

House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY

JULY 1968

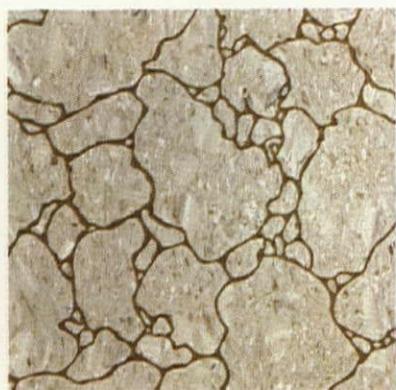


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House & Home

A McGRAW HILL PUBLICATION

VOL. 34 NO. 1

JULY 1968

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HUD's three model-city contracts have been handed out to groups with no expertise whatsoever in either low-income housing or in-city housing

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Most builders take on commercial construction as a fill-in when housing goes soft. But three builders show how it can be profitable all the time

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A well-run local association creates a healthy climate for selling and renting. The activities of eight leading locals show how it can be done

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A small but highly successful land developer has found that greenbelt planning raises the value of his land to 50% more than competing conventional projects

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The culprit is not the Negro or low-income ruffian, but the kid down the street. Armed guards, alarm systems and insurance are some of the solutions being tested

It's the Year of the Apartment—multiples grab 43% of market**10**

Permits are off to their fastest start and may reach 529,000 by December's end. The boom spans the nation but it is at its best in the cities of moderate size

There's no stopping those runaway housing stocks**12**

The HOUSE & HOME value index of 25 key issues is up 48% for the second quarter, riding on a big rally in mobile homes. Their issues have gained 95%

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Cover: Office building in an industrial park in Westchester County, N.Y. Developer: Robert Martin Associates. Owner: Decro-Wall Corp. Photo: Joseph Molitor. For story, see page 76.

NEXT MONTH

A portfolio of award-winning, merchant-built houses . . . A California-style townhouse project that is making Chicago sit up and take notice . . . HOUSE & HOME's annual report on the performance of publicly held housing companies

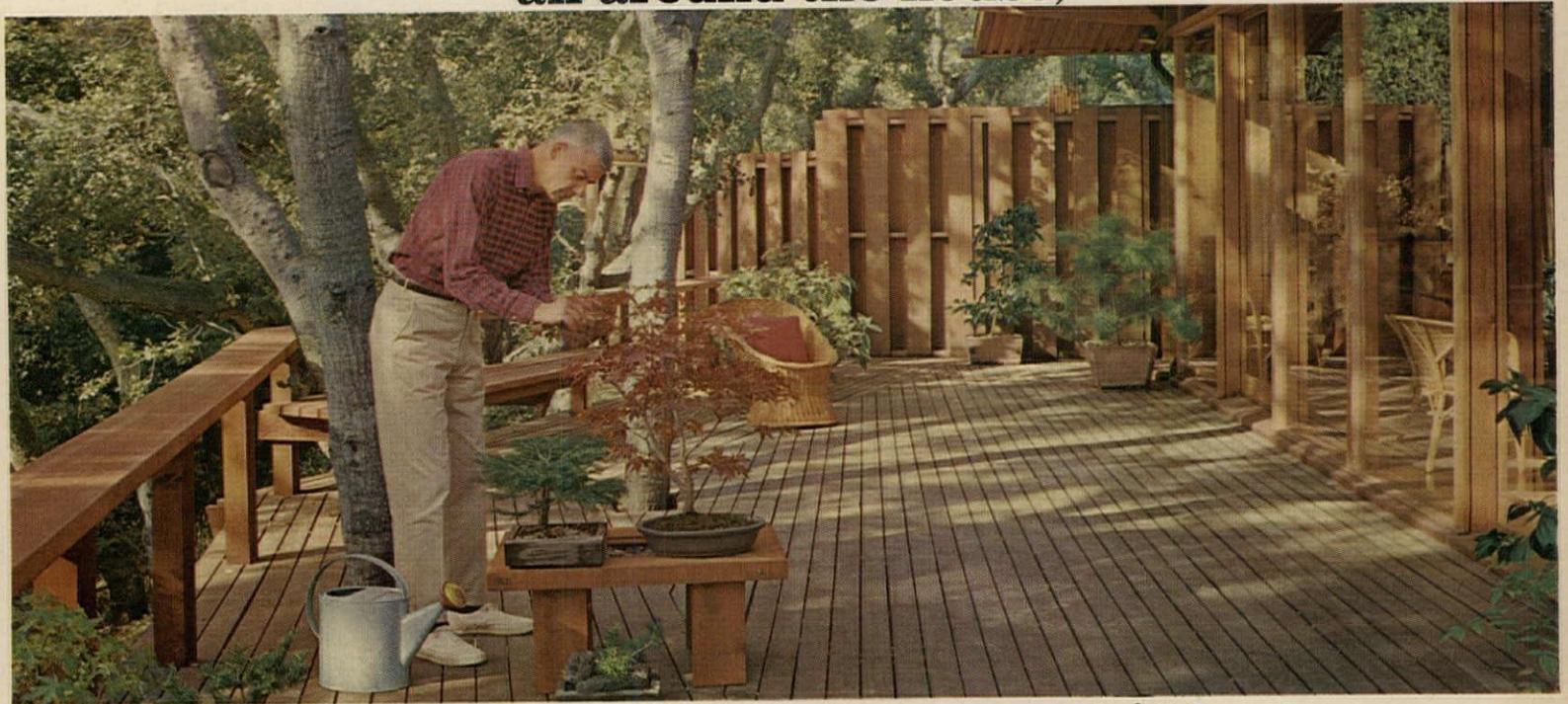
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Showdown: Nation's builders draw a bead on vandals

In San Francisco a gang of thieves loaded model-home furniture into a van and drove off. In Atlanta two "mischievous" boys burned down a nearly finished apartment complex.

These two examples of vandalism and theft indicate how serious the problem has become—nationwide. Builders now fear that it may be getting out of control. As a result, they are stepping up their efforts to reduce the incidence of these crimes.

In 1967 police reported 3,230 cases of vandalism in Phoenix and 4,296 in Cleveland. In 1966 some 67 Long Island, N.Y., builders attributed \$70,000 in damage to vandalism alone.

Unreported cases. Revealing as they are, such statistics leave out the vast majority of cases that go unreported for lack of evidence, fear of false-arrest charges and a reluctance to prosecute youngsters. The Federal Bureau of Investigation reports that in 1966 about 75% of all vandals in the U.S. were under 18 years of age and 50% were under 15.

Fourteen states don't even have vandalism statutes.* Builders must prove criminal charges against a youth before civil action can be brought against the parents.

Says Executive Director Herbert Packer of the state HBA in Pennsylvania, the 36th and most recent state to win legislative approval of a vandalism statute: "The biggest obstacle in getting a statute through is that so many people believe the problem is relegated to Negro low-income areas. Actually, most vandalism occurs in well-to-do neighborhoods whose five- to 18-year-olds are the culprits."

FBI statistics show that only 20% of all vandals in 1966 were Negro.

Damage on rise. Both vandalism and theft are prevalent, but each activity fluctuates from city to city. In San Francisco theft is a more serious problem; in Atlanta there has been vandalism at three-fourths of the apartment projects.

In a HOUSE & HOME survey of ten key cities, five report an increase in theft in housing projects. Crimes range from lifting an ashtray to stealing all the furniture in a model house.

The survey also shows vandalism increasing or unchanged in all ten cities. Window breakage is by far the most common form, followed by defaced walls, damaged plumbing and wrecked equipment.

In Burlingame, Calif., President Irving Kay of Kay Homes says, "Yearly vandal-

ism losses of \$1,000 to \$5,000 are average for builders around here."

Insurance. One attempt at a solution involves insurance. In most states it is an extended-coverage item under fire insurance. The cost varies by area from 9¢ to 50¢ per \$1,000 coverage. Deductibility can range all the way from \$25 to \$10,000.

And there are indirect costs. Model-home pilferage is so widespread in San

ward presentation," says Executive Director Herbert DeShong of the Dallas HBA. "The publicity given the award by local newspapers is one of the best safeguards we have."

Armed guards. Atlanta District Attorney Lewis Slaton reports apartment vandalism on the increase in Atlanta and adds: "More builders are using armed guards in curtailing vandalism and thievery."

Atlanta builder Lewis Cenker spent \$4,000 for armed guards last year to protect his 178-unit apartment project against vandals.

"I don't know if we save money or not," says Cenker, "but we haven't had a single case of vandalism since we hired guards last May."

Phoenix developer Del Trailor reported losses of \$10,000 from "truckload" thefts in eight projects in 1967, but he has hired no guards.

"They're too expensive," says Trailor. "I've been putting in floodlights at night and they seem to keep intruders out."

Boston builders combat vandalism and theft by not installing toilet seats, shower heads and other fixtures until a house is occupied.

Enforcement. "We know that vandalism is increasing," says a spokesman for the Los Angeles Police Dept., "but it is impossible to fix the exact amount because our forces are spread so thin that most of them [the vandals] get away, and when the offender is a juvenile we don't make a formal arrest."

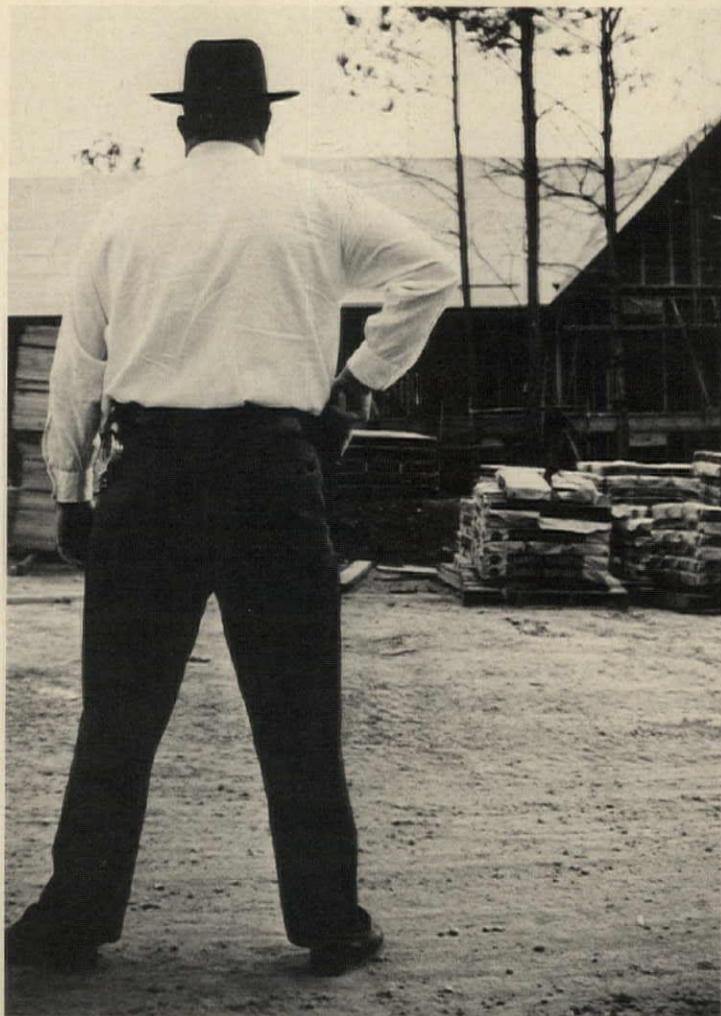
Builders say one reason for the rise in vandalism is leniency in the courts. In Los Angeles first offenders get a warning, and vandals are rarely sent to detention homes. In Atlanta builders complain that courts are not vigorous enough in prosecuting vandals; even when larceny is involved, the courts are too lenient.

Parents. "In the end, it's the parents who pay anyway, whether in court or not," says Manager Patrick O'Donovan of California's Building Industry Assn. "Builders don't like to admit it, but the cost of armed guards, insurance and losses due to vandalism and theft are passed on to the homebuyer in the form of higher prices for new houses."

The builders' theory: When parents realize the eventual cost to them as homebuyers, maybe they'll begin to discipline their children more effectively.

—PETER TOMARKEN

* Ala., Ill., Iowa, La., Mass., Minn., Miss., Mo., N.H., N.J., N.Y., S. Car., Utah, Wy.



ARMED GUARD Eddie Carrol patrols Atlanta builder F. Kilgore's project.

Francisco that few companies will write policies unless the houses have alarm systems that signal a central station.

Builder efforts. Builders and their local associations attack the twin problems of theft and vandalism in two ways:

- Lobbying for state legislation to hold parents liable for damage by minors.
- Preventing vandalism and theft by employing armed guards, lighting projects at night, eliminating stockpiles of valuable items, offering rewards and eliminating the number of small "pocketable" items in model homes.

Most builder associations offer rewards of \$100 to \$500 for information leading to the arrest or conviction of vandals and thieves, and builders are provided with signs to this effect to place at their sites.

"We always make a ceremony of a re-

OPINION

The Weaver departure—a rebuttal from his supporters

Not everyone agrees with the appraisal of the Secretary of Housing and Urban Development as expressed in this space last month.



WEAVER

There are those who feel that Robert C. Weaver did a commendable job within the framework of restraints imposed upon him.

The President's unconscionable delay in appointing him made it supremely difficult for Weaver to move boldly forward with new and meaningful programs. A conservative-liberal standoff in Congress often stalled the legislation he sought. Riots in the cities did much to cement opposition to any kind of effort to help the disadvantaged.

And yet Weaver's supporters point out:

- He unified the most disparate and unmanageable conglomeration of agencies ever combined into a single, federal department. This unification took his time—and his effort, and it was three years before Weaver could say: "We are now tooled up to do the job."

- He provided the leadership under which the nation's housing department shifted from serving the middle-income suburbanite to aiding the inner-city poor.

- He halted the FHA's practice of red-lining Negro areas against insurance, curbed urban renewal's tendency to abet Negro removal, and called for the end of segregated public housing.

Weaver himself pointed out:

"I have introduced more new and imaginative programs than anyone who ever held the [HHFA and HUD] job—Section 221d3, mass transport, open space, rent supplements, water-sewer grants, better design, more flexible

public housing and pertinent administrative changes.

"I have also gotten through Congress omnibus housing bills in '61 and '65 and '66, and at least half of another omnibus bill in '64."

Critics who faulted Weaver for lack of daring overlooked the character of the man himself. His is the conciliatory approach, not the frontal assault. He learned this in 30 years of rough-and-tumble politics in such harsh schools as New York City and Washington. He has been the careful administrator, the man of discretion, and he has advanced housing and urban reform faster by this method than he could have by bulldozing a stubborn Congress.

Model Cities, which holds promise for the future, represents perhaps his outstanding achievement—passed and funded now because the Secretary had patience.

—RICHARD W. O'NEILL

The Weaver sweepstakes: Brownstein, Lapin early favorites

The guessing over who is to get Secretary Robert C. Weaver's job is the newest political parlor game in Washington. The appointee must not only fit the job; he must accept the personal philosophy of the new President.

So uncertainty runs riot.

President Johnson has said he would like to see the nation elect a man who will continue the Johnson policies. Without naming Hubert H. Humphrey, the President all but endorsed the Vice President. But Mr. Humphrey knows too well the failures of present housing programs. He would almost certainly change the federal philosophy of housing.

On the Republican side, there is Richard M. Nixon. If he follows the present form sheet and becomes President, his choice of a housing secretary will most assuredly shift emphasis from the social welfare program pursued by the Johnson Administration.

Brownstein candidacy. The name most frequently mentioned for the housing post at this early stage is that of Philip N. Brownstein, assistant secretary of housing and FHA administrator.

Were a new administration to follow the Johnson housing policy, Brownstein would appear to be admirably qualified. He has, however, incurred the displeasure of some housing experts for having too often influenced Weaver. Brownstein must share the credit or blame for current housing programs.

Criticism of Brownstein centers on the complaint that he is too closely oriented toward social welfare, that he is disinclined to exploit private industry's role in housing. Yet, the FHA chief certainly has had to

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deal with builder and lender groups in his capacity with the insuring agency.

Handicaps. Those hostile to the assistant secretary include Senators Edward Brooke of Massachusetts and John Williams of Delaware. The two Republicans have become constant critics of FHA procedures.



THE RIVALS are Ray Lapin and Phil Brownstein.

Brownstein has another drawback—and perhaps the most important one of all. He has no political base. He is a long-time political employee and has been associated with FHA for 33 years.

Lapin availability. The only other potential candidate mentioned from within the HUD ranks is Raymond H. Lapin, president of the Federal National Mortgage Association. He has accomplished small miracles in the last year, including the launching of the agency's auctions and the nudging of FNMA toward private ownership.

The former mortgage banker can boast expertise in private enterprise as well as with the federal bureaucracy. There is no disputing the fact he has been highly successful with both. He has, moreover, been able to convince the Congress of the needs of the mortgage market—and he's done it in one year's time.

The dark horses. Once speculation moves outside the housing department, names are harder to come by. William Slayton, former commissioner of the Urban Renewal Administration, has been mentioned by some. Slayton came under heavy attack while at URA because of his so-called bulldozer approach to urban renewal. He is now head of Urban America, however, and is an acknowledged expert on urban problems.

A successor might be chosen from among the big-city mayors. Some specialists say Humphrey, if elected, would seek a mayor, and at least one name has already surfaced: Carl Stokes of Cleveland, a highly vocal supporter of the Vice President.

The list will grow. —A.M.

NEWS continued on p. 10



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Supreme Court bans racial discrimination in ALL housing

The surprise ruling, which was effective immediately, carries no exceptions.

All citizens, regardless of color or creed, now have the clear right to acquire all housing—whether new or old, for sale or for rent or publicly or privately financed. Land sales are covered, too.

The 7-to-2 decision, dealing with an interracial couple's attempt to buy a tract house in St. Louis, upheld an 1866 law passed to protect former slaves.

This 102-year-old statute is now the nation's dominant open-housing law:

"All citizens of the United States shall have the same right, in every state and territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property."

Majority opinion. Justice Potter Stewart, speaking for the majority, backed the law word for word:

"Congress [when it passed the law in

1866] meant exactly what it said."

He added that Congress guaranteed for Negroes "the freedom to buy whatever a white man can buy, the right to live wherever a white man can live."

Broad impact. Housing observers generally agree that this decision will have a more dramatic impact on housing than this year's civil rights act. That act, which goes into effect in stages, will at most ban discrimination in 80% of the nation's housing by 1970.

The court's ruling last month does not negate the 1968 act; it supplements the decision.

A victim of putative discrimination now has two avenues of redress. He can follow the '68 act and bring his case before state agencies or HUD. Or he can sue in federal courts under the Supreme Court's decision.

The ruling, handed down just before the court recessed for the summer, caught most

housing officials by surprise.

On the day of decision, general counsel Sol Rabkin, who filed a friend of the court brief for the National Committee Against Discrimination in Housing, said:

"I had just about given up hope. I feared that the 1968 law had taken the heat off open housing."

The National Association of Real Estate Boards' President, Lyn Davis, said only, "We didn't anticipate such a broad ruling."

But NAHB President Lloyd Clarke noted that his homebuilders had reaffirmed an open-housing policy at their spring meeting.

Even homebuilder Al Mayer, the defendant, seemed to welcome the decision. Mayer, who had sold to Negroes in past years, said:

"Our only reason for contesting the case was to make it possible to establish legally an open-housing law that would be applicable to all." —F. L.

Apartments grab 43% of market—despite money worries

This stands to be The Year of the Apartment unless financing evaporates.

Apartment builders are off to their fastest start ever, according to a nationwide survey by Detroit's Advance Mortgage Corp.

In the first three months apartments captured a record 43% of all housing permits. That is 9% more than in 1964, the last boom year for apartment construction.

In all, 117,000 apartment permits were issued. At that rate, 529,000 apartment permits will be issued in 1968, or 70,000 more than in 1964.

Apartments, si; houses, no. While apartments spurred, houses slumped. Houston dramatized the trend by posting its best quarter ever for apartments (3,323 permits) and a postwar low for houses (1,537).

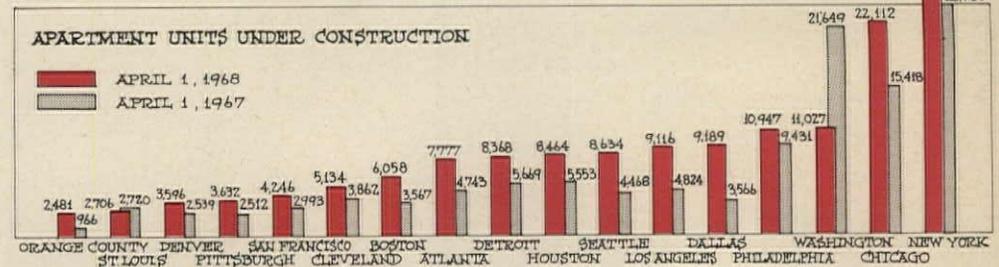
Nationwide, only 157,000 permits for one-to-four unit houses were issued (annual adjusted rate: 736,000).* Except for 1967, when 128,000 permits were issued, that was the lowest first-quarter total since 1945.

Money troubles. Apartment builders set their boom pace despite three financial headaches.

Expensive financing. "This apartment volume," said Advance President Irving Rose, "has been achieved in spite of soaring interest rates—some of these units were financed at rates up to 7¾%." And rates are going still higher.

But Rose says the rising interest rates have not yet curbed market demand, except for St. Louis.

Lenders have shown interest in partici-



MEDIUM-SIZE CITIES are booming. Per capita, Dallas builds five times as many units as Los Angeles.

pations—acquiring a share of the project in return for a lower interest rate loan. "However," Rose notes, "few participation deals have actually been closed. In most cases, borrowers have opted instead for the higher interest rate (typically, ¼ to ½ %)."

Usury laws. In some Eastern states, 6% interest-rate ceilings forced potential apartment builders who sought maximum tax shelters to abandon some construction plans. For example: Trapped under Pennsylvania's law, Philadelphia suffered the nation's most severe housing slump. Apartment permits sank 55% to 782 and house permits dipped 8% to 1,482.

Some relief is in sight. Usury ceilings in New Jersey, Virginia and Maryland have been raised to 8%. New York's rate is up to 7½%, and Pennsylvania now has an effective 7% rate.

Tight-fisted lenders. In California's major markets—Los Angeles, Orange County and San Francisco—new loans are available only to large, strong builders.

Los Angeles lenders who remember the overbuilt 1963-64 market remain extremely cautious toward apartments, Rose says, although the area's apartments are renting out before completion. San Francisco's

apartment builders "have no forward commitments."

Advance predicts that the money market will get tighter nationally, and its survey adds:

"Volume in the second half will depend on availability of funds, especially construction money."

Boom markets. Advance found demand for apartments, fueled by a "shifting demographic trend and the loss of production in 1966," is now at a peak. The hottest apartment towns:

Chicago—For the sixth successive quarter, apartments tallied more than 50% of all permits—4,558 permits for 54% of the market. Although building continues at record levels with 22,112 units currently under construction, the market still lags demand. Chicago has its lowest vacancy rate (3%) in ten years.

Boston—Apartments accounted for 74% of all housing permits in the first quarter, up from 46% in the like period of 1967. Apartment permits hit 2,414, up 231%. Houses dropped 2% to 829.

Dallas—In this town's best quarter ever, apartment permits reached 4,908, nearly matching the year-end 1966 total. That is a record 69% of all permits.

* However, house permits "were substantially less than starts," and apartment permits were higher than starts.



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Kentile Beaushard's translucent chip design says luxury to new home buyers. Yet it costs no more than ordinary vinyl asbestos tile. Because it's grease-proof, easy to maintain, and comfortable underfoot, Beaushard® is also a very practical vinyl tile to feature. Ask your flooring man to show you samples.

KENTILE FLOORS

BROOKLYN, N. Y. 11215

Terrific second quarter for housing stocks—they're up 48%

The housing stocks have soared on the twin prospects of peace and a federal tax surcharge that would ease the pressures of tight money on homebuilding.

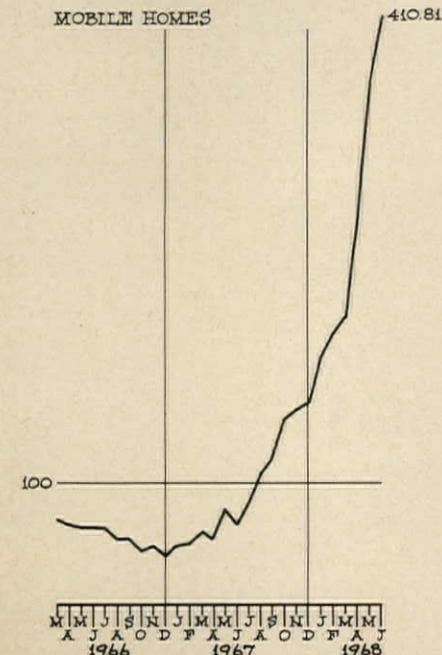
Housing starts have maintained a strong recovery through most of the first half in spite of the renewed threat of tightening credit. The seasonally adjusted annual rate of private non-farm starts averaged 1.49 million for the initial quarter, an increase of 33% from the same period of 1967, and this provided a platform of investor confidence for the second-quarter stock rally. Persistent shelter demand and declining vacancy rates also contributed to the buoyancy of the building issues.

The HOUSE & HOME composite index of 25 leading housing stocks rose 12% in the last month tabulated and 48% for the quarter. The trace of the index for the last 26 months appears above, right. The stocks whose prices are computed in the index are indicated in the price tables below by bullets (•).

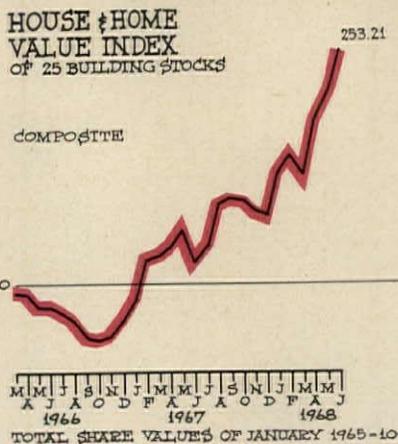
Mobile homes. The mobiles have enjoyed a particularly spectacular run-up. The five issues on the HOUSE & HOME index have risen 95% since March. They gained 12% in the last month calculated.

Champion Homes, Fleetwood and Skyline were the leaders among the issues on the index. All three added about 13 points for the month, Champion moving to 55½, Fleetwood to 48½ and Skyline to 107½. President Arthur Decio's announcement that Skyline would consider some kind of a stock split at its stockholder meeting in June did not contribute to the stock's advance but had the surprising effect of triggering a 3¾-point dip. Brokers attributed the decline to profit taking. The stock had traded up to 113 before Decio spoke.

Here's how the 26-month trace looks for the five key mobile-home stocks:



Building companies. The five key stocks in the builder category were up 13% for the month and 38% for the quarter.



Jim Walter and Kaufman & Broad led the latest advance. The Walter common was up 8½, to 72½, for the month after a gain of 5½ points on June 3 alone. It was the best day for the stock in company officials' memory, but they could assign no immediate reason for the Big Board bid-up.

Land companies. The land-development stocks on the index rose 40% for the quarter and 17% for the month. McCulloch Oil moved up 5½, to 37¾.

Lenders. The five key mortgage-company stocks were up 40% for the quarter and 15% for the month. Continental Mortgage Investors, the nation's largest real estate investment trust, led the way with a 5-point rise on excellent income and earnings

for the year ended March 31. It closed the month selling over the counter at 18.

The savings and loans were up 27 for the quarter, 5% for the month. Empire Financial of Van Nuys, Calif., which is not figured in the S&L index, had the best gain—4½ points, to 18¼.

Builder Kaufman & Broad buys California's Kay Homes

The price: 70,000 shares of K&B common, which closed at 41¾ on the American Exchange the day of the purchase. That makes the deal worth about \$3 million.

President Eli Broad of K&B says additional shares will be issued to Kay Homes if its earnings exceed a certain—but undisclosed—amount in the next two years.

Kay builds in San Francisco, Oakland and San Jose. It had sales of \$14 million in 1967, and President Irving Kay says 1968 sales are running 35% ahead of last year. He remains as chairman of the company in its subsidiary status.

Kaufman & Broad reported sales of \$44.7 million and net of \$1.7 million in 1967. Sales and income are running 25% ahead of those figures so far this year, and Broad predicts the acquisition will take his sales total beyond \$75 million for 1968 and \$90 million in 1969.

The company is based in Los Angeles and sells in Chicago, Phoenix and Detroit.

HOUSING'S STOCK PRICES

COMPANY	June 3 Bid/Close	Chng. Prev. Month	COMPANY	June 3 Bid/Close	Chng. Prev. Month	COMPANY	June 3 Bid/Close	Chng. Prev. Month
BUILDING			First Mtg. Inv.	19½	+ 2½	Tishman Rty.	43½	+ 3½
Capital Bldg. (Can.)	2.55	+ 5¢	Kissell Mtg.	7½	— ½	MOBILE HOMES & PREFAB		
Cons. Bldg. (Can.)	1.70	+ 50¢	Lomas & Net. Fin.	5½	+ ¾	Con Chem Co.	27	
Dev. Corp. Amer.	5½	+ 2¼	-MGIC	117½	+21¼	-Champion Homes	55½	+13½
Edwards Inds.	16	+ 3	Mortg. Assoc.	8½	+ ½	-DMH (Detroit)	16½	+ 3½
First Hartford Rty.	8½	+ ¾	Palomar Mtg.	4½	+ ½	-Fleetwood	48½	+13
First Nat. Rty.	3½	+ 1¼	Southeast Mtg. Inv.	5½	— ½	-Guerdon	36½	
Frouge	5¼	+ ¾	United Imp. & Inv.	17½	+ 3½	Princess Homes	31¼	+ 2¼
-General Bldrs.	9	+ 2½	LAND DEVELOPMENT			Redman Indus.	40	+ 9¼
-Kaufman & Bd.	44	+ 5½	All-State Properties	1¼	— 3½	Rex-Noreco	37	+ 9
Key Co.	7		American Land	1½	+ ¾	-Skyline	107½	+13
(Kavanagh-Smith)			-AMREP	24½	+ 3¼	Town & Country Mobile	33½	+ 7½
Nationwide Homes	5	+ 2½	Arvida	13½	— 1½			
-Presidential Realty	15¼		Atlantic Imp.	17	— 1	Natl. Homes A.	12½	+ 2½
Sproul Homes	8½	— ¾	Canaverl Int.	7½	— ¼	Scholz Homes	23½	+ 4½
U.S. Home & Dev.	14	+ 5	Christiana O.	6½	+ 1	Swift Industries	6	+ 2½
-Jim Walter	72½	+ 8½	Crawford	4½	— ¼			
-Del E. Webb	9½	+ 1¾	Deltona Corp.	32	+ ¾			
Western Orbis	5	+ 1½	Disc Inc.	4½	+ ¾			
(Lou Lesser Ent.)			Fla. Palm-Aire	4½	— ¾			
S&Ls			Garden Land	5½	— ¼			
American Fin.	30½	+ ¾	-Gen. Devel.	18½	— 1			
Calif. Fin.	6½	+ ¼	-Gulf American	14½	+ 2½			
Empire Fin.	18½	+ 4½	-Holly Corp.	5½	+ 3			
Equitable S&L	16½	+ ¾	Horizon Land	19½	+ 4½			
Far West Fin.	14½	+ 1	Laguna Niguel	6½				
-Fin. Fed.	20¼	— ¼	Major Rty.	10½	+ 4½			
-First Char. Fin.	32¼	+ 1	-McCulloch Oil	37½	+ 5½			
First Fin. West	8	+ 1	So. Rty. & Util.	7½	+ ½			
First Lincoln Fin.	9½	+ ½	Sunasco	17½	+ 2½			
First Surety	8½	+ 1	DIVERSIFIED COMPANIES					
First West Fin.	3½	+ ½	City Invest.	57½	+ 2¼			
Gibraltar Fin.	31¼	+ 1¼	Cousins Props.	61	+15			
-Great West Fin.	20½	+ 1¼	Forest City Entr.	15½	+ ¾			
Hawthorne Fin.	11¼	+ 1¾	Rouse Co.	36	+ 8			
-Imperial Corp.	10½	+ 1						
-Lytton Fin.	7½	+ ¾						
Midwestern Fin.	6½	+ ¾						
Trans-Cst. Inv.	3½	+ ¾						
Trans World Fin.	13	+ ¾						
Union Fin.	13½	+ 1						
United Fin. Cal.	19	+ ½						
Wesco Fin.	21¼	+ 1½						
MORTGAGE BANKING								
-Advance	12½	+ 1						
-Associated Mtg.	10½	+ 2						
Charter	25	+ 1½						
-Colwell	16½	— ½						
-Cont. Mtg. Inv.	63½	+ 4¼						
Cont. Mtg. Ins.	18	+ 5						
FNMA	92	+17½						

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. x—adjusted for 5-for-4 split. y—tender offer. (NA) not applicable.

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

SHORT-TERM BUSINESS LOAN RATES

LOAN SIZE (000)	N.Y. City	7 other North-eastern	8 North Central cities	7 South-eastern cities	8 South-western cities	4 West Coast cities
\$1-99	6.71	6.84	6.95	6.57	6.75	7.37
100-999	6.65	7.00	6.83	6.43	6.54	7.00
1000-9999	6.39	6.85	6.62	6.25	6.39	6.62
10000 up	6.15	6.62	6.36	6.01	6.27	6.33
Feb. rates in Fed. Res. Bulletin, April 1968.	6.06	6.48	6.18	6.04	6.42	6.03

NEWS continued on p. 18

American-Standard
has the Hot Ones for '68!

The fresh one

A toilet that ventilates itself? This has to be the hottest bathroom feature since American-Standard moved plumbing indoors! And we're making it even hotter with big, bold, bright ads in LIFE, TIME, NEWSWEEK, SUNSET, BETTER HOMES & GARDENS, HOUSE BEAUTIFUL and HOUSE & GARDEN. No wonder smart, successful builders like Gene May, of Evermay Homes, McLean, Va. are featuring the remarkable Compact/Vent-Away™ in their model homes *right now!*



This nationally advertised trend-setting product is being featured by builders all over the country. Reason? To help sell more homes faster. For more information and details on the special promotional program call your nearest American-Standard representative, or write us. American-Standard, 40 West 40th Street, New York, N. Y. 10018.

 **AMERICAN
STANDARD**
PLUMBING & HEATING DIVISION





**The ten-minute house.
We like the idea.**

We don't make kid stuff. But we sure like the idea of putting a house together in about ten minutes.

That's why we're constantly developing new building products. Like our Ply-Span lumber core plywood that serves as both a structural span and a decking. Or our Insulite® Pre-Painted Siding that eliminates the need for on the job painting. Things that will save some time, and probably some money.

Even with products like these, a person will have a tough time building a house in ten minutes. But, at least the ones we do help build can't be knocked down by some little kid's tricycle.

BOISE CASCADE BUILDING PRODUCTS
Boise, Idaho



Lumber, Plywood, Laminated Beams, Ceiling Systems,
Hardboard Sidings, Rough-Sawn Sidings, Interior Paneling,
Insulation Board Products, Insulating Wool



We take pleasure in announcing that Scheirich Cabinets have been certified as meeting the new Standards of the National Kitchen Cabinet Association.

It is our sincere belief that creation of the N. K. C. A. Standards and adherence to them will provide the greatest impetus to the kitchen cabinet business since the spectacular growth the industry began to experience in the 'fifties.

Now the concept of the built-in kitchen is fully established. The next step is to provide a quality yardstick in terms of *performance* for what is recognized as the busiest room in the house. Construction and finish should resist both use and abuse to a reasonable degree; doors and drawers should operate freely; shelves should be able to carry substantial loads. These matters and many more are covered in the N. K. C. A. Standards.

Everybody benefits. The consumer gets an improved kitchen, the builder and dealer buy with greater assurance of quality and have better satisfied customers, and the manufacturer develops increased respect for his product. By adherence to the N. K. C. A. Standards and use of the certification seal the manufacturer widens recognition of the merits of his cabinets not only with consumers, builders and dealers—but with developers, realtors and architects, and any agencies on either a local or national level having to do with housing and housing components.



H. J. SCHEIRICH CO. LOUISVILLE, KY.



ARCHITECTS: ABRAHAM SHAPIRO & ASSOCIATES AND WILLIAM KRISSEL, A.I.A., LOS ANGELES, CALIF./PLUMBING CONTRACTOR: WILPAC PLUMBING, INC., GARDENA, CALIF.
BUILDING CONTRACTOR: REGIS DEVELOPMENT COMPANY, LOS ANGELES, CALIF./ELECTRICAL CONTRACTOR: BERG ELECTRIC CO., VENICE, CALIF.



“Country Club on the Ocean”

*uses GSR fittings for
drain/waste/vent system
roof drain piping
sprinkler system
underground electrical conduit*

A big project and a big problem faced the builders — and the plumbing contractor — of the Bar Harbor development at Marina Del Rey, California. Plastic pipe with GSR fittings saved money on the project and eliminated the problem. The plumbing contractor installed nearly six miles of plastic pipe with more than 10,000 GSR fittings to serve the 288 apartments in the \$6 million, 8-building complex.

The big problem was severely corrosive soil. Metal piping would have required cathodic protection against soil electrolysis — costing as much as the pipe and fittings. The chemically inert plastic pipe and fittings require no such protection.

But that was only the start of the savings. “The installed cost of the plastic pipe systems was actually well below our estimates, so we were able to pass a substantial saving on to the owners,” said Mr. Al Pacini, partner in Wilpac Plumbing. “We were very impressed with the quality and easy installation of the GSR fittings, and we plan to make good use of them in future projects.”

The plumbing installation at Bar Harbor is illustrated in a new brochure. Write for your copy today. R. & G. SLOANE MFG. DIV., THE SUSQUEHANNA CORP., 7606 N. Clybourn Ave., Sun Valley, Calif. 91352.



PLASTIC PIPE FITTINGS

Mortgage bond: more help for lender—but more regulation

The Housing Act of 1968 raises a double-edged sword for mortgage bankers. It could mean more business and a smoother flow of money—at the price of greater federal regulation.

Mortgage companies have been comparatively free of government supervision. Those that are publicly held must report to the Securities and Exchange Commission, but others need not even divulge earnings or servicing volume.

The shift to greater regulation would come because of the housing bill's Section 804, Title VIII. It would permit the new Government National Mortgage Assn. to guarantee the mortgage-backed securities of Fanny May and "other issuers." Those others would include mortgage bankers, commercial banks and savings-and-loan associations.

The new security. This ability to offer investors a federal guaranty on debentures backed by FHA and VA mortgages is a highly welcome prospect for mortgage companies. Their principal problem, particularly in times of tight credit, is to lure sufficient money into housing.

For it is now almost impossible for mortgages to compete with corporate issues in attracting capital, largely because of the problems inherent in the mortgage security. No such difficulties beset bonds, and high yields are available in that sector as well as in the equities.

Section 804 establishes a new type of mortgage-backed security that can be bought by pension funds and other investors who have been unwilling to make direct investments.

Echo of the past. The idea for such a security dates from the mortgage bonds of the 1920s.

The scheme was given new impetus last year by Oliver H. Jones, then economist for the Mortgage Bankers Assn. (NEWS, July '67). In a paper for the Senate Housing subcommittee he cited a need for a credit instrument that could compete in the market for savings—"either a marketable mortgage, or a debenture secured by mortgages, or both."

"Such a device," he said, "would not open up substantial new sources of funds, with the possible exception of noninsured pension funds, but it would enable the mortgage market to compete in a period of tight credit, reduce the effect of restrictive monetary policies, and integrate the mortgage market more intimately into the nation's financial system."

Jones's thinking found its way into this year's *Report of the Council of Economic Advisers*. The CEA proposed "full recourse" guaranties for bonds issued against pools of government-backed mortgages. This guaranty, the CEA feels, would make the new mortgage bonds an attractive and marketable device for attracting the funds of institutional investors, for the bonds could compete effectively with various other open market instruments.

Met Life's plan. A variation has already been used by some sophisticated

mortgage companies. They have issued collateralized notes backed by FHA and VA mortgages. Aside from the FHA-VA backing, however, there is no federal guaranty.

The Kissell Co. (Springfield, Ohio) and Jersey Mortgage Co. (Elizabeth) worked out deals with the Metropolitan Life Insurance Co. in 1967 to package FHA-VA mortgages and issue notes for the amount of the loans. The note is amortized by the collections from mortgages (NEWS, July '67). The Met has purchased or committed for \$107 million in such notes from 18 of its 125 mortgage correspondents.

With Ginny May in the picture, Fanny May would sell the first of the new securities to prime the pump. President Raymond H. Lapin of FNMA explains: "After we sell a few issues, to get the market used to them, it should be easier for the other (private) issuers to sell their notes."

The guaranty. The new guaranty would work this way:

The ABC Mortgage Co., which wants to sell \$1 million of FHA and VA mortgages would, instead of selling the loans, apply to Ginny May for a guaranty on a security issue of \$1 million. The ABC Mortgage Co. would pay Ginny May a fee.

The legislation clearly pledges the full faith and credit of the United States to the payment of any amounts due under the Ginny May guaranty, and HUD officials feel this should make it possible for the securities to be sold at a rate of interest to allow the issuer enough of a margin to make the program economically feasible.

This guaranty of private firms' notes

will, of course, increase the government's—and more specifically Ginny May's—interest in supervising issuers of these notes. Preliminary thinking holds that a major point in the supervision should be a requirement that, once mortgages are pooled for the sake of issuing securities, they can't be sold a second time.

A trustee for the FHA-VA loans will surely be a requisite for these securities, and it will be Ginny May's job to make sure these loans are held and not sold out of pools. Some thought is being given to having Ginny May act as the trustee.

The trustee becomes an important factor, aside from the regulatory implications. To mortgage companies there is also the cost addition of a trustee—which will have to be figured into the economics of issuing the securities.

Mortgage firms and other issuers may also have to submit to additional audits. This requirement nearly killed the entire program, for the Government Accounting Office had wanted to conduct a full audit of all mortgage companies using the new guaranty. That plan was killed, but some provisions for auditing will doubtless be made by Ginny May.

Mortgage men's reaction. President C. A. (Bus) Bacon of the Mortgage Bankers Assn. realizes some mortgage men may chafe at these controls, but he warns: "If we want this new program—and we do—then I think we had better get ready to accept some new supervision and regulation."

—ANDY MANDALA

NEWS continued on p. 22

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending June 14.

FNMA Auction Prices June 17 6 1/4 %	City	FHA Sec. 203b— Discount paid by builder Min.-Down* 30-year immed.** Private mkt.		FHA 207 Apts., Discount 6 1/2 %	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
		6 1/4 %	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 93.07 Accepted bid range 92.52-93.47	Atlanta	6-7 1/2	Up 2 1/4	a	7 1/2	7 1/2-8	8	7 1/2+2
	Boston	2	Steady	a	6 1/4-7 1/4	7 1/4-7 1/2	a	7-7 1/2
	Chicago	4 1/4	Up 1/4	4 1/2-5	6 1/4	6 1/4-7	7	8
	Cleveland	6-7	Up 2	7-8	6 1/4-7	6 1/4-7	7+1-2	7 1/2+1-2
	Dallas	6-7	Up 1	4-5	7 1/2	7 1/2+1	8+1	7 1/2-8+1
	Denver	5-6	Up 1	a	7 1/2-7 3/4	7	7 1/2	7 1/2-8+1-2
	Detroit	4 1/2-5 1/2	Up 1 1/4	a	7	7	7+1-2	7 1/2+1-2
	Honolulu	6-6 1/2	Up 1 1/4	a	7 1/2	7 1/4	a	7 1/2-7 3/4+1 1/2-3
	Houston	5-6	Up 1/2	a	7 1/4-7 3/4	7 3/8	7 1/2	7 1/2+1 1/2
	Los Angeles	6	Up 1	a	7 1/2-7 3/4	7 1/2-8	8	7 1/2+1 1/2
180-day commitment 93.27 Accepted bid range 92.46-93.75	Miami	6 1/2-7 1/2	Up 3 1/2	a	7 1/2	7 1/2	7 3/4	7 1/2+1-2
	Minn.-St. Paul	5	Up 1 1/2	a	7-7 1/2	7 1/4-7 1/2	7 1/2	7 1/2+1-1 1/2
	Newark	3-5	Up 1	5-6	b	b	a	7 1/2+2
One-year commitment 93.98 Accepted bid range 93.40-94.43	New York	5	Up 1	6 1/2	a	a	a	7+3
	Okla. City	4-6	Up 2	a	b	7+1	7 1/2+3	7-7 1/2+1-2
	Philadelphia	5-6 1/2	Up 1 1/4	a	6 1/4-7	7	a	7 1/2+1
	San Francisco	5-6	Up 1/4	8 1/2	7 1/4-7 1/2	7 1/2	7 3/4+	7-7 1/2+2
	St. Louis	5-7	Up 1 1/2	a	7 1/4-7 1/2	7 1/4-7 1/2	7 1/2-7 3/4	7 1/2-8+1-2
	Seattle	6	Up 1 1/4	a	7 1/2	7 1/2	7 3/4	7 1/2
	Wash., D. C.	6	Up 1 1/2	a	7-7 1/4	7-7 1/4	a	7-7 1/2+2

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.

** Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.

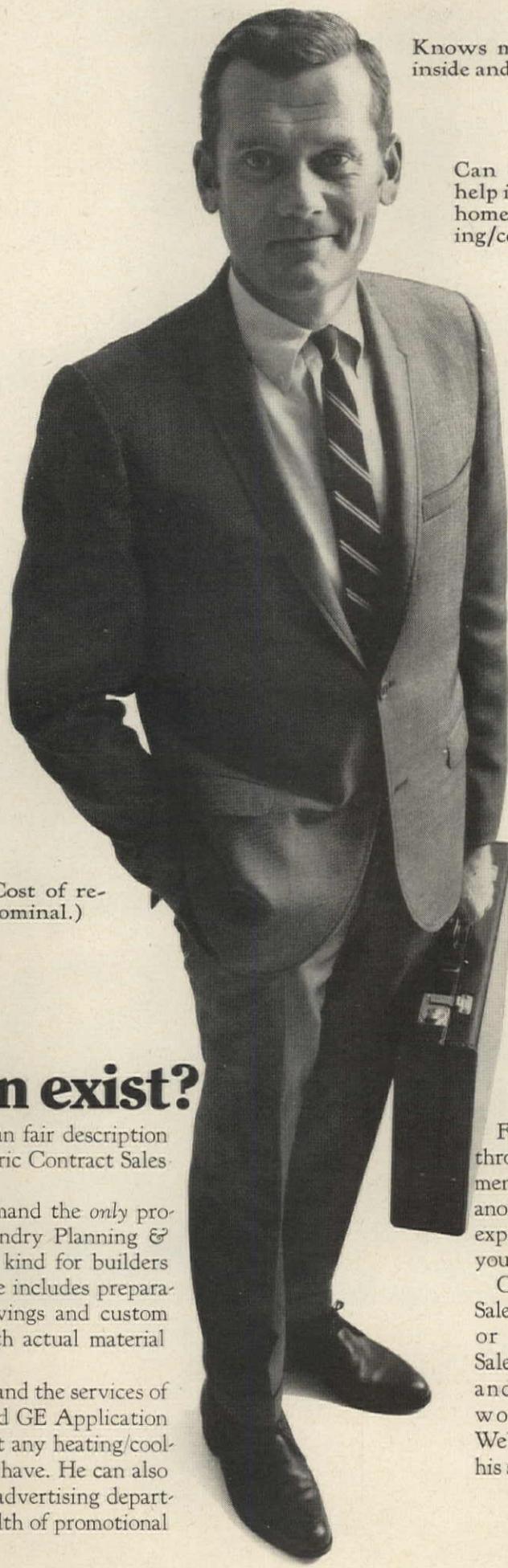
*** Quotations refer to houses of typical average local quality.

**** 3% down on first \$15,000; 10% of next \$5,000; 20% of balance.

Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 6% mortgage plus extra fees, w—for comparable VA loans also, y—discounts quoted are net after seller pays 1/2% marketing fee and 1/2% 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 \$92.

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

pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co., and Robert Kardon, pres., Kardon Investment Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, Sr., vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, James C. Latta, sr. vice pres., Associated Mortgage Cos. Inc.



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Can offer professional
help in planning kitchens,
home laundries and heat-
ing/cooling systems.

Understands importance
of quality in every aspect
of homebuilding.

Knows how to advertise,
merchandise and sell
homes.

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deliveries to match build-
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Salary: none. (Cost of re-
lated services: nominal.)

Does this man exist?

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Representative.

He has at his command the *only* pro-
fessional Kitchen-Laundry Planning &
Design Service of its kind for builders
and architects. Service includes prepara-
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color styling aids with actual material
samples.

He has at his command the services of
local and factory-based GE Application
Engineers to work out any heating/cool-
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draw on fully-staffed advertising depart-
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Finally, he's your on-the-spot, follow-
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another facet of the overall quality you
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Sales Representative at the GE District
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**GENERAL
ELECTRIC**



**Now you see
them.**

Builders of high rise and garden apartments everywhere are featuring aluminum blinds. The privacy offered by aluminum blinds and the quiet elegance they give to a room

are important to your customers. Your customers will appreciate the durability and easy-maintenance features of blinds made of Alcoa® Aluminum.



Now you don't.

Now narrow-slat aluminum blinds can create picture-pretty scenes like this. Yet with the blinds open there's a feeling of privacy you don't have with shades or drapes. Window blinds allow you to adjust

light levels and ventilation to suit your needs. Aluminum blinds have a contemporary look that lets them fit in with any decor.

**Durable aluminum
for better homes**



Change for the better with
Alcoa Aluminum

 **ALCOA**

The round one. Status symbol—and good neighbor!



Within less than a year, this distinctive new Carrier air-cooled condensing unit has become the symbol of what's modern in central air conditioning.

And consideration for neighbors, too, even close ones.

Because it tosses sound and heat straight up, away from them (and shrubs), not at them.

But don't be misled by the graceful lines.

The round one is rugged Carrier quality through and through. With a very attractive low price tag—and low on-site labor costs.

The round one. Distinguishes your homes from others down the street. Capacities: from 17,500 to 49,000 Btuh. Your Carrier Distributor is the man to see about it. Or write us at Syracuse, New York 13201.

Carrier Air Conditioning Company



People want metal bifold doors.

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



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

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

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

MORE SALES* MORE SAVINGS* With New

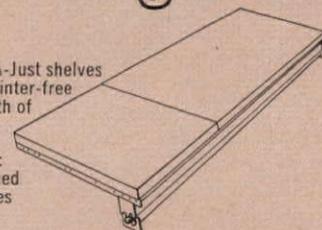
Float-a-just

SHELVES

Add sales: Only Float-A-Just shelves offer your customers splinter-free beauty PLUS the strength of heavy gauge steel.

Save installation time: Shelves are factory finished and installable in minutes ... with or without rods.

Save shipping costs: Order shelves with Float-Away Doors for minimal freight charges.



Write us on your letterhead:

FLOAT-AWAY®

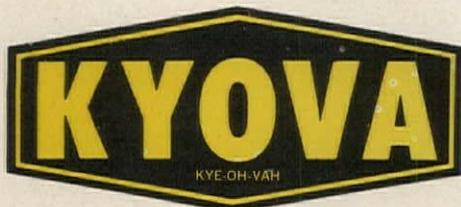
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Department HH-7, 1123 Zonolite Road, N.E., Atlanta, Georgia 30306 • Phone (404) 875-7986.

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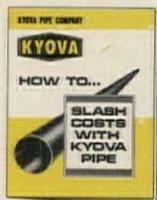


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**DOWNSPOUT
DRAINAGE
COSTS**



**Long Length
Downspout Conductor**

Even if your area is one that does not require underground drainage away from the house, you can now offer this feature at low cost with Kyova pipe. A special product called Downspout Conductor is low cost, comes in ten foot lengths and can be installed quickly. See your supplier today or write for our booklet on how to slash costs with Kyova pipe.



Write today for your copy of "How To Slash Costs with Kyova Pipe."

KYOVA PIPE COMPANY

Division of Ashland Oil & Refining Company
1912 South First Street
Ironton, Ohio 45638

NEWS

continued from p. 24

Wide World Photo



GREEN BAY's LOMBARDI before his charge into homebuilding.

**For Green Bay's Vince Lombardi:
another team in another league**

"The game is different, the strategies must be different, the opponents are different. But make no mistake about it, we'll be looking for two championships this year. I guess you might say Lombardi has another team."

That's how the general manager (and former coach) of the world champion Green Bay Packers views his new assignment as board chairman of a Madison, Wis., company that builds housing for the poor and aged.

Vince Lombardi insists that his new duties will in no way interfere with his functions in the Packer head office.

"The success I have achieved

in professional sports has been as personally rewarding as any man could ask," he says. "But now I am interested in devoting some of my time, effort and ability to a constructive attack on the complex problems of our urban centers."

Lombardi's new team, Public Facilities Inc., is headed by David Carley, a Democratic national committeeman. The company is an urban renewal builder and is reconstructing the entire downtown section of Menasha, Wis. It is putting up 600 low-income units in four cities, and it will build housing worth \$1.5 million for the aged in Savannah, Ga.

U.S. Land loses dynamo Tom Perine

His departure from the lakebuilding company he created five years ago was disclosed in a cryptic press release from the parent company, Boise Cascade.

The release did not mention the 36-year-old whiz kid who built U.S. Land into a \$25 million company before merging with the Idaho wood-product giant last fall. The release merely noted that U.S. Land's new president is Robert Washburn, also 36 (and one of Perine's business associates.)

If Tom Perine is unhappy about it at all, it is unapparent. He and his wife are vacationing through Europe. Charles McDevitt, who directs Boise's growing stable of builders, says Perine had recovered from a recent illness and was not leaving because of ill health—"He has other interesting ventures in mind."

Indeed, since Perine became a builder in 1956, at 24, he has gone from one interesting venture to another. While building thousands of low-cost houses in Indianapolis, Perine helped introduce psychological testing and college recruiting to homebuilding. In 1962, the average age of his executives was 28.

A year later, after selling out to partner Donald Huber, Perine



U.S. LAND's WASHBURN
Up to the president's desk

began developing lakefront resorts. He bought thousand-acre sites near five cities (Gary, Ind., Chicago, Cleveland, Sacramento and Washington, D.C.), dug large lakes and sold off the shore lots. On two weekends in Sacramento, U.S. Land sold \$1 million worth of lots.

That was enough for Boise. It purchased the company.

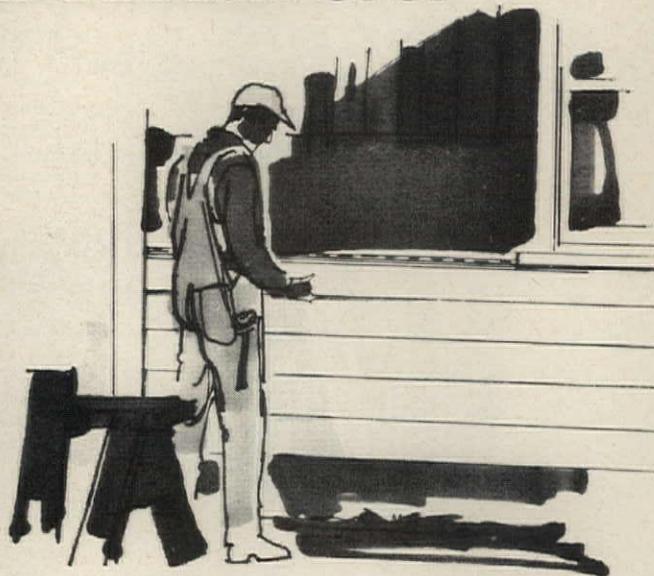
Wrote Perine to his staff:

"This is a merger . . . for tomorrow. [Boise's executives are] young turks—lean, mean tigers—call it what you may. They talk our language and we talk theirs."

NEWS continued on p. 34

5 BIRD PRODUCTS THAT MEAN MORE SALES FOR YOU...because they mean less maintenance for your customers.

Bird solid vinyl siding, gutters and shutters that never have to be painted. And Bird JET roofing shingles that resist even hurricane winds. Read these eye-opening facts and send coupon for complete details.



2 BIRD SOLID VINYL GUTTERS NEVER NEED PAINT!

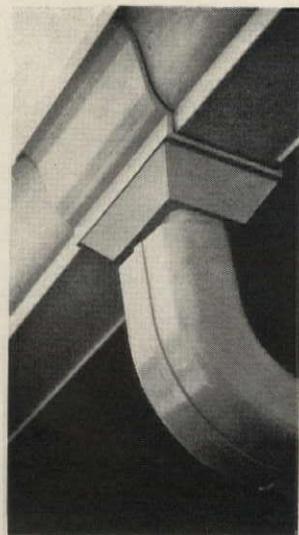
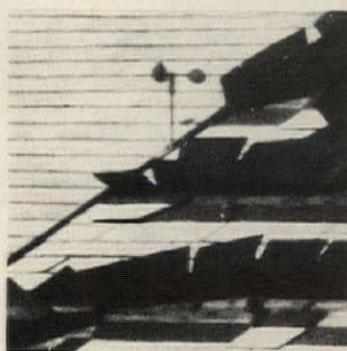
Gutters can be a constant problem. Snow and ice, wind and water do a job on conventional wood and metal gutters. But you never have to replace Bird solid vinyl gutters. They can't pit, rust, dent or corrode like metal gutters; won't rot, peel, blister and flake like wooden gutters.

4 BIRD SOLID VINYL SIDING NEVER NEEDS TO BE PAINTED!

A dramatically beautiful siding that you never, never have to paint — because the color goes clear through. Won't show scratches like painted siding. Won't dent, pit, rust or corrode like metal. Won't blister, rot, flake or peel like wood. Can't conduct electricity or support fire. With or without foam polystyrene or fibreboard backing for insulation. A dream of a low maintenance siding, both horizontal and vertical. White, gray, green.

BIRD WIND SEAL® JET SHINGLES RESIST EVEN HURRICANES! 3

We roofed a house with Bird Wind Seal JETS, and with ordinary shingles. Then we backed a jet plane up to the house and let 'er rip! The ordinary shingles tore loose. The Bird Wind Seal JETS withstood even hurricane-force blasts. So if you're re-roofing, or building, insist on the new Bird Wind Seal JETS.



1 BIRD SOLID VINYL SHUTTERS STAY BEAUTIFUL!

And you can put them up with just four color-matched screws. Molded in one solid piece, they hang straight and true. No slats to loosen and fall out. No wood to warp and rot. Never need painting. And they wash in a rainstorm or with a mild detergent. Various sizes. White, black, green.

BIRD & SON, inc
Box HH 78, East Walpole, Mass. 02032

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Bird Wind Seal JET Shingles Bird Solid Vinyl Gutter Systems

Bird Solid Vinyl Siding Bird Solid Vinyl Shutters

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Company _____ Title _____

Street _____

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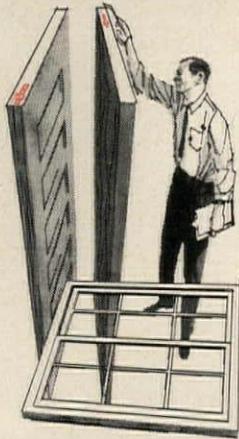
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AND BIRD MAKES IT MORE PROFITABLE



OWNER'S PROOF:



Widely Referenced

For softwood exterior doors, windows and frames, water repellent preservative treated to CS 262 specifications.

For hardwood doors, assures entire door construction meets CS 171. Red plug marks doors with Type I glue bond.

Lenders: *Construction Lending Guide* by USS&LL, Section 202.

FHA: Minimum Property Standards 300, Sec. 815-4.3, p. 119. Interim Revision #32.

GSA: Spec. No. 226-1, Section 67.

A.I.A.: Documents K-232 and K-219.

Producer's conformance inspected by national millwork trade association (Initiator of both CS 262 and CS 171) experienced in quality certification since 1935.

NATIONAL WOODWORK MANUFACTURERS ASSOCIATION
400 WEST MADISON • CHICAGO, ILLINOIS 60606

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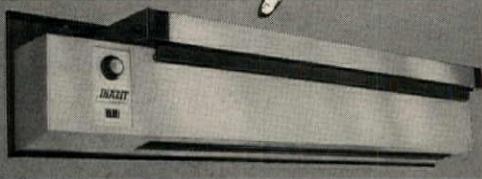
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NEWS

continued from p. 28

Lloyd Clarke spearheads housing for the poor via private sector

Kincaid



NAHB's CLARKE
Appeals to builder's conscience

The president of the National Association of Homebuilders has just broken ground for a 221d3 project of 300 apartments in his home town of Des Moines, Iowa.

The interest generated by the project, "Homes In Oakridge," stems from the means employed by **Lloyd Clarke** to achieve his end result. He won both the financial and moral support of the private sector.

Des Moines's recalcitrant attitude, manifested in public housing's repeated defeat at the polls, led the then Mayor **Charles Iles** to ask Clarke for help two years ago. The city's poor needed housing, he said, and there was none.

When he accepted the challenge, Clarke was aware that success depended on the religious conscience of both the project neighborhood and the city's business community.

The 52-church Des Moines Council of Churches quickly agreed to sponsor the project, and private businessmen, says Clarke, reacted generously. Local banks joined to lend \$4 million in construction money at 6%. Two life insurance companies, Bankers and Equitable, financed the rest of construction and put up an additional \$2 million for half of the permanent mortgage at 6% simple interest. The other

half was assumed by the Federal National Mortgage Assn. at 3% for 40 years.

"Homebuilders have a responsibility other than making money," says Clarke. "I'm not knocking the American tradition of money-making, but there are other traditions—the kind that must appeal to a builder's conscience."

The Oakridge project will truly reach the city's poor. Rents will go from \$21 a month for an efficiency to \$80 for a three-bedroom apartment. Half the units will be rent supplemented and half will rent directly to persons who cannot afford the rents in today's private market.

Macco Realty loses third executive

The resignation of Executive Vice President **John Parker** is the third in a series of top management changes since 1965, when the Pennsylvania Railroad bought the big California land development company for \$38 million.

In 1965, the railroad brought in **Carl Gregory**, a Los Angeles banker, and shouldered President Parker into the executive vice presidency. **Angus Wynne** replaced **John McLeod** as board chairman and chief executive.

Early this year Gregory himself quit, to be replaced by **William C. Baker** (NEWS, Feb.). Now Parker, with Macco since 1960, departs.

Parker admits that he resigned because of policy changes with which he did not agree:

"I don't want to get too deep into this thing, but there is a philosophical change in the operation of the company from the way it was previously run.

"There is a great future for Macco, but there is a greater future for me somewhere else."

The management changes were apparently unrelated to any difficulty with sales or income. Both have risen every year since the railroad bought the company. Macco earned \$2 million on income of \$23.3 million in 1965, another \$4.3 million on \$23.3



MACCO's PARKER
"Greater future for me elsewhere"

million in 1966 and \$7.6 million on \$36.2 million last year.

The company has its headquarters in Newport Beach, Calif.

LENDERS: **Karl L. Falk** is retiring from the Fresno State faculty in California to serve full-time as president of Fresno's First Federal S&L. Falk taught economics at Fresno State for 30 years.

ASSOCIATIONS: Senior Vice President **Alan B. Ives** of ATICO Financial Corp. of Miami is the new president of the Mortgage Bankers Assn. of Florida. He succeeds **Dwight E. McCormick**, who is president of the Glenn E. McCormick Co. of St. Petersburg.

Circle 51 on Reader Service card ➔

John Bilder hoped to sell 40 homes last year. He sold 80 and almost went broke!

Could he have foreseen it?

YES, with MINI-RISK*...a unique service for Whirlpool customers.

Too many sales can kill you as fast as too few, if you try to do more than cash permits. But how much does cash permit? It's often hard to tell . . . even after poring over cost reports, bank statements, accounting sheets, construction schedules, loan draws, sales projections and the like.

But now, this vital forecasting that used to take many tedious hours can be done in minutes . . . with far greater accuracy, too. The Mini-Risk* service, available to builders who feature Whirlpool appliances, puts \$500,000 worth of computer equipment to work for you. It comes up with an easy-to-understand report showing the probable amount of your bank balance, week-by-week, for a whole year ahead!

You can take a lot of worry out of your business when you know how much cash you'll need . . . and when and why. It's also comforting to have a documented report with which to present your future cash needs to your banker in the language he understands and respects.

You apply for this valuable service through your

Whirlpool distributor. He'll arrange for you to send a special data sheet to W.R. Smolkin, the well-known consultants who will work out the complete forecast for you. They'll mail it back directly to you in a confidential envelope. No one from Whirlpool ever sees the figures.

Your distributor can also tell you about other services which Whirlpool offers to builders. They include Investor Presentations of facts and figures to help you obtain financial backing . . . Builder Counseling on land use, marketing, business management, etc. . . . Marketing Plans which cover complete advertising and promotion campaigns.

If you aren't acquainted with your Whirlpool distributor, you should be! Contact the Builder and Contract Sales Department of the Whirlpool distributor nearest you.



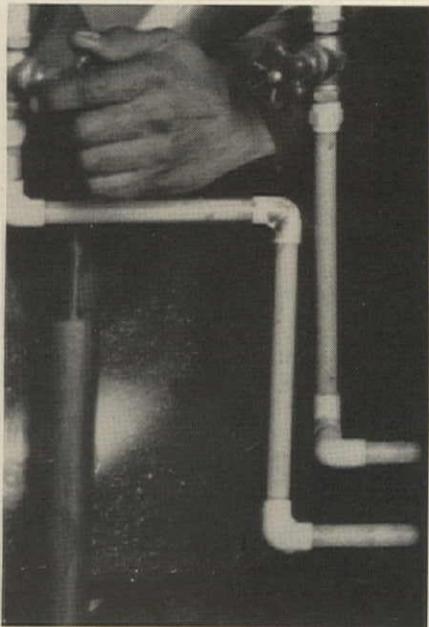
*Service mark of Whirlpool Corporation



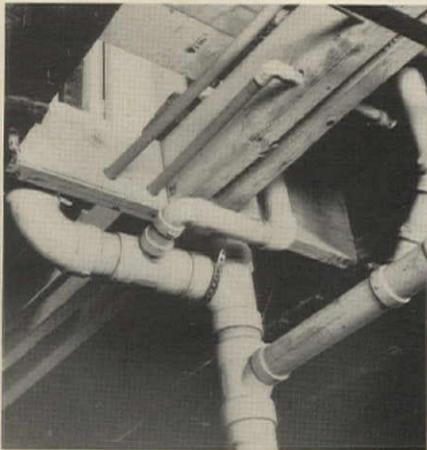
BETTER Homes  For Clevelanders
IMPERIAL VILLAGE
The first big step towards better living
By BETTER HOMES FOR CLEVELAND FOUNDATION

How vinyl (PVC) pipe made plumbing rehabilitation feasible in this 1908 Cleveland apartment

1. In rehabilitation projects, the magic word is "cost". This is particularly true in the re-plumbing part of the job. During recent months, in a typical rehabilitation project in Cleveland, Ohio, involving 110 apartment units, piping made of rigid Geon vinyl (PVC) was used for the drain, waste and vent system throughout.



2. In piping for hot and cold water distribution lines, a heat resistant material, CPVC, tradenamed hi-temp Geon vinyl, was used.



3. Cost factor of the vinyl plumbing systems for rehabilitation has been highly favorable. On this project, dollar savings were greater than one-third on bills of materials cost.



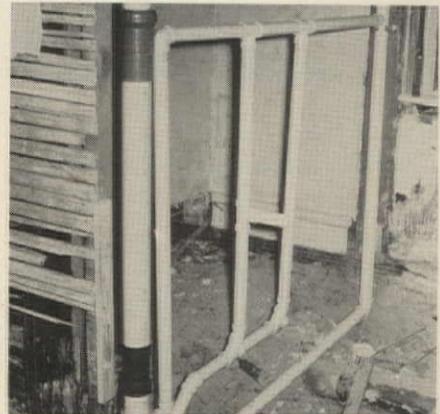
4. PVC pipe is lightweight and easy to install through and around the existing framing. It can readily be preassembled.



5. Installation was remarkably easy in tight, hard-to-get-at places because solvent cemented joints eliminated threading and soldering.



6. Maximum safety was achieved because torches were not required for installation; this was especially important in confined, "tinder-dry" construction.



7. The simple method of joining PVC and CPVC piping is highly efficient—on one job only four leaks out of 5000 joints. And they were easily corrected. Expansion joints, shown here, were used between floors and performed equally well.

For more than 15 years, the raw material experts in pioneering PVC pipe have been our technical men and development engineers. Our experience can be your experience. For information on PVC and CPVC pipe, contact B.F. Goodrich Chemical Company, Dept. H-15, 3135 Euclid Avenue, Cleveland, Ohio 44115.

B.F. Goodrich Chemical Company



B.F. Goodrich

A Thermopane mini-testimonial:

“I just told Harry we had better things to do than mess around with storm windows.”

When you have Thermopane® insulating glass in your windows, you have time for lots of other things. Because with Thermopane there's nothing to put up. Or take down. Or mess around with. You even cut your window washing in half because Thermopane has only two surfaces.

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

All you have to do then is relax.

If you'd like a copy of our colorful Thermopane booklet of architectural styles and window treatments, send 10¢ to:

LOF Libbey-Owens-Ford Glass Company
GLASS Toledo, Ohio 43624

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



The Name
of the Game
is Living®



*This advertisement
appears in Life Magazine.*

*We're telling home buyers not to mess around.
So why should you?*

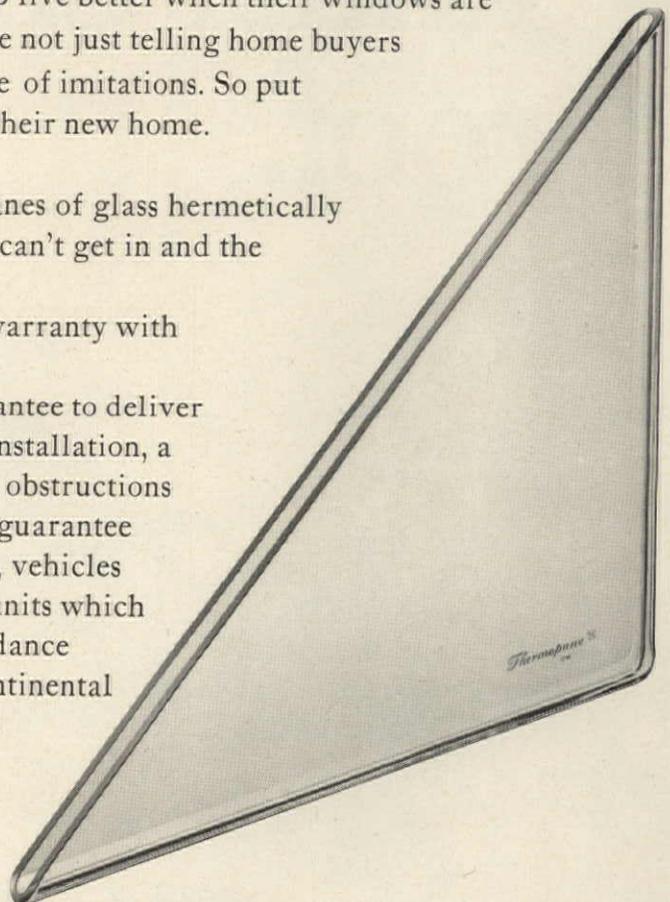
"The name of the game is living." And people *do* live better when their windows are glazed with Thermopane® insulating glass. We're not just telling home buyers about Thermopane. We're telling them to beware of imitations. So put the real thing—the original insulating unit—in their new home.

Why mess around?

Thermopane with the GlasSeal® edge is two panes of glass hermetically sealed at the edges . . . a glass-to-glass seal. Dirt can't get in and the dry, clean, insulating air won't leak out.

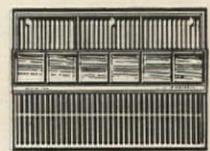
Thermopane is so reliable, we offer a 20-year warranty with each unit that reads like this:

"For 20 years from date of manufacture, we guarantee to deliver without charge, to the shipping point nearest the installation, a replacement for any unit which develops material obstructions of vision between the interior glass surfaces. This guarantee does not apply to Thermopane units used in ships, vehicles or commercial refrigeration; to broken units; to units which have not been handled, installed or used in accordance with our instructions; to units used outside the continental United States; or to replacement units beyond the period covering the original unit. We make no other guarantee or warranty, express or implied, respecting this unit."



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

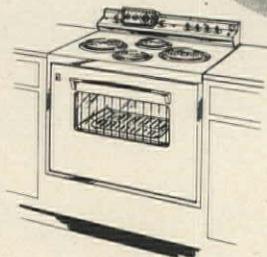
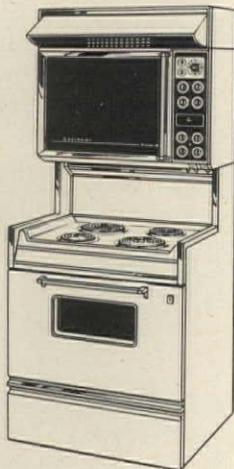
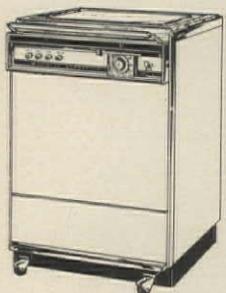
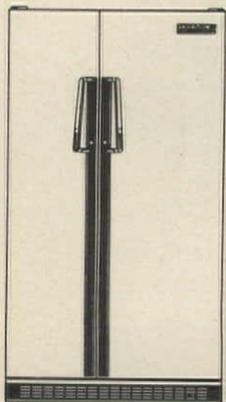
Our consultants can provide technical know-how that

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

The Hotpoint line offers you

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

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



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Expert service is as close as your phone.

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

Lennox puts
the comfort
inside...

and the
equipment
outside



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A single-package heating, cooling, ventilating system that's installed *outside*. On a grade-level slab. Or on the roof.

There's no flame indoors. No chimney needed. Nor inside space. You gain sales appeal.

The only thing brought inside is Total Comfort. Fresh, Living Air[®], warmed or cooled to fit the season. Humidified—or wrung dry of dampness. Cleaned electronically. Circulated continuously.

It's a fully weatherproof system, with insulated cabinet and electric ignition system.

The unit can—in its larger commercial capacities—offer 100% ventilation with outside air. And cool free when that air falls below 57°F.

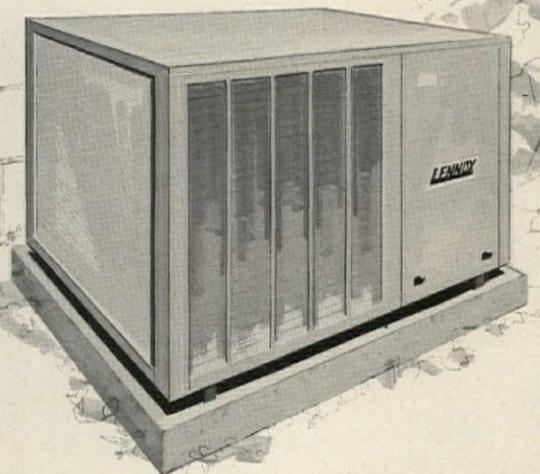
Available for homes in sizes as small as 2 tons cooling and 80,000 Btuh heating. Commercial sizes range up to 22 tons cooling, 500,000 Btuh heating.

Electric cooling. Gas or oil heating.

The system is completely factory assembled, wired and tested, including controls. Finest quality... and a single source of responsibility.

It's an ideal single-zone system for homes, apartments, schools, churches, offices, and other buildings.

For details, see Sweet's—or write Lennox Industries Inc., 385 S. 12th Ave., Marshalltown, Iowa 50158.



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AIR CONDITIONING • HEATING



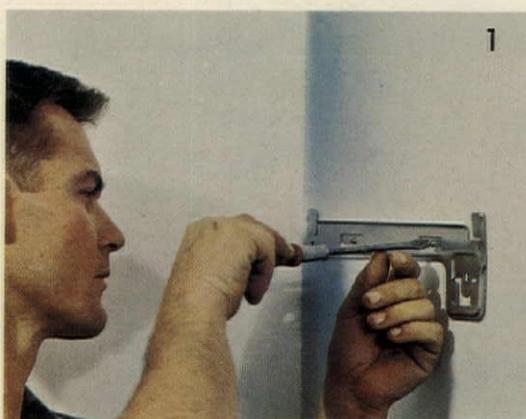
X-panda® **SHELVES!**

Save on costly site labor.

These are all-steel shelves with skilled labor "built-in" at the factory. As shown below, they install with only a screwdriver. From compact linen closets to big "walk-in" closets, there is an X-Panda Shelf to fit exactly with no mistakes, no waste and no painting. Choice of bonderized enamel colors . . . with brackets and rods in a beautiful brushed satin-tone finish. X-Panda Shelves are stronger than custom-built wooden shelves . . . and they can't warp, splinter or burn.

CORNER-TURN INSTALLATION for large "walk-in" closets

1. Wall plates are installed at each side of the closet. Rear shelf and rod are then expanded to right length and inserted.
2. Offwall brackets are installed at each side of the closet . . . one at each end of the two side shelves. Shelves and rods are inserted.
3. Shelf support brackets are installed at the center of each shelf to assure firm and solid support.
4. Completed installation provides "U" shaped shelf and rod arrangement with walk-in space in the center.



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COMPETITIVE EDGE

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these exclusive
Kemper features**

A perfect example of what we mean by "Competitive Edge" is the Kemper English Oak kitchen shown below. On the right is our Contemporary design with its (optional at nominal cost) exciting new hardware. Its smooth, clean lines appeal to the tastes of today's young moderns. The Kemper Kitchen on the left is our Old English design with its deeply sculptured full grained oak doors and massive brass hardware. Both kitchens are really one and the same. The exclusive Kemper reversible door and drawer panels make the change from Contemporary to Old English a simple matter. No one else offers this outstanding feature in a standard kitchen. In addition, the homemaker can replace the panels entirely with decorative plastic, screens, and other materials available from local stores.

The Kemper "Competitive Edge" continues with pricing that allows you a profit, superior cabinet construction and the finest finish in the industry. And here's another plus feature . . . Kemper's famous warranty. Kemper is the only kitchen cabinet maker licensed by NAFM to offer their exclusive guarantee.

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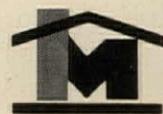
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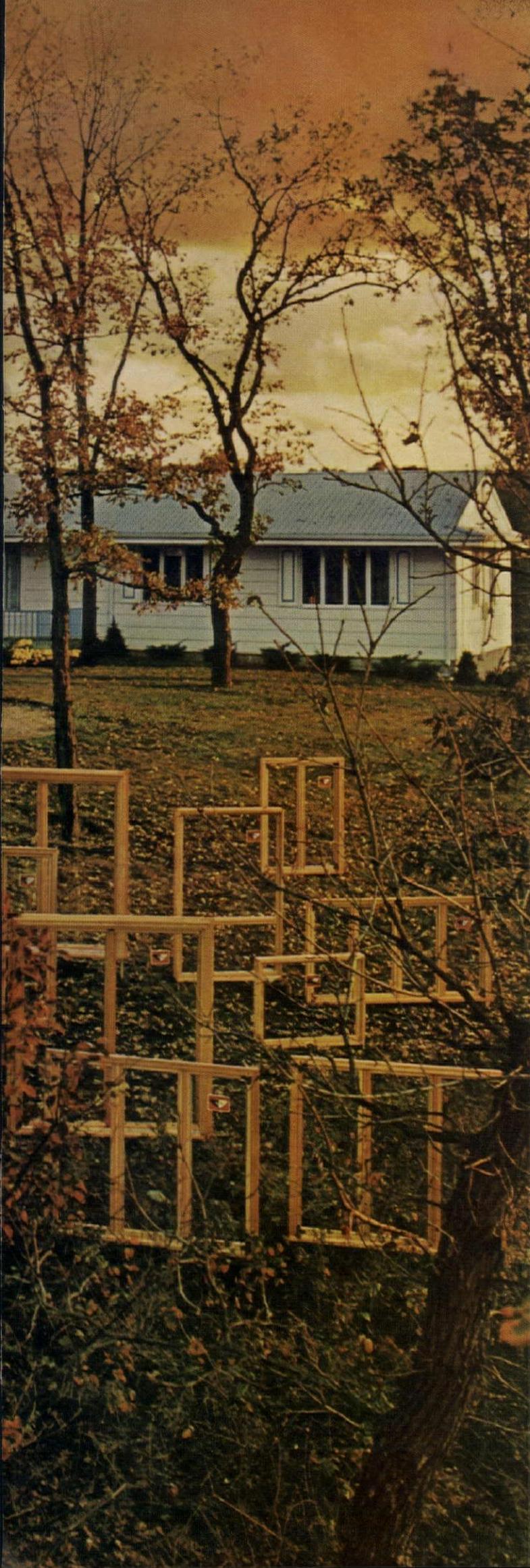
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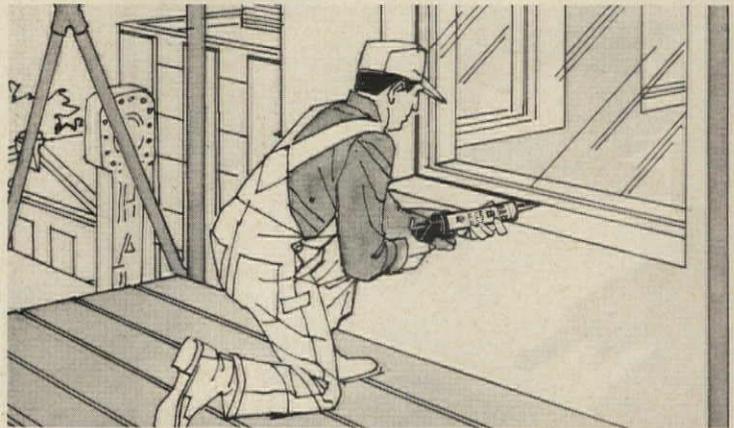
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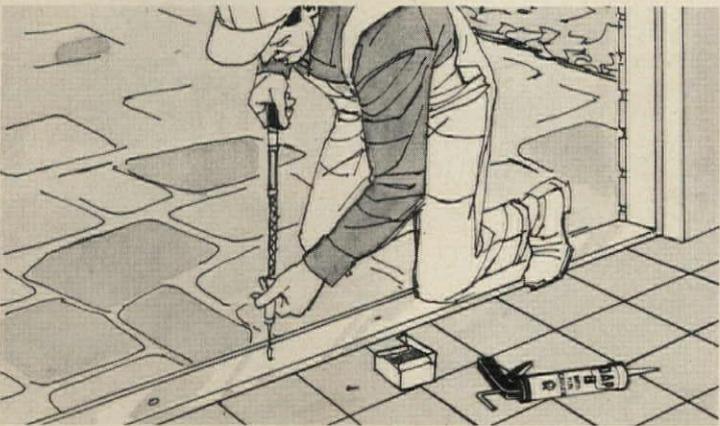
LOOK!



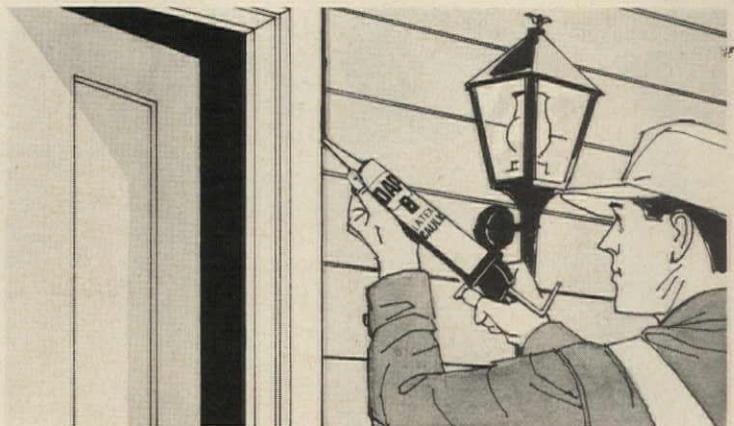
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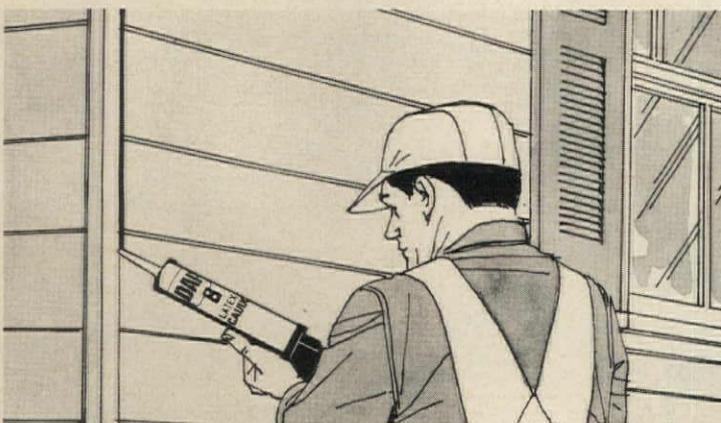
Butyl rubber base in DAP Butyl-Flex Caulk gives dependable seals between similar and dissimilar materials where ordinary caulks break down under sheer stress.



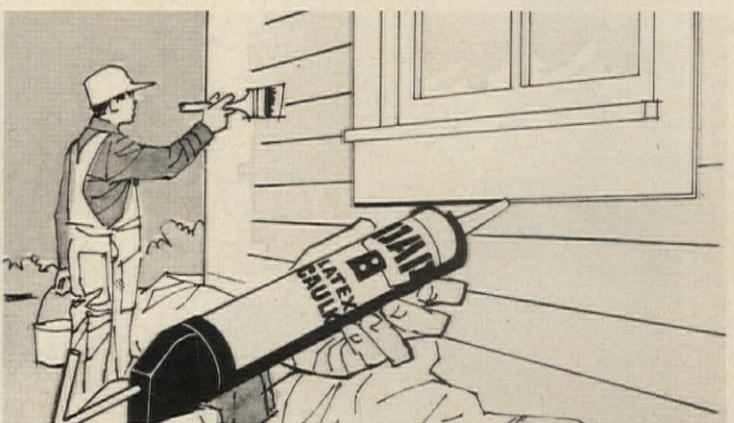
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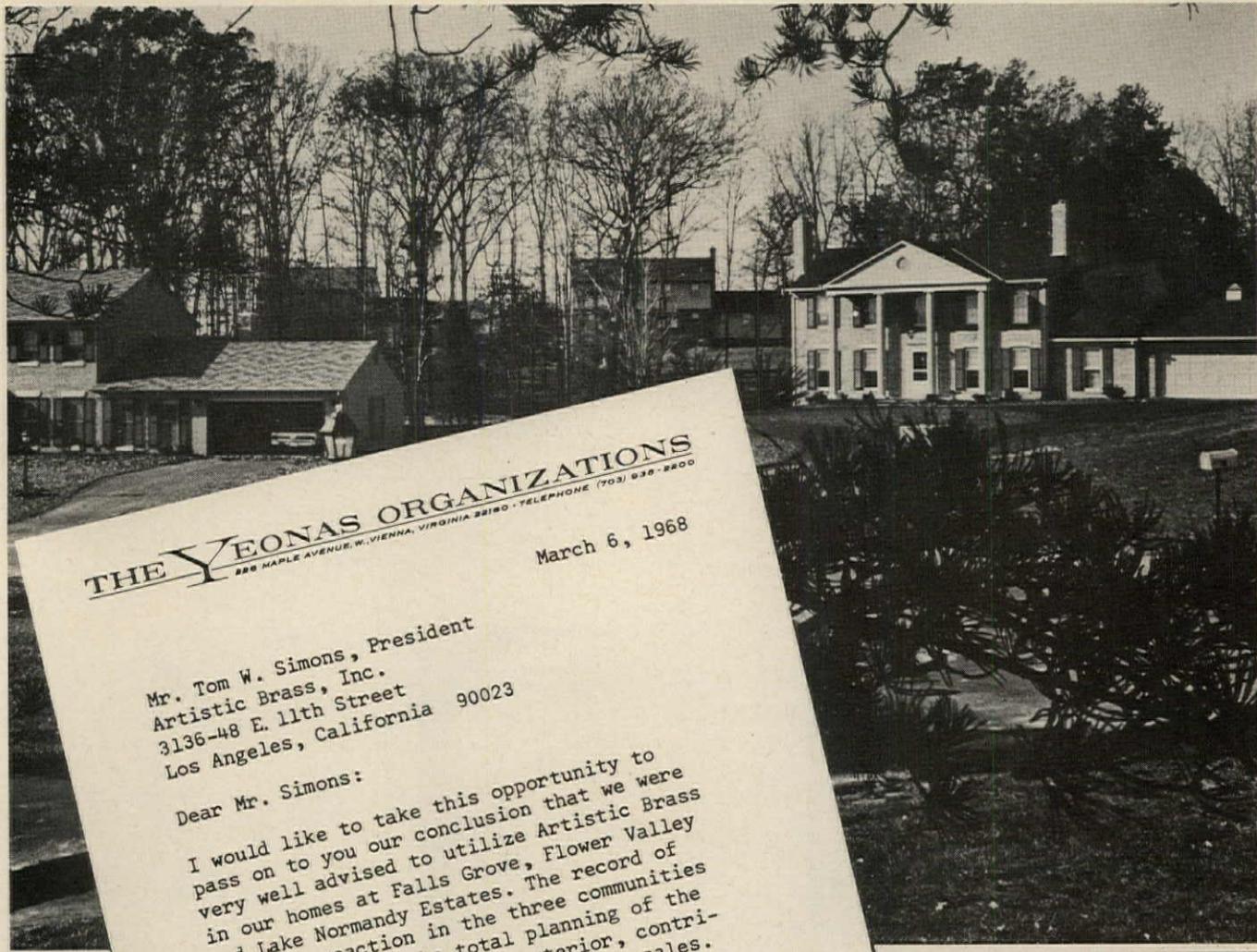
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March 6, 1968

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 Los Angeles, California 90023

Dear Mr. Simons:

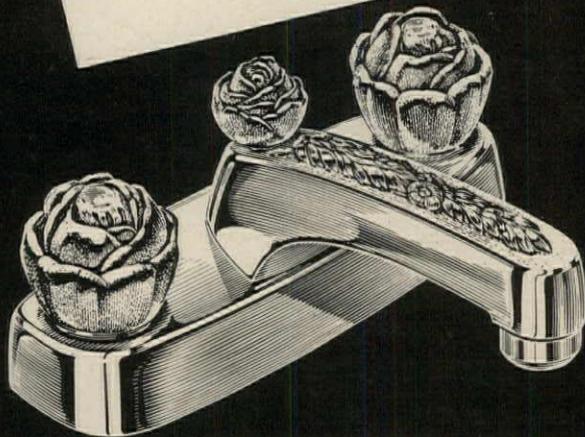
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EDITORIAL

*HUD's biggest Mickey Mouse***How to blow \$1 million-plus simply to justify a research budget you don't know how to use**

We hate to sound like a Neanderthal, especially when it comes to research—the root of all technological achievements since the Mesopotamians laced the land between the Tigris and Euphrates with irrigation canals some 10,000 years ago.

But the three contracts HUD let in May for Model Cities research are enough to make your stomach churn.

Here's what happened. In mid-April, HUD issued a Request For Proposal on Model Cities planning (RFP H-22-68). The RFP was a 36-page document written like an RFP for the SST. (Its chief author had been a systems analyst for the Department of Defense.) Only aerospace groups, think-tanks, and a few architectural firms were asked directly to bid. Nobody with any expertise in housing to speak of was invited.

The whole climate surrounding the contracts was extremely questionable. In early May, while HUD was proudly announcing that it was taking bids "competitively," word leaked out that three of the 19 bidders already had the job in the bag. The rumor further held that HUD initially had chosen just one contractor, but political pressures forced it to add two more.

There was some curious bargaining between HUD and the winning teams. One contractor submitted a bid for almost \$1 million for six weeks' planning work. When told that HUD could only pop for \$400,000, the contractor replied, "Okay, \$398,000." Bang-o, they got the job.

It seems apparent that the contractors didn't know what they were selling, and HUD didn't know what it was buying.

At the time contracts were let there were virtually no guidelines for Model Cities programs. No one knew then, nor do they know now, what the mix of programs for building, community facilities, education, neighborhood revitalization, job opportunities, social welfare, and the like will be. And this mix won't be known until the original 75 Model Cities have spent their planning grants. The whole Model Cities program may turn out to be more a people program than a building program, which HUD has assumed it to be.

Here's why it happened. Last year HUD asked Congress for research money and for the first time it got a lot: \$10 million. But with the government's fiscal '68 drawing to a close (as of June 30), HUD still had sizeable research funds uncommitted. HUD officials knew if they didn't spend all of the money it would be tough to convince Congress ever again that research funds were urgently needed. Each of the three contractors was given only six weeks, until June 15, to prepare detailed plans and specifications for programs for rebuilding 25 Model Cities. HUD would then pick one of them to go on to a second stage of the project, and actually do some rebuilding in 20 cities. Those second-stage contracts are to be let by (you guessed it) June 30. Thus, all of HUD's research funds will be committed.

Here's why it is inexcusable. Implicit in HUD's performance is the view that Model Cities is primarily a housing program. Yet, none of the winners has any experience in low-income, in-city housing. It is true that they are all drawing heavily on good and knowledgeable consultants, but the time seems too short to get anything worthwhile done.

HUD is missing a beautiful opportunity to do some applied research. If the \$1.2 million spent among the three winners had been used as seed money—to attract 90% government-insured investment from the private sector—800 dwelling units at \$15,000 per unit could have been built as experiments in the Model Cities. The Kaiser Commission, the Douglas Commission and the Kerner Commission have all indicated that it would be highly desirable to try out various building programs using the economies of large scale. Imagine building 100 units on one site at one time in six or eight major cities that really need the housing. But HUD blew the opportunity.

This is not to indicate that HUD does not need research money; it does. But above all, what HUD needs is someone who knows what to do with the money.

What can *you* do about it? Xerox this page and make sure your Congressman reads it. —RICHARD W. O'NEILL

**Behind this story:
four homebuilders
who profit from
commercial jobs**



ARNOLD HAYNES, president of G. Arnold Haynes Inc., Wellesley Hills, Mass., entered real estate and homebuilding in 1953, branched into townhouses and then office buildings in 1964. Combined volume: \$2.5 million.



PARTNERS ROBERT WEINBERG and **MARTIN BERGER** set up Robert Martin Assoc., White Plains, N.Y., ten years ago and have built houses, condominium and high-rise apartments, offices and an industrial park. Volume: \$8 million.



LAWSON RIDGEWAY, president of Centennial Construction Co., Dallas, has built 12,000 houses, plus apartments, office and industrial buildings, shopping centers and motels. Anticipated volume: close to \$12 million.



The nonresidential market

How to make light-commercial jobs an everyday part of homebuilding

Like remodeling, light commercial is a market builders flirt with when homebuilding gets tough. They may do a small job or two, but let the crisis pass—a year like 1966, for example—and light-commercial plans are put aside in favor of housing.

What happens when a homebuilder takes commercial work seriously and makes it a permanent part of his operation? The obvious advantages are better continuity of staff and smoother cash flow. Reason: Commercial work can be accelerated when homebuilding slows down—and vice versa. But there are many more benefits than those in serving two different markets.

Commercial building can be more rewarding than homebuilding. Says Arnold Haynes, a Massachusetts office and custom-house builder: "One man can supervise \$1 million worth of commercial work a year, but only \$300,000 worth of residential. It's a lot easier to work with a businessman on an office building than with a lady building a \$100,000-plus authentic colonial."

Commercial building can help cushion builder-landlords against widespread construction slumps by giving them

rental incomes from a number of different industries. Says Martin Berger, a New York industrial-park developer and tract-house builder: "When you're leasing to tenants like ours—a bank, lamp manufacturer, flower company and ski-boot distributor, to name just four—you have a source of income that's completely independent of the construction market."

Light commercial also makes problems for homebuilders. Leasing contracts, if not written meticulously, can lock a builder into an unfeasible return on investment. Rules of thumb for sizing jobs have to be developed through trial and error. Expensive new talent must be added to the staff. Real estate and financing are complicated. Says Centennial Construction's Lawson Ridgeway, a Dallas builder of offices, shopping centers, and large housing subdivisions: "We can build three apartment projects in the time it takes to build one shopping center."

But homebuilders solve these problems. And many find that a homebuilding background is ideally suited to light commercial. *Their success depends first of all on which type of commercial work they decide to tackle.*

Choose a commercial market that's compatible with your housing market

For example, if you're an odd-lot, custom-house builder unaccustomed to carrying a big land inventory, don't take on an industrial park or a big shopping center. Instead, try low-rise office buildings.

"Office buildings are more like what we've been doing in housing," says Arnold Haynes. "Developing a plan for an office prospect is like putting together a big custom-house plan: We draw on patterns and details that have worked in previous jobs and tailor them to fit each new client's design needs."

Low-rise office jobs are also easy to size up in terms of in-and-out time and capital outlay. Haynes likes to stay under \$250,000 and prefers jobs in the \$150,000-to-\$250,000 range, not much higher than some of his new-house and remodeling jobs (*see p. 75*). However, some of his offices have run up to \$750,000, and he has built townhouse complexes of over \$1 million.

But for a builder whose forte is land acquisition, scattered-site office building is not the best approach to light commercial.

Robert Martin Assoc.—owning 400 prime acres close to New York City in lower Westchester County—turned to industrial-park development three years ago. The profits lie in land lease and turnkey building (*photos on p. 77*;

text box on p. 78). "Building is a means to an end for us," say partners Martin Berger and Robert Weinberg. "We build to insure the success of our land."

Unlike Haynes, Robert Martin shuns general contract work and builds only on its own land. At present the company is building one-family houses in three locations, finishing up a 157-unit townhouse-and-apartment condominium which it will manage, and adding multi-tenant office buildings to the industrial park.

"No builder can develop an industrial park properly if he's under financial pressure," says Berger, "because the cash-flow picture is bad. It's strictly a long-term investment. He's got to be able to carry the land and not sell out." Robert Martin's approach: Aim for lease terms of ten to 26 years with the thought of refinancing after seven to ten years to produce tax-sheltered income plus equity relief.

But Robert Martin acts fast in negotiating with clients. It saves as much as 90 days on a deal by keeping a file of flexible industrial-building plans. The system is a natural extension of its homebuilding operation, which is based on a wide range of stock models.

Another edge homebuilders can have over commercial competitors is merchandising strength.

continued

Merchandise commercial buildings the way you merchandise houses

In an industrial park, merchandising focuses on environment. And the pitch is not just to prospective tenants but also to lenders and the town fathers. All three have a long-term stake in how the park stands up aesthetically.

Robert Martin's merchandising success lies in strict enforcement of its park's covenants and restrictions. They exceed the town's requirements, which call for a minimum of 35 acres and over 45% of open land. And the builder enforces them to the point of turning away serious prospects who want to build substandard buildings.

For the sake of merchandising, Robert Martin has also made concessions in its long-term investment aims. It sold two of its prized park sites as an inducement to win lead clients. Signing up the first customer helped to put through rezoning—from residential to industrial park—and the second customer helped accelerate sales. "After that," says Berger, "sales became easier because clients didn't have to research us."

Merchandising a small-town shopping center revolves around the likes and dislikes of the center's major tenant—e.g., a regional supermarket chain. Says Centennial's Lawson Ridgeway: "The 'major' determines the center's design and layout according to its policies on visibility,

parking location, store layout, etc. The builder goes along with it because his financing is based on his major tenants."

But Centennial uses a merchandising approach that offers independent local stores some individuality. "We need those local stores for flavor and community acceptance," says Centennial leasing specialist Clayton Sanders. "We attract them by offering to design individual store fronts that create a personality around the tenant's business—just like in custom homebuilding. The days of the asphalt-tile floor and fluorescent-strip lighting are over, even in the smallest town. Today it's multi-color floors and hanging light fixtures."

Centennial recently began marketing town-and-country style shopping centers in small towns throughout Texas and other Southeastern states. The custom store fronts—tied together by a common fascia—feature small-pane windows instead of plate glass.

Centennial's attention to merchandising also shows in its one-story office complexes. Besides standard services like telephone answering and a public stenographer, the tenants get design extras like interior malls with gardens.

Another aspect of merchandising light-commercial work is dressing up the builder's company image.

Create a big-builder image—not advertising—to draw commercial clients

"We don't run ads," says Arnold Haynes. "But we circulate brochures for all of our work. They give people the impression that we handle everything—houses, commercial, multifamily, remodeling."

Robert Martin tried display advertising to draw industrial clients but with no success. Instead, the company runs an intensive public-relations program through a promotion consultant. Press releases publicize each new client at contract signing and ground breaking, and the builder throws an opening party when the job is finished. Robert Martin also uses expensive brochures—"the kind that don't get thrown away in the parking lot," says Bob Weinberg—and the partners are frequent speakers at community functions.

Says Berger: "I'm sure the public thinks we're much bigger than we really are, and we'll keep them believing it.

Everybody wants to buy from a leader." Adds Weinberg: "Everybody wants to *sell* to a leader, too. Suppliers use our name as a reference to promote products."

Local image-building pays off for these builders because their commercial clients are primarily local. Robert Martin's prospects are 1) New York City companies that want a suburban atmosphere coupled with an excellent distribution location, 2) small companies displaced by the New York City trend of converting low-rent loft space to high-rent—\$7 and \$8 per sq. ft.—office space and 3) local companies displaced by urban renewal.

Haynes's prospects, from the Boston area, are similar. In fact, most of his clients come from within five miles.

But while a big-builder image is good for luring commercial prospects, it is worthless without the expertise to back it up.

Put commercial specialists on your staff before you really need them

Arnold Haynes didn't take on a commercial superintendent until last year when he suddenly realized that a newly begun office job was just too big to handle.

"We were halfway through the footings," says Haynes, "when Bob [Vice President Robert Sechrest] and I decided that the job was too much for us. We could have finished it, but it would have brought everything else to a halt."

Haynes's new super took over the job—a three-story building with 25,000 sq. ft. of rentable space—a month after

it was started. But he managed to finish it within the original February-to-October schedule by using precast-concrete beams. The new man, formerly a veteran field super for a commercial contractor, has a civil-engineering degree and 13 years of experience with precast concrete and masonry. Since hiring him, Haynes has begun using all types of precast components and has made key contacts with commercial building-material suppliers. Says Haynes: "Finding such a well-qualified super on such

A builder/remodeler who branches out to multifamily jobs can readily make the transition to . . .



TOWNHOUSES in \$300 rent range are Arnold Haynes contract job.

Robert W. Chalue



CUSTOM HOUSE in the \$100,000-plus range is not uncommon for Haynes. Such authentic designs, loaded with details, need skilled layout foremen.



REMODELING at the \$100,000-a-job level and up is a Haynes sideline. Converting this massive barn into a home involved painstaking salvage work.



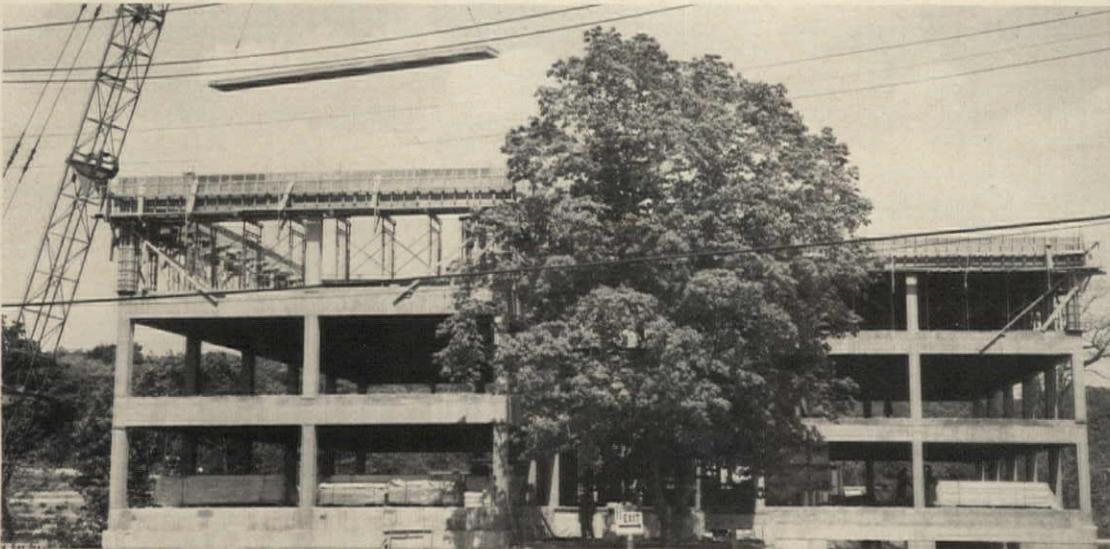
. . . small-scale office buildings that are no harder to design and build than custom houses

Robert W. Chalue



TRUSS-ROOF OFFICE BUILDING with precast floors, brick-veneered block walls and 12,000 rentable sq. ft.

was built on spec by Haynes and his vice president. Says he: "If you can build a house, you can build this."



POURED-FRAME BUILDING with precast floors is Haynes's first job with an elevator. It will be enclosed

with extruded asbestos-cement curtain walls and contain 32,000 sq. ft. of paying space on four levels.



TRILEVEL BUILDING was Haynes's first use of precast components.

continued

short notice was frankly just plain good luck."

Centennial has set up a team of specialists. Ridgeway started organizing it about 18 months ago after years of trying his hand at several types of commercial work.

His number-one man, Homer (Buddy) Day, had worked in more than 50 foreign countries for a heavy-construction company and had also run his own general contracting firm. Day is backed up by an estimator and a general superintendent who work exclusively on commercial jobs.

Another key member of Centennial's new commercial team is Clayton Sanders, the leasing and post-management specialist. His background: several years as a shopping-center planning expert for a major supermarket chain.

"We've tried using realtors for leasing, but it doesn't work," says Ridgeway. "Especially when our projects are out of town."

Centennial's foresighted policy on hiring specialists for a fledgling commercial division is shared by Robert Martin. As Berger puts it: "Hire people more talented than you need, and overpay them for a while. When they've built the division up to where you can afford them, you'll be glad you hired them." Berger also points out that commercial specialists need stature: "They deal with business-

men, not homebuyers. Our industrial salesman, for example, is more than a salesman. He's a plant-location specialist."

One way builders can attract and hold high-priced commercial talent is by giving them a piece of the light-commercial action. Ridgeway, for example, funds key staff members who want to participate in a commercial deal, giving them 18 months to equalize the investment.

None of these builders includes an architect on his commercial staff. Centennial's team works up a land plan, determines the shape and size of a building for maximum rentability and then turns the project over to an outside architect.

Both Robert Martin and Haynes try to use one architect for all of their commercial work. Says Weinberg: "Rapport with the architect is essential. We use a half-dozen engineers and a half-dozen legal firms, but only one architect." In Haynes's case the rapport is particularly good: His commercial architectural firm is a tenant in his headquarters office building.

While construction specialists are obviously an essential part of any light-commercial team, the leasing specialist's role can be just as important.

Write contracts that protect cost estimates and allow for inflation

"You're tied to those leases," says Lawson Ridgeway. "If they're not geared to your problems, your biggest pitfall will be rising costs after the contracts are signed."

Ridgeway's most formidable tenants are the major retail chains. Their legal experts have made a fine art of lease negotiating.

"The majors know we need them, but we have to sign them at the right price. You can't do that without a skilled negotiator of your own—especially if you're involved in a regional center." That's the reason Centennial wants to specialize in local centers where most of the tenants are local merchants who will accept Centennial's own lease.

Shopping-center leases govern landscaping, traffic flow and architectural and mechanical details, as well as space rentals. Centennial's leases define those details as precisely as possible. In addition, the leases include tax-escalation clauses and other cost ceilings or "stops."

Robert Martin's stops include taxes and property maintenance. If labor rates, for example, push maintenance costs above the rate established in the lease, the tenant pays the difference.

One way to develop expertise in contract writing is to

keep all your contracts in a reference library. Robert Martin issues four copies of work contracts, for example—one each for the project manager, bookkeeper and customer, and one for a central file organized by trade. The file is referred to in preparing each new job. What's more, the project manager carries a tape recorder so he can make notes of holes in contracts that should be covered by clauses in the future.

Most light-commercial/homebuilders are reluctant to get deeply involved in building maintenance and management. Robert Martin doesn't discourage tenants from assuming their own maintenance—especially interior maintenance. And Centennial shuns hard-to-manage commercial-building types. Says Ridgeway: "We don't attempt to operate apartments or motels. They're too difficult. We either hire a management specialist or joint-venture them and just take our builder's and developer's profit. We can manage an office complex, but not when it's out of town. Small shopping centers—even when they're out of town—are easy to keep up."

One good way for a homebuilder to ease some of light commercial's problems is to work with partners.

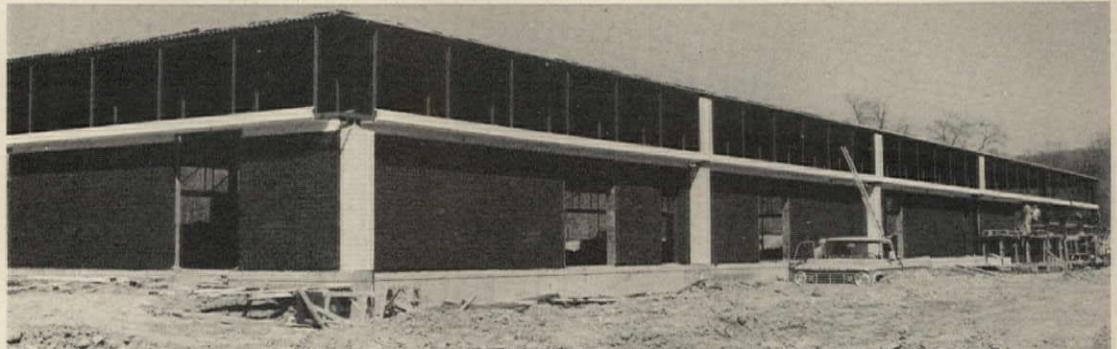
Use joint-venturing for added expertise as well as a cushion against risk

Arnold Haynes works with about two-dozen partners under eight company names. And he has a waiting list of investors, mostly local people who know his solid reputation. They include a manufacturing company, as well as

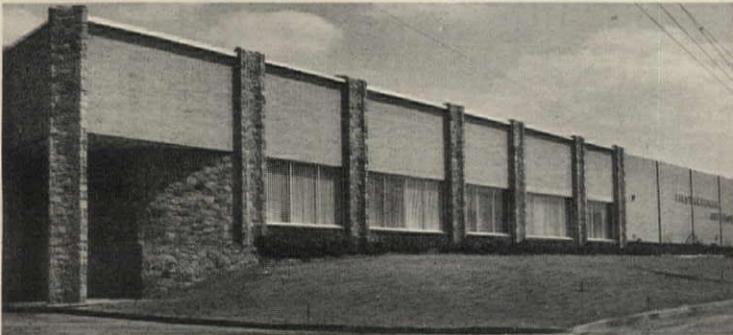
doctors and professors interested in owning commercial buildings as tax shelters.

"We put the deal together first," says Haynes, "and then set up the investor group—just as in our land development

Industrial-park construction for varied manufacturers is comparable to custom housing . . .



MULTI-TENANT INDUSTRIAL BUILDING for small-space tenants holds five 50'x100' units, each with a screened loading bay, private parking and 500 sq. ft. of air-conditioned office space. (No 7 in map below)

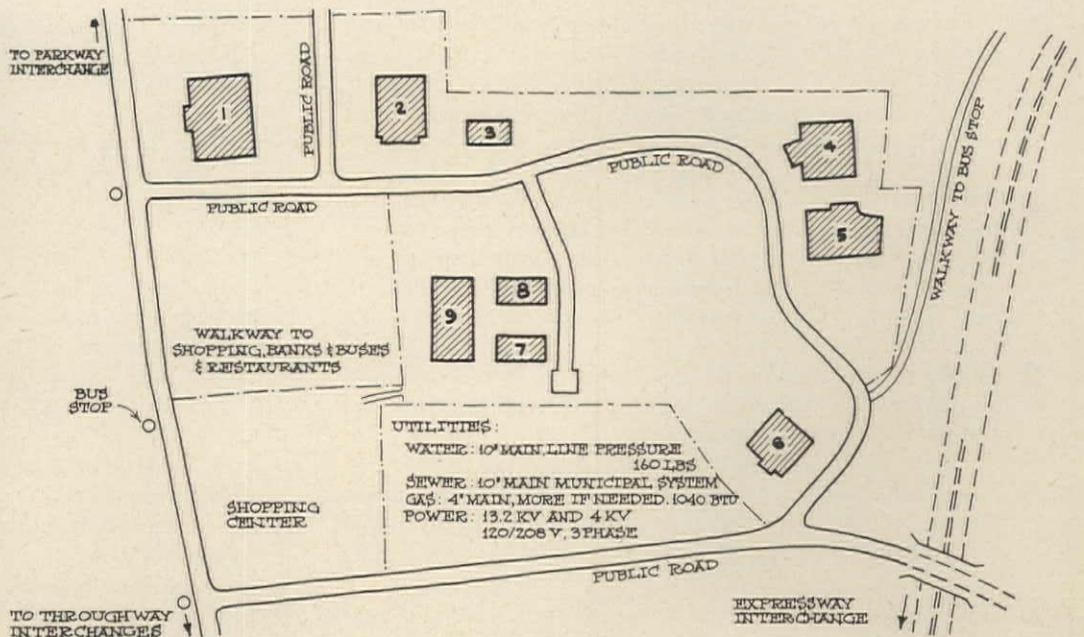


SINGLE-TENANT BUILDINGS—12,000 to 80,000 sq. ft.—in Robert Martin park are custom-designed. Exteriors include tinted glass walls, stonework

and porcelain-coated steel. Building uses include manufacturing, research, warehousing. (Clockwise from lower left: Nos. 5, 4, 2, and 3 in map)

. . . but, says this park's developer, the profits lie in holding the project as an investment

63-ACRE PARK (right) developed by Robert Martin Assoc. provides returns through long-term land and building leases. Location is its prime attraction: 35 minutes north of New York City and near state and county expressways.



continued

work." These jobs, like most of Haynes's work, are negotiated deals never put out for bidding.

"Companies that specialize in commercial contract bidding don't give us any competition," says Haynes, "because they never even hear about our jobs."

Joint investors not only spread the risk but also help to carry the burden of front money. Commercial financing is not repetitive like residential financing. Its complications force Ridgeway—who uses joint venturing for most of his commercial work—to plan on 18 months to two

years to move his typical 60,000-sq.-ft. shopping center from concept to completion. He rarely puts up front money in commercial work; but his share of joint ventures is usually 50% to 75% so he can control the project.

Joint venturing can also add expertise to the builder's operation. Says Ridgeway: "The experience we get through partnership with a big realty broker like Henry S. Miller Co. [Dallas] is as important as bricks and mortar."

A diversified homebuilder can also hedge his commercial-building bet by astute land acquisition.

Hedge on zoning problems by staying flexible on ultimate land use

A homebuilder is in a position to buy prime commercial building sites on land zoned for single-family houses without taking a risk. Reason: If he fails to get rezoning, he can always build houses on the land.

Robert Martin relies on this dual role. Says Martin Berger: "The tract for our industrial park was formerly a watershed zoned for half-acre residential and ideally located for houses or industry. The price was low enough so that we could have built houses on it under the existing zoning and come out with a profit."

The park's location turned out to be its main drawing card. Berger explains: "Rents start at \$1.50 a sq. ft., compared with 90 cents for areas farther away from New York City. So our best customers are local manufacturers whose executives live in Westchester County and want to be close to their clubs and their homes. When the prospect is from out of town, we tend to lose him to the 90-cent space."

Homebuilders can also create commercial land by antici-

pating community growth trends. Centennial develops its house tracts according to master plans that include small shopping centers, park land and apartments. It gets the necessary zoning at the outset, which is usually easy because Centennial's subdivision land is in relatively uninhabited communities on the fringes of Dallas.

"After we get the zoning we want," explains Ridgeway, "we start the residential portion of the tract and create an environment for the shopping center before we build it."

Ridgeway holds his master-planned tracts to between 100 and 115 acres. His reasoning: "Total planning on a relatively small scale lets us compete with the giants without becoming one."

Ridgeway's approach has two requisites: 1) accurate forecasting and 2) ways to tie up land without risking financial pressure. His community-growth projections—which extend to five years—have been consistently accurate to within one year. For long-term holding power on land, he tries to negotiate loans for interest payments only. For

The ins and outs of commercial deals: seven examples from one industrial park

"These aren't all the ways to make a deal," says Martin Berger of Robert Martin Assoc. "They just happen to be the first seven we've struggled through in our three-year-old Cross Westchester industrial park." In Berger's words, here's how the deals were made:

- 1** *Land sale with purchaser contracting out the building.* "We had to do this in order to have a lead client during rezoning. We developed a road and utilities. The client handled site work and construction, and owns his package. Like all buildings in the park, it was subject to our design controls."
- 2** *Land sale with building by developer.* "This was necessary at the outset to accelerate sales. We did the structure and site work as a turnkey package."
- 3** *Long-term land lease on absolute net basis.* "The tenant awarded the general contract to a firm of his choice, and he owns the building."
- 4** *Long-term land lease on absolute net basis with developer providing a turnkey building package.* "The client owns the building. We did the site work, design, construction and financing."
- 5** *Build to suit on long-term net lease.* "This is the most desirable deal for us. We lease both the land and the building for 21 years."
- 6** *Modified gross lease of multi-tenant space for 5-, 10- and 15-year terms.* "We maintain the landscaping and parking lot, shovel the snow and pay the taxes. The tenant pays for his own interior services and for future added costs above our specified tax and labor stops. Cost-of-living or negotiated rent increases are part of the deal."
- 7** *Stock building package for a national company with its own general contractor.* "The contractor gives us a price. We add our administrative costs, site work, land value and financing charges, then compute the rent for a long-term net lease. The contractor works for us; we own the package and collect the rent."

shopping center sites he gets brief options that allow enough time for a market-feasibility study.

Flexible land use by a light-commercial/homebuilder should ultimately be dictated by cash-flow needs. "The decisions about what to build and how to use the land should really be accounting and marketing decisions," says Martin Berger. "We have to balance the effects of producing an investment against those of producing a sale. Which of our projects should be commercial banking, which

should be mortgage banking? Which projects should we sell for cash flow? Which ones should we keep for investment? It all depends on what will give us an ideal mix of taxes, interest and returns."

Basically, Robert Martin balances the cash flow from its one-family-house and condominium-apartment sales against the long-term land profits from its industrial leases.

Cash-flow rules of thumb are hard to come by. But commercial design formulas are somewhat easier.

Apply design formulas to commercial buildings—but keep them flexible

Some commercial-design formulas come naturally for a homebuilder. Arnold Haynes, for example, puts less than 10% of unrentable space into his office buildings. He uses as little hallway space as possible, a carryover from house design. His rule of thumb: as many windows as possible and no center hall.

To determine rents for a projected design, Robert Martin calculates building cost by using a graph starting with 10,000 sq. ft. and extending to 100,000 sq. ft. Says Bob Weinberg: "As an industrial building increases in size, square-footage costs drop in a hyperbolic curve." He uses a basic specification that can be adapted to any special construction requirements. "If the deal follows our pattern," says Weinberg, "we know what rent to charge."

The most complete design formula is Centennial's for shopping centers. Says Ridgeway: "We want a neighborhood shopping-center package that fits little pieces of ground—a prototype center of 30,000 to 60,000 sq. ft. that can be put anywhere in the smaller cities of Texas."

Ridgeway's size limitation is important: It keeps his centers from being vulnerable to the larger regional centers. "In a small town of 15,000 people and up, a 60,000-sq.-ft. center can be the hub of the region. But if you go up to 100,000 sq. ft. and include a little bit of everything, you look like the regional centers and you have to compete with them."

Not only do you have to compete with them, but the returns are less. Centennial's experience shows that returns are about 10% on big centers but can reach 14% on local centers.

Centennial's first step toward the formula was a 28,000-sq.-ft. center on 2½ acres 60 miles south of Houston. It has a village-store look with sloping roofs and brick veneer over cinder-block structure—"the maximum in appearance and the minimum in cost," says Ridgeway.

Schemes for reducing commercial work to formulas eventually lead to speculation about lower-cost construction methods and materials.

Adopt commercial building systems that suit your market and labor force

Precast concrete and other prefab components have helped Arnold Haynes cope with unfamiliar labor problems. After years of working with non-union residential labor, he has been forced to rely almost entirely on union labor for his commercial work.

Precast-concrete helps keep his jobs moving by dictating tight schedules that subcontractors must adhere to. Says Haynes: "Precast floors and walls always arrive on schedule, rain or shine, and you can't stockpile them, so they have to be erected immediately. It makes the job go fast and forces the subs to keep up."

Haynes erected the shell for a four-story office building in eight weeks, using a poured-concrete frame and precast floor slabs which were installed a floor at a time in two-week increments. He erected the shell for a \$150,000 auto agency—showroom plus service area—in five days by using precast wall panels. Speed in this case helped Haynes get the job: The agency, operating out of a trailer, needed a conventional building in a hurry to meet its franchise requirements.

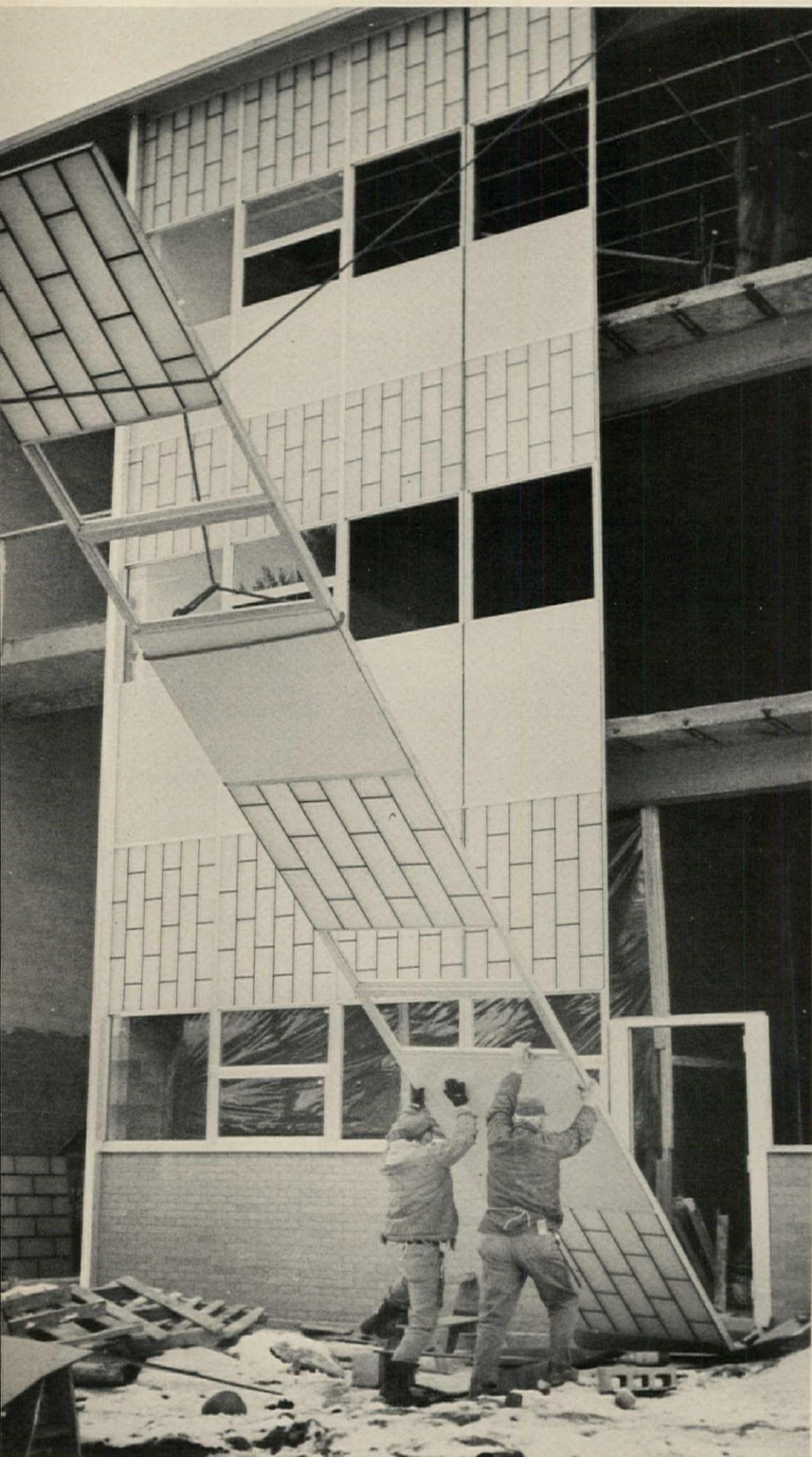
But Haynes is not locked into a single building method: "Our design negotiations don't start with materials," he

says. "The subject starts with free-span requirements. Then we decide the best way to support the floors and finally the best material for covering the support or frame." His non-precast construction ranges from painted block to plastic curtain walls. Costs average \$18 to \$20 a sq. ft.

Centennial, which grew up in low-cost housing, aims for construction costs as low as \$13 a sq. ft. in its neighborhood shopping-center work. Its basic construction is series of masonry columns spanned by bar joists and topped by a built-up gravel roof. Sloping-roof facades made of wood are added for store fronts. Perimeter walls are brick-veneered concrete block, but Ridgeway is thinking of standardizing on a still lower-cost shell: poured-concrete with a brick-pattern surface created by embossed forms.

Robert Martin tries to persuade small residential subcontractors to take on commercial work. Says Weinberg: "By keeping the plans as simple as possible, we can convince them that the job is really easy. Swinging into this kind of work is not all that difficult from the construction standpoint as long as you have a superintendent who knows steel, masonry, curtain walls and sprinklers."

—H. CLARKE WELLS



Curtain walls add variety and speed to commercial jobs

Curtain-wall speed lies in the use of prefab systems like the three-story panel at left or the knocked-down steel grid system at lower right.

The curtain wall—by definition a non-loadbearing enclosure—comes in a wide range of systems because it can be made of virtually any combination of non-structural materials that meet insulation, wind-load and aesthetic requirements.

Systems range from foam-core panels set in grids to coated plywood nailed to structural framing, materials from tinted insulating glass to gypsumboard.

Packaged curtain walls help simplify planning and construction work by incorporating pre-engineered fastening systems. Grid frameworks, for example, are snapped together by means of splines, interlocking serrations or key-and-slot joints. And glass or other infill panels are often secured in the grids by pressure from an inserted gasket rather than by conventional fasteners or stops.

Curtain walls can be constructed to meet any design specifications, including low thermal U-values that exceed electric heating requirements, subtly modulated natural lighting and even rigid humidity control. Double-coated solar insulating glass, for example, is used in data-processing centers to maintain 60% relative humidity in equipment rooms on 0°F winter days.

But curtain walls can also limit design. A packaged grid system, for instance, affects a designer's choice of heating and cooling equipment because it provides no vertical chase for piping. And packaged curtain walls are not necessarily an inexpensive way to build. A modest foam-core steel panel costs more than \$2 a sq. ft. installed. And some systems cost considerably more than precast concrete or masonry cavity walls.

A sampling of curtain-wall systems starts at the top of the next page.

THREE-STORY PANEL for a plastic curtain wall weighs only 265 lbs. (details, top right)

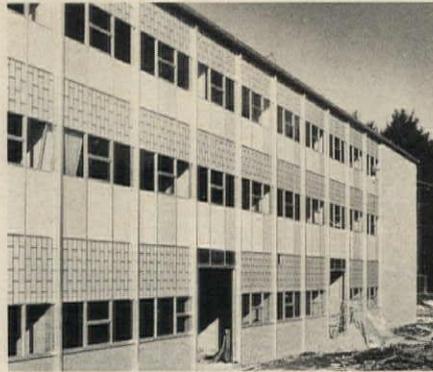
Translucent plastic walls come in king-size panels



Plastic panel

Plastic curtain-wall panels can be prefabricated in multistory sizes because they weigh so little. For example, the three-story New Hampshire high school shown above was enclosed with 34'-high panels that workmen were able to carry by hand and tilt into place with block and tackle (*photo at left*). The panels, weighing only 265 lbs. apiece, helped hold building costs to \$16.25 a sq. ft.

Despite their light weight and translucence, plastic curtain walls can be excellent thermal insulators. The style shown above has a U factor of .27, better than most masonry walls. It com-

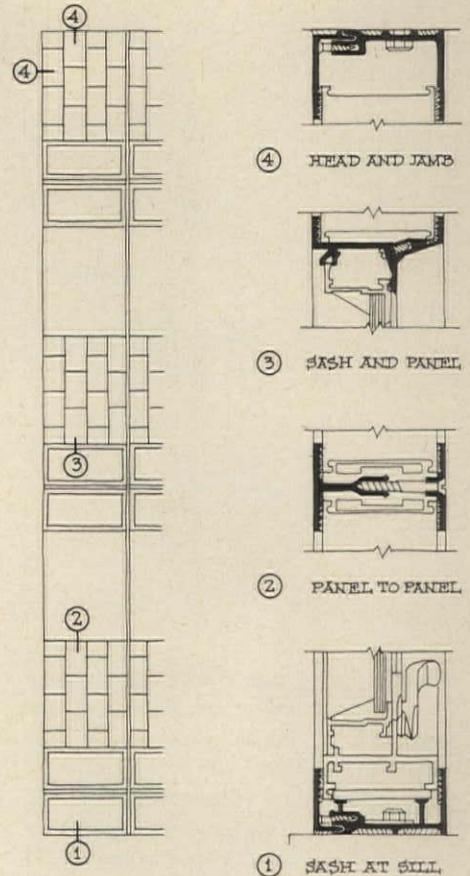


Plastic-enclosed school

bines two types of infill panels in an aluminum I-beam grid: 1) translucent acrylic-modified fiberglass and 2) opaque porcelain enamel.

Windows are also included in the panel, but about 28% of the building's natural light is transmitted by the plastic sections.

Panels are clamped together by inserting self-tapping, stainless-steel screws into two-piece aluminum extrusions (*right*). Joints are weather-sealed with tape between serrations. Kalwall, Manchester, N.H. *Circle 260 on Reader Service card*



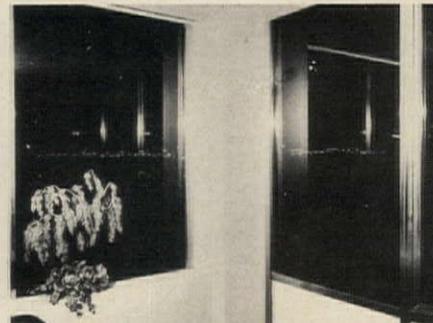
Stainless-steel grids lock together without exposed fasteners



New construction

Vertical mullions in this steel-grid system have one anchor point at each floor. Sections are inserted on top of one another as the gridwork rises, and horizontal members are attached to them with spring-grip retaining clips. The joints between vertical and horizontal members are sealed with non-drying mastic. The entire grid system consists of seven basic shapes.

Glass and infill panels—inserted from inside or outside the building—are set in flush glazing reglets, sealed against weather by gaskets and locked in place by applying trimwork. Future movement due to temperature changes is minimal



Interior window trim

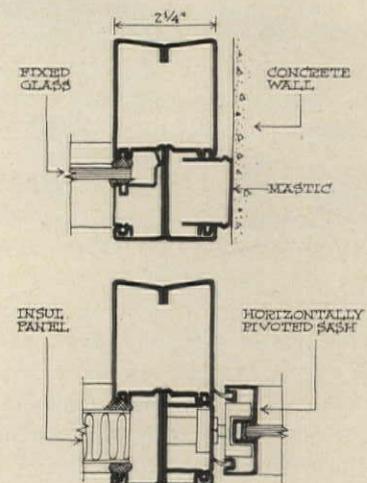
because of stainless steel's low coefficient of expansion.

Windows and doors are included in this totally engineered system, and mullions are available in three depths: 3½", 4½" and 5½". Windows pivot horizontally a full 360° to simplify outside cleaning, and the window framework contains a built-in drainage control.

Grid designs may be varied by combining mullions of different depths and by specifying a steel other than stainless. The manufacturer makes the system available in steel that weathers to a dark russet color. U.S. Steel, Pittsburgh. *Circle 261 on Reader Service card*

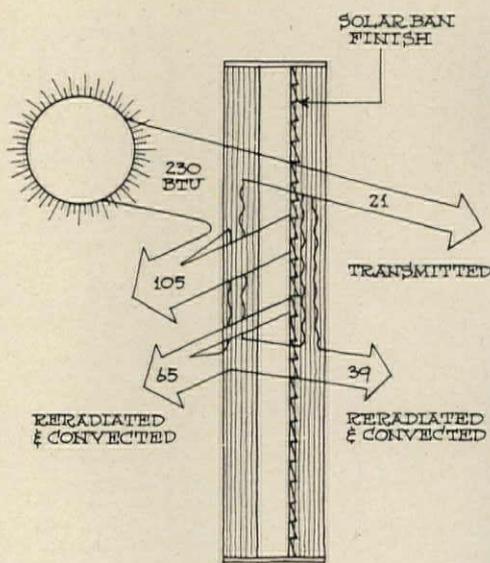


Remodeling



continued

Solar glass offers design flexibility and fuel savings



OUTDOOR 89°F

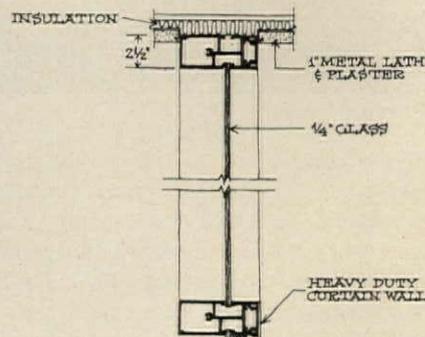
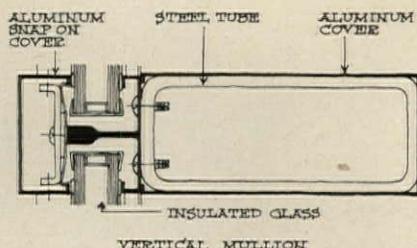
INDOOR 75°F



Mirror-like entryway



Offset sun screen



Double glazing coated with tinted metallic oxide not only reduces heating and cooling loads but also permits a wide range of brightness control.

A typical unit with coating on one glass surface inside the air space may have an insulating U factor as low as .35—compared with .55 for regular insulating glass—and can limit visible light transmission to about one-fourth that of

the base glass. On an 89° F day, for example, enough solar heat is turned back by the glass to cause a 14° F temperature drop (*drawing, above left*). Insulation value and brightness control are increased by applying coatings to two glass surfaces instead of one and by using thicker glass.

Reflective coatings—available in tints of green, gray and bronze—also produce

interesting visual effects. They reflect sky and surroundings like mirrors (*top photo*). And they can be combined with matching-color gridworks—bronze-tinted glass with gold anodized mullions, for example. Another design option: Areas of glass panels can be fired with ceramic colors to create opaque spandrels. Pittsburgh Plate Glass, Pittsburgh. *Circle 263 on Reader Service card*

Aggregate-coated plywood facades are nailed on like sheathing



Aggregate-surfaced medical building

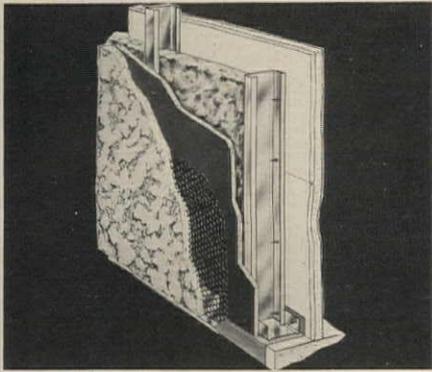
Plywood panels with a stone aggregate finish come in 4'x8' and 4'x10' panels that are face-nailed directly to structural framing. They can be cut in the field and applied as full-height wall sections, spandrels under windows (*photo*) and fascias.

The surface—marble and quartz chips embedded in epoxy—weather-proofs the plywood so effectively that it can be used as roofing. Different textures are possible through variations of the chips' size and color.

Besides offering a masonry-type finish

for the cost of frame construction, the material has maintenance advantages. Dirt is virtually invisible, depending on the coarseness of texture, so the need for exterior cleaning is minimized. San-spray, New York City. *Circle 262 on Reader Service card*

Screwed-on gypsumboard hangs from non-loadbearing metal studs



Gypsum and stucco wall

Gypsumboard curtain walls are made in the field from standard gypsum panels and metal studs. To speed up installation at a 13-story University of Illinois dormitory (*above*), Tishman Research Corp. and U.S. Gypsum developed a system for prefabbing the walls in 5'x8' panels at the job site.

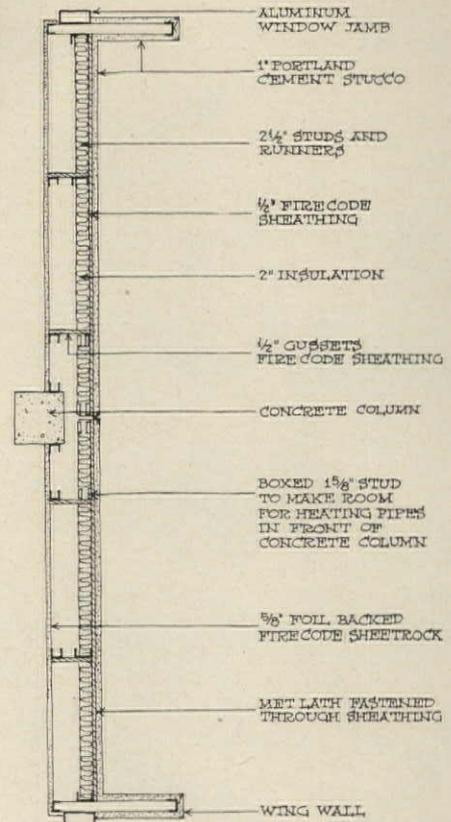
The walls—subassembled with templates at each floor—were made of 1/2" fire-resistant gypsum sheathing screwed to 2 1/2" metal studs, which were attached to metal floor and ceiling channels. Self-furring metal lath was at-



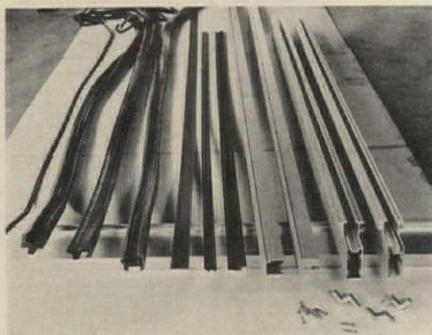
Gypsum-walled dormitory

tached to the sheathing so the building exterior could be finished with spray-on stucco (*cutaway, above*). And an interior wall of 1 5/8" metal studs and 5/8" foil-backed gypsumboard was attached to the curtain wall with screwed-on gypsumboard gussets (*section, right*) after 2" blankets of mineral-wool insulation had been applied.

Unlike other curtain-wall systems, this one provides a chase for piping heating and cooling to convectors under windows. U.S. Gypsum, Chicago. *Circle 264 on Reader Service card*



Zipper gasketing combines fastening and sealing



Gasket/grid package

An H-shaped gasket of solid neoprene is both weatherstripping and structural connector when combined with special aluminum grid framing (*above left*). It holds, and hermetically seals, glass and wall panels 1/4" to 1" thick without stops or fasteners.

Gasketing is cut to length—a manufacturer's chart assures proper sizing—and sealed in place with a special power tool (*center photo*). The tool inserts a strip that forces the lips of the gasket against both sides of glass or panels.

The gasketing can be placed inside the grid so that only the aluminum mullions show outside, or it can be



Zippering tool

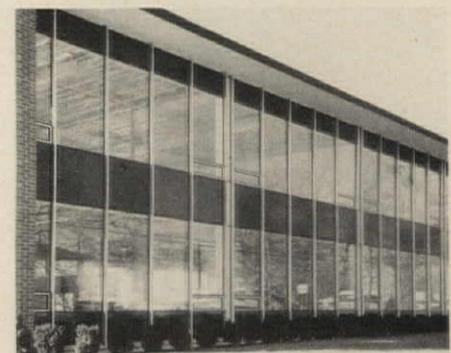
placed outside for visual contrast with the aluminum. Two gasket designs are available: 1) a single-gasket mullion for producing a thin sight line and 2) a double-gasket mullion to emphasize mullion width for contrast.

Mullions are split and head members telescope to accommodate thermal expansion and contraction.

Thermal breaks in the framing members—the neoprene gaskets themselves or rigid vinyl strips—prevent condensation on inside metal surfaces. Drainage vents in the mullions prevent leakage. Kawneer, Niles, Mich. *Circle 265 on Reader Service card*



Gasket positioning



Gasket curtain wall



Nine small award-winning custom houses

More often than not, merchant builders think of the custom house as a big house designed for a big site and blessed by a big budget. But the fact is that many custom houses are small houses—even by built-for-sale standards.

More important, these small houses are often built under tight budgets and on difficult, bypassed sites. So they offer a challenge—how to get the most for the money—which is part of every merchant builder's way of life and which tends to bring out the architect's skill and imagination. The result, proven time and again over the years, is not just a good house for the client but also a good source of ideas for merchant builders.

Such ideas are what you will see in the nine small custom houses (750 sq. ft. to 1,750 sq. ft.) on the next 11 pages. The houses were all winners (one Honor Award, four Merit Awards and four Honorable Mentions) in the 13th annual Homes for Better Living competition, sponsored by the American Institute of Architects in cooperation with HOUSE & HOME and *American Home* magazine. Other award winners, all to be shown in future issues of H&H, included ten larger custom houses, nine built-for-sale models and 17 townhouses and garden apartments.

The custom-house jury (*photo, above*) was headed by architect Robert L. Durham, FAIA and president of the AIA, and included four other AIA members—Walter F. Wagner Jr., editor of *Architectural Record*, and architects Euine Fay Jones, Richard D. McConnell and Nicholas Satterlee, FAIA.



THE JURY: (l. to r.): Wagner, Satterlee, Jones, McConnell and Durham.

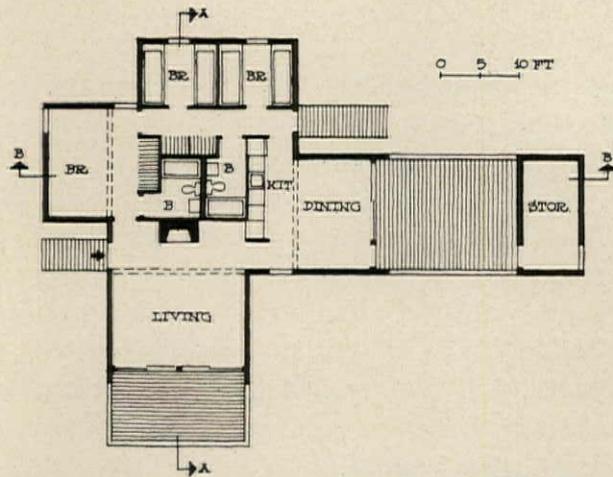
For details of the first award winner, turn the page

HONOR AWARD HOUSE. designed by architect Hobart D. Betts, groups shed-roofed units around flat-roofed kitchen and service core. For plans, sections and more photos, see next page.

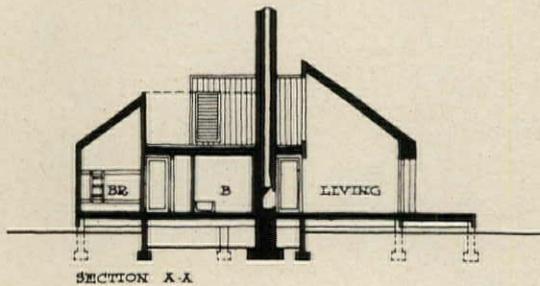
Honor Award

ARCHITECT: *Hobart D. Betts*
 BUILDER: *Rampasture Building Co.*
 LOCATION: *Quogue, Long Island, N.Y.*
 SIZE: *1,110 sq. ft.*

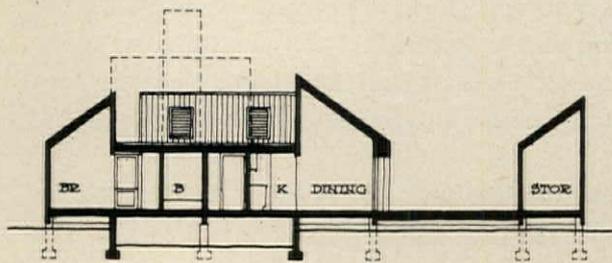
On a small, flat site, a house itself can have a strong shape. Here, five cubes—each with a steep shed roof—surround a flat-roofed utility core. The core serves as a buffer separating the living, dining and sleeping areas—a difficult assignment in a house this small.



T-SHAPED PLAN permits easy circulation around utility core. Hall doors close off bedroom wings from living room and each other.



SECTION A-A



SECTION B-B

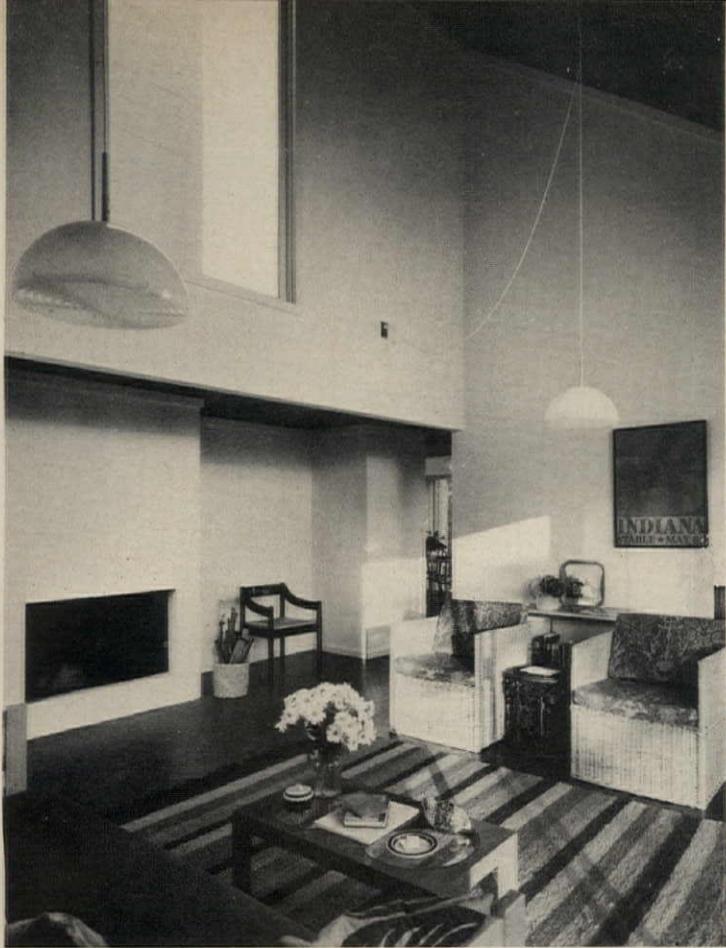
TWO SECTIONS through house show how shed-roofed main rooms are tied to flat-roofed center. Foundations are simple piers.

Photos: William Maris, courtesy House & Garden

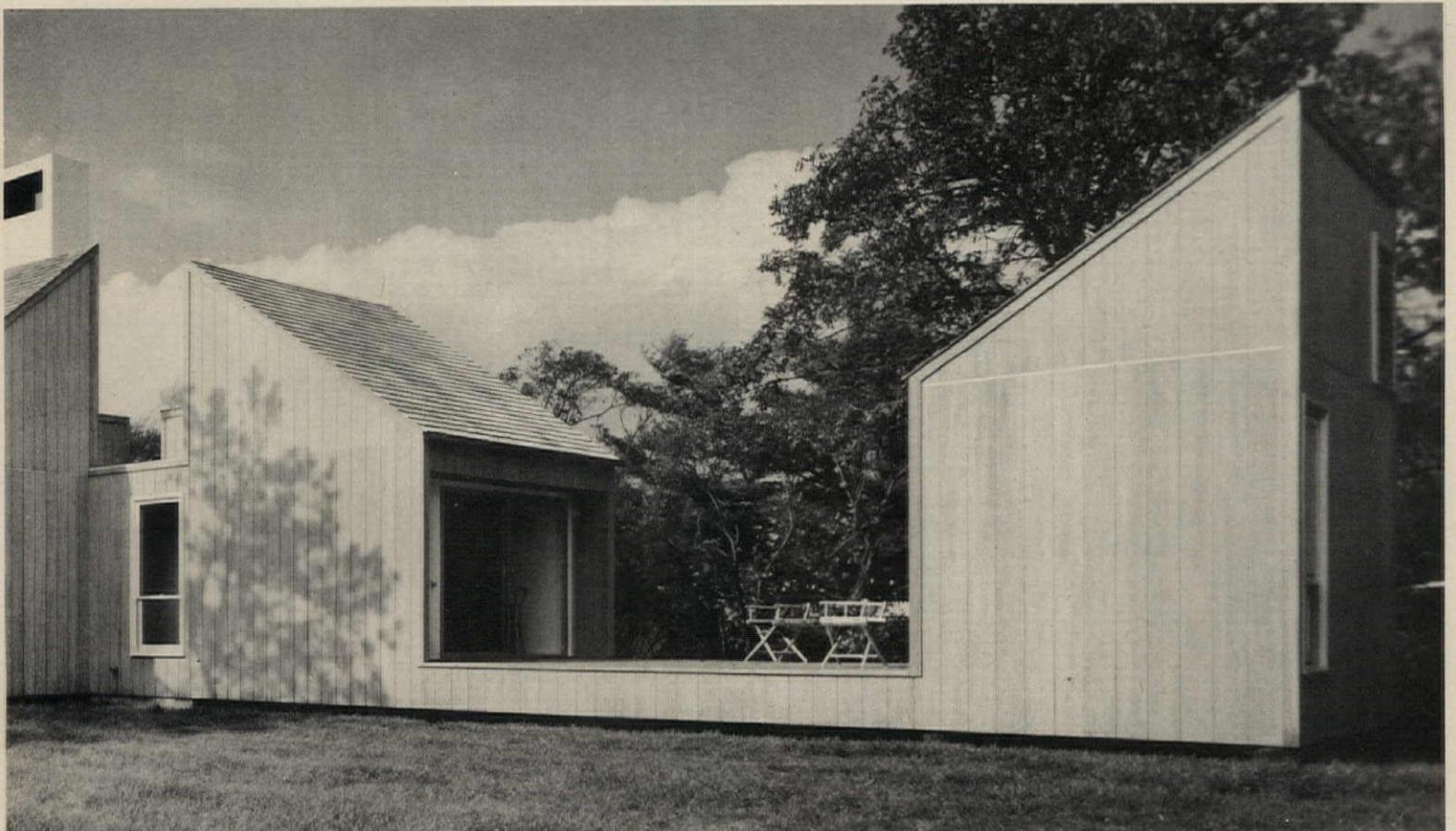


PULLMAN KITCHEN is tucked back under low-ceilinged center of house, thus seems separate from high-ceilinged dining area.





LIVING ROOM (above and right) gets extra light from south sun reflecting off white chimney through clerestory window over fireplace.



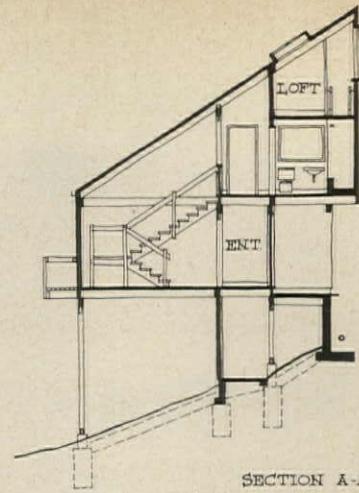
DINING DECK links storage shed to house, is screened from early-morning and late-afternoon sun. Living-room deck is at left. Siding is plywood.

continued

Award of Merit

ARCHITECT: *F. Malcolm George*
 BUILDER: *Eugene W. Monroe*
 LOCATION: *Berkeley, Calif.*
 SIZE: *1,500 sq. ft.*

This house conquers a difficult site without sacrificing its livability. It perches on a 100'-deep hillside lot that falls 50' from front to rear. Its three levels of living space have a high degree of privacy from neighbors on three sides. And careful siting saved most of a grove of eucalyptus trees.



SECTION A-A
SECTION shows simplicity of framing and foundation. Bridge (*below*) is not shown.

Photos: Morley Baer



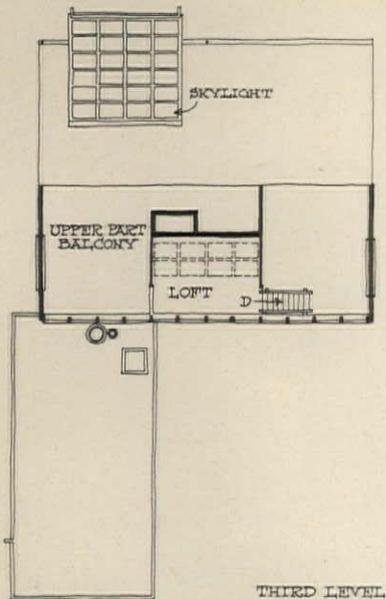
AUTO BRIDGE connects house to street at second level. Windows on this elevation were kept few and small because of nearness of neighboring house.



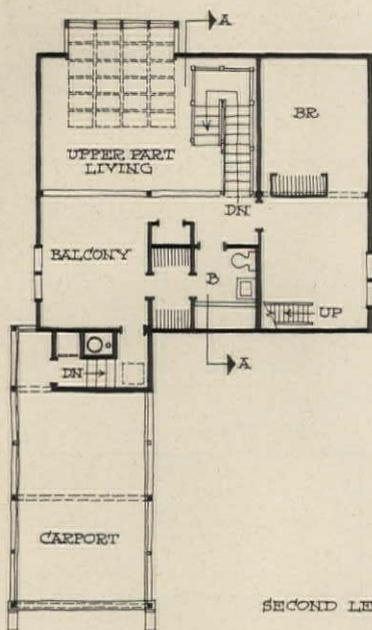
STREET ELEVATION has high windows that let light into balcony and loft but retain privacy from street, which is only 20' from house.



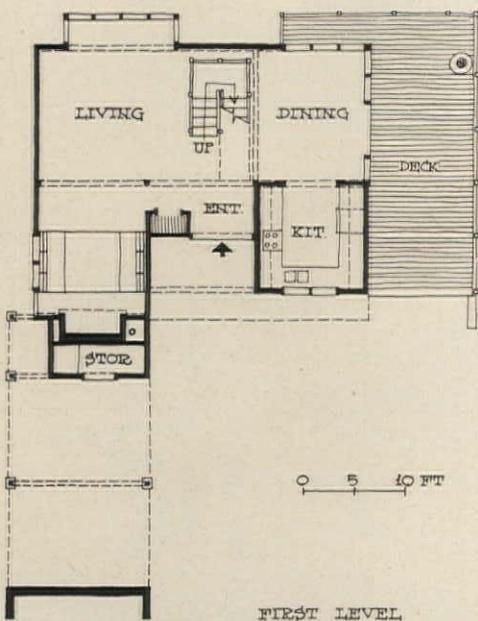
DINING-ROOM DECK on lowest level of house faces south, gets a maximum of afternoon sun through a clearing in a grove of eucalyptus trees.



THIRD LEVEL



SECOND LEVEL



FIRST LEVEL

THREE-LEVEL PLAN is compact (32'x30') but well zoned. All social activities are concentrated on the lowest level, which opens to the deck shown in the photo at left.



GLASS PANELS, enclosing bay at end of living room, extend up into steeply pitched shed roof,

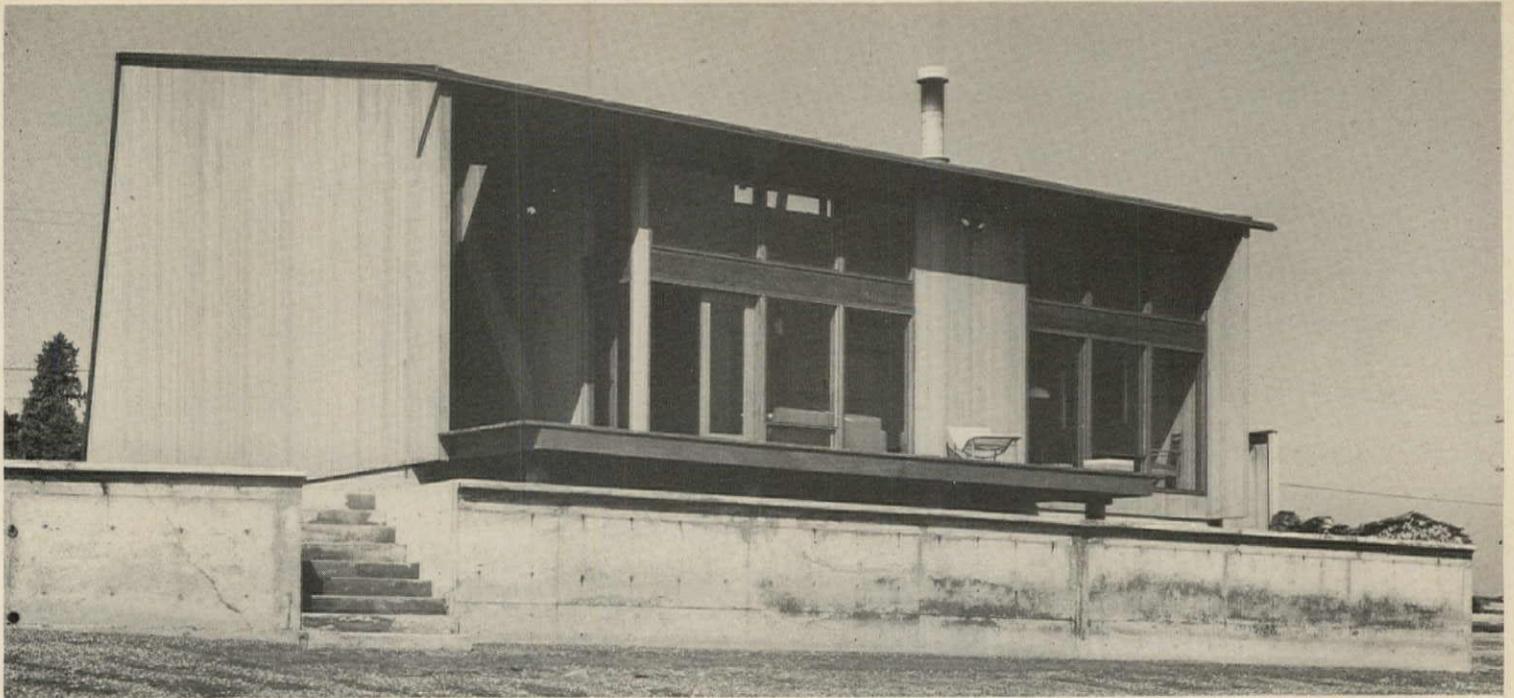
permitting almost a 180° view of trees and sky and bringing in sunlight from dawn to dusk.



LOFT has skylights like those in living room, as well as high windows, left, facing street.

CONVERSATION AREA, under balcony, is a secluded contrast to openness of living room.

continued

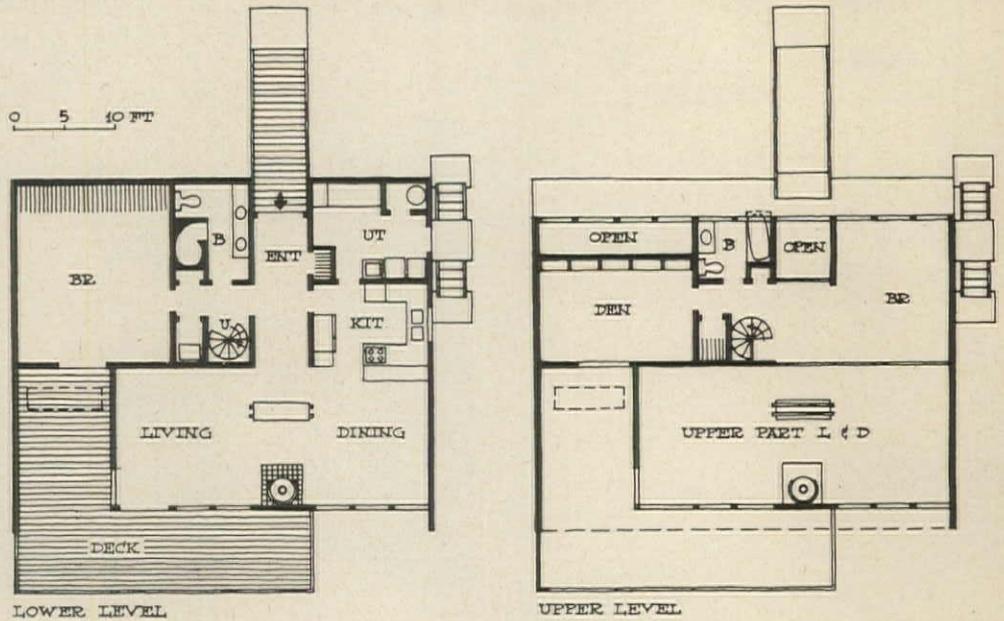


GLASS WALL, partly protected from glare and rain by roof overhang and spur walls, gives both levels of house a view of Puget Sound and mountains beyond.

Award of Merit

ARCHITECT: *Azaria Rousso*
 BUILDER: *Emerald Construction Co.*
 LOCATION: *Bainbridge Island, Wash.*
 SIZE: *1,742 sq. ft.*

Three blank walls give the one open side of this house an almost telescopic focus. Reason: a spectacular waterfront view on the open side and the cheek-by-jowl proximity to future neighbors on the others (the site is only 55' wide). Natural-wood surfaces—both inside and out—eliminate the need for periodic painting.



LEVEL-AND-A-HALF PLAN puts den, guest sleeping nook (photo, below right) and second bath on a mezzanine. Despite its waterfront location, the house is used for year-round living.

Photos: Hugh Stratford



STREET-SIDE WALL is blank except for window strip just under roof to light mezzanine.



LIVING-DINING AREA has walls and ceilings of stained 1x4 cedar for minimum maintenance.



SLEEPING NOOK on mezzanine is reached by bridge, in foreground, that spans entry hall.



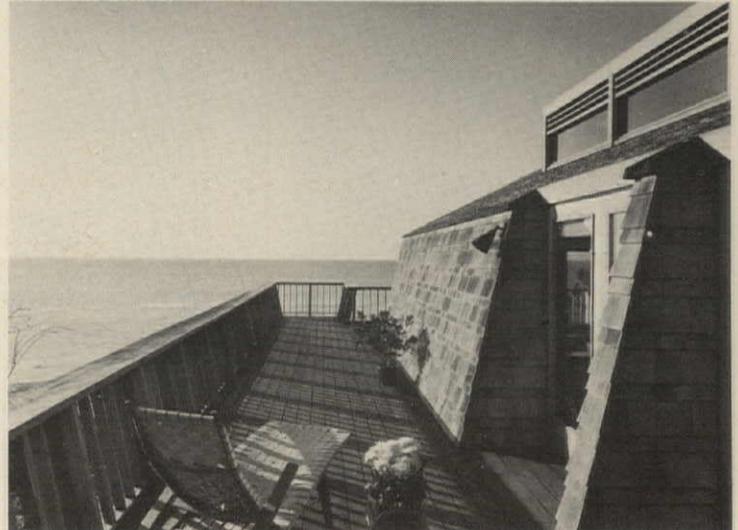
GAMBREL ROOF has dormer-like skylights which bring light but not glare into center of house. Garage is in open end of foundation; studio is at right.

Photos: David Hirsch

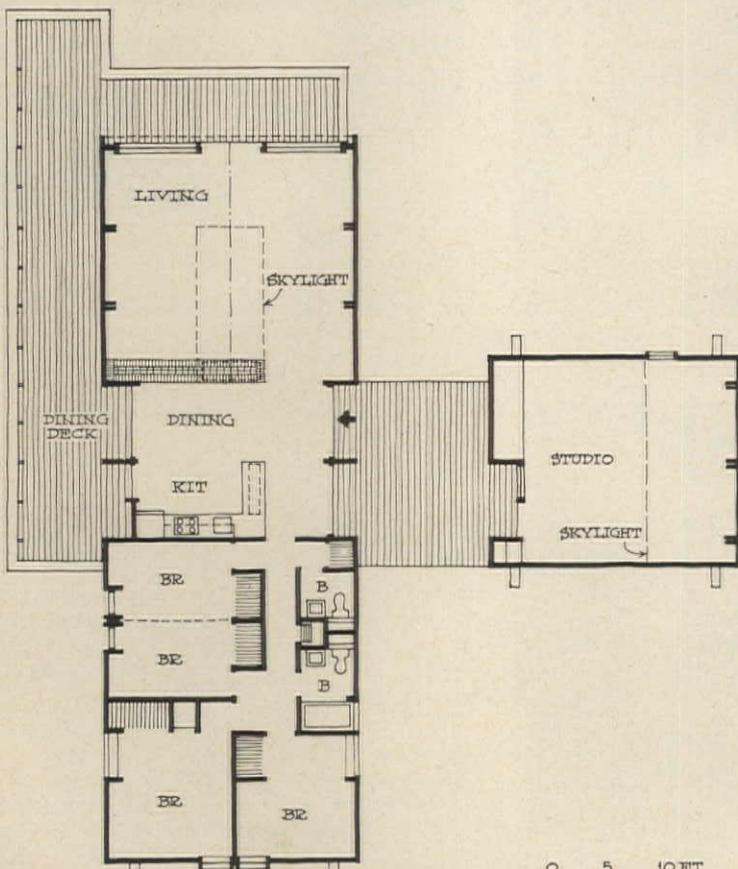
Award of Merit

ARCHITECT: *Samton Associates*
 BUILDER: *Edwin Fickiessen*
 LOCATION: *Greenport, Long Island, N.Y.*
 SIZE: 1,560 sq. ft.

This vacation house on one of Long Island's waterfront bluffs is a blend of the old and new. Outside, its gambrel shape and cedar shingles echo the look of the area's old barns. Inside, it is pure contemporary, with its open—but well-defined—plan, easy access to outdoor living, and sloping, planked ceilings.



L-SHAPED DECK points toward water like the prow of a ship. Windowless wall wards off the afternoon sun. Door at right opens from dining area.



T-SHAPED PLAN has four clearly delineated areas: bedroom, kitchen-dining area, living room and studio, which is linked to main house by entry deck.



DINING-KITCHEN AREA gets both light and ventilation from skylights. All interior materials were selected for easy vacation-house maintenance.

continued

Award of Merit

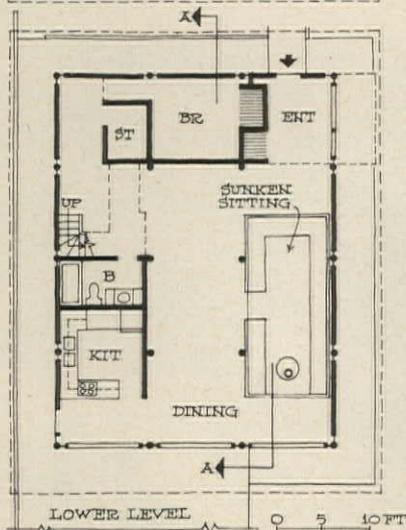
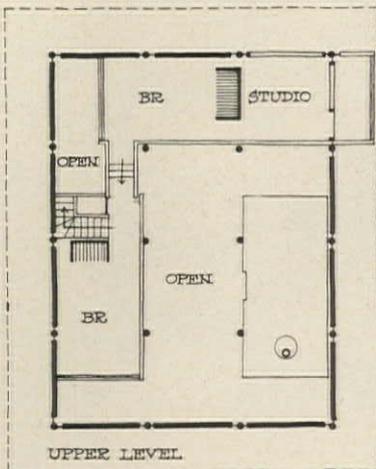
ARCHITECT: *Richard Owen Abbott*
 BUILDER: *George C. Field Co.*
 LOCATION: *Westbrook, Conn.*
 SIZE: *1,650 sq. ft.*

The simplicity and economy of pole framing is shown in this 1,650-sq.-ft. vacation house, which was built for \$17,000, plus fees and land. Despite this limited budget—and although he was working with 10'x10' bays in a simple cage (30'x40'-x20')—the architect created a surprising variety of interior spaces.

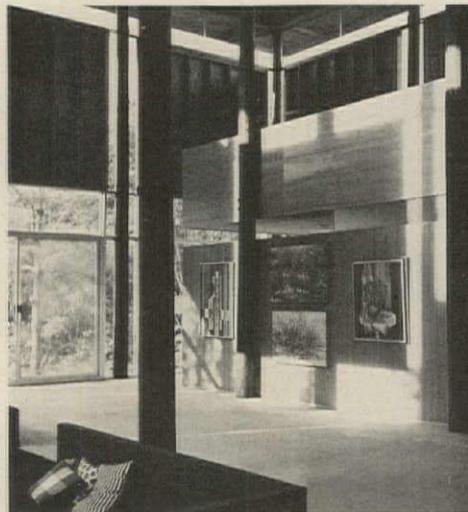
Photos: Richard Owen Abbott



PINE POLES, 10' o.c. and 20' high, frame curtain-walled house. This is the rear elevation.



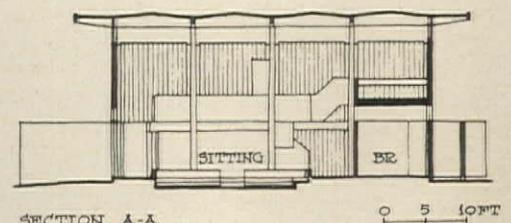
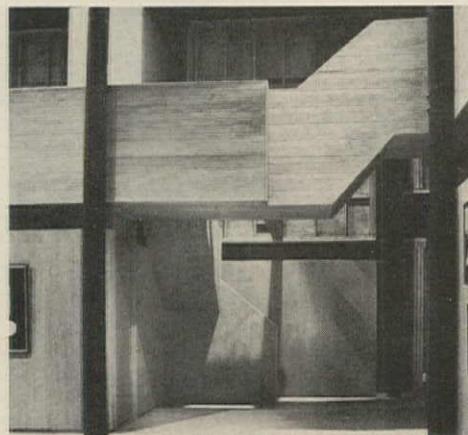
RECTANGULAR PLAN shows how rooms were adapted to limitations imposed by 10'x10' bays. Windowless walls and high (7') sideyard fences make for privacy on the narrow (60'x130') site.



GALLERY is designed to hold many guests but not to feel empty when owner is home alone.



SUNKEN SITTING AREA (two steps down) is visually separated from the gallery by poles.

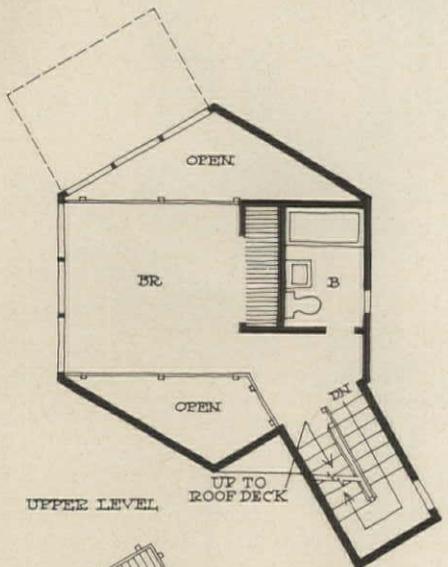


SECTION and photo (*left*) show two mezzanine levels, both within bays and hung from poles. Roof rests on double joists bolted to poles, which are sunk 5' in ground and anchored in concrete.

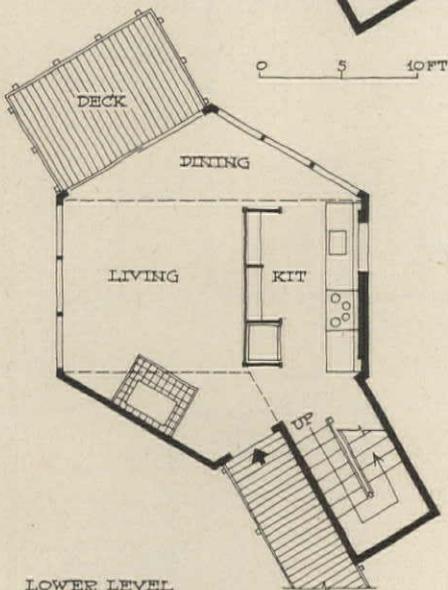
Honorable Mention

ARCHITECT: *Marquis & Stoller*
 BUILDER: *Matt Sylvia*
 LOCATION: *The Sea Ranch, Calif.*
 SIZE: *750 sq. ft.*

This house was designed to fit a number of steep, wooded lots—with limited ground-level views—in a vacation-home development overlooking the Pacific. The idea: to show prospective land buyers how to make the most of such sites at a moderate cost. Already, two duplicates of the model have been built and sold.



UPPER LEVEL

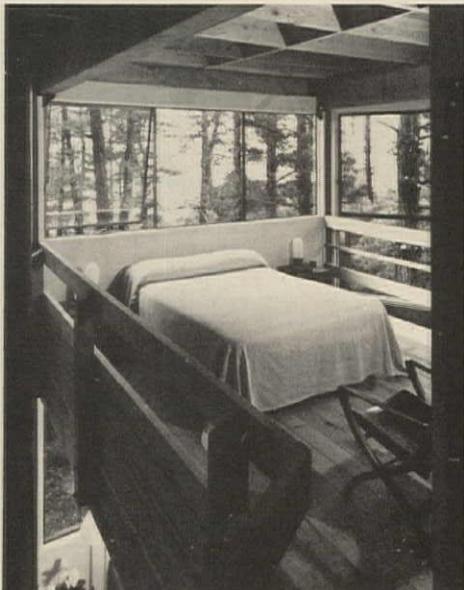


LOWER LEVEL

HEXAGONAL PLAN—each side is 12' long—is supplemented by stair tower (foreground in photo above), which leads to sleeping shelf (right) and roof deck with a view through the treetops.



TOWER-LIKE HOUSE has three levels—living, sleeping and roof deck—and small foundation perimeter.



SLEEPING SHELF bridges living area, has glass wall at one end, closet and bath at other.



LIVING AREA opens to deck, which is 12' above ground, and has glass walls on three sides.

continued

Photos: Karel Bauer

Honorable Mention

ARCHITECT: *Weisbach/Boutmy/Silver*
 BUILDER: *A. Von Rotz*
 LOCATION: *Mill Valley, Calif.*
 SIZE: *1,400 sq. ft.*

Although this is a small house, its living and sleeping areas are separated both horizontally and vertically. Designed for a sloping site near the bottom of a little valley, it has a split-level plan with two wings—one for the living areas, the other for the bedrooms and garage—connected by the entry hall and stairs.



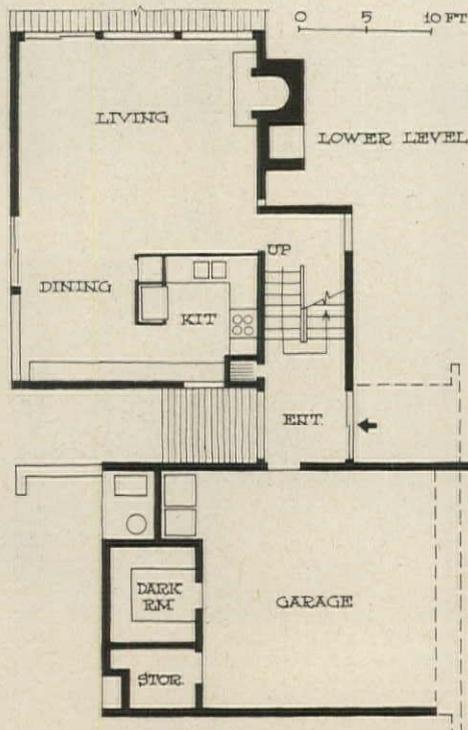
LIVING-AREA WING includes two-story living room and balcony studio in half of upper story.



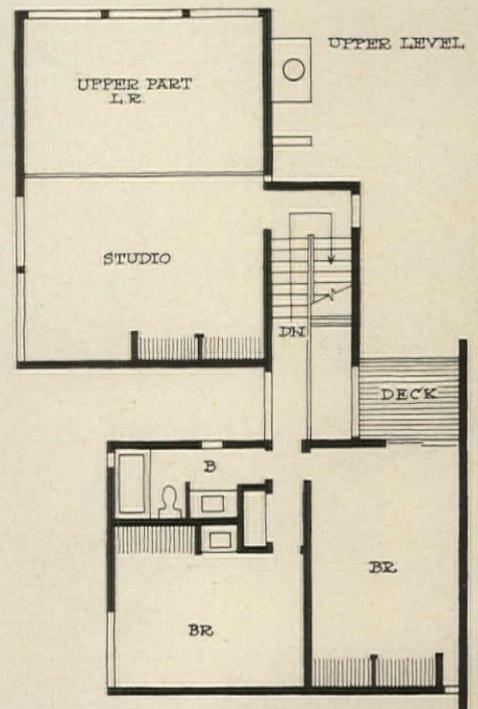
FRONT ENTRY is beneath balcony at left, living room at right. Siding is untreated redwood.



DINING AREA opens into two-story living room. Compact kitchen is behind built-in at right.



SPLIT-LEVEL PLAN puts living-dining area and kitchen a half level down from entry, studio bal-



cony a half level up, bedrooms a full level up and garage beneath the bedrooms.



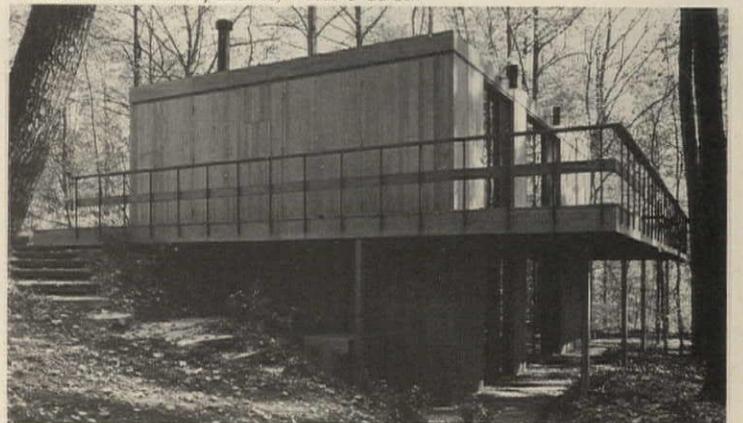
CIRCULAR STAIRWELL projects through roof of house, seen here from street. Cypress siding and anodized-aluminum door and window frames need no painting.

Photos: Robert Lautman, Courtesy House & Garden

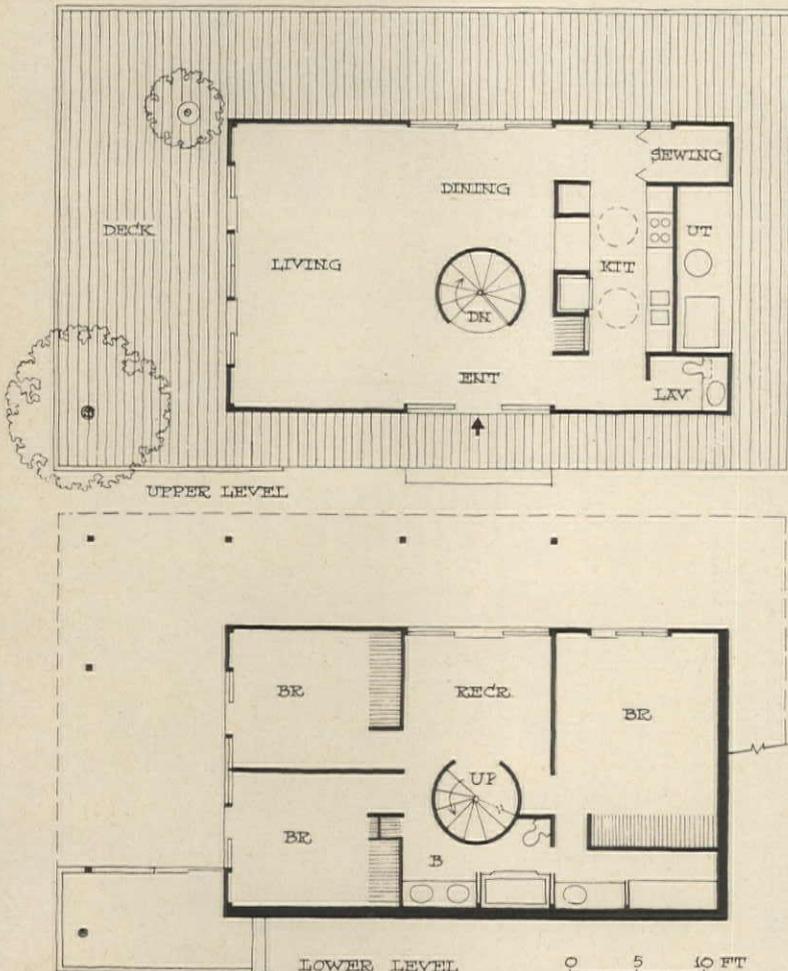
Honorable Mention

ARCHITECT: *Hugh Newell Jacobsen*
 BUILDER: *John D. Clayborne*
 LOCATION: *Arlington, Va.*
 SIZE: *1,628 sq. ft.*

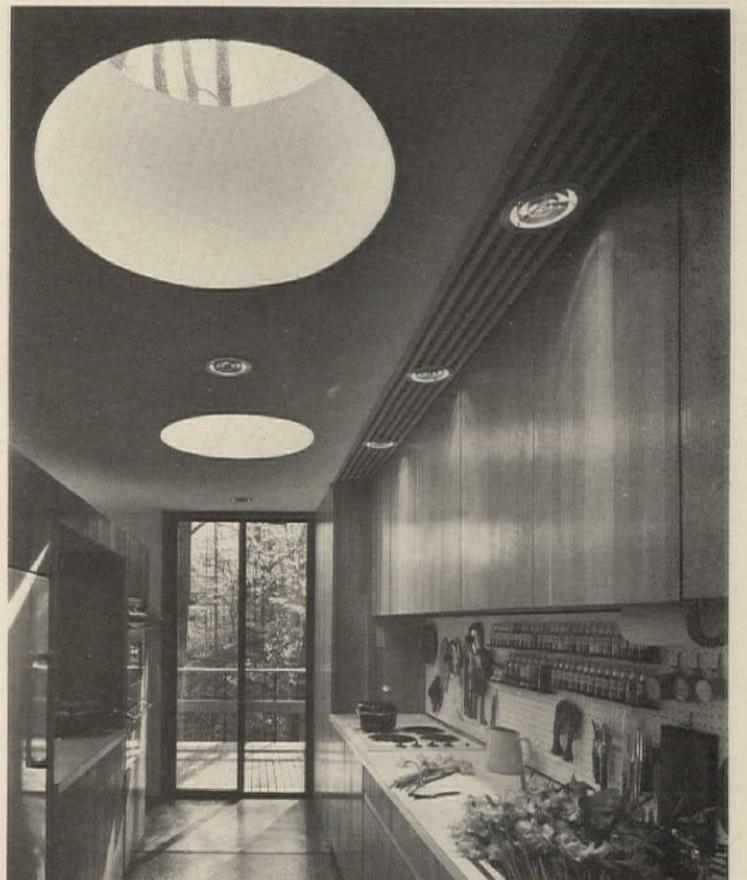
This hillside house seems much larger than it is because its interior is visually extended by a deck, which surrounds the main (upper) floor and totals roughly 900 sq. ft. What's more, compact planning—the use of a spiral stairway and a corridor kitchen, for instance—makes the most of available space.



BIG DECK (up to 12' deep) on main level shelters areas outside lower-level bedrooms and playroom, which have sliding-glass doors opening to grade.



SIMPLE RECTANGULAR PLAN wastes little space on hallways and opens all rooms to outdoor-living areas. Small lower-level wing is storage room.



CIRCULAR SKYLIGHTS brighten corridor kitchen. Counter between built-in-refrigerator and oven at left serves as pass-through to dining room.

continued

Photos: Louis Reens



BEACH HOUSE has 12'-high glass wall on ocean side and two bedroom levels in rear.

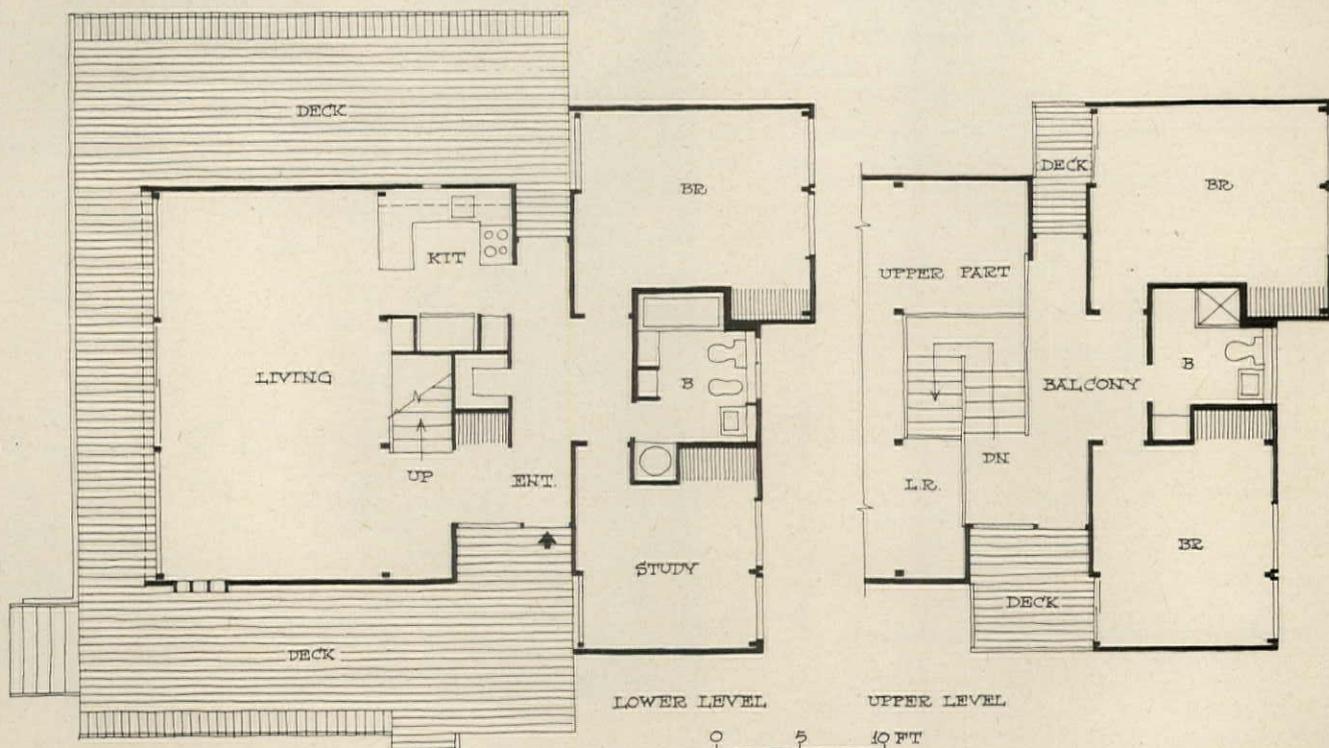
Honorable Mention

ARCHITECT: *Samton Associates*
 BUILDER: *John Hill*
 LOCATION: *Fire Island, N.Y.*
 SIZE: *1,400 sq. ft.*

The single-wall construction used in this house—3" t&g cedar planking—is ideal for vacation homes, which are not usually heated or air conditioned. Equally simple are the post-and-double-beam framing and the concrete-piling foundation. An open corridor and balcony circulate air through the center of the house.



BIG LIVING ROOM (24'x24'), designed for informal entertaining, is focal point of house.



PAVILION-LIKE PLAN is bisected by corridor and balcony, which are open at both ends to circulate sea breezes and provide cross ventilation.



Cincinnati's Orville Brown created the first FHA-VA-builder committee to settle disputes between the federal agencies and the industry.



Dallas' Herbert DeShong, a former newsman, has three times won NAHB's Nels Severin Trophy for his local's overall performance.



Miami's S.A. (Sonny) Dansyear has won recognition as a CAE (chartered association executive), led South Florida builders since 1953.



Kansas City's Leo Mullin came to the association in 1952, has built up one of the nation's strongest year-round series of promotions.



East Bay's William Leonard, twice a winner of H&H Top Performer awards, has led efforts to bring more pension-funds into housing.



Detroit's Irvin Yackness, an attorney, is also a labor negotiator—a useful skill in Detroit's current building-trades strike.



Birmingham's George Perkins has tripled his membership in ten years and built a strong image of builder civic-mindedness.



Long Island's Timothy McInerney came to the job in 1961, has set up efficient and effective builder-run committees.

These are the executive officers who run eight of NAHB's local affiliates. Their experience will help you answer this question:

Is your HBA doing the job it should be doing?

The job: to create a favorable climate for selling and/or renting housing. And that means your local association should serve not only its builder members but also their buyers and the whole community.

So say the eight HBA executive officers shown above, the officers of their associations and the municipal officials who work with them.

More specifically, the performance of these effective HBAs suggests a set of guidelines for any builder group. And the guidelines can be expressed quite simply in eight basic questions:

1. Does your HBA have the respect of local public officials?

Since every aspect of housing is regulated by local building codes and planning boards, one sure measure of an associa-

tion's success is its image in the eyes of local officials and the healthiness of its relations with public groups.

A good example is Birmingham, Ala. Says Richard P. Sandefur, president of the Planning and Zoning Commission:

"The Birmingham HBA has an excellent image. Its members take pride in their association, their industry and their own businesses. They live up to their code of ethics whether they're building expensive mansions or the most modest of low-priced housing."

Sandefur is echoed by W. Cooper Green, his Jefferson county counterpart:

"Birmingham's builders do much to promote the image of the area to new industries and residents. Their estimate of the need for new housing is remarkable, and they seldom overbuild."

And the local Chamber of Commerce adds the business community's appraisal of the HBA and its Executive Officer, George Perkins:

"Their marketing program is well thought out and well executed. George Perkins and his members put themselves in the position of the homebuyer in all of their dealings."

In Cincinnati, Building Commissioner Donald Hunter has this to say:

"Orville Brown and his officers have built the HBA here into one of the outstanding organizations in the country. We can always count on staunch support whenever we attempt legislative improvements in the building code. When we put through our new one-, two-, and three-family residence code last spring, the HBA had two members on our committee, and we leaned heavily

continued

on the extensive experience they had to offer us."

2. Does your HBA successfully fight arbitrary housing regulations?

It should. Good relations with building and planning officials need not mean any lessening of efforts to fight restrictive legislation and the imposition of expensive and needless requirements. Good HBAs get them nullified.

In Pleasanton, Calif., EO William Leonard and his East Bay HBA fought a Post Office ruling not to make door-to-door mail deliveries in new subdivisions, and a parallel demand that mailboxes be installed at the curb (which is illegal in Pleasanton). The association promptly brought suit and the Post Office reversed its stand.

And in the Detroit suburb of Warren, Mich., builders were being charged \$200 for every new house connected to the municipal sewer system. When negotiations failed, EO Irvin Yackness (himself an attorney) took the dispute to court. After the HBA won a state Supreme Court ruling that the ordinance was discriminatory and invalid, the city refunded \$750,000 to builders.

When Dallas was considering the adoption of a building code written by non-building interests, the city's HBA, under EO Herbert DeShong, not only successfully opposed it but secured adoption of the Uniform Building Code, which permits local variations. The Dallas HBA also helped pass a local sales tax to take some pressure off *ad valorem* real estate taxes.

In 1963 one Long Island county issued a regulation that would have required each new subdivision to have its own sewage-treatment and disposal plant. The Long Island builders, under EO Timothy McInerney, persuaded the county that subdivisions of less than 100 houses should be judged individually for permitted use of septic tank systems.

3. Will your HBA help solve problems that hold back urban building?

If a city will bring its problems to the HBA, solutions can often be worked out for dislocations caused by residential growth.

Twice, the Detroit HBA helped cities with problems that had brought about bans on all new residential construction.

In one case, a hepatitis scare brought on by inadequate sewer and sewage-treatment facilities halted building in an entire down-river Detroit area. A special task force of builders, through litigation and legislation, helped the communities to establish a county-wide Department of Public Works, with a bonding capacity far greater than the small cities had individu-

ally. The bonds were sold, the sewage-treatment plants were built, the health scare ended and building resumed.

In another city (St. Clair Shores) all building permits were halted because the municipality had exhausted its bonding capacity to build new schools. Again, a builder committee came up with a new concept—a state-administered revolving fund that could lend its sound credit to temporarily impoverished school districts. The state floated the bonds, the schools were built and building started up again.

4. Can your community count on your HBA for public-spirited projects?

Although builder-led fights to improve obsolete building codes and to oppose restrictive zoning are really in the public interest, they don't win the community praise—and the prestige—that wholly disinterested educational and charitable efforts do. Some examples:

Birmingham's association owns its own building and offers its auditorium and kitchen to any civic or church group without charge. More than 60 different organizations take advantage of this each year, and the resultant goodwill is city-wide.

Birmingham also builds a "scholarship house" each year, with labor and material provided by members at under-market cost. When the house is sold, the profit goes into a trust fund that is presently providing scholarship aid to students in four city and state universities.

Kansas City, too, gives an annual scholarship to a student enrolled in residential construction courses at the University of Missouri.

To help provide a badly needed home for handicapped children on Long Island, HBA members volunteered to construct a \$15,000 playground shelter at the home, using association funds and members' labor.

Many associations now play a major role in their cities' Community Chest or United Fund drives, joining with general contractors and building-materials suppliers to raise funds from the construction industry.

5. Does the public have confidence your HBA will settle complaints fairly?

Leading associations have willingly taken on the responsibility of mediating builder and buyer disputes. Refereeing such disagreements is usually done under the Registered Builder programs that many local HBAs have instituted. But many times the job falls to the EO.

Miami's S.A. (Sonny) Dansyear (who was once a New York City social worker) personally investigates any buyer complaint

of non-performance or unfairness by one of its members. He says:

"Most are either misunderstandings or forgetfulness on the part of the builder. These are easily solved to mutual satisfaction. But sometimes you deal with a personality clash, and these are much harder to solve amicably."

Long Island's Tim McInerney finds that his biggest intermediary role is between buyers and the many subcontractors responsible for various phases of construction. If a sub doesn't do a good job, it's the builder who gets the black eye. McInerney also finds himself refereeing disputes between a builder and a sub, both of them association members. "These are tough," he says, "because often someone gets hurt."

Many associations have set up committees (either under the Registered Builder program or independently) to evaluate complaints from buyers. These committees have authority to demand that the builder correct anything that is not up to standard. After a few such decisions, public confidence in the association and the industry gets a big boost.

6. Does constant HBA promotion create a healthy housing climate?

With the disappearance of the shelter market, and the growing need for stronger merchandising, leading associations have expanded their promotional activities. NAHB's national "The name of the game is living" program was tested and researched on a local basis in Dallas before it was adopted nationally. Dallas' HBA and EO Herbert DeShong have also pioneered many Parade of Homes innovations, including multi-site Parades (as many as five separate sites), luxury home Parades (\$1¼ million worth of homes on a single block), and for 1968, separate spring and fall Parades with a total advertising budget of \$77,000.

There's another outstanding example of continuous promotion of new housing in Kansas City. Under EO Leo Mullin, the HBA puts on a late-winter Home Show in a convention hall, a spring Homes Tour and a fall Parade of Homes. In the latter more than 150 builders show homes and apartments, making it the largest Parade in the country. Kansas City consistently has entries from more than 60% of its builder members, and the spaced-out events keep the idea of new housing constantly before Kansas City families.

Cincinnati's Homerama is a single-site Parade that annually attracts from 85,000 to 100,000 visitors during a two-week run. Copyrighted by the HBA, the name "Homerama" was borrowed this year by three

other cities for their Parades. Orville Brown and his builders also conduct a Home Buyers School (with the cooperation of the powerful *Cincinnati Enquirer*), a three day session that attracts some 1,000 potential homebuyers. They learn about the design, construction, financing and maintenance of new houses.

Long Island holds three such home-buyer seminars in different locations within their two-county marketing area. Panels (made up of builders, architects, lenders and attorneys) answer questions put by the audience, mostly young couples. So that all HBA members may know what is currently important to potential buyers, these questions are reprinted in the association's monthly newspaper.

Long Island's HBA also supplies catalogs of all its builders' homes to 20 leading banks and S&Ls for distribution to families who make inquiries about homebuying. The HBA mails out over 1,500 of these catalogs to individuals who write for housing information.

Detroit draws more than 250,000 people to a Home Furnishing and Flower Show, a joint effort by builders, florist and horticulture groups, interior designers and the city's Parks Department. During the show more than 25 Idea Homes are shown in scale-model form in the exhibition hall, and as real models at various subdivisions. Cost to each builder: \$1,600 per house.

7. Can your HBA adapt to members' changing business needs?

Interests of HBA members change, either because they are building in different suburban communities or because they switch from single-family houses to other types of housing. Alert locals restructure their organizations to cope with these differences.

Dallas has eight divisions in satellite communities, plus two divisions representing the special interests of apartment builders and custom-house builders.

Says EO Herb DeShong: "We have ten divisional meetings a month, and we feared that they would hurt our monthly general membership meetings. Actually, attendance at general meetings has gone up.

"Another benefit is the number of officers we develop for our board of directors. Since each division president is automatically a board member, this means we have nine new men from the divisions (plus the Dallas HBA president) every year, each elected by a strong, identifiable segment of our membership. It's like having a farm team system for developing leadership."

When Detroit builders grew active in

multifamily construction, the HBA and EO Irv Yackness sponsored an apartment management conference that drew more than 700 builders from all over the mid-west.

Long Island's HBA has vice presidents for its two counties (Suffolk and Nassau). The Kansas City HBA area covers six counties in two states. EO Leo Mullin has two administrative assistants who spend much of their time calling on builders in these outlying areas to insure that the HBA is aware of specific localized problems.

Cincinnati's Orville Brown says, "Anything that affects our members is our province. Since World War II, we have seen emphasis put successively on priority materials, labor, building codes and regulations, policing shoddy construction, and more recently, money and marketing. I predict that in the near future we will be more heavily involved in social housing—221d3, turnkey and rehab".

Because individual member's insurance rates were high, the California East Bay HBA, under EO Bill Leonard, instituted its own Workmen's Compensation group plan. Dividends for the past three years

have been 33%, 28%, and 41.5%, more than enough to pay the dues and fees of the typical builder.

8. Does your HBA operate with the smoothness of a well-run business?

Builder-officers do not want association crises to add to their normal business worries. The apparent ease with which the best HBAs run often gives no hint of the staff and committee groundwork that creates that smoothness.

Although Long Island has 20 standing committees, EO Tim McInerney attends all their meetings, coordinating their activities.

In Birmingham, EO George Perkins personally telephones directors and committee members on the day of scheduled meetings, despite having previously notified them by mail. California's Bill Leonard believes in an early start, and spends an hour (7:30-8:30 a.m.) at his desk organizing the day's work for himself and his staff.

Builder Ray Murphy, who was Cincinnati HBA president in 1957, says:

"Our officers and committees accomplish more because Orville Brown and his staff keep us well informed and prepared."

An outstanding executive officer is vital if a local HBA is to attain its goals

This statement is endorsed by the officers and members of every leading local HBA. And it points up the need for finding good EOS, utilizing their abilities to the maximum and rewarding them accordingly.

Cincinnati's Orville Brown, who is 1968 president of the NAHB's Executive Officers Council, says:

"EOS don't run associations, they just make them run. Our job is to help the members accomplish their programs by motivating them to put time and effort into association activities."

The professionals mentioned above and on the previous two pages have all been on their jobs at least seven years, and two (Irv Yackness and Leo Mullin) for as long as 17 years. The logical conclusion: The longevity of its paid staff has a strong bearing on the success of a local association.

Good EOS cost money. Although none of these top men will talk about their own salaries, it is probable that several of them command over \$25,000 (including bonuses), and that none gets less than \$15,000.

Says Detroit's Irv Yackness:

"To get good men, a homebuilder

association must compete with other industries. Hiring low-salary men or good men on a part-time basis simply won't yield good performance. Few industries have more varied problems than ours, and it takes a good man to cope with them. We also need effective and continuous promotion, and this, too, is a talent in high demand by other industries."

Two of the executive officers stress the importance of giving the professional manager the status and respect the job warrants. Says Dallas' Herb DeShong:

"It helps when your officers insist that you be present at every important occasion, such as a presentation to a city council or state legislative committee or an official visit to a congressman. It makes you feel that you are valuable for what you know as a person and as an executive."

Long Island's Tim McInerney agrees:

"The EO is the top employee in what might be an 800-member organization of successful businessmen. If you treat a man with this ability as just another hired hand, you're likely to lose him."

Want to boost land values in large-lot subdivisions? Try greenbelt planning

Had they been conventionally planned, the projects on the facing page would have brought their developer, Lincoln Development Co. of Wellesley, Mass., an average of between \$10,000 and \$11,000 a lot. In fact, the average has been more than \$16,000—which suggests that developers and planners who think of greenbelts only in terms of high-density projects may be missing a highly profitable bet.

At first blush, adding greenbelts to a tract with minimum lot sizes of two or three acres may seem superfluous. The purpose of the belts is not to add space, however, but character.

"Our idea," says Lincoln Development President Robert Baldwin, "is to do away with any feeling of rigid lot lines. The greenbelts make possible hiking or riding trails that open up woods and ponds to everybody. The result is a community rather than just a bunch of big lots."

Buyers obviously like this concept. Todd Pond's 32 lots (*top plan*) sold out in less than three years, well within the projected schedule (and in some ways, as will be noted later, a little too fast). And Bogastow Valley (*bottom plan*) seems headed for equal success. Roads are only now being rough graded, yet two lots have binders on them and four or five more are in the negotiation stage.

From the buyer's point of view, Lincoln's greenbelt system has the advantage of presenting few bothersome novelties. Buyers in high price ranges (in Todd Pond, there are few house-and-lot packages under \$60,000) tend to be conservative and may be leery of such departures from the norm as joint ownership of common land. Lincoln's greenbelts are simply permanent recorded easements on each buyer's lot; a residents' association, which costs a relatively painless \$50 to \$75 a year to join, oversees such chores as keeping trails clear of underbrush, pumping up the ponds in dry weather and enforcing restrictions.

From the developer's point of view, Lincoln's greenbelt system offers a way out of the suburban squeeze. Briefly, the problem is this: Wealthy buyers who want to move to the suburbs almost always want to live in an established prestige community not too far from the metropolitan center (in this case, Boston). But in such communities, parcels big enough to be worth the developer's while are so murderously expensive ("They're usually estates being broken up," says Baldwin) that the developer can't make a reasonable profit.

The usual solution is to buy cheaper land in less desirable locations. "But," says Baldwin, "this would mean spending more time selling the area and less selling the project. Our solution is to pay the premium for desirable locations, then create a higher return by building a more desirable project."

Lincoln's greenbelt system has kept local officials happy. This is no small achievement; traditionally, most wealthy suburbs prefer no growth at all and they often fight any new housing down to the last ditch. But both Todd Pond and Bogastow Valley have won

high praise from their respective town fathers (the land plan of Bogastow Valley now hangs in the town planning office). This cooperative atmosphere has resulted in such benefits as permission to substitute grass walkways for the usual paved sidewalks, which would have been out of place in the bucolic environment of both Todd Pond and Bogastow Valley.

But before a developer thinks seriously about doing a greenbelt project, he should realize that it is not as simple as a conventional development. According to Baldwin, there are three critical caveats:

1. *Greenbelt projects require far more care in planning.* The fact that every lot must be given its share of woodland or waterfront dictates some odd lot shapes. And the belts must be woven through the project so that every owner has access to all natural features.

Lincoln's planning process involves four stages: First, engineers make a topographical survey. This layout then goes to the land planner, who makes a preliminary layout. With this in hand, the planner and Baldwin walk the property and make adjustments to improve views, save especially good trees, etc. The planner then works out a landscaping scheme, and the layout goes back to the engineers for final drawings and specs.

"Of course, this pushes our land-planning costs way up," says Baldwin. "But it raises our overall development costs by only about 10%. And it raises the value of our lots by about 50%."

2. *Greenbelt projects require more attention to deed restrictions.* One reason is that the belts, which are actually owned by individual residents, must be preserved and maintained; hence such rules as these: No owner may fell a tree within 15' of a belt without permission, or build fences in his portion of a belt. And the inter-lot traffic produced by the belts gives added importance to house siting and design; both must be approved by the developer.

3. *Lots should not be sold out too fast.* This may sound like heresy to other land developers, but there is a sound reason behind it. As the project grows, and people begin to realize that it is unusually desirable, lot values rise rapidly. And if too many lots—particularly prime lots—are sold early, the buyer, rather than the developer, realizes the bulk of the appreciation.

"At Todd Pond," says Baldwin, "one buyer spent \$65,000 on his house and lot. A year later, he sold it for \$79,000, and almost all that appreciation was in his land."

So in addition to programming what many developers would consider a leisurely sales rate (Bogastow Valley will take about five years), Lincoln 1) puts high price tags on its prime lots at the very beginning; 2) starts raising prices on other lots after the first five or six have been sold and 3) requires that buyers start construction within a year after taking title to their lots. This discourages people who might want to buy a lot and hold it purely for speculation.

Todd Pond

The first of Lincoln Development's greenbelt projects, Todd Pond's 95 acres include 32 lots, plus a 21-unit apartment complex on the indicated lot at the bottom of the drawing (H&H, Apr.). Zoning would have allowed two-acre lots, but the average size is actually nearer 2¾ acres. Lot prices, including increases during the three years the project was under development, ran from \$10,000 to \$25,000, depending on location; the average was about \$16,000.

The greenbelts, including the ten-acre pond, take up about 35% of the project's total area.

Todd Pond is located in Lincoln, Mass., a suburb about 11 miles northwest of Boston.

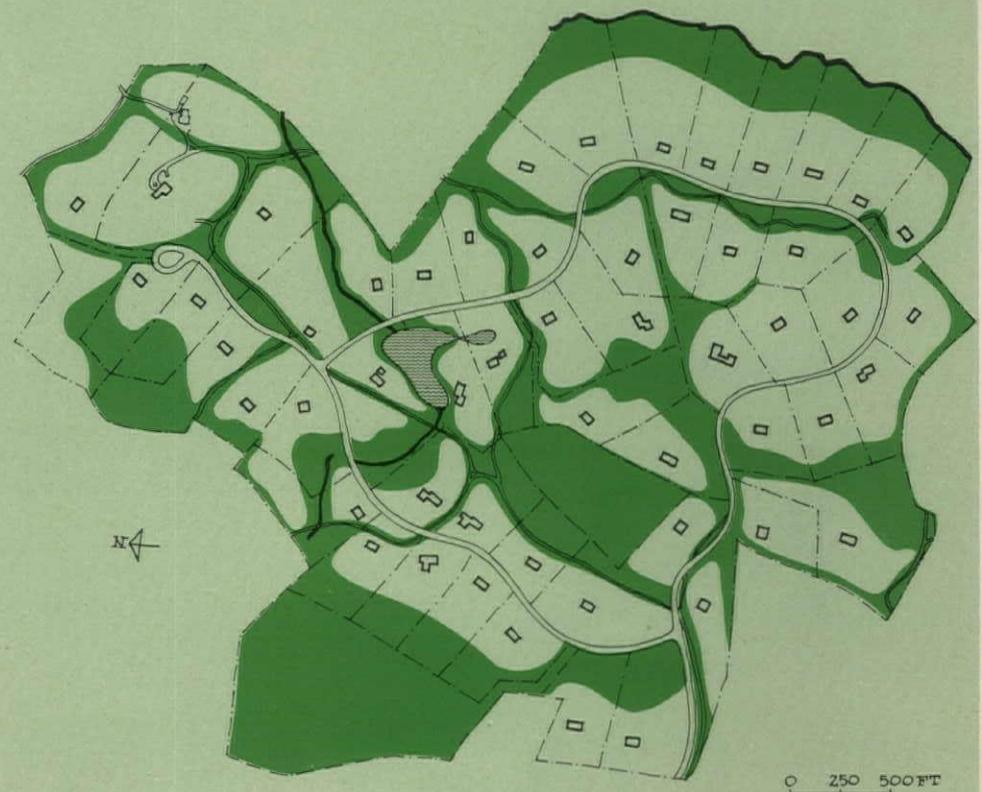


Bogastow Valley

Development work has just started on this 275-acre project located in Sherburn, 15 miles west of Boston. There are 55 lots for new houses, plus two lots on which existing houses are being remodeled. Town zoning calls for a three-acre minimum, but the average is nearer 4½ acres, and some lots with a high percentage of unbuildable land include as many as seven acres. Greenbelt easements, including ponds, cover about 50% of the project.

Present lot prices range from \$10,000 to \$25,000; the average is currently about \$16,000, but it will rise as the project grows and prices are raised.

Land design for both Bogastow Valley and Todd Pond was done by Mason & Frey of Cambridge and Gordon Ainsworth Assoc. of Deerfield.





New asbestos cement extruded components move into housing

One of the new extrusions is the architectural panel at left. Because it's extruded, it has three advantages over counterparts of molded asbestos cement, precast concrete and quarried stone:

1. *Flexibility.* It's easier to extrude asbestos cement in intricate configurations than to mold it, to cast concrete or to shape quarried stone.

2. *Economy.* The estimated in-place cost of extruded panels ranges from \$2.50 to \$4 a sq. ft.

3. *Light weight.* A typical extruded asbestos-cement panel (1"x30"x10') can be handled easily by two men. Panels can be attached directly to open framing or to masonry walls with or without furring.

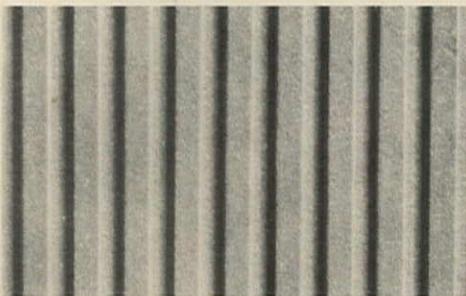
The manufacturer, Johns-Manville Corp., developed the extrusion process under the trade name ACE (for Asbestos Cement Extrusion). So far, the material has been used mostly in commercial buildings, but it is beginning to find residential applications as well. Examples:

- Architectural panels were used as spandrels in a 58-unit townhouse project renting for up to \$370 a month in Queens, N.Y.

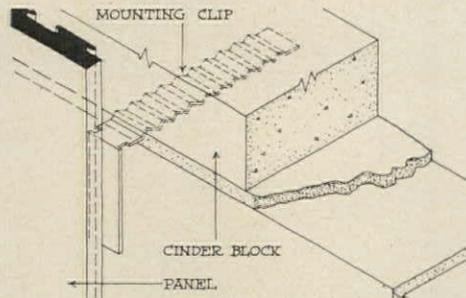
- Extruded asbestos-cement panels have been recommended for use in Stage I of New York's Model Cities program by the city's design consultant, Gruzen & Partners. Stage I comprises 4,000 new and rehabilitated dwellings.

- Several extruded asbestos-cement products are being tried out at a rehab project for middle-income families—Park Slope North—in Brooklyn, N.Y. The durable material is well suited to the hard-use conditions encountered in rehab jobs.

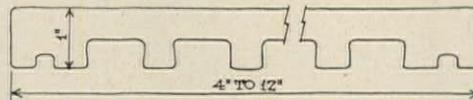
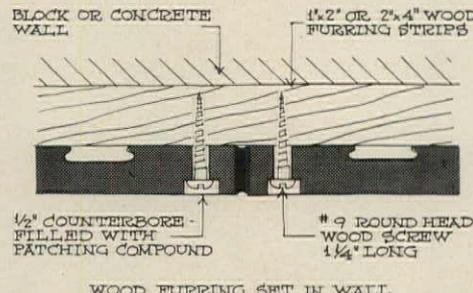
In addition to architectural panels—used primarily as spandrels, facing or fascia—extruded asbestos-cement products include interior and exterior windowsills, copings, band courses, mullions and thresholds. All are manufactured in standard sizes and shapes or designed to architects' specifications. But a specially designed extruder can cost up to \$4,000, so custom design is feasible only on high-volume jobs.



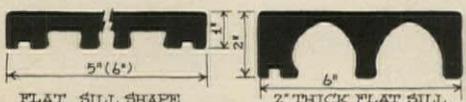
RIBBED PANEL of extruded asbestos cement can be set with mortar-groove clips (top photo, drawing).



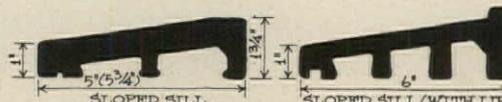
SMOOTH PANEL is also available. Typical installation method (drawing) calls for furring and screws.



INTERIOR WINDOWSILL of extruded asbestos cement has polished black surface. Sill is bonded to masonry wall by filling grooves in bottom with mortar (cross section, above).



EXTERIOR WINDOWSILLS come in level or sloped configurations. Large grooves in under-



sides of sills are mortar grooves; small drip grooves keep water from building facade.



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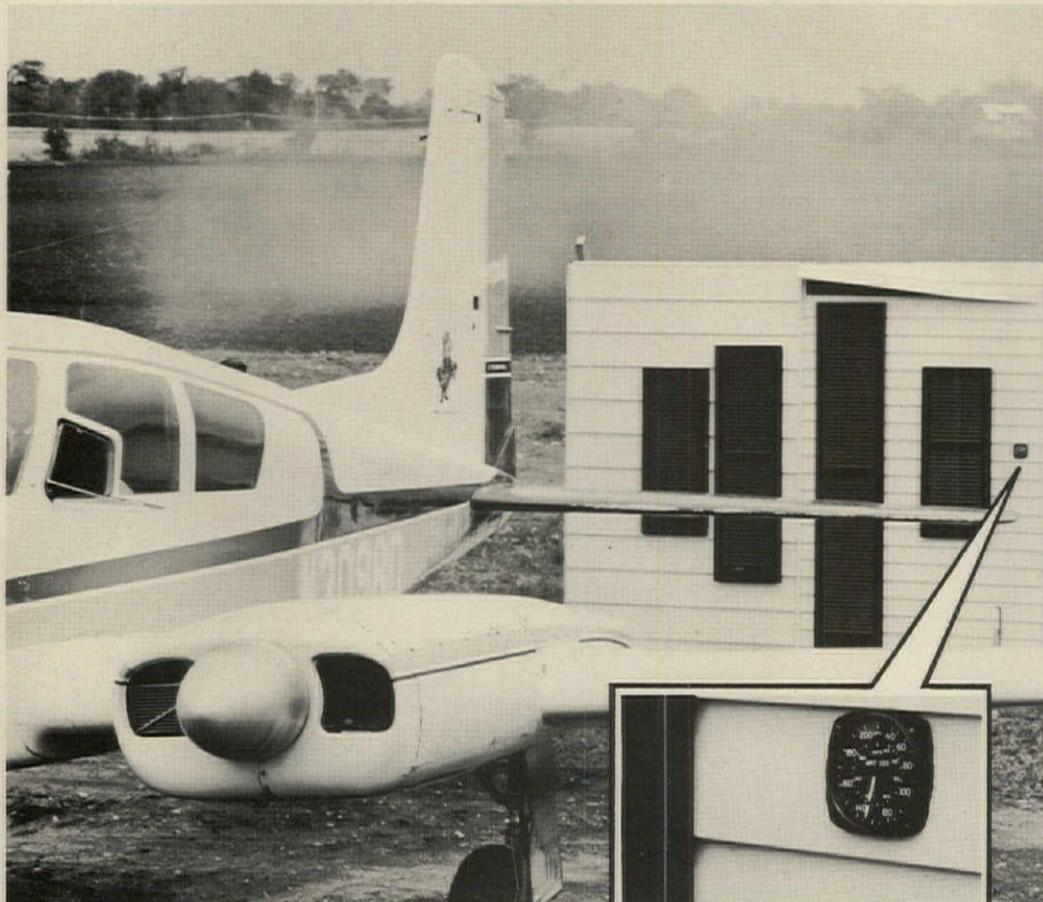
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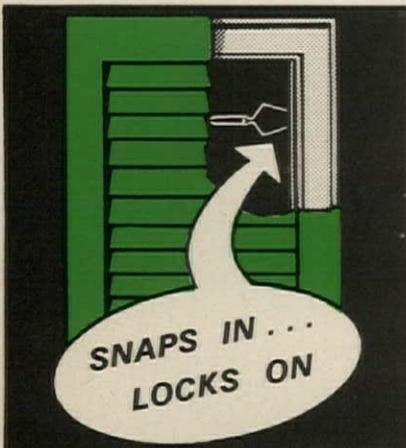


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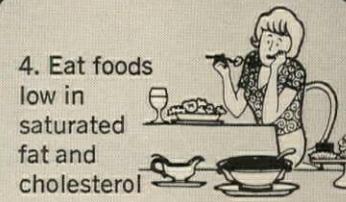
1. See your doctor periodically



2. Control high blood pressure



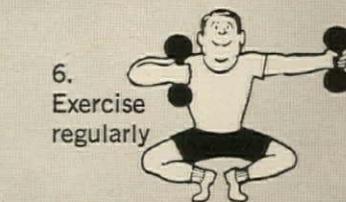
3. Don't smoke cigarettes



4. Eat foods low in saturated fat and cholesterol



5. Avoid overweight

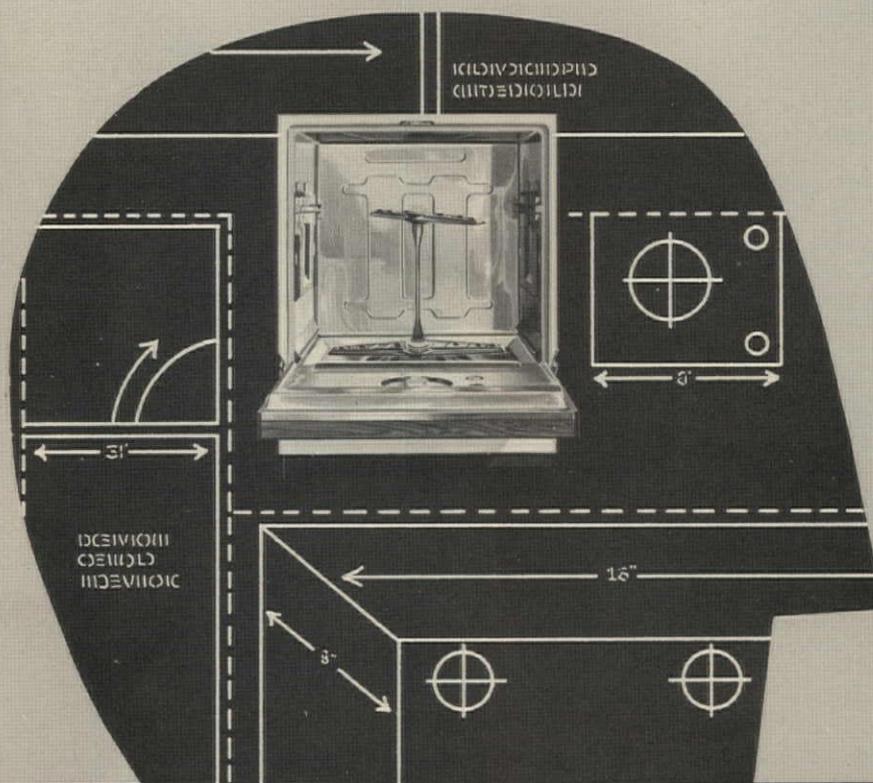


6. Exercise regularly

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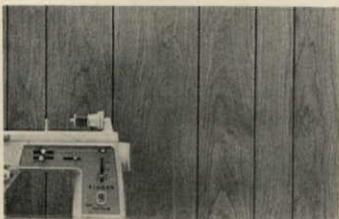
NEW PRODUCTS

For more information circle indicated number on Reader Service card p. 123

Interiors

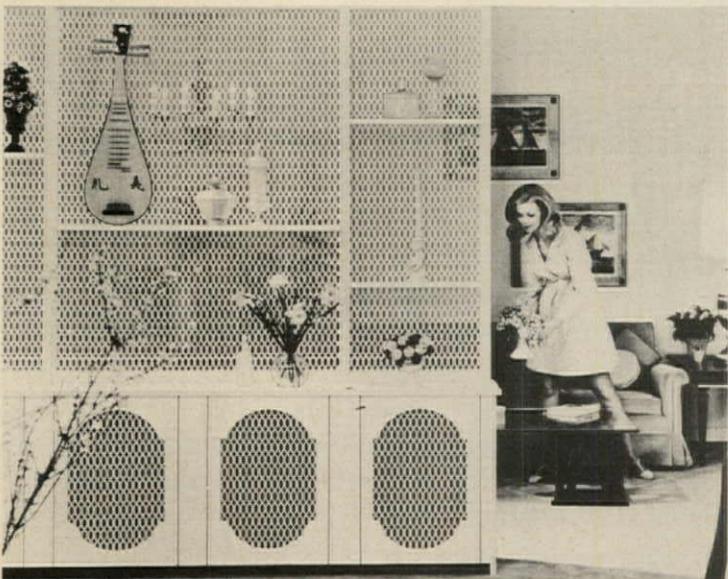


Acoustic ceiling tiles—12"x24"—are center-scored to look like two 6"x24" planks, can be arranged in either standard or staggered patterns. The planks have an embossed surface texture and are washable. Armstrong, Lancaster, Pa. *Circle 200 on Reader Service card*

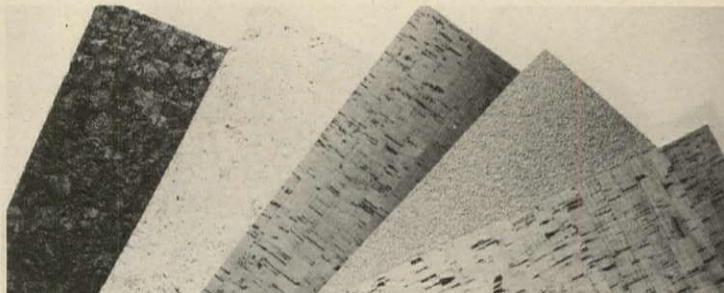


Budget-priced paneling— $\frac{1}{4}$ " woodgrained particleboard with a factory-applied finish that repels dirt and marks—simulates pecan, cherry or bleached walnut. The 4'x8' panels are random grooved. Weyerhaeuser, Tacoma, Wash.

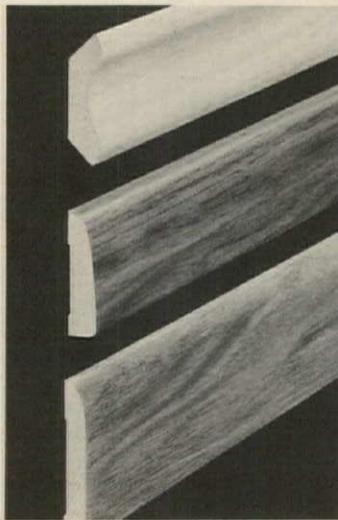
Circle 204 on Reader Service card



Hardboard filigree panels—for use as room dividers, doors and screens—come in choice of four sizes: 2'x4', 16"x72", 2'x6' or 4'x8'. Made for the $\frac{1}{8}$ "-thick panels: ready-grooved moldings and ceiling spring plungers. Masonite, Chicago. *Circle 205 on Reader Service card*

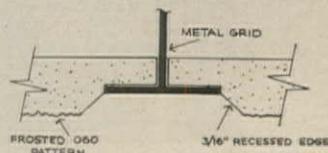
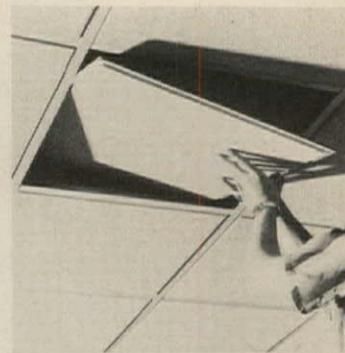


Prefinished cork wallcoverings, imported from Portugal, are offered in five textures and choice of tones. Available in thicknesses from $\frac{1}{8}$ " to 1", tiles measure from 12"x12" to 12"x36". Adam Cork Products, Northfield, Ill. *Circle 201 on Reader Service card*



Wood moldings coated with vinyl are available in grains to match manufacturer's paneling, as well as in black or white. The new line includes base, casing and crown moldings in 7' or 8' lengths. Marlite Paneling, Dover, Ohio.

Circle 202 on Reader Service card



Acoustic ceiling board is now made in a 2'x2' lay-in panel with a recessed edge. The new edge provides a sculptured shadowline that lends eye appeal to both metal T-bar and redwood-grid ceilings. Simpson Timber, Seattle, Wash.

Circle 203 on Reader Service card



Silk-screen wallcovering is one of 12 new patterns in as many as 13 colors on choice of paper, vinyl or foil. The contemporary pattern above—a series of dotted whorls—comes in four color combinations. Jack Denst Designs, Chicago. *Circle 206 on Reader Service card*

New products continued on p. 108

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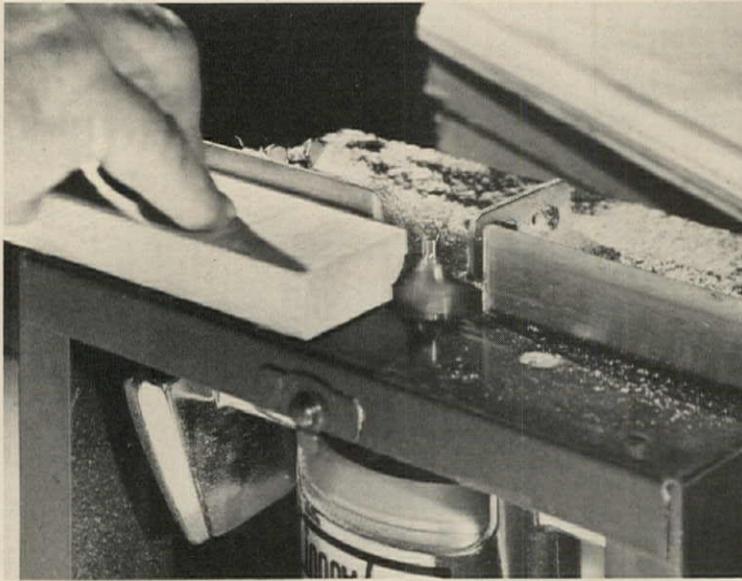
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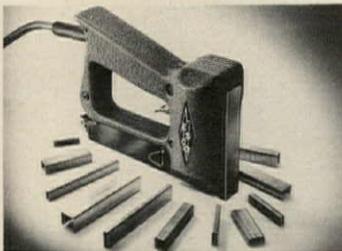
Tools and equipment



Compact shaper kit—with straight and circular guide, adjustable fence and straight bit—turns portable router into an inexpensive shaper. Router locks into base of carrying case (left), which becomes a 6"x8" table. Stanley, New Britain, Conn. Circle 213 on Reader Service card



Ladder-platform hoist is designed to handle brick and block on a flat tray that fits onto the platform. The model shown also has a mortar hopper that can be used in place of the tray. Capacity: 400 lbs. Aeroil Products, South Hackensack, N.J. Circle 219 on Reader Service card



High-speed electric stapler drives 300 staples per minute up to 3/8" deep in hardboard. Unit has interchangeable channels that permit it to drive all staple widths, and can inject staples within 1/16" of a right angle. Electric Stapler, Mount Vernon, N.Y. Circle 214 on Reader Service card



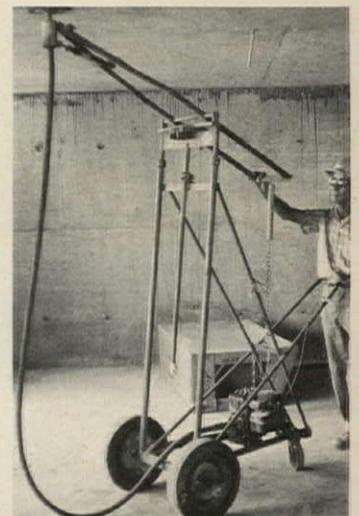
Hydraulic excavator with bucket capacity of 3/8 to 1/2 cu. yds. digs up to 16' deep (larger model digs to 19 1/2'). Wide range of optional equipment includes reversible buckets, clamshells and crane jibs. Massey-Ferguson, Akron, Ohio. Circle 215 on Reader Service card



Rotary hammer with two motor rpms and choice of light or heavy hammer blows is designed for continuous drilling in reinforced concrete without diamonds or water. Hammer drills 23" per min. on a 3/4" hole. Black & Decker, Towson, Md. Circle 216 on Reader Service card



Hydraulic impactor—shown teamed with a tractor-backhoe-loader—breaks pavement (above), tamps backfill, and drives posts or pilings. It can be installed quickly in place of the backhoe bucket. Ford Motor Co., Birmingham, Mich. Circle 217 on Reader Service card



Gasoline-powered grinder with 9" abrasive disc grinds concrete ceilings from 7' to 11'3" high. Once height is set, operator pushing machine along can finish up to 500 sq. ft. per hour. Swivel top allows grinding close to walls. Stow, Binghamton, N.Y. Circle 218 on Reader Service card

New products continued on p. 110



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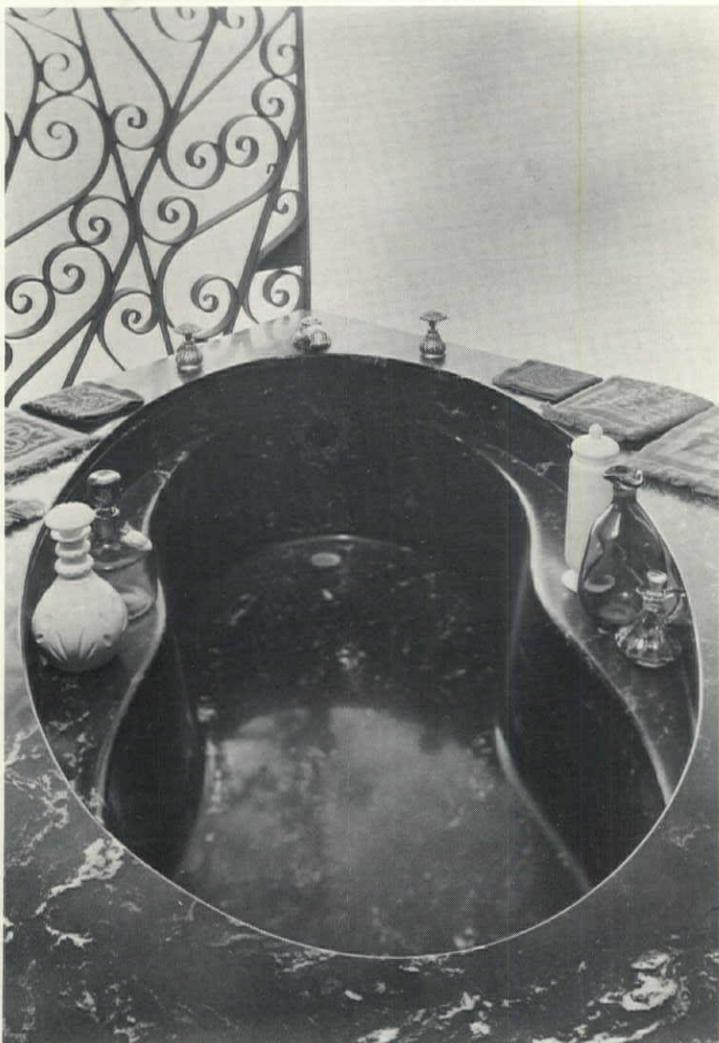
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Baths



Ultra-modern tub is 90% quarried marble combined with hardening agents. The material is heat-, stain- and impact-resistant and is said to have four times the strength of conventional marble. Venetian Marble, Dallas. *Circle 235 on Reader Service card*



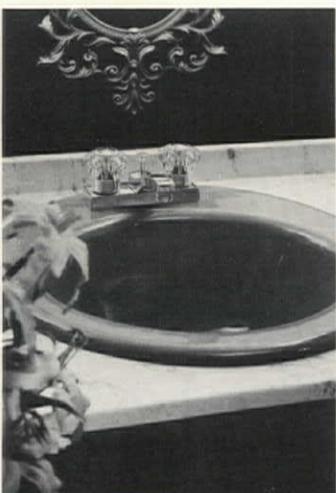
Round lavatory—20"x16" and self-rimming—is vitreous china with a deep contour bowl and twin concealed overflow drains. Unit comes with installing clamps, has holes to accommodate a 4" centerset fitting. Briggs, Warren, Mich. *Circle 236 on Reader Service card*



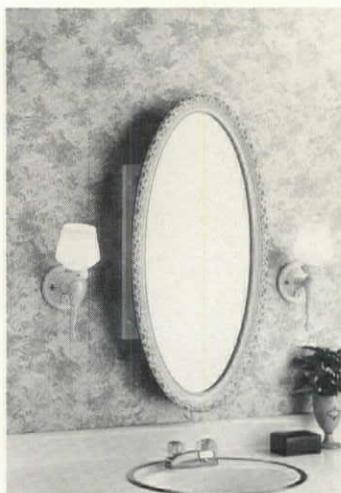
Hand shower that simplifies shampooing and cleaning tub is attached to a flexible hose. It also works from two fixed positions on the wall: one overhead and the other at shoulder-level. With choice of sprays. Richard Fife, New York City. *Circle 237 on Reader Service card*



Water-saving toilet is designed to save one out of every three gallons of water normally used to flush the average toilet. Because less water is required, the unit needs only a small tank—19 $\frac{3}{8}$ " wide, 11 $\frac{1}{8}$ " high. American-Standard, New York City. *Circle 238 on Reader Service card*



Enameled-iron lavatory is now offered in a bold, new accent color called tiger lily, a combination of orange and tangerine. The color—as well as red, blueberry, espresso, and jade green—is also available in kitchen sinks. Kohler Co., Kohler, Wis. *Circle 239 on Reader Service card*

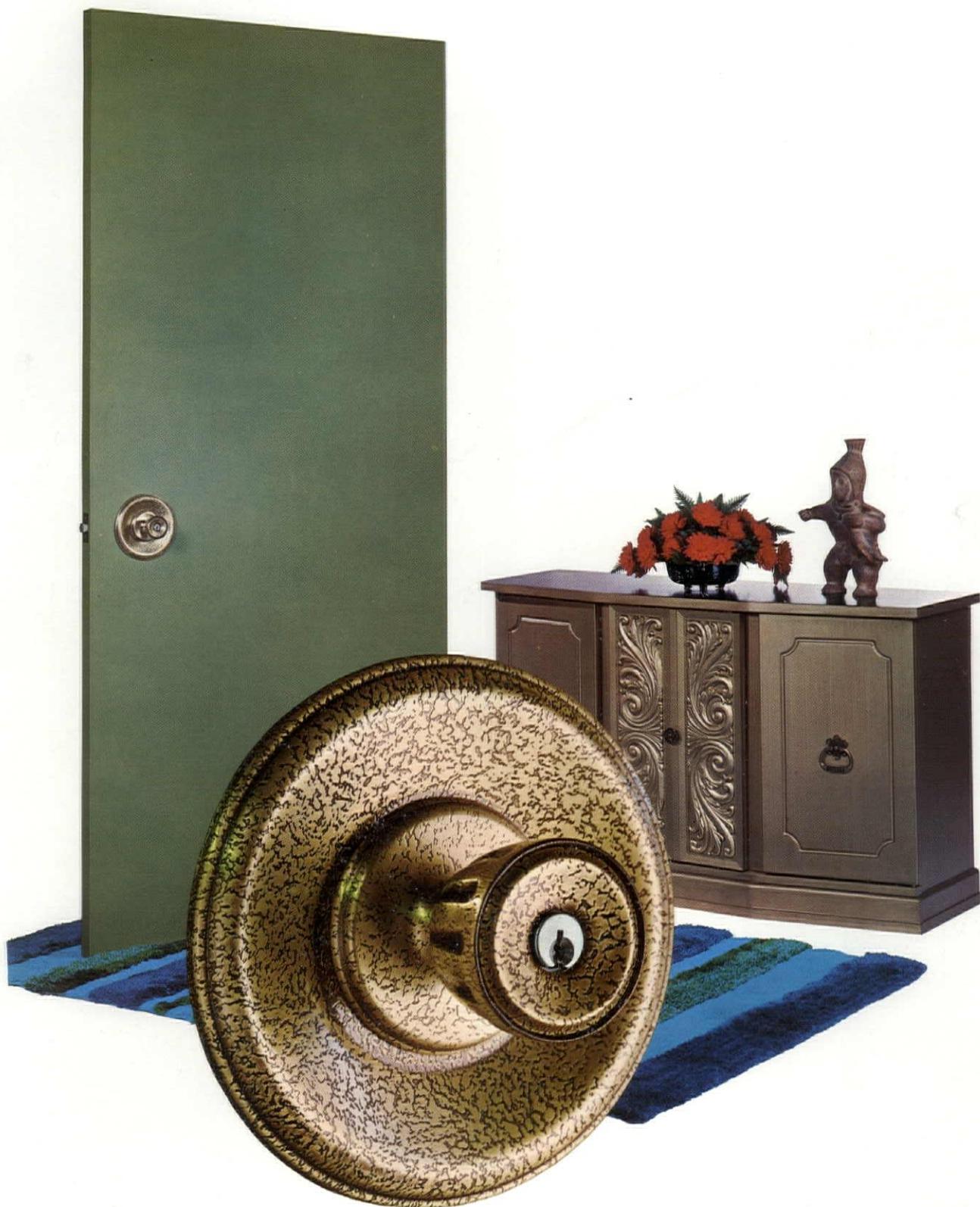


Oval wood-framed cabinet with a hinged door is designed for general-purpose storage space in hallways and bedrooms as well as bathrooms. The mirror's white-and-gold-finished wood frame is fashioned in a period floral design. Miami-Carey, Cincinnati. *Circle 240 on Reader Service card*



Mediterranean-style vanity cabinets with matching hardware are available in 12", 15" and 18" widths. Additional units include single-door unit with three trays (above, left), and an 18" hamper unit. Long-Bell, Portland, Ore. *Circle 241 on Reader Service card*

New products continued on p. 112



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Milner W. Carley & Associates, St. Paul, Minnesota

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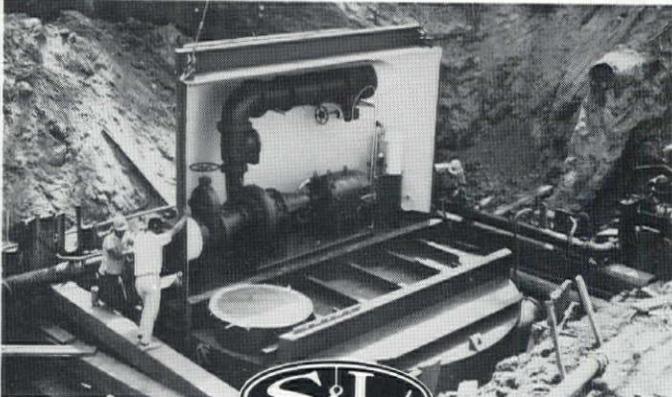
"With the Smith & Loveless station, all of the precise skills, installing pumps, piping and controls, were performed at the factory rather than under job-site conditions. Additionally, we only well-pointed and maintained the excavation for a couple of weeks, rather than two months or more if we had built a conventional structure out of concrete and installed the equipment at the site."

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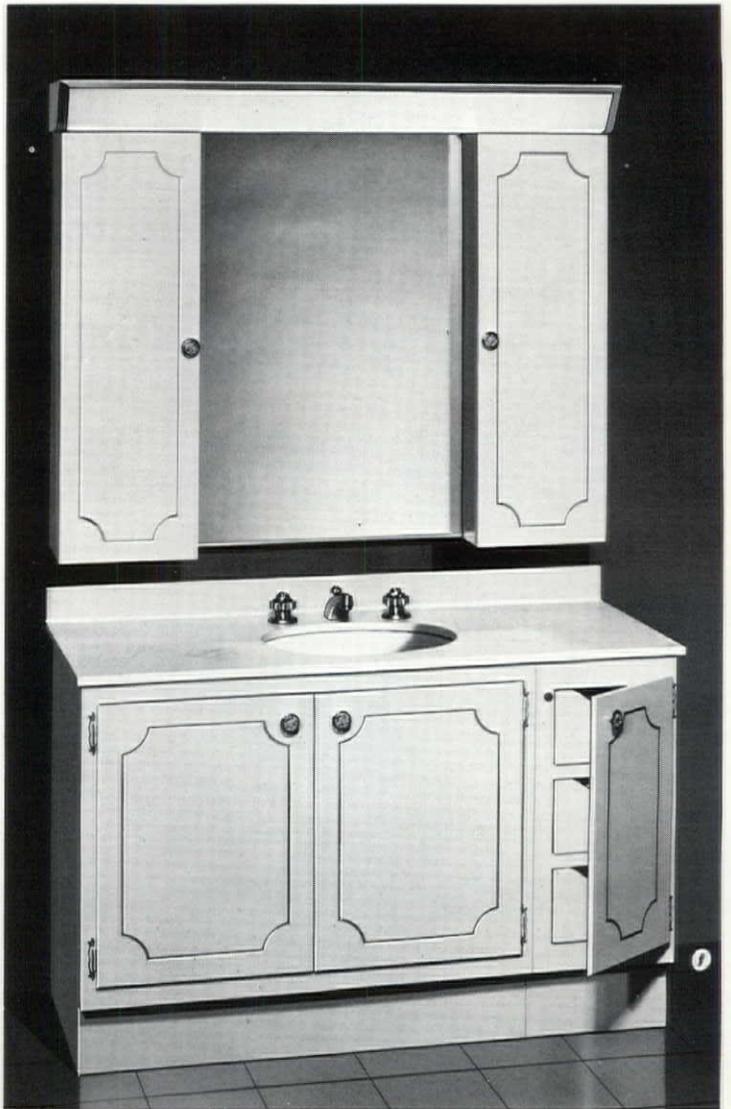
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NEW PRODUCTS

start on p. 106

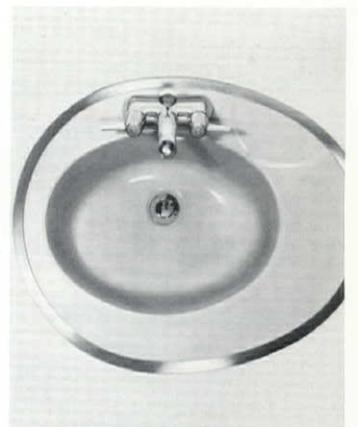
Baths



Bathroom ensemble made of stock components combines double- and single-door base cabinets, two 12" upper cabinets, mirror and light. Hardwood doors feature gold stripe, satin-brass hardware. Williams, Elkhart, Ind. Circle 250 on Reader Service card



Non-scald showerhead is made of triple chrome-plated brass with interior components of thermoplastic NORYL. Available with fixed or adjustable spray patterns, volume control, fixed-quantity flow restrictor. Symmons Engineering, Boston. Circle 251 on Reader Service card



Countertop lavatory with a deep off-center bowl is installed with stainless-steel molding. The lavatory measures 22"x18", accommodates a 4" centerset fitting, and comes in choice of several colors, plus white. Briggs, Warren, Mich. Circle 252 on Reader Service card

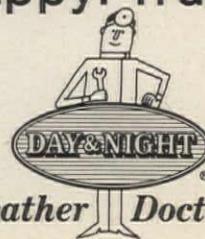
New products continued on p. 114

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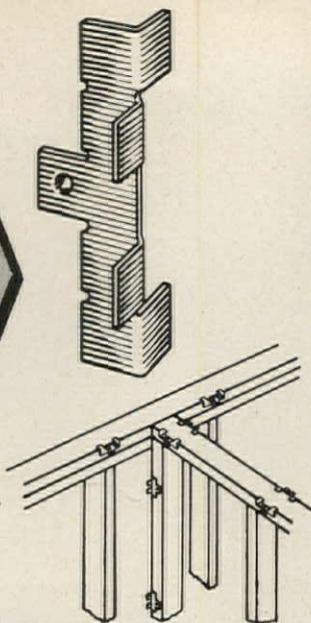
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Circle 87 on Reader Service card

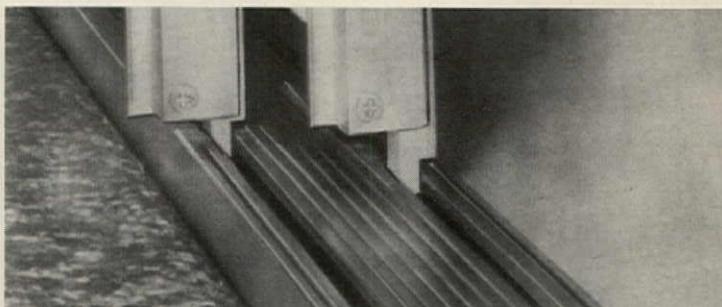
NEW PRODUCTS

start on p. 106

Doors and windows



Wood-tone fiberglass doors simulate the hand-tooled detailing of solid wood. The doors are available in a wide range of sizes and face patterns, built over a wood core. Kaylien, Santee, Calif. *Circle 223 on Reader Service card*



Head and sill units for sliding doors incorporate heavy-duty nylon top rollers and locked-in bottom guides. Lower track guide snaps over prepositioned clips. No visible screws. Roberts, City of Industry, Calif. *Circle 224 on Reader Service card*



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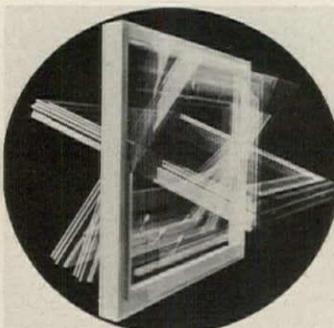
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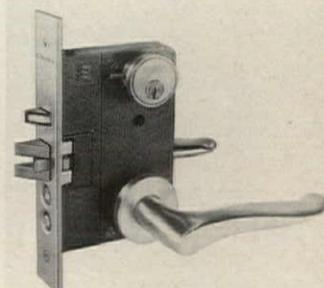
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Double-glazed window comes horizontally or vertically pivoted, or side- or bottom-hinged. Of Swedish origin, window is made of wood faced with aluminum, copper or stainless steel; comes in a range of stock sizes. Wrand, Swarthmore, Pa.

Circle 225 on Reader Service card



Mortise lock for lever handles features a three-piece latch-bolt with a full 3/4" throw. Nylon inserts in the guard bolt assure smooth operation. Eight designs come in brass, bronze, aluminum or stainless steel. Sargent, New Haven, Conn.

Circle 226 on Reader Service card

Floors



Vinyl-asbestos tiles—12"x12" in $\frac{1}{16}$ " gauge—simulate random marble fragments on a background of translucent vinyl chips. Color choice: beige on white, brown on tan, beige on brown, and olive on olive. Azrock, San Antonio. Circle 220 on Reader Service card



Cushioned-vinyl floorings—both available in 6' widths—offer choice of cobblestone (left) or classic brick (right) patterns. Cobblestones come in green, off-white, brown and beige; brick in red or white. Congoleum-Nairn, Kearny, N.J. Circle 221 on Reader Service card



Sheet-vinyl flooring—in 12' as well as conventional 6' width—installs at any grade level without adhesive; Flooring is loose-laid and finished with quarter-round molding or vinyl cove base. Armstrong, Lancaster, Pa. Circle 222 on Reader Service card

New products continued on p. 122

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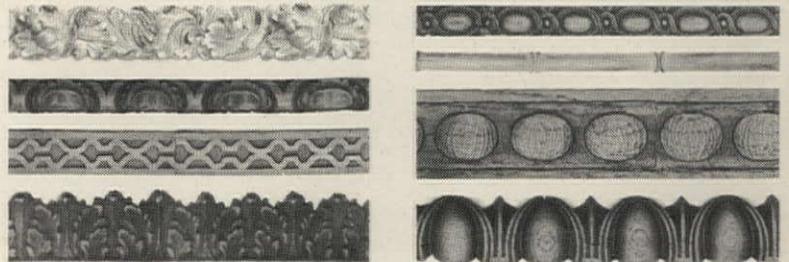
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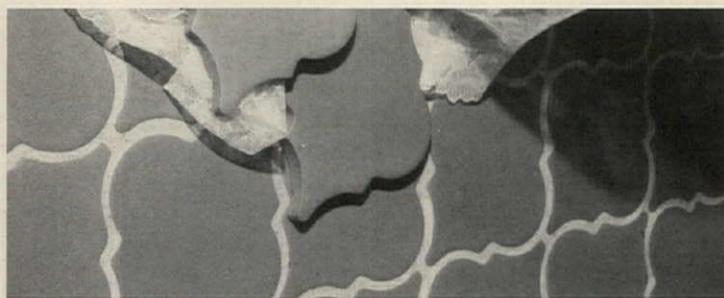
Bryant Manufacturing Company, 2020 Montcalm Street, Indianapolis, Indiana 46202.



Floors



Vinyl-asbestos tiles in four colors incorporate large chips of translucent vinyl surrounded by a matrix of smaller vinyl chips (each chip contains particles of real marble). The tiles are 1/16" gauge, and 12" square. Azrock, San Antonio. Circle 228 on Reader Service card



Quarry tile is now available in a new shape that suggests additional design possibilities. The 1/2"-thick tile comes in five colors—red, sahara, sand, fawn grey and ember—and measures 8"x6". American Olean, Lansdale, Pa. Circle 227 on Reader Service card



Moderately priced vinyl-asbestos tiles feature a random stone pattern in a choice of six colors: shell white, shale grey, green, brown, cinnabar and tan. The tiles are standard residential gauge and 12" square. Kentile, New York City.

New literature starts on p. 127

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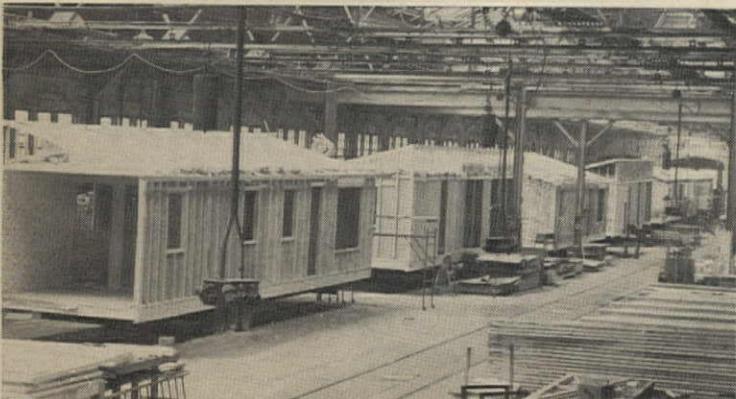
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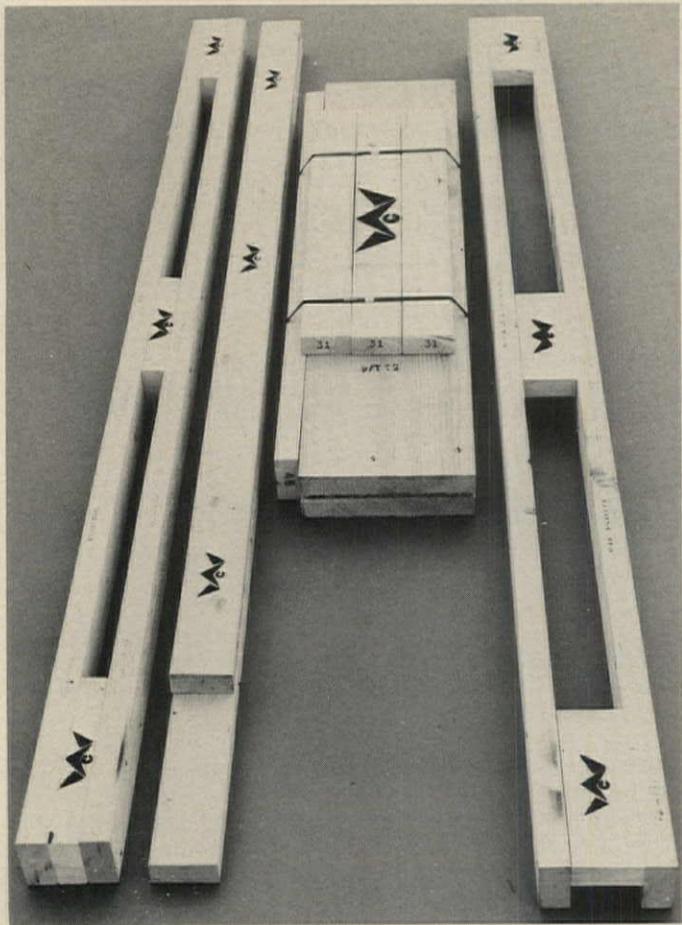
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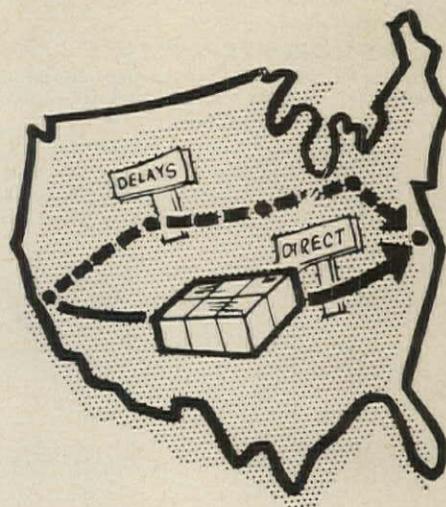
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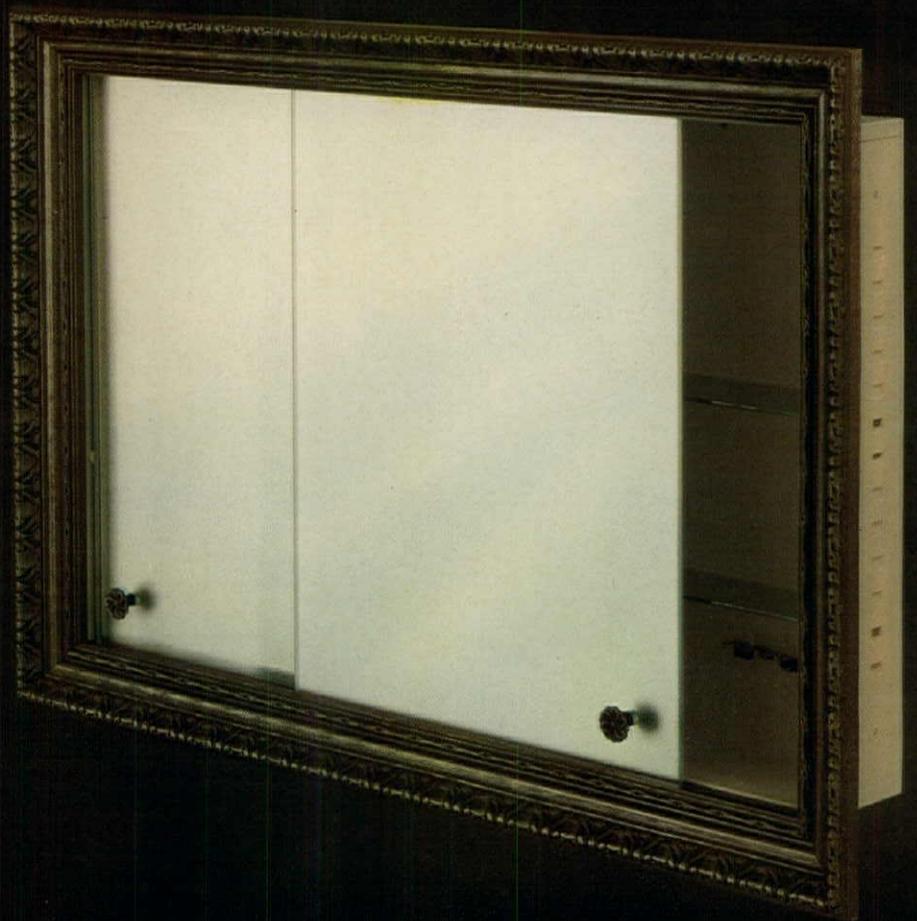
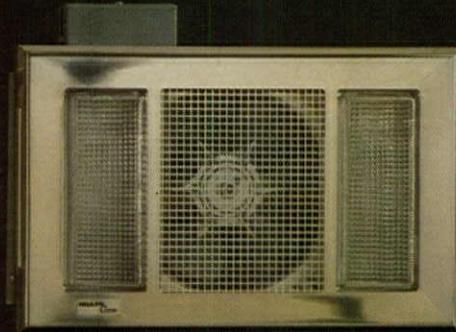
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NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card, p. 123

WOODGRAINED PANELING. A new line of vinyl-coated plywood in four color tones—olive pecan, American walnut, colonial birch and spice pecan—is displayed in a four-page brochure with full-color illustrations. Abitibi, Birmingham, Mich. Circle 320 on Reader Service card

VERMICULITE INSULATION. Fill insulation that works in any unit masonry wall is the subject of a four-page brochure with U-factor tables, installation photos, and a list of Vermiculite Institute members. Vermiculite Institute, Chicago. Circle 321 on Reader Service card

BATHROOM CABINETS. Twenty-eight-page catalog illustrates more than 200 models in styles including contemporary, early American, traditional and provincial. With information on light fixtures. Monarch, Elk Grove Village, Ill. Circle 322 on Reader Service card

FLOORING. More than 100 floor tiles—including manufacturer's newest—are described and illustrated in an eight-page catalog with full-color photographs of eight room interiors. Johns-Manville, New York City. Circle 355 on Reader Service card

FLOOR-PLAN LAYOUT. Information sheet explains kit that simplifies layout of both houses and offices. Kit includes a furniture and equipment basic-size guide, scale layout grid, and self-adhesive templet sheets. Graphicraft, Westport, Conn. Circle 356 on Reader Service card

HOME-LAUNDRY PLANNER. How to plan a home-laundry center is the subject of a 16-page primer that discusses possible locations, minimum requirements, appliance selection, storage and work space. Maytag, Newton, Iowa. Circle 357 on Reader Service card

ALUMINUM STRUCTURES. Sixty-four-page manual written for structural engineers is a basic reference for determining allowable stresses in structural members of virtually any configuration. It was developed by the Aluminum Association's Technical Committee on Engineering and Design. The Aluminum Assn., New York City. Circle 358 on Reader Service card

VANITY CABINETS. Full-line information sheet includes full-color photographs of each of manufacturer's four finishes—Mediterranean, white-and-gold, walnut and birch. With specs and dimension drawings. Long-Bell, Portland, Ore. Circle 350 on Reader Service card

MOBILE-HOME ACCESSORIES. A complete line of patio covers, carports, awnings, ornamental columns and skirting is the subject of a six-page brochure. With full-color illustrations. Howmet, Dallas. Circle 351 on Reader Service card

AIR CONDITIONERS. 1968 line of through-the-wall air conditioners is detailed in a four-page pamphlet. Eight models are available ranging in capacity from 6,000 to 18,000 Btu for use in either residential or commercial construction. With installation diagrams. Hotpoint, Chicago. Circle 352 on Reader Service card

SOUND-DEADENING DOORS. Bulletin contains data for builders and architects interested in sound control. Details on doors, frames, sound seals and automatic door bottoms. Krieger Steel, Los Angeles. Circle 353 on Reader Service card

New literature continued on p. 129



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NEW LITERATURE

starts on p. 127

DECORATIVE TILES. Eight-page catalog displays a series of 30 tiles—both bright- and matte-glazed—for walls and floors. Included: full-color illustrations of all 30 designs, plus typical installation photos. U.S. Ceramic Tile, Canton, Ohio. Circle 300 on Reader Service card

MULTIFAMILY SKETCHBOOK. Townhouses suspended from trusses, a cabana complex that can be built over water, and single-floor townhouses that offer outdoor living are depicted in a score of sketches accompanied by floor plans and descriptions. Eight pages. Western Wood Products, Portland, Ore. Circle 301 on Reader Service card

MORTARS. Easy-to-read reference chart compares the resistance of nine types of mortars to more than 200 chemicals. The chemicals are listed in alphabetical order; the mortars are grouped by type, brand name and maximum service temperature. Pennsalt Chemicals, Philadelphia. Circle 302 on Reader Service card

FIBERGLASS-COATED PLYWOOD. Information sheet enumerates the advantages of fiberglass-clad plywood panels that can be nailed, drilled or sawed. For both commercial and residential use. National Fiberclad, Pittsburgh. Circle 303 on Reader Service card

UNDERGROUND SPRINKLERS. Guide tells how to install, operate, adjust, maintain and winterize automatic sprinkler systems. Includes component cost information. Toro, Minneapolis. Circle 304 on Reader Service card

SANITARY LANDFILL. Refuse disposal by the sanitary landfill method is the subject of a 12-page booklet with detailed cost comparisons (landfill vs. incinerator disposal). Includes a schematic presentation of the two principal landfill methods—trench and area fill—plus advice on how to make the maximum use of available sites. International Harvester, Chicago. Circle 305 on Reader Service card

TWO-WAY RADIO. The advantages of manufacturer's solid-state design, including sensing and control circuitry for protection against overheating, are cited in a recent bulletin. General Electric, Lynchburg, Va. Circle 310 on Reader Service card

BUILT-IN FOOD CENTER. One built-in motor powers seven cordless appliances, including an extra-large blender. A four-page brochure describes the unit and its attachments, includes specs. NuTone, Cincinnati. Circle 311 on Reader Service card

CRAWLER ATTACHMENTS. Sixty attachments for manufacturer's D7 through D9 tractors are detailed in a 20-page catalog. Some of the attachments featured: straight, U-blade and angle dozer blades; rippers; and scrapers. Copies are available from local Caterpillar dealers.

Annual H&H indexes

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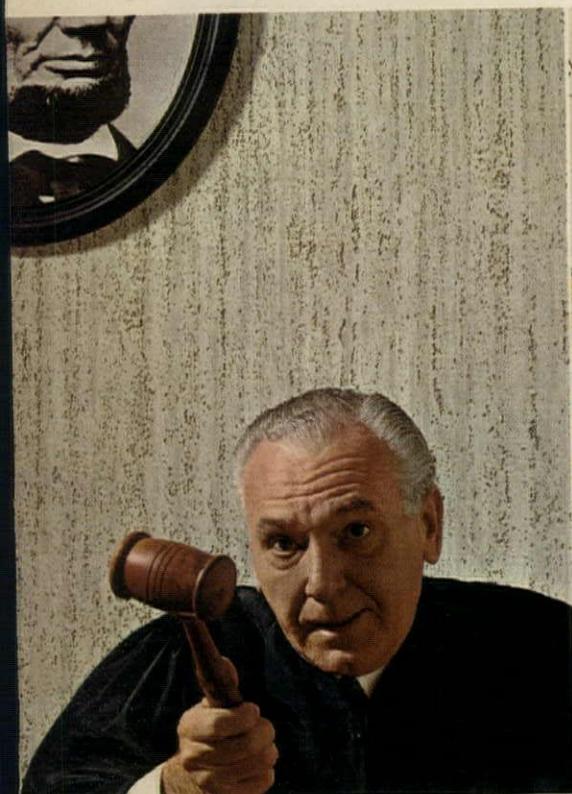
New Rosewood does wonders for a corporate image by capturing all the rich grain and color of hand-rubbed natural wood. Only difference: Marlite stays like new, Annual Report after Annual Report.



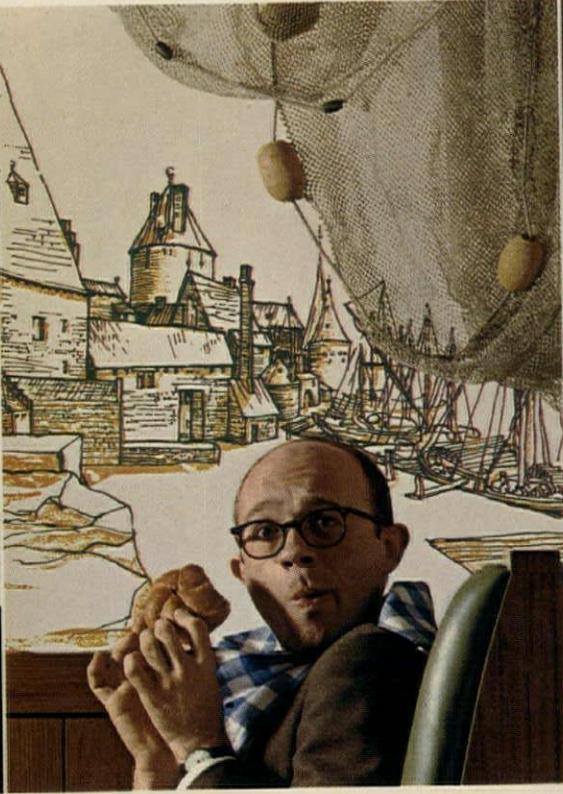
New American Tile is the answer where clean walls are the question. All the beauty of ceramic tile, but none of the problems of grouting. And like all Marlite paneling, this wall wipes clean with a damp cloth.



New Antique White Tapestry has texture you can see and feel—down to the most delicate thread. But Marlite texture can't peel off. It's deep-embossed in the panel for a lifetime of wash-and-wear beauty.



New Lombardy Travertine has been accused of looking like costly Italian limestone. That's the idea exactly. So if your customer wants magnificent walls without paying a heavy penalty, make a case for this Marlite paneling.



New Marlite Mural, entitled "Flemish Harbor," is crafted in deep brown and gold on a white background. Use this panel when you want pictorial effects in a hurry. (Marlite goes up fast without interrupting business.)



New Textured Oak gives you everything the real wood has except acorns. Authentic texture. Distinctive grain. Plus a rugged plastic finish that resists heat, moisture, stains and dents. A great background for any business.

See Marlite's new line of prefinished hardboard paneling (including new Fire-Test Panels) in Sweet's File or write Marlite Division of Masonite Corporation, Dept. 722, Dover, Ohio. 44622.



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