*

KITCHEN-SINK CENTERS. A four-color catalog illustrates full line of kitchen models in both enameled cast iron and stainless steel. The 12-page booklet also includes a section on foodwaste disposers. American Standard, New York City. *Circle 335 on Reader Service card*

WOOD-FRAMED, SOUND-CONTROL PARTI-TIONS. Twenty partition systems suitable for both high-rise and low-rise construction are described in an eight-page booklet. The systems, developed by seven building-product manufacturers and associations, are listed in order of efficiency (their Sound Transmission Class rating). The booklet includes diagrams and construction details. Western Wood Products Assn., Portland, Ore. Circle 330 on Reader Service card

LAMINATED BEAMS. A file folder contains a wide range of suggested applications for laminated wood beams—headers for windows and doors, lintels for garage doors, modular framing and exposed-beam construction. Specifications, and elevation and detail drawings are included. Koppers, Pittsburgh. *Circle 315 on Reader Service card*

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