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New Piedmont represents Azrock's skill in styling vinyl asbestos tile to enhance the sales appeal of the homes and apartments you build. Piedmont features stone-like chips of translucent vinyl encasing fine particles of real marble... deeply imbedded in a long-wearing vinyl asbestos backing. And Piedmont's five appealing colors give you exceptional design versatility for any room in the home. Piedmont is available now, in 12" x 12", 1/16" gauge... put it to work to help you sell! For more design ideas from Azrock, write for our new color brochure, "25 Ideas for Decorating with Floors by Azrock," shown at right. It's yours with our compliments.

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Circle 50 on Reader Service card
STOP! LOOK! & LISTEN!

Stop in at the NuTone distributor displaying this sign and look at his complete line of NuTone Radio/Intercom systems. From low budget AM only models to the most refined, luxury systems on the market today. See how easy it is to install this sales appealing convenience feature and how little it costs... it makes for good listening!

There is a NuTone Solid State FM/AM Music Intercom System designed to fit every home need — every budget!

Super Powerful, Super Sensitive

8 WIRE DECENTRALIZED SYSTEM
The ultimate in super powerful, super sensitive performance through at least 16 Remote Speakers. Installation is easy and economical with eight-wire cable, which permits wiring from speaker-to-speaker.

Maximum performance... modest price

6 WIRE CENTRALIZED SYSTEM
Offers complete control of the entire FM/AM Intercom system from the Master Station, with selectors for up to 10 Remote Speakers.

Complete, space-saving, built-in

FM/AM Music Intercom System...
Major components are built-in, save valuable floor space. Record Changer and Tape Recorder fold out from the wall for use; fold back for storage — that’s convenience!
3 good reasons to sell Woodcarv!

There are a lot of excellent reasons you should be selling WoodCarv cabinets — solid core doors, one piece seamless Birch face panels, three-point drawer suspension, etc., etc., etc. All the features you have a right to expect from fine cabinetry. But, the real feature, the real reason for selling WoodCarv is the customer winning styling and quality appearance of even the least expensive of the line. Three distinct and tasteful designs that are compatible with all of today’s decorator trends ... in whatever room storage and counter area is needed. Contact your WoodCarv representative today ... see for yourself the

3 good reasons Woodcarv sells!

Lucerne          Dartmouth          Hampton

For the full story on the Good Reasons WoodCarv cabinets sell, write WOODCARV, Madison and Red Bank Roads, Dept. HH & Cincinnati, Ohio 45227.
EDITORIALS

Tomorrow's merchandising—or how West moves East 101
A trip to California—especially this June—could be very profitable

A break in the gloom 101
Kudos to two top money men who are helping ease housing's tight-money pains

FEATURES

California: here it comes 102
The biggest, most competitive market in the country is currently turning out the newest, most exciting product homebuyers have ever seen. Now the question is, when will the rest of the country wake up and start down the same road?

California's biggest splash is being made 104
inside the good old, reliable detached house

Townhouses are being designed more and more 110
for the growing market of sophisticates

Patio houses are California's newest and most 114
promising solution to the problem of small lots

When California gets around to using its land 118
well, the results can be spectacular

Here's proof that California transplants 124
can flourish east of the Rockies

Northern California and the tradition of wood design 126
Wood is the dominant design element in an architectural style that is as much at home in New England as it is in California. This design file shows five examples

A convention-goers' guide to San Francisco 132
For those who plan to attend the Pacific Coast Builders Conference in June, House & Home offers a houses-to-restaurants guide to the host city

NEWS

California's giants stretch for even greater growth 4
Kaufman & Broad gets ready to buy a supplier four times its own size, Larwin merges to get unlimited expansion capital, and Levitt is going West

Congress promises scant relief on lumber prices 8
Hearings in Washington pay lip service to housing's needs, but accomplish little. Several factors here and abroad combine to prevent extended relief

DEPARTMENTS

Housing-stock prices 26
New Products 172
Mortgage-market quotations 16
New Literature 200
Letters 76
Reader Service Card 189
Technology 160
Advertising Index 206


NEXT MONTH

Opportunity in America's growing roster of prosperous small towns: a builder case study. . . How a man-made lake turned an unbuildable site into an outstanding multifamily project . . . New ideas in high-density land planning.
CALIFORNIA

As the nation's population grows and goes westward, California builders can look forward to 200,000 average starts for the next 10 years. Economists first estimated '69 starts at 180,000. Now, as mortgage rates soar, some experts predict 175,000—still up dramatically from 164,000 in 1968. One of every two will be an apartment.

Much of the state's construction was rained out early this year, so there will be a miniboom of delayed projects this summer. It will flatten out as builders go back to the banks, hat in hand, for new mortgage commitments.

This is the land of giants. Here's what they are doing:

Kaufman & Broad seeks to buy supplier four times its size...

Eli Broad has already narrowed the merger candidates to a few building-material and forest-product suppliers with sales of up to $300 million a year.

Board Chairman Broad and his acquisitions expert have made the purchase their top priority. Nevertheless, the deal may be months away.

Broad is in the front rank of industry leaders who are striving to organize tomorrow's total housing companies—diversified giants that could build virtually anything anywhere in Europe and America. The biggest builders see such broad-based products, "as we look toward the future," as luxury items. "We want a supplier with a diversified product line that we could broaden even further through other acquisitions."

Kaufman & Broad is already a $400-million company. Its earnings are dependent on new-house sales. And we want a supplier with a diversified product line that we could broaden even further through other acquisitions. "The biggest builders see such broad-based products," he says, "as luxury items."

The biggest builders see such broad-based products, "as we look toward the future," as luxury items. "We want a supplier with a diversified product line that we could broaden even further through other acquisitions."

Kaufman & Broad has just become the first homebuilding concern to list its stock on the prestigious New York Stock Exchange. That gives K&B status with the nation's strongest corporations.

2. Kaufman & Broad has just become the first homebuilding company to list on the New York Stock Exchange. That gives K&B status with the nation's strongest corporations.

3. And by selling $15.3 million worth of warrants to the public last month, K&B raised net worth from $17.2 million to $33.4 million while reducing bank debt from $29.1 million to $13.9 million. That gives K&B a highly favorable ratio of $2 of equity for each $1 of debt. Solid builders often boast of ratios of $4 of debt for each $1 of equity. (Furthermore, by eliminating half its debt and attendant interest payments, K&B's net income after taxes will increase by $630,000.)

4. The company is prepared to buy a supplier through a stock offering, too. It has raised its ceiling on authorized shares to 15 million, up from 5 million.

5. And Broad and Nagel, after studying virtually all suppliers, are certain of what companies they can take over.

Says Nagel: "Perhaps its top executives are getting on in years or they no longer have equity control. We would much prefer to buy peacefully, but we have not ruled out a takeover."

More ambition. The new purchase plan probably makes K&B today's most ambitious homebuilding company. Up to now, the company has purchased only two comparatively small companies—San Francisco's Kay Homes ('68 sales of $12 million) and a California recreation-labor developer—for $4 million in stock.

But Broad is stretching. Besides giant suppliers, he is studying California savings and loan associations. And Nagel is investigating builders in Great Britain. An English company would be K&B's second European venture. After a nine-month delay, K&B has begun developing a subdivision outside Paris, France.

...and Larwin fools 'em all by selling to CNA Financial

Lawrence Weinberg thinks $200 million in the hand is worth more than the bonanza that may have awaited him on Wall Street.

The Street's wiselings whispered that Weinberg would offer shares in his Larwin Group Companies to the public. Investment houses had even begun scrambling for a piece of the projected $65 million underwriting.

But three days before Larwin was to file an initial application with the SEC, the company sold out to a billion-dollar, Chicago-based holding company—CNA Financial Corp.

It was not a sudden decision. For months Weinberg had weighed the alternatives, including remaining a private company (News, Jan.).

There were about 40 suitors for Larwin, which projects its '69 profit at $7.3 million on sales of $76.4 million. For example, Weinberg talked at least once with executives of Hartford's Aetna Life & Casualty Co. and Detroit's Chrysler Corp., and Frank Stanton and William S. Paley of CBS reportedly toured Larwin's Simi Valley

Story continued on p. 6
Now! The consumer appeal of redwood with the building benefits of plywood:

REDWOOD PLYWOOD

For everything from schools to supermarkets, churches to condominiums, more of today’s knowledgeable builders and architects are turning to redwood plywood. Thanks to years of advertising and editorial support, buildings featuring redwood have an appeal few buyers (or tenants) can resist. Add the construction efficiencies of plywood to the virtues of redwood—natural beauty, resistance to weathering and insects, superior finish retention and scuff-resistance—and you have a combination no other panel material can touch. If you’re not familiar with the many patterns (and applications) of redwood plywood, drop us a note and we’ll send the information you need. **That’s the beauty of redwood!**
Levitt & Sons plants its banner in southern California

It is an invasion in name only. Yet the actual building in the new market will be directed by Tacoma's Herman Sarkowsky, whose United Homes Corp. was just bought by International Telephone & Telegraph Corp., the conglomerate that also owns Levitt & Sons.

Sarkowsky will use the nationally-known Levitt name in southern California but will retain the United Homes label in the Northwest, where it is well known.

"That is our current thinking," says Sarkowsky.

At 42, Sarkowsky has been building in Washington and Oregon as United Homes for 16 years. Sales for fiscal '69 are projected at $25 million, up 30% in two years. Chauvinistic California builders have long contended that Levitt, with its conservative models, could never crack into the land of pizzazz.

No one will ever know. Sarkowsky has hired away Kaufman & Broad's chief architect, Fred Dayan, to run subdivisions in southern California. But none of these affairs caught fire, and Weinberg set a mid-March deadline for applying to the SEC to go public. Weinberg hoped to be the first homebuilder listed on the New York Stock Exchange.

Then along came CNA.

Insurance for builders. Thus far, homebuilding’s biggest mergers have been with building-product suppliers and land-rich conglomerates. But Weinberg, who commissioned studies of various companies, is convinced that an insurance company is a homebuilder’s ideal parent.

An insurance company has plenty of the one thing a builder must have: money. "The CNA company," says Weinberg, "can borrow and invest at near-term rates of interest. [Its '68 profit was $56.6 million.] And we can do the rest. We have been growing at 40% a year, and now we will grow at 50% as we expand into San Francisco and Chicago."

He feels that relaxed, or low-interest, money is more important than the cut-rate building products a supplier might provide. "You end up paying the full prices anyway," says Weinberg. "If you accept discounts, you are really being subsidized by your own parent."

And although Larwin makes big profits by developing raw land, Weinberg thinks money is more valuable than acreage. "The CNA company," he says, "doesn't have much land. But how many of any parent's stock-piled acres can any builder use? It is a happy accident if there is land in the right place at the right time."

Too cheap? Despite CNA's potential as a benevolent banker, some chagrined Wall Street analysts say Weinberg sold cheaply.

They figure that the public would have paid 35 times Larwin's estimated per-share earnings for '69, or 20% more than CNA agreed to pay. (Larwin gets $100 million in CNA stock now, and another $100 million if Larwin doubles its sales and profits by 1973. Weinberg is certain Larwin will earn the second $100 million before 1972.)

Weinberg, who was Larwin's largest stockholder, seems satisfied. "We think $200 million is a fair price. And the CNA shares we now hold have tremendous potential. We will be able to offer our employees attractive stock option plans with CNA shares."

The deal's flip side. While the deal disappointed some housing analysts, it elated other analysts who follow the insurance industry. Says one:

"Larwin is the best thing CNA has bought." (The holding company, which was formed in 1967 by Continental Casualty Co. and Continental Assurance Co., owns three other major companies, including Gerald Tsai's famous mutual fund, The Manhattan Fund.)

For $200 million in stock, CNA takes control of the Larwin Group’s five divisions: Brentwood Mortgage Corp.; servicing $330 million in loans; Wilshire National Corp., a specialist in placing home insurance; Larwin Home Center, a retail furniture company; Larwin Fund, a shopping center developer, and Larwin Co., the homebuilding division that will erect 3,000 units this year.

The holding company wants to develop commercial properties (shopping centers, parking garages) through its own CNA Realty Corp. That division has already announced plans for a $36 million Chicago skyscraper.

"We can help," says Weinberg, who will sit on CNA's board, "by giving CNA our insights. Our Larwin Fund has built some 1,000,000 sq. ft. of commercial space."

Castle & Cooke buys builder—so does National Gypsum

The southern California building combine of Barclay-Hollander-Curci has just become a wholly-owned subsidiary of Hawaii's Castle & Cooke Inc.

The purchase price for B-H-C was not disclosed. The company is building 700 townhouses on the Los Angeles waterfront at Marina del Rey and other big projects. Castle & Cooke, food producer with $400 million in annual sales, owns land in Hawaii, the Philippines, Central America and California. The acreage has been valued at $300 million. Another subsidiary is developing California's Sea Ranch.

Florida sale. The National Gypsum Co. is reportedly paying $36 million in stock for Behring Properties of Fort Lauderdale.

Behring, which specializes in retirement communities, earned about $300,000 on sales of $60 million last year. So the company is selling for 12 times earnings, an estimate confirmed by President Kenneth Behring.

Says Behring, a 40-year-old multimillionaire: "We might have gotten more money by selling shares to the public rather than merging. But what's the difference between $60 million and $40 million?"

National Gypsum announced tentative plans last year to buy Sam Ervin's $20-million homebuilding company in Charlotte, N.C. That deal fell through.

Going public. Pulte Home Corp., the $20-million Detroit homebuilder, has spurned several merger offers and decided to offer its shares publicly. The company sells $50,000 custom homes in Detroit, Chicago, Washington and Atlanta.
Finger-joined Redwood

Funny, some builders think finger-joined redwood is for fascia:

It is. Fascia, trim, jambs, siding, paneling, soffits, cabinetry, you-name-it.

Really knowledgeable builders today can cite you a dozen time-saving ways they're using finger-joined redwood. They know they can order exactly the lengths they need—there's no sawing on the job and no waste. (20-footers are no problem, and extra wide edge-glued pieces are readily available.) Because each board is electronically glued and engineered straight, the boards go up fast and lay flat. When you add the remarkable virtues of redwood itself—paint retention, weather resistance, consumer demand—you have a product no material can match. Find out for yourself about finger-joined redwood. Today.

That's the beauty of redwood!
The lumber price spiral, or, how the builder gets nailed

Homebuilders looking to Congress for lumber-price relief better take another look.

Little—if any—legislation is likely to emerge, though persons on all sides of the lumber mess say that only new laws can bring lasting help.

Key Congressional aides reveal that last month's hearings before the Senate and House Banking and Currency Committees were held more to show concern than to do anything about lumber costs.

One aide said: "As far as the hearings are concerned, homebuilders shouldn't expect much help."

The hearings were called after lumber and plywood prices shot up more than 90% in less than two years. Plywood is up 100% and softwood lumber, a house's main framing material since mid-1967. In some areas the price of Douglas fir lumber doubled in 12 months.

Several factors have driven lumber prices to tree-top levels after years of relative stability (chart above). Witnesses at last month's hearings cited them all—more log exports, greater domestic demand, limited domestic supply, poor timber management by the federal government and even the seasonal shortage of railway cars.

Lumber industry witnesses blamed the government. And some government witnesses, including Secretary George Romney, hinted that the lumber industry itself might be at fault.

Lumber group's argument. The National Forest Products Assn. told Congress that the price spiral was strictly a "supply-demand situation, brought about by static log availability and increasing product demand, unnecessarily aggravated by federal government policies."

The NFPA said the government unnecessarily restricted the supply of softwood timber from national forests—which hold 60% of the nation's sawtimber—while lumber consumption hit record levels. (In 1968, however, consumers consumed 2.1 billion bd. ft. of softwood and 14.9 billion sq. ft. of softwood plywood.)

The NFPA wants the nation's timber-management policies revamped—for the first time in 30 years. Currently the national forests produce only 25% as much timber per acre as private timberland.

Officials of the U.S. Forest Service disclosed that trees that could yield 10 billion bd. ft. of timber are lost annually to fire, insects and disease. But they added that larger Congressional appropriations would be needed to facilitate logging in the vast federal forests, which cover twice the land area of California. With enough money, five billion bd. ft. could be saved annually.

Federal response. The federal government made a three-part response.

• President Nixon ordered a 10% increase in the sale of lumber from publicly owned forests to yield another 1.2 billion bd. ft during the next 15 months.

• Secretary Romney asked the Justice Department to investigate possible anti-trust violations in the lumber industry. In Congressional testimony, he noted that the number of sawmills has declined sharply in recent years, but he stopped short of accusing the lumber industry of wrongdoing.

(Lumber industry profit climbed 91% in 1968 to $635 million.)

• Romney also asked Congress to consider limiting the industry's log exports to Japan and other foreign countries. He pointed out that Congress has passed a law limiting log exports from federal forests but has left private lumbermen free to sell their reserves to foreign buyers.

The forest industry cultivated the Japanese market in 1966, when domestic housing started plunging. Timber-poor Japan, which is building more houses (1.9 million a year) than any other nation, took every log it could get. Last year Japan bought 2.1 billion bd. ft., or enough timber to build 40% of this country's annual output of one-family houses.

James Turnbull, executive vice president of the American Plywood Assn., acknowledged that Japanese exports drove prices up. But he added: "The scarcity [of lumber] was there before Japan began to bid."

There is some Congressional support for an outright curb on log exports. Rep. Thomas Ashley (D., Ohio) of the House Banking and Currency Committee says: "We are helping Japan reach its housing goals over the next ten years and ignoring our own. They have the timber to do it, and we don't."

Meanwhile, the Congressional hearings were interpreted by some observers as this nation's way of telling Japan to exercise voluntary restraint before the U.S. is forced to impose distasteful trade barriers.

Price decline. Although the hearings could provide only psychological impact on the lumber market, prices did decline sharply early this April.

According to one source, the basic price of sanded plywood dropped to $110 per thousand bd. ft., down a full $34 in just three weeks. And sheathing, the plywood most used in houses, fell to $115 per thousand bd. ft., down $15 from its peak.

There was confusion about what actually caused the sudden price drop.

The Wall Street Journal, however, simply reported that buyer resistance to higher prices had been building for several weeks and that the decline was inevitable. It added: "The market still is very unstable and could move either way."

Some elements of the lumber industry took immediate steps to assure that the market moved one way—up.

Fifteen Oregon plywood mills shut down as they awaited a price rebound. And Boise Cascade, a major timber producer that also owns a team of builders, revealed that it would hold its plywood off the market while prices remained unstable.

The lesson for homebuilders, who have looked everywhere for help, seemed all too clear:

Lumber prices will remain high, even if lumbermen have to withdraw timber from the market to assure supply shortages.

—ANDY MANDALA
The warm sell.

Mosaic ceramic tiles turn a cold bath into a nice warm room and an empty house into a sale.

Build a ceramic tile bath into any home you're building and you've given yourself an extra selling feature. Make that tile Mosaic's "Certosa" and you've got a sure deal.

"Certosa" ceramic tile comes in two sizes, two glazes and sixteen bath-warming colors. Also ideal for an elegant foyer and a distinctive family room.

But there's more to Mosaic than "Certosa". There are 10 plants turning out the broadest ceramic tile line in the industry. 33 regional warehouses stock all the tiles and tools needed for complete installations. Over 150 distributors, sales representatives in every major marketing area, and a complete design department at your service.

Here we tile a bath for you in flashed olive "Certosa" while we pave the page in red. But you could do the job with square tiles. Or scored tiles. Glazed or unglazed. Many sizes and shapes offer truly distinctive design effects.

For the rest of the sell, write: The Mosaic Tile Company, Box 999, Florence, Alabama 35630. We'll be happy to send you our full-line Architects' Guide.
It's a tough law.

Mortgage lenders who thought the truth-in-lending legislation would be a simple matter are finding that the Federal Reserve Board's 59-page regulation will involve them in more paperwork, legal problems, advertising changes and federal gobbledygook than they ever encountered in writing the original contracts of loans.

Regulation Z, as the truth-in-lending rules are called, goes into effect July 1, and mortgage investors and originators are already in a small frenzy of preparations to comply.

The purpose of the law is plain: to make customers aware of the cost of credit and to permit them to compare the terms available from a variety of credit sources. The details of the regulations are complex in the extreme.

Rules and penalties. The regulation spells out not only the disclosures—including the finance charge and annual percentage rate—that must be made by creditors but also the manner in which disclosures must be made. It allows customers to cancel some types of consumer credit within three business days if a residence is used as collateral, and it sets standards for advertising credit.

Penalties for violation are a $5,000 fine, a year in jail, or both, upon conviction. The customer can sue for civil penalties of twice the amount of the finance charge, court costs and attorney's fees.

The regulation, seeking to plug loopholes before they open, details the print required to be shown on the contract. They "must be printed more conspicuously than other wording of the same type of material" and it sets standards for advertising credit.

Posting of discounts. Mortgage lenders must disclose interest rates and the additional amount payable under any point or discount with which they may reduce loan fees, finder's fees or similar charges, investigation fees, credit-report fees and the premiums or other charges for any guaranty or insurance protecting the creditor against default by the borrower.

The law does exclude several items from computation of the finance charge, including fees or premiums for title examination or title insurance; fees for preparing a deed, settlement statement or other documents; escrow for future payments of taxes and insurance premiums; notary fees for deeds and other documents; appraisal fees, and credit-reports.

The items that need not be included in the finance charge, if they are itemized and disclosed, are fees and charges paid to public officials to perfect, release, satisfy or determine the existence of a security lien; and taxes.

Lender's problems. One section of the regulation deals with rescission rights of the borrower, who could prove troublesome to mortgage lenders. Borrowers can rescind certain contracts within three days if notice of the rescission is in the mail by the end of the third day.

A borrower who uses the right of rescission is not liable for any finance charge or other fees, and any security interest he has given becomes void. The lender must return to the borrower within 10 days after rescission all funds or property given as down payment or earnest money.

So a lender may face a dilemma: Should he withhold loan funds from the borrower until he is certain the transaction will not be rescinded, or risk taking the loss on funds advanced on a transaction that is later rescinded?

If the lender withholds the mortgage instrument from the public record, he risks exposure to liens that may arise later but which, because they are recorded, will preempt the lender's own mortgage lien.

The lender could obviously record the lien, but if the transaction was rescinded, the lender could not recover from the customer any of the costs of recording or satisfying the lien.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending April 18

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

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Mortgaging's merger merry-go-round spins on

Mortgaging's merger merry-go-round spins on

The First National Bank of Dallas has made a tender offer for Lomas & Nettleton Financial Corp., also of Dallas, the nation's largest mortgage-banking house.

The bank's offer, $66 million in stock and certificates of deposit for 80% of LAN's common stock, comes one month after L.A.T., a bank holding company, purchased the giant T. J. Bettes Cos. of Houston and California (News, Aug. '68). Bettes is now Lomas & Nettleton West; the parent's other subsidiary is the Lomas & Nettleton Co. of New Haven, Conn.

Sale of Associated. First Pennsylvania Corp., a new one-bank holding company formed by the First Pennsylvania Banking and Trust Co., has agreed to purchase Associated Mortgage Cos. of Washington, D.C., for up to $16 million in stock.

Kissell Davis. Kissell Davis of Springfield, Ohio, disclosed that it was discussing the sale of its assets with the Pittsburgh National Corp. and the Pittsburgh National Bank.

In Associated. First Pennsylvania Corp., a new one-bank holding company formed by the First Pennsylvania Banking and Trust Co., has agreed to purchase Associated Mortgage Cos. of Washington, D.C., for up to $16 million in stock.

Kissell Davis. Kissell Davis of Springfield, Ohio, disclosed that it was discussing the sale of its assets with the Pittsburgh National Corp. and the Pittsburgh National Bank.
Show windows for showplaces

She likes it when people refer to their home as a showplace. The builder does too. Marvin makes it easy to get beautiful showplace windows on short notice, install them at the lowest possible cost, and have them operate the way fine wood windows should. We make the largest line of wood windows in the world — double hungs, casements, awnings, gliders, patio doors — and offer more options. In short, we make it easy to use wood windows in beautiful, profitable ways.

FREE! Write for a copy of Marvin's 16-page full-color idea book and 32-page condensed catalog of wood windows and patio doors.
How to make worth a custom
a plain home price...

Add stock wood moulding, "The Instant Customizer."

You can easily have rooms-full of eye appeal with wood moulding. It's simple, inexpensive, and extremely profitable. In fact, we've been told by builders that a little extra spent on stock moulding "does more to sell the house than $10,000 worth of sample furniture."

Just think about how you could transform an ordinary home into a quick-selling "customized" model. All it takes is a carpenter, a little moulding and some good ideas. We'll send you a file full of great ideas on how to customize a home with stock wood moulding. Just fill out the coupon and mail it immediately to Western Wood Moulding & Millwork Producers, P. O. Box 25278, Portland, Oregon 97225.

Yes, send me the free Western Wood Moulding Information File containing ideas on designing and decorating with stock wood moulding.

Name
Address
Firm
City
State Zip

WESTERN WOOD MOULDING AND MILLWORK PRODUCERS

MAY 1969

Circle 58 on Reader Service card
Chicago leads housing markets again

Last year was Chicago's biggest ever, and its total permits ($58,000) were nearly a third higher than the number the market has been absorbing in recent years. The houses and apartments now under construction would almost fill a year's average demand.

Yet, in proportion to population, Miami-Fort Lauderdale led all markets by a wide margin. It is building more than three times as many units as Chicago, and both Dallas and Seattle are building nearly three times as many.

And Chicago is about to lose overall leadership. Los Angeles, fourth last year, will probably wind up first for 1969. It was first for most years between World War II and 1964.

The analysis was made by Detroit's Advance Mortgage Co.

Smokler & Co. sells out to Dreyfus Corp.

The Detroit-based company that built 14,000 houses last year will receive $14 million in stock of the Dreyfus Corp. of New York City.

Although the final audit was not completed, the company appeared to be selling out for a price equal to only 10 times 1968 earnings. Smokler announced sales of about $28 million for 1968 and indicated that the figure would support after-tax earnings of perhaps $1.4 million. Senior Vice President William Berman explained:

"The figures are deceiving. I know they look low. But there is more to it."

Growth plans. Berman declined to elaborate, but his comments seemed to imply that parent Dreyfus plans to expand its new subsidiary.

The merger by exchange of stock allows the three principal Smokler shareholders, headed by Bert L. Smokler, to obtain more than 10% of Dreyfus' outstanding shares. Smokler is one of several companies that announced mergers and other major growth plans this month (see p. 4-6 and 40).

The building company, a specialist in government-insured housing, operated in Detroit, Omaha, Topeka and Washington, D.C., last year.

Dreyfus manages several mutual funds.

Ross Cortese sells out, too

The Crane Co. of New York City, a major product supplier, is paying $30 million for the retirement king's shrinking realm.

After tight money and disappointing sales hit his company in 1967, Ross Cortese began selling chunks of his five Rossmoor Leisure Worlds. Three deals reduced his land inventory from 7,355 acres to 2,400 acres (News, Nov. 67).

He still has retirement villages in New Jersey, Maryland and California, but he doesn't look ahead to any kind of retirement himself. He will remain president and introduce Rossmoor to mobile-home parks and luxury apartments.

Savings banks about to lose their big U.S. tax cushion

If the mood of the tax-writing House Ways and Means Committee is any criterion, the nation's 500 mutual savings banks are about to lose a lucrative tax loophole.

The panel, holding hearings on tax reform legislation, showed particular interest in the banks' special 3% reserve deduction. The formula has effectively relieved the mutuals of anything more than token taxes.

In 1967 the $75-billion savings bank industry paid $3.97 million in federal income taxes. The $150-billion savings and loan industry, which operates under the same tax rules, paid $93.8 million. In 1963-1967, savings banks paid federal income taxes just over $25 million. Savings and loans paid $136 million.

Revenue Act of 1962. The disparities derive from the Revenue Act of 1962, by which Congress sought to increase taxes on both S&Ls and savings banks.

The act lets both institutions put into tax-free surplus either 60% of net income or 3% of loans. Mutuals discovered that they could keep tax payments to a minimum by shifting from other assets into mortgages, a diversion not available to S&Ls.

Making use of the loophole, mutual savings banks poured billions into the mortgage market. From 1963 through 1968, their mortgage holdings rose from $32 billion to $53 billion, or from 69.5% to 74.9% of total assets.

But today, with mortgage-to-asset ratios at a high and with yields on competition investment instruments outpacing mortgages, the banks are reducing new mortgage investments considerably (News, Apr.).

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Banks' stand. The National Association of Mutual Savings Banks nevertheless argued that the 3% reserve formula should be left intact as a means of encouraging mortgage investment. In testimony before the committee, Edward P. Clark, president of the Arlington (Mass.) 5&6 Savings Bank and chairman of the tax committee of the association, said Congress should not tamper with the formula because a change "would severely restrict the long-run availability of housing credit."

After hearing the banks' testimony—nearly 100 pages of material in defense of the 3% formula—Chairman Wilbur Mills asked committee members if they had any questions. Only two were asked of the witnesses, and the abruptness of the committee caused some long-time Capitol Hill observers to state flatly: "There's no need to ask questions when your mind is made up."

Taxes on Thrift Institutions

<table>
<thead>
<tr>
<th>Insured Mutual Savings Banks</th>
<th>Insured S&amp;Ls</th>
<th>Fed. taxes</th>
<th>% of net income</th>
<th>Taxes paid</th>
<th>% of net income</th>
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<td>1963</td>
<td>477</td>
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<td>4,921</td>
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<td>60</td>
<td>447</td>
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<td>3,755</td>
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<td>734</td>
<td>0.35</td>
<td>3,677</td>
<td>0.49</td>
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<tr>
<td>646</td>
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<td>3,080</td>
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<td>3,419</td>
<td>1.87</td>
<td>93,054</td>
<td>12.17</td>
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<tr>
<td>4,885</td>
<td>1.57</td>
<td>93,385</td>
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<td>7,439</td>
<td>2.22</td>
<td>133,626</td>
<td>14.55</td>
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<td>6,778</td>
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<td>3,971</td>
<td>2.27</td>
<td>92,368</td>
<td>13.62</td>
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</tr>
</tbody>
</table>

Source: USS&L League, in testimony before House Ways & Means Committee
New! The expensive seamless look in low-cost VA tile.

Kentile Rimini is a stunning new style in vinyl asbestos tile—and what a prospect-pleaser it is! Each tile, seemingly, is hewn from stone, pebble, and native rock, just like an Adriatic Italian piazza. All tiles blend perfectly, creating a floor of unbroken, seamless beauty. Kentile® Rimini is economically priced...fast and easy to install. Resists stains and scuffs...is comfortable underfoot...and it’s greaseproof. And just because Rimini is brand-new, don’t think your best prospects won’t know all about it! We’ll be running full-color ads in upcoming June issues of Life, Reader’s Digest, American Home and Sunset. This week, ask your flooring man to show you all 8 magnificent Rimini colors.
G-P Vinyl Shield® Tortoise Shell
Decorative. And practical. Use it around the kitchen, bath ... in all high-moisture areas. Makes an ideal "leisure-living" wall!

G-P Bestwall Tile Backer Board
Specially formulated for moisture resistance, yet installs and decorates as easily as drywall. And once tile is on, it's there to stay! Easy for you. Easy for the homeowner!

G-P Flakeboard
Absolutely uniform. Extremely smooth surface is excellent for painting or base laminates. Great for all types of cabinetry. Panels up to 5' x 12" in 3/16" to 1/2" thick.

Inside! Outside! Everywhere!
People are swinging to homes that let them swing!

What do people want in vacation homes?
Little or no maintenance. The kind of care-free, easy living that only G-P products can provide. Remember: people are swinging to homes that let them swing. They'll be looking for the easy-care homes you can give them with G-P leisure-living products!
BETTER HOMES AND GARDENS ANNOUNCES A BUILDING INDUSTRY ISSUE

The first ever published by a major consumer magazine.

The September issue of Better Homes and Gardens will be devoted almost entirely to the building industry ... a report on new housing from the consumer's point of view. If you're in the building industry your advertising belongs in this issue—the first ever published about the industry by a major consumer magazine. The issue will be a buymanship guide for those in the market today, a reference book for those in the market tomorrow. It will preview the building industry in the '70s with articles on the use of land, financing, customizing, town houses, and style and design trends. The September issue of Better Homes and Gardens closes June 27. See your BH&G representative or contact Richard Ballinger, building marketing manager, Better Homes and Gardens, 750 Third Ave., New York, New York 10017. Phone 212—986-8030.

Better Homes and Gardens:
Circulation 7,500,000
Price Pfister Marquis is now available in special finishes and translucent colored handles. Competitively priced and protected with our exclusive LustreGard™ protective coating.

PRICE PFISTER
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Sold only through wholesalers. Warehouses in: Alabama; Illinois; Texas; California; New Jersey
Mobile home stocks lead housing issues in big gain

House & Home's index of 25 building stocks rose from 323.64 to 368.56 in the month ended April. The mobile homes index leaped from 576.10 to 725.88, regaining 75% of the ground it had lost since December. Here's the mobile homes index:

![Mobile homes index chart]

How the top five did in each category:

<table>
<thead>
<tr>
<th>Category</th>
<th>Apr. 68</th>
<th>Mar. 69</th>
<th>Apr. '69</th>
</tr>
</thead>
<tbody>
<tr>
<td>Builders</td>
<td>278.73</td>
<td>410.41</td>
<td>446.68</td>
</tr>
<tr>
<td>Land develop.</td>
<td>296.16</td>
<td>509.00</td>
<td>541.45</td>
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<tr>
<td>Mortgage cos.</td>
<td>272.45</td>
<td>533.19</td>
<td>582.41</td>
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<tr>
<td>Mobile homes</td>
<td>278.66</td>
<td>576.10</td>
<td>725.88</td>
</tr>
<tr>
<td>S&amp;Ls</td>
<td>136.41</td>
<td>152.00</td>
<td>182.23</td>
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</table>

**HOUSE'S STOCK PRICES**

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>April 8 Bid/ Close</th>
<th>Change</th>
</tr>
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<tr>
<td><strong>BUILDING</strong></td>
<td></td>
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</tr>
<tr>
<td>Carnation Corp.</td>
<td>113.91</td>
<td>$3</td>
</tr>
<tr>
<td>Capital Corp.</td>
<td>71.25</td>
<td>$4</td>
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<tr>
<td>Christiana Dev.</td>
<td>15%</td>
<td>$2</td>
</tr>
<tr>
<td>Comb.ateg. Corp.</td>
<td>92.25</td>
<td>$4</td>
</tr>
<tr>
<td>Cont. Corp.</td>
<td>16.00</td>
<td>$1</td>
</tr>
<tr>
<td>Dev. Corp. Amer.</td>
<td>15.10</td>
<td>$0</td>
</tr>
<tr>
<td>Edwards Ind.</td>
<td>19.10</td>
<td>$0</td>
</tr>
<tr>
<td>First Hartford</td>
<td>15.50</td>
<td>$0</td>
</tr>
<tr>
<td>First Nat. Ind.</td>
<td>12.50</td>
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</tr>
<tr>
<td>Foggia</td>
<td>6.50</td>
<td>$0</td>
</tr>
<tr>
<td>General Bldg.</td>
<td>5.00</td>
<td>$0</td>
</tr>
<tr>
<td>Kaufman &amp; Bld.</td>
<td>154.00</td>
<td>$3</td>
</tr>
<tr>
<td>Key Co.</td>
<td>18.50</td>
<td>$1</td>
</tr>
<tr>
<td>Kavanagh-Smith</td>
<td>19.00</td>
<td>$1</td>
</tr>
<tr>
<td>National Environ.</td>
<td>195.00</td>
<td>$1</td>
</tr>
<tr>
<td>(Spaulding Homes)</td>
<td>175.00</td>
<td>$2</td>
</tr>
<tr>
<td>National Homes</td>
<td>24.00</td>
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<tr>
<td>Presidential Realty</td>
<td>295.50</td>
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<tr>
<td>Revenue Prop.</td>
<td>125.50</td>
<td>$1</td>
</tr>
<tr>
<td>Ryan Prop.</td>
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<td>$1</td>
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<tr>
<td>U.S. Home &amp; Dev.</td>
<td>361.00</td>
<td>$2</td>
</tr>
<tr>
<td>Val. Corp.</td>
<td>351.00</td>
<td>$2</td>
</tr>
<tr>
<td>Western Orbita</td>
<td>17.00</td>
<td>$0</td>
</tr>
<tr>
<td>(Los Lamer Ent.)</td>
<td>152.00</td>
<td>$2</td>
</tr>
<tr>
<td>S&amp;Ls</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Fin.</td>
<td>221.60</td>
<td>+4</td>
</tr>
<tr>
<td>Belmont S&amp;L</td>
<td>12.00</td>
<td>+4</td>
</tr>
<tr>
<td>Burlington Fin.</td>
<td>12.00</td>
<td>+4</td>
</tr>
<tr>
<td>Em. Fin.</td>
<td>114.00</td>
<td>+4</td>
</tr>
<tr>
<td>Equitable S&amp;L</td>
<td>325.00</td>
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<tr>
<td>Far West Fin.</td>
<td>187.00</td>
<td>+2</td>
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<tr>
<td>First Fin.</td>
<td>115.00</td>
<td>+2</td>
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<tr>
<td>First Fin.</td>
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<td>+2</td>
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<tr>
<td>First Fin.</td>
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<td>First Fin.</td>
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<tr>
<td>First Fin.</td>
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<tr>
<td>Gibraltar Fin.</td>
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<tr>
<td>Great West Fin.</td>
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<tr>
<td>Hawthorne Fin.</td>
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</tr>
<tr>
<td>Huntington Savings</td>
<td>16.50</td>
<td>+2</td>
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<td>(First Fin. of West)</td>
<td>13.50</td>
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<td>Imperial Corp.</td>
<td>10.50</td>
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<td>E.F. Financial</td>
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<tr>
<td>Midwest Fin.</td>
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</tr>
<tr>
<td>Trans-Cit. Ind.</td>
<td>33.00</td>
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<tr>
<td>Trans World Fin.</td>
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<td>United Fin.</td>
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<td>United Fin. Cal.</td>
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<tr>
<td>Weco Fin.</td>
<td>53.00</td>
<td>+2</td>
</tr>
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**MORTGAGE BANKING**

| Advanced        | 25.00 | +5 |
| Charter Corp.   | 35.00 | +5 |
| Charter Corp.   | 55.00 | -5 |

**SHORT-TERM BUSINESS LOAN RATES**

Average % per year

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<tr>
<th>LOAN SIZE</th>
<th>N.Y. City</th>
<th>7 other</th>
<th>8 North</th>
<th>7 South-</th>
<th>8 South-</th>
<th>4 West</th>
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<tr>
<td>50-99%</td>
<td>25.00</td>
<td>34.00</td>
<td>35.00</td>
<td>36.00</td>
<td>37.00</td>
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<tr>
<td>100-199%</td>
<td>49.00</td>
<td>59.00</td>
<td>60.00</td>
<td>61.00</td>
<td>62.00</td>
<td>64.00</td>
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<tr>
<td>200-499%</td>
<td>65.00</td>
<td>75.00</td>
<td>77.00</td>
<td>79.00</td>
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<tr>
<td>500-999%</td>
<td>85.00</td>
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<td>96.00</td>
<td>98.00</td>
<td>99.00</td>
<td>101.00</td>
</tr>
</tbody>
</table>

Make safety a selling point in your homes. Feature safety glass by ASG—tempered, wired, or laminated. And write for our free manual of government and trade association standards for safety glass. Dept. HH-59, American Saint Gobain Corporation, P.O. Box 992, Kingsport, Tennessee 37662.

Laminated safety glass by ASG

Help protect America's Bathing Beauties

Bathing beauties need protection during their offstage moments.

And you can make those moments totally secure by building in the protection of ASG laminated glass.

ASG laminated glass consists of two or more pieces of plate, sheet or patterned glass bonded together by a layer of tough polyvinyl plastic. If breakage does occur, the glass fragments adhere to the plastic interlayer.

ASG makes laminated glass in a wide range of thicknesses and in several glare-reducing, heat-absorbing tints. Laminated glass is ideal for shower and bath enclosures, partitions, skylights, and dozens of other applications.

Make safety a selling point in your homes. Feature safety glass by ASG—tempered, wired, or laminated. And write for our free manual of government and trade association standards for safety glass. Dept. HH-59, American Saint Gobain Corporation, P.O. Box 992, Kingsport, Tennessee 37662.

Laminated safety glass by ASG
"In conventional building, a lack of effective sales aids had us locked to a limited number of pre-sales..." say Robert and Reinhard Friedrich.

Now, using Kingsberry's professional sales aids, our pre-sales are up 50%!

The Kingsberry package paid off with profit-making pre-sales for these two veteran builders.

Now—in an industry known for fluctuating costs—the Friedrichs make on-target projections. Thanks to Kingsberry's established material prices.

You can beef up your building program too. You can do it with advantages we've proved in 55,000 homes: 50% reduction of on-site labor...over 130 designs produced by years of research and backed by beautiful architect's renderings...generous cooperative advertising allowance with professional materials furnished for your local promotions.

Unlock the limits of your profit picture by mailing the coupon today.

Kingsberry's "Marseille," as built by Friedrich and Sons, Inc., Ames, Iowa.
How 20 peer builders will unite as one new industry giant

New Jersey’s Robert H. Winnerman has already begun making the big one out of little ones. He calls this a peer-group merger.

His goal is to create the industry’s largest company by the early 1970’s. Together 20 builders of comparable size (sales of about $5 million each) would post annual sales of $1 billion and earnings of $40 million. Today’s largest homebuilder, Levitt & Sons, has sales of $165 million.

The peer-group merger is not new. It is common for two or three builders in local markets to pool resources and form a company that has more cash and borrowing power (H&H, Feb. ’67).

Winnerman would simply expand the technique by creating a nationwide holding company with subsidiaries in 20 cities.

The first merger. Winnerman launched his plan last summer by acquiring the Rutenberg family’s Imperial Land Co. in Florida, more than tripling the sales volume of his U.S. Home & Development Corp. (from $7.7 million in 1968 to a combined total of $26.6 million).

Winnerman now has agreed to buy New Jersey’s Dee Wood Industries, a $6 million lumber and product distributor.

And he is pushing on. Last month U.S. Home raised $4 million by selling 315,000 shares of convertible debentures to the public. Some of that money is earmarked for future building company acquisitions.

And Winnerman hired American Builder’s former managing editor David Thaler last month to hunt for merger partners. Winnerman himself attended a Colorado University seminar for 19 select builders from across the country who are investigating the merger concept. The seminar was arranged by housing professor Lee Evans, a U.S. Home consultant.

According to another consultant, George Kraus, U.S. Home hopes to purchase one or two homebuilders this month. But Kraus was quick to note that buying companies is a complicated and time-consuming process.

For example, Winnerman reportedly talked with Chicago area builder Roger Ladd (’68 sales of $9 million), only to learn that Ladd intends to form his own peer-group company with San Francisco’s Dean Morrison and Delaware’s Frank Robino. Ladd and Winnerman are now vying for Robino and Morrison. Says Morrison: “No one has bid my price.”

The plan. In the first phase of the plan, U.S. Home will organize three or four autonomous subsidiaries—Winnerman’s New Jersey operation, the Rutenbergs’ Florida companies and a builder or two still to be acquired.

These three or four—called key builders—will provide a pool of management for the parent. At present, Winnerman is board chairman, Charles Rutenberg is executive committee chairman and Arthur Rutenberg is chief operating officer.

Once top management is ready, U.S. Home will begin phase two by acquiring builders in major markets with sales of $5 million to $20 million. These builders also will be largely autonomous, though the parent will aid financing and recruiting.

And Winnerman has plans to create a huge land bank that could sell developed lots to its subsidiaries and to private builders. Consultant Kraus says Winnerman may offer the public $15 million worth of stock in a land-bank company this year, “if the stock market swings up.” U.S. Home would hold most of the new company’s shares.

Though U.S. Home is not yet a large public company, it seems to have sufficient resources to warrant its ambitions. It has issued only 1.4 million of its 5 million authorized shares and will conserve its cash by acquiring companies largely for stock.

The big question. Some experts doubt that Winnerman can pull it off.

“Somebody will put together a giant peer-group company,” says a Wall Street analyst, “but I am not sure it will be Winnerman.”

But his press agent retorts: “He has come a long way toward doing it already.”

Continued from p. 26
Our Knee Deep carpet. Some people think it's more comfortable than a bed.

We made Knee Deep for people who want a carpet to live on. Not just to walk on.

So if you took a snooze on this shag, you'd be plenty comfortable. The pile is 2 1/4 inches fat. And it's dense and springy, too, because we pack in heavy, coarse yarns.

What's more, Knee Deep is made from 100% Kodel II polyester. And as you probably know, Kodel II is in great demand these days. People are clamoring for its spring-like resiliency—they want their carpets to look fluffy and fresh no matter how many times they move the furniture around.

This carpet is available in 18 different colors, from subdued greens and golds to a dazzling white.

All in all, Knee Deep is one of the most luxurious and resilient carpets to come along in many years. Probably the easiest way to show people the truth of this—if you don’t mind a little flair in your sales pitch—is to lie down on it.

It makes a tremendous demonstration. Just don’t go to sleep on the job.

WALTER CARPET MILLS
A Component of Ludlow Corporation
P. O. Box 1252, City of Industry, California 91747

"The right carpets for the right people."
value homes for

When business is good for you, it's good for us, too. That's the reason for the Southern Pine Association's new concept of Value Homes . . . a new merchandising idea for home builders.

Value Homes offer the prospective buyer the "something better" he should have. Homes with year round temperature control, a kitchen/laundry built to standards that allow accommodations of modern range and dryer equipment, a standard bathroom with guaranteed products and grademarked Southern Pine structural lumber.

If your homes have all these features, the Southern Pine Association will help you with the merchandising tools to sell them. For more information about how you can participate in this program for home builders, read on.

In spacious decks and secluded patios, Southern Pine creates new dimensions of design and livability.

Airy spaciousness keynotes this kitchen, yet every foot has been utilized for the utmost convenience.

Year round heating and cooling systems for easily adjustable heat in winter and coolness in summer.
total living a new idea in home merchandising for Home Builders

GLANKLER AND BROADWELL, AIA, ALEXANDRIA, LA.

Rough sawn Southern Pine siding lends individual charm and a feeling of harmony with surroundings.

Grademarked pre-shrunk Southern Pine framing is now coming out in the open with beams, roof decking and posts often exposed to decorate the interior.

With Total Living, the bath is a living area, too. Newest ideas include dressing rooms, storage space, and a fresh, modern design.

FREE BROCHURE TELLING HOW YOU CAN PARTICIPATE IN THIS PROGRAM THROUGH SELLING AIDS SUCH AS:

- Your own newspaper advertisements designed to appeal to the buyers in your area.
- Customized radio commercial created especially for your market.
- Full-color model home displays and signs.
- Dramatic full-color spreads supporting this program in national home building consumer publications.

I would like to have a copy of the illustrated brochure, "Value Homes for Total Living."

NAME
POSITION
COMPANY NAME
ADDRESS
CITY     STATE     ZIP

Specify Southern Pine
AS PRODUCED BY THE MEMBER MILLS OF THE SOUTHERN PINE ASSOCIATION
Southern Pine Association, P.O. Box 52468, New Orleans, La. 70150
if you were a woman you'd know why I want Bruner conditioned soft water

Women would rather find a Bruner water conditioner in the home they buy than have a door-to-door salesman sell them one a week after they move in!

Don't kid yourself. There are many "feminine logic" reasons why a Bruner water conditioner is one of the three most wanted features in a new home.

• No bath tub ring or back-breaking clean-up chore.  • Laundry looks and feels better.  • Spotless silver, dishes and glassware.  • Big savings on soaps, detergents and rinses.  • Water that tastes better and cooks better.

Good reasons? You bet—to a woman. A Bruner unit adds real sales appeal . . . and profit for you!

Get the complete Bruner story—including sensational merchandising back-up. Mail the coupon today... if you genuinely want to appeal to women!

YES!

I want to know all there is to know about Bruner water conditioners and your home builder merchandising back-up. Rush details to me right away!
Elegance for the bath... Crystal Glo

A reflection of good taste... the simplicity of good design... the fresh concept of crystal combined with either luxurious chrome or the dignity of gold. This is what has become the standard of excellence with "Crystal Glo®" by Harcraft.

Kitchens, home refreshment centers, bathrooms, laundry rooms now can be design-coordinated with "Crystal Glo." A home or an apartment equipped with "Crystal Glo" is the signature of a builder who cares about people... about quality... and elegance.

For a personal presentation—write or call
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19200 So. Western Avenue, Torrance, California 90509 • Phone (213) SP 3-2181
ANNouncing THE
NEW INDOOR-OUTDOOR
FENCING FROM TW&J.

Readymade Woodweave panels. The first fencing we know of being used for more than just fencing. Panels are being put up as screens, room dividers and planters on the inside and planter screens, patio wind screens and, naturally, fencing on the outside. Woodweave's eight foot panels are precision woven from clear, dry California Redwood and factory finished. Panels come in 3', 4', 5' and 6' heights with harmonizing 3½' and 5½' gates available. Face pieces and top chamfered 4" x 4" posts complete the package.

Easy to stock and quick to turn, TW&J Redwood fencing is also available in post and rail and picket style. Write us today for more information and ideas on the indoor-outdoor fencing. No reason to be left out in the cold.

News
continued from p. 28

A new chapter in the strange story of builder Don Decker—he vanishes

He has made more comebacks than a yo-yo.

But his latest escape aroused fears that the yo-yo had snapped right off its string.

For the builder had disappeared.

He had left his Omaha home in his blue Chevvy pickup at 7 a.m., bound for his office. He never got there. After darkness fell, his step-daughter Deedy reported him missing.

The disappearance prompted news media to retrace the bizarre career of Donald S. Decker, now 56. It was a nightmarish obstacle course posted by signs reading "FRAUD" and "Indictment" and "Guilty," but it had taken Decker within a handful of the office-election ladder of the National Association of Homebuilders. When he drove off into his personal dark that winter morning, there but for the grace of chance went a president of NAHB.

The tour into Decker's shadowed past began back in 1961 in the little town of Atlantic, Iowa. A federal grand jury in Council Bluffs indicted Decker and associate Ralph Norman on eight counts of fraud, charging that the two paid eight Atlantic couples $100 each to sign FHA forms stating falsely that each couple had purchased property from a subsidiary of Decker Enterprises.

Both men pleaded no contest to one count of making false statements. Each was convicted, fined $2,500, and placed on three years' probation. The other seven counts were dropped.

Decker promptly made the first of several comebacks, each remarkable for speed and ease of re-entry. Seven weeks after the conviction, U.S. District Judge Robert van Pelt released the builder from probation. The Omaha FHA director, Russell Bailey, notified Decker that the "central office" had reinstated him. Bailey wrote that he was "extremely happy" about the reinstatement, and FHA issued commitments to the builder for 143 houses.

Decker operated in that no-man's-land of homebuilding called "Low Cost Housing," where the fastest route to making a dollar is often by cutting a corner. Reinstated, he began building a development of $9,999 homes called La Vista, on the soft underbelly of Omaha.

Decker had already had difficulty with two Omaha subdivisions in 1956, when residents complained of flooded homes. La Vista would achieve the dubious distinction of being labeled one of the nation's first instant slums. Storm sewers drained into an open ditch, which spilled mud and water in the houses. Owners filed often abandoning homes and loans. Lending institutions repossessed and turned the houses over to FHA. One institution source said the FHA lost $2,000 on each house it had to refurbish and resell, and at one point the agency held 300 La Vista repos.

The city of La Vista sued the company that paved the development, claiming the streets broke up. A project engineer testified that Decker ordered paving six inches thick rather than eight inches, as shown in the specifications. The city won a $30,000 verdict but refused it in order to appeal. (The company has just settled for $80,000.)

Once again the FHA was understanding. When it had sold most of the Decker repos, Director Bailey said La Vista was "making a nice comeback." Decker was "completely eligible as far as we're concerned."

Other troubles accumulated. Lawsuits for non-payment of promissory notes began in 1960, and they grew to a total of $260,000. An Omaha attorney close to Decker's affairs told a newspaper in some puzzlement:

"I don't know how he does it. It's amazing how he can keep coming up with the money and keep going like this."

Decker not only kept going. He launched a very nearly successful campaign for the fourth-ranking office in FHA, a post that would almost automatically to the presidency.

The elections at the big trade association's 1965 convention in Chicago were the most exciting ever (News, Jan. '66). They pitted an insurgent against Leon Weiner, who was trying to move up from the third to the second post on the NAHB command. Decker, with wide support, was the leading candidate for the bottomed-out position of vice-president and secretary.

Decker's critics knew of the 1961 scandal, and they knew they knew. They first whispered—and then shouted—about it amid the clamor of the smoke-filled campaign suites and crowded caucus rooms. Yet Decker was apparently planning a surprise—a complete pardon from no less an authority than President Lyndon Johnson.

Story continued on p. 40
The new all-weather, all-climate steel entrance units by Perma-Door.

No matter what the climate, new Perma-Door entrance units never need storm doors. Perma-Door residential units are made of steel so they’re weatherproof. So they can’t warp or sag. So they’re easy, and quick to install.

Beauty? That speaks for itself. The Perma-Door Company is a division of the Steelcraft Manufacturing Company—finest name in metal doors and frames for 28 years. Learn more about our new residential entrance units. Write The Perma-Door Company, 9017 Blue Ash Road, Cincinnati, Ohio 45242.
Michigan's largest residential rehabilitation program uses vinyl siding to save money.

After 27 icy Michigan winters and 27 sun-filled summers, the Kramer Homes community of some 2,000 residents needed major remodeling and refurbishing. Price was a factor (a three-bedroom unit costs just $49.50 a month).

Because more than a third of the total cost would be for new siding, the cooperators conducted studies to determine which siding material would be best. Factors considered were durability, minimum maintenance and upkeep costs.

Siding made of Geon vinyl was selected for several reasons. The Co-op people found vinyl siding resisted mars, scars and abrasion. Because color goes clear through, its fine appearance is maintained longer. The general contractor, Ferndale Co-op, found it is not affected by industrial fumes and that application is not unduly affected by weather conditions. Its somewhat higher initial cost is compensated for by reduction in painting, and virtual elimination of maintenance costs for many years.

For free brochure on the use of Geon vinyl in building products, write B.F. Goodrich Chemical Company, Dept. H-16, 3135 Euclid Avenue, Cleveland, Ohio 44115.
Corning brings you the counter that can take it.

Corning's Counter-Saver comes in all sizes.

From a counter that covers a small area, to one that covers all the counter-space in a kitchen.

From the littlest on up, they all can take it.

Heat from sizzling pans and bubbling casseroles won't hurt it. Made of Pyroceram® brand material. The Counter-Saver can take all sorts of heat without burning, scorching, blistering or blackening.

Cut, carve, dice and slice on it.

Because the surface is extremely hard, The Counter-Saver stays smooth, clean, looking like new through it all.

Roll dough and pastries.

The Counter-Saver's cool, smooth surface lets a woman work without pastry cloths or wax paper.

It's easy to clean.

Because The Counter-Saver is smooth, non-absorbent and stays that way, any household cleanser wipes everything clean.

The Counter-Saver is available in a variety of sizes. Whether it's 16" x 20" or an entire counter top, it's a big extra.

The kind of extra that sticks in a woman's mind.

So keep her in mind in the kitchen. And she'll keep your home in mind.

For additional information, contact Building Products Dept., Corning Glass Works, Corning, N. Y. 14830.

CORNING and PYROCERAM are registered trademarks of Corning Glass Works, Corning, N.Y.
Now, no exterior
Perma-Shield Narroline

No exterior painting or scraping. Wood sill and jambs are covered with rigid vinyl.

Snapout perma-fit grilles made out of rigid vinyl make window cleaning easier.

No storm windows needed with welded insulating glass. Two, not four glass surfaces to clean. Triple glazing is also available.

Sash slides smoothly against vinyl jamb liner... no sticking or binding.

Sash balances adjusted to each window. Like power steering they do most of the work.

Wide flange simplifies installation and provides excellent weatherseal.

Low profile sash lock pulls sash rails together snugly. Flexible vinyl weatherstrip makes snug seal.

Clean, narrow profile lines give this window its name. No heavy, bulky look.

Four step factory finish on exterior of sash won't need painting for at least 10 years.

Inside wood surface of sash may be stained or painted to match any decor.

Molded-on bead of rigid vinyl fits foam-lined groove in top and bottom sash for weathertight seal.
on-site painting with these Windows from Andersen.

Perma-Shield® Narroline won't need painting for at least 10 years

Meet the only modern, traditional window. It incorporates the best of modern materials technology without sacrificing the traditional window form that's been popular since Paul Revere's day. Starting with the classic, double-hung form, Andersen has designed the most maintenance-free window possible at a reasonable cost.

All surfaces exposed to the weather, except the sash, have a core of warm, stable wood, and a surface of rigid, weatherproof vinyl about 30 mils thick. (That's not just a coating, but a vinyl sheath* about as thick as the cardboard backing on a writing tablet.)

The wood sash is protected by a 4-step factory-finishing process* that won't chip, crack or peel...won't require painting for at least 10 years. On the interior, the wood may be finished to blend with any style of decor.

No exterior painting, no storm windows.

Welded, insulating glass is the most popular glazing option with Perma-Shield Narroline. And with it, owners can look forward to years of easy living—without the back breaking job of changing storm windows, without the usual painting or puttying every 4 or 5 years.

Still, no real cost premium.

As we've said, Perma-Shield Narroline Windows require no exterior on-site finishing. Builders across the country now pay up to $10 per window for a professional painter to put the outside finish coats on an ordinary double-hung window. Add the clean-up costs to that, and you know why there's little, if any, additional cost to homebuyers for the low maintenance advantages of Andersen Perma-Shield Narroline.

Exposure tests prove superiority of sash finish. Both samples have been exposed to sun and weather the same length of time, yet look at how the conventional paint at left is cracking and flaking, while the Perma-Shield Narroline finish is still smooth; it still looks good; still protects the wood.

In the next 5 to 10 years, exterior on-site finishing will become a thing of the past. Keep up with this trend to pre-finished, low-maintenance exteriors with Andersen Perma-Shield Narroline Windows.

For literature on the only modern, traditional window, just mail the coupon.

Andersen Corporation
Bayport, Minnesota 55003

Please send complete Perma-Shield Narroline literature.

I'd like a Perma-Shield Narroline demonstration in my office. Have a distributor call me for an appointment.

Name

Title

Firm

Address

Phone

City

State

Zip
Don Scholz adds two more builders to his General Motors of Housing

Via the merger-go-round, Ohio prefabbler Donald Scholz is trying to build the broadest of the broad housing companies—a virtual General Motors of housing.

For years Scholz Homes of Toledo concentrated on two big markets—custom houses and apartments. Last year it moved into mobile and sectional housing by acquiring Indiana’s Schult Homes Corp., for $15 million in stock (NEWS, June ’68).

The two latest purchases open two more markets to Scholz. Public Facilities Associates of Madison, Wis., which Scholz will buy for $14 million in stock, is one of the nation’s largest builders of turnkey housing for the poor and aged.

Public Facilities’ board chairman is Vince Lombardi, the famous pro football coach, who will now join Scholz’s board (NEWS, July ’68).

The purchase of Jewel Builders Inc. of Columbus for an undisclosed price puts Scholz in the high-rise market. Jewel, a diversified builder with gross revenues of $10 million last year, develops land, builds houses and erects apartment complexes that include high-rise structures.

The three purchases should lift Scholz’s sales for fiscal ’69, ending February 28, to $60 million, up from a pre-acquisition level of $9.1 million in fiscal ’68.

In a related deal, Decker Corp. of Saginaw, Mich., agreed to purchase Valiant Mobile Homes Inc. of Elkhart, Ind.

Builder Don Decker vanishes . (cont.)

Time ran out. In an emotional eleven-hour development, Decker withdrew his candidacy. The replacement: Gene Gulledge, currently president of NAHB.

The full pardon arrived a couple of days later, on Dec. 17. The pardon, too, had come easily. An Omaha banker and Democratic national committee chairman, Marvin R. Werve, had talked to pardon officials in Washington. Werve didn’t know Decker very well, he said later, but Decker’s advertising agency had asked him to get the pardon in view of the NAHB elections. — “I believed that if he had been rehabilitated to the point where he would be considered for a job in the NAHB, he was rehabilitated enough that he should have a pardon.”

Decker popped right up again three years after the election debacle. When builder Lloyd Clarke of Des Moines, Iowa, arranged for his city’s first big low-income housing project in 1968, he reached to Omaha to hire Decker as construction manager. Clarke, himself president of NAHB at the time, observed that Decker “has a good background” for this type of project.

That was too much for the Des Moines Register, which splashed Decker’s history over much of its front page.

When the storm broke, a low-rent project in Council Bluffs dropped Decker as contractor. Members of the Des Moines City Council tried to get Clarke’s sponsoring group, the Des Moines Area Council of Churches, to do likewise, but the churchmen demurred. Decker was still engaged in work on the 300-unit project when he disappeared, whereupon the sponsors severed him.

After Decker vanished, his case seemed to remain a secret between his family and sheriff’s deputies for nine days. It then got into the papers, and the Internal Revenue Service filed liens against the builder and his companies for $195,000 in unpaid income taxes for 1964-68. (Two of these, for $29,415, have been settled.)

Five weeks after Decker’s exit, the family attorney asked sheriff’s deputies to take the name off the missing list. The builder’s whereabouts was not made known.

But on March 20 Decker’s son Paul said his father “had suffered a nervous breakdown but had not been found,” and he added that Decker was “on the West Coast, where he has been joined by his wife.”

The son said Decker had resigned from all Decker corporations and that he, Paul, had become president. The organization is building two apartment projects in Omaha and two in Grand Island, and Paul said all would be completed.

The press, Paul said, had told “only part of the story”; his father “had done a lot of good.”

The elder Decker is an honor life director of NAHB and he remains a past president of the Omaha Area Council of Churches.

NEWS continued on p. 44

NEWS continued from p. 34
Autumn Glow. Hermitage Trim

Scheirich | Certified Cabinet

H. J. Scheirich Co., Louisville, Kentucky 40221
P.O. Box 21037

MAY 1969
Finish and waterproof concrete surfaces at the same time with THOROSEAL PLASTER MIX, a cement-base coating that made dramatic savings in the construction of this new school. 8,000 square yards of concrete were completely waterproofed with THOROSEAL PLASTER MIX, applied by spray, floated, and then re-sprayed for a durable, uniform texture which was contrasted with rough "exposed aggregate" panels.

STOP RUBBING CONCRETE!

Job-tested, spray-on coating finishes and waterproofs new school with amazing speed and at ½ the cost!
Calabasas Park sprawls over the rolling foothills of the Santa Monica Mountains — one of the most luxurious developments in Southern California. The first units—Lakeview and Estate Homes — carry an average $80,000 price tag, with some homes ranging up to $100,000 or more. Future owners of the 4,000 dwellings planned for Calabasas Park will enjoy their own lake, golf course, tennis club, and many other appurtenances of affluent living.

Cost was no object in selecting the finest materials and appointments for Calabasas Park homes. If gold-plated drain/waste/vent systems were the best, the developers would undoubtedly have chosen gold-plate. The fact is, they chose plastic DWV with GSR fittings. This choice of the best DWV material simplified the complex plumbing installations. Each of the homes has three to five bathrooms and built-in laundry facilities, requiring at least three times the pipe and fittings used in ordinary houses. The DWV sub-assemblies were completely pre-fabricated before installation.

Incidentally, the builders saved $100 per house by specifying plastic DWV and GSR fittings. This may seem insignificant in an $80,000 house; yet this "trifle" will amount to nearly half a million dollars saved by the time Calabasas Park is completed.

Whether you build luxury homes or low-cost housing, you too can save money on the best drain/waste/vent system — plastic pipe with GSR fittings. Write for the new booklet describing the many applications of plastic pipe in homebuilding. R. & G. SLOANE MFG. DIV, THE SUSQUEHANNA CORP, 7606 N. Clybourn Ave., Sun Valley, Calif. 91352.
EVERY TIME THE SUN SETS YOU MAKE MONEY WITH A GOOD MOTEL FRANCHISE.

AND THE SUN SETS EVERY DAY.

U.S. model town falls year behind

The first problem facing Melvin Mister, the new director of Washington D.C.'s Redevelopment Land Agency, is getting some houses built at the government's long-delayed model town.

But RLAs Arnold Mays, who has been working on the urban renewal project for a year, says: "One man can't really do much."

President Lyndon Johnson announced the model town for a 335-acre downtown site in August of 1967. He said the town, with an eventual population of 25,000, would be the first of hundreds built across the country. The first houses were to be built last spring.

"It was a pie-in-the-sky schedule," says Mays, who adds that ground was finally broken three months ago for the first houses.

"The initial planning," he says, "ignored a whirlwind of problems, such as how to provide services to the community."

Instead of being a model town, so far, says Mays, the project has become a model problem.

LENDERS: Thomas E. Klingner, formerly with Panohio Citizens Mortgage, moves to Galbreath Mortgage Co., Columbus, Ohio, as executive vice president. Galbreath services $135 million.

CONSULTANTS: Michael Baybak, 27, a former assistant editor of HOUSE & HOME and a Yale Law School Student, is now an administrative vice president for housing consultant Sanford Goodkin of Los Angeles.
Suddenly...
a significant new major appliance opportunity

For the first time in two decades, there's a completely new appliance for the home, the only major appliance introduction since the automatic dishwasher. Jenn-Air's Savory Centre is a totally new way of cooking. **It grills** steaks, hot dogs or hamburgers with the popular charbroiled taste of an outdoor grill, a flavor no oven broiling can match. **It roasts**... without the messy clean-up afterwards. **It shish kebabs** exotic charbroiling specialties. **It griddles** enough ham and eggs for the whole family at once. And **it french fries**, with its own deep frying attachment.

But here's the best part... it's all done in the open without a bulky overhead hood. Instead Jenn-Air has built in an exclusive surface vent right next to the grill. It traps smoke and odors at the cooking surface and whisks them outdoors. Jenn-Air's Savory Centre flavors every meal with new excitement and fun. Cooking on it can't help but be a family affair.

Suddenly... there's a great new major appliance opportunity for you. Send today for additional information and your free copy of Jenn-Air's full color Savory Centre Brochure.
The shangle. It does a
lot more than cover the roof.

The deep sculptured beauty of our Hallmark shingle, the one almost everyone calls “The shangle,” is adding a new beauty and excitement to dwellings with mansard and peaked roofs. And it’s no wonder. “The shangle” is an entirely new concept in roofing products. It combines the deep sculptured beauty of the finest wood shake and the lasting durability that only an asphalt shingle can offer. That means it won’t rot, warp, shrink or split and it’s fire safe.

Available in pewter gray, bronzed brown and golden tan, “The shangle” lets you make the roof as attractive as the rest of the dwelling.

For complete information, see your Sweet’s file or write: Certain-teed Products Corporation, Ardmore, Pa. 19003. Manufacturers and distributors of roofing shingles, built-up roofing, fiberboard sheathing, fiber glass home insulation, and acoustical ceiling products.
Now. The gas self-cleaning oven. For builders who like to build sales. Period.

It's the biggest, wildest, most exciting Gas Industry promotion ever. Period.

Cash in on the massive advertising attack, and build around it. Because this is the year of the gas self-cleaning oven.

Your home-building and home-remodelling prospects will be seeing it on television. And reading about it in Life and other national magazines. And being exposed to it almost everywhere appliances are sold.

This all-out promotion will announce that the gas self-cleaning range is fast, cool, and economical. It's available in slide-in, free-standing and eye-level models—30 and 36 inch widths—all colors. Remember that more of your customers prefer gas to begin with—and now that gas has a self-cleaning oven, more and more people will be joining the ranks. How about you? See your Gas Company for details.

The theme is: The gas self-cleaning oven for people who like to cook. Period.
Wood with an engineering degree

A glimpse into the beauty and efficiency of wood as a structural material is a look into the future. The historic ties between man and wood date from the dawn of time; now Potlatch laminates it into countless forms as the most versatile of modern materials. It is lighter and more firesafe than metals, yet pound for pound it is stronger than steel. It can be precisely engineered to meet almost any conceivable requirement, yet retain the beauty that only nature could create. So bring your building problems to our great engineers and technicians. They'll help you graduate, with honors. Potlatch Forests, Inc., P.O. Box 3591, San Francisco, Calif. 94119.

Potlatch

Potlatch, the forests where innovations grow...in wood products, paperboard and packaging, business and printing papers.
Grant folding door hardware works on and on and on.

No wonder Grant 2500 hardware takes all you can hand it and comes back for more!
- It's "dual-handed" — doesn't know its right from its left. (So, no l.h. or r.h. parts to confuse, irritate or take excess installation time!)
- Touch control means doors can be closed easily, quickly, quietly from any position on any door!
- No metal-to-metal contact between any moving parts yields no chatter, no clatter. Doors simply "float" on nylon!
- Top assembly and lead guide are adjustable, snap-in units. Lead guide placement insures door stop at 90°. Complete information is available on request.

GRANT PULLEY & HARDWARE CORPORATION 31 High St., W. Nyack, N.Y. 10994/944 Long Beach Ave., Los Angeles, Calif. 90021
The ordinary driveway is out.
Introducing The Approach.

The Approach does what no ordinary old driveway ever did for you.
Helps you attract customers.
Helps you sell them.
The right Approach provides ample off-street parking.
The ordinary driveway chokes on one extra car.
The right Approach ties in with a weather-protected entry.
The ordinary driveway doesn't.
The right Approach can also provide privacy with privacy screens, decorative planting areas...all the little touches that add good looking, good living to your homes.
The ordinary driveway?
It just lies there.
Put Approaches in your models, priced at a profit.
They're already making a lot of builders more money.

The plain, old back yard never sold house one.
The Setting sets up sales.
Also extra profits.
Rule number I for a Setting is, "Thou Shalt Not Build A Teeny Patio." Build it big enough for big entertainment. Minimum is 400 square feet.
Rule number II is, "Thou Shalt Offer Enough Options To Give Customers What They Want."
Offer multi-game courts, Waterfalls and ponds, Dramatic, easy-to-maintain planting areas.
Even the new concrete swimming pools cost less than you think.
Great ideas for all these things—and more—are offered in our book, "Grounds For Good Living."

FREE TO BUILDERS ONLY WITH THIS COUPON!
New Book, "Grounds For Good Living," contains more than 100 beautiful, useful Approach and Setting ideas, illustrated in rich color. Includes 23 plans, valuable how-to-do-it information.
$1.25 book is free to builders only with coupon. (U.S. and Canada only)
PORTLAND CEMENT ASSOCIATION
Dept. A5-94, Old Orchard Road, Skokie, Ill. 60076
Send my $1.25 "Grounds For Good Living" free.
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PORTLAND CEMENT ASSOCIATION
AN ORGANIZATION TO IMPROVE AND EXTEND THE USES OF CONCRETE

MAY 1969
More home builders install Lennox central air conditioning & heating than any other brand*

That's because we offer you more of everything. More equipment to choose from. More dealers to install and service it. More national advertising support. More planning and promotional aids. More quality. And most important of all, more consumer preference. Write for the name of your nearby Lennox factory representative. Lennox Industries Inc., 444 S. 12th Avenue, Marshalltown, Iowa 50158.

*Source: Research by a leading builder publication
If she doesn't swoon over Gerber Golden Yellow, you can offer her the same luxury in 5 other delicious colors.

Golden Yellow is one of the newest Gerber colors. Warm. Contemporary. Really appealing. For many luxury-loving women, this is their color, in smartly designed fixtures that have all the other luxury features they want. (Like sculptured styling in beautifully matched fixtures; tubs with a wide, flat safety bottom, and quiet-flushing closets.)

You'll like Gerber fixtures, too, for their practical features. (Like extended-horn closets; brass with one-piece bodies, and replaceable seats and stem bonnet assemblies.)

And, if for any reason your customer is cool toward Golden Yellow, show her our rich Caribe Avocado. Or Driftwood Tan. Petal Pink. Wedgewood Blue. Forest Green. Or versatile Stainless White. One of them is sure to set her aglow.

Practical luxury, in a complete line of Gerber plumbing fixtures and brass, means many other things to benefit you and your customer. Why not find out about all of them. Simply call or write.

Sweep a woman off her feet with Gerber luxury and still keep yours on profitable ground.

Gerber No. 31-272 Mount Vernon siphon-jet elongated unit closet combination. No. 31-310 Hampton Bidet with rim-mounted 3-valve diverter fitting and pop-up drain. No. 31-400 Laurel self-rimming lavatories. No. 56-610 LaSalle recessed bathtub.

Gerber No. 31-272 Mount Vernon siphon-jet elongated unit closet combination. No. 31-310 Hampton Bidet with rim-mounted 3-valve diverter fitting and pop-up drain. No. 31-400 Laurel self-rimming lavatories. No. 56-610 LaSalle recessed bathtub.
Why this colorful young look stays young
...it's aluminum protected and beautified with PPG Color Coatings

Protected is the word! Factory-applied PPG Color Coatings on aluminum home improvement products keep their bright, fresh color and appearance season after season, year after year, with practically no maintenance.

Siding, windows, doors, shutters, shingles, soffits...they're all available from your supplier in a wide range of modern color coatings that simply will not chip, flake, peel, crack or blister.

The finish is so tough that it takes the punishment of shipping, handling and installation, and still looks bright, clean and factory-fresh.

Get all the facts about carefree aluminum products protected with factory-applied PPG Color Coatings. Ask your supplier or PPG INDUSTRIES, Inc., Dept. 16W, One Gateway Center, Pittsburgh, Pa. 15222.

Telephone 412/434-3191.
Only Ford's E-300 Econoline Van takes 3590-lb. payloads... 650 lb. more than any other Van!

Ford Econoline Vans come in three popular series, the E-100, E-200 and E-300. Their higher capacity axles and heavier construction let you carry more weight every trip. The E-300 SuperVan handles from 650 to 1350 pounds more payload than any other van of this type. And that's not all! The Econoline's long 105½-in. and 123½-in. wheelbases plus over 5½-ft. wide stance provide 39% more resistance to wind wander. Your power choice goes from the thrifty 170- or 240-cu. in Sixes up to the responsive 302-cu. in. V-8. And a compact, factory-installed Air Conditioner is now optional for optimum cooling. A special insulation package and tinted glass are also offered!

Only Ford gives you Twin-I-Beam riding smoothness. The unique front end made famous in Ford pickups. Two solid I-Beam axles for strength and coil springs for easy ride—the most rugged independent suspension yet!

Only Ford gives you over 38 sq. ft. of clear floor space—23% to 32% more than others. Engine has been moved out of load-space. The result is more clear floor area, 8½ ft. long in standard van and over 10 ft. in the SuperVan. Items as long as 13 ft. fit beside the engine box.

Only Ford gives you an outside service center. Just lift the "mini" hood for easiest possible checking of oil, water, battery and windshield washer water. Here also is the brake master cylinder and voltage regulator!

Only Ford gives you driver "walk-thru" to the rear. No longer do you need to step outside to reach the load compartment. Engine cover is flat with raised edges for use as a package tray.

Ford Econoline Vans

Outsells all other vans combined!
Don't let your hidden assets just lie there.

Copper's got it—the confidence of your prospects. People know they can count on rust-free, clog-free plumbing, drainage and hydronic heating systems when they're made of copper.

That's why copper is a selling ace up your sleeve. But hidden sales assets never closed a deal. So talk up the fact that your houses—like the majority of new homes—feature copper, the sure sign of quality.

And tell it the way it is: Copper plumbing doesn't rust (water runs pure and clear), it doesn't clog (inside, tubing is nearly as smooth as glass), it doesn't leak (soldered joints are virtually as strong as the tubing), it fights corrosion (copper piping has been known to last thousands of years), and it's economical (faster installation plus longer life mean savings for you and your home buyer).

Remember: substitutes never match up to first-stringers. So don't disappoint home-buyers by hiding your best assets—copper plumbing, drainage and hydronic systems. A substitute for copper is exactly that—a substitute.

Copper Development Association Inc.
405 Lexington Avenue, New York, N.Y. 10017
The Particleboard Floor Underlayment Grademark.

Take a look at particleboard floor underlayment today and you'll see this grademark. It's your assurance that the particleboard floor underlayment you're buying was manufactured to meet or exceed U.S. Department of Commerce commercial standard CS-236-66.

Every manufacturer of particleboard using the National Particleboard Association's grademark stamp must comply with a rigid in-plant testing and quality control program, plus having NPA verify the program through unannounced mill visits and tests of the board in an independent laboratory. This means that now you can expect more uniform particleboard performance than ever before.

The NPA stamp tells the story at a glance. It has the number of the mill that made it, the commercial standard the underlayment conforms to, and the NPA seal which is your assurance that the manufacturer is meeting NPA requirements.

Behind every stamped panel of particleboard underlayment stands the manufacturer's guarantee. This double-barreled combination makes grademarked particleboard your best choice for use under carpeting, floor tile and seamless flooring. So look for the NPA grademark whenever you buy particleboard floor underlayment.

And remember, particleboard is the wood product engineered for 1,000 different uses. Floor underlayment is just one.
Who takes the elegance of pewter beyond the bathroom cabinet?

Miami-Carey.

Pewter is "in" for bathrooms. And Miami-Carey is set to give you full advantage of its rich decorative possibilities.

In our new Decorator Line, you'll find three traditionally styled mirrors and mirror cabinets with matching side lights and a full range of accessories—all in the soft-sheen pewter finish that complements almost any color scheme. Here is the selection needed to extend the quiet elegance of pewter to luxurious appointments all around the bath. And you get it only from Miami-Carey.

See these and other decorative cabinets in our full line catalog. Write to Miami-Carey Division, Philip Carey Corporation, Dept. HH-569M, Cincinnati, Ohio 45215.
"Why do I use KitchenAid dishwashers? My buyers want them. And I don't want callbacks."

"More than 90% of our buyers who want a dishwasher want a KitchenAid," builder Roger Chapdelaine says, "and they must be happy with them because I never get any complaints about them."

Roger, who is vice-president of J. Chapdelaine & Sons, Inc. of Springfield, Mass., says his company has installed hundreds of KitchenAid dishwashers over the years. "And we certainly appreciate not having any callbacks," he adds. "Besides, the quality reputation of KitchenAid makes them a natural for our homes."

The Chapdelaine company builds both custom and speculative homes in all styles, and does considerable remodeling work as well. They're well-known in Massachusetts as quality builders.

So if you're looking for a dishwasher that reflects the quality of your homes, one that will give your customers satisfaction but will not give you costly callbacks, see the KitchenAid distributor. He's in the Yellow Pages.

Or write KitchenAid Dishwashers, Dept. 9DS-5, The Hobart Manufacturing Company, Troy, Ohio 45373.

KitchenAid dishwashers—20 years of good old-fashioned quality.
Who says there's nothing new under the sun?

3M Company introduces "3M" Brand Heavyweight Textured Granules to makers of quality asphalt shingles.

3M Brand Heavyweight Granules

More texture, more profit.
According to a survey we took recently in Southern California, 3 out of 4 homeowners prefer our new heavyweight granules. You can take the same kind of survey. Let your prospects see and feel the difference. You'll sell a premium roof at a premium price. Without any argument!

Tough on the weather.
"3M" Brand Heavyweight Textured Granules stand up against wind, hail, sun and rain because they're embedded deeper into the asphalt.

New rustic tones.


We borrowed these colors from nature. Mellow and rustic, they help each house blend into its environment. They never shout from the rooftops.

Ask your supplier for asphalt shingles made with "3M" Brand Heavyweight Textured Granules. Or write to Industrial Mineral Products Division, 3M Company, 3M Center, Dept. OAE-59, St. Paul, Minn. 55101.
The 
"no-call-back" 
door.

Mr. Apartment Builder, avoid installation, maintenance and call-back problems...switch to the Pease Ever-Strait® Door! The Ever-Strait is easy to install because it's an entire prehung entrance system...and it virtually eliminates call-backs and maintenance. The Pease Ever-Strait Door will never warp, because it's made of extra smooth one-piece steel facings (zinc coated and Bonderized). Moreover, it has a polystyrene core to insulate against temperature and noise; "refrigerator type" magnetic weather stripping to seal out drafts and sound; patented adjustable sill/threshold for any floor condition, plus many other exclusive features. And a more beautiful door you'll never find (28 styles to choose from), plus many integral sidelight and toplight units to fit your architecture.

Install one Pease Ever-Strait Door as a test. Forget about call-backs—except the call-back you'll make to order more doors!
New: the dual tool.

It's a pneumatic floor stapler. Or an all-purpose power stapler.

New—the 2-in-1 tool. The Bostitch Mark II pneumatic floor stapler—easily converted (by removing the handle and the stand) to an all-purpose trigger-operated pneumatic stapler for dozens of other fastening jobs.

As a mallet-actuated floor stapler—first of its kind—it automatically positions and drives staples in the installation of hardwood flooring.

Work goes much faster than with conventional manual nailing. Workmanship is better. The Mark II floor stapler automatically drives staples at the proper angles, securing the flooring. Gets rid of the danger of marring by hammer marks.

To operate it, the nose is simply rested against the work. Direction and angle are automatically aligned. The staple is then driven with one easy tap of the companion hand mallet against the stapler firing button. The button activates the air-operated driving mechanism, simultaneously driving the staple and drawing the flooring up tight.

Can the Bostitch Mark II combination floor—and all-purpose—stapler help cut your costs, do a job better? Call your Bostitch man—in your phone book. Or write Bostitch, 245 Briggs Drive, East Greenwich, R.I. 02818.

Fasten it better and faster with BOSTITCH STAPLERS AND STAPLES ATEXTRON COMPANY

Bostitch can do something for you.
Frigidaire makes the appliances that make the kitchen that makes the sale

... at every price level

Make sure the kitchen in your house or apartment lives up to her great expectations! Make it a Frigidaire kitchen. Bright! Beautiful! Packed with the ease and convenience she has already decided she wants. Here, a mere three possibilities at three different price levels. Many more are available.

Small price
Big convenience
Here, you will note the exclusive NEW Frigidaire Laundry Center which will be available later this year. It is a stacked washer-dryer and is just 24" wide. You will also note a Compact 30" Built-In Range with a Glass Door, a sizable single-door Refrigerator and a DeLuxe Undercounter Dishwasher that installs flush front.

Middle-of-the-road prices
Extra convenience
In this price category, you might select a 30" Wall Oven with Electric- clean feature, a Cooking Top and a Custom DeLuxe Undercounter Dishwasher. Other Middle-of-the-road selections might well include a 16.6 cu. ft. Refrigerator which is Frost-Proof and on rollers, plus a 2-speed Washer with Durable Press Care and matching Dryer.

Just a little more
for luxury living
Here is the lavish convenience for which she is really looking. The Refrigerator has just about everything: it is 21.9 cu. ft. in size and features Side-by-Side styling plus an Automatic Ice Maker. In addition, there is a Twin 30 Two-Oven Range with Electric-clean lower oven and a Custom Imperial Undercounter Dishwasher. She can also express her own decorating tastes in her kitchen with Designer Doors; either standard or optional equipment on the appliances shown.

The Frigidaire Quantity Sales Representative in your area has the facts, figures and ideas for kitchens that SELL! Call him today.

Frigidaire bothers to build in more help
New from Oxford Tile ...

Morocco

ceramic wall tile

No. 203
Palm Green

No. 204
Medina Blue

No. 205
Citron Yellow

No. 207
Dune Tan

Morocco is an exquisitely beautiful tile comparing favorably with the finest handcraft ceramics of Safi. It has a marble-like pattern combined with delicate color and soft lustre. The effect is one of unusual charm and is especially recommended for whole wall installations such as in bathrooms and powder rooms. Morocco is also appealing in the kitchen or playroom as well as in half-walls, room dividers, counter tops and other practical modern-day decoration.

The tiles are precision-edged and self-spacing. With the new adhesives and simplified method of application, installations are easy and foolproof. Bathroom accessories available in harmonizing colors.

OXFORD TILE COMPANY,
CAMBRIDGE, OHIO

Circle 92 on Reader Service card
Introducing: The Kid-Cushioned Floors.

What do we mean by Kid-Cushioned?
Beautiful floors that can take a beating and not show it.

A new idea in vinyl floors that sells houses faster because it’s a benefit buyers want.

Kid-Cushioned Floors aren’t just plain, ordinary vinyl. But proved Congoleum cushioned vinyl. Proved because its extra vinyl cushions its beauty against the beating floors take from kids, lookers and home-buyers... better than other floors.

They have the cushion-in-the-middle.

So when children jump-up-and-down, rassle & rough-house, the cushion “gives.” Then bounces back to its original beauty.

Scriffs? Scratches? Marks?
Forget ’em!
Our vinyl is tougher & thicker.

Spiffs? Dirt? Accidents?
Forget about them, too.
Kid-Cushioned Floors come clean fast!

“How about installation?”
Fast & easy.
Kid-Cushioned Floors won’t crack or split in cold weather. They stay flexible. And many install on any grade. Thanks to our famous White Shield® backing.

“How about choice?”
Kid-Cushioned Floors come in the widest range of color-pattern combinations to ease your decorating problems.
Yet Kid-Cushioned Floors never cost more and usually much less than their imitators.

BUILDERS BEWARE:
There’s only one KID-CUSHIONED FLOOR. It was invented & perfected by us: Congoleum. For complete details see your floor covering contractor.

Congoleum

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Circle 98 on Reader Service card
**Kitchen designs**

H&H: Not one of the nine kitchens in your February Design File seems to meet the standards we home economists teach—standards based on Small Homes Council information and other research sources. We use this information in teaching but can never find it applied in actual house plans.

In general I wonder how two people can ever work in most of the Design File kitchens. Also, few would allow room for a cart, stored or in use, if the homemaker might want to use one. The basic areas of consideration are work centers (appliance and adjacent counter space), work triangles and adequate storage. Some or all are weak in each kitchen.

Such displays of kitchen plans give us a great deal of "negative teaching material," but the sad fact is that architects design them and builders build them! Why can't kitchen designers be home economists?

[MRS.] LOUISE R. HASSENPLUG, assistant professor
School of Home Economics
Winthrop College
Rock Hill, S.C.

H&H: As a subscriber and professional kitchen designer, I felt I should comment on the kitchens in your February Design File.

Unfortunately, the residential kitchen design field has very loosely drawn guidelines, but the kitchens you show, presumably as examples of good design, are as full of flaws as a leaky rowboat. Not one "ideal" kitchen was free from either a major functional flaw (such as lack of range ventilation) or design flaws or both.

We who have specialized in this particular field know that articles on kitchen design are notoriously poor, and your article was an excellent example of this.

ROBERT W. BAUM, kitchen designer
Brainard, N.Y.

The kitchens in House & Home's February Design File were not selected for their working layouts but for their excitement and potential sales appeal. Buyers are neither home economists nor kitchen designers.—Ed.

**Housing subsidies**

H&H: I most certainly agree with your editorial [Mar.]. The level of our subsidies for low-income families puts us to shame in the eyes of the rest of the world. We must make a determined effort this year to persuade Congress to allocate at least $5 billion to subsidize the 221d and 202 elderly-housing programs.

In this period of tight money, I cannot see us making any progress with the 236 program. Congress allocated only $25 million for this program, and so far I have not seen the lending industry commit themselves to it in any way.

I am grateful for the way of life which I have been able to create for my family and myself in this country. Therefore, I give you my commitment to work in any way deemed appropriate for the purpose of creating more low- and moderate-income housing.

MILTON M. GORDON, president
Mortgage Marketing Service Co.
Beverly Hill, Calif.

**What causes mud slides?**

H&H: An article in your March issue on California's mud slides, states: "No building shall be constructed on a slope steeper than 2 horizontal to 1 vertical except when a soils engineer and engineering geologist recommend construction. The old code permitted building on a 1:1, or 45°, slope." The correct descriptions should be: 1:1 slope, one foot horizontal to one foot vertical, equals a 100% slope, or a 45° angle of slope; 2:1 slope, two feet horizontal to one foot vertical, equals a 50% or a 27.5° angle. Anything over a 45° angle or a 1:1 slope is extremely difficult to build upon, and even a 2:1 slope or 27.5° angle will require caution.

Your last two paragraphs point directly to man's fallibility and pure profit motive, with the public and nature to bear the cost of this mismanagement and poor planning.

To build on marginal land and to wantonly bulldoze off the top soil, trees, and natural cover and then expect man-made structures to stay in place is pure fallacy. Blaming the fires of the past season as a method of absolving the true culprits—developers, speculators, etc.—may pacify some people, but put the blame where it belongs, on man himself.

RICHARD F. BROX, landscape architect
Vilican, Leman & Associates Inc.
South Field, Mich.
Kohler presents the rebirth of the blues.

With New Orleans Blue, the bath goes bright, bold...and anything but ho-hum. A new Kohler color...pure as the note from a blues cornet. New Orleans Blue joins the other Kohler blues: Cerulean, a delicate pastel...and Blueberry, a deep accent. It's the rebirth of the blues.

Bold shapes, too. The Caribbean, a big (6-foot) luxury tub that installs anywhere: island or peninsula...in a corner...sunken.

You can do anything to its exterior: brick...laminates...paneling...bring carpeting up the sides. Safety features? Grip-rails and a Safeguard® bottom. There's the Lady Fair, too. A shampoo center, baby bath, and lavatory basin for every member of the family...with hose-spray and swing-away spout. Sell Kohler's happy blues...bright, bold ways to end the ho-hum bath for your customers.
General Electric's Roland Schweninger at Seven Trails West, St. Louis, Mo.

First he made the sale. Then he really started work.

When it's completed, Seven Trails West will include some 700 studio apartments and town houses—each featuring a GE all-electric kitchen. General Electric equipped the development's laundry centers, too. For GE Contract Sales Representative Roland Schweninger, making the sale was only the beginning of his job.

"He had a highly professional approach of the Seven Trails West Company. "It was a total concept approach."

For example, Roland provided design and layout ideas from GE's Kitchen-Laundry Planning and Design Service. He personally coordinated equipment deliveries to coincide exactly with building schedules at Seven Trails West.

For service that just begins when the sale is concluded, contact the General Electric Contract Sales Representative in your area. Said Stanley Mutlin, "He's a real professional. I couldn't have asked for more."

Progress is Our Most Important Product
New ideas sell homes.
The newest ideas come from Kemper.

If you're looking for that extra something to give your homes and apartments more customer appeal... talk to your nearby Kemper Distributor. This year Kemper is offering more design and more convenience features than ever before.

design. In addition to the exciting new Tiara Kitchen in shaded maple (pictured above) you may choose English Oak, Traditional Fruitwood or Colony Line Cherry. A complete selection of decorator styled bathroom vanities is also available.

features. How's this for a starter? Built-in cutlery drawers, self-centering lazy susans, roll-out shelves, roomy broom closets, the latest hardware ideas, self-closing hinges, do-it-yourself door front decorating options and the exclusive Kemper “mini-pantry.”

construction. Here's where you, as a builder, will recognize Kemper quality. Everything about Kemper, including mortise and tenon joints, glue blocking, baked on finishes and full frame construction, will tell your customers something about the value you are offering. This is only part of the Kemper story. See your nearby Kemper Distributor for all the facts and a first hand look at America's most competitively priced kitchen cabinet value. Kemper Brothers, Inc., Richmond, Indiana 47374.
You don’t need a safecracker’s touch to get the shower temperature you want.

Not when the shower valve is a Moen. It has extra turning room in the middle temperatures — where water isn’t too hot or too cold.

In fact, Moen has a full 46 degrees of turn in the comfort zone. More than twice that of the next leading single-handle brand.

Moen's wide comfort tuning range can help you sell. For free display cards similar to this ad, write today.

See us at Booth #104 at Pacific Coast Builders Conference
Low-cost Chevy-Van

You can pack a lot of tools in this kit.

Electrical. Plumbing. Carpentry. You name it. Chevy-Van can be equipped with such things as cabinets, bins and shelves to handle it. And there'll be plenty of working room left over. Just like a well-designed workshop. On wheels.

It can be outfitted other ways, too. Refrigeration, for example. Or you can leave everything out. And just carry up to 256 cu. ft. of cargo — in 108" wheelbase models. Up to 209 cu. ft. in 90-inchers. Whatever you haul, it'll be well protected by Chevy-Van's tough unitized body-frame construction.

There's a lot more to the Chevy-Van story. More engine-transmission combinations. More soft-foam seat comfort. More . . . well, just ask your Chevrolet dealer about his low-cost toolbox. He'll fill you in. . . .

Chevrolet Division of General Motors, Detroit, Mich.

More trucks are Chevrolets because Chevrolet is more truck!
5,000 dots represent the 5,000 16d nails that one man can drive per hour with a Paslode Stallion® pneumatic nailing tool. This speed includes time to reload the tool with cartridges of nails. You can drive 16d common, box, or sinker nails, and coated screw-type nails.

This speed reduces the cost of nailing and shortens production time. The Stallion's power to drive nails straight and tight improves the quality of nailing work. Its dependability has been proved on the job indoors, outdoors, winter and summer.

Its dependability is as great as that of the companion nailer, the Paslode Gun-Nailer® that drives 8d and 6d nails—7,000 per hour.

The facts are available from Paslode. Write for data and where-to-buy information.

Paslode Company, Division of Signode
8080 McCormick Blvd., Dept. HH, Skokie, Ill. 60076
In Canada: Paslode Canada Reg'd, Scarborough, Ont.
People in the Aspen area refer to Snowmass Villas as, "that place with blue roofs," and with good reason.

This award-winning condominium project consists of 6 buildings, providing 28 residential units for year-round vacation use. Of conventional wood-frame construction, the apartment complex is sided with cedar shakes. In designing steep, shed-type roofs, the architects used Reynolds Aluminum Shingle-Shakes in Heron Blue Colorweld® as color counterpoint to the rough-hewn siding. But, much more than color influenced that decision. With their 4-way, interlocking design, Shingle-Shakes withstand winds up to 120 mph and remain stable even under heavy snow loads. The siliconeized acrylic baked enamel finish actually helps shed snow. Regardless of humidity and temperature, Reynolds Aluminum will not rot, rust, warp or split.

But, much more than color influenced that decision. With their 4-way, interlocking design, Shingle-Shakes withstand winds up to 120 mph and remain stable even under heavy snow loads. The siliconeized acrylic baked enamel finish actually helps shed snow. Regardless of humidity and temperature, Reynolds Aluminum will not rot, rust, warp or split.

Aluminum Shingle-Shakes are 12"x36", require no special framing or sheathing, and reduce the materials handling problem. Their low load factor is a distinct benefit in covering old roofing in remodeling jobs, too.

Texture and shadow effects can be obtained with Shingle-Shakes thanks to their heavily embossed linear pattern and deep butt design. Most important, Shingle-Shakes offer visual appeal and durability comparable to slate or tile, but at lower cost. Shingle-Shakes and their matching accessories come in 16 colors, including Polar White, Terrace Green, Heron Blue, Autumn Brown and Charcoal, plus natural aluminum. Get information on Reynolds Aluminum Shingle-Shakes for residential or commercial buildings from Sweets Architectural Catalog, 21d/Rey, or write to Reynolds Metals Company, Building Products and Supply Division, 325 W. Touhy Avenue, Dept. HH-59, Park Ridge, Illinois 60068.
This Chromalox® heating system has a cool partner.

The Chromalox® electric comfort conditioning system — designed to install quickly, operate quietly and efficiently and provide pleasing comfort all year round.

The versatile Chromalox WAF furnace features compact cabinet; 10, 20 or 30 kw capacity, centrifugal blower; precise thermostatic control. It installs in horizontal, upflow or downflow position.

A range of dependable Chromalox Compressor-Condensers and Evaporators delivers from 1½ to 4 tons of summer cooling comfort.

The Chromalox Electronic Air Cleaner slips into any furnace return air duct and traps 95% of airborne dust and pollen.

These Chromalox units can be used equally well in new installations or as additions and/or replacements in existing systems.

Learn about the complete line of Chromalox comfort heating/cooling products from your local Chromalox distributor. Or write directly for Catalog R00103-6.
Carpet of HERCULON® keeps stains off even when soup’s on.

A kitchen carpet of Herculon® olefin fiber can take anything anyone dishes out. Beautifully. It's easy as pie to clean. Doesn't absorb messy food stains or soil. What's more, it holds up under heaviest traffic. Use Herculon in the kitchen—office—or anywhere in the house. It will give you long life at a low cost.

For more information, contact Fibers Merchandising, Hercules Incorporated, Wilmington, Delaware 19899.

HERCULON®
The homefurnishings fiber

Hercules registered trademark.
American-Standard creates

The UltraBath

The most exciting thing that ever happened to bathing. The UltraBath*. With all the luxuries, all the personal conveniences women have always dreamed of. And more. Because the UltraBath is more than a bath. It's the most lavishly elegant bathing and showering center ever! All three separate components (Shower Tower, Control Console, Bathing Pool) are unified to give your homes, and your buyers, the best of the future now. There's even a new color...subtly sensational 'Bone.' The high-fashion American-Standard color that women can live with now and forever. For full details, see your plumbing contractor or write us.

Ultra-luxurious Shower Tower.
This richly styled exclusive unit is completely pre-piped and factory assembled. Installs with a few simple plumbing connections. Shower Tower* column features Sterec* Shower Heads for extra luxurious showering with separate shoulder height controls. Hide-away* rinsing spray comes built-in with its own revolving storage compartment.


Ultra-spacious Bathing Pool*. New wide oval shape is 42' wide for maximum elbow room. Other luxury features include a "contour" back, comfortable beveled rim, Stan-Sure* slip-resistant surface in a new sunburst pattern, and a whirlpool attachment for the most luxurious bathing ever.

Matching Ultra* Lavatory.
Complements the UltraBath in both its graceful oval design and deluxe beveled edge as well as with its subtle "Bone" color. Unique Ultra Font* faucet directs the water up and out in a graceful arc for easy, non-splashing shampooing.

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EDITORIAL

Tomorrow’s merchandise

New design ideas generally move from west to east, so the West gives us a preview of housing in the ’70s

“In housing, money moves from east to west, and good design from west to east.” You’ve often heard people say that, and you’ve often heard others object to such a simplistic notion. Obviously, it’s not strictly true. The West now generates a great deal of its own construction and mortgage money, and the East has a lot of good native design. But as a general proposition, far more good design ideas in housing, land use and general marketing come out of the West than come out of the East. Quite frankly, that’s why most bellwethers in this industry take at least one trip west every year to see what’s new that they can use in their own projects back home.

We hope that this issue of HOUSE & HOME will tell you something about western design and where that design is best and newest, California.

With this issue also, we would like to tell you the best time to go to California: the first week in June. Why June? Because the Pacific Coast Builders Conference—in importance second only to the NAHB’s annual convention—is being held in San Francisco at the Fairmont Hotel, June 4, 5 and 6. To show you what San Francisco alone offers housing industry visitors, we have in this issue a Builder’s Guide to San Francisco much like the one we published last December for the NAHB Show in Houston. It will show you what to see and do and where to eat, but more importantly, it pinpoints almost three dozen trend-setting subdivision and apartment complexes.

Take a look at California to see what you will be doing in the ’70s and we hope to see you in San Francisco.

A break in the gloom

Hurray for Preston Martin and Sherman Maisel: they know that the housing job can be done and how to do it

In virtually nothing flat (as time is measured in Disneyland-on-the-Potomac), Preston Martin, the new chairman of the Federal Home Loan Bank Board, has come to grips with what was wrong with the FHLBB system back in 1966 and intends to change its errant ways. And Sherman Maisel, a governor of the Federal Reserve Board, has helped quell the panic among housing’s faint-of-heart.

Maisel is optimistic about housing credit and housing in the years ahead. Because of the rising volume of multifamily in our housing start mix, he points out that new dwelling unit prices have increased an average of only 2.6% per year over the last five years. Concerning the 1968 Housing Act’s goal of 26 million units in the next decade, Maisel says we can reach it if starts rise only 15% beyond the annual rate set over the last six months and if we add in mobile homes and rehab housing. An increase at that rate and a 70% to 80% increase in mortgage funds by 1978 will not be as great as increases which this country will experience in Gross National Product or in after-tax personal income. Concludes Maisel: We could meet our housing goal without “any major difficulties.”

At the Federal Home Loan Bank Board, new chairman Martin said that the system is considering issuing longer term securities, five years instead of one year, to member banks who want to preserve their liquidity and lending ability in tight-money periods.

You will recall that in 1966 it became abundantly clear that if sales were to continue to lend long (mortgages) they should be able to borrow at longer terms for liquidity, especially in a period of tight money. But you will also recall that policies adopted by the FHLBB early in 1966 made it clear that advances to member banks for additional mortgage loans would not be made. We never knew whether the FHLBB thought that it should be an instrument to restrain housing in the overheated economy of 1966, or whether it was just plain scared. Whatever the intent, the members were discouraged from making any new loans or commitments just to preserve their liquidity in case of emergencies.

Chairman Martin has come right to the heart of the problem and none too soon. We are smack in the middle of tight money and will remain so for the balance of this year. Now the FHLBB can prepare for emergencies and can show its confidence in the ability of members to perform in the mortgage market, even though the price of money is higher than a cat’s back.

—RICHARD W. O’NEILL
California: here it comes
Something astonishing is happening in California. Under the pressure of the biggest, most competitive housing market in the country, a handful of builders and architects is turning out a product that is not only exciting but really new. Now the question is, when will the rest of the country wake up and start down the same road?

What you'll see on the next 22 pages represents, in our judgement, the best of current California housing. We think it is more than coincidental that much of this housing is being produced by builders who are among the biggest and most successful in California and, for that matter, in the whole country. And we urge that no matter how wildly far out it looks to you—or how unsuited to the climate or traditional tastes of your market—you nevertheless study it with as open a mind as possible. Because unless we're reading an awful lot of signs wrong, this is the kind of housing most of you are going to have to build to stay in business through the '70s.

That may sound like a sweeping statement, but there's some pretty strong evidence to support it. For example:

People want something new and different in all parts of their lives. That's why they're wearing sideburns and double-vent, double-breasted coats and miniskirts, painting everything in psychedelic colors and driving cars jazzed up to look like road racers. California housing has this kind of color and excitement to burn, both in the product itself and in the way it's merchandised. And it's as different from those dull, nondescript boxes that most builders have been producing for the last two decades as a Ferrari is from the family station wagon.

People want better planned housing. Builders everywhere know that today they must offer more workable interiors, better integration of outdoors and indoors and more privacy—even in high-density projects. Under their flamboyance, the best California houses are very well planned indeed. And many of them offer better outdoor living on a 5,000-sq.-ft. lot than conventional houses can offer on half an acre—a virtue worthy of study by any builder who works with the condensed lots of cluster layouts.

Non-Californians have already shown an avid interest in California-style housing. Quantitatively, the evidence isn't very heavy yet; only a few out-and-out California projects have been tried in the rest of the country. But as you'll note in the following pages, those that have been built have generated huge crowds and, more important, strong sales.

It's noteworthy that while these successful out-of-state projects have been built by local builders and developers, the architects and, in some cases, the planners and decorators were imported from California. As more California builders have learned the importance of good architecture, good land planning, good landscaping and good decorating, so a small but growing group of these professionals has learned how to work in the market-oriented, cost-squeezing world of the merchant builder.

Lest the foregoing sound too much as though California housing has reached a peak of perfection, a couple of sobering notes should be sounded. Even in California, the kind of housing we're talking about is the exception, not the rule. The majority of California houses and apartments are no better and no more imaginative than those in the rest of the country.

Even the most exciting California housing is more often than not built in unimaginatively or downright poorly planned communities. The fault lies not with architects and planners but with those builders who feel they must jam every possible house on their increasingly costly land.

Nevertheless, in terms of that elusive quality called sales appeal, the best California housing is miles ahead of the rest of the country. The following pages will show you why.

—MAXWELL C. HUNTOON JR.
California's biggest splash is being made inside the good old, reliable detached house

In fact, as you'll see here and on the following six pages, the splash can be so big that it gives the impression that in California anything goes as long as it has shock value.

Certainly the shock value is there (much of it simply by contrast with the pallid housing we're used to). But beyond the dazzle of the decorating is a new kind of interior space—expressed in terms of high ceilings, changes in levels, balconies, martini pits, etc.—which creates a totally different living atmosphere. Handled inexpertly, this space can be dreadful; handled well, it can be fabulous.

Less can be said about the present state of California exterior design. By and large it tends to be understated—rough-finished wood, dark-stained beams and white or earth-toned stucco are the rule. Where traditional roots are discernible, they show up as old Spanish or rough California ranch. And while there's little ground for claiming that great architecture is being created in California today, the best houses blend well with their sites—a not-unimportant virtue. And their quiet exteriors are an effective foil for the blazing interiors.

California architects who work for merchant builders tend to specialize in one type of housing; the projects shown here and on the next four pages are the work of Barry Berkus of B.A. Berkus Associates, currently the architect most in demand for single-family detached projects.
A smallish living room is made to seem large (left) by the contrast between its two-story ceiling and the conventional-height dining room behind the fireplace. Note also how the living room borrows space from the balcony and from the open hallway at right. Part of the model compound is shown above and on page 102.

An entertainment area (above) is wrapped around this free-standing fireplace, with a bar at right and a fenced martini pit in the foreground. This house and the one at left are at Valencia Hills, a project being built by M. J. Brock & Sons in Valencia, a new town north of Los Angeles. Decorating is by Russo-Wigrin Assoc. Price range: $33,900 to $45,000.
A brightly cheerful teenage area (top, left), completely separate from the rest of the house, takes up the idea space in this model. Other idea-space possibilities are shown in the plans.
“Something different” is a highly salable commodity in California—if it really adds to livability

Behind a relatively quiet facade (above), this $37,000 house offers 1) an “idea space” at the rear of the garage (photo and plans, facing page) that can be finished off in a number of ways and 2) a spectacular front hall with a curved staircase. The model is a part of Harbor View Homes, a project by Donald L. Bren Co., at Irvine. Price range: $28,000 to $39,000.

Two dramatic ways used by architect Barry Berkus to extend and enliven interior space are shown here: opening the high front hall (above) to the living room, in the foreground, and providing vistas to outdoor areas (left and below). Model’s decorating and furnishing are by Virginia Douglas.

continued
If you think that low prices rule out excitement, take a look at this $26,500 model.

Overlooking the high-ceilinged living room (photos, left) is a second-floor area that can become a playroom or a couple of bedrooms and a bath. Barry Berkus designed the house, and Hamilton-Howe did the decorating and furnishing.
Entrance court (above) and rear patio (below) carry the feeling of space outdoors. Built by Larwin Co. in three projects north of Los Angeles, this model is near the top of the company's $19,000-to-$30,000 Tempo line.

Here are two export versions of the neo-California single-family detached house

The model above is part of a 600-house subdivision being built in St. Louis by The Mayer Co. The designs—by Barry Berkus—and the decorating—by Hamilton-Howe—are pure California. And despite the shock to conventional-minded St. Louisans, some 100 houses have been sold at $25,000 to $32,000 since the project opened in February. Happy company executives are now planning to open a similar but slightly lower-priced project in July.

The Berkus-designed house below is in some respects even more of a shocker. It was built on Long Island as part of a prototype program by the arch-conservative builders, Levitt & Sons. The company has no plans to repeat this particular model, but it has announced that Berkus is working on a California-style townhouse program for Levitt's Willingboro, N.J., project.
Townhouses are being designed more and more for the growing market of sophisticates

Admittedly, "sophisticates" is a nebulous word. But it's the one most used in California building circles to describe the itchy-footed group of buyers whose spare time is spent at the theater, on the slopes or in Europe. They tend to have bigger incomes and smaller families than average (many, in fact, are single, divorced or widowed), and their outstanding characteristic is that they consider a home a place to live and entertain in, but not a source of healthful exercise produced by chores like cutting grass.

Such a buyer demands even more in terms of design and excitement than does the typical detached-house buyer. And he also demands more in terms of location—which explains why townhouse projects like the one at right are showing up in choice areas such as lakefronts.

It's important to note that even in the lower price ranges, California townhousing shows a strong resistance to becoming low-income housing. The project on page 112 has prices starting at $25,000, but the majority of buyers have been either empty-nesters who are trading down or young executives with small families—both groups that value the no-maintenance aspect of townhouses but are nevertheless insistent on a high quality of design and planning.
The value of location to the sophisticated townhouse buyer is shown by Lakeshore, a lakefront project of $29,000-to-$42,000-plus units at Westlake, a new town north of Los Angeles. Houses on the water were the first to go, even at premiums of $6,000. Richard Leitch & Associates designed the project; the builder is Swartz-Linkletter.

Lakefront townhouses are a hit in Chicago, too

Designed by Leitch and built by Del E. Webb Corp. (H&H, Aug. '68), they are selling far faster than they can be built at prices starting above $65,000.
Photos: Julius Shulman
With townhouses, the question is not what can the buyer pay but how does he want to live?

The high living room at right is, in one sense, a waste of space. But it typifies the atmosphere in which the buyer described on page 110 wants to live, even though prices in this particular project start as low as $25,000 (and go up to $32,000).

The project, built by Larwin Co. in Chatsworth, north of Los Angeles, will ultimately have some 740 units like those pictured at left. Barry A. Berkus is the architect, and the interior decorating is by Hamilton-Howe.

Outdoor living has special importance in the narrow confines of a townhouse lot. The pictures at left show how much indoor and outdoor mileage Berkus has managed to get out of one relatively small rear patio.
Patio houses are California's newest and most promising solution to the problem of small lots

The wonder is that patio houses took so long to appear; when you consider what happens to privacy when five or six conventional houses are jammed onto one acre, the idea of wrapping a wall around each lot seems obvious.

In fact, however, the process is not so simple. For one thing, municipalities are not always cooperative about the changed zoning ordinances patio houses almost always require. For another, the necessary wall and landscaping tend to run up costs to the point where on a straight per-square-foot basis, patio houses cost more than conventional houses. And finally, that great stick-in-the-mud, Mr. Average Homebuyer, can be very uncomfortable away from his good old single-family detached house, no matter what the privacy problems are.

But things are changing—in California, at least. Planning officials in many areas are becoming more amenable to the idea of the patio house. And at least some buyers are beginning to realize that 1) a patio house is more than just a house with a wall around it—it's (forgive the cliché) a totally different way of living; and 2) when you consider that the wall really makes the whole lot part of the house, the prices aren't so high after all.

Patio houses offer another case of architectural specialization. The majority of significant patio-house projects in California, including two of the three at right and on the following two pages, are the work of architect Robert Jones of La Jolla. The exception: the project on the facing page, which is by Knowlton Fernald.

This is the project that started it all—Casas Capistrano in San Juan Capistrano. Jones designed it in 1964, in partnership with Guy S. Green, a land planner and landscape architect, and two years later did a very similar project in Westlake Village—Colony Park (H&H, Sept. '67).

The pictures and the plan below of a typical cul-de-sac at Casas Capistrano make one thing very clear: A good patio house is much, much more than just a house with a wall around it. Every room needs to be planned in relation to the outdoors as well as indoors.
This patio house can be partly opened up to take advantage of a view

Some of the project's lots are stepped down a hillside. So Jones designed the houses to allow the patio wall on the view side to be left off (photo, right). On conventional lots, the wall stays up. And in both cases, complete privacy is maintained on the street side (photo below and cover). Called Crown Valley Highlands, the project is part of Laguna Niguel, a new town south of Los Angeles. Prices are from $22,900 to $28,400, with a premium for view lots.
Here's a good reason for thinking that the patio house could have an urban future

This model was originally designed for a 21-lot buffer strip of R-2 lots (plan, left) that were only 40' to 45' wide and 90' to 110' deep. It sold so quickly that the builder, Bahl Homes of Sunnyvale (south of San Francisco), is now developing a 193-unit development with the same model. All units are identical except for variations in roofs and front-wall setbacks.
The prime requirement of a patio house—real integration of house and site—is exemplified here. The photo at left shows the front patio with a swimming pool; at right is an indoor view from the living room toward the back of the lot. Total living area under roof is 1,220 sq. ft., but the house feels twice that size. Price, not including pool: $27,000.
When California gets around to using its land well, the results can be spectacular

But it must be said at the start that like the rest of the country, California seldom does use its land well. Seen from a distance, the typical subdivision is a solid mass of buildings unrelieved by open spaces. More and more projects are beginning to advertise "green-belts", but these generally turn out to be little more than narrow walkway strips between rear lot lines. And even the best and most exciting housing begins to pall when seven or eight hundred of the same models are built in one location.

There are, however, exceptions, and some of the most outstanding are shown here and on the following six pages. They prove that despite its high densities, California offers just about the best examples of good land use in the country.

The Bluffs, at right, is a condominium townhouse project built on what was originally an absolutely flat site in Newport Beach (H&H, Feb. '67). It is considered by many people to be the best project of its kind in the world.

Rancho Bernardo is a 5,800-acre new town near San Diego which over the past seven years has been quietly growing into one of the very best land-planned communities in California.

The Meadows is a Los Angeles apartment project which shows the extent to which land can, in effect, be built along with the houses to create an unbelievably lush environment.
Land sculpture is the key to the beauty of The Bluffs. The architects, Richard Leitch & Associates, cut swales and built up low ridges all through the 150-acre site. Then they grouped the townhouses so their backs overlooked greenbelts that are big enough to feel like real open space (below). Short landscaped walkways (right) between house groups give access to the greenbelts from the road.
Here's a lesson on how to use golf courses as part of a project's open space

Luxury condominiums are perched on a hillside overlooking the fairways of two golf courses (right and facing page). There are 31 units priced from $27,500 to $52,000, and the buildings include both townhouse and apartment condominiums.

The extent of Rancho Bernardo's golf-course-housing integration is shown by the plan (left) of the first development phase. A great deal of building land is worked in and around the course, yet fairways are grouped so as to provide long views in many directions.

Low-priced condominiums are sited parallel and adjacent to fairways (left), also have interior courts (above). Priced from $22,950 to $27,300, 116 units have been sold to date, another 40 units are planned. Architect was Frank L. Hope.
If you can't put the project on good land, bring the land to the project

A few months ago this was a bare 13-acre site in the Fox Hills section of Los Angeles. Today, with the addition of 572 apartment units and several hundred thousand dollars worth of landscaping, it is a lushly dramatic apartment project that was full the day it opened.
Called The Meadows, this project is the third outstandingly successful collaboration between the investor, Ring Brothers, and the architect, Kamnitzer/Marks & Partners. (Another is shown in MASH, March, on p. 100.)

The main ingredient of success in all of the projects has been environment, and the pictures here show features that have become virtually a trademark for Ring apartments: an entrance that includes a waterfall (top of facing page), foliage so dense that it adds a feeling of privacy, especially on the bottom floors (bottom of facing page), and a big central pool area (above) that is the visual as well as the recreational center of the project. In addition, The Meadows has second and third-story walkways (right) that connect many of the buildings; they give the sensation of walking through the treetops.

MAY 1969

continued
Here's proof that California transplants can flourish east of the Rockies

The project at left is in Mill Valley, and it typifies good northern California design: strong forms, imaginative use of wood, and a close relationship between houses and sites.

The project at right also typifies good northern California design, but it happens to be in Simsbury, Conn. Called Heritage Apartments, it is the work of the same builder (Paparazzo Development Corp.) and the same architect (Charles Warren Callister of Tiburon, Calif.) as the now-famous Heritage Village (H&H, Apr. '67). And the pattern of success is the same: Heritage Apartments, although not quite finished, is just about rented out, while the Heritage Village condominiums are selling so fast that the company's 500-unit-a-year production can't keep up.

Trillium Lane (left) is a project of 30 custom houses that average about $41,000 in price. Developers were Leslie Smith (who also did some of the planning), Robert Antonioli and Fred DeCook. The architects, John O'Brien and Leslie Smith, are alumni of Charles Warren Callister's office.

Heritage Apartments (right) is a 121-unit project with rentals ranging from $205 to $350.
Northern California and the tradition of wood design

Southern California, whence comes most of the housing on the preceding pages, doesn’t really have an architecture of its own; its design motifs are derived chiefly from early Spanish and ranch buildings.

But northern California does have an architecture, eclectic in form but consistent in its use of wood as a dominant design element. Pages 124 and 125 showed that this architecture is as much at home on a New England hillside as in a California forest; here and on the next four pages you’ll see how well it adapts to a wide variety of buildings.

All but one of these (p. 131) were designed by Charles Warren Callister, perhaps the best known of northern California’s residential architects.

Photos: Philip L. Malten

The richness of Victorian architecture is suggested in this six-unit apartment by the individual mansard dormers on the top floor and by the wealth of ornamentation on cornices and porches (left and top right). But a closer look at the photos reveals that this appearance of richness is actually created by a very simple system of detailing. Heavy fascias and rakes are treated with plain shingle molding; posts are built up with recessed edges and given “capitals” of rectangular blocks. And this detailing stands out all the more strongly against the quiet background of cedar-shingle siding.
This two-building apartment project is roughly the same size (seven units) as the one on the preceding page but totally different in feeling. Here there is less emphasis on texture; the vertical boards create strong, smooth vertical planes of varying sizes and shapes. The two roof sections are heavy and homogenous; the small dormers break them up but do not interrupt their feeling of mass. Trim is almost ridiculously simple (photo, right), and cornices are nothing more than shingled soffits.

Photos: Philip L. Molten
This is Warren Callister's own house, and it illustrates very well the broad scope of northern California design. The basic elements are eastern colonial—the gambrel roof and board-and-batten siding. But between the unpainted wood and the square trim, the overall effect is a house that would be equally at home in Massachusetts or alongside the two homes shown below and on the facing page.

The shape of this house is about as basic as you can get: a series of two-story rectangles topped by gable roofs with deep overhangs. What keeps it from being just another sort-of-contemporary is the cohesive effect gained by using shingles everywhere—roof, side walls, and especially on chimneys where they add a strong three-dimensional element. Note the interesting overhang brackets in the photo above.
The Great Indoors: Second in the PPG ad program expanding the use of glass and featuring new-home ideas that help you sell.

PPG ads are appearing in all these magazines: American Home, House Beautiful, House & Garden, Sunset, Better Homes & Gardens, Reader's Digest. They're a combination of double-page spreads selling the concept of glass in association with new and remodeled homes, and hard-hitting single-product advertisements. Each ad offers our new 56-page full-color booklet "Open House USA," packed with new design ideas. For your free copy, write: Open House, PPG Industries, HH-59, One Gateway Center, Pittsburgh, Pa. 15222.
New glass ideas to stimulate consumer interest in the home. This ad runs May, June, July.

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(Continued on next page)
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Second homes for leisure living
Second Homes for Leisure Living. 48-page color booklet has drawings and floor plans for 24 vacation and year-round leisure homes — from A-frame cabins and mountain chalets to Cape Cod style cottages. Also ideal for retirement. Book tells how to get complete plans with lists of all materials needed. Some plans come with photographs of unit under construction to simplify the building job. Excellent idea book for your customers.
Circle 41 on Reader Service Card

A guide to distinctive plywood sidings
A guide to distinctive plywood sidings. Presented by the American Plywood Association

A Guide to Distinctive Plywood Sidings. Full-color 24-page booklet illustrates uses and installation of plywood sidings. Facts on insulation values, strength and durability. Useful table on plywood finishes, types, uses and basic characteristics.
Circle 42 on Reader Service Card

For more information about plywood and other plywood publications, write American Plywood Association, Dept. H, 1119 A Street, Tacoma, Washington 98401. Or get in touch with one of our 60 field service representatives. Regional offices: Atlanta, Chicago, Dallas, Detroit, Los Angeles, Minneapolis, New York City, San Francisco, Tacoma, Washington, D. C.
If the idea of FAN FORCED primary electric heating turns you off... try turning this one on.

The first thing you'll notice is no noise, no draft. We do it with an uncommonly low-rpm fan and a diffuser grill. Convection takes it from there. Now here are the basics: Each Trim Heat unit is a self contained plant generating from 1000 to 2400 watts. You can field-convert to the wattage you require in a few seconds. Use one Trim-Heat unit or more according to area. We make them in 120 and 240 volt models, with built-in or wall thermostats, and a unique flex-a-box housing that makes rough-in and installation a snap. Once installed, all you see is a simple 15" x 8" grill. From initial cost to installation this is the lowest cost primary electric heat system you can use. And you can forget about callbacks. Ideal for high rise construction and remodeling. Great for bathrooms, family rooms, basements, other secondary heating uses. Get the full story from Berns Air King Corp., 3050 N. Rockwell, Chicago, Ill. 60618.

trim heat
electric wall heaters
a new concept in primary electric heat

Air King

Booth 37
Apartment Builder/Developer Conference & Exposition
New York Hilton/May 12-14

MAY 1969
Circle 127 on Reader Service card
All Whirlpool appliances have these extra benefits built in.
Several builder management counselling services are extra benefits you can get as a customer of Whirlpool Corporation. The following confidential services from the well-known consulting firms of W. R. Smolkin & Associates and Smolkin-Siegel Corporation are available through your Whirlpool distributor.

Accountrol* is a computerized accounting system which provides you with cost analyses on your building project . . . it's fast and accurate.

Minirisk* is a computerized system for cash flow analysis. It forecasts your cash needs for up to 52 weeks.

Builder Counselling can be provided confidentially in such areas as land use, product design, marketing and management.

You benefit from the following services by keeping your customers satisfied. They are examples of the extra customer care you can count on after the sale.

A simple warranty letter which contains no small print whatever spells out the warranty protection in a way customers understand and like.

A 24-hour "cool line" phone number is included in operating literature and in the warranty letter. By calling it, your customer can get in touch with us day or night for information or assistance.

Nationwide Tech-Care service eliminates the worry of who services Whirlpool appliances if they should ever need it.

Warranty Service Central enables your customers to get the warranty protection specified. Whirlpool pays any authorized repair service organization its regular rates for performing warranty labor.

Parts availability is a plus when you install Whirlpool appliances. We currently have over 40,000,000 parts in our 14-acre warehouse at La Porte, Indiana.

*TMk.

FULL-LINE CONCEPT

All this on a complete line of quality appliances! You can buy them from one source, sign one order, get delivery and responsibility from one company. Talk to your Whirlpool distributor.
Using red cedar handsplit shakes is a beautiful way to protect your shopping center investment.

How do you make sure the shopping center you build today will still be an attractive investment years from now?
One way is to use materials that require a minimum of upkeep, that retain their natural beauty and protective values without requiring expensive maintenance.
Red cedar shingles or handsplit shakes can give the long-term protection you want. Additionally, cedar's rich, distinctive elegance, subtle textures, patterns and colorful good taste offer tenants an ideal atmosphere for successful business activities.
Now, or for the future, a commercial exterior of lasting shingles or handsplit shakes makes sense. And sales. Find out.
Next time, insist on the real thing: Certigrade shingles or Certi-Split handsplit shakes. They're worth it.

For details, plus money-saving application hints, write: 5510 White Bldg., Seattle, Washington 98101. (In Canada: 1477 West Pender Street, Vancouver 5, B.C., Canada.)

Northglenn Mall, Denver; The Perl-Mack Companies, developer; Warren A. Flickinger & Associates, architects.

In many ways Northglenn Mall is a model for shopping centers to follow. The Mall, 800,000 square feet of covered, air-conditioned shopping, includes among its 60-plus shops and stores three major department stores and a theater. Application data: Certi-Split Handsplit/Resawn Shakes, 18" x 3/4" to 1 1/4": 8 1/2" exposure to the weather.

Red Cedar Shingle & Handsplit Shake Bureau
One of a series presented by members of the American Wood Council.
A home-made curtain wall: You build it out of stock prehung windows

Any light-commercial builder could bolt together glass walls like the one above by following the photo-and-drawing sequence shown below. And his regular crews could handle the whole job.

Carpenters rather than curtain-wall mechanics can assemble the wall because it is made of ordinary house windows. The stacked-up units are aligned and stiffened by two-story-high steel T-bars placed inside the vertical mullions and anchored to floor and roof by steel angles.

The idea comes from Cerny Associates of St. Paul, Minn., which designed the wall for a county office building and says it is competitive with metal-framed curtain-wall systems.

Cerny chose a low-maintenance window for the job, vinyl-clad wood casement and fixed-sash units from Andersen Corp. Two modifications made the adaptation possible: 1) the jobber planed \( \frac{5}{8} \)" from all jambs to allow for the \( \frac{5}{8} \)"-thick steel T-bar and 2) the builder, Adolfson & Peterson of Minneapolis, trimmed off the vinyl flange (photos below) which is provided for fastening and flashing in residential work but would have prevented the units from buttting snugly when used in the curtain-wall application.

Two kinds of glazing—gray-tinted insulating glass in the 6'-high fixed-sash units and opaque black glass in 3'x4' spandrel units—add glamour to the wall. And a 4' to 12' overhang on precast columns (drawing above) protects it.

Vinyl-clad wood windows adapt easily to curtain-wall assembly . . .

1. Solid vinyl flange is trimmed from all four sides of window unit so frames will butt together tightly.
2. Trim stops are removed and holes drilled through jambs for \( \frac{1}{2} \times 2\)" assembly bolts.
3. Recessed nuts and bolts connect jambs to each other and to \( \frac{5}{8} \)"-thick vertical steel T-bar.
4. Beads of white butyl caulking seal and finish butt joints between subassembled windows.
In just one day six men installed this roof deck and finished ceiling on bulb-T framing, complete and ready for built-up gravel roof. It covers the Ramada Inn's new pool in St. Louis, Missouri.

Easy-ply Roof Decking cuts installation time and costs.

Structures built with bulb-T systems are said to provide a proven roof deck support at minimum per square foot costs. Easy-ply Roof Decking is made to take advantage of bulb-T design technology. It is shaped to "drop" in place without clips or fasteners. After the Easy-ply panels are in place on the framing, the joints are simply grouted, like tile, and the deck is ready for roofing.

Easy-ply Roof Decking for bulb-T application is available in a choice of thickness and sizes with T&G or squared ends. The panels are structural weatherproof insulation, moisture resistant, protected against termites, rot and fungi. Vapor barrier and decorative, maintenance-free film finishes are available for exposed ceilings, to provide attractive, finished interiors.

See your building materials dealer, or write direct to Homasote, Dept. HH59.

homasote Company  TRENTON, N.J. 08603

MAY 1969  Circle 130 on Reader Service card
the home wrecker

Every home has one—The Home Wrecker. Which is why every home should have Tempered Safety Glass in its patio doors. And since Tempered Glass is five times stronger than regular glass of the same thickness, and it breaks into relatively harmless pebble-like pieces, play it safe. Use Tut-Flex in your doors!

LIBBEY-OWENS-FORD COMPANY.
Toledo, Ohio 43624
Heat pumps in the north—an upgraded product starts proving itself

Southern builders have used heat pumps for 30 years. But northern builders have generally shunned the heat pump because of its bad performance record in cold weather.

Now the picture is changing. For example, heat-pump installations increased 66% in the New York City area last year and 50% in Portland, Ore. They now account for a small but significant share of the electric-heating market in both of those areas—7% in New York, 4% in Portland.

Why are northern builders changing their minds about heat pumps? Because manufacturers have upgraded them to meet cold-weather specifications and to overcome chronic complaints.

Acceptance of heat pumps hit rock-bottom four years ago when the U.S. Department of Defense banned them in new military housing. Reason: Defense Department records showed heat-pump compressors had a 30% failure rate.

Most of the failures occurred during the defrost cycle, when the pump reverses and sends warm refrigerant through the unit's outside section to melt accumulated ice. The reversal would cause a sudden pressure change which could send the refrigerant liquid surging into the compressor where it would either wash out the compressor-motor lubricant or jam the compressor cylinders.

Manufacturers tackled the problem in several ways. General Electric made 87 changes to beef up its compressor. Fedders designed a new system for controlling refrigerant flow.

Westinghouse introduced the "Hi-Re-Li" system (drawings below), which insures that only vapor can reach the compressor. Sub-cooling control valve meters refrigerant flow.

OUTDOOR COIL (EVAPORATOR)

CONVENTIONAL HEAT PUMP doesn't protect compressor from refrigerant, which could surge into compressor during sudden pressure change.

IMPROVED HEAT PUMP, Westinghouse Hi-Re-Li, allows only vapor to reach compressor. Sub-cooling control valve meters refrigerant flow.

continued on p. 166
Bugged about building costs?

With Float-Away you can save a buck.

You know what's happening to building materials costs. They're skyrocketing! Not so with Float-Away. Now you can actually save up to 30% when you buy Float-Away metal bi-fold closet doors. Yet they're still the finest closet systems at any price. Float-Away gives you a choice of five decorator styles—ease of installation—sizes to fit any opening—and prompt availability. Always. It's a good time, too, to introduce yourself to Float-a-Just shelves, Float-Away's complete line of metal shelving. Tops in durability. Yet they haven't gone up a penny!

So, whether you're building a home or a high rise, a manufactured home or an urban renewal project, why not save yourself a buck? With Float-Away. For further information, fill out the coupon below and return today to:

FLOAT-AWAY
COMPLETE CLOSET SYSTEMS
Department HH-16, 1123 Zonolite Road, N.E., Atlanta, Ga. 30306
Phone (404) 875-7986

You bet I'd like to save a buck! Send me complete details on Float-Away metal bi-fold closet doors and Float-a-Just shelves right away.

Name ____________________________
Company __________________________
Address ____________________________
City ________ State ________ Zip ______

MAY 1969 Circle 133 on Reader Service card 165
Help her keep her new home new...

Build in her cleaning!

With a VACUFLO Built-In Cleaning System she'll be able to vacuum everywhere in her home including the garage and basement, without lugging anything around except a four pound hose. She'll like that.

Air is exhausted outside, not recirculated in the home. VACUFLO will help cut down on dusting; prolong the life of carpeting and keep her home looking newer, longer. Costs no more than any other major appliance. The VACUFLO installers won't be in your way long...less than a day.

VACUFLO DIVISION, H-P PRODUCTS, INC., Louisville, Ohio 44641

It sounds worth discussing...let's!

Name

Title

Firm

Address

City State Zip

Telephone Area Code

The pioneer built-in cleaning system

HP VACUFLO

166 Circle 134 on Reader Service card

TECHNOLOGY continued

ating pressures and temperatures.

The redesigned heat pumps are not only more reliable, but cost less to run because they are effective over a wider temperature range. This means less operating time for the supplementary resistance-heating equipment built into heat pumps to help carry cold-weather loads.

Electric utility companies are one of the heat pump's strongest promoters. But their success is limited to areas where electricity rates are low enough to compete with other fuels.

Local fuel rates are important because heat pumps aren't cheap, either to install or to operate. In the New York City area it costs about $3,130 to install a heat-pump heating/cooling system, compared with $3,160 for electric baseboard heaters with individual room air conditioners, and $2,900 for a gas-fired furnace with electric central air conditioning. Annual operating costs are typically $374 for the heat pump, $391 for baseboard heaters with room cooling units, and $301 for a gas-fired furnace with electric central cooling.

Many northern builders say the upgraded heat pumps perform well in cold weather. Builder Tom DeCola installed them in his Wildwood Estates development just west of Minneapolis, where the annual temperature range is -20° to 105°. DeCola makes a selling point of "climate conditioning"—his term for central heating and air conditioning. Builder David Bogdanoff, who has installed 102 heat pumps so far at his Jefferson Village condominium apartment project in Yorktown, N.Y., reports "no problems" and plans to use the equipment for the entire project.

But heat pumps haven't won over everyone. Even some utilities aren't convinced of their reliability. For example, New York's Consolidated Edison won't supply power unless the builder installs a fully redundant resistance-heating system—one that doesn't just take over part of the heating load, but is capable of heating the entire house in 0° weather if the heat pump fails.

And not all builder-users are satisfied. A case in point is Nathan Kurzrock, who's been building in the New York area for 20 years. He installed heat pumps at his High Gate Homes development in Irvington, N.Y., in more than fifty $50,000-plus custom houses. But Kurzrock's next project will have straight resistance heating and separate cooling. His reasons: Although the heat-pump compressors are reliable, smaller components like relays still fail, necessitating a service call which leads to still another problem—there are so few electricians and servicemen familiar with the new equipment that proper installation and dependable repairs are hard to get.

166 Circle 134 on Reader Service card
Dependability isn’t the only reason Mr. Jack Saferstein picked Maytags.

Says the Executive Director, Akron Metropolitan Housing Authority: “The Maytag Equipment Route Operator’s total operation approach to self-service laundry facilities for our Paul E. Belcher Apartments was equally important. We got plans that were complete right down to layout, color schemes, and lighting.”

Built by the Akron Metropolitan Housing Authority with the help of Federal funds, the Paul E. Belcher Apartments were designed to provide attractive homes at reasonable rentals for older people.

This handsome 12-story building has every convenience, including a beautiful lounge, activity rooms, a complete clinic for visiting doctors and nurses, and a self-service laundry on every other floor, equipped with Maytag Washers and Dryers.

Why Maytag? Reports Mr. Saferstein: “We were pleased with the trouble-free performance of Maytags in another of the Authority’s projects, the 219-unit Norton Homes. Here, 18 Maytags have been averaging 5 loads a day for a year and a half.”

Another reason Maytags were selected, according to Mr. Saferstein, is the Route Operator’s “total operation” planning service: “they did more than install machines, they provided complete plans including layout, color schemes, and lighting.”

Of course, we can’t promise that all Maytags will equal the record Mr. Saferstein has reported. But dependability is what we aim to build into every Maytag.

Find out what Maytag dependability and the “total operation” concept can do for you. Contact your local Maytag Equipment Route Operator or fill in and mail the coupon now.

The Maytag Company
Advertising Dept. HH-5, Newton, Iowa 50208

Send me complete information about the dependable new Maytag Commercial Washers with exclusive Dial-A-Fabric.

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The Maytag Company
Advertising Dept. HH-5, Newton, Iowa 50208

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AUTOMATIC GARAGE DOOR OPENER SYSTEM BY ALLIANCE

THE SALES CLOSER

Performance-proved by satisfied users everywhere.

Call your local dealer or write today and find out how the Genie Automatic Garage Door Opener System by Alliance program can help you sell more homes!

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Opens the garage door... turns on the light

• closes the door . . . then locks up tight.

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Alliance, Ohio 44601 HH-5

Maker of the famous Antenna Rotator...Alliance Tenna-Rotor®

Circle 136 on Reader Service card
Clinch the sale in the bathroom!

U/R Fiberglass Freedom Fixtures—the Scrubless Tub and the Seamless Wall—turnlookers into buyers.

Sell the wife on the care-free features of U/R’s new Fiberglass Freedom Fixtures. One clean sweep of fiberglass wipes clean in one sweep with liquid detergent. She'll never scrub a tub or shower wall again!

Sell the husband on the maintenance-free features. No tile to chip or crack. No grout to re-grout later. No wall seams to leak and cause water damage.

Sell the house with a watertight case for Fiberglass Freedom Fixtures—latest innovations from U/R to give builders a telling selling point in their new homes.

Universal-Rundle

Feel free to see Fiberglass Freedom Fixtures and get all the facts at your U/R Distributor.

The Four Freedoms your buyers enjoy with U/R fiberglass fixtures:

- Freedom from Scrubbing. No drudgery—merely wipe clean with liquid detergent.
- Freedom from Maintenance. No chipping, no re-grouting, no leakage.
- Freedom from Obsolescence. Advance pace-setting designs will stay in style for the life of the house.
- Freedom of Choice. Range of models in white or pastel colors that match U/R lavatories, water closets.

Universal-Rundle Corporation, New Castle, Pa. 16103
Today, one of the first things home buyers look for in a home is the amount of security and protection it offers. And that's where the Schlage Lock Company comes in. Schlage plans to give your sales program a great big boost. How? With full page ads in Life Magazine, Better Homes & Gardens, American Home, House & Garden and Sunset Magazine—an advertising schedule that will reach over 100 million readers.

The first ad will feature an interesting new idea conceived by the Schlage Lock Company as an integral part of the new look in security—a Schlage Security Closet. It’s a dramatic demonstration of how Schlage and only Schlage can supply you with the most advanced security products to really help you sell your homes.

A colorful booklet has been prepared for you to use as a sales tool. It tells your potential buyers how the homes you offer can give them the kind of security and peace of mind they really want. With Schlage security products, of course.

But that's just the beginning. Schlage is also planning an array of promotional materials to help boost your sales. Just to name a few—easel cards, window banners, string tags to hang on lock mounts, magazine ad reprints, ad mats and blueprints and instructions on how to build a Schlage Security Closet.

A lot of interest will be stimulated by Schlage's new security program. So why not add more interest and life to your sales program. With Schlage. For further information, see your Schlage Lock Company representative or distributor today.
"This is but one reason I feel our home is more secure"

Certainly you feel safer with dependable locks on doors and windows—the quality kind of protection that Schlage door locks provide.

But inside security is vital, too!

So now Schlage is providing designs, plans and locks for closets inside homes and apartments, new and remodeled. These Schlage "Security Closets" are fire retardant.

Ask your home builder, remodeler or building supply dealer about them.

They protect valuables from intruders.
They keep dangerous items from children.
In scores of ways, they make your home more secure.
Would you like to know more about the different types of security for your home—how to plan the security for a new home or how to secure interiors in older homes? Schlage can help.

SCHLAGE LOCK COMPANY
San Francisco—Vancouver B.C.
NEW PRODUCTS
For more information, circle indicated number on Reader Service card p. 189

LUXURY TUB can be faced with marble, tiles or carpet, can be installed as a freestanding unit as shown here or recessed. Unit comes preplumbed (photo, below) and ready to install.

WHIRLPOOL ACTION results from two built-in jet inlets diagonally opposite each other.

Even the Romans didn't have this: a bathtub with a built-in whirlpool

For those builders looking for the ultimate touch of luxury for the expensive home or apartment, here is a new prestige item: a bathtub that offers sensuous—as well as medically beneficial—bathing.

The fiberglass tub fits the same space as standard 5' and 6' tubs and needs no extra connections. The pump and motor will fit out of sight in a vanity, cabinet or closet.

The system, which evolved from portable units designed some years ago for medical hydromassage, incorporates a tub that was engineered specifically for water massage as well as luxury. Two recessed inlets provide simultaneous massage to feet and shoulders, and there are extra overflow drains. The tub is 3" deeper than ordinary tubs, has a nonslip bottom and contoured back, 40% more body room and a built-in handrail. It comes in four colors—blue, avocado, gold and beige—plus white. Jacuzzi Research, Berkeley, Calif. Circle 200 on Reader Service card

Oval lavatory of vitreous china is 20"x30", comes in bone, aqua, blue, green, yellow, pink, beige and white. Fountain-like spout provides water at varying heights in a controlled arc, is splashless. American-Standard, New York City. Circle 201 on Reader Service card

Delta-shaped lavatory is ideal for narrow powder room counters because it is 21" wide and only 13" front to back. It is self-rimming and made of vitreous china in blue, gold and avocado, plus four pastels. Kohler, Kohler, Wis. Circle 202 on Reader Service card

New products continued on p. 176
When you build with Bird Solid Vinyl, chances are you’ve got the start of a happy home. And a satisfied customer. Bird homeowners across the country appreciate the carefree, long-lasting beauty of Bird solid vinyl products.

When you build with Bird Solid Vinyl, you’re building business for yourself. Because this unique new material with its outstanding sales advantages, ease of installation, and growing consumer demand is big business. And it’s getting bigger every day.

Bird is keeping pace with this dynamic growth. By offering you the most complete line of solid vinyl building products in the industry. Like:

Bird solid vinyl siding – Never needs paint. Beautiful, enduring, virtually maintenance-free. Won’t dent, pit, rust or corrode like metal. Won’t blister, rot, flake or peel like wood. In 8”, double 4” and vertical. Choice of 3 colors, too.

Bird solid vinyl soffits – The final touch for lasting beauty and protection. Available perforated or plain. And the color is solid – all the way through solid vinyl – so they never need painting.

Bird solid vinyl gutter systems – Again, no painting or replacement. No rusting, rotting or flaking like metal. And unlike wood or metal, they stand up to the worst beating from wind, water and ice. In 10’, 16’ and 21’ lengths.

Bird solid vinyl shutters – Long-lasting beauty. Simple installation with four color-matched screws. In all popular sizes and 3 colors to mix-match with siding. For more details on the Bird solid vinyl profit line, contact your nearest Bird representative or vinyl wholesale distributor.

BIRD & SON, inc. Box HH5, East Walpole, Mass. 02032

Please send more information on your sales-making program on vinyl products. Also send product data on:

- Bird Vinyl Siding
- Bird Vinyl Gutter Systems
- Bird Vinyl Shutters

Company Name
Contact
Address
County
City
State Zip

BIRD & SON

Bird has the biggest solid vinyl product line in the business
Bryant's new electric furnace isn't just a lot of hot air.
Fact is, this new warm air electric furnace has some pretty cool ideas built into it.

Like the multi-speed blower that readily switches from heating to air conditioning. And the space provided right inside the furnace for a cooling coil when air conditioning is added.

The 960, as it's called, comes in three series that handle up to 2, 3 and 5 tons of cooling respectively. And a range of 5 to 35 KW, or the equivalent of 17,000 to 119,000 Btu/h.

It features a staging operation that turns on the heat strip elements at various intervals. So when the furnace goes on, house lights won't dim — because there's no sudden surge of electricity.

Our new electric furnace is available for upflow, counterflow and horizontal applications. In addition, it has the usual quietness and dependability found in all Bryant heating equipment: gas, oil and electric.

Which means we've got what it takes to give you a warm feeling inside — whatever the local fuel situation.

Bryant Air Conditioning Company, 7310 W. Morris St., Indianapolis, Indiana 46231.
Flooring

**Sheet vinyl** looks like ceramic tiles, irregularly shaped and arranged at random in contrasting mortar. Colors include green, blue and two beiges. A moisture-proof backing permits installation on any grade level. Armstrong, Lancaster, Pa. Circle 224 on Reader Service card

**Cushioned vinyl** has a marble-like veining, comes in five colors: sand, moss, gold, beige and white with metallic gold. Asbestos backing allows installation on any grade. The product comes in 6' widths. Congoleum Industries, Kearny, N.J. Circle 225 on Reader Service card

**Rectangular tiles, 3"x6"**, are ceramic with a smooth glaze for walls only (right) or a crackled glaze for walls, floors and counters (above). Available in yellow, green, olive, orange, red, rust, brown and blue. Interpace, Los Angeles. Circle 226 on Reader Service card

**Quarry tiles** now come in a deep chocolate brown as well as a selection of muted buffs, reds and grays. Tiles are 6"x6"x1/2" can be used for lobbies, foyers, corridors, kitchens, libraries, shops and schools. American Olean, Lansdale, Pa. Circle 227 on Reader Service card

**Vinyl asbestos tiles** have an interwoven and bordered pattern similar to parquetry and deeply embossed graining. Tiles are 12"x12", can be laid in any direction, come in white, olive, chestnut, rosewood and walnut. Amtico, Trenton, N.J. Circle 228 on Reader Service card

**Vinyl tiles, 12"x12"**, have colorful chips floating in clear vinyl against light background. Six colors include gold, red and green, plus mixtures of gray, beige, blue and green with white. Robbins Products, Tuscumbia, Ala. Circle 223 on Reader Service card

New products continued on p. 178

Circle 141 on Reader Service card
VARIETY IN STYLES AND FINISHES

AristOKraft
UNIFIED CABINET CORPORATION

KITCHEN CABINETS GIVE INDIVIDUALITY TO YOUR HOMES

SHERWOOD

Brings the beauty of fine furniture to the kitchen

AristOKraft eye-catching vanities add practical luxury. In a variety of styles and finishes, modular units combine for custom installations.

And to glamorize another important room

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CONTEMPORARY

FROM FACTORY WAREHOUSE NEAR YOU FOR FASTER SERVICE TO MEET INSTALLATION DATES

Laboratory Tested and Certified by the National Kitchen Cabinet Association

Mail this coupon for nearest distributor address and information on complete line.

Name ..............................................................
Company ........................................................
Address ...........................................................
City .............................................................. State ................................ Zip .........

Mail to: UNITED CABINET CORPORATION
DEPT. H P.O. BOX 420 JASPER, INDIANA 47546

MAY 1969 Circle 148 on Reader Service card 183
NEW PRODUCTS
start on p. 172

Exteriors

Vinyl soffit system consists of V-grooved panel, solid or ventilated, that comes in 10' lengths, drip cap and ½" J-channel in 12'6" lengths and fascia in 10' lengths. Currently available in white. Mastic, South Bend, Ind. Circle 216 on Reader Service card

Wood fiber siding now comes in a reverse batten pattern. Panels are 4'x8' and 4'x9' with a ½" groove on 12" centers, have shiplap edges. Siding is preprimed, resists dents, has roughsawn surface. Masonite, Chicago. Circle 217 on Reader Service card

Weatherproof siding, guaranteed for 20 years, looks like hand-split wood but won't buckle, rot, split, warp or burn. Colors—red, beige, green, gold, avocado, gray and brown—carry ten-year warranty. U.S. Gypsum, Chicago. Circle 218 on Reader Service card

View product options on p. 186

If your house won't sell with cheap plumbing...

Turn to full tile showers with...

COMPOTITE WATERPROOFING

The economy of Compotite waterproofing can result in a desirable fully tiled shower area at no more than the expense of a tub or open-base receptor.

COMPOTITE SHOWER PAN

P.O. Box 20188, Los Angeles, California 90028 • Phone 403-4444
Warehouse Mailing Address: P.O. Box 28, Route 1, Covington, Ky. 41011
Circle 149 on Reader Service card

Fountains by RAIN JET

Thousands of crystal-like droplets capture the color and brilliance of underwater lighting and become a shower of diamonds. Thousands in use in homes, industrial and office buildings, banks, restaurants, stores and motels as well as gardens and parks. Patented.

Complete fountain, including 3-ft. bowl, recirculating aquavator and underwater lighting from $199.50. Other size bowls to 8-ft. No plumbing needed. Just provide electrical connection and fill bowl with water. Send for free full-color literature...or for full-color 3-D Viewer ($2.00).

Division of RAIN JET CORP., Dept. HH-31
301 S. Flower St., Box 868, Burbank, Calif. 91503

Circle 150 on Reader Service card
It's Carrier's exclusive round condensing unit for whole house air conditioning.

It gives your homes that "custom" touch that sets them apart from competition's boxy units, making them as dated as clawfoot bathtubs.

Buyers want the newest in styling. The round one is attractive, compact, advanced in design and function.

Heat goes up, not out. It can't damage plantings. Sound goes up, too, to help keep neighbors neighborly.

The round one is easier to install. It needs just half the stone or concrete support of conventional models. Compatible refrigerant connectors mean a wrench is all that's needed to hook up the outdoor unit with the indoor cooling coil.

Carrier's reputation for quality means a lot to buyers, too. And to the bankers and mortgage companies. It helps identify you as a builder of quality homes.

Equip your homes with the newest in air conditioning—at the lowest price in Carrier history.

When prospects start poking around the shrubbery, make sure the round one's there for them to find. Consult your local Carrier Dealer.

Carrier Air Conditioning Company
First really new electrical convenience in years!

Electrac by Kirsch

Operates draperies electromagnetically. No cords, wheels, gears or separate motors.

Electrac is the best thing that's happened for builders since built-in kitchen appliances. When she holds the switch and watches the draperies silently glide open, it's the finishing touch that can help you close more new home sales.

You can have Electrac wiring built-in, or sets can be plugged into existing outlets, for any expanse of window. And for a cost that's much less than you might guess. For full information, write Kirsch Electrac, Dept.BW-569, Sturgis, Michigan 49091.

Fungus-resistant roofing carries ten-year guarantee. White roofs won't turn black from fungus stains (top photo), will retain heat reflecting properties. Fungicide is fired on the ceramic coating. 3M, St. Paul, Minn. Circle 219 on Reader Service card

Textured siding of stone on plywood now comes with larger stones. Siding can be nailed, sawn, used indoors or out, is lightweight and available in two rock sizes, six colors and panels of 4'x8', 4'x9' and 4'x10'. Sanspray, New York City. Circle 220 on Reader Service card

Asphalt shingles are reinforced with fiberglass and asbestos. Curved edge details produce free-flowing shadow lines, emphasized by the shingles' thickness and heavy surface granules. Shingles are self-sealing. Johns-Manville, New York City. Circle 221 on Reader Service card

Vinyl-coated siding, now in avocado and gold as well as white and tan. It resists fading, needs little maintenance, may be repainted, carries 10-year guarantee against blistering, cracking or peeling. Boise Cascade, Boise, Idaho. Circle 222 on Reader Service card
NEW PRODUCTS
start on p. 172

Tools & equipment

**Fork-lift truck** is one of a new ten-model line with capacities of 3,000 to 6,000 lbs., solid or pneumatic tires. New features: adjustable contoured seats, self-lubricating wheel bearings. Towmotor, Cleveland, Ohio. Circle 229 on Reader Service card

**Flip-top door** over the top compartment on the service-maintenance body offers storage space for material 6' to 9' long. Two more locking compartments are built into each side of pickup truck. Pierce Auto Body Works, Appleton, Wis. Circle 230 on Reader Service card

**Recirculating toilet** has a lid that hermetically seals in odors, can not be flushed except when lid is closed, has 10% more flushing capacity than existing units. Features: built-in handles for easy portability, full-size seat. Amerline, Chicago. Circle 231 on Reader Service card

**Vandal-proof toilet** of seamless polyethylene, needs no exterior maintenance, resists impact and abrasion, comes in tan, green or gray. It weighs 200 lbs., has 90-gal. tank, is 85" high, 44" square. Thompson Polyethylene Buildings, Santa Ana, Calif. Circle 232 on Reader Service card

When You Think FRAMING ANCHORS
Think TECO

ALL PURPOSE FRAMING ANCHORS

You can form this economical device into 6 configurations for stronger framing of roof, wall and floor construction.

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Send for FREE catalog information on TECO's full line of labor saving fastening devices.

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New, Needed . . . for Wood Decking
Cabot's DECKING STAINS

The popularity of wood decking, in demand now as never before for porches, sun decks, patios, etc., requires a finish both durable and decorative. Cabot's Decking Stains preserve, protect, and beautify wood surfaces under difficult conditions.

- Economical: easy to apply and maintain.
- Resists cracking, peeling, blistering.
- Surface weathers gracefully.
- Will not rub off or track off.
- Alcohol and detergent resistant.
- Suitable for all types of wood.


SAMUEL CABOT INC.
530 S. Terminal Trust Bldg., Boston, Mass. 02210
Please send color card and information on Cabot's Decking Stains.

New products continued on p. 192
CERAMALUX®
THE ANSWER TO
A BUILDER'S PRAYER

Beautiful floor, isn't it? It's CeramaLux, the pre-grouted ceramic mosaic floor tile. It saves you time ... it's installed in one easy step and is ready for traffic as soon as the setting bed dries. CeramaLux sheets eliminate on-the-job grouting and clean-up procedures necessary with ordinary types of ceramic tile. Other finishing operations proceed at an accelerated pace. Add to this a variety of patterns, colors and designs (glazed and unglazed), and you have a ceramic tile product that will fit right into your building plans. You have to see it to appreciate it. Write to us for a sample and the name of your Romany-Spartan® Distributor.

UNITED STATES
CERAMIC TILE
COMPANY
1375 Raff Rd., S.W.
Canton, Ohio
44710

NEW PRODUCTS
start on p. 172

Tools & equipment

Pallet trailer will carry loads of up to 5,000 lbs. behind small pickup truck at highway speeds. It hydraulically lifts a pallet as large as 4'x12'. It can also be used for loose materials. Hawk Bilt, Vinton, Iowa. Circle 233 on Reader Service card

Concrete form has a tough epoxy resin coat that releases cleanly, leaves a smooth surface (left) and does not need cleaning or oiling. The cushion-coated surface gives with blows, won't crack or chip. Boise Cascade, Boise, Idaho. Circle 234 on Reader Service card

Portable platform is a combination scaffold, ladder and hand truck, lets workmen reach up to 12'. Made of aluminum, it will hold 1,000 lbs., has lockable casters, will fold up compactly, weighs only 60 lbs. American Mfg., Tacoma, Wash. Circle 235 on Reader Service card

Portable sprayer provides as much power as two single gun units, powers two precision-controlled guns simultaneously at full production for latex, oil base and other coatings. The unit will fit through an average door. SpeeFlo, Houston, Tex. Circle 236 on Reader Service card

New products continued on p. 196
day & night introduces

The Cool Cube.

It chills 11 classic builder beefs.

1. Waste installation space.
2. Eye-displeasing design.
3. Inadequate heat removal.
4. Flimsy grille guards.
5. Child-tempting external parts.
8. Ear-provoking panel rattle.

Why not join the Cool Cube Revolution? All you can lose are your aggravations. Write: Operation Cool Cube, Day & Night Manufacturing Co., 855 Anaheim-Puente Road, La Puente, California 91747.

day & night MANUFACTURING COMPANY
La Puente, California - Collierville, Tennessee

MAY 1969

Circle 158 on Reader Service card
Are your ideas about
fire protection old hat?

Now you can install Gold Bond Fire-Shield Corinthian Ceiling Grid Systems in light commercial construction.

Here's a fire-rated system specifically designed for light construction and remodeling. And you install all the components. Earn all the profit. Get commercial business you never could before.

Gold Bond Fire-Shield Corinthian Ceiling Grid System earns a 1- or 2-hour fire rating depending on floor/ceiling system used. Just the thing for use in construction of restaurants, motels, drug stores — practically any store or small office building in town. And in addition to fire protection, the Fire-Shield Corinthian lay-in panels offer excellent acoustical control.

Your crews can erect these ceilings fast because there are no more parts to handle than you find in regular ceiling grid system construction. Available through your Gold Bond® dealer.

Keeping the heat off you is a National Responsibility

Gypsum Company

The name Gold Bond identifies fine building products made by the National Gypsum Company. For more information on Gold Bond Fire-Shield Corinthian, write Dept. HH-391B, Buffalo, New York 14225.

ACOUSTICAL PRODUCTS

U.L. Design 64 - 2 hr. (concrete — bar joist)

Factory Mutual Design - FC-114-1HR 1 hr. (wood const.)

Size: 5/8" x 2' x 4'

Surfaces: Fissured, Needle Perforated or Textured Micro-Perforated

Finishes: Painted White or White Plastic Coating

Class "A" Rating: Meets Underwriters' Laboratories, Inc. definition of "NONCOMBUSTIBLE"

Fire Hazard Classification:

Painted  Plastic

Painted

White  Coated

Flame Spread

15  25

Fuel Contributed

35  20

Smoke Developed

0  10

Sound Absorption:

NRC  STC

Range  Range

Fissured .65-.75  40-44

Needle Perforated .65-.75  40-44

Textured Micro-Perforated .45-.55  40-44
New products continued on p. 198

Why do builders choose Showerfold enclosures?

Homes and Apartments move faster when women approve your bathrooms. And women love patented Showerfold tub and shower enclosures because they’re beautiful, safe, and real work savers.

They fold to less than 10 inches, allowing complete access for easy entry, bathing children or cleaning tub. Closed, they keep water inside where it belongs. The flexible panels wipe clean with a damp cloth. They will not mold or mildew. Safe! Can’t crack, chip, shatter or break. Lifetime replacement guarantee on panels, too.

Showerfold gives bathrooms a beautiful, spacious appearance. Choose from decorator panel colors. Trimmed in gold or silver anodized aluminum with bright or satin finish. Budget-matched. A complete range of sizes and styles provides product in every price range. 82 models in all. Write for free literature.

See us at Pacific Home Builders Conf. BOOTH 224

A. Patrician tub/shower enclosure — moderately priced value leader.
B. Empress tub/shower enclosure — finest quality for deluxe installations.
C. Tiara center-opening double door tub/shower enclosure with wood grain accent — for luxurious homes.
D. Corinthian corner enclosure — wall covering, floor and door for second bathrooms.
What's new in residential environmental control?

Williamson's "Five-in-One"

Imagine creating a sparkling fresh residential environment where the home owner never worries about heat, cold, humidity, bacteria, pollen count, noise, etc. Impossible? You're wrong. The Williamson "Five-In-One" heats and humidifies in the winter, cools and dehumidifies in the summer; and electronically cleans the air all year long. Best of all it performs all these functions with just one self-contained unit — not a furnace with a number of added appendages.

Williamson's "Five-In-One" offers heating capacities from 100,000 to 180,000 B.T.U., and cooling capacities from 25,000 to 56,000 B.T.U.; humidification up to one gallon output per hour and removal of over 90% of all airborne contaminants. It is available for use with natural gas, L.P. gas and fuel oil.

The gas fired units have a solid state modulating control system which proportions the flow of gas to the burner according to heat demand. A highly responsive thermistor sensing element allows temperature selection in increments of one degree.

Write for descriptive literature today.

The Williamson Company, Dept. A-111
3334 Madison Road, Cincinnati, Ohio 45209
Phone: (513) 731-1343
Floors

**Ceiling tiles** of mineral fiber can be installed in a concealed grid system as shown or applied with adhesive. Nondirectional pattern minimizes joint lines, permits easier and faster installation of the 12"x12" tiles. Conwed, St. Paul, Minn. Circle 206 on Reader Service card

**Wainscoting**, molded of wood fibers, comes in 15"x30" panels, can be nailed or cemented to walls, ceilings or cornices. Flanges at tops and sides allow for gaps up to 1½" wide when fitting pattern to wall space. Weyerhaeuser, Tacoma, Wash. Circle 207 on Reader Service card

**Decorative tiles** are new patterns in a line of 22 decorative 4"x4" ceramic tiles. Floral at left is green, blue and gold, urn at right, blue and white, and the butterfly, black, orange and beige. U.S. Ceramic Tile, Canton, Ohio. Circle 208 on Reader Service card

**Sculptured vinyl panels** that look like handrubbed wood are self-sticking. Panels are 1'x2' and come packed six to a box. Available designs are colonial, Spanish and French Provincial. Decro-Wall, Elmsford, N.J. Circle 209 on Reader Service card

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This announcement is neither an offer to sell, nor a solicitation of offers to buy, any of these securities. The offering is made only by the Prospectus, copies of which have been filed with the Department of Law of the State of New York and the Bureau of Securities, Department of Law and Public Safety of the State of New Jersey. Neither the Attorney General of the State of New York nor the Bureau of Securities of the State of New Jersey has passed on or endorsed the merits of this offering.

**NEW ISSUE**

April 3, 1969

450,000 Units

**The Mortgage Investment Group**

2,250,000 Shares of Beneficial Interest

with Warrants to Purchase 450,000 Shares of Beneficial Interest

These securities are offered in Units, each consisting of five Shares of Beneficial Interest, $1.00 par value, and one Warrant attached to purchase one additional Share at a price of $20 per Share.

Price $100 Per Unit

Copies of the Prospectus may be obtained from such of the undersigned and others as may lawfully offer these securities in this State.

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Mr. Builder:
Range hoods. Kitchen and bath fans. Heaters. Door chimes. We have them all in the quality you need to help merchandise your units.
What's more, at Broan we deliver our products wherever and whenever you say. There are no costly delays.
All our products are built for fast, easy installation to eliminate time-consuming callbacks. Your overhead costs are kept to a minimum. Your customers are kept happy.
We'd like to demonstrate our value to you. You'll profit from it.

From one quality builder to another,
BROAN MFG. CO., INC.
President

BROAN MANUFACTURING CO., INC.
HARTFORD, WISCONSIN 53027
Dear Jack:
Please send me more information about all your quality-built products.

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CITY___________________________STATE______ZIP______________
I am a [ ] Builder [ ] Contractor [ ] Architect
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MAY 1969
Having custom client troubles?

Builders can eliminate many of those annoying and costly misunderstandings with custom clients. A new eight-page circular clearly spells out the rights and responsibilities of the architect, contractor and owner in any custom building and would make a useful handout to every prospective custom client. It covers types of agreement, fees, change orders and responsibilities for insurance, permits, taxes and surveys. Single copies of Business Dealings With the Architect and the Contractor are free until July 1 and 15 cents thereafter. For individual copies, as well as for information on bulk orders of Circular A2.0, interested builders can write to: Henry R. Spies, Small Homes Council-Building Research Council, University of Illinois, 1 East St. Mary's Rd., Champaign, Ill. 61820.

Your best salesman is always in the bathroom.

That is, if you've been particular enough to install Nile Faucets in your new homes.

Nile Faucets look great. When a buyer hesitates over a sale because of details ... send him to the bathroom. With Nile lavatory faucets, he's sold. And Nile not only looks good. But it's trouble free. There's only one internal moving part. The less parts the less need for repairs and maintenance. And all the more years of worry-free service. The control caps inside Nile Faucets are made of Delrin by Dupont. Teflon packing insures smooth, self-lubricating easy operation. Lucite knob or metal lever handles are interchangeable. Nile bathroom basin spouts are longer than average for a bigger clearance between the spout and the basin. Which means no splash. Which means bigger sales. Which means Nile.

Rough-sawn cedar, painted stucco and shingled exterior walls—with Metalbestos Model SS Chimney, the designer can blend the chimney with any exterior material he chooses. Special Low-K insulation in 1" walls provides 17 times the insulation value of brick at a fraction of the weight, assuring maximum venting efficiency, minimum space (2" clearance to combustibles).

Fireplaces on several levels present no weight problem. The Model SS all stainless steel chimney system includes components to meet every installation requirement. Six diameter sizes are available, from 6" to 14", standard lengths in 18" and 30". Easily installed by one man, the lightweight, compact rugged pipe twist-locks securely together. Available in natural stainless or matte black finish. Write for the new Model SS Catalog MC-6 for details.

William Wallace Division
Wallace-Murray Corporation
Post Office Box 137
Belmont, California 94002
This little piece of paper is the best selling tool in the dishwasher business.

Waste King’s 20 year guarantee.

There’s nothing like a good, solid guarantee to clinch a sale. Especially when it’s based on a good, solid product advance. That’s why we built Waste King Universal dishwashers with stainless steel tanks, inner doors, wash arms and basket guides. And then guaranteed these stainless steel parts for 20 years against failure due to corrosion.

And you get lots more to sell with Waste King Universal dishwashers... things women want:

- Greater capacity... with greater interior height and a unique water distribution system that allows greater flexibility in loading.
- Really scrubs dishes clean... twin wash arms rotate in opposite directions, forcing hot, detergent-activated water totally into both upper and lower baskets.
- Rapid-Advance Timer... so good it’s guaranteed 5 years.
- Disposo Drain eliminates tedious hand-rinsing... a quick scrape and pop dishes in the basket.
- 160° Sani-heat final rinse... automatic Sparkle Rinse... patented Thermomatric heater assures sanitized humidity-free drying.

All that... plus a 20-year guarantee. Makes a nice selling story. Doesn’t it?

Quiet... just above a whisper.
DOMINO, ONE OF MANY EXOTIC HARRIS BONDWOOD® PATTERNS.

Try this kitchen floor for wear - and save!

Here's a different way to make your homes more valuable without adding any cost. Pick just one area—kitchen, foyer, hall, den or playroom—and install Harris BondWood® parquet. The resulting splendor will catch the fancy of even the “hardest-to-close” customers! Choose from rich domestic hardwoods or from rare imported woods such as Guiana Teak, Panga-Panga or Brown Rhodesian Teak, all ¾” thick and ingrained with lasting elegance. For the best laid floors in the U.S.A. specify Harris BondWood®. There's a pattern for every budget—installed and custom finished for approximately 60¢ to $2.50 sq. ft. in most areas.

Harris Manufacturing Co.
Dept. HH-59, Johnson City, Tennessee 37601

Please send information on BondWood® Floors.
☐ Domino
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Name ________________________ Title ________________________
Company ________________________
Street ________________________
City ________________________ State ______________ Zip ______________

Since 1898
HARRIS HARDWOOD FLOORING
PARQUET • COLONIAL PLANK • STRIP • STAIRWORK
5 sales leads a minute

No wonder advertisers love House & Home

Readers react to what they see in House & Home. A twelve-month analysis of Reader Service Requests shows that manufacturers received more than 600,000 sales leads from builders and other housing professionals—all generated by products described and advertised in House & Home.

An average of five sales leads a minute each and every working day of the year!

Here is a twelve-month record of how these busy buyers react to what they see in House & Home.

<table>
<thead>
<tr>
<th>SALES LEADS FROM:</th>
<th>EDITORIAL</th>
<th>ADVERTISING</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUILDERS</td>
<td>153,115</td>
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<td>SUB-CONTRACTORS</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>254,631</strong></td>
</tr>
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House & Home has the largest, most-experienced editorial staff in the field—13 full-time editors and assistants plus outstanding industry consultants. In addition, House & Home has continuous access to F.W. Dodge Reports of construction activity in housing and light construction, and the full resources of the great McGraw-Hill World News network—the largest business news gathering source in the country.