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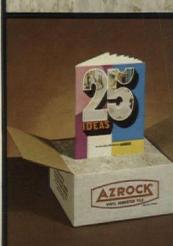


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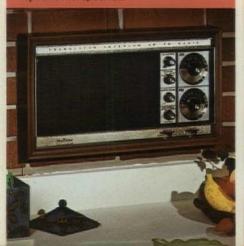
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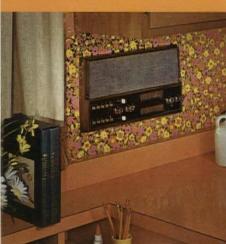
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McGRAW-HILL PUBLICATION

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A break in the gloom

Kudos to two top money men who are helping ease housing's tight-money pains

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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?

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Wood is the dominant design element in an architectural style that is as much at home in New England as California. This design file shows five examples

A convention-goers' guide to San Francisco

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

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

Hearings in Washington pay lip service to housing's needs, but accomplish little. Several factors here and abroad combine to prevent extended relief

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Cover: Patio houses in Laguna Niguel, California. Builder: Laguna Niguel Corp. Architect: Knowlton Fernald. Photo: John Hartley. For details, see page 115.

NEXT MONTH

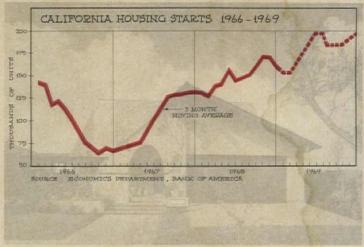
Opportunity in America's growing roster of prosperous small towns: a builder case study . . . How a man-made lake turned an unbuildable site into an outstanding multifamily project . . . New ideas in high-density land planning

CALIFORNIA

As the nation's population goes and grows 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:



CALIFORNIA'S HOUSES set nation's style and market pace; see p. 102.

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 corporations as the key to exploiting the boom of the 1970s, so each of them wants one. But, so far, none has decided precisely how to form one.

Some are selling out for long-term financial security (story below); others are merging with fellow builders (story on p. 28).

Last year Broad talked of acquiring a mobile-home producer as a base for a total housing company. That proved too expensive, and today Broad says: "The mobile industry seems headed for gross overproduction."

Key to total housing. He now feels that the solution is to buy a major supplier with a broad product line and the capability to prefabricate housing components. Then, Broad thinks, he could soar into factorybuilt housing in the '70s ahead of other builders and mobile-home makers.

Broad also believes he could foster immediate growth for his supplier by redirecting its new-product development toward mass markets. "Too many of today's new products," he says, "are luxury items."

Richard Nagel, K&B's 30-year-old acquisitions expert, adds:

"We want a supplier with earnings that 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."

Merger magic. A \$400-million company is well within the reach of fast-growing K&B, though the Los Angeles based company posted 1968 sales of only \$72.2 million. Broad has already cleared the way for the takeover with sophisticated corporate legerdemain.

1. Broad has assigned day-to-day responsibilities to others so he can concentrate on acquisitions (News, Mar.).

At 35, and worth \$1 million for each year of his life, he no longer works for money but for challenge. "Maybe I can create something here, and maybe I will fail. But I am going to try."

- 2. Kaufman & Broad has just become the first homebuilding concern listed on the prestigious 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

* The warrants are permits to buy K&B shares at \$32.50. Shares hit \$39.25 in mid-April on the strength of a record first quarter—sales: \$19.9 million, up 70%; profit: \$926,781, up 65%.

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.)

And days after selling the warrants, K&B placed a \$15 million subordinated note with private investment sources. All the maneuvering will allow K&B to raise \$75 million or more in cash for an acquisition.

- 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

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-land 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 began 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, Chicagobased holding company—CNA Financial

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!**











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Plywood-producing mills: Simpson Timber Company . The Pacific Lumber Company

Levitt & Sons plants its banner in southern California

It is an invasion in name only.

For 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

No one will ever know.

Sarkowsky has hired away Kaufman & Broad's chief architect, Fred Dayan, to run





southern California operation. And Dayan, who redesigned K&B's models last year, is sure to come up with a new set of houses that borrow little from Levitt or Sarkowsky (see article at right).

The new division is seeking land north and south of Los Angeles. Sarkowsky says that initially the division will build 300 houses with deliveries in 1970. The price range for the first houses will be \$26,000 to \$38,000.

As the division expands, it could request management and planning help from Levitt's computer center on the East Coast. Levitt relies on sophisticated computers to help make management decisions more than any other homebuilding company.

The Levitt man in California

Fred Dayan is an ex-Israeli army paratrooper who carries the obvious nickname of The General (after Israeli military leader Moshe Davan, no kin).

Dayan fulfilled a childhood dream by immigrating to California in 1958 to study architecture. By 1966 he was chief architect for a high-volume homebuilder, s&s Construction of Beverly Hills, though he had designed exactly one house. He discarded s&s's models and built a new line that brought 1,000 sales a year.

Two years later Kaufman & Broad hired Dayan to do the same job for its 30 subdivisions here and its new venture in France. Project managers welcomed most of the 36year-old architect's ideas, but he became increasingly irked when any idea was nixed.

Now he can run his own show.

Larwin sells out to giant CNA Financial Corp. . . . (continued)

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 made 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 provide long-term relaxed capital. [Its '68 profit was \$53.6 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 stockpiled 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 1969, 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 employes 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 sell \$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!

For additional information, write: California Redwood Association, 617 Montgomery Street, San Francisco, California 94111. MEMBER MILLS: Georgia-Pacific Corp. The Pacific Lumber Co. • Willits Redwood Products Co. • Boise Cascade Corporation • Miller Redwood Co. • Arcata Redwood Co. • Simpson Timber Co.

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, is up 85% 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 to Japan, higher 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, homebuilders and others consumed 35.1 billion bd. ft. of softwood lumber and 14.9 billion sq. ft. of softwood plywood.)

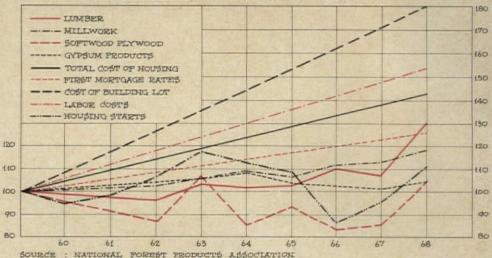
The NFPA wants the nation's timbermanagement policies revamped—for the first time in 30 years. Currently the national forests produce only 25% as much timber per acre as private timberland.

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 antitrust violations in the lumber industry. In Congressional testimony, he noted that the HOUSING SUPPLY PRICES FROM 1960 TO 1968



LUMBER PRICES are up sharply but some other prices have actually risen higher over long term.

number of sawmills has declined sharply in recent years, but he stopped short of accusing the 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 starts plunged. 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."

Indeed, 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 in 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 withhold timber from the market to assure supply shortages.

—ANDY MANDALA Washington NEWS continued on p. 12

House's lumber costs up 38%

The \$900 increase for lumber, floors and millwork far outstrips all other cost boosts reported by a large-volume builder in Washington D.C.

In all, a house that cost the builder \$22,900 to erect in 1968, now costs him \$25,650. That's a 12% jump.

Profit figures were not included in the builder's cost breakdown:

Cumber, flooring, millwork Carpentry, common labor. Overhead, ads, office	1,875 1,100 773 3,006 2,586 400 4,252 1,035 1,787 682	1969 \$ 3,245 2,436 1,400 924 3,244 2,758 4,494 1,085 1,835 1,835 1,005	Up 3807900000000000000000000000000000000000	
			200000	
Total house cost	\$22,900	\$25,650	12%	



Truth in lending: No more room for those little white lies

It's a tough law.

Mortgage lenders who thought the truthin-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 most complicated 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 terms.

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 size for the terms "Finance Charge" and "Annual Percentage Rate" as they are shown on the contract. They "must be printed more conspicuously than other terminology."

Posting of discounts. Mortgage lenders must disclose interest rates and the additional amount payable under any point or discount system. They must reveal 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, dealing with rescission rights of the borrower, 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.

Advertising. All advertisements, whether in circulars, magazines or newspapers or on radio and television, are subject to Regulation Z.

The advertisement of the availability of credit must state the rate of the finance charge as an annual percentage rate if it states the finance charge at all. If the ad states the down payment, or that none is required, or the installment payment amount or the period of repayment, or the dollar amount of the finance charge, it must then set down each of these items: loan and down payment amount; number, amount and due dates or period of payment schedule; annual percentage rate of the finance charge, and the time loan balance.

Mortgage lenders are going to have problems. Two months remain before the rules become effective, but it may be two years before mortgage men are comfortable with the details.

NEWS continued on p. 20

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending April 18.

Auction Prices	MinDown	Sec. 203b— n* 30-year immed it paid by builded		FHA 207 Apts.,	Comm. banks,	Savings banks,	Savings banks,	Construction Loan Rates
April 18 7½%	City	Private mkt.	Trend	Discount 7½ %	Ins. Cos. 75%	S&Ls 80%	S&Ls Over 80%	Interest+fees All lenders
The state of the	Atlanta	41/2-51/2	Up 3/4	a	73/4-8+1	71/4-8+2	734-8+2	8+2 1/3
90-day	Boston	Par	Steady	a	73/4	a	8	7%+1
commitment	Chicago	5-6	Up 1	51/2-6	7	7-71/2+11/2-2	7-71/2+2-3	81/2+2
Average 95.31	Cleveland	4-5	Up ½	а	71/2-81/2	71/2-73/4	8+1-3	7%+1-2
Accepted	Dallas	41/2-51/2	Up 1/4	3	71/4-8	71/4+1	8+2	8+2
bid range	Denver	3-4	Up 1/2	3	7¾	7%	8-81/4+1-11/2	8+1-11/2
95.00-95.43	Detroit	3-4	Steady	a	7	7+1-2		8-81/2+2
180-day	Honolulu	5-51/2	Up 1/4	a	8-81/4	8-81/4	81/4-81/2+3-4	81/4-81/2+1-3
commitment	Houston	4-5	Up 1	a	71/2	8+2	81/2+11/25	8+11/2
Average	Los Angeles	41/2	Up 1/4	a	73/4-81/4+1	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWIND TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN		814-814+112-3
95.56 Accepted	Miami	41/2-5	Up 1/4	a	71/4+3	71/2+31/2	8-81/4	8-81/2+1-2
bid range	MinnSt. Paul	2	Steady	6b	71/2-71/4	73/4	71/4 +2-3	8+2
95.20-95.80	Newark	3-5	Steady	a	71/2	71/2	b	81/4+1-2
10.10	New York	1-2b	Steady	3	71/2	71/2	71/2	8+1-2
12-18 month commitment	Okla, City	2-5	Up 1/2	8	a	7½+1	71/4+3	8+1-2
Average	Philadelphia	4	Up 1	8	7+16			8+2
96.69	San Francisco	3-5	Up 1	a	8+1	8-81/2+11/2-2	81/4-81/4+2	81/2-9+11/2-3
Accepted bid range	St. Louis	3-5	Steady	8	71/2-73/4	71/2-71/4	71/4-8	7¾-8+1-2
96.30-96.99	Seattle	31/2-41/2	Up 1	а	-	1/2 8-81/2+2	814-814+3	8-81/2+11/2-21/2
	Wash., D.C.	5-51/2	Up 1/4	3	7¾ b	7¾ b	8b	8-81/2+2

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

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

* Quotations refer to houses of typical average local quality.

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

Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 6% mortgage plus extra fees. w—for comparable VA

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.;
Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago,
Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson,
pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E.
O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres.,
Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr. vice

pres., First National Bank; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres. Bank of Hawaii; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Christian M. Gebhardt, vice pres. Colwell Co.; Miami, Lon Worth Crow Ir., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, Sigfred L. Solem, sr. vice pres., Dime Savings Bank; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co., and Robert Kardon, pres., Kardon Investment Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen Sr., vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pres., the Berens Cos.

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 L&N's common stock, comes only months after L&N, a financial 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 upwards of \$16 million in stock.

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



Builder: Dailey Homes, Inc., Minneapolis, Minn.

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.

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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."

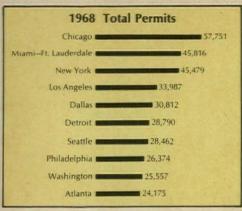
Just think about how you could transform an ordinary home into a quick-selling "customized" model. All it takes is a carpenter, a little moulding and some good ideas.

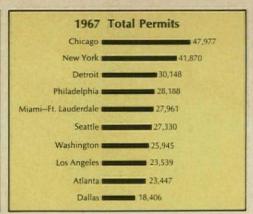
We'll send you a file full of great ideas on how to customize a home with stock wood moulding. Just fill out the coupon and mail it immediately to Western Wood Moulding & Millwork Producers, P. O. Box 25278, Portland, Oregon 97225.

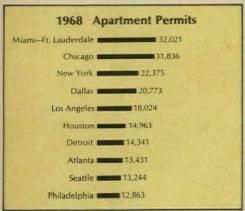
Yes, send me the free Western Wood Moulding Information File containing ideas on designing and decorating with stock wood moulding.

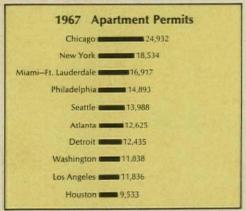
Name
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Firm
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WESTERN WOOD
MOULDING AND MILLWORK
PRODUCERS

continued from p. 16









Advance Mortgage Corporation

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 00 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's 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 nearly \$550 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 taxfree surplus either 60% of net income or 3% of loans. Mutual banks 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, the banks' 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.).

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¢ Savings Bank and chairman of the taxation committees 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' testimonynearly 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 Insured Mutual Savings Banks Insured S&Ls

	Fed. taxes paid (000)	% of net income	Taxes paid (000)	% of net income
1959	\$ 477	0.35	\$ 4,921	0.91
60	447	0.27	3,755	0.68
61	734	0.39	3,485	0.49
62	464	0.31	3,080	0.38
63	3,419	1.87	93,054	12.17
64	4,365	2.03	131,299	14.37
65	7,439	3.22	133,626	14.55
66	6,054	3.31	96,788	13.72
67	3,971	3.97	93,784	13.62

Source: USS&L League, in testimony before House Ways $\ensuremath{\mathcal{G}}$ Means Committee

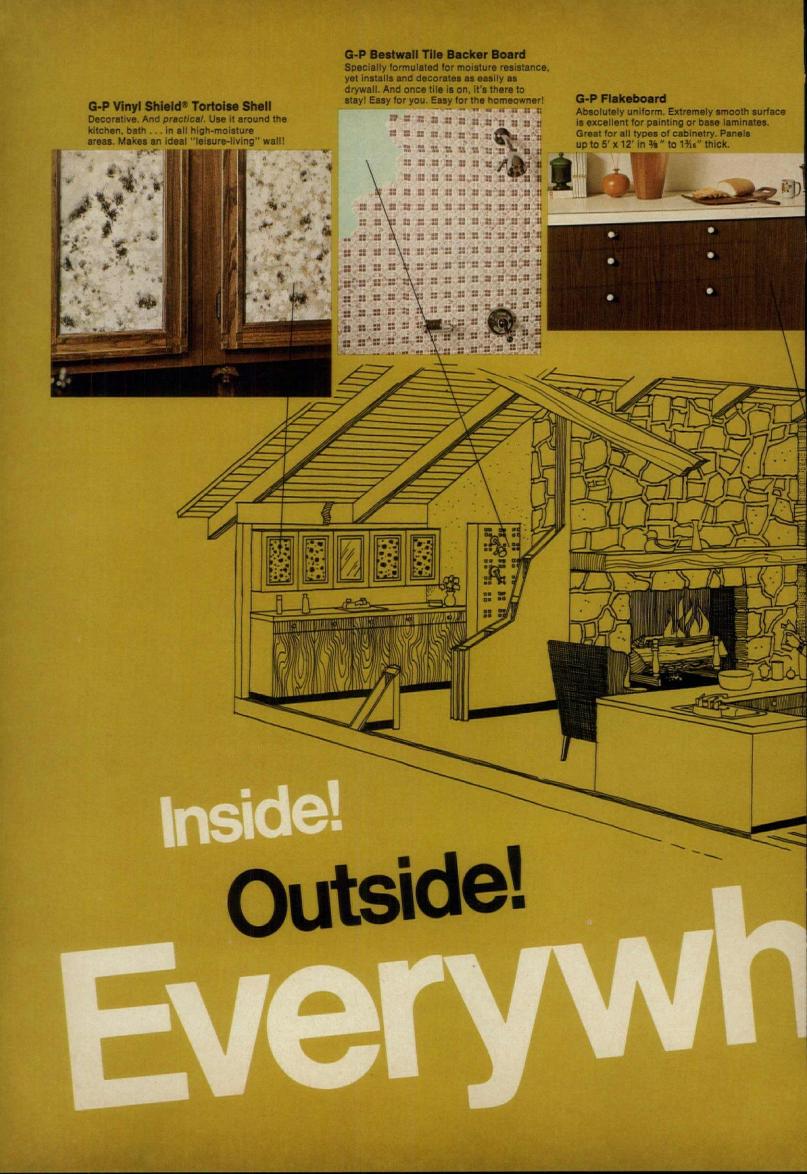
NEWS continued on p. 26

New! The expensive seamless look in low-cost VA tile.

Kentile Rimini is a stunning piazza. All tiles blend per- think your best prospects new style in vinyl asbestos fectly, creating a floor of won't know all about it! tile-and what a prospect- unbroken, seamless beauty. We'll be running full-color pleaser it is! Each tile, seem- Kentile® Rimini is economi- ads in upcoming June issues ingly, is hewn from stone, cally priced...fast and easy of Life, Reader's Digest, pebble, and native rock, just to install. Resists stains and American Home and Sunlike an Adriatic Italian scuffs...is comfortable un- set. This week, ask your derfoot ... and it's grease- flooring man to show you all proof. And just because 8 magnificent Rimini colors. Rimini is brand-new, don't

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BETTER HOMES AND GARDENS ANNOUNCES A BUILDING INDUSTRY ISSUE

The first ever published by a major consumer magazine.

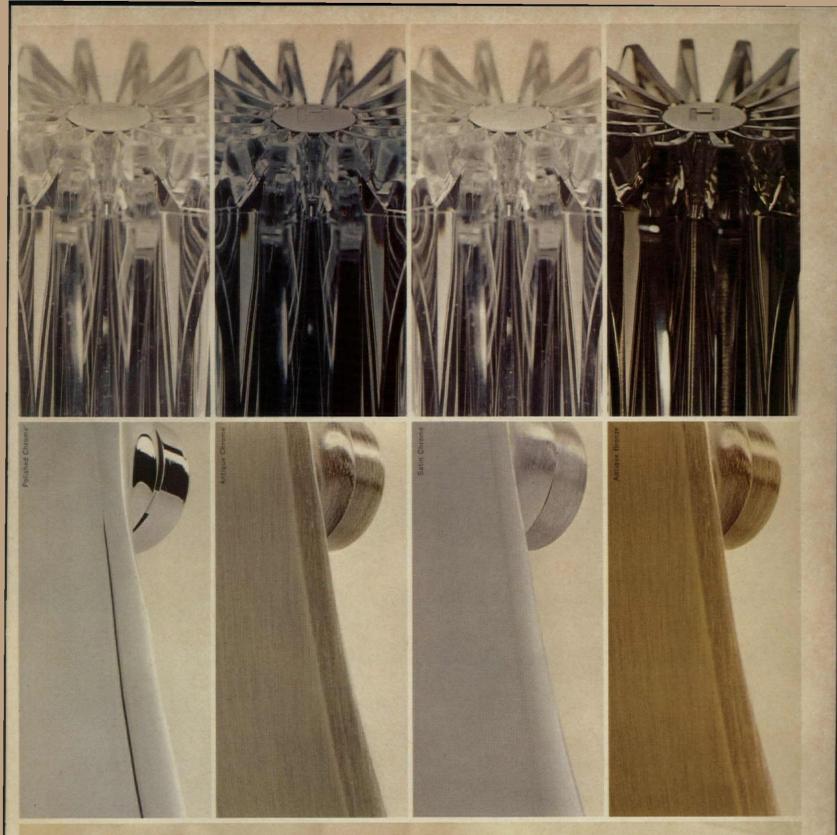
The September issue of Better Homes and Gardens will be devoted almost entirely to the building industry . . . a report on new housing from the consumer's point of view.

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





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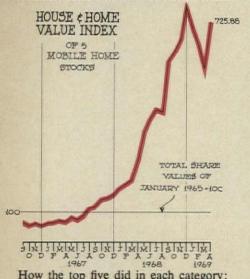




Manufacturers of Plumbing Brass/13500 Paxton Street, Pacoima, California 91331
Sold only through wholesalers. Warehouses in: Alabama; Illinois; Texas; California; New Jersey

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 7. 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:



Alon the top	1110 010 11	i outli ou	reguly.
	Apr. '68	Mar. '69	Apr. '69
Builders	278.73	410.41	446.68
Land develop.	296.16	509.00	541.45
Mortgage cos.	272.45	533.19	582.41
Mobile homes	278.66	576.10	725.88
S&Ls	136.41	152 00	182 23

HOUSING'S STOCK PRICES

-Associated Mtg.... Charter Corp. of Fla.

	-	" IKIOL		
COMPANY	April 8	Chng.	COMPANY	April
	Bid/	Prev.		Bid/
	Close	Month		Close
BUILDING	01000	monta		01036
Bramalea Cons. (Can.)	111/8	+3	-Colwell	25
Capital Bldg. (Can.)	71/2	1 34	-Cont. Mtg. Investors o	44%
Christiana Oil b	15%	+21/2	Cont. Mtg. Insurance	261/2
Cons. Bldg. (Con.)	4.15	-60é	Excel Investment a	51/4
Dev. Corp. Amer	16	-11/2	FNMA	15214
dwards Indus	18	-172	First Mtg. Inv.	30
irst Hartford Rity	191/2	+31/2	Kissell Mtg.b	131/2
iret Nat Plty b	93/4	+ 1/8		
irst Nat. Rity.b	6	-1 ×8	Lomas & Net. Fin	151/2
rouge	85/8	-11/8	•MGIC Invest. Corp	52 1/8
Kaufman & Bd.b.	351/8	-178	Mortg. Assoc.	19
Cau Ca	33%8	+25/8	Palomar Mtg.	9
(ey Co	19	+ 1/2	Southeast Mtg. Inv	51/4
(Kavanagh-Smith)	1017	***	United Imp. & Inv.b	71/2
Vational Environment	191/2	-11/2	LAND DEVELOPME	NT
(Sproul Homes) Nationwide Homes			All-State Properties	2
Nationwide Homes	71/4	+ 3/4	American Land	11/2
Presidential Realty b	20½ d	-1	-AMREP b	431/8
Revenue Prop.b.	173/4	- 1/2		173/4
Ryan Homes	331/2	+ 1/2	ArvidaAtlantic Imp	15
J.S. Home & Dev	231/2	+31/2	Canaveral Int.b	125/8
Jim Walter c	351/4	+41/4		
Del E. Webb c	121/2	+ 1/8	-Deltona Corp.b	5
Vestern Orbis b	17	+31/2	Disa las	721/8
(Lou Lesser Ent.)			Disc Inc.	81/8
&Ls			Don the Beachcomber	**
American Fin	311/4	+ 1/4	Ent. (Garden Land)	11
Belmont S&L *	24	T /4	Fla. Palm-Aire	18
alif. Fin.	10%	+11/2	-Gen. DevelHolly Corp.b	27
mpire Fin.b	295/8	+51/8	·Holly Corp.	53/4
quitable S&L	263/4	+2	Horizon Land	341/4
ar West Fin.º		+33/8	Laguna Niguel	93/4
Fin. Fed.e	263/4	+378	Major Realty	111/4
First Char. Fin.	40%	+6%	-McCulloch Oil b	411/4
irst Lincoln Fin	131/4	+11/4	Scientific Resources	151/2
irst Surety	121/4	+25/g	(Sunasco)	4044
irst West Fin.	73/4		So. Rity. & Util.b	111/2
ibraltar Fin.	34	+1 +5¾	DIVERSIFIED COM	PANI
Great West Fin.	261/8	+41/8	Boise Cascade .	701/2
lawthorne Fin	163/4	+31/4	City Invest.	27
luntington Savings	18		Cousins Props	57
	10	+21/2	oodomo i topo	0,
(First Fin. of West)	15		Maria Caraca Car	-
Imperial Corp.	15	+3	SHORT-TERM I	2116
LFC Financial (Lytton)	151/2	+3%	The state of the s	-03
Midwestern Fin.b.	16	+81/2	Average % per year	7
rans-Cst. Inv.	61/2	+1	LOAN SIZE N.Y.	1
rans World Fin.o	163/8	+23/8	(000) City	e
Inion Fin.	16½ d	+ 3/4		
Inited Fin. Cal.	171/4	+ 3/8	\$1-9 7.16	
Vesco Fin.e	283/8	+31/2	10-99 6.95	
MORTGAGE BANK	ING		100-499 6.59	

COMPANY	April 8 Bid/	Chng. Prev.	
	Close	Month	
-Colwell	. 25	- 2	
-Cont. Mtg. Investors		+ 3%	
Cont. Mtg. Insurance Excel Investment a	261/2	+ 11/4	
FNMA	1521/2	+181/2	
First Mtg. Inv.	30	+ 61/2	
Kissell Mtg.b	131/2	+ 3/4	
Lomas & Net. Fin	. 151/2	+ 11/4	
-MGIC Invest. Corp. o	. 52 1/8	+ 51/8	
Mortg. Assoc. Palomar Mtg.	. 19	+ 1 + 11/4	
Southeast Mtg. Inv.	51/4	- 1/8	
United Imp. & Inv.b	71/2	- 21/8	
LAND DEVELOPM	State of the last	4	
All-State Properties	2	- 1/4	
American Land	11/2	- 3/2	
-AMREP b		+ 13%	
Arvida	. 173/4		
Atlantic Imp	15	- 1 + 15/8	
Crawford	5	+ 1/4	
-Deltona Corp.b	721/8	+193/8	
DISC INC	. 81/8	+ 1%	
Don the Beachcomber			
Ent. (Garden Land) Fla. Palm-Aire	11 18	- 11/4	
-Gen Devel o	27	+ ½ + 25%	
-Gen. Devel.c. -Holly Corp.b.	53/4	- 1/8	
Horizon Land	341/4	+ 51/2	
Laguna Niguel	91/4	- 1/2	
Major Realty	111/4	- 4 + 5	
Scientific Resources	151/2	+10%	
(Sunasco)		1 1074	
So. Rity. & Util.b	. 111/2	- 1/2	
DIVERSIFIED COM		S	
Boise Cascade			
City Invest.	27	-27	
Cousins Props	. 57	+ 2	

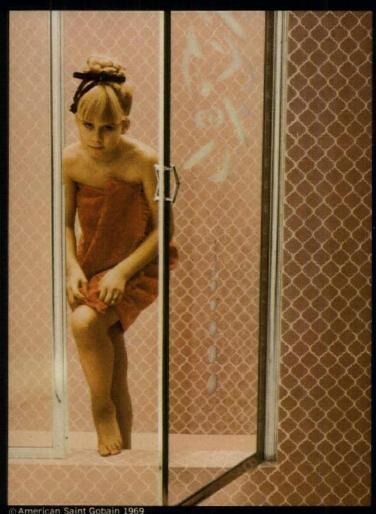
COMPANY	April 8 Bid/ Close	Chng. Prev. Month
Forest City Entr.b Investors Funding b Rouse Co. Tishman Realty c	30% 37% 47 23%	+ 2 1/2 + 4 1/2 + 1/2 + 3/8
MOBILE HOMES & Con. Chem. Co. bChampion Homes b. Commodore CorpDMH (Defroiter) bFleetwood bGuerdon b. Monarch Ind. e. Redman Indus. b. Rex-NorecoSkyline e. Town & Country Mobile b. Zimmer Homes b.	29 30 36½ 31¾ 41¾ 33¾ 32¼ 41½ 45½ 23 88¼ 26¼ 47¾	AB + 3¼ + 8¼ + 5 + 2½ +10 + 2½ + 10¼ + 3½ +19½ -13½ + 9¾
Hodgson Houses	ice NYSE	d-not

traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. y—adjusted for 2-for-1 split. (NA) Not applicable.

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

SINESS LOAN RATES

			WALLE .			
Average % per LOAN SIZE (000)	N.Y. City	7 other North- eastern	8 North Central cities	7 South- eastern cities	8 South- western cities	4 West Coast cities
\$1-9 10-99 100-499 500-999 1,000 up	7.16 6.95 6.59 6.40 6.32	7.43 7.42 7.04 6.78 6.59	7.22 7.14 6.87 6.66 6.55	6.98 6.85 6.62 6.42 5.75	7.14 6.93 6.63 6.48 6.10	7.68 7.33 6.83 6.52 6.40
Nov. '68 rates	in Fed. Res	Bulletin	lan '69	NEWS	continued	on n 28



Bathing beauties need protection during their offstage moments.

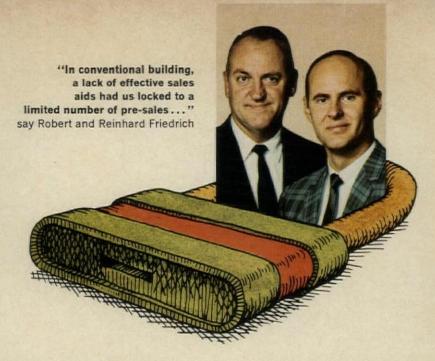
And you can make those moments totally secure by building in the protection of ASG laminated glass.

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.

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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 peergroup 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 peergroup 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.'

NEWS continued on p. 34



Kids aren't the only ones who need protection around the house.

So why not make your homes extra safe for everyone. Install ASG safety glass in your homes and let safety help you sell.

ASG makes all three kinds of safety glass-wired, laminated, and tempered. They're available in a variety of decorative surface patterns. And all have FHA approval.

Use ASG safety glass in sliding doors, window walls, partitions, and tub and shower enclosures. It's just the kind of thoughtful extra that home-buying families are looking for.

ASG has just prepared a special manual of governmental and trade association standards for safety glass. For a free copy, write: Dept. HH-59, American Saint Gobain Corporation, Kingsport, Tennessee 37662.

Safety glass by ASG



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 2½ 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.

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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.

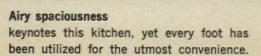
Value Homes offer the prospective buyer the "something better" he should have. Homes with year round temperature control, a kitchen/laundry built to standards that allow accommodations of modern range and dryer equipment, a standard bathroom with guaranteed products and grademarked Southern Pine structural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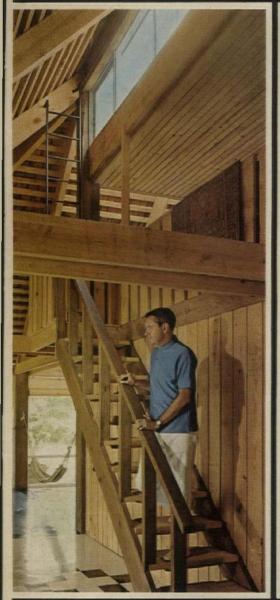


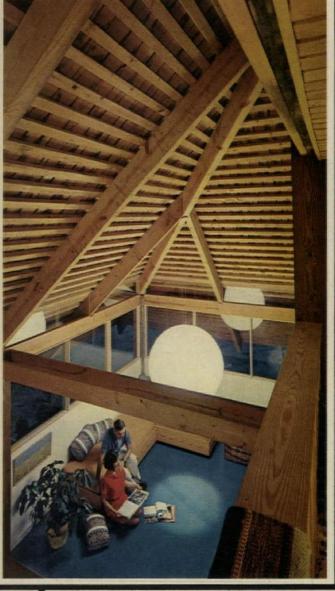
Year round heating and cooling systems for easily adjustable heat in winter and coolness in summer.

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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.



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

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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 $3\frac{1}{2}$ ' and $5\frac{1}{2}$ ' 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.

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Division AMERICAN FOREST PRODUCTS CORPORATION San Francisco

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 escapade 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 stepdaughter **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 handgrasp of the officerelection 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 promply 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 noman'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 fled, often abandoning homes and loans. Lending institutions repossessed and turned the houses over



OMAHA'S DECKER

Now you see him, now . .

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 Decker 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:

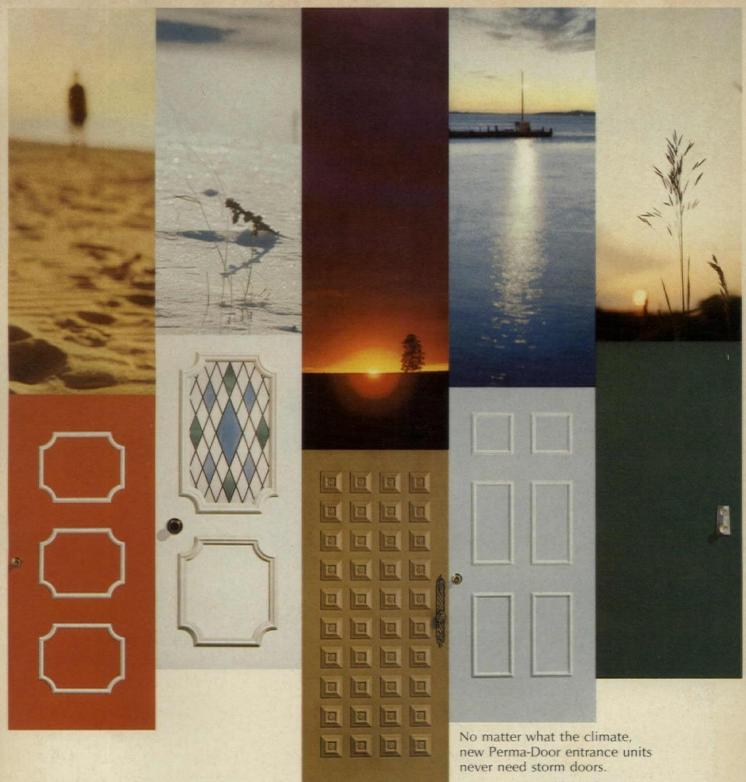
"I don't know how he does it. It's amazing how he can keep coming up with the money and keep going like this."

Decker not only kept going. He launched a very nearly successful campaign for the fourth-ranking office in NAHB, a post that leads 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 bottom-rung position of vice-president and secretary.

Decker's critics knew of the 1961 scandal, and he 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.

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,

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The Perma-Door Company

Michigan's largest residential rehabilitation uses vinyl siding save money. Photos: Courtesy Mastic Corp., South Bend, Ind.



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.

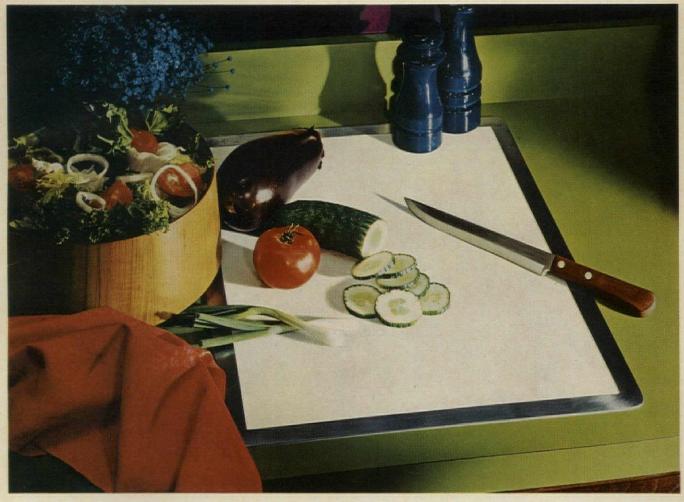
Siding made of Geon vinyl was selected for several reasons. The Co-op people found vinyl siding resisted mars, scars and abrasion. Because color goes clear through, its fine appearance is maintained longer. The general contractor, Ferndale Co-op, found it is

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, B.F. Goodrich Chemical Company 3135 Euclid Avenue, Cleveland, Ohio 44115.

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

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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.

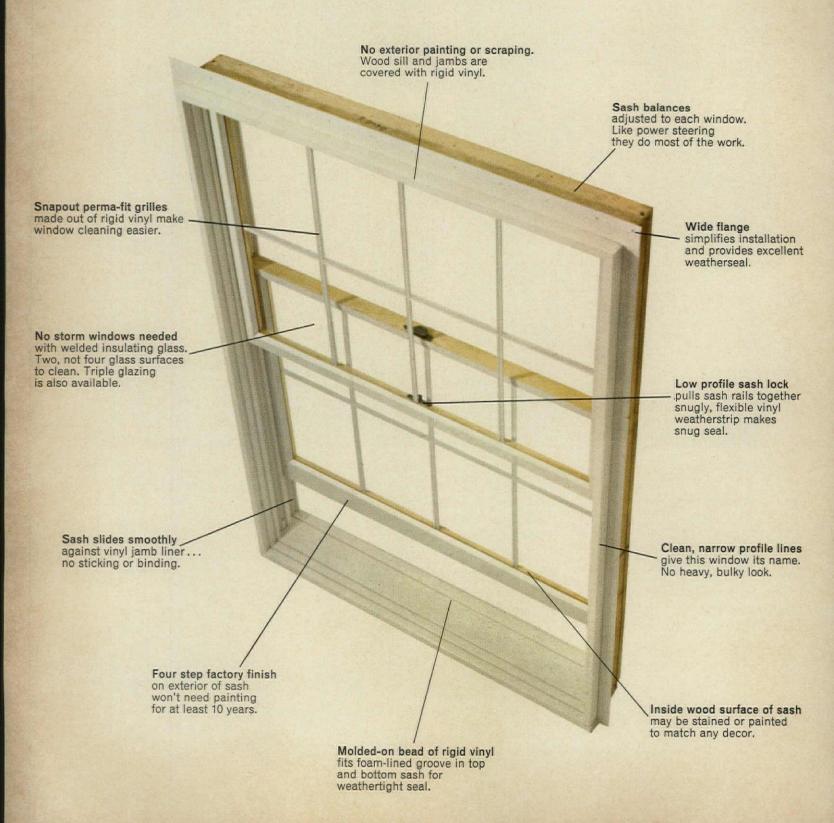
For additional information, contact Building Products Dept., Corning Glass

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The Counter-Saver by CORNING

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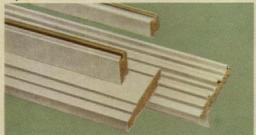
on-site painting with these Windows from Andersen.

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 reason-

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

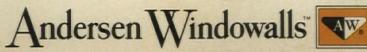
In the next 5 to 10 years, exterior on-site finishing will become a thing of the past. Keep up with this trend to pre-finished, low-maintenance exteriors with Andersen Perma-Shield Narroline Windows.

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

Andersen Corporation

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.

*Patents pending





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

Via the merger-go-round, Ohio prefabber 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



PREFABBER SCHOLZ
Building a \$60-million empire

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, Wickes 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 eleventh-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 committeeman, 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 lowrent 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 in charge of 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.

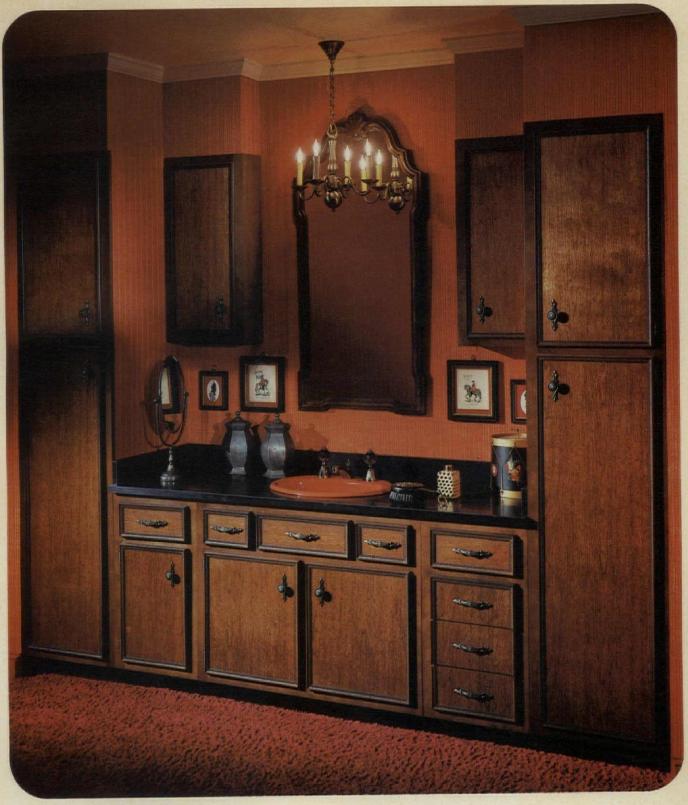
But on March 20 Decker's son Paul said his father "had suffered a nervous breakdown but had now been found," and he added that Decker was "on the West Coast, where he has been joined by his wife."

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 honorary life director of NAHB and he remains a past president of the Omaha AHB in good standing. Its executive secretary said the group would take no action against him.

NEWS continued on p. 44



Autumn Glow: Hermitage Trim

*T.M. Reg. U.S. Pat. Off. Applied For

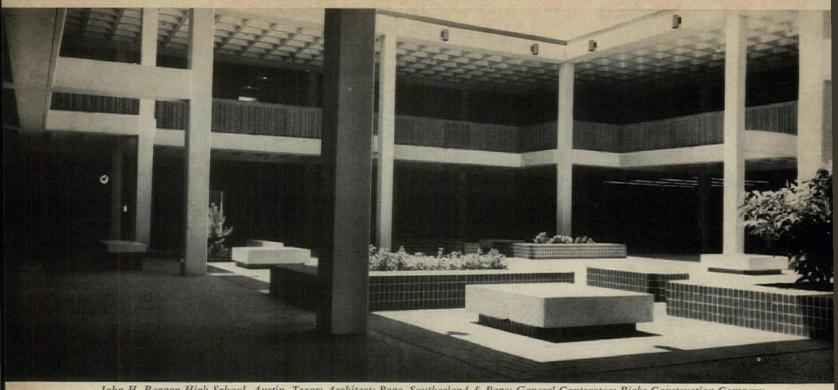






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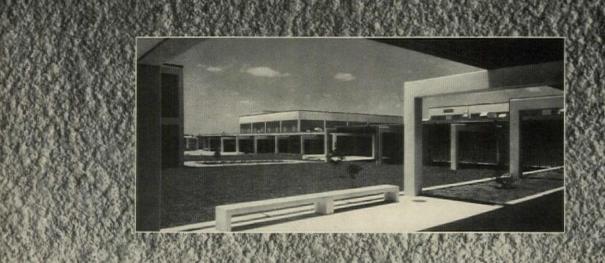


John H. Reagan High School, Austin, Texas; Architect: Page, Southerland & Page; General Contractor: Ricks Construction Company

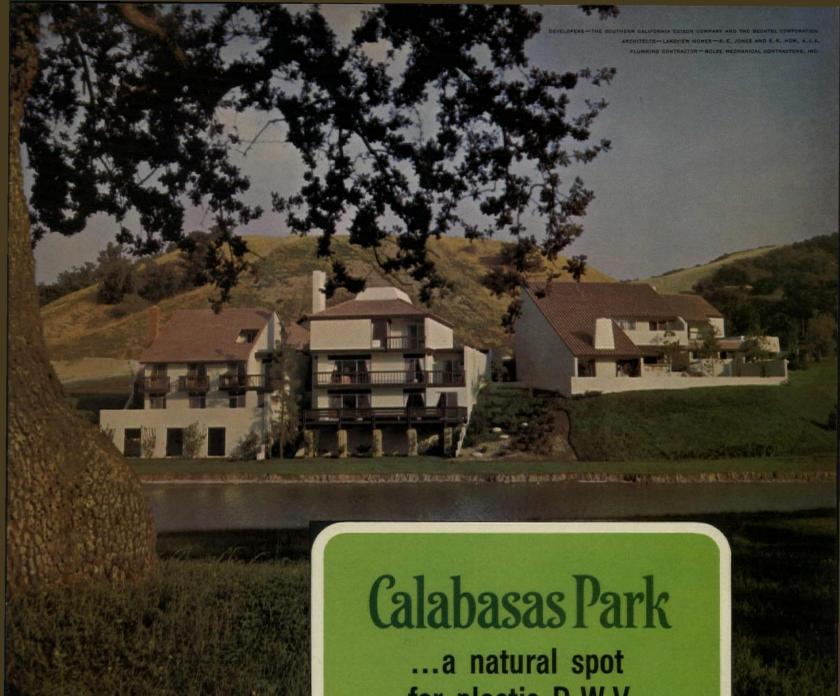
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rolling foothills of the Santa Monica Mountains — one of the most luxurious developments in Southern California. The first units—Lakeview and Estate Homes — carry an average \$80,000 price tag, with some homes ranging up to \$100,000 or more. Future 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.

for plastic D·W·V 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.











Gene Brewer quits U.S. Plywood; latest victim in a power struggle

One of the housing industry's top corporate leaders has just resigned as the \$150,000 president of U.S. Plywood-Champion Papers.

Gene C. Brewer, 53, is the latest of half a dozen executives to depart as a result of dissention between the two companies that merged to form the present corporation in March 1967. Most of those leaving were U.S. Plywood officers, and their departure has been interpreted as a signal that the \$1.3-billion corporation is downgrading the homebuilding activities concentrated in the plywood section.

The impression strengthened with the exit of John T. Schlick, 53, an executive vice president who directed homebuilding and urban renewal (News, Oct. '68). At that time the management named a vice president to reassess the corporate position in all real estate.

Just as Schlick before him, Brewer cited "personal reasons" for his decision and said no more. But sources close to management disclosed that a decision had been made to change Brewer's role, projecting him into long-term development and wider diversification. His resignation was relegated to the sixth paragraph of a company statement telling of board approval of a stock split.

Karl R. Bendetsen, 61, chairman and chief executive of the corporation, said: "We sincerely regret Gene's decision to leave." He technically takes Brewer's post as corporation president, but the new building chief is Alfred W. Teichmeier, who had replaced Schlick. Teichmeier becomes president of a new building materials group, one of three divisions established in a reorganization.

Brewer had spent 30 years with U.S. Plywood. He joined as a



U.S. PLYWOOD'S BREWER Homebuilding loses a leader

production-line worker in 1937 and became president in 1958. He led the company into residential construction in 1962, and three years later it was building at the rate of 1,500 houses and apartments a year (NEWS, Sept. '65).

Housing's financial community knew Brewer as one of the idea men behind Home Capital Funds, the lending company formed two years ago to help the insurance industry offer 90% conventional loans on housing (News, June '67).* While Brewer was president, U.S. Plywood-Champion became a founding investor in Home Capital and in another lending concern, Builders Resources Corp. of Los Angeles, which advances equity capital to building companies (News, May '68).

Brewer held 24,106 shares of common stock, which closed at 75 on the New York Stock Exchange the day he bowed out. His employment contract ran through 1976.

* HCF agrees with an institutional investor to supply one-sixth of a joint loan up to 90% of value. It held a \$12.2 million share of a total of \$72.9 million of such loans on December 31. It earned \$148,915 last year.

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

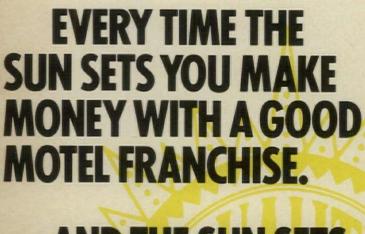
President Lyndon Johnson announced the model town for a 335-acre downtown site in August of 1967. He said the town, with an eventual population of 25,000, would be the first of hundreds built across the country. The first houses were to be built last spring.

"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 schools good enough to assure racial balance."

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

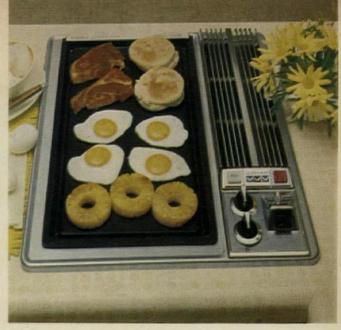
CONSULTANTS: Michael Baybak, 27, a former assistant editor of House & Home and a Yale Law School Student, is now an administrative vice president for housing consultant Sanford Goodkin of Los Angeles.

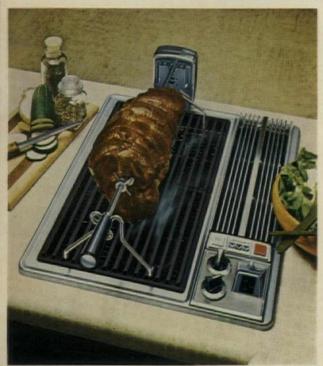


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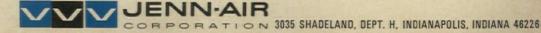
For the first time in two

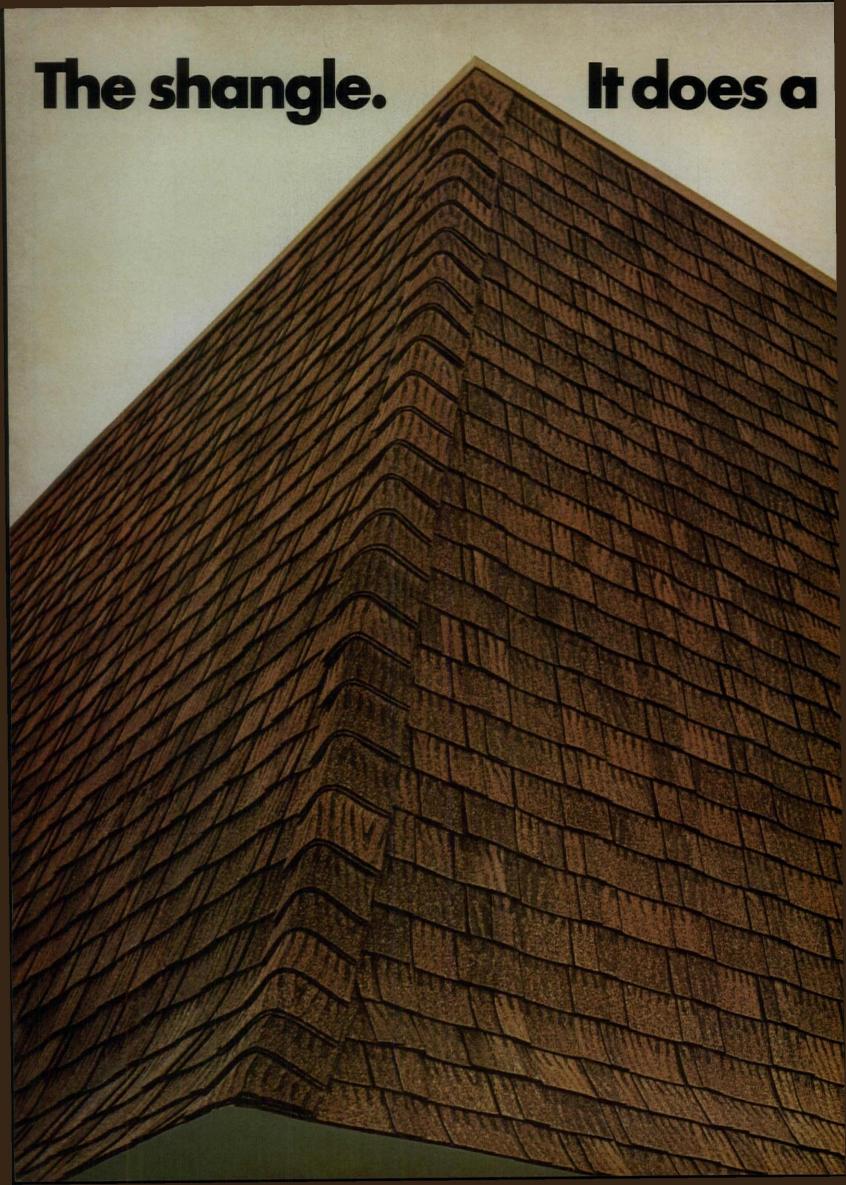
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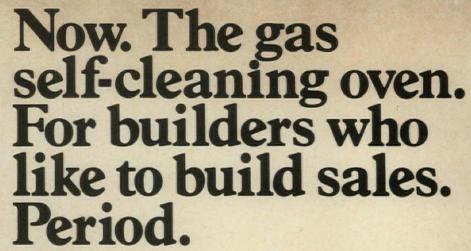
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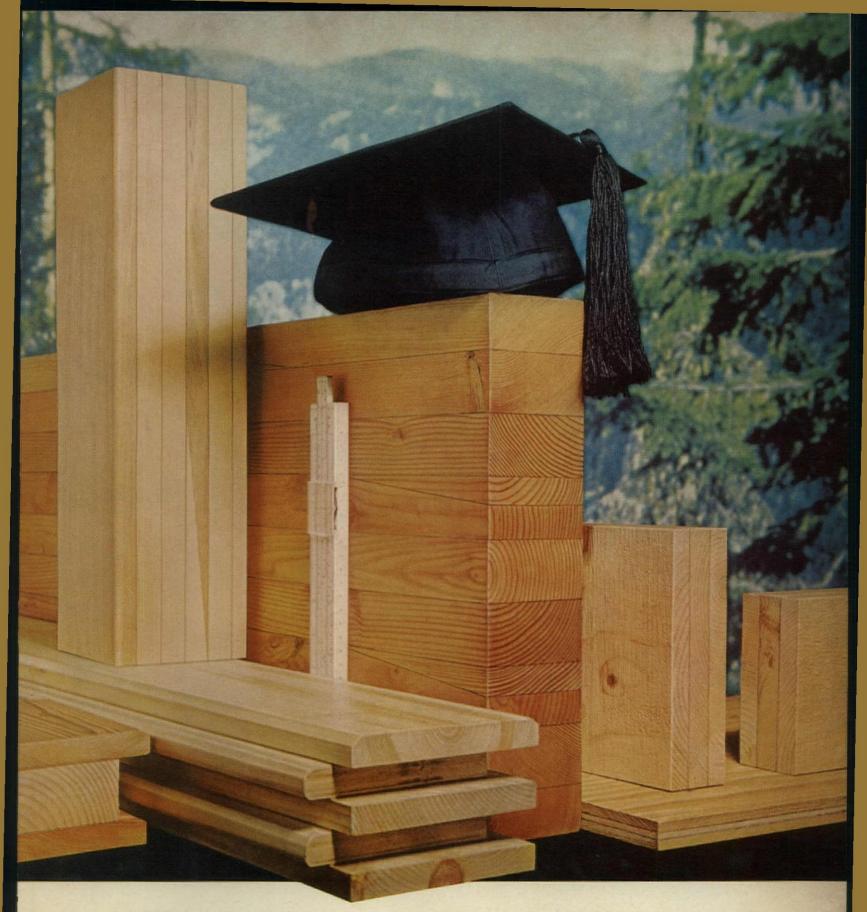
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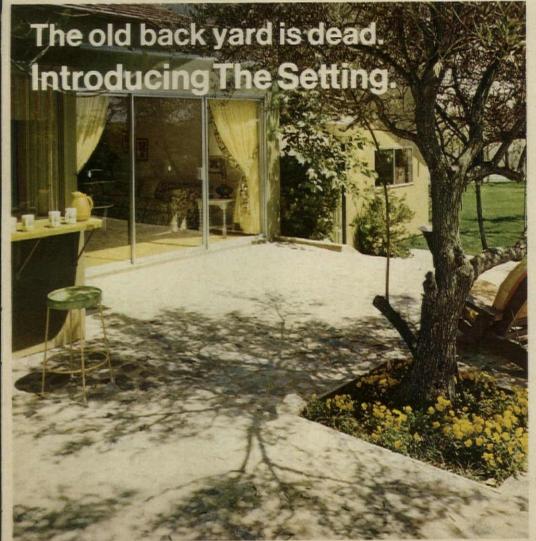


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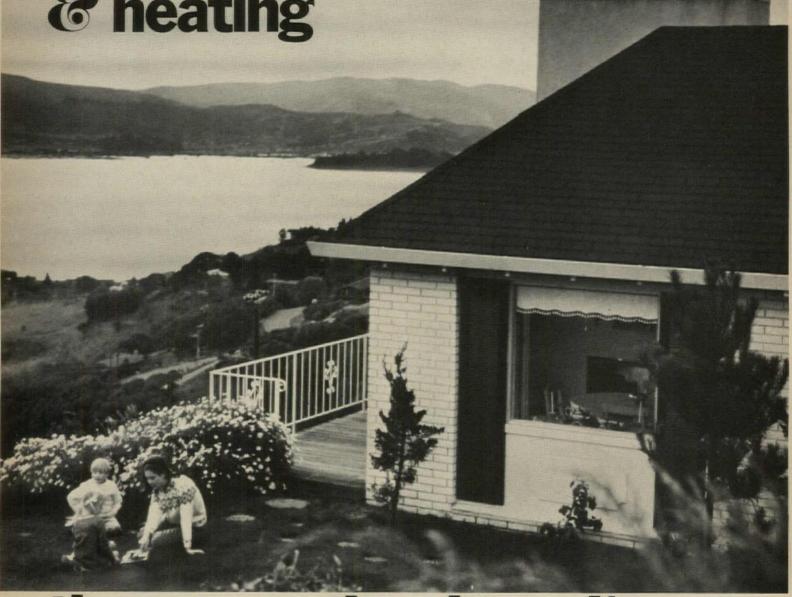
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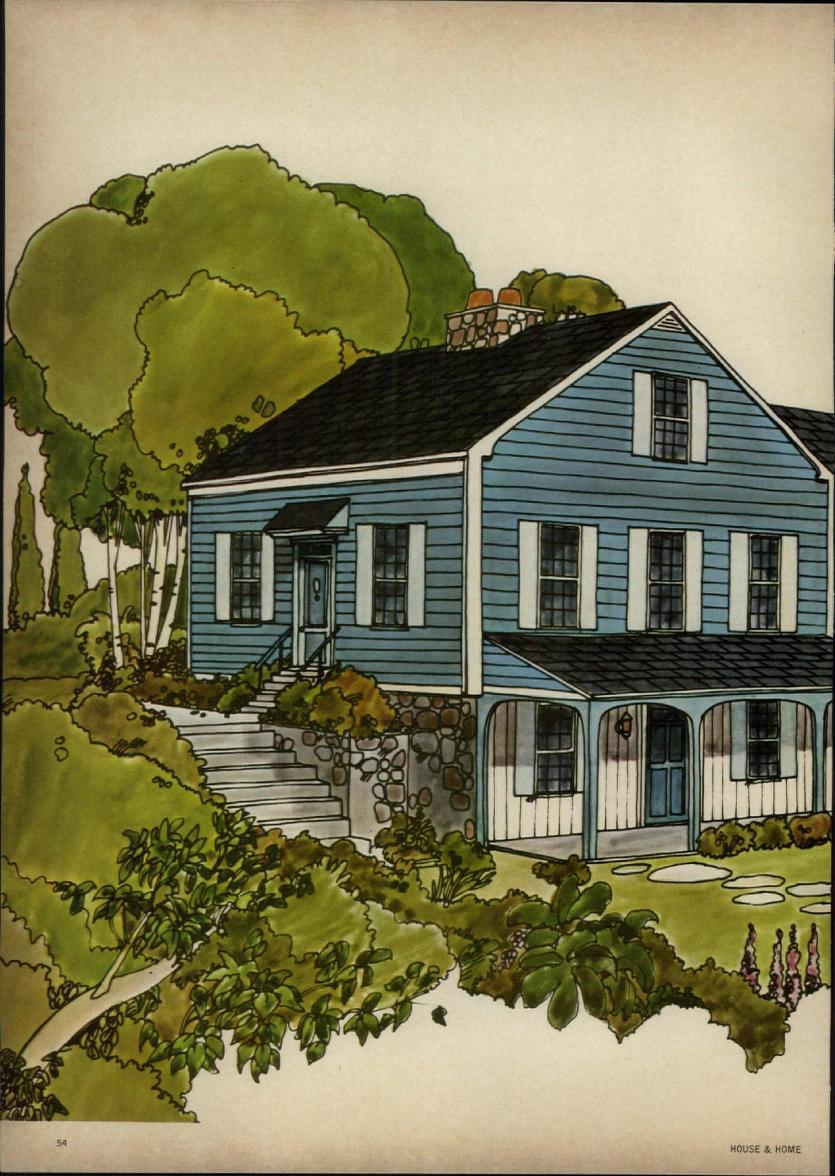
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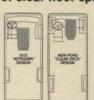
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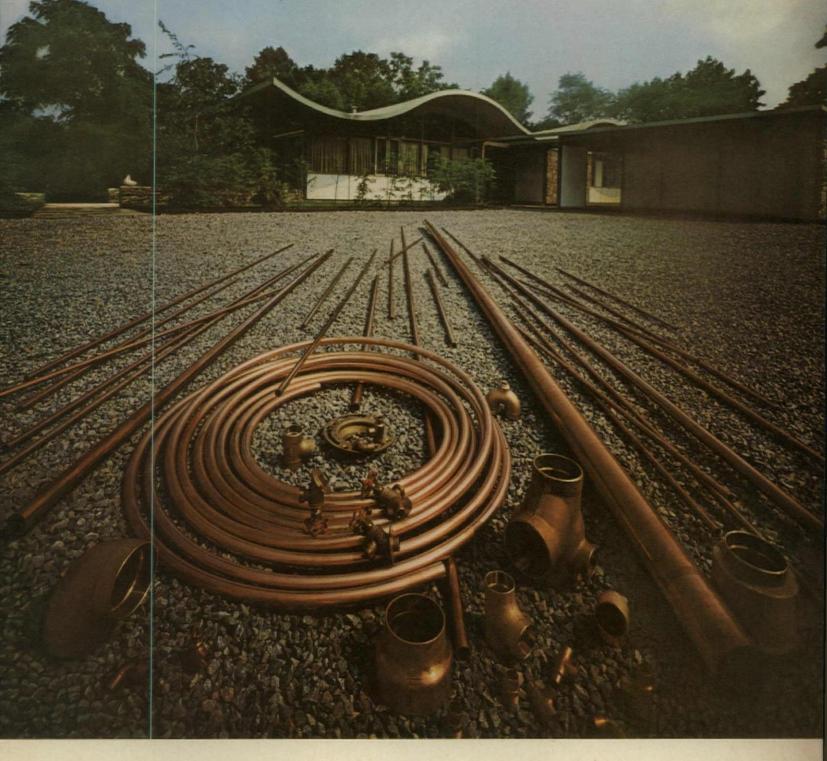
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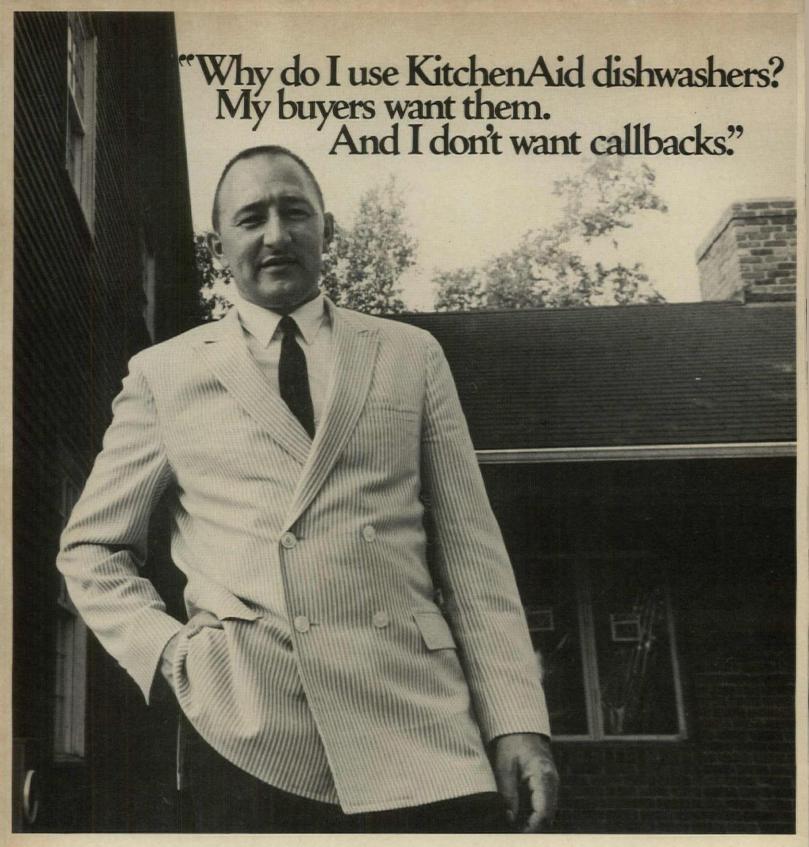


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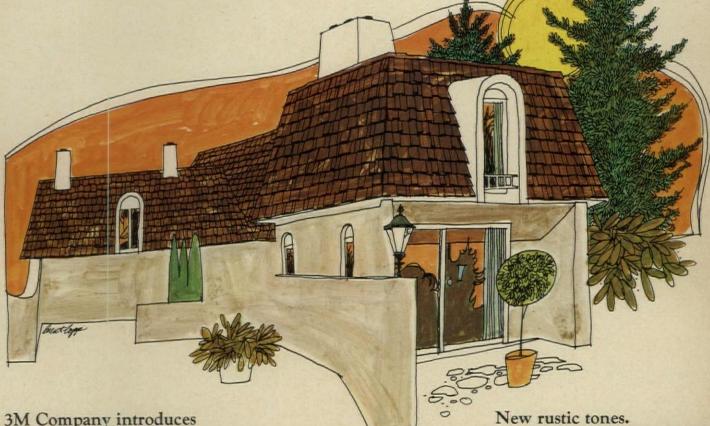
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Can the Bostitch Mark II combination floor—and all-purpose—stapler help cut <u>your</u> costs, do a job better? Call your Bostitch man—in your phone book. Or write Bostitch, 245 Briggs Drive, East Greenwich, R.I. 02818.

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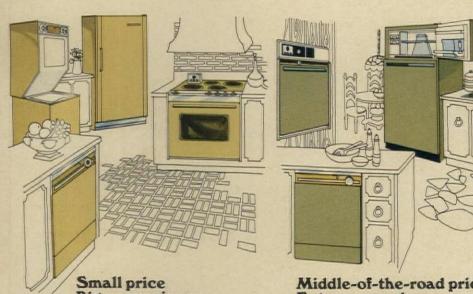
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Make sure the kitchen in your house or apartment lives up to her great expectations! Make it a Frigidaire kitchen, Bright! Beautiful! Packed with the ease and convenience she has already decided she wants. Here, a mere three possibilities at three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

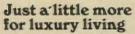


Big convenience

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 singledoor Refrigerator and a DeLuxe Undercounter Dishwasher that installs flush front.

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In this price category, you might select a 30" Wall Oven with Electriclean feature, a Cooking Top and a Custom DeLuxe Undercounter Dishwasher. Other Middle-of-theroad 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.



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New from Oxford Tile ...

ceramic wall tile

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No. 205 Citron Yellow

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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

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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 221d3 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

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 swingaway spout. Sell Kohler's happy blues... bright, bold ways to end the ho-hum bath for your customers.



General Electric's Roland Schwendinger 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 Schwendinger, making the sale was only the beginning of his job.

"He had a highly professional."

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.

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

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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

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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."

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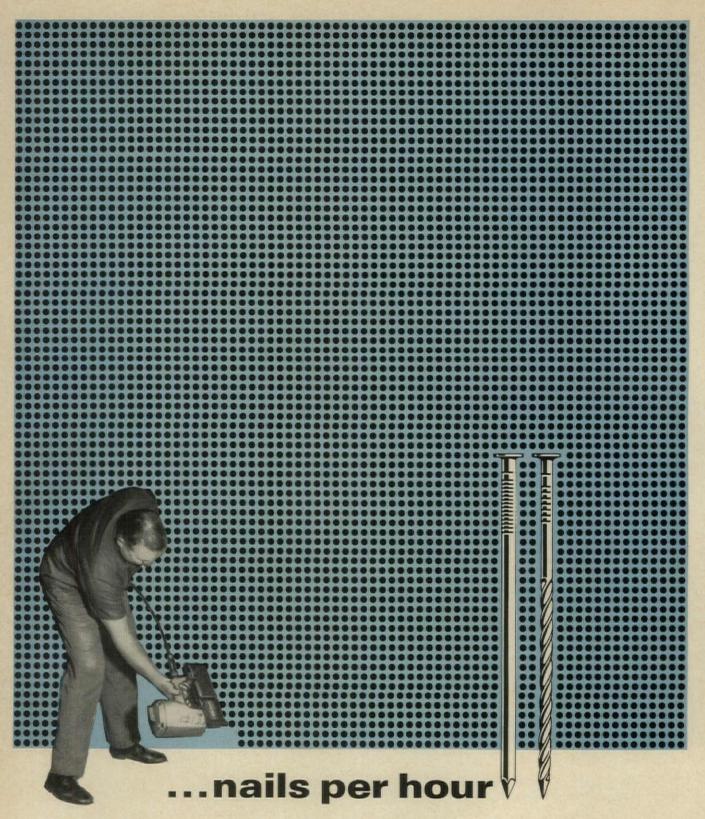
It can be outfitted other

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 bodyframe construction.

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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.

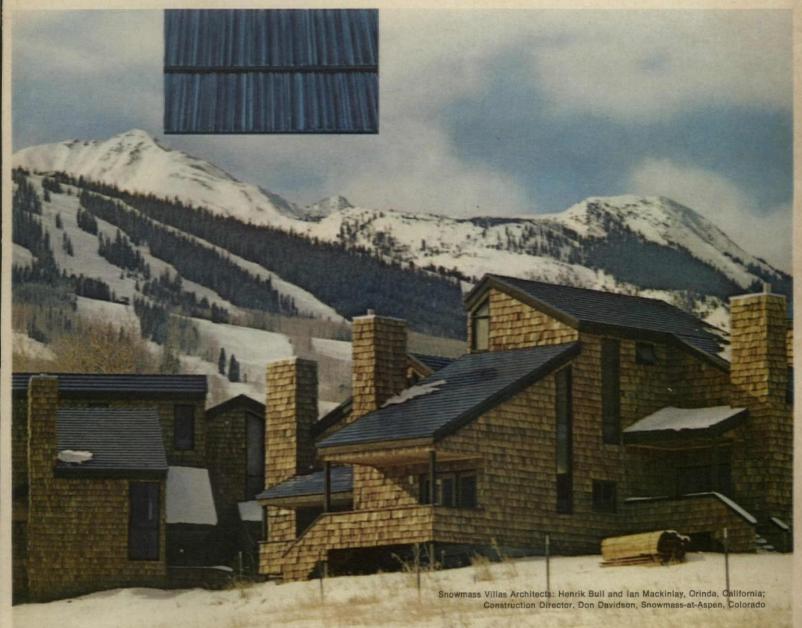
This speed reduces the cost of nailing and shortens production time. The *Stallion's* power to drive nails straight and tight improves the quality of nailing work. Its dependability has been proved on the job indoors, outdoors, winter and summer.

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.

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The blue of Colorado skies meets its match in Reynolds Aluminum Shingle-Shakes®



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

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

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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.





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Carpet of HERCULON® keeps stains off even when soup's on.

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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.

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

86



Ultra-convenient Control Console* panel. Features 3 different automatic controls, all pre-wired. "Auto Pool Fill" turns water off at any pre-determined depth. "Pool Temp" mixes hot and cold water to any desired temperature. "Whirlpool Timer" turns whirlpool off at pre-set times. Console also contains concealed storage cabinet for whirlpool attachment.

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-

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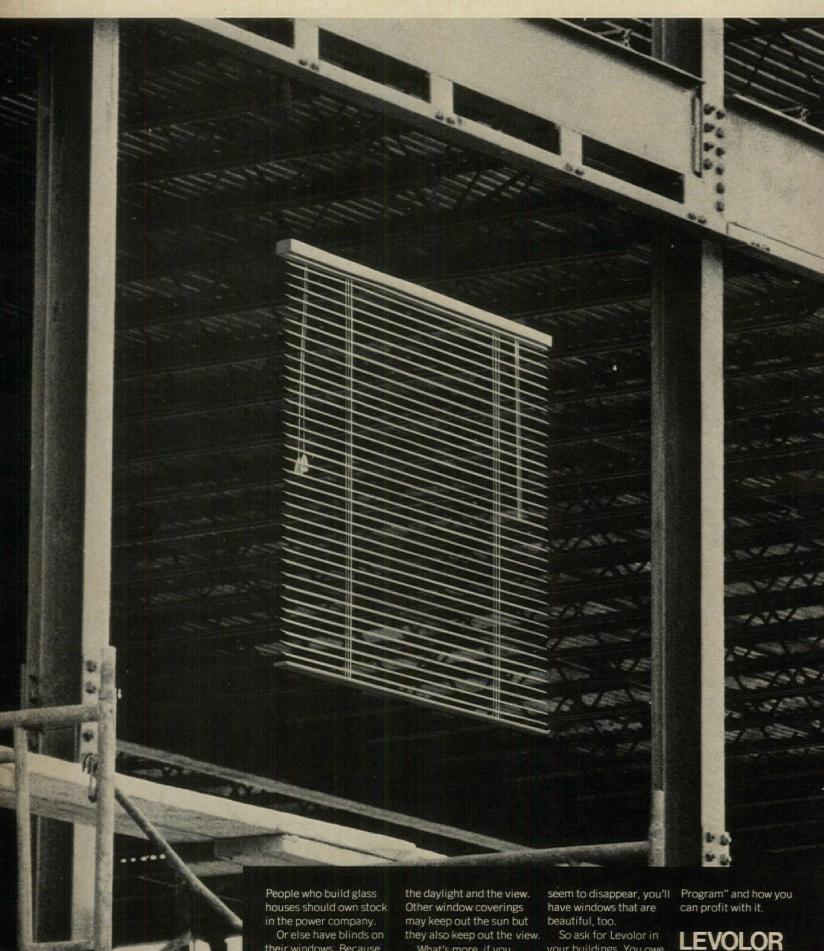
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Or else have blinds on their windows. Because no other window covering keeps out the hot sun as efficiently while letting in

What's more, if you insist on Levolor Rivieras, the blinds with slats and tapes so slender they

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Blinds for better business. LEVOLOR-LORENTZEN, INC. 720 MONROE STREET HOBOKEN, N.J. 07030 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 s&Ls 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

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 5,000sq.-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 notunimportant 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.



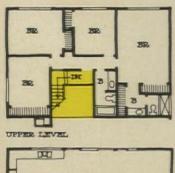


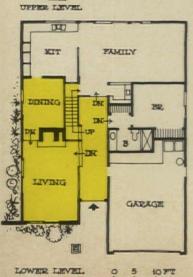
Larry Leach





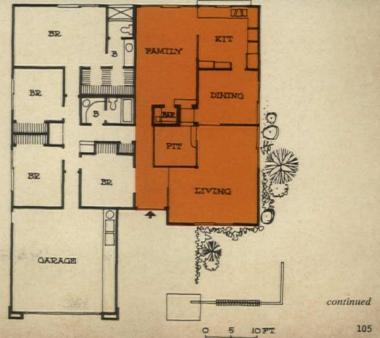
A smallish living room is made to seem large (left) by the contrast between its two-story ceiling and the conventional-height dining room behind the fire-place. Note also how the living room borrows space from the balcony and from the open hall-way at right. Part of the model compound is shown above and on page 102.

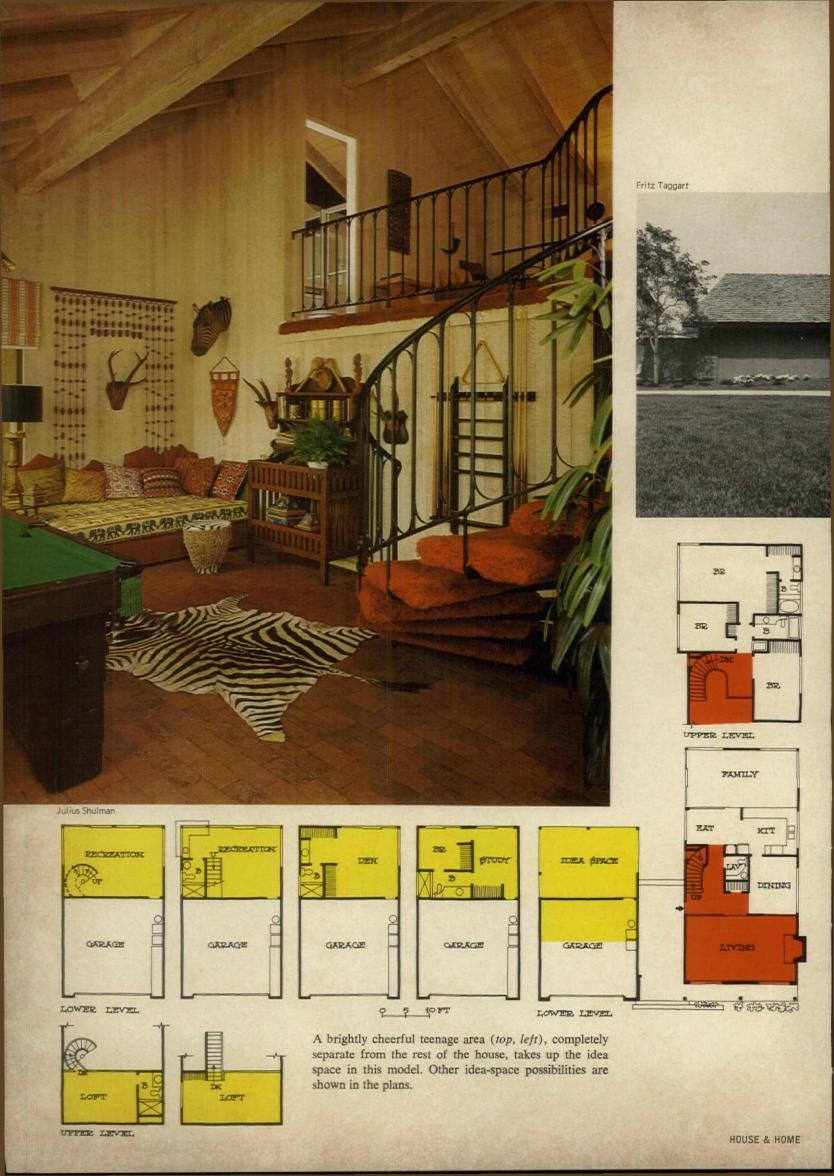




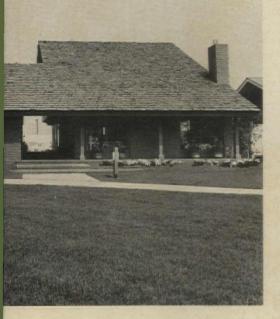


An entertainment area (above) is wrapped around this free-standing fireplace, with a bar at right and a fenced martini pit in the foreground. This house and the one at left are at Valencia Hills, a project being built by M. J. Brock & Sons in Valencia, a new town north of Los Angeles. Decorating is by Russo-Wigrin Assoc. Price range: \$33,900 to \$45,000.





"Something different" is a highly salable commodity in Californiaif 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.

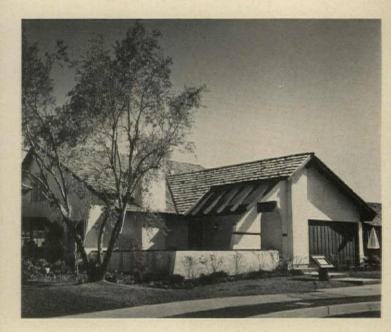
Julius Shulman



continued

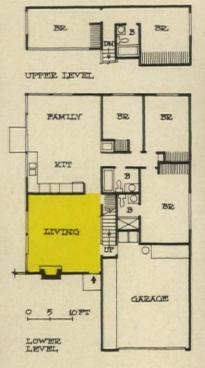


If you think that low prices rule out excitement, take a look at this \$26,500 model





Photos: Julius Shulman



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 archest of 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 town-house program for Levitt's Willingboro, N.J., project.

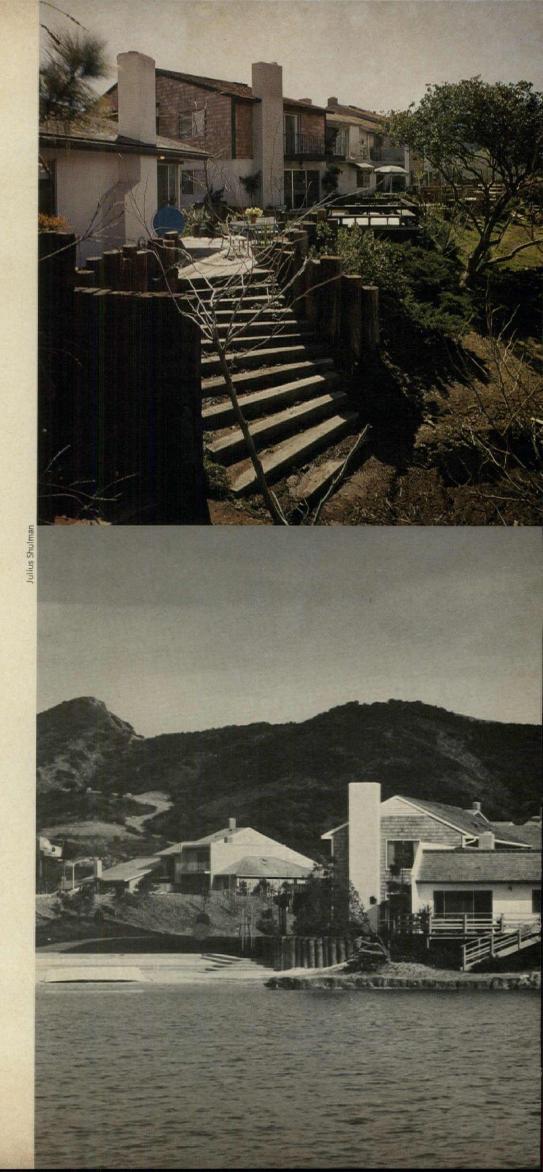


Townhouses are being designed more and more for the growing market of sophisticates

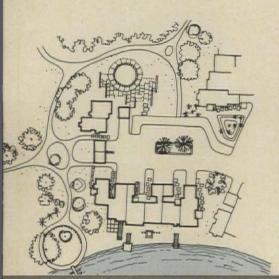
Admittedly, "sophisticates" is a nebulous word. But it's the one most used in California building circles to describe the itchy-footed group of buyers whose spare time is spent at the theater, on the slopes or in Europe. They tend to have bigger incomes and smaller families than average (many, in fact, 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 nomaintenance 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.



Julius Shulman



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.











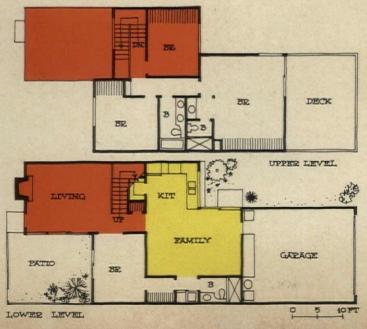
With townhouses, the question is not what can the buyer pay but how does he want to live?

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.





continued

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 persquare-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

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.

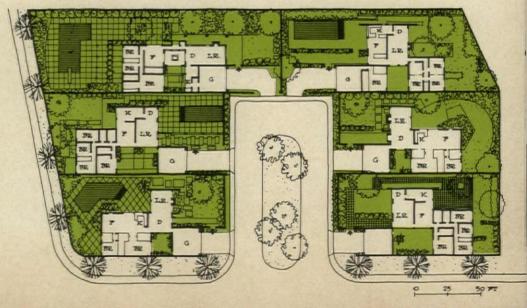
Patio houses offer another case of architectural specialization. The majority of significant patiohouse projects in California, including two of the three at right and on the following two pages, are the work of architect Robert Jones of La Jolla. The exception: the project on the facing page, which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





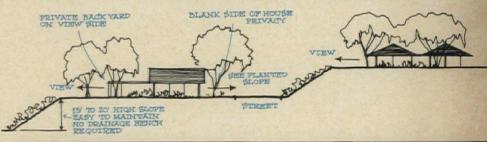


Photos: John Hartley

This patio house can be partly opened up to take advantage of a view

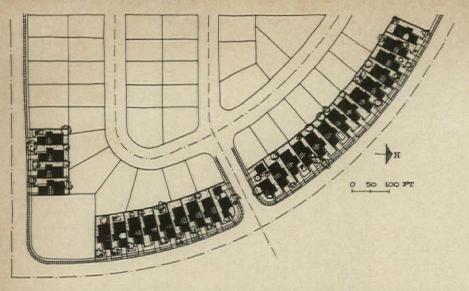
Some of the project's lots are stepped down a hillside. So Jones designed the houses to allow the patio wall on the view side to be left off (photo, right). On conventional lots, the wall stays up. And in both cases, complete privacy is maintained on the street side (photo below and cover). Called Crown 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.







continued



Photos: J. O. Bragstad

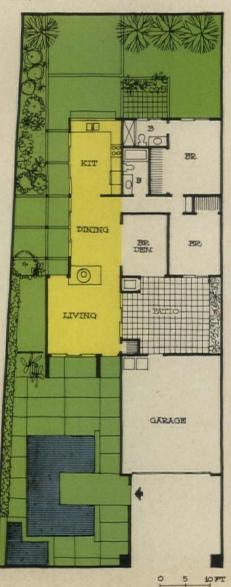
Here's a good reason for thinking that the patio house could have an urban future

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 frontwall 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 "greenbelts", 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.

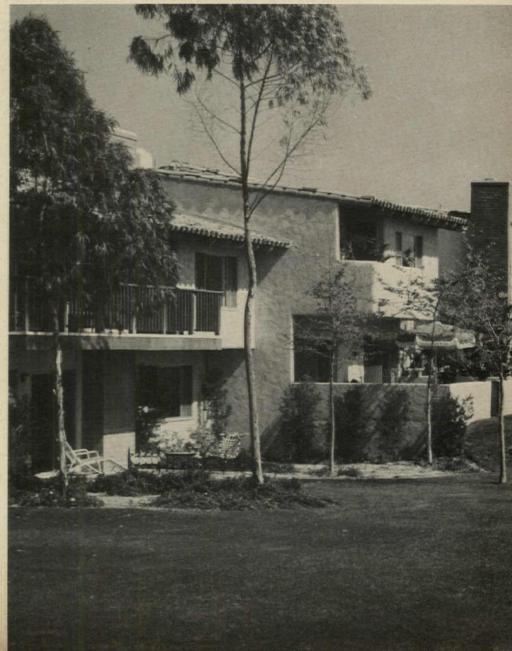
The Bluffs, at right, is a condominium townhouse project built on what was originally an absolutely flat site in Newport Beach (H&H, Feb. '67). It is considered by many people to be the best project of its kind in the world.

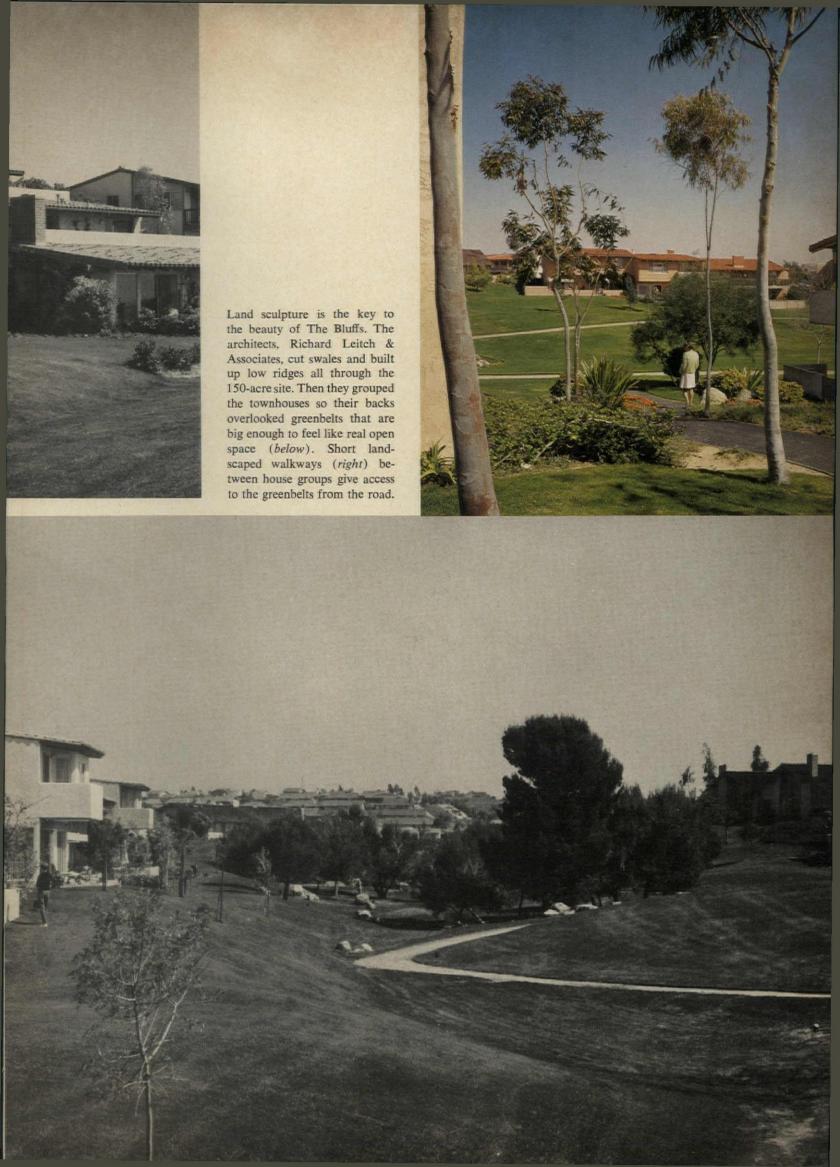
Rancho Bernardo is a 5,800acre new town near San Diego which over the past seven years has been quietly growing into one of the very best land-planned communities in California.

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.



Photos: Julius Shulman





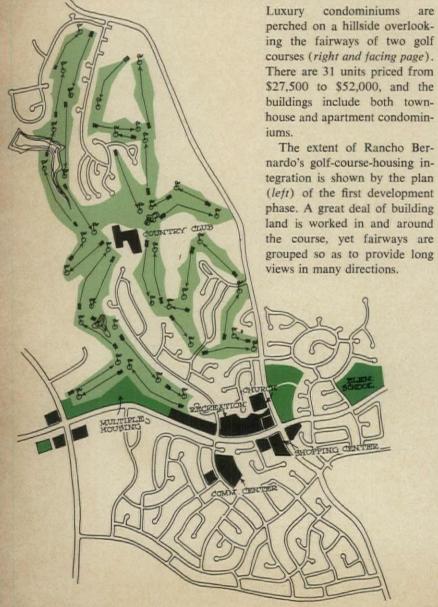


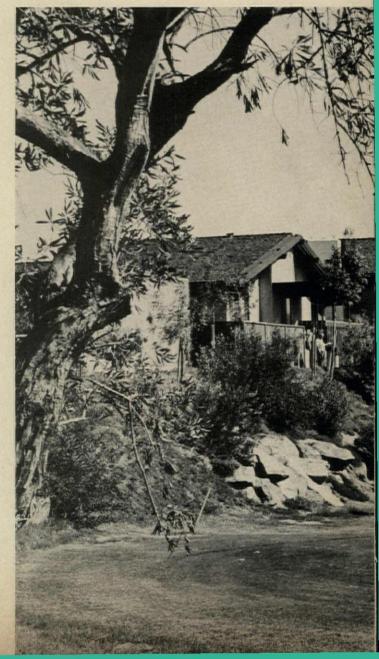
Here's a lesson on how to use golf courses as part of a project's open space

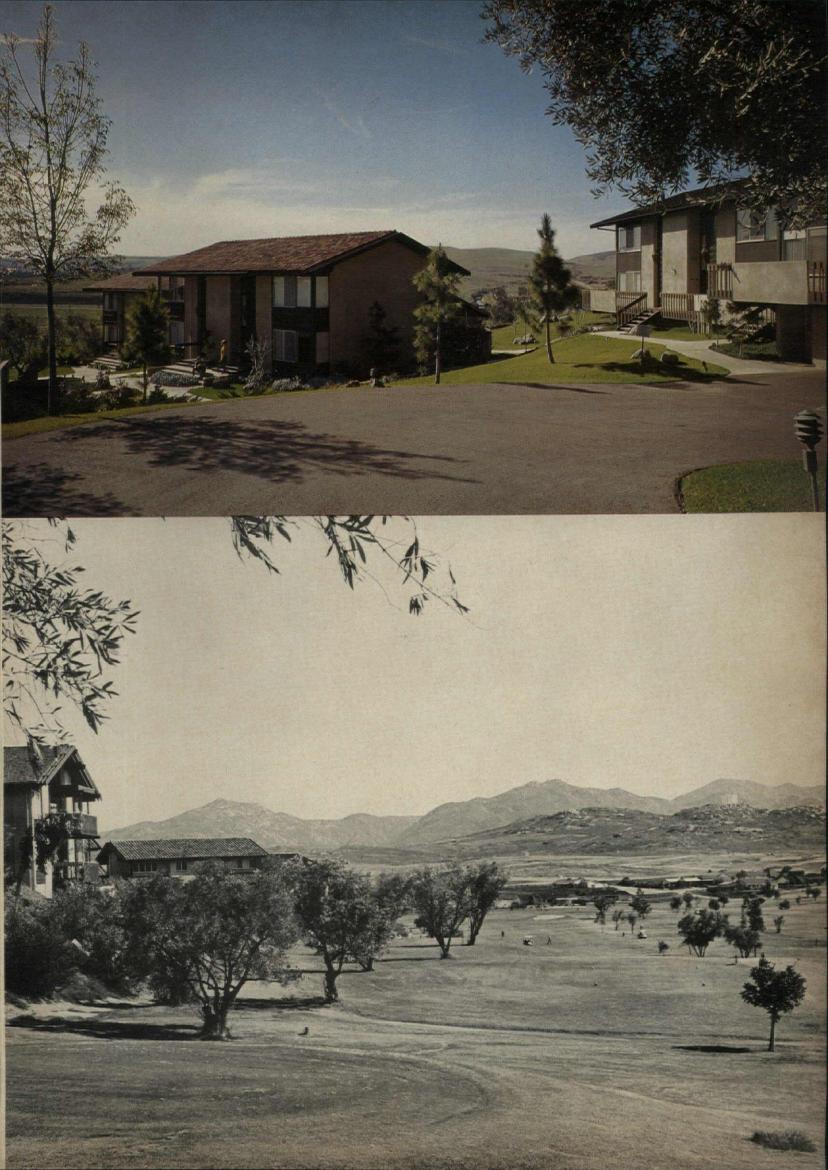


Photos: Julius Shulman

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.



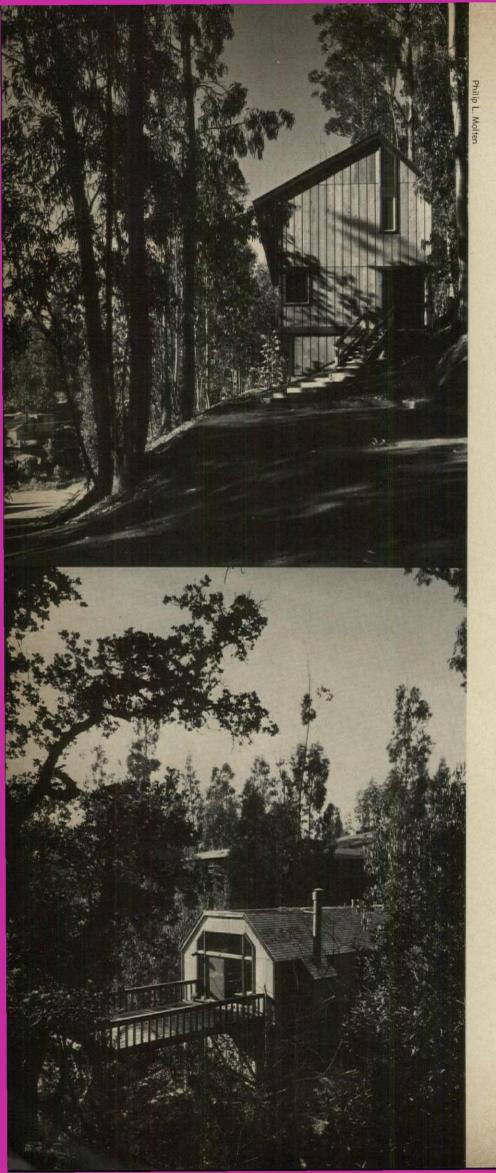


Called The Meadows, this project is the third outstandingly successful collaboration between the investor, Ring Brothers, and the architect, Kamnitzer/Marks & Partners. (Another is shown in H&H, March, on p. 100.)

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 thirdstory walkways (right) that connect many of the buildings; they give the sensation of walking through the treetops.



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 nowfamous 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.

design file

Northern California and the tradition of wood design

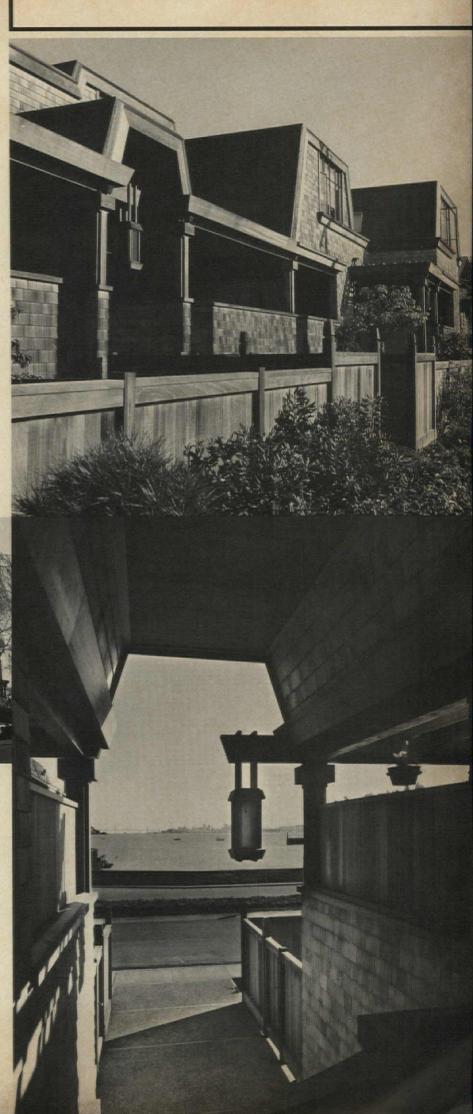
Southern California, whence comes most of the housing on the preceding pages, doesn't really have an architecture of its own; its design motifs are derived chiefly from early Spanish and ranch buildings.

But northern California does have an architectture, 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. Molten

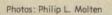


The richness of Victorian architecture is suggested in this six-unit apartment by the individual mansard dormers on the top floor and by the wealth of ornamentation on cornices and porches (left and top right). But a closer look at the photos reveals that this appearance of richness is actually created 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.











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.

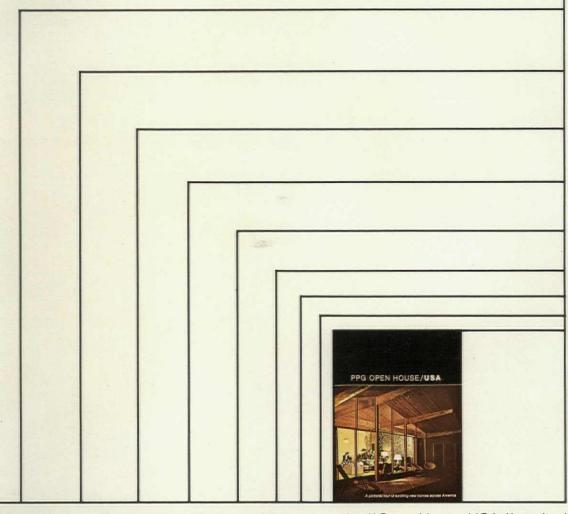
Photos: Philip L. Molten



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.

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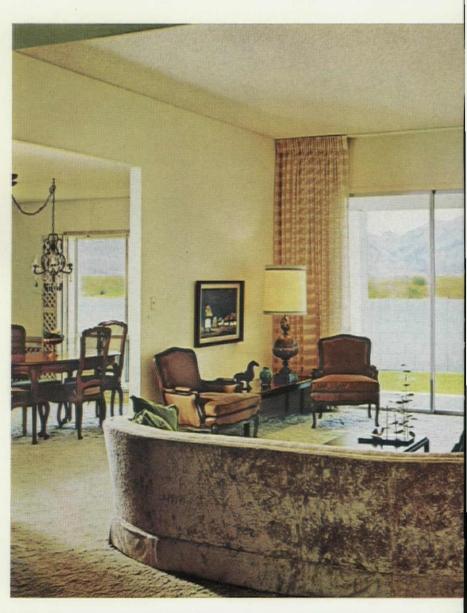
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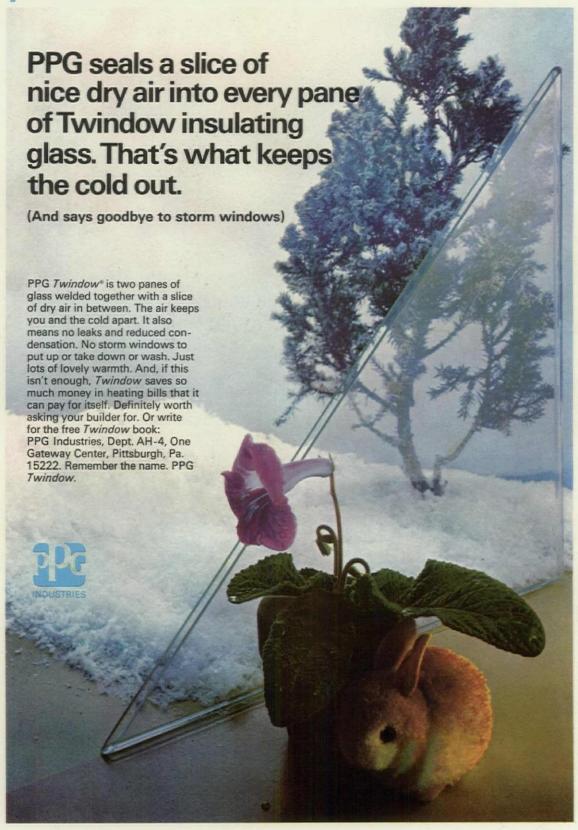
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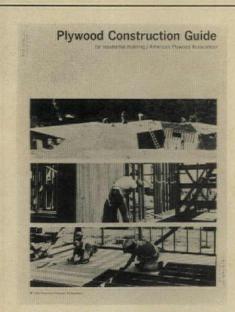
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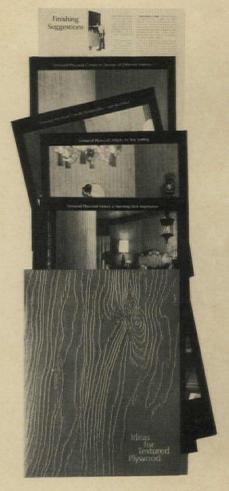
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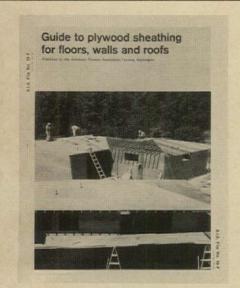
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(Continued on next page)

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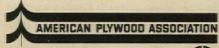
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Presented by the American Plywood Association



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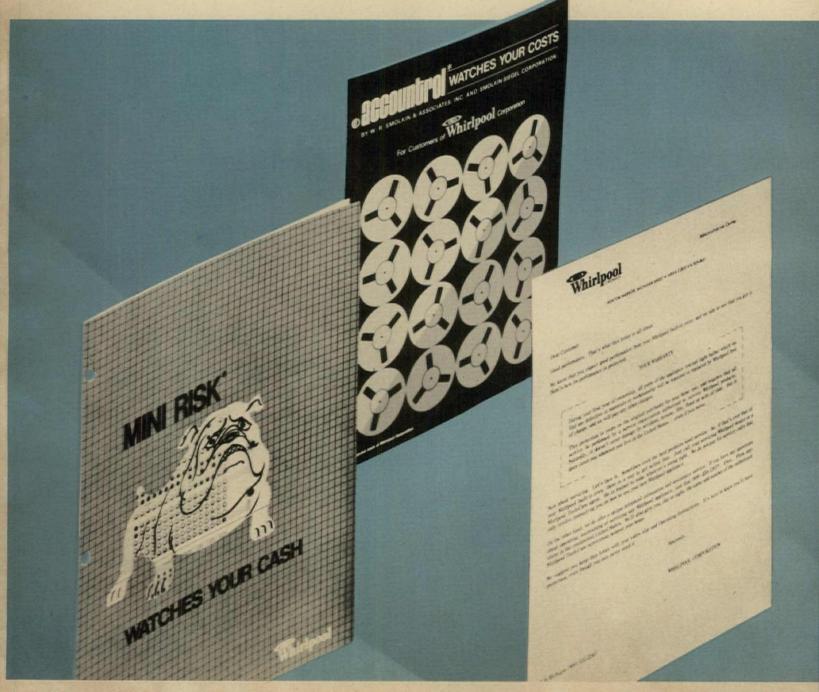
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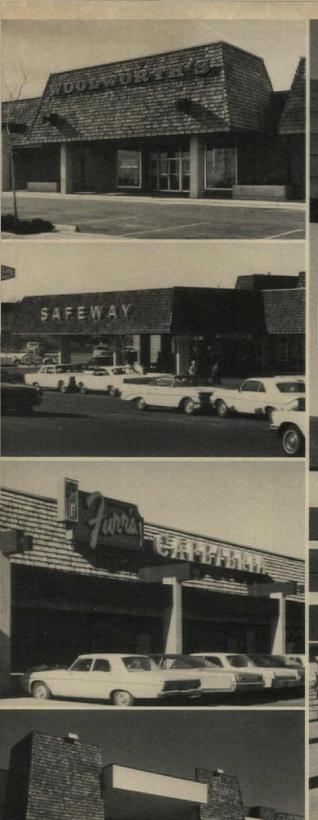
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Next time, insist on the real thing: Certigrade shingles or Certi-Split handsplit shakes. They're worth it.

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 34" to 14"; 8½" exposure to the weather.

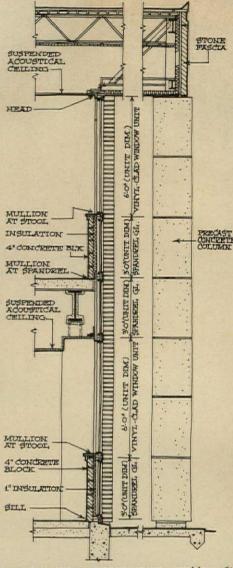
Red Cedar Shingle & Handsplit Shake Bureau

One of a series presented by members of the American Wood Council.



GLASS CURTAIN WALL used in two-story office building, below, was assembled with stock-size vinylclad window units: 3'x4' fixed sash, 4'x6' fixed sash and right- and left-hand-opening casements.





curtain wall engineering combines 6'high windows for vision, 3'-high opaque black spandrel glass for concealing structural members.

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 \%2" from all jambs to allow for the \%6"-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 butting 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 glamor to the wall. And a 4' to 12' overhang on precast columns (drawing above) protects it.

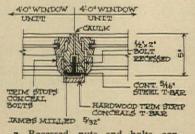
Vinyl-clad wood windows adapt easily to curtain-wall assembly . . .



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 1/2"x2" assembly bolts.

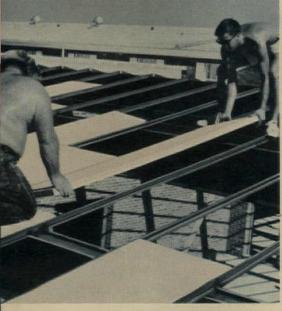


3. Recessed nuts and bolts connect jambs to each other and to $\frac{5}{16}$ "-thick vertical steel T-bar.

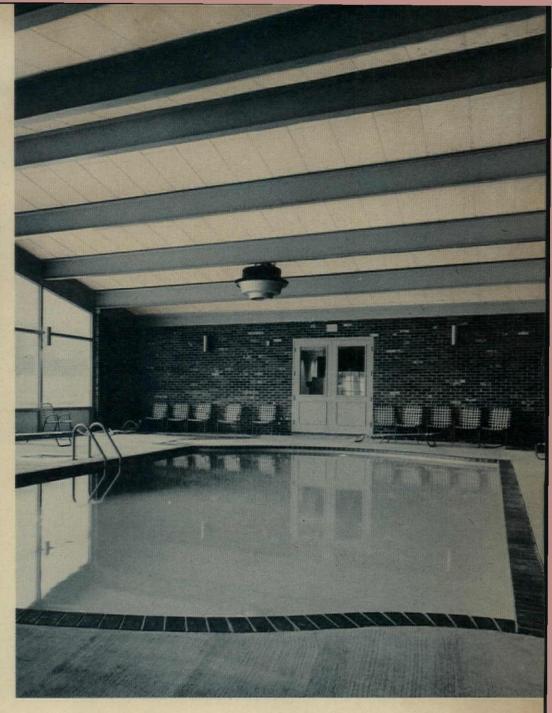


 Beads of white butyl caulking seal and finish butt joints between subassembled windows.

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.



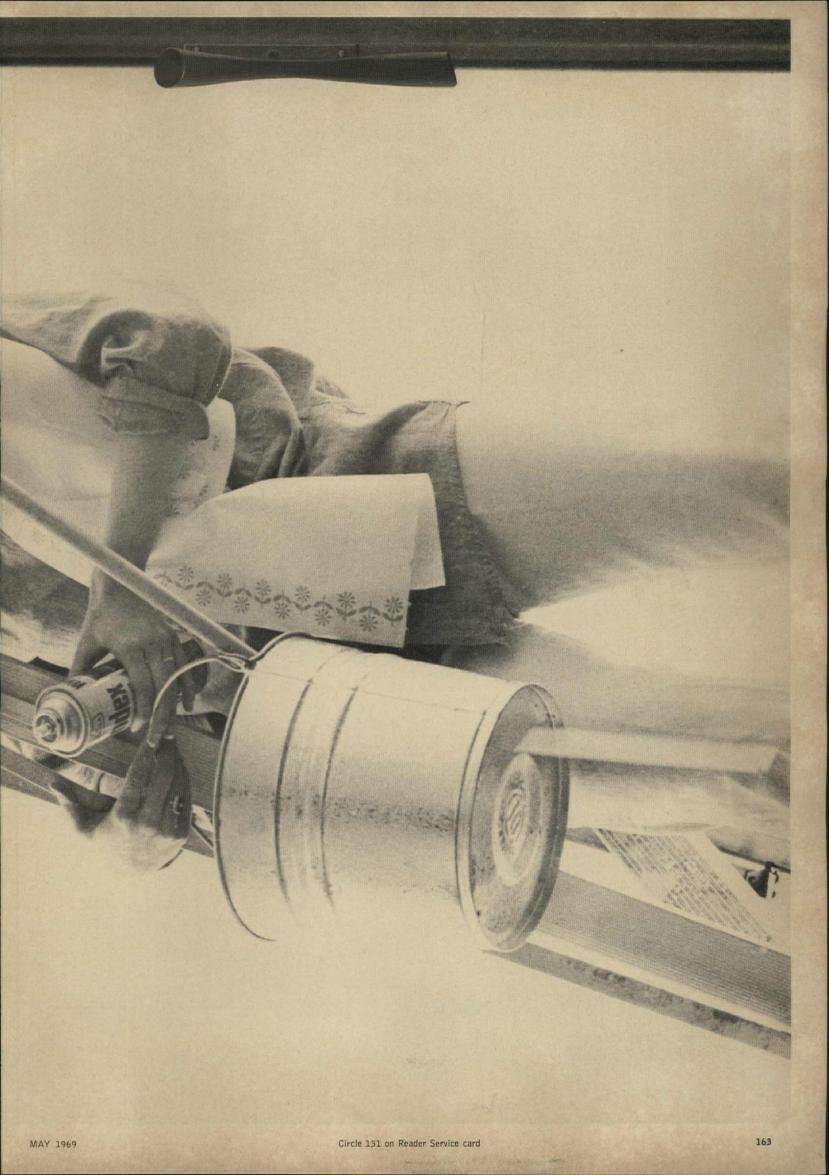
homasote Company TRENTON, N.J. 08603

the home wrecker

Every home has one. Which is why every home should have Tuf-flex® tempered safety glass in its patio doors. And storm doors. It's three to five times stronger than regular glass of the same thickness. And if it's broken, it's safer than regular glass. Because it breaks into relatively harmless pebble-like pieces. Play it safe. Use Tuf-flex in your doors!

LIBBEY-OWENS-FORD COMPANY, Toledo, Ohio 43624



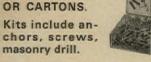




These "all-purpose," low-cost anchors permanently hold screws in any material you can drill-hold up to 2 tons. Take small holes. Use indoors or outdoors. Try 'em!

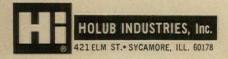
MILLIONS IN USE!

BUY 'EM IN HANDY KITS . OR CARTONS Kits include an-





WRITE FOR FREE SAMPLES





SNOW-COVERED HEAT PUMPS serve New York apartments; screen hides units from adjacent building.

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.

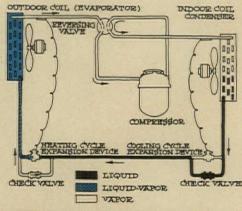
Why are northern builders changing their minds about heat pumps? Because manufacturers have upgraded them to meet coldweather specifications and to overcome chronic complaints.

Acceptance of heat pumps hit rockbottom 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.

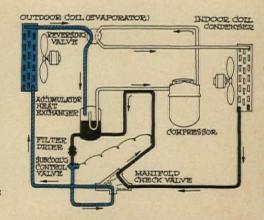
Most of the failures occurred during the defrost cycle, when the pump reverses and sends warm refrigerant through the unit's outside section to melt accumulated ice. The reversal would cause a sudden pressure change which could send the refrigerant liquid surging into the compressor where it would either 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. An accumulator/heat exchanger stores excess refrigerant and separates the liquid from the liquid/vapor mixture that comes from the evaporator. At the same time, a new flow-control device holds down oper-



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. Subcooling 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 SCHOOL COMPLETE CLOSET SYSTEMS

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





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

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HH-59

TECHNOLOGY

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

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.

Dependability isn't the only reason Mr. Jack Saferstein picked Maytags.



Apartments was equally important. We got plans that were complete right down to layout, color schemes, and lighting."

Mr. Jack Saferstein, Executive Director Akron Metropolitan Housing Authority.

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. Safer-stein, 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.

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

Genue automatic garage door opener system by Alliance THE SALES CLOSER



Seamless Wall

Scrubless Tub



Clinch the sale in the bathroom!

U/R Fiberglass Freedom Fixtures—the Scrubless Tub and the Seamless Wall—turn lookers 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

toyour 1969 Sales Program!

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.





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 Clusers" are fire retardant.

They protect valuables from intruders. They keep dangerous items from children.

In scores of ways, they make your home more secure the different ty

your home-b ADVERTISED

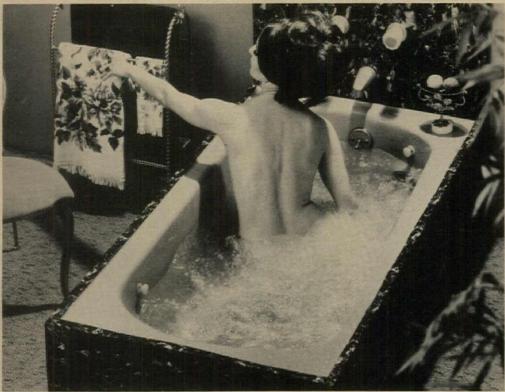
Ask your home builder, remodeler or building supply dealer about them.



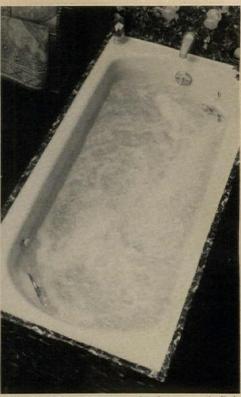
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San Francisco-Vancouver, B C

For more information, circle indicated number on Reader Service card p. 189

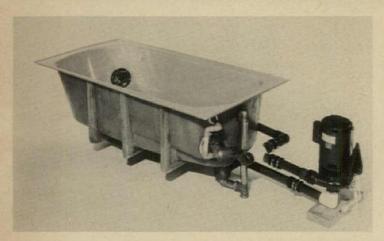


LUXURY TUB can be faced with marble, tiles or carpet, can be installed as a freestanding unit as shown here or recessed. Unit comes preplumbed (photo, below) and ready to install.



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 hydrotherapy, 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 colorsblue, 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

The most carefree people in town... Homeowners with Bird Solid Vinyl Siding

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 – Longlasting 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

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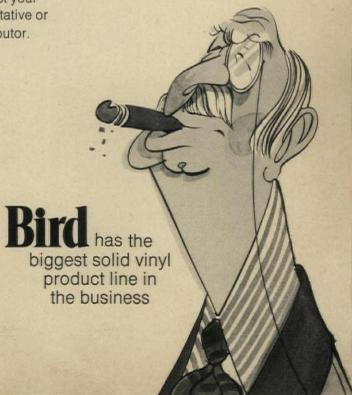
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Bryant's new electric furnace isn't just a lot of hot air.





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 Btuh.

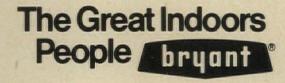
It features a staging operation that turns on the heat strip elements at various intervals. So when the furnace goes on, house lights won't dim—because there's no sudden surge of electricity.

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



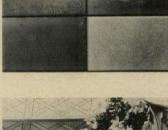
Rectangular tiles, 3"x6", are ceramic with a smooth glaze for walls only (right) or a crackled glaze for walls, floors and counters (above). Available in yellow, green, olive, orange, red, rust, brown and blue. Interpace, Los Angeles.

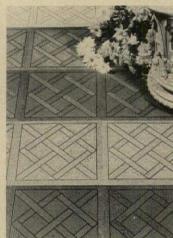
Circle 226 on Reader Service card



Quarry tiles now come in a deep chocolate brown as well as a selection of muted buffs, reds and grays. Tiles are 6"x6"x½" 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



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 marblelike 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



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



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Brings the beauty of fine furniture to the kitchen

And to glamorize another important room AristOKraft eye-catching vanities add practical luxury. In a variety of styles and finishes. Modular units combine for custom installations.

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NEW PRODUCTS

start on p. 172

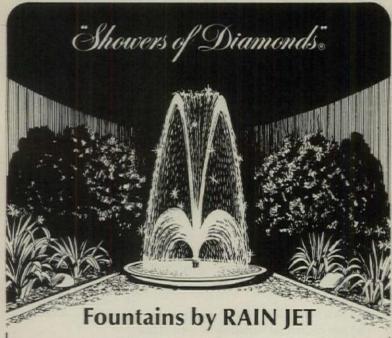


The economy of Compotite waterproofing can result in a desirable fully tiled shower area at no more than the expense of a tub or open-base receptor.



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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

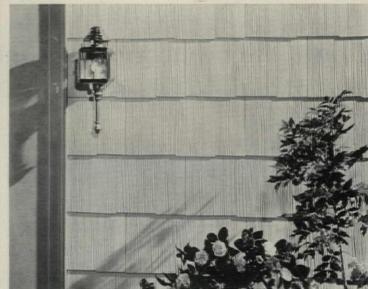
Exteriors



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 1½" 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

New products continued on p. 186



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 dam-

age plantings. Sound goes up, too, to help keep neighbors neighborly.

The round one is easier to install. 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







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.

*Hidden from view, this power capsule glides along the inside rear of an Electrac rod, operating draperies as it goes.

NEW PRODUCTS

start on p. 172

Exteriors





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 continued on p. 191

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



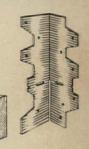
Vandal-proof toilet of seamless polyethylene, needs no exterior maintenance, resists impact and abrasion, comes in tan, green or gray. It weighs 200 lbs., has 90-gal. tank, is 85" high, 44" square. Thompson Polyethylene Buildings, Santa Ana, Calif. Circle 232 on Reader service card

New products continued on p. 192



ALL PURPOSE FRAMING ANCHORS

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



Isn't That Worth a Thought?

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



TIMBER ENGINEERING COMPANY

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Circle 155 on Reader Service card

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.
- Available in eleven colors: Bark Brown, Smoke Gray, Chelsea Gray, October Brown, Forest Green, Farallon Gray, Presidio Red, Cordovan, Redwood, Black, and White.
- Surface weathers gracefully.
- · Will not rub off or track off.
- Alcohol and detergent resistant.
- Suitable for all types of wood.

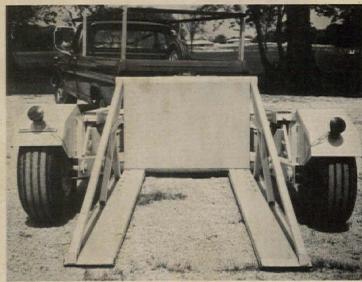
SAMUEL CABOT INC.

530 S. Terminal Trust Bldg., Boston, Mass. 02210

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

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

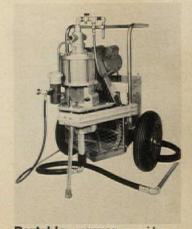


Concrete form has a tough epoxy resin coat that releases cleanly, leaves a smooth surface (left) and does not need cleaning or oiling. The cushion-coated surface gives with blows, won't crack or chip. Boise Cascade, Boise, Idaho. Circle 234 on Reader Service card



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. Spee-Flo, Houston, Tex.

Circle 236 on Reader Service card

New products continued on p. 196



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

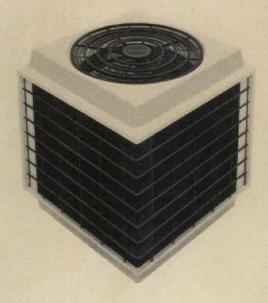


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- 5. Child-tempting external parts.
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Now you can install Gold Bond Fire-Shield Corinthian Ceiling Grid Systems in light commercial construction.

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.

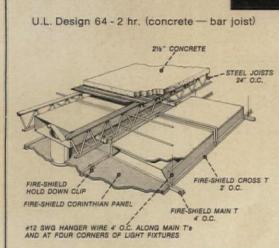
Gold Bond Fire-Shield Corinthian Ceiling Grid System earns a 1- or 2-hour fire rating depending on floor/ceiling system used. Just the thing for use in construction of restaurants, motels, drug stores — practically any store or small office building in town. And in addition to fire protection, the Fire-Shield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

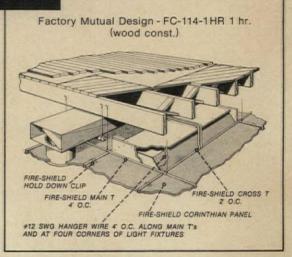
Your crews can erect these ceilings fast because there are no more parts to handle than you find in regular ceiling grid system construction. Available through your Gold Bond® dealer.

Keeping the heat off you is a National Responsibility



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-591B, Buffalo, New York 14225.





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

Surfaces: Fissured, Needle Perforated or Textured Micro-Perforated

Finishes: Painted White or White Plastic Coating

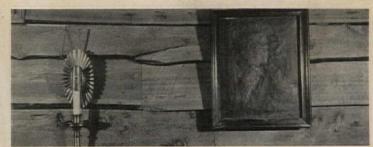
Class "A" Rating: Meets Underwriters"
Laboratories, Inc. definition of
"NONCOMBUSTIBLE"

Fire Hazard Classification:	Painted White	Plastic Coated
Flame Spread	15	25
Fuel Contributed	35	20
Smoke Developed	0	10
Sound Absorption:	NRC Range	STC Range
Fissured	.6575	40-44
Needle Perforated	.6575	40-44
Textured Micro-Perforated	.4555	40-44

Interiors



Moisture-proof panels have a decorative laminate surface on an expanded polystyrene core, can be applied to any existing wall, including tile. Panels come up to 5'x10' in 18 patterns. Formica, Cincinnati, Ohio. Circle 203 on Reader Service card



Old-fashioned siding, cut the way it was 100 years ago, has underbark left on one side, is rough-sawn on the other. Pine or cedar planks are 2" thick in random widths and lengths. Decor Materials, Appleton, Wis. Circle 204 on Reader Service card



Embossed-vinyl panels come in ten wood grains. The patterns are printed in vinyl that is bonded to hardwood or flakeboard, then embossed. Surface is washable, guaranteed not to fade or stain. Pacific Wood Products, Los Angeles. Circle 205 on Reader Service card

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

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.

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A. Patrician tub/shower enclosure -

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- 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.



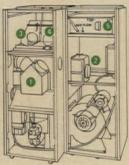


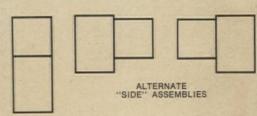
What's new in residential environmental control?

Williamson's "Five-in-One"

PAT. NO. 3,385,351







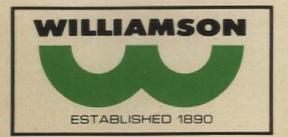
"IN-LINE" ASSEMBLY

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- O Dehumidification
- 2 Humidification 3 Electronic Air Cleaning
- 3 Air Conditioning

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 contaminents. 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

start on p. 172

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" t&g 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



Sculptured vinyl panels that look like handrubbed wood are selfsticking. 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

New literature starts on p. 200



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*

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.

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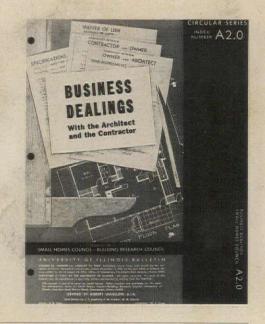
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Having custom client troubles?

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¢ thereafter. For individual copies, as well as for information on bulk orders of Circular A 2.0, 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



For copies of free literature, circle the indicated number on the Reader Service card, p. 189

PLUMBING FIXTURES. New bold colors and shapes in a complete line of plumbing fixtures are shown in four-color room settings decorated to go with the seven basic colors and five accent colors. Included are 5' and 6' tubs, oval, round, rectangular and delta basins, lavatories, several toilets, bidets, kitchen sinks and a variety of chrome and brass fittings. Kohler, Kohler, Wis. Circle 301 on Reader Service card

APPLIANCES. A fully illustrated catalog describes a complete line of appliances: ranges, ovens, cooktops, hoods, room air conditioners, dishwashers, disposers, refrigerators, freezers, washers and dryers. Complete specifications are included along with installation drawings and closeup photos of various special features. Also included is information on the manufacturer's kitchen/laundry planning service. Hotpoint, Appliance Park, Ky. Circle 302 on Reader Service card

BUILT-UP ROOFING SYSTEMS. A manual on roofing practices includes four new systems for

the manufacturer's coated felt roofing and an improvement in an asbestos felt roof system. General and detailed specifications are given, and drawings accompany installation instructions. Also included are flashing details. Celotex, Tampa, Fla. Circle 303 on Reader Service card

FASTENERS. A brochure describes patented clips that bond to masonry, concrete, metal or wood to hold insulation, tubing, wood strapping or furring. Photos show how the devices attach to flat, curved or corrugated surfaces with the manufacturer's neoprene-base adhesive. Stic-Klip, Cambridge, Mass. Circle 304 on Reader Service card

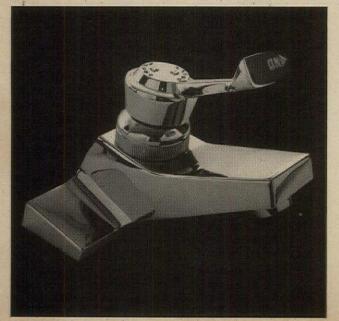
PLASTIC-FINISHED PANELING. Full-color illustrations of residential and commercial installations show hardboard paneling on walls and ceilings. All colors, wood grains and patterns are shown. Also included: information on ceiling blocks, decorator patterns, doors, fire-test panels, accessories, moldings, murals and pegboard. Marlite, Dover, Ohio. Circle 305 on Reader Service card

ARCHITECTURAL GLASS. Color photos show residential and commercial uses for tinted, solar, patterned and enameled glass in a brochure that describes the manufacturer's production control standards and includes information on various properties and applications. Glaverbel, New York City. Circle 306 on Reader Service card

wood products. Eleven pamphlets cover wood structural framing, sheathing, decking, machine-rated lumber, laminated and solid posts and beams, railings, fences, a storage fence and ideas for garden structures, siding, interior paneling, con-

New literature continued on p. 202

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.

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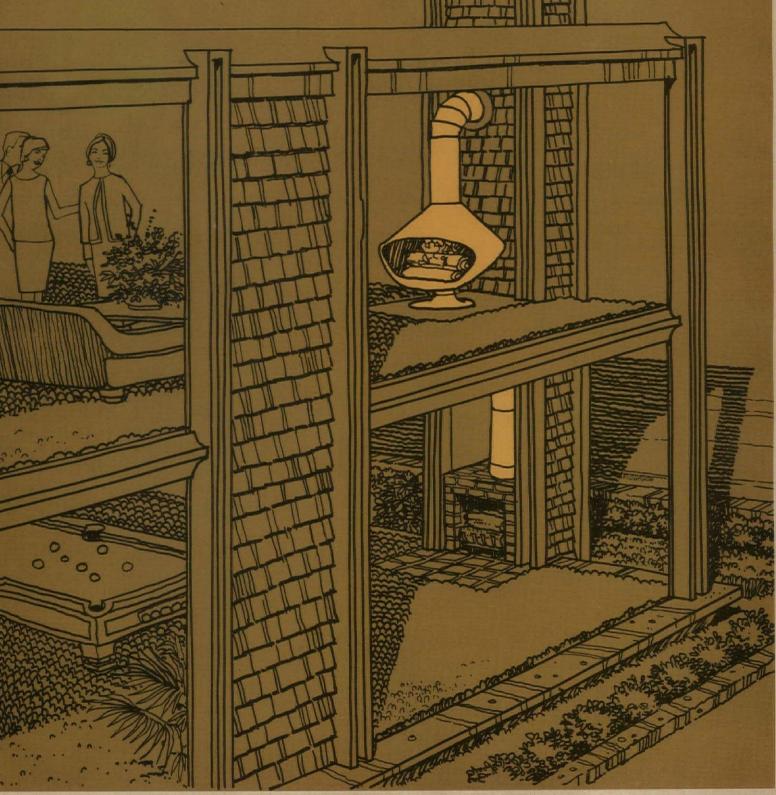
chimney innovation

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





starts on p. 200

crete forms and paneling patterns. Each booklet includes selector charts, photos and drawings of sample applications and product information. Western Wood Products Assn., Portland, Ore. Circle 307 on Reader Service card

FITTINGS AND ACCESSORIES. An illustrated catalog contains information on manufacturer's styling changes and new additions to a complete line of kitchen, bathroom and lavatory faucets and accessories. Featured products are high-style handles, pressure-balancing shower controls, swivel sprays and a five-in-one accessory center. Moen, Elyria, Ohio. Circle 308 on Reader Service card

SIGNALING DEVICES. Bells, buzzers, pushbuttons, chimes, sirens and burglar and fire alarm systems are illustrated and described in a catalog that includes sizes, installation instructions and information on required voltages. Lee Electric, West New York, N.J. Circle 309 on Reader Service card

RESILIENT TILES. An annual guide compares colors and patterns of vinyl asbestos and asphalt tiles by eight major manufacturers. Charts for chip, marble, wood and stone patterns are arranged by basic color families and show commercial equivalents by name and number. Asphalt and Vinyl Asbestos Tile Institute, New York City. Circle 310 on Reader Service card

CERAMIC TILE. A full-color catalog describes a complete line of glazed and unglazed ceramic tiles, mosiacs, architectural tiles and quarry tiles. The 48 available colors are shown, as are ten accent colors, and photos depict many varieties of patterns, finishes—textured, crystalline and matte—and sample applications. American Olean, Lansdale, Pa. Circle 316 on Reader Service card

LIGHTING FIXTURES. Many styles—French, Italian, Spanish, Mediterranean, early American, contemporary—make up a complete line of chandeliers, wall lights, pendants, post lanterns and recessed fixtures. A 124-page four-color catalog gives complete specifications and ordering information and includes details on other products such as dimmers, bulbs, built-in vacuum systems, intercoms, alarm systems, chimes, pushbuttons and doorbells, hoods, heaters and ventilators. Thomas Industries, Louisville, Ky. Circle 312 on Reader Service card

PANEL DOORS. A loose-leaf catalog describes more than 150 different types and styles of wood panel doors. Complete specifications are included. St. Regis Forest Products, Tacoma, Wash. Circle 319 on Reader Service card

PANEL SIDING. A technical sheet describes a new siding panel with the appearance of stucco for English or Spanish exteriors. Advantages of the material in handling and durability are cited, a closeup photo shows the textured surface and drawings show typical installations. Masonite, Chicago, Circle 313 on Reader Service card

ROOF INSULATION. A data sheet covers the composition and properties of a cellular glass insulating material sandwiched between kraft paper for rigidity. Recommended installations and drawings of typical applications are included along with a photo of the product itself. Pittsburgh Corning, Pittsburgh, Pa. Circle 314 on Reader Service card

ALUMINUM NAILS. A four-color booklet lists styles and sizes of aluminum nails for various building needs, shows various colors of nails available, gives do's and don't's for their use and shows

possible dollar savings in painting costs. The Aluminum Assn., New York City. Circle 315 on Reader Service card

Annual H&H indexes

Copies of House & Home's editorial indexes for 1965, 1966, 1967 and 1968 are still available. Each is an eight-page, cross-referenced listing of subjects covered that year by this magazine. To get copies (there's no charge) write to: Reader Service Dept., House & Home, 330 West 42nd St., New York, N.Y. 10036

electric heating. Four-color photos show a variety of baseboard, wall-mounted and drop-in floor heaters. Black-and-white photos show fan-forced, infrared and radiant ceiling heaters, combined lighting/heating ceiling fixtures, snow melting mats and thermostats and controls. Included: complete specifications and some installation drawings. Emerson Electric, St. Louis, Mo. Circle 317 on Reader Service card

URETHANE INSULATION. A guidebook on how to choose and use the urethane insulation best suited to a specific application includes tables comparing the properties of seven products now on the market and a selector chart. Construction details are included. Upjohn, Torrance, Calif. Circle 318 on Reader Service card

This little piece of paper is the best selling tool in the dishwasher business.





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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 glides. And then guaranteed these stainless steel parts for 20 years against failure due to corrosion.

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- Greater capacity ... with greater interior height and a unique water distribution system that allows greater flexibility in loading.
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All that...plus a 20-year guarantee. Makes a nice selling story. Doesn't it?

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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 5/16" 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.

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SUB-CONTRACTORS	17,577	11,893
DISTRIBUTORS, RETAIL	7,895	5,334
DISTRIBUTORS, WHOLESALE	6,094	3,515
ARCHITECTS	64,735	43,925
CONSULTING ENGINEERS	15,346	11,929
REALTY	16,692	12,113
FINANCIAL	31,700	5,233
OTHER	71.392	51,118
TOTAL	384,546	254,631

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