

# House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF HOUSING AND LIGHT CONSTRUCTION

NOVEMBER 1969



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# House & Home

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After watching Levitt and Kaufman &amp; Broad, the French start building U.S. style. They turn to single-family tracts, borrow our technology and merchandising

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**Cover:** Bank and office building in a new community center at Heritage Village, Southbury, Conn. Builder: Paparazzo Heritage Corp. Architects: Calister & Paine. Photo: Ben Schnall. For story, see page 64

**NEXT MONTH**

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Benyas-Kaufman



Tom Upper



HGH Staff



**TODAY'S HOT PRODUCTS** are (from left) B.L. Smokler's Detroit townhouses, H.A. Briggs' Tacoma apartments and Norwood Homes' Houston townhouses.

## Market survey

# Inflation in housing—It batters builder and buyer alike

The bludgeon is house prices.

Inflation is now running at 10% annually for housing costs, double the national rate for all prices and services.

So builders paying inflated prices for land, labor and financing have no alternative; they must charge more for their houses. In Pittsburgh, where land costs alone have increased 50% since 1966, house prices jumped 15% this year. Across the nation, the median house price in July was \$26,700, up \$2,100 in a year.

Historically, buyers have paid the going price. But many of today's inflation-racked buyers cannot afford the new prices, and now others are simply refusing to pay them.

**A nationwide survey.** A housing study by this magazine, which included in-depth reports from 13 cities, reveals that today's buyers and builders are at their breaking point.

1. The average middle-class family can no longer afford the median middle-class house. The average family earns only \$9,600, and the house costs \$26,700. Bankers still insist that a house price should not exceed two-and-a-half times a family's income. So the \$9,600 family can afford only a \$24,000 house.

2. In nine of the thirteen cities surveyed there were indications that buyers have begun rebelling against higher house prices.

3. Yet, virtually all builders are raising their prices to keep pace with inflation. The best a builder could hope for was to hold last year's prices by shaving his profit and the size of his houses. (Ryan Homes is an exception. See facing page.)

The survey's message for homebuilding was clear:

Inflation is forcing many builders to price their houses right out of the market.

**Sales resistance.** Although demand for apartments remained high, the demand for single-family houses seemed to be softening early in the fall:

• A Los Angeles house hunter's comment was typical: "We will think twice before deciding to buy now. These houses are overpriced." Another shopper added: "Families want to live in this location. But how many can afford it? We can't."

• In Chicago, where model traffic is down drastically, some builders are trying to convince house hunters to spend more than the traditional 25% of their incomes

for proper housing in today's market.

• St. Louis builder Marvin Deutsch has decided to build only apartments next year. He explains: "In apartments, we can keep up with inflation by raising rents. But in houses, we reduced our sales potential every time we raised our prices." Deutsch had hiked the prices of his custom models by \$8,000 in three years.

**Gloom ahead.** Housing experts agree that harder times are coming before the industry can rebound in mid-1970.

Money has been tight and, in spite of the administration's effort, inflation will probably run virtually unchecked until well into next year. Even though some economists now contend that interest rates have turned downward, they concede that it will be months before money flows readily into housing.

Advance Mortgage Corp. of Detroit, which surveys the housing market regularly, predicts that apartment starts will dip 10% in the last six months of 1969 while single-family starts decrease 20% to 25%.

Housing Secretary George Romney has said the annual starts rate may dip below a million by December. But, after falling for six months, starts turned up in August and rose sharply in September (chart).

Nevertheless, Advance's President Irving Rose points out that the housing industry will survive the 1969 crunch in better shape than it did in tight money 1966. In fact, Rose forecasts 1.4 million starts for 1969,

off about 7% from 1.5 million in 1968.

(And with inflation, total dollar volume should hit an all-time high.)

**Builders' counterattack.** Despite inflation and the buyers' revolt, homebuilders across the country are finding ways to stay in business.

Many have shifted into multi-unit construction to get the most from their land. Norwood Homes introduced townhouses to Houston in July and sold 27 in five hours. Bert Smokler, whose company scored a like success in Detroit, now says:

"Townhouses and other types of multi-family dwellings will be the dominant part of our company's growth."

Builders in Cleveland, Detroit and San Francisco are planning condominiums—multi-family buildings with units that are sold as houses to individual buyers.

Other builders are gritting their teeth and sticking with single-family houses. A builder in Cleveland says: "We will just have to do a more aggressive selling job." And in Los Angeles, local newspapers swell with homebuilder ads.

The St. Louis HBA will join the merchandising drive with a six-week campaign to convince the public that "Now's the Time to Buy a House."

**The secure giants.** The only builders not struggling for sales were the well-financed giants, who produce only 3% of the nation's housing.

Kaufman & Broad is building 25% more units than last year. Says President Eugene Rosenfeld:

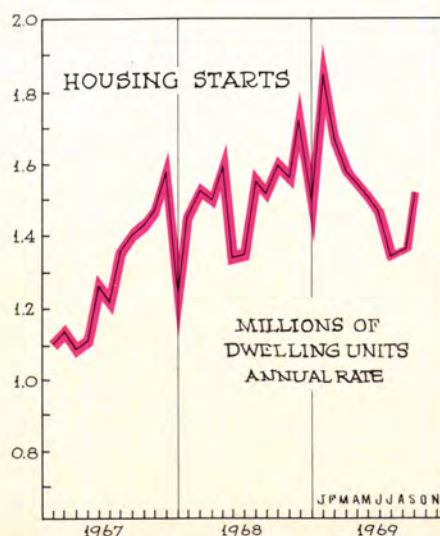
"Others have had to cut back production, and that has left a vacuum for us."

Levitt & Sons is having a big year too. It entered Detroit's depressed single-family market in July and sold 70 houses in 10 days. Sales are still strong, though the company has boosted its model prices about \$3,000 since the opening.

**The markets.** Although each city has its housing particularities, the survey revealed these national patterns:

1. In general, apartment starts are at all-time peaks while single-family building is sinking toward the postwar lows of 1946-7. Apartment starts for the first eight months of 1969 were 456,600, up 16% from the same period in 1968; single-family starts dipped 6.7% to 574,000.

2. The decline in single-family building





has been concentrated in the nine states where usury laws restricted lenders to artificially low interest rates of 7½% or less.\*

3. Cities in the South and West have far better sales than cities in the Northeast.

4. Few local residents are shopping for larger and more expensive houses, a practice commonly called trading up. The most active buyers are veterans returning from Viet Nam and transferred executives.

5. Mobile homes are running wild. Production will top 400,000 this year, up from 317,950, and rise another 25% in 1970.

Here is a capsule of the 13 cities surveyed by HOUSE & HOME, including first-half statistics from Advance Mortgage.

#### Northeast

##### Boston:

Total permits: 5,789, down 24%

Single-family: 2,301, down 11%

Apartments: 3,488, down 31%

Families earning less than \$12,000 cannot afford a new home. Prices will climb another 10% in the next three years to keep pace with the new wage package won by carpenters. Other workmen are demanding raises comparable to the 48% won by carpenters. Half the apartments are FHAS.

##### Pittsburgh:

Total permits: 4,646, down 9%

Single-family: 2,680, down 7%

Apartments: 1,966, down 13%

Ryan Homes, which builds 20% of the houses, is virtually the only homebuilder selling at under \$30,000. Pennsylvania has a 7% usury ceiling, and loans are scarce.

#### Midwest

##### Chicago:

Total permits: 29,000, up 9%

Single-family: 11,074, down 14%

Apartments: 17,926, up 30%

This is the nation's top housing market, but total permits declined in August for the fourth consecutive month. Buyers are rebelling against high prices and downpayments, and many tract model areas are deserted.

\*Three of the nine have changed their laws. Michigan has repealed its usury ceiling, and North Carolina and Illinois have raised their ceilings to 8%. The six that still have ceilings of 7½% or less are Kentucky, New York, New Jersey, Pennsylvania, South Carolina and Vermont. Fourteen states, Washington, D.C. and Puerto Rico now have 8% ceilings. And 26 states have ceilings of 9% or higher.

##### Cleveland:

Total permits: 6,683, up 11%

Single-family: 2,678, down 14%

Apartments: 4,005, up 37%

Homebuilding is so flat that subcontractors are calling builders for jobs. The outlook is gloomy. House prices and apartment rents are climbing 10% this year. And that may only be the beginning. Next year many labor contracts expire, and workers will be demanding healthy raises.

##### Detroit:

Total permits: 13,874, up 16%

Single-family: 5,968, down 19%

Apartments: 7,906, up 71%

"The single-family market here nearly died this year," reports H&H correspondent Marianne Friedland. "Starts hit a postwar low—even lower than last year, when all building trades were on strike for two months." The villain: the state's old 7% usury law. Meanwhile, apartment builders had their best first half ever.

##### St. Louis:

Total permits: 7,441, down 12%

Single-family: 4,755, down 22%

Apartments: 2,686, up 14%

Money is very tight. And, even worse, demand for houses is soft. One builder advertised mortgage commitments for veterans at a low 7½% and received only four inquiries. Says the builder: "People just aren't interested in new homes." Job growth is extremely low; yet the few transferred executives are the only persons looking.

#### South

##### Atlanta:

Total permits: 12,244, unchanged

Single-family: 4,993, down 12%

Apartments: 7,251, up 10%

This market is solid. Money is still available, and house prices are level. Job growth doubles the 1968 rate. But the HBA predicts that single-family construction will be down 25% in the last quarter of this year, compared to the like period of 1968.

##### Dallas:

Total permits: 14,680, up 4%

Single-family: 5,427, up 5%

Apartments: 9,253, up 3%

This is still a boom town. But the market will level somewhat in late 1969. The local HBA reports: "The permit rate dropped in July for the first time, because of the growing scarcity and high cost of money." Cus-

tom builders were the first to feel the pinch.

##### Houston:

Total permits: 14,534, up 57%

Single-family: 2,691, down 21%

Apartments: 11,843, up 102%

First half totals exceeded most recent full-year totals. Apartments represented 81% of all permits. Apartment demand is strong, though vacancies are now 6% or double the national average.

##### Washington, D.C.:

Total permits: 14,508, up 12%

Single-family: 9,683, up 40%

Apartments: 4,825, down 20%

This is the exception that proved the rule—house building is up sharply and apartment construction is down. The apartment vacancy rate is only 1.5%.

#### West

##### Los Angeles:

Total permits: 21,174, up 32%

Single-family: 7,948, down 2%

Apartments: 13,226, up 68%

Bad weather and strikes have postponed this market's boom. Now money is tightening. Apartments are 68% of the market, and vacancies hit a postwar low of 4%. Homebuilders continue to predict that apartment dwellers will be buying their houses soon. One builder told correspondent Barbara Lamb:

"Nobody can live in an apartment for long the way we build them."

But western economists note that houses are being priced out of reach, so families must live in apartments.

##### San Francisco-Oakland:

Total permits: 10,765, up 19%

Single-family: 6,538, up 6%

Apartments: 4,227, up 47%

"The second and third-time homebuyer is fading away," reports correspondent Jenness Keene. "He is remodeling his old home, rather than moving." Suburban builders are turning to townhouses and four-plex condominiums to stay below \$20,000.

##### Seattle:

Total permits: 10,952, down 29%

Single-family: 5,996, down 21%

Apartments: 4,956, down 37%

The figures are misleading. Seattle is back to normal now after two boom years. Apartments are overbuilt, with vacancies ranging from 10% to 25% in some areas. Returning veterans are buying low-income houses.

## Ryan Homes revives the \$15,900 house and sells 270

Buyers took them all in three weeks.

Lured by ads that vow, "You can afford 'em," young families are flocking to the three-bedroom models in Pittsburgh, Rochester, Buffalo, Syracuse, Dayton, Cincinnati and Warren, Ohio.

The basic model—either a ranch, split-level or split-entry—is 36' x 26' and includes a range, landscaping, carpeting and garbage disposal. Prices range from \$15,900 to \$18,000.

Inflated labor, material and land costs had driven the price of Ryan's

cheapest model to \$21,000 before company architects and engineers designed the new Rymark Century line.


Executives say the secret to the cost cutting is repetition. Since all the models are identical, the company knows exactly how much material and labor is required for each house. So company computers, which monitor construction every two weeks, can spot any waste of materials and manpower.

Ryan builds on minimum-size lots that cost about \$5,000 each.

NEWS continued on p. 8







## Want a unique paneling? Try siding.

That's right. Try paneling interior walls with Western Wood exterior siding. Unconventional? A little.

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Architect: Gjellen, Schellberg and Associates, Inc.









BUSES take some of 1,700 builders to see Congressmen in Washington.



Photos: Del Ankers

TEXANS visit Senator Tower. His aide had difficulty remembering them.

## Builders march on Washington—and Washington just yawns

The homebuilders marched on the nation's capital to tell a tale of woe—but from the reaction of Washington observers they were just tilting at windmills.

The National Association of Homebuilders rallied 1,700 members, and they jammed Washington's Statler Hilton for an indignation meeting on the housing crisis. The NAHB had developed a program to channel an additional \$10 billion into mortgage financing, and members of the trade group took their case to Congress.

The program included such proposals as requiring the Federal Reserve Board to urge its members to slow down loans to business, a rollback of the prime interest rate charged by commercial banks and voluntary credit controls—all most unlikely to be implemented.

**The 'must' list.** The NAHB also demanded:

- That Congress direct the Fed to purchase obligations of both the Federal National Mortgage Assn. and the Home Loan Bank Board in the open market to support housing finance.
- That the Government National Mortgage Assn. use all of its special assistance funds to aid low and moderate income housing.
- That Congress actually order pension and retirement trust funds to invest "a substantial portion" of their funds in mortgages.
- That President Nixon appeal to insurance companies to return to investing in the home mortgage market.
- That HUD and the Treasury put into operation GNMA's plan to issue mortgage backed securities.

**An air of disbelief.** It's likely, however, that for all their proposals, the homebuilders are just whistling in the wind.

An incredulous aide to the House Banking and Currency Committee pointed out: "If all the legislation they've asked for went on the books today, it would take 18 months before any effects on the market could be seen. It takes time—a long time—to implement the kind of changes they want."

"Look at last year's housing act. Regulations for a number of the programs authorized 15 months ago have yet to be written."

"And," the aide points out, "this administration is less sympathetic to housing than previous administrations have been."

**Closed doors.** The builders had requested an audience with President Nixon, but neither he nor Housing Secretary George Romney had agreed to listen to them. Romney was in Europe when they arrived.

As for the Senate, the homebuilders made such an impression on John Tower (D., Tex.) that, two days later, a legislative assistant could not remember their having visited.

"Was that the group that came in about Operation Breakthrough?" he asked.

The homebuilders did get in to see a Presidential assistant, Bryce Harlow, with predictable results: a promise of more meetings and more talk but no assurance of any money.

After the NAHB members stormed the offices of their Congressmen, they reported that "most of the Senators and Representatives contacted" indicated their support of legislation to direct the Fed to buy FNMA and HLBB obligations and to authorize FNMA to deal in conventional mortgages. The lawmakers also supported "other points of the proposal," according to the petitioners.

The NAHB's house organ, *Scope*, trumpeted: "Giant Builders March . . . Hill Reaction Favorable."

**A familiar program.** The housing committee aide disagrees.

"Many of the proposals have been before Congress time after time and they haven't passed," he points out. "It would seem that Congress is no more inclined now than, say two years ago or last year, to pass their legislation."

"The calendars are jammed, so even if Congress wanted to make all the recommendations into law, it could not be done in a year."

The *Wall Street Journal* observed editorially:

"The builders' chief proposals all call for the government to channel billions into the housing market. They seem not to realize that this would add to the inflationary pressures that were hobbling housing, along with other industries, long before the government began to counterattack with policies of fiscal and monetary restraint."

**The old college try.** The demonstration itself had all the trappings of a pre-game football rally. Coach, team and stu-

dent-body representatives were on hand to deliver give-it-to-'em talks before the builders boarded chartered buses for Capitol Hill.

Nathaniel H. Rogg, NAHB's executive vice president, told his constituents: "We're now in the midst of the fourth major housing crisis since 1955. Construction funds available are now due to commitments made before things got tight."

A shortage of money was cited repeatedly by NAHB's staff officers and members. Builder Leroy Moore of Savannah, Ga., warned: "There would be no conventional loans in our area except for the savings and loans. This is much worse than 1966. Money is just as tight now, and interest rates are much higher."

Henry Lunsford, a builder in Colonial Heights, Va., added: "We've cut back 28% in the last four months. There is just no money. I've been in this business for 20 years, and this is the worst I've seen."

**A call for revolution.** The acting NAHB president, Louis Barba, insisted that his builders were not asking for subsidy or public money:

"We merely want redirection of some funds now going elsewhere."

The mortgage market is losing money by diversion, Barba argued, and "if public policy is not changed, housing needs will not be met."

Vice President John A. Stastny called for a "revolution in housing." Sharply critical of the Federal Reserve Board, he said the industry needs changes that would produce the same effect that the FHA legislation brought in the 1930s.

"The housing industry can produce any given number of units," he argued. "This year we started to produce housing at a high annual rate and we were shot down in flames."

"If Congress wants 3 million units a year, give us the money and stand back."

The pep talks brought the predictable cheers. But when the tumult and the shouting died—and the builders left town—there was precious little in the way of assurance from Congress or the administration that they would either give the money or stand back.

—ANDREW R. MANDALA  
Washington

NEWS continued on p. 12





### Chevy goes lively! New '70 pickup.

The first thing a Chevy pickup has to move is you. And we never forget it.

It shows in the way our '70s look. In their coil spring smoothness. Power choices.

And all the different ways they come: Fleetside, Step-side and camper-designed Longhorn (the second car that doubles as a second home).

### Chevy goes anywhere! New Blazer.

Call it Chevrolet's convertible-station wagon-car-truck if you've got the time. Or just call it Blazer for short.

Removable hardtop, 2- or 4-wheel drive available for telling trails to get lost.

Your Chevrolet dealer's got the Movers for '70.

**Putting you first, keeps us first.**



# Movers for '70.



# Mr. Lapin and Mr. Martin—meet Mr. Henry Kaufman

Vince Finnigan

Fabian Bachrach

A Wall Street economist has sought to muffle the persistent drumbeat of claims by two government agencies that they have become the saviors of the mortgage market.

The agencies are the Federal National Mortgage Assn., whose president is Raymond H. Lapin, and the Home Loan Bank Board, whose chairman is Preston Martin.

So eloquent is Lapin of his own cause that he now offers a monthly newspaper column to real estate editors, free for use with or without his byline. His initial essay discloses that FNMA is now stoking the mortgage market at the rate of \$10 billion annually compared with \$2.4 billion in the credit-crisis year of 1966. Much of the promise of the Housing Act of 1968 remains unfulfilled, the new columnist writes, but "one phase is a huge success—FNMA."

**An economist's reply.** The Wall Streeter who dares to differ is Henry Kaufman, partner and economist in the New York City bond house of Salomon Brothers & Hutzler. He made these observations at an investment seminar in New York.

"As the second half of the year continues to unfold, the forces now at work should produce a slowdown in mortgage financing.

"Housing starts have been falling. Disintermediation at thrift institutions, the major mortgage lenders, is accelerating. Moreover with the fall-off in savings by households and the continued large near-term demands by business, the federal agencies cannot insulate the mortgage market anymore from money scarcity.

"Thus, we estimate that the net new volume of mortgage financing should total \$10.8 billion for the second half as compared with \$13.1 billion for the same period of 1968 . . ."

**Agency debt.** "The role of the federal government as a demander of credit is changing significantly. Unfortunately, the budget provides an incorrect picture . . . because the government is conducting burgeoning credit programs through its agencies, many of which have been privatized. In turn, this has permitted the government to do a substantial volume of 'off-balance-sheet' financing which, nevertheless, represents effective government demand on the marketplace.

"The market financing requirements of the federal agencies have exceeded those of the Treasury in five of the last seven years. In 1965 and 1966 and again this year, the net increase in agency financing has more than offset a net reduction in direct publicly held Treasury debt.

"Thus it is quite evident that a budget surplus as reported under the new unified budget basis does not by itself indicate a lessening of federal credit demands. In fact, the huge borrowings of the agencies frequently blunt the thrust of tighter fiscal posture."

**Reason for high rates.** "The seemingly laudable objective of the bulk of agency financing is to sustain the housing market. The objective of both fiscal and monetary restraint is to slow economic activity. Hence the direct conflict of objectives. The result



LAPIN



MARTIN



KAUFMAN

is a very costly delay in the economy's response to monetary restraint. Indeed, the credit demands of the agencies contribute importantly to a sharp escalation in interest rates and to the rising costs of housing. It is an inefficient way to try to achieve our housing goals and in the current mix of market demands versus official policies of restraint, it cannot really succeed.

"Thrift institutions are encouraged to continue making a large volume of mortgage commitments by the federal agencies, even though the net inflow of savings is starting to fall. At this stage, the net result is to intensify the competition for scarce real resources, to life costs, sustain inflationary expectations and to immobilize temporarily money restraint.

"The high level of construction encourages additional business spending, thus complicating the task of the authorities. As monetary restraint persists, liquidity standards are lowered by the private sector. The

decline in savings flows to thrift institutions accelerates.

"As the agencies provide funds to offset the savings outflow, the situation is further aggravated by the attractive market rates on the issues of the agencies, which further disintermediates the deposit institutions.

"In essence, the federal agencies do not increase the total supply of funds in our financial system. They do, however, inflate the demand for funds."

**Solution.** "Several steps need to be taken. There should be official recognition, preferably in the budget, that the federal agencies exert both economic and financial demands. These demands should be integrated with overall stabilization policies. Since, in periods of scarce resources, not all demands can be satisfied simultaneously, our government should not be permitted to shirk its responsibility of setting judicious and justifiable priorities either through the market mechanism or otherwise."

## HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending Oct. 17.

FNMA Auction Prices Oct. 13 7½%	City	FHA Sec. 203b— Min.-Down* 30-year immed.* Discount paid by builder		Conventional Loan Interest Rates			Construction Loan Rates
		Private mkt. 7½%	Trend	Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 92.39 Accepted bid range 92.15-92.48	Atlanta	7-8	Up 1	8½+1-2	8½+1-2	8½+1-2	9½+2
	Boston	4b	Steady	8-8½	a	a	8+1-1½
	Chicago	8-9b	Steady	a	7.9+2b	a	10-12
	Cleveland	7-8	Up ½	7½-8	7½-8	a	9½+2-3b
	Dallas	7-8	Steady	8½-8¾	8½-8¾+1	8½-9¼+2	9-10+2
	Denver	7-7½	Up ¼	8½+1b	8½+1-1½b	a	9+1½
	Detroit	6-7	Up ¼	8½-8¾	8½	a	9½-10+2
	Honolulu	6½-8	Steady	9-9½	9-9½+2-3	b	10+1½-2
	Houston	7-8	Up ½	a	a	a	9½-10+1½-2
	Los Angeles	8b	Up ¼	a	8½-9+2b	b	9-9½+1½-3
180-day commitment Average 92.29 Accepted bid range 92.00-92.41	Miami	7	Steady	8¾b	8¾-8½	8¾	9½-10½+1-1½
	Minn.-St. Paul	7-9	Steady	8b	8b	a	10-12+1-2
	Newark	5-7	Steady	7½b	7½b	b	9½-10+1-2
	New York	5-7b	Up 1	7½b	7½b	7½b	9-9½+1½-2
12-18 month commitment Average 94.00 Accepted bid range 93.65-94.10	Okla. City	5½-7½	Up ¼	a	8-8½+1	a	9-9½+2
	Philadelphia	7	Steady	7+3b	7+3b	a	9½+1½
	San Francisco	7-8	Up 1	8¾-9¼	8¾-9¼+1½-2	b	9½+1½-3½
	St. Louis	6-8½	Up ½	7¾-8	7¾-8+1-2	8+1-2	9-10+1-2
	Seattle	6-7	Steady	8-9+1½-2	8½-9+1½-2	9-9½+2-3	9-9½+1½-2
	Wash., D.C.	6-8	Up ½	8b	8b	8b	9-9½+2-3

\* 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 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 7½% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5¢ Savings Bank; Chicago, Robert H. Pease, senior vice pres., Draper & Kramer Inc.; 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, Robert E. Morgan, senior vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, 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.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, senior vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pres., the Berens Cos.

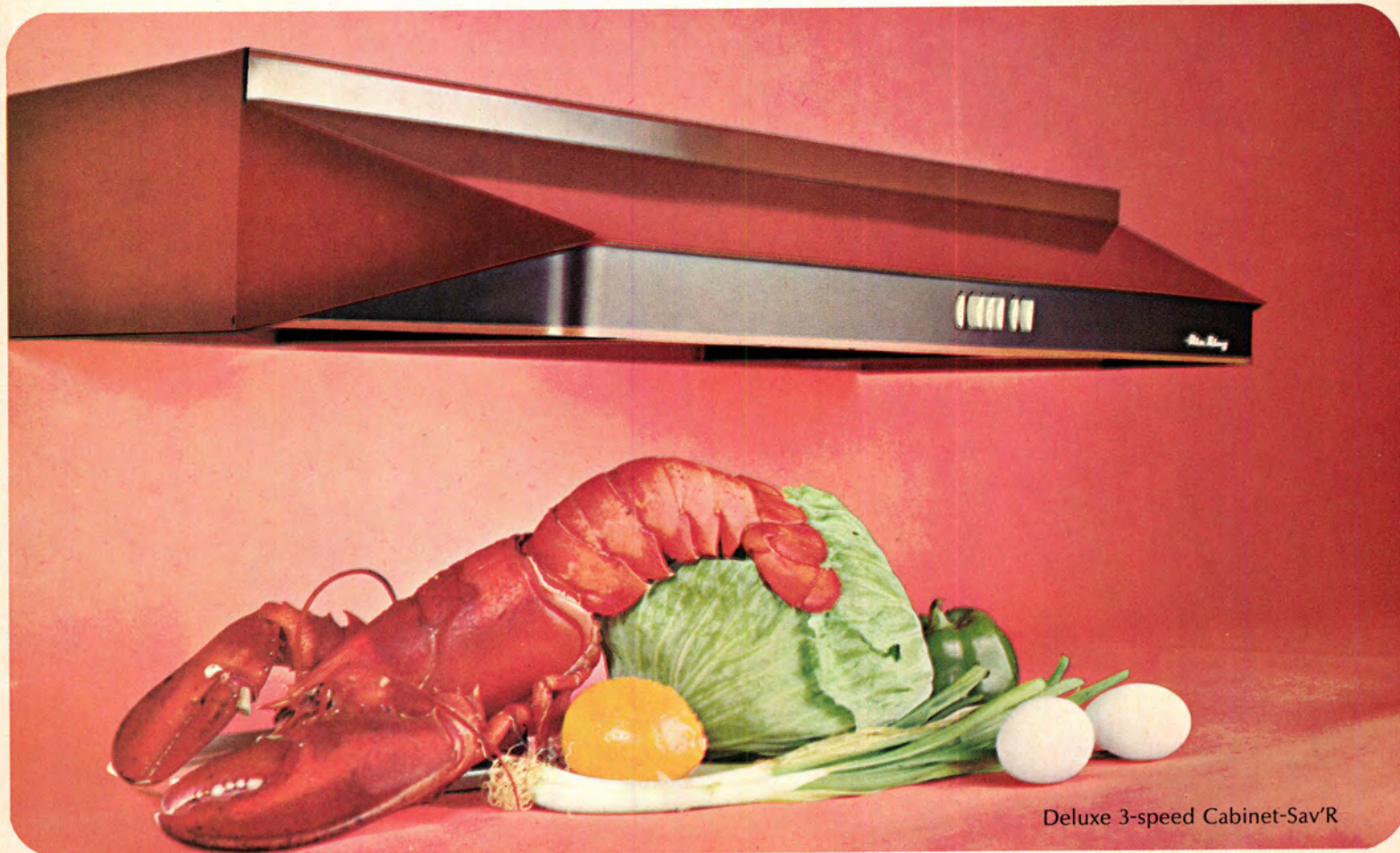
NEWS continued on p. 16



# Air King makes 182 different range hoods, all beautiful!

Whatever style, price, size or finish range hood your kitchens call for you can be confident Air King Hoods will bring you beauty that helps sell homes. See them all in our new Building Products Catalog...as well as Air King Radio/Intercom Systems, Door Chimes, Bath & Kitchen Fans, Attic Fans, Bathroom Heaters and Furnace Humidifiers. Write Berns Air King Corporation, 3050 North Rockwell St., Chicago, Ill., 60618.

## *Air King*



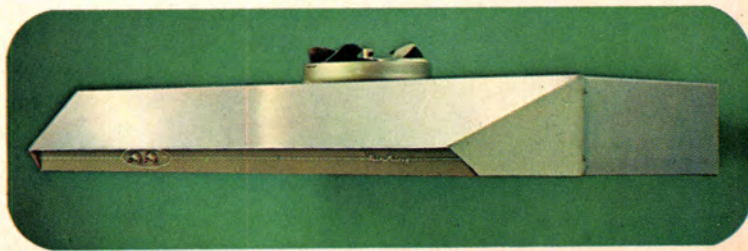
Deluxe 3-speed Cabinet-Sav'R



above: Moderate-priced 2-speed Cabinet-Sav'R

left: Hi-Flow ductless model with rechargeable filter system

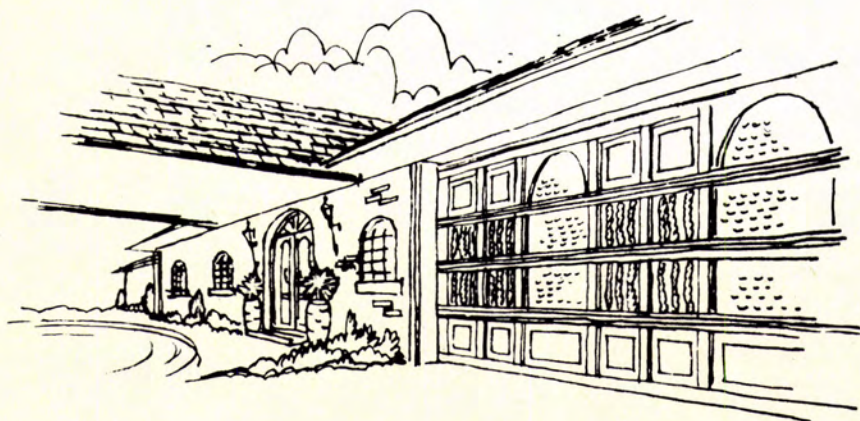
below: Low cost vertical discharge model







## The "OVERHEAD DOOR" . . . when you want a garage door

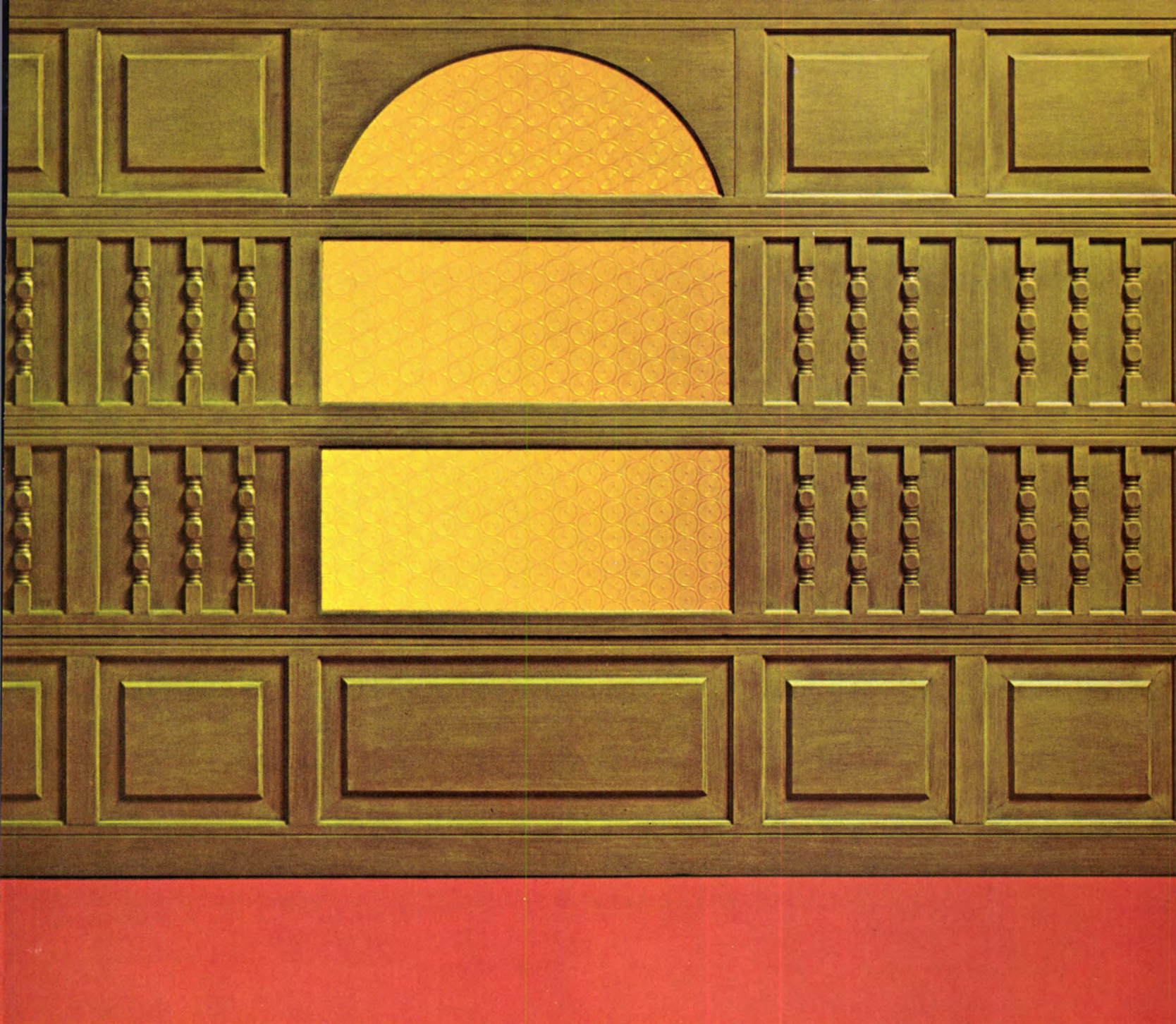


Ideally, a garage door should reflect the architectural design of the house. If it disrupts or deviates from the design, the overall beauty of the house is seriously diminished.

We build doors that complement home designs, not disrupt them.

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that's truly a part of the home.

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convenience to homeowners. Particularly when you consider that the garage door is the largest moving part of the house.

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electric operators for residential and commercial buildings



## The mortgage reformers get a short answer from Uncle Sam

The Treasury and the Federal Reserve have now said in effect: Let us put it this way—no.

That's the answer to most of the proposals advanced by the Commission on Mortgage Interest Rates (NEWS, Oct.). The response came from Undersecretary Paul Volcker of the Treasury and Chairman William McChesney Martin Jr. of the Fed in testimony before the Senate Banking Committee.

The two witnesses did support the commission's suggestion that the present 6% statutory ceiling on government-insured mortgages be repealed. It has been suspended, and the Secretary of Housing has imposed a temporary ceiling of 7½%, a figure still below open market interest rates.

**The rejected proposals.** Volcker or Martin or both discouraged these suggestions:

- That mortgage-backed securities be issued in large volume, as provided for in



MARTIN

VOLCKER

the Housing Act of 1968.

- That the Home Loan banks be permitted to borrow more easily from the Treasury.

- That government trust funds be required to invest in housing issues.

- That the Fed buy the issues of the Home Loan Bank Board and the Federal National Mortgage Assn.

Volcker and Martin stressed one theme repeatedly: The cure for the housing problem is not gimmickry, but rather an end to inflation. The commission itself had

emphasized the importance of curbing inflation.

"The only way in the world that we can bring interest rates down is to stop the disastrous inflation we are now having," Martin told the committee. "Unless we can stop the erosion of the dollar, we are going to face this [housing] problem for years."

**A question of priority.** Senators John J. Sparkman (D., Ala.) and William Proxmire (D., Wis.) agreed on the importance of curbing inflation. But both said this would require time, and Sparkman demanded that something be done for housing "right now, this year."

The Senators got no reassurance from Volcker or Martin. Both said that if Congress wants to favor housing over other sectors of the economy, the lawmakers should vote direct subsidies. Such money would have to come from other programs, from higher taxes or from new borrowing in the already straitened credit markets.

## Architects tap Slayton and go urban

In an obvious move to involve architects in deeper participation in urban environmental problems, the American Institute of Architects has named William L. Slayton, 52, as executive vice-president.

Slayton joins the architects after 3½ years as executive vice-president and one month as president of Urban America, the private non-profit group of well-heeled urban activists, and one month as UA president. Before that, he had five years as Urban Renewal Administration commissioner in HHFA.

Asked about his abrupt change of heart in resigning the presidency he had just taken over from North Carolina's Governor Terry Sanford, Slayton said merely:

"I had said I would stay on at Urban America, but AIA came back at me, and I accepted the challenge."

Slayton takes over a strong and growing organization of 23,500 architects (up from 13,000 in less than a decade) from William H. Scheick, 64, witty and able administrator of the AIA's affairs since 1961. Scheick will remain available to AIA for unspecified "special assignments."

The Institute president-elect, Robert Hast-



SLAYTON

SCHEICK

ings of Detroit, announced the Slayton appointment and expressed the hope that "AIA can become a major institution in changing policies—social, political, and economic—dealing with our entire environment. We hope to find vehicles for bringing all of the environmental professions together."

While the announcement was being made, a special AIA committee on social responsibility was meeting a few feet away, wrestling with the implementation of the \$15 million goal voted by the June convention as the architects' contribution to the alleviation of urban problems.

—J.P.G.

## Land developers helping California sell its bonds

California has arranged an unusual trade-off with major land developers in order to sell a backlog of tax-exempts.

State law forbids public agencies to pay bond interest of more than 5%. With yields on tax-exempts running much higher, California could not sell its issues in the public markets. The state and its subdivisions had \$1.3 billion in unsold securities.

So California offered 5% bonds to developers in return for property on which schools could be built.

Developers with extensive holdings could convey small portions to the state with the assurance that the construction of a school would enhance the value of adjacent acreage. The developer received bonds valued at less than the market rate for similar issues, but he could recoup because of the appreciation of his land.

**The buyers.** The state scored its first success with the new technique by selling three issues totaling \$5.97 million and carrying only 5% interest. State officials say \$15 million of school aid bonds may be sold in this way by the end of the year.

The United California Bank bought \$4.145 million on behalf of Mission Viejo Co., which is developing the town of Mission Viejo in Orange County. Financial Vice President Donald Zellner said the company took a \$272,000 loss in reselling its bonds to the bank.

The Bank of America bought \$820,000 in bonds for the American-Hawaiian Land Co., which is developing the new town of Westlake Village northwest of Los Angeles.

Local school districts have the first responsibility for finding the bond buyers.

One hitch may develop. Local school districts hire outside appraisers to evaluate land, and their evaluation may differ from the price negotiated by the land developer.

NEWS continued on p. 19

## Macco buys mobile maker; Ryan suspends merger

The Macco Corp., homebuilding unit of Great Southwest Corp. of Dallas, is buying Richardson Homes of Elkhart, Ind., for \$20 million in cash, notes and stock.

Great Southwest, an already diversified developer, earned about \$20 million in the first half of 1969. The company, whose shares trade over the counter, earned \$35 million for the full year of 1968.

Richardson, which posted 1968 sales of \$17 million, is growing 50% this year. Southwest President William Baker said

Richardson's volume will double next year.

Ryan Homes of Pittsburgh has suspended its second try to team with City Investing Corp. of New York.

Ryan, a \$90-million public company, had first proposed to merge with Guerdon Industries, a City subsidiary. Then City offered to buy 51% of Ryan shares held by President Ed Ryan and company officials at \$26 a share (NEWS, Sept.). The announcement depressed the price of Ryan's stock, which had been selling at above \$30.



# "Rising labor costs? Sluggish sales? Baloney! Labor on this house was dropped from \$7,000 to \$5,000. And four out of every ten prospects who view it, buy it!"

— Hal Weiss, President, 20th Century Homes, San Rafael, California

"My company builds 25 homes a year—  
all of this same highly refined design.

We've made extensive use of redwood plywood.  
As you can tell from our sales, the redwood  
has tremendous customer appeal."

"Inside the house, we used saw-textured  
and kerfed  $\frac{5}{8}$ -inch redwood plywood  
for the ceilings and second  
floor sidewalls. We chose  
an 8-inch kerf because it  
looked like planks."

"The home sells for  
\$15 a square foot in  
an area where comparable  
custom homes cost \$25."

"We stress the fact that the wood  
is redwood *plywood*, but most buyers  
think of it as a 'redwood house'. They  
consider the price—\$28,000 exclusive of lot—a bargain."

"I could sell at least  
2,000 more houses like this one.  
Naturally I'm always looking for a new design.  
But I haven't found a better one yet."

"I like redwood plywood's natural  
resistance to weathering. Like all redwood, it  
keeps its beauty without any finish at all.  
Since we rely solely on word of mouth advertising,  
we have to be concerned about the long-term  
appearance of our houses."

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Features like flameless electric heat. Electric water heaters. Self-cleaning ovens. Electric clothes dryers. Electric air conditioning. Features that'll help you sell faster and more profitably. A big reason for the big trend to Total Electric Homes: nationwide ads like the one pictured are selling the benefits of carefree electric living in Life, Look, Better Homes & Gardens, and American Home.

Why not take advantage of the growing preference for Total Electric Living? Your electric light and power company will welcome the opportunity to work with you.

LIVE THE CAREFREE ELECTRIC WAY

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See what we mean about the carefree comfort of electric heat? The temperature's virtually the same throughout the room, even on the floor. Even near the window. Only with electric heat can you bask in such uniform comfort. Go ahead. Live carefree with electric heat...in any home, old or new. Mobile home and apartment, too. And consider summer comfort with electric cooling. Call your electric heating contractor or your electric light and power company. They'll show you the way to comfort.



Live the carefree way with  
**Flameless Electric Heat**



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*These Americans in Paris—Andrew Lorant of Levitt & Sons (l.) and Harold Gootard of Kaufman & Broad—have triggered . . .*

## A FRENCH REVOLUTION



Voilà—the French are building American tracts, à la Levitt.

Four years after buyers flocked to Levitt's first Parisian subdivision, the French builders have begun to cover the nearby countryside with tracts of their own (News, Dec. '65). The shift to homebuilding has been sudden and dramatic:

- Four years ago only three dozen French companies built single-family houses. Now there are 180.

- Four years ago a newly built single-family house was a rarity. Now a third of the French starts—a full 137,000 units—are houses.

- And five years ago France's giant apartment builder, Balency & Schul, produced only 50 houses. Now it is building 1,200 houses and plans 2,000 more in 1970.

**Contented government.** The French government, which wants to improve the nation's housing, could not be happier.

The government had reasoned in the mid-1960s that builders had to learn to build more efficiently to end a national housing crisis. So the French invited Levitt & Sons to Paris in the certainty that the Americans

would teach the French a trick or two.

The Americans have. But a top construction ministry aide adds—with playful exaggeration:

"Ask me what impact Levitt has had on French houses and I will tell you, 'Not enough.'"

The French have learned a lot, but there is even more to be absorbed (*see photos on pages 20 and 21*). So the French government is still welcoming homebuilders from the United States and England.

The latest import: giant Kaufman & Broad of Los Angeles, only the second American company in France. The new K&B division got rolling by selling 40 houses even before the official opening of its Paris subdivision in September (*photo below*). Prices from \$27,000 to \$43,000. Gootard is K&B's director of international relations. The company will open its second subdivision later this year.

**Lessons from Levitt.** By building 1,200 houses in four years, Levitt of Lake Success, N.Y., has shown the French that single-family houses can be popular and profitable.

Conservative Frenchmen contended that

their countrymen wanted castles, and nothing less. They said buyers would shun \$30,000 to \$50,000 American-style units that lacked fences, wine cellars—or even bare basements.

They were wrong. Buyers traded their fences for full-appliance kitchens, stylish bathrooms and efficient traffic patterns.

What's more, the American look of the houses seemed to attract buyers. In fact, current Levitt models are criticized mildly for being "too French."

Other builders have caught on, and are now stressing the American style. For example, K&B advertises its product as "An American house that a Frenchman can live in." (Yet, the 150-acre subdivision has a traditional open-air market so housewives will not feel out of their element.) And a French company, Etudes et Gestion des Travaux de Paris (EGTP), is selling houses that look similar to traditional midwestern ranch models. The subdivision east of Paris, is Village Anglais (*photo on page 20*).

The Levitt operation has been profitable. According to government officials, single-family building is more profitable than high-

Photos: Del Mulkey



**LEVITT & SONS** has sold 1,200 houses since 1965. Here at Lesigny, near Paris, Levitt is building 600, and the company wants land for 4,000 more.



**KAUFMAN & BROAD** draws large crowds to its first Paris tract. Buyers took 40 houses, priced from \$27,000 to \$43,000, before the opening in September.

Story continued on p. 20



## French housing . . .

rise construction, which is still rigidly controlled by the government.

"We are satisfied with our track record," says Levitt's Andrew Lorient.

When Levitt began building, profits were slimmer, partly because the government maintained its traditional construction rules. But slowly, officials have loosened the stranglehold to facilitate large-scale homebuilding.

**Flexible regulations.** Government officials bend the old rules every day.

For example, France's aggressive minister of construction, Albin Chalandon, has 1) untangled regulations that once dictated the exact size and placement of all windows, 2) curbed the power of an arch-conservative government agency to prohibit new building materials and 3) eliminated building permits in some areas to speed construction.

The government has also sponsored a series of popular homebuilding fairs called Villagexpo, which are similar to the homebuilder shows sponsored in the U.S. by local HBAs. The first Villagexpo, built west of Paris, opened only months after Levitt's smash debut in 1965.

Regional officials have helped by rezoning land. Says Levitt's Lorient: "Most of the land we are building on was zoned originally for high-rise apartments. The re-zoning is very flattering."

Now Minister Chalandon has launched a national land-developing contest among leading builders in an effort to reduce construction costs.

**Two obstacles.** There are problems for Levitt and K&B. Despite some relief, building regulations remain harsh. Laborers, mostly from Portugal and Northern Africa, are inexperienced in American techniques. And financing is tight.

So far, Levitt—and now K&B—seem able to cope. For example, Levitt has trained its crews to pour slabs on grade, and now the technique is being copied by French competitors. And John Polk, a K&B executive from San Francisco, is teaching workmen his company's building system while training his own French successor.

In the rush for credit, Levitt and K&B stand near the head of the line. Some banks have raised downpayment requirements from 10% to 30% this year, and others have restricted all lending.

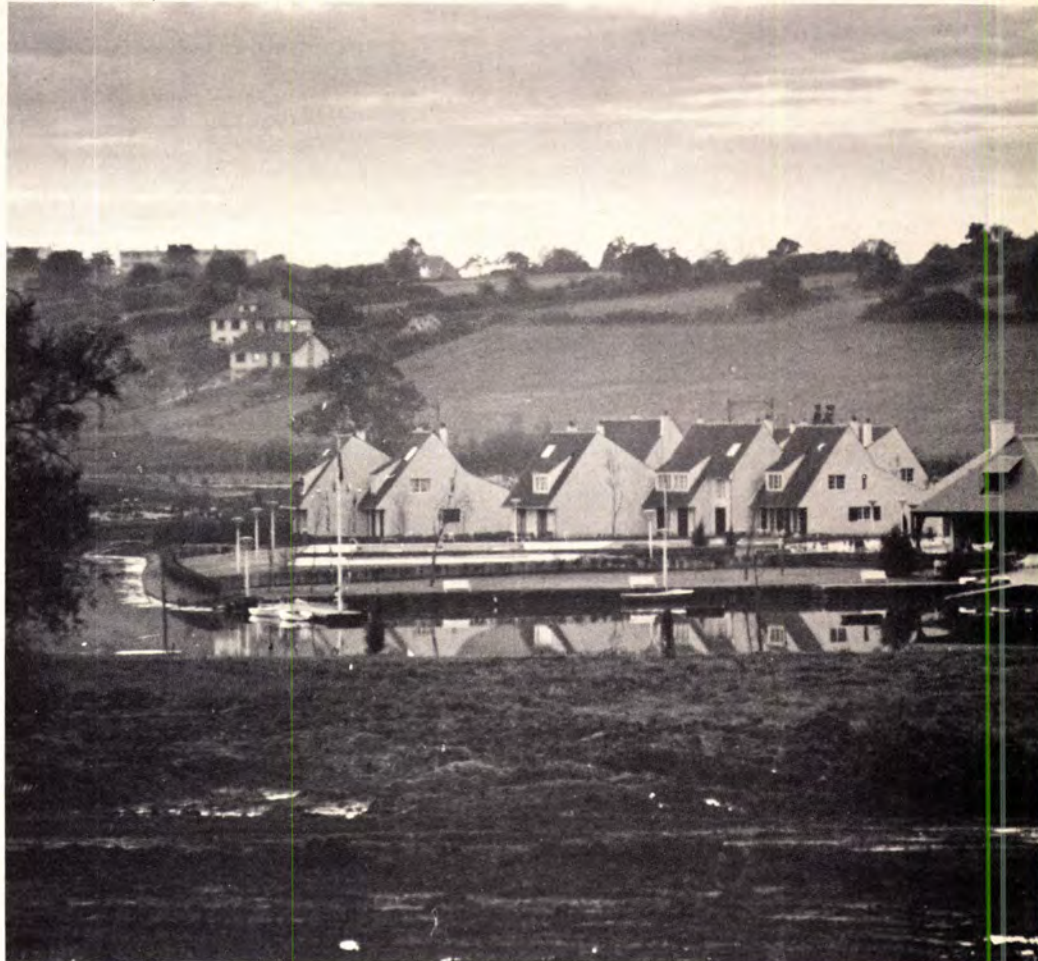
But both Levitt, a subsidiary of International Telephone & Telegraph, and publicly held K&B have ample mortgage commitments from French financial sources. Says a director of Compagnie Bancaire in Paris, which handles all of Levitt's borrowing in France:

"Levitt has a good reputation, and it will be around for a long while. Levitt can have my money any time."

Levitt certainly plans to be around for a while. Company officials have just announced that they are studying four more land parcels near Paris to accommodate 4,000 single-family starts.

—MICHAEL SULLIVAN  
McGraw-Hill World News, Paris

Photos: Del Mulkey



## The French build houses that look très American . . .

The Cerioz Co. subdivision near Paris, called Port Sud, is only one of many French-built tracts that have the American look. French builders did not site their houses close together until four years ago, when Levitt & Sons of the U.S. proved that Parisians would buy houses in a tract. Today the American tract look is so popular that some Frenchmen are producing houses that look even more American than U.S.-built models. For example, the house at right, which looks like a midwestern ranch model, was built by a French company in its Village Anglais subdivision. The French-style house, on view below, was built by Levitt.





## ... And they work and sell in the American way...

The French are borrowing American technology, products and salesmanship. At left, the Cerioz Co. puts a prefab concrete slab into place. Levitt & Sons claims that it introduced the slab-on-grade technique to French homebuilders. The American builder also popularized the floor-to-ceiling window, which is shown below in a model built by Paris's EGTP company (Etudes et Gestion des Travaux de Paris). The EGTP company has also borrowed another American standby, the road sign, to sell Village Anglais, east of Paris.



## ... But they have more to learn about American merchandising



**THE BIG SALESROOM** is only now being copied by French. This room, which has a scaled model of subdivision, is in use at Kaufman & Broad's first tract.



**CHILD PLAY AREA** near model houses is a special American feature. This bus is in K&B's Paris tract. The sign on top of the old bus reads: a game for kids.



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## In housing, Chrysler and Ford are driving faster than ever

The auto industry is moving into housing and real estate on a larger scale and wider front than is generally realized.

Chrysler's realty subsidiary is leading the way. Founded in 1967, the realty company's holdings by the end of that year totaled \$177 million. Two years later the figure was \$310 million.

Today Chrysler Realty is investing \$2 million a week in new real estate. It expects to increase assets to \$1 billion in the next decade and to generate enough cash flow to become financially self-sufficient.

**Chrysler's program.** This resume gives some idea of the scope of the Chrysler effort.

- In Troy, Mich., the corporation plans 1,600 single-family houses and 2,200 townhouses on a 1,700-acre parcel it owns. The master plan has been designed by architect Minoru Yamasaki and includes 3 million sq. ft. of retail and commercial space as well as schools, churches, lakes and parks. The cost could run to \$100 million. Detroit sources hear that Levitt & Sons, which is building its own Windmill Point project 1½ miles east of Troy, will be the first builder invited into the Chrysler development.

- Another 775 acres, which Chrysler owns in Bloomfield Hills, Mich., is slated for luxury residential housing.

- A 180-unit condominium project on the ocean at Fort Lauderdale and a 165-unit condominium in Boca Raton, Fla., are being developed by Chrysler Realty.

- The first of 360 rental townhouses in Ann Arbor, Mich., is now being completed.

- Chrysler is building 1,000 units of off-campus housing for Arizona State University in Tempe.

- Another 700-unit student complex is under construction for the University of California at Riverside.

- In Monroeville, Pa., after building a Dodge dealership facility, the company put up a 50,000-sq.-ft. building that has become the world's largest toy store.

**Ford and its future.** The Ford Motor Co. is now making its first definitive moves into housing and residential real estate.

Last year the company announced plans to develop 1,400 acres of its land in Dearborn for possible housing. An architect-planner and real estate economists are to present recommendations before Dec. 31.

Two months ago, Ford took its first step into box housing. The automaker brought 30% of a West Coast firm, Concept Environment Inc., a factory operation. Ford gave the company a three-year credit line worth \$1.1 million.

"With this plant we hope to gain practical experience and knowledge in an activity that is new to Ford," a company spokesman said. "It will help determine whether any of our special talents may be applicable to housing."

"The potential growth of the housing industry frankly prompted us to investigate this area."

The company has a precedent. In the 1930s old Henry Ford built a complex of



**CHRYSLER PROJECT** in Troy, Mich., was designed by architect Minoru Yamasaki, viewing model with Chrysler Realty President Ed Homer.

houses and townhouses in Dearborn that are still in occupancy.

**GM as a spectator.** General Motors alone has declared no plans to diversify into housing or real estate. The company's huge Argonaut Realty division has 110 construction projects under way, but all are for the company itself—warehouses, office buildings and industrial projects.

"We are busy enough building for ourselves," says a GM spokesman.

Ed Homer, president of Chrysler Realty and the man responsible for its phenomenal growth, sees things differently: "We believe we are on the edge of a wave."

Many auto industry watchers agree. They believe that large-scale real estate development is a natural for Detroit's big three.

The companies' resources can open doors and their staying power can provide a vital link in the costly chain between raw land and a finished home. Moreover, many of the specialized management skills necessary for sound development are already present.

**Key role for builders.** Chrysler got into real estate in the early 1960s, when it had to build and lease dealer facilities. Management decided to turn this involvement to the company's advantage. The realty company was established to take over the ownership and administration of dealer facilities and to explore new avenues of investment.

"Today non-automotive real estate investment accounts for about 30% of our business," Homer says. "As we continue to grow, the percentage in general real estate should grow as well."

Homer stresses, however, that his organization is not in competition with builders:

"The building of a house requires its own expertise. We depend on the skill and experience of the men in homebuilding."

The Troy project is a case in point. Chrysler purchased the 3½-sq.-mi. tract several years ago. It had the staying power to hold it and the resources to command the development of a master plan by a re-

nowned architect. Once the project gets under way, however, Chrysler will sell the land to builders for houses and townhouses.

**Joint-venture advantages.** Chrysler Realty tries to stay flexible in its selection of projects. And its contribution will vary depending on whether it is a joint venture or a company affair.

The Ann Arbor townhouse project came about after Chrysler was approached by the land developer. The result: a joint venture.

The student housing projects are a joint venture between Chrysler and Saga Corp., a company that specializes in mass feeding.

"Our interest is in the long run appreciation of real estate properties and our contribution comes in on the management side of a project," Homer says.

"Our 150 employees bring expertise in financial planning and control, engineering and architectural supervision, purchasing, legal, taxes, public relations and advertising."

"We can provide equity capital and help a developer arrange the financing of large projects. Because the projects are large, a developer who works with us can achieve economies of scale."

"The builder who works with us can supplement his own organization by calling on our management resources. For example, we have applied the same computerized-systems approach to some of our real estate projects that our manufacturing organization has used in building automobiles."

"Usually, on a project—whether it be joint venture or completely our own—we become involved in financing, have our own engineer supervising the job, process all construction payments and handle all purchasing."

"In other words, we act as developers taking an active part and not as passive lenders."

**Hand in hand.** Homer explains that a real estate subsidiary can help a parent company capitalize on the land surrounding new industrial sites.

"Chrysler Realty purchased several hundred acres of land near our new plant in Bowling Green, Kentucky," he explains.

"We don't know if we will develop shopping centers, residential homes or apartment houses. But we know that the properties such as this will grow in value to the corporation."

"And owning land around plants can have more than financial rewards. Rapid growth around a new industrial plant often brings haphazard use of land."

"But with Chrysler Realty owning this land, we can help solve such problems with orderly and expert planning."

Homer believes that the only sound way to provide housing in the 1970s is on a large scale. He explains: "If we can provide good environment inside cars, we certainly ought to be able to provide it with homes, too."

—MARIANNE FRIEDLAND  
McGraw-Hill World News, Detroit  
NEWS continued on p. 28



# The J-M Townsend Shingle. Made to be noticed, not stared at.

The Johns-Manville Townsend Shingle complements any design, without competing with it. Townsend's unique shape, together with random application, forms a gracefully 'unplanned' textured surface. (No more rows of straight-line shingles marching across the rooftop.) Giant surface granules and a heavy shadowline add a matchless depth. And Townsend's colors are tastefully muted.

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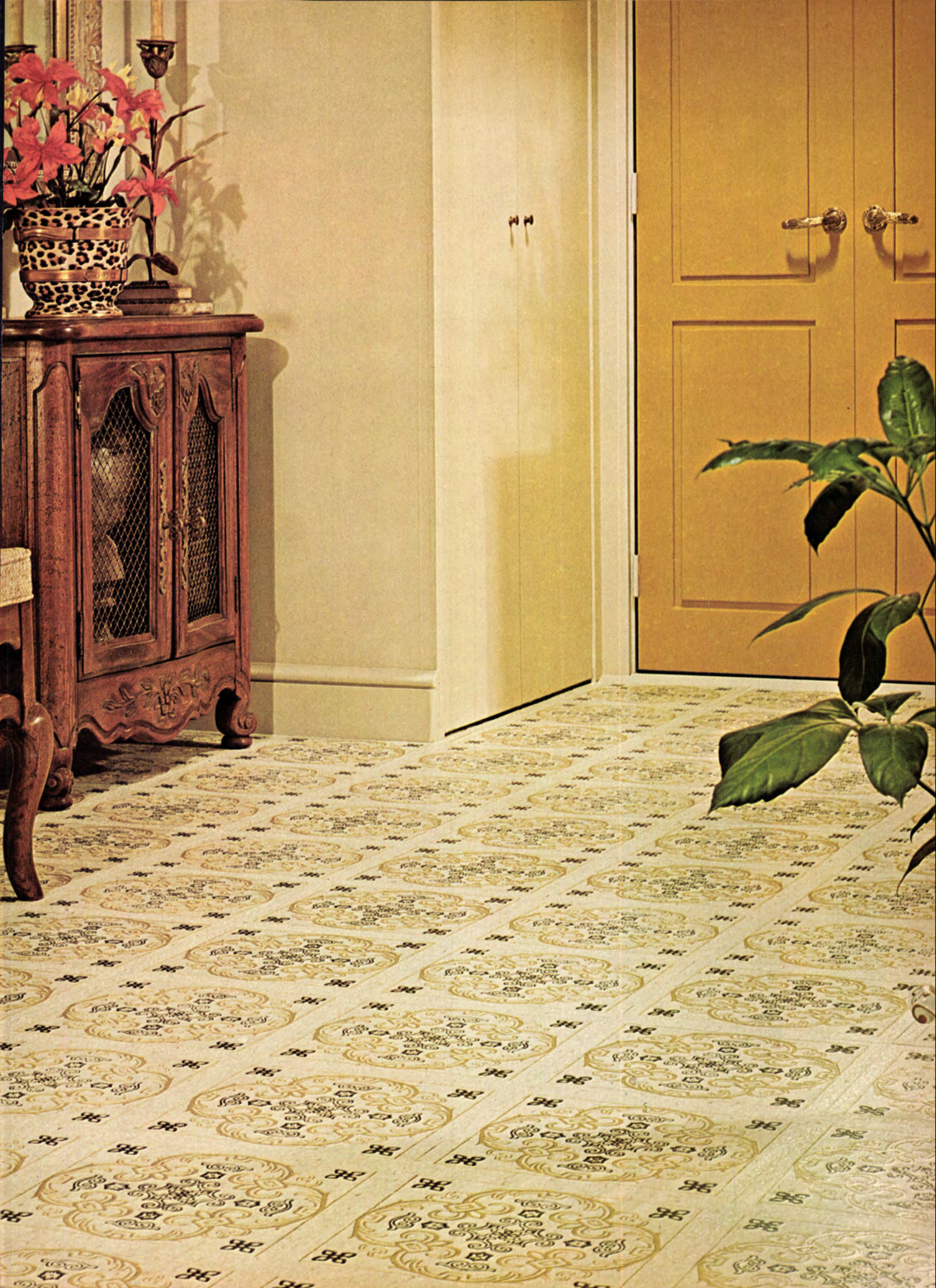
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**Armstrong**

A dramatic floor doesn't have to be expensive. This is Decoresq Custom Excelon Tile pattern 57040, one of the 8 colorings available from Armstrong.







Wide World

## Labor—Fighting in the streets signals trouble for homebuilders

The Labor Department has ordered its controversial Philadelphia Plan into effect against a background of labor confrontation in two cities and despite the building craft unions' resolve to fight it to the death.

The move is virtually certain to stir wider trouble, although the department did back away from its earlier proposal to extend the plan immediately to nine other cities. The new hiring procedure will almost certainly affect the homebuilding industry eventually, particularly in areas that build with union labor.

The plan sets minority hiring quotas for six skilled construction crafts working on federally assisted projects. Contractors must promise (and keep records to prove) that 4% to 8% of their workmen are from a minority race. The quota rises to 19%-23% by 1973.

The Building and Construction Trades Department of the AFL-CIO was meeting in Atlantic City when the Labor Department acted, and the craft leadership announced its emphatic opposition.

"We are 100% opposed to a quota system whether it be called Philadelphia Plan or whatever," President C.J. Haggerty told the cheering delegates.

**The union record.** The unions cited their support of minority hiring through participation in the Labor Department's own Apprenticeship Outreach program and by extensive efforts to recruit Negro workmen. The trades said that of 3,862 apprentices accepted since 1967 under Outreach, 96% were accepted by the building crafts despite the fact that the crafts represent only 56% of all apprentices.

The union report added:

"The detractors of the crafts—the sneerers and scoffers—use a statistical device to accomplish their end. They elbow aside substantial overall ratios of Negro employment in the building trades by saying, 'Oh, that's the laborers.' Even government officers have fallen for this tactic."

The department severely criticized the communications media. "The failure of the communications industry and the government to maintain an objective attitude is inflammatory and prejudicial to the proper solution of the racial issue," the crafts said.

Despite their objections to the quota plan, the crafts recommended that their local unions pursue training programs for minority workers, but "with due regard for the rights of the existing work force."

**Gunfire in Chicago.** The worst trouble came in Chicago. White construction workmen stormed the Civic Center Plaza and milled around the U.S. Custom House when Assistant Labor Secretary Arthur Fletcher opened hearings on alleged union racial bias.

A burst of gunfire set off a clash between workmen and police. When the smoke cleared, five persons had been injured.

**PROTEST MARCH** by Pittsburgh Negroes halted construction and brought a clash with the police.

The workmen chanted "No coalition," an objection to the Chicago Coalition for United Community Action. The white workmen also shouted "We want Daley," and one union craftsman scaled the big Picasso statue to wave an American flag.

The crowds roughed up Fletcher, a Negro, and other Negro leaders called to testify. Craftsmen massed the next day and halted traffic in the Loop.

**The Negro demands.** The Coalition, claiming support of 61 Negro organizations, had demonstrated earlier in the Plaza. The group was continuing a series of marches

Wide World



**CHICAGO CONFRONTATION** included attempt to halt Assistant Labor Secretary Fletcher (center).

and invasions of job sites that had halted \$100 million worth of building.

The Coalition wanted 10,000 trainee jobs at \$10,000 a year, foremen's jobs for Negroes with four years of experience, abolition of the job-referral system in favor of open hiring and an end to all qualification tests. It wanted Negroes placed in charge of recruiting and screening Negro apprentice applicants.

A court injunction ended the demonstrations temporarily. The unions and employers offered to seek jobs for 1,000 qualified Negro journeymen and 3,000 apprentices. But the groups refused.

**Clashes in Pittsburgh.** A Black Construction Coalition had demonstrated in Pittsburgh before the Chicago troubles.

Several hundred demonstrators clashed with police, and many threw stones and sprayed Mace at the officers before the police began using clubs. Thirty persons were arrested and a dozen were hurt.

Fletcher explains the militants' drive this way:

"The black man is saying, 'I won the right to go to the hotel and I won the right to go to school and I won the right to buy a house. Now I need money.'"

And the Nixon administration seems to have aligned itself with the Negroes in the labor dispute. Attorney General John Mitchell has ruled the Philadelphia Plan is legal despite its imposition of quotas.

But after the furor in Chicago, the Labor Department softened Fletcher's proposal to extend the plan immediately beyond Philadelphia.



"The best solution is a hometown solution," the department said in a policy clarification that seemed to forestall any wider application for the present. "In spite of some general surface similarities in these problems . . . underlying issues and elements differ in each case."

**Labor's reasoning.** The unions repeatedly insist that they are not unreasonable or unresponsive, but are standing fast against any wholesale incursion of unqualified applicants.

"The record of effort and concrete results does not justify the attempt to cast the building trades unions in the role of scapegoats or whipping boys for all the current ills on the racial scene," the crafts' report said.

"We wish to make it clear that we do not favor acceptance of unreasonable demands," Haggerty told his delegates. "We should make it clear again that the conduct, curriculum and control of our training programs will remain in the hands of our crafts and our contractors. They are not going to be turned over to any coalition."

**Fight over statistics.** It is difficult to determine from figures who is right.

Fletcher argues that Negroes represent only 1.6 of the building crafts' membership in Philadelphia, where Negroes make up 20% of the population. The unions counter that 30% of the overall union membership is Negro and that the Negro militants simply want to crash the high-paying craft unions without proper training.

About 2% of Pittsburgh's 30,000 craftsmen are Negroes, as compared with 23% of the population. About 2.4% of Chicago's craft-union membership is Negro—and about 42% of the population. Figures on the percentage of Negroes in overall union membership have not been published in either city.

**Housing.** The trouble has not yet swept into housing, but that is small comfort for builders. Trouble is probably on the way.

The Philadelphia Plan relates now to federal construction projects—the big buildings going up in the city centers.

Most single-family housing and virtually all garden apartments are built in the suburbs. Senator William Proxmire points out that 80% of such housing is now built by non-union labor.

All of this gives housing a breather—for now.

But Negroes are already organizing factory housing, and this could bring the same troubles faced now by the heavy construction industry. The government's Operation Breakthrough will rely heavily on factory housing. And, just as every federal anti-discrimination law proclaimed since 1962 has been extended to housing, so, in all likelihood, will the Philadelphia Plan be mandated on builders using FHA or VA financing. From there it is but a step to builders using conventional financing, for the financing is provided by thrift institutions whose deposits are insured by the government.

The government can set requirements for such insurance, and it can thus control the builder through his lender.

—RON LOVELL



**JOB TRAINING** for Henry Burwell (right).



**HOME STUDY SESSION** with his wife Anne.

Photos: Joe Ruskin, McGraw-Hill

## What it means to a Negro to make it

Henry Burwell has never been arrested or been on relief. He has never joined a black nationalist group pledged to overthrow the established order.

The aim of the 34-year-old Negro is simple: He wants to be a carpenter.

At this point, Burwell's dream is only that. He has the best job he has ever had, but he is still an unskilled laborer and wants to do better.

He was hired at \$4.70 an hour five months ago by the Allegheny Housing Rehabilitation Agency (News, Sept.), to help improve his neighborhood, the rundown Homewood-Brushton section of Pittsburgh. He had quit the Post Office because he saw no future in mail handling.

He tried steel companies and Westinghouse, but they required experience or a high school diploma. Burwell had neither.

So, for the first time in a long time, he was out of work. Soon he began to do little but sit around home, watch television and drink beer.

The AHRCO job changed all that.

**The learning process.** "Laborer is a dirty word to some people because you may have to do almost anything," Burwell explains. But the job means a lot to him because it lets him learn.

The agency has not yet begun its formal training program, but already lets unskilled men like Burwell take on more difficult jobs from time to time. He watches the skilled craftsmen all day, every day, to learn all he can.

But his own plans for success go far beyond anything he can pick up on the job.

For Burwell wants to be a fully trained and regular member of the carpenters union by the time he is 40, or in six years. He has begun night school and he will continue with courses there for as long as it takes him to win the equivalent of a high school diploma.

He has begun to study math on his own so he can pass the union's entrance exam.

And he is practicing carpentry at home. His wife gave him a power saw as a Father's Day gift, and he used it to build a bookcase.

"Sometimes I just take my saw down cellar and just saw," he says.

**The question.** Will Henry Burwell make it?

With all his determination, he must still fulfill the set requirements of the Carpenters District Council of Western Pennsylvania: five years of experience, ownership of the proper tools, an examination in skills, references.

But if he qualifies, Burwell will be able to work anywhere in the country—and as a carpenter.

"With that card from Local 142, they will know in New York or California that I'm qualified and I can get a job."

**A pro-union man.** "But I can't go anywhere if I start on a non-union job," Burwell explains.

The comment explains his reluctance to become a carpenter for the non-union AHRCO operation.

Burwell is conventional in all that he says and does. He wants to become a carpenter in what he considers the right way—or not at all. And the right way for him is the white man's way.

He seems to care not a whit if this approach causes some to call him Uncle Tom, disloyal to his race.

"I don't think the system is against anyone," he says.

"Success is not necessarily a big home. It's self-pride. It's not money."

"If our minds are small, it's because we think everyone is against us. That isn't true."

"I don't want to rule this world. I just want my part of it. I want to be a carpenter."

—R. L.



# After dry summer, realty companies test Wall Street anew

The shelter industry has come storming back into the stock market after a summer let-up occasioned by the sagging prices of last spring's mortgage trusts.

A dozen new companies offered \$225.4 million in public issues in September, \$170 million of it in equity. That brought the year's offerings to \$685.5 million, according to stocks analyst Kenneth Campbell of Audit Publications in New York City.

Mortgage trusts dominated the September scene, but mobile home companies and financial houses and builders were all on hand. Diversified Mortgage Investors of Boston topped the offerings with a \$150-million issue. The company was organized by the sponsors of Continental Mortgage Investors, largest of the first-generation mortgage trusts, and will concentrate on financing income properties and vacation homes and on purchasing conventional loans.

One of the more unusual companies to appear with an offering was First Realty



COURSHON

Investment Corp. of Miami Beach. It is an offspring of the other granddaddy of the mortgage trusts, First Mortgage Investors, and it was organized by FMI's manager, Jack Courshon. But FRI is not a mortgage trust. It is a joint-venture land developer and real estate holding company.

INITIAL REALTY OFFERINGS IN SEPTEMBER							
Company (business)	Date	Shares (000)	Offering Price	Gross Total	Proceeds (000)	Latest FY Sales (mil)	EPS
Vintage Enter. (Mobile homes)	9/4	360.0	12¾	4,950.0	1,530	\$19.2	\$0.51
Seafar, Inc. (Houseboats)	9/4	100.0	6	600	600	none	none
Washington Homes (Builder)	9/9	180.0	12	2,160	1,080	5.1	0.45
Countrywide Credit Indus. (Mtg. banker)	9/11	100.0	5	500	500	none	none
First-Met. Realty (broker)	9/11	125.0	3a	375	375	0.9	0.10
B. F. Saul REIT	9/18	1,350.0	11¾	15,862.5	15,862.5	none	none
DeRose Industries (Mobiles)	9/17	330.0	15½	5,115	1,860	16.7	0.59
Medical Mtg. Inv. (Mtg. trust)	9/17	1,200.0	25	30,000	30,000	none	none
Westdale S&L Assn. (Holding Co.)	9/18	154.6	10	1,546	400	3.3	0.72
Intermountain Co. (Lumber)	9/25	215.0	16	3,440	1,600	17.6	2.34
DUAL OFFERINGS							
Diversified Mtg. Inv. (Trust)	9/16	5,000.0 & 50,000	b	100,000	100,000	none	none
6½% cv. deb., prin.				50,000	50,000		
First Realty Inv. (Realty devel.)	9/30	500.0 & 500.0 wts.	c	6,250	6,250	none	none
6% cv. deb., prin.		5,000		5,000	5,000		
<b>Totals:</b>				<b>\$170,438.5</b>	<b>\$160,057.5</b>		
<b>Equity</b>				<b>55,000.0</b>	<b>55,000.0</b>		
<b>Debt</b>							
<b>GRAND TOTAL September</b>				<b>\$225,438.5</b>	<b>\$215,057.5</b>		

a—Best efforts, all sold. b—Units of 100 shares and \$1,000 principal amount of debentures at \$3,000/unit. c—Units of \$100 principal amount debenture, 10 shares of common and 10 warrants to purchase shares at \$10 at \$225/unit. Copyright: Audit Publications, N.Y.C.

First Realty will develop residential and commercial property and will joint-venture with developers. It will buy and sell and operate real estate and realty or finance companies. The company explains its key technique as a high velocity of investment turnover.

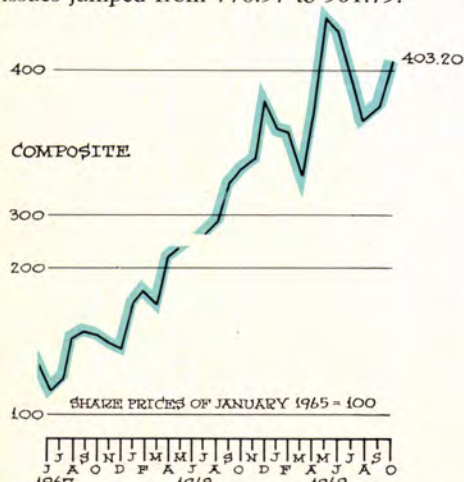
"Real estate or interests in it will be acquired with a view to turnover and will not be held for long-range investment," the

management of the new company says.

The company will use about \$9.5 million of the stock-sale proceeds to finance two south Florida projects. It is building 600 garden-type condominium units at Lauderdale Oaks, a 26-acre development near Fort Lauderdale, and it has acquired 1,090 acres west of South Miami for a residential-commercial complex to be called Sunset Lakes. It will have single and multi-family units.

## Housing stocks take a leap; look at those mobile homes!

HOUSE & HOME's composite index of 25 housing stocks spurted from 372.84 to 403.20 in the month ended Oct. 6, but that was as nothing to the performance of the mobile homes division. The five mobile issues jumped from 776.97 to 901.79.



How the top five did in each category:

	Oct. '68	Sept. '69	Oct. '69
<b>Builders</b>	440.65	461.42	489.85
<b>Land develop.</b>	485.70	602.02	660.62
<b>Mortgage cos.</b>	491.01	495.59	530.05
<b>Mobile homes</b>	631.63	776.97	901.79
<b>S&amp;Ls</b>	170.49	182.01	186.68

## HOUSING'S STOCK PRICES

COMPANY	Oct. 6 Bid/Close	Chng. Prev. Month	COMPANY	Oct. 6 Bid/Close	Chng. Prev. Month	COMPANY	Oct. 6 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>			<b>MORTGAGE BANKING</b>			<b>MOBILE HOMES &amp; PREFAB</b>		
Bramalea Cons. (Can.)	5½	— ¼	Wesco Fin. e	29¾	—	Con. Chem. Co. b	14½	— 2½
Capital Bldg. (Can.)	\$3.55	— 90	Advance	15	—	Champion Homes b	31¾	+ 4½
Christiana Oil b	14	— ¾	Associated Mtg. Cos.	14¼	+ ¼	Cousins Props.	30¾	+ 2¼
Cons. Bldg. (Can.)	1.75	— 65	Charter Co.	35½	— 4½	Forest City Entr. b	27½	+ ¾
Dev. Corp. Amer.	13	+ ¼	Colwell	20½	— 3	Great Southwest Corp.	20¼	— 4½
Edwards Indus.	13	+ ½	Cont. Mtg. Investors e	38	+ 4	Investors Funding b	18½	— 1
First Hartford Rlty.	8½	— ½	Cont. Mtg. Insurance	25½	+ 3	Midwestern Fin. b	9½	— ¾
First Nat. Rlty. b	5¼	— ½	Excel Investment	3¾	— ¼	Rouse Co.	50	+ 7
Frouge	4¼	+ 1¼	FNMA	188	— 12	Tishman Realty e	27¾	— 3
General Bldrs. b	9¼	+ ¾	First Mtg. Investors	19½	— ¼			
Kaufman & Bd. c	42¾	+ 6	Kissell Mtg. b	12½	— 2½			
Key Co. b	10½	— 3½	Lomas & Net. Fin.	9½	— ¼	<b>MOBILE HOMES &amp; PREFAB</b>		
(Kavanagh-Smith)			MGIC Invest. Corp. e	52¼	+ ¾	Con. Chem. Co. b	14½	— 2½
National Environment (Sproul Homes)	13	— ½	Mortg. Associates	12¼	—	Champion Homes b	31¾	+ 4½
Nationwide Homes	8½	— ¾	North Amer. Mtg. Inv. b	24¾	+ 1½	Commodore Corp.	29½	+ 2½
Presidential Realty b	14½	— ¾	Palomar Finan.	8¼	+ ¼	DMH (Detroit) b	29½	— ½
Revenue Prop. (Can.)	3.25	— 40	UIP Corp. b	7¾	— ¾	Fleetwood b	71¾	+ 18½
Ryan Homes	28½	+ 3½	Universal Invest. Trust (Southeast Mtg. Inv.)	3¾	— ¾	Guerdon b	39	+ 2½
Standard Pacific Corp.	9¼	— ¾				Industries b	24½	+ 2½
U.S. Home & Dev. b	26	+ 1¼				Monarch Ind. e	30	— ½
Jim Walter e	35	+ 1½				Redman Indus. b	44½	+ 4½
Del E. Webb e	17½	— ¾				Rex-Noreco	18	— ½
Washington Homes a	10½	—				Skyline e	112	+ 17½
Western Orbis b	14¼	+ 1½				Town & Country Mobile b	17¾	+ 1¼
						Zimmer Homes b	47½	+ 5½
<b>S&amp;Ls</b>			<b>LAND DEVELOPMENT</b>					
American Fin.	34¾	+ 2	All-State Properties	1¾	+ ¾	Hodgson Houses	7½	— 2½
Belmont S&L	32½	— 2	American Land	1	—	Natl. Homes A. e	23	+ 4½
Calif. Fin. e	10¼	+ ¾	AMREP b	52¾	+ 11¼	Scholz Homes	19½	— ¾
Empire Fin. b	27	— 1	Arvida	16	+ ¾	Swift Industries	4¾	— 1¼
Far West Fin. e	17¾	+ ½	Atlantic Imp.	19	+ 2½			
Fin. Fed. e	24¼	—	Canaveral Int. b	10¾	— 2½			
First Char. Fin. e	44½	+ ½	Crawford	5	—			
First Lincoln Fin.	17½	— 1¾	Deltona Corp. b	71¾	+ 12½			
First S&L Shares b	7½	— 1¾	Disc Inc.	5¾	— ¾			
First Surety	5	— ¾	Don the Beachcomber	11	— 1½			
First West Fin.	5	— ¾	Ent. (Garden Land)	17	— 4			
Gibraltar Fin. e	31	— 3½	Fla. Palm-Aire	32¾	+ 2½			
Great West Fin. e	25½	+ 1½	Gen. Devel. e	3¾	+ ¾			
Hawthorne Fin.	12	+ ½	Holly Corp. b	3¾	— ¾			
Huntington Savings (First Fin. of West)	19¼	— ½	Horizon Corp.	57¼	+ 9			
Imperial Corp. e	14¾	— 1½	Laguna Niguel b	6¾	+ ½			
LFC Financial (Lytton) e	15	— 1	Major Realty	10	— ¾			
Trans-Cst. Inv.	4¾	— ¾	McCulloch Oil b	39¾	— 2½			
Trans World Fin. e	14¾	— 1½	Scientific Resources e (Sunasco)	12¾	—			
Union Fin. b	13¼	—	So. Rlty. & Util. b	7	— 1¾			
United Fin. Cal. e	17¾	— 1½						
			<b>DIVERSIFIED COMPANIES</b>					
			Boise Cascade e	70	+ 6¾			
			Citizens Financial b	16	— 1½			

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. 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.

NEWS continued on p. 32



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## NEWS continued from p. 32

### Why the Scholz-Inland merger was proposed—and accepted

The merger offered some veiled benefits to everyone involved, including Bertel Malmquist, the investment banker who helped put the deal together.

For Inland Steel, the \$85-million stock purchase of Toledo's Scholz Homes marks its first major move since announcing a diversification program last year. The seventh largest steelmaker decided to diversify after Wall Street analysts began describing the cash-rich and sluggish company as an attractive candidate for a takeover by another industrial giant.

The merger with the \$90-million building company, which is growing at 35% a year, could help convince Wall Street and restive shareholders that Inland is now accelerating its growth. (The story of Scholz Homes' dramatic expansion appeared last month, *News*, Oct.).

**Benefits for Scholz.** The attraction for Scholz Homes was the billion-dollar company's pot of \$122 million in cash. Scholz wants the money to expand its own apartment building.

Apartment construction is the company's fastest growing segment, and Scholz was under no real pressure to expand it. But financing difficulties in this year of tight credit have delayed several projects. These restraints seem to be reflected in Wall Street's latest estimates of Scholz's per-share earnings for fiscal 1970, recently adjusted downward from \$1.05 to \$.85.

Scholz's President Don Scholz believes the Inland merger will resolve any apartment financing problems, no matter how tight money becomes. And there will be plenty of Inland cash left for Scholz's newest effort to produce a complete line of sectional houses and apartments.

**Best deal of all?** So the merger seems good for both Inland and Scholz. Yet, a Wall Street analyst who is familiar with the companies says investment banker Malmquist of Chicago's McCormick & Co. may be getting the best deal of all.

The analyst says the merger gives Malmquist a graceful way to cash in his Scholz holdings valued at \$2.4 million and take a less active role in management. The architect of many of Scholz's recent successes, Malmquist owns more company shares than Don Scholz himself, and he is a member of the board and executive committee.

Only two weeks before the Inland merger was announced, Malmquist denied that he was actively seeking merger partners for Scholz. "We haven't refused to talk to anyone," he said in a telephone interview September 17. "But we also haven't entertained any offers seriously."

At that point, preliminary talks had begun with Inland. The merger was announced 12 days later.



**TOWNHOUSES** comprise project near Douglass College in New Jersey. Prices: \$33,900-\$39,500.

### Bill Levitt Jr. opens first residential subdivision

It is University Mews, a community of luxury condominium townhouses adjacent to Douglass College in New Brunswick, N.J.

William Levitt Jr. and Elander Realty Co. of Philadelphia built the project on a joint venture. Levitt left his father's company, Levitt & Sons of Lake Success, N.Y., five years ago and set up his own financial and development operation. (*For news of the elder Levitt, see page 39*).

### California's S&Ls get tips on mobile homes

California's \$30-billion savings and loan business, ready to move into mobile-home financing, is trying to put the attendant problems and profits into perspective.

The California S&L League's convention brought 800 lending leaders to Coronado, and they heard how high the stake is.

- Mobiles make up 20% of the nation's starts and 34% of all new single-family units. Last year 316,800 mobiles were sold, involving \$1.9 billion in loans.

- Mobiles add up to 10% of California's starts. Last year 16,100 were sold, and that involved \$143 million in loans.

Yet a federal official urged caution. "The best advice I, or anyone else, can give you is, 'Be careful,'" said Max L. Johnson of the Federal Home Loan Bank

of Topeka, Kan. Both he and California's S&L commissioner, Michael F.B. MacBan, warned that banks are busy financing mobiles and that the way will not be easy for S&Ls.

The league's outgoing president, Moseley Jones of Pacific Savings, Los Angeles, told the convention: "There is a greater opportunity for us in financing mobile-home parks than in the homes themselves."

The league's president-elect, Douglas Ferguson of Quaker City Federal S&L in Whittier, explains that large sums are needed for park financing. He said that small associations would probably have to combine forces to raise the money.

—BARBARA LAMB

McGraw-Hill World News, Los Angeles



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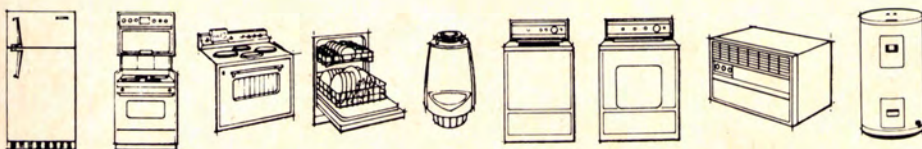
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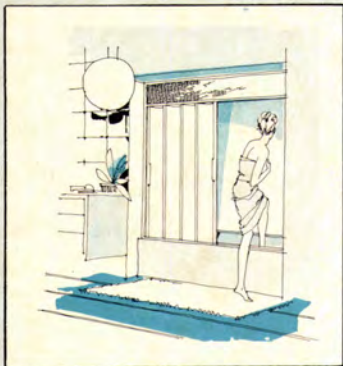
Hotpoint's big line offers you many refrigerators, oven-ranges (with self-cleaning models in every style), countertop ranges, exhaust hoods, dishwashers, disposers, water heaters, washers, dryers—plus a full line of cooling and heating products.





#### By-pass doors with glass or plastic panels

This is the Sophisticate Series 700 bath enclosure, featuring a charming Moorish pattern with plastic panels available in frost, amber or avocado. "The Sophisticates" are an elegant, but economical, line of by-pass bath enclosures and shower doors. Available in models with rigid plastic and tempered glass.



#### SHOWERFOLD® enclosures for tub and shower

Women love Showerfold enclosures because they're beautiful, safe and real work savers. Showerfold folding enclosures are available in a wide range of styles in a host of decorator colors. Panels can't crack, chip, shatter or break. Folding to less than ten inches, they give complete access to the tub for easy entry, bathing children or cleaning the tub.



#### Plastic panel swinging doors

Showerfold offers you a special series of space-saving swinging doors available with hinged or pivoted construction. Glacial mist plastic panels in an elegant, random pattern complement any decor. Doors have positive latching, are easy to open and close, and feature rugged pivots or hinges.

## Now from Showerfold:

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## NEWS

continued from p. 34



U. S. LEAGUE's RANDOLPH

For a piloting job, a pilot



NATIONAL's WESTERFIELD

Chairman adds a title—president

## S&L Leagues get new presidents; conventions are in Boston, Chicago

John H. Randolph steps up to the presidency of the U.S. Savings & Loan League at its convention in Chicago Nov. 16-20.

Randolph is president of the \$96-million First Federal S&L of Richmond, Va. He will succeed Tom B. Scott Jr. as head of the trade association that represents 5,000 of the nation's 5,996 savings associations and 97% of the industry's assets of \$153 billion.

Lewis S. Eaton, president of Fresno (Calif.) Guarantee S&L, climbs aboard the election ladder as league vice president. He follows Randolph, who held the post for a year.

Randolph was an Air Force

pilot in the Southwest Pacific in World War II and still holds a commercial pilot's rating for both single- and multi-engined craft.

The National League of Insured Savings Associations, meeting in Boston, has just elected Paul Westerfield as president to succeed Arthur H. Courshon. Westerfield is chairman of Home Federal S&L in Cincinnati and has been the National League's vice president for a year. C. E. Bentley, president of the Abilene (Texas) Savings Association, moves into that post and onto the escalator to the presidency.

The National League has more than 450 members.

## Realtor asks to sell land on the moon

A 75-year-old Milwaukee Realtor—who says: "The older I get, the better I think"—has requested a license to sell lots on the moon.

Although the moon is still not an ideal location for a second home, James Mahler reasons that he could do a brisk business with prospectors and speculators all across the earth.

There is a problem, however. The National Aeronautics and Space Administration, which sent

visitors to the moon recently, says real estate trading there is prohibited by an 89-nation treaty: Principles Governing the Activities of States in the Exploration and Use of Outer Space Including the Moon and Other Celestial Bodies.

In his letter to NASA, Mahler described his professional qualifications and noted that he was a World War I pilot in France—"a stone-age astronaut." And he wrote: "The liberal education I acquired from French girls during World War I . . . should enable me to cope with any situation that I may encounter."

The Milwaukee broker added that, at age 75, the U.S. could well afford his loss, "should I fail to return."

E.M. Shafer, who wrote NASA's reply, noted: "If, at 75, you are still sustained by thoughts of your experiences with French girls during World War I, the U.S. really cannot afford your loss."

Steve St. Martin



REALTOR MAHLER

A stone-age astronaut in 1917

**DIED:** Ulisse Bevilacqua, who with brother Tom founded Bevilacqua Homes and built 5,000 units in the Newark and Livermore sections of San Francisco's Eastbay area, at 70 in Pleasanton.



Cyril Moore



LEVITT AND FRIEND TIPPY

"We showed the way . . . In short, a better way of living"

## The thoughts of William Levitt after 40 years in the business

**William Jaid Levitt**, the man who invented big-tract building, is stepping down as chief executive officer of Levitt & Sons at age 62. He will remain board chairman. His successor, **Richard Wasserman**, was two years old when Levitt, his brother and father founded the company in 1929.

As he eased out of homebuilding, Bill Levitt granted a leisurely two-hour interview, one of the longest in years. His thoughts on housing and its future were reflective—and often provocative. Here are the highlights:

**On mobile homes:** It is a sad commentary on this country that at this time, with our standard of living, people are settling for mobile homes. They are nothing but trailers without wheels. That is only shelter, just as a tent is only shelter. I cannot imagine anyone really wanting to own a mobile home.

**On land scarcity:** Only God creates ground. And as land is used up, its price increases geometrically. The land on Long Island, N.Y., that I developed after World War II cost about \$250 an acre. Now it costs \$40,000—if you can find some for sale.

**On inflation's causes:** Labor and industry are to blame. The labor movement has no sense of industrial statesmanship. Labor leaders just push for all the wage increases they can get, with no thought about the ultimate effect on the economy. And industry pays the increases, and then raises its prices—plus a little bit more.

**Inflation remedy:** The government must impose wage and price controls and roll back prices to levels of four or five years ago.

**On restrictive building and zoning rules:** The rules are made by the local people in power. And the efficient people who should be running the towns are rarely active. They aren't too busy to do it; they are just too lazy.

**Market domination by big builders:** Big builders don't dominate any local markets. We [Levitt & Sons] build 1,000 units a year in scattered locations all around Washington, D.C., and Chicago. That is not market domination. Back in 1952, we built 4,000 units in one spot outside Philadelphia.

**The best merger:** The parent should have lots of money.

**The perfect merger:** Our deal with ITT (the International Telephone and Telegraph Corp.).

**Publicly held homebuilders:** Wall Street has been bamboozled by some of my colleagues. Why should a homebuilder be selling shares at 35 times its per-share earnings while blue chip companies sell at a multiple of 13.

**The small builder:** His future isn't bright. But the small builder will survive for a few more generations.

**On housing the lower middle class:** I don't know the answer. But I do know that it is nothing that we have today—not mobile homes, sectional houses or prefabricated houses.

**On Levitt's decision to build apartments:** Every family is entitled to a house of its own. Unfortunately, land costs have forced us into multi-family construction.

**Levitt & Sons' accomplishment:** We showed the way to build good, standardized lower-cost housing and complete communities. In short, a better way of living.

**On whether that accomplishment is understood by builders, politicians or the general public:** I don't think so. But our accomplishment—the inexpensive houses we built and the landscaping we added at our own expense—provided its own reward. Some years ago a woman wrote to say that every night her son recited a little prayer: "God bless mommy and daddy and Mr. Levitt." That mother and her son understood our accomplishment.

# LITE-BEAMS®



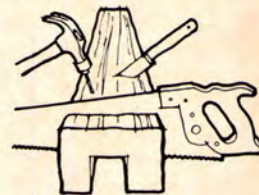
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39



## Amid builder skepticism, HUD picks Breakthrough winners

The agency's call for new low-cost housing ideas drew 560 proposals—the most submitted for any federal project in memory.

But many of the homebuilders who submitted proposals remained skeptical of the program. Other proposals came from industrial giants, universities, local civic groups and aspiring inventors.

Despite the overwhelming response, HUD still hoped to award production contracts this month to the 10 or 20 applicants with the best plans for cutting homebuilding costs.

Construction of prototype units will begin next spring in eight cities. Then, after a year of government testing, the finest prototypes will be funded for mass production all across the country.

A full 80% of the bidders proposed building systems. The rest offered solutions to chronic housing problems, such as zoning.

**Builder skepticism.** Several of the largest homebuilders, such as Levitt & Sons and Scholz Homes, submitted proposals. But none interviewed by the magazine seemed truly enthused.

"We are going along for the ride," said

one major builder in a typical interview. "It is good publicity for the company. And, if by chance HUD does open mass markets for low-income housing, we want to have our foot in the door."

Most builders also say that HUD seems more interested in luring industrial giants into housing than in helping the existing homebuilders to serve the low-income market.

A major prefabricator said: "We could supply thousands of units right now. But HUD will make us wait around for a year while it tests the industrial companies' prototypes."

Housing officials insist that all the houses must be tested thoroughly. For the units that survive the testing will get special HUD support, including top priority for funds.

And, though left unsaid by HUD, the year of testing gives the agency some time to seek union cooperation before mass production begins in 1971.

**Union opposition.** Housing Secretary Romney will need every day.

The AFL-CIO's George Meany, the boss of the craft unions, strikes a combative

tone on Operation Breakthrough:

"He [Romney] has a fixation in his mind that he can build houses the way he turned cars off the assembly line, and I just say you can't build houses that way. . . . I think the answer to housing is [held] . . . by the people who spent their lives in the building industry, and not by people who build houses with their mouths."

Romney hints that the government can sidestep the unions, but no one is being misled. Aroused union opposition could break down Breakthrough.

**The proposals.** Here are a few of the proposals submitted for Breakthrough:

- A five-member team led by Hercules Inc., a Delaware chemical and aerospace company, wants to build a modular, high-rise of steel and concrete.
- Several European companies want to construct similar high-rises with building systems never before tried in this country.
- Scholz Homes of Toledo offered its new line of sectional houses (NEWS, Oct.).
- National Homes of Lafayette, Ind., proposed the modular townhouses it is building in Chicago and Atlanta.

Washington Post



## Model town: Land, land everywhere but not a house in sight

The Nixon administration has frozen construction funds for former President Johnson's pet project—the new town in the heart of Washington, D.C.

The money would have permitted construction of the first phase of the 335-acre community after two years of planning.

No final decision has been reached. But observers expect HUD to drop the project altogether as emphasis is shifted to developing riot-torn areas and to starting Operation Breakthrough (*see story above*).

As proposed by Johnson in 1967, the new town was to become a national model of new construction methods and of urban planning by private citizens. The site was to get housing for 5,000 poor and middle-class families, several attractive schools and a monorail transportation system.

But when the Nixon administration reviewed the project this fall, it seemed to be a model of inaction and crippling clashes among neighborhood groups. So the town, Fort Lincoln, received a new—and very low—priority.

**Johnson's legacy.** Some Nixon men would like to write off Fort Lincoln as only another failure by the previous administration. The project's history nevertheless raises two key questions for Nixon's own

approach to the nation's urban problems:

1. Can mass construction of innovative housing systems get off the ground, as Operation Breakthrough promises?

2. Can private citizens work together to plan the redevelopment of their own neighborhoods, as Nixon's riot-area effort assumes?

**Model town blueprint.** The overall development plan for Fort Lincoln was drawn by Edward Logue, the wizard behind Boston's imaginative redevelopment in the mid-1960s.

Logue proposed assembly-line construction of inexpensive housing for the poor, plus the monorail and an ultra-modern school system to help lure the middle-class.

But so far construction has begun on only one building, a high-rise for the elderly. Several new building systems have been reviewed by HUD, including the box houses of California promoter Edward K. Rice. None of the systems has gotten a full endorsement. Last month FHA officials acknowledged that they have not decided to provide mortgage insurance for any of the systems proposed.

Nor has ground been broken for the schools or the monorail, though city officials insist that at least one school will be

constructed on the Fort Lincoln site.

**Biggest problem.** The overriding problem at Fort Lincoln is citizen participation in the town's planning.

Neighborhood groups were expected to organize and review the government's construction plans. Instead, the citizens split into three warring camps, with each espousing its own plan for Fort Lincoln.

The District of Columbia's federally appointed mayor, Walter Washington, a Negro, forced the groups to unite in one planning council last year. And the council then requested nearly \$1 million in federal planning funds.

This Spring, the federal government offered only \$60,000. The council, angered by the "insulting" offer, voted to disband. Mayor Washington immediately withdrew his support of the old council of neighborhood residents and appointed a new group of city-wide civic leaders.

The new group might review the Fort Lincoln plan if government officials could ever decide exactly what the plan is.

"Right now, we have no way to deal with Fort Lincoln," says a top HUD official. "We don't know what the Fort Lincoln plan will be."

—LEONARD DOWNIE  
Washington



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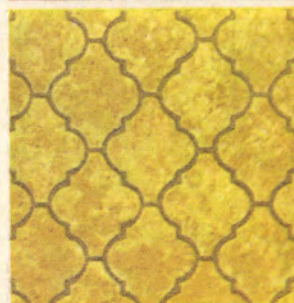
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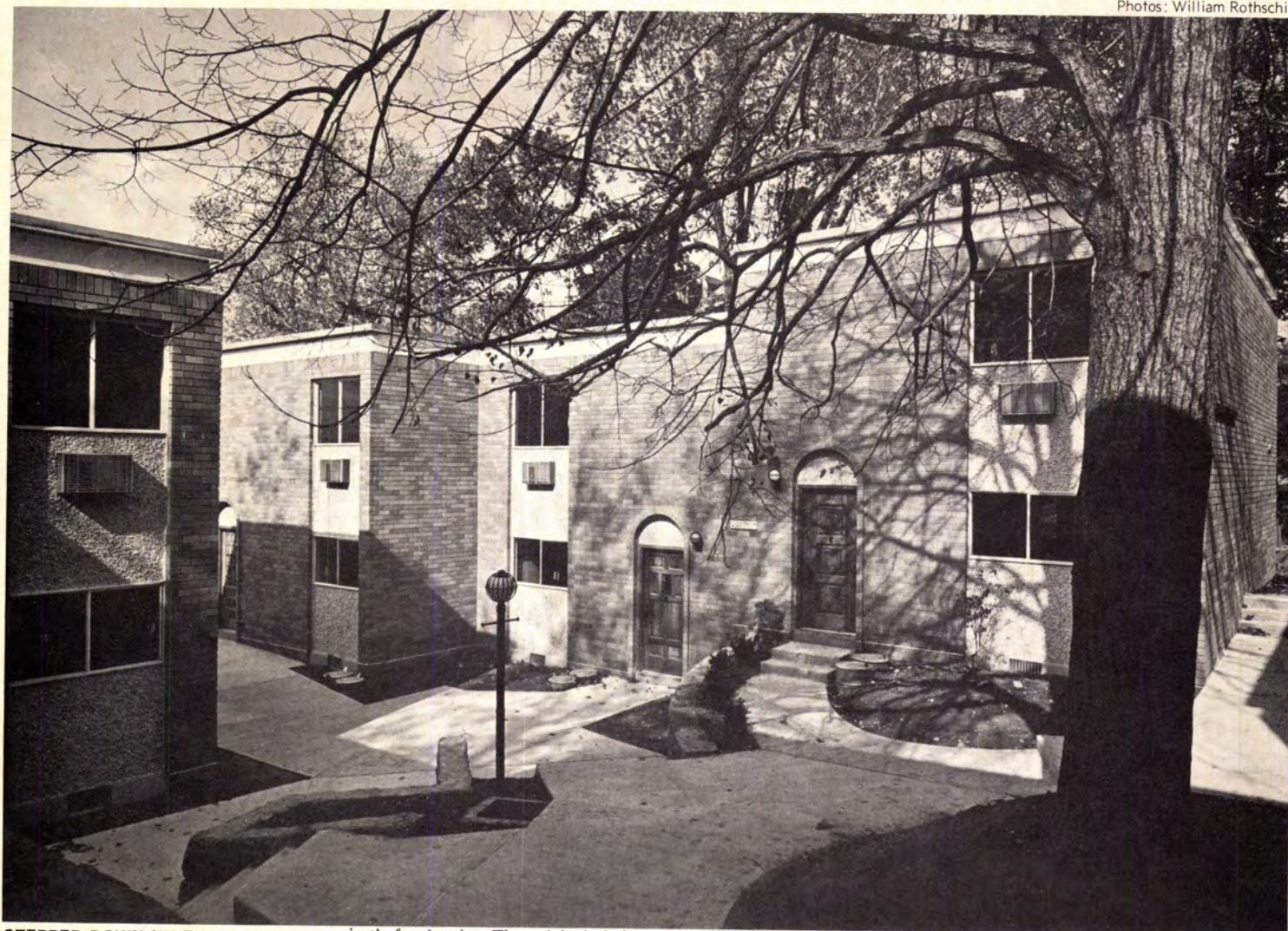


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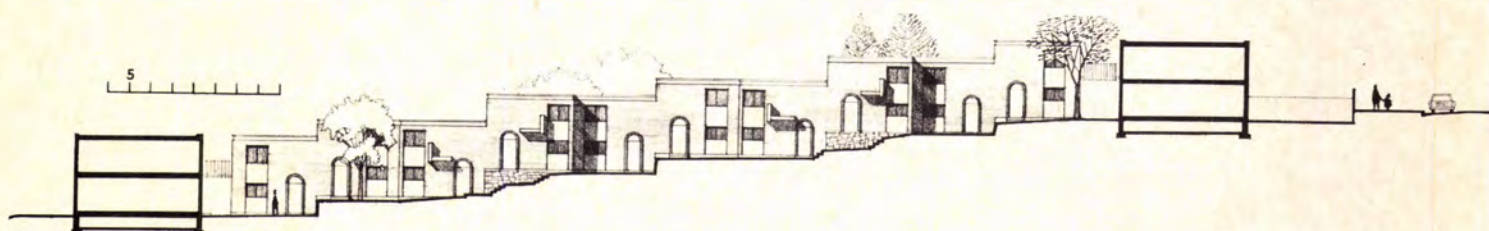
**MODEL  
HOME**



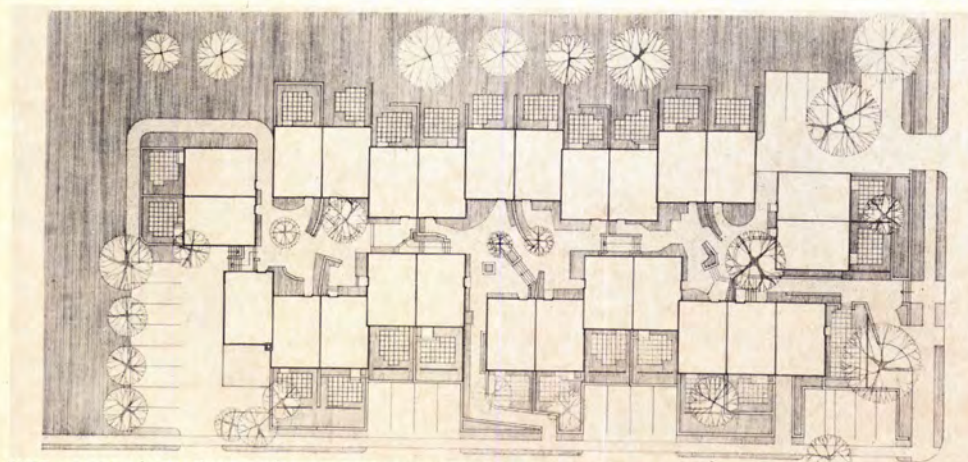
Photos: William Rothschild



**STEPPED-DOWN INNER COURTS** are project's focal point. The original site's maple trees were conserved.



## These duplexes rented quickly at 20% above the market



**SITE PLAN** shows how units are grouped and staggered to form continuous interior courtyards.

The reason: environment.

Architects Sylvan Joseph and Edward Coplon have steered clear of the row-house design typical of the surrounding area (Yonkers, N.Y.). Instead they turned their project inward, grouping units around three terraced courts to create an intimate community feeling.

The project is built on a sloping site, and the courts are stepped down the slope. The variations in levels help separate the courts from each other, while paths and ramps, woven informally through the courts, keep the entire project tied together.

Buildings are of wood frame construction with brick veneer. White panels, made of aggregate set in epoxy, are set between first and second floor windows.

*Leaders continued on p. 44*



# What do you call an oven that cleans itself faster, better, more economically? Westinghouse.



**But don't take our word for it: Compare.**

The self-cleaning feature of this new Westinghouse 25-inch built-in electric oven is reason enough to install it in your kitchens.

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We also included an automatic timing center, an automatic Roast Guard, a look-in oven window and reversible oven racks for any-rack baking.

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Exceptionally good-looking, too, in avocado, coppertone, goldtone or white. Ask for models OK25DH and OK25GH... available April 1969.

If you're offering a quality house or apartment, feature a quality oven.

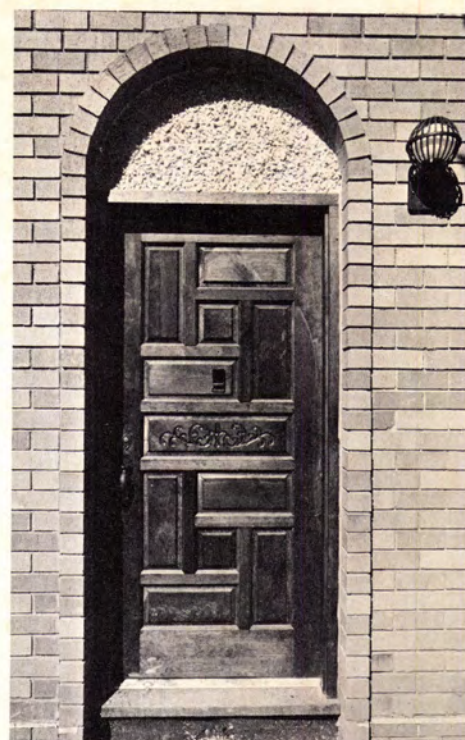
You can be sure... if it's Westinghouse.

**To help you build it better... sales-clinching appliances** 



# WHAT THE LEADERS ARE BUILDING

starts on p. 42



**ENTRY DOORS** are varied from each other by different wood stains and carved patterns.

**LIVING-DINING AREA**, seen from kitchen, opens onto private patio through sliding glass doors in background.

## ... Duplex townhouses (continued)

Individual entry doors are varied by the use of different carved patterns and wood stains. This gives each unit a distinctive look and also provides a contrast with the brick walls.

Facades were kept relatively simple, with the visual interest in the buildings coming from the changes in height as the project follows the sloping site.

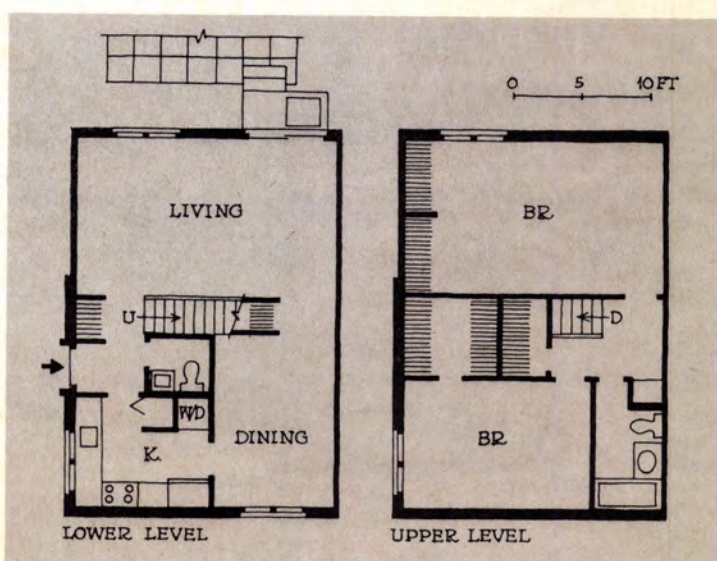
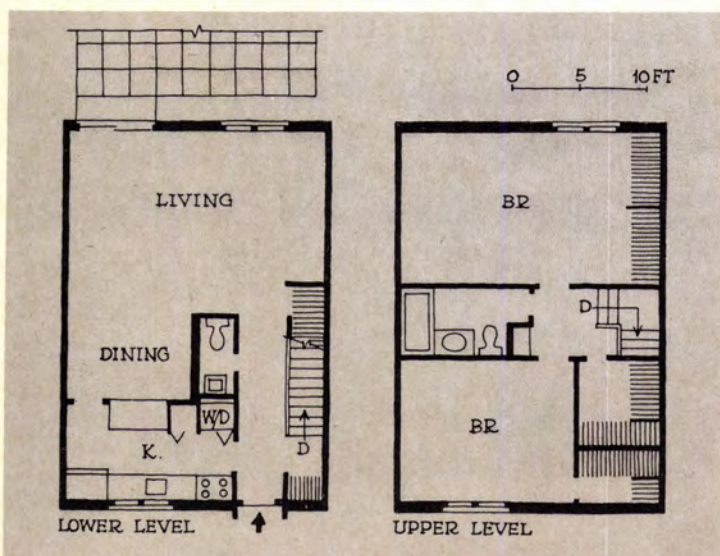
The project consists of 26 two-bedroom

duplexes (plans, below). All units are entered from the courts. Kitchens face onto the courts, while living rooms and master bedrooms are on the other side, overlooking private patios. Each patio is screened from the others and from the adjoining property by stone retaining walls, wood fences and shrubs.

Cars are kept unobtrusive. Each living level has its own screened-in parking space

which accommodates five to six cars. These areas are set six ft. below living levels, leaving the major views, of the Hudson River and New Jersey Palisades, unblocked (see site plan, p. 42).

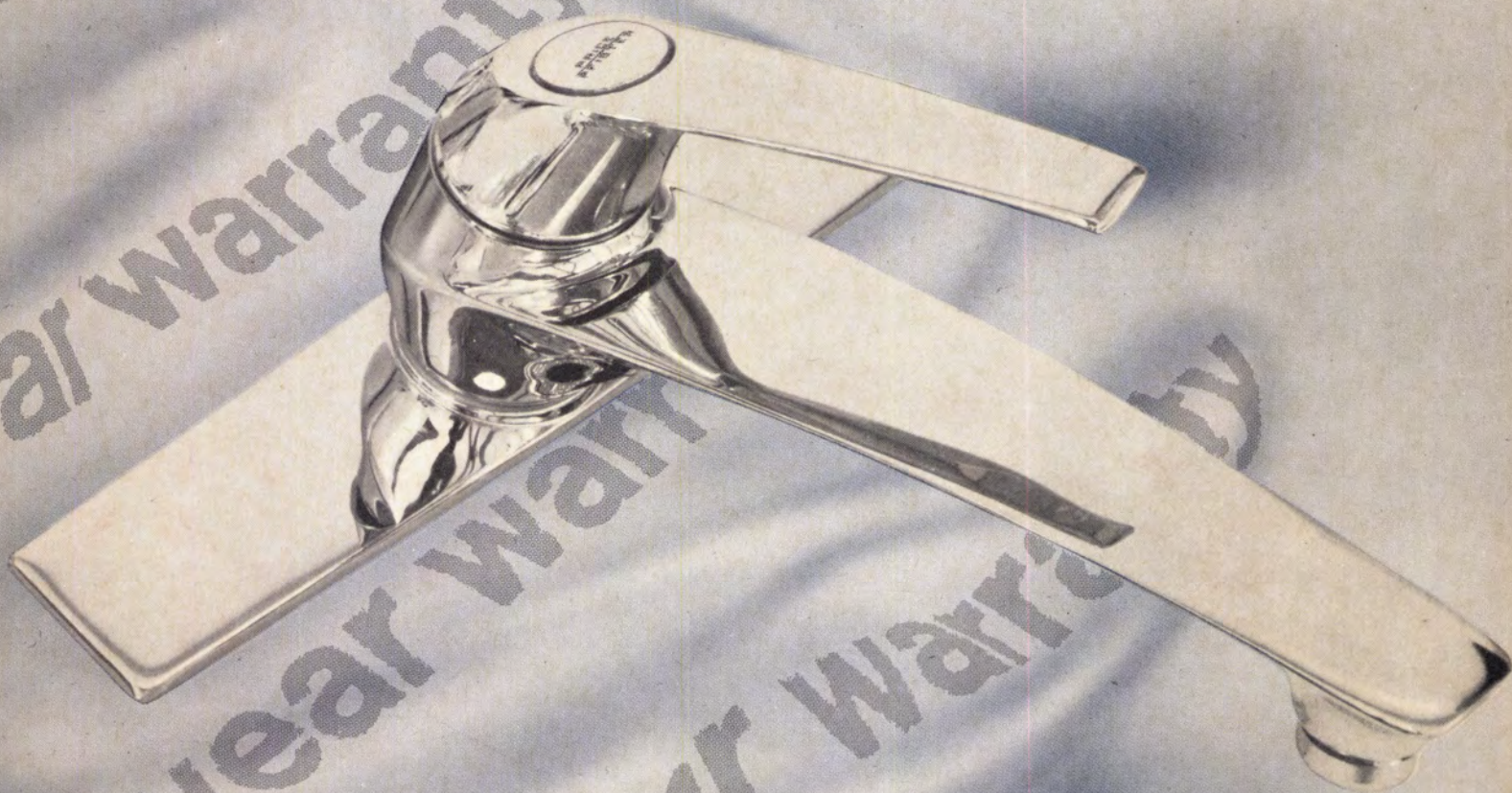
Rentals are \$325. Architects: Joseph & Coplon. Landscape architecture was by Robert S. Malkin. Builder was Broadway Terrace Corp. for the owner, North Broadway 441 Associates.



**TOWNHOUSE LAYOUTS** are similar in design. Unit at left has less formalized eating-dining area; unit at right has more storage space on upper level.



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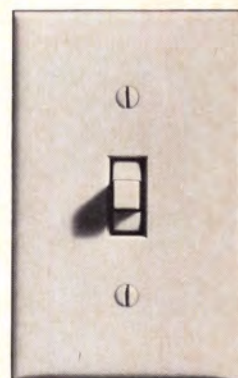
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HOUSE & HOME



# PRODUCTS '70

House & Home's Guide to New Products • 1970

## a timesaving guide to the 1970 NAHB exhibits

Builders attending the big sprawling NAHB convention in Houston next January will face a bewildering array of products, new and old, spread out over a huge exhibit area. Products '70 has been created by House & Home and its advertisers to organize your shopping tour of this impressive display and copies will be available free at the show.



### see the best, newest, most exciting

This pocket sized guide to the exhibits is a collection of building products, materials, tools and equipment . . . in each case especially selected by the exhibitors themselves as being the best, the newest, the most exciting they will be offering in 1970. Each product will be handsomely illustrated in full color, described in detail and identified by company and booth number.

### save time and steps

The order of presentation in Products '70 will be by booth sequence enabling you to move quickly and

efficiently through the aisles pinpointing just the specific products of interest to you.

The booth numbers will also be color coded to match the carpeting and banners that identify the different sections of the exhibit area. This means you can start your Products '70 tour at any exhibit and still save hours of time and thousands of footsteps.

### can't make the show?

If you can't make the show this year you can use Products '70 to see for yourself just what the participating exhibitors are displaying as their

best, their newest, their most exciting. Every copy of Products '70, including those distributed at the show, will have two reader service cards so that you and your associates can request catalog information by mail.

### reserve your copy now

If you can't make the show, you can reserve a copy now by sending one dollar along with your name and address to Products '70, House & Home, 330 West 42nd St., New York, New York 10036. Your copy will be mailed immediately on publication in early January.



## Outlook for the 1970s

H&H: Praise and glory to you for your September editorial.

RICHARD P. MEYERS, executive officer  
Home Builders Association of Spokane  
Spokane, Wash.

H&H: I was certainly pleased to read your September editorial casting optimistic light on the very dark picture everyone is painting of residential construction prospects. I do not believe the sky is falling, and am looking forward to a housing boom, which I think is inevitable in the very near future.

HENRY H. WILLINS, executive  
vice president  
National Oak Flooring Mfrs. Assn.  
Memphis, Tenn.

H&H: . . . one of the best written and most informative articles I have read in some time.

WILLIAM U. SMITH  
Haury and Smith  
Nashville, Tenn.

H&H: Three cheers for your editorial. I couldn't agree with you more. Today's press, the building newsletters and some economists sound like the crape hangers of 1966.

There is real danger in their kind of pessimism because it has a serious effect on builders' production plans, model home plans, and may force delayed orders for materials and products. It will also have a serious effect on the builders' advertising copy to the consumer.

But even more dangerous is the effect on building product manufacturers. If manufacturers think 1970 is going to be tougher than 1969, then two things will happen to make it that way. First, manufacturers will reduce their budgets. This means reduction of advertising, promotional exhibits and special promotional aids which help homebuilders' sales. Second, and worst of all, manufacturers will plan for lower production schedules. This kind of action could find the entire industry short of everything it needs to produce and sell 1.5 or 1.6 homes in 1970. Let's look up for a bigger 1970, because, as you say, the market is there, the sky is not falling.

EDWARD A. MOORE, director  
Building Industry Relations  
Formica Corporation  
Los Angeles, Calif.

H&H: Your September editorial is first-rate for bolstering the weak, propping the sagging and needling the pessimistic. But, unfortunately, you didn't do yourself credit and deliver the message that Congress and the Administration must get.

The questions to be resolved by the Administration and Congress are the kind that the industry itself cannot answer. Funding of authorized programs, curtailment of federal expenses, disentanglement from Viet Nam and other money gobbling areas, execution of Ginny Mae, implementation of Federal Home Loan Bank Board and other elements are primarily the rights, privileges and prerogatives only of our government. And until they do something meaningful we in the industry will be unable to produce the housing units required.

It's time that everybody in the country—builders, communities and government—recognized that our housing goals can only be met by an availability of money, manpower and material—and we don't have enough of any of these.

We are not crying wolf. We are not failing to produce housing units. We are not trying

to spook buyers. We are a self-serving industry. But we want to know clearly, specifically and plainly whether or not Uncle Sam was for real when he said he wants two million six hundred thousand units of housing per year for the next 10 years.

If we are going to meet the housing goals established, money, manpower and materials will have to be forthcoming. The industry is ready, willing and able to do its share. But its efforts are for naught if the government continues to play footsie with this industry and consider it to be the whipping boy for a controlled economic program. It's wrong and unreal and unbecoming. We are not crying. We are vigorously protesting the inequities in the total complex. We are willing to take our share of any kind of controlled program that government may feel essential. But we are unwilling to be fools and sit back and say nothing in the face of existing facts.

EMIL M. KEEN, president  
Keen Homes  
Alexandria, Va.

## Low-income housing

H&H: In your September issue, you made a fine presentation of our San Diego 221d3 projects. But I should like to correct a statement attributed to me which is contrary to my firm beliefs.

When I made some remarks concerning processing time and administrative decisions, I did not intend to convey that they applied to the San Diego projects. Our experience with the San Diego office has been exemplary.

With respect to my statements about procedures, we understand that there are some recommendations and changes being considered at this time which should speed up processing time and make for prompt administrative decisions. These procedures all emanate from the Washington central office.

We are one of the largest developers in the 231d3 program. We have always stated, and continue to do so, that 221d3 is one of the finest sections of the entire FHA program. After six or seven years of refinements, when the 221d3 program had become a fine operating vehicle, we were saddened by attempts to phase out that section and substitute for it the new, unproven Section 236. We hope Congress will urge the President to allocate the available funds for proven programs, such as 221d3.

ALBERT GERSTEN, president  
Gersten Construction Co.  
Beverly Hills, Calif.

## AHRCO on rehab

H&H: I would like to clarify your September 1969 article, "It's man vs. the rehab machine—and man is winning":

First you indicate that AHRCO expects to profit \$100,000 on 363 units in fiscal 1970. This statement was made to your reporter on the basis of AHRCO's being able to acquire the necessary units, successfully complete the processing and paper work for FHA and put into rehab process and complete the 363 units by the end of fiscal 1970. A profit is also predicated on AHRCO's successfully controlling its anticipated overhead of \$370,000 for the current fiscal year. If all of those can be achieved in the current fiscal year, AHRCO could expect to profit.

In your section entitled "Breakdowns," you indicated loss for the fiscal year of operation of \$300,000. The correct amount is \$161,637. Also, you indicated that AHRCO has incurred \$262,000 in overhead and startup expense that is not carried on the books as a loss. AHRCO's

total loss for its first fiscal year of operation is \$161,637.

You indicated that I recruited black workmen from the slum streets and bars of the neighborhoods in which AHRCO was doing rehabilitation. There is no truth to that.

You also indicated that I stated "I am here to make money. And when my company begins making money, so will you." This statement is presented incorrectly. AHRCO could not expect to make money before the subcontractors, because startup and organizational expenses are necessarily high in the first year of operation. And subcontractors did realize profit during our first year of operation.

You indicate that AHRCO acquires a typical house for \$2,000, rehabilitates it for \$8,500 and then sells the house to a local non-profit sponsor for \$12,700. But you failed to mention the carrying cost of construction mortgage, which would increase the proposed selling price to \$14,500. It is inferred that the house is sold to a local non-profit sponsor by AHRCO. But AHRCO serves only as a contractor, and is hired by the non-profit sponsor as such.

Furthermore, the rehab costs of \$8,500 are the direct physical rehab costs and do not include approximately 20% for overhead and profit presently allowed by the FHA. Therefore, profit before taxes would amount to \$880.00.

It is unfortunate that your article, which, in general, is very complimentary and encouraging, should involve these inaccuracies. We at AHRCO sincerely believe in rehab and do not want to mislead anyone regarding its possibilities and rewards. There is profit potential in rehab, but the profit is contingent on achieving a volume in excess of the break-even point and controlling overhead and other costs.

FREDERICK H. SPRINGER, president  
AHRCO  
Pittsburgh, Pa.

*All figures that appeared in HOUSE & HOME's story were supplied by AHRCO's own executives, although not necessarily by President Springer. The loss figure of \$161,637 that he now quotes was not revealed to our reporter despite the reporter's inquiries.—Ed.*

## Cluster projects

H&H: Just a note to tell you how useful your August feature, "New patterns for the old cluster," is in helping us to generate interest in our cluster projects.

The cluster concept may be old to many people. But in the cities where we're trying to get projects going, our experience is that if anyone has heard of cluster housing, they sure don't know what it really is.

BOYCE P. PRICE, executive vice president  
American Wood Council  
Chevy Chase Md.

*The American Wood Council is promoting cluster planning through architectural and promotional assistance to cluster-project builders. Two such AWC-aided projects are under construction in Omaha and Kansas City, Mo.—Ed.*

## Praise from a planner

H&H: Your September article, "PUD is good for everybody," is, without doubt, one of the best articles I've ever read on the subject. It is meaty, precise, informative and certainly very enlightening.

Unquestionably, it will make the task of selling a new concept to the public much easier.

DANIEL PICARO, president  
Colonial Oaks  
Middlesex County, N.J.



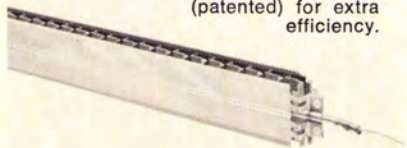


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## EDITORIAL

*Taking the wraps off***All the pieces are suddenly falling into place  
and, naturally, the pattern is purely political**

You may have wondered why the Nixon administration promises big things for housing and then delivers very, very little. Of course, an easy answer, and one that can be justified, is that housing has to fight inflation just like anybody else, except Defense, Agriculture and a few other departments with powerful constituencies. And complaints—like the one that the \$2-billion overrun on the Lockheed C5A Galaxy airplane would provide enough money for one year's subsidy of 3.3 million units of 235 ownership housing—won't change the facts of political reality.

You can view the whole thing dispassionately when you fully understand how things work in Washington, D.C. First, let's take a test sometimes given by one of the tougher boys in Washington. Question: If a high-level federal job is up for grabs, if both a Democrat and a Republican take the job examination, and if the Democrat scores 85% and the Republican 15%, who gets the job? Right, the Republican. Who taught the Republicans how to do that? The Democrats.

Now let's go back to housing. The reason money has slowed to a trickle is that currently housing enjoys a very low priority in the Nixon administration. We stress currently because that priority is going to change as we get close to election time. Ah, now you see.

The high priority now is inflation, and the guys who know how to handle that are the guys who handle most of the money. So, the Administration's financial stance, including positions on taxation and housing, is determined by a limited group of top Treasury officials. These men have already put FHLBB Chief Preston Martin under discipline that pretty well caps the great promise he held to housing earlier this year.

So the nation's major fiscal decisions are being made by men who come from the world of commercial banks—and who sometimes seem to believe that downgrading other types of financial intermediaries (S&Ls) may be a feasible and desirable political goal. To them, the commercial bank is the most efficient and most economical intermediary for all purposes. What's more, their backgrounds are such that although they may give lip service to housing, they probably really rank it very low in national priorities.

Next, what about HUD programs? Why are they being choked so hard when plenty of money has already been authorized and appropriated?

Well, the trouble with HUD is that if you give it any money, you are not sure of buying any votes in Boondock, a little town in one of the border states. HUD is not structured to be an effective funnel

for boodle. It's really rather surprising that a man with the political savvy of Lyndon Johnson didn't take care of this because he knew all too clearly that boodle must be closely controlled if it is to buy votes. Nixon knows it too, and unlike Johnson, he's going to act accordingly. The word is out: Don't squander money on ungrateful people in big northern cities that really need housing.

Furthermore, if the fellow in charge of HUD has his own constituency and wants to make people think that HUD boodle comes from him—rather than the President—that's not so hot either. For that reason, and because of the HUD chief's proclivity to shoot from the hip, Mr. Nixon will be glad to see Secretary Romney resign next year to run for the Senate in Michigan.

Well, what in heaven's name (this here is a family magazine) are they going to do to HUD? First, you've got to get one set of construction standards and one set of underwriting standards so that FHA, HAA, everybody is talking the same language. In the process, already underway in small measure, all the HUD programs and branches must be simplified and consolidated. This process will have an added benefit: It will let the Republicans get back most of the top-rated civil service jobs now held by Democrats still in HUD. We know you can't fire a civil servant, but have you ever tried doing paperwork in a building that's being torn down—violently?

What about FHA? By next fall we may not need it. We'll have a brand-new boodle funnel that runs like clockwork. And that's something any good politician can understand and learn to operate in short order.

What about all the unhappiness in the housing industry right now? Can't that hurt the Administration? Well, making a builder chief of FHA ought to keep the housing industry quiet until the Administration can restructure the whole machine. That accomplished, HUD programs will get money, HUD programs will work, and the Republicans will be sure of some votes.

But for those of you who are Democrats, there is a silver lining in this political murk. When the Democrats throw the Republicans out in 1972, they will find in HUD a tool that will finally work to produce housing in some quantities, a tool created for them out of political expediency by the Republicans. And, of course, the Democrats will use it the same way. So instead of a nearly paralyzed bureaucracy, dragging its dread morass at glacial pace through the sea of its own despond, HUD will at long last become a working agency of Federal government, thanks to the Republicans. The Democrats can put it to work.

—RICHARD W. O'NEILL




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**EVERYONE AGREES THAT HOUSING IS  
CHANGING DRASTICALLY.  
BUT FEW PEOPLE REALIZE HOW THIS  
CHANGE IS CREATING . . .**

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## **NEW OPPORTUNITIES IN NON-RESIDENTIAL BUILDING**

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And these opportunities are made to order for the homebuilder.

They draw, in large measure, on the know-how he has built up in construction, land development, management and financing. They can usually be handled as an extension of his homebuilding operation, using much of the same equipment and executive personnel. They can be extremely profitable. And they can act as a balance wheel for a homebuilding operation, being, as a general rule, much less vulnerable than housing to buyers' whims and the ups and downs of credit.

Most non-residential opportunities fall into what might be called the traditional categories: light commercial, industrial and institutional buildings, and commercial and industrial land development.

But as builders and developers have produced bigger and bigger projects, particularly PUDs, they have simultaneously opened new possibilities for non-residential building and investment. The sheer numbers of people that move into a big PUD make shopping areas and professional buildings not just possible, but necessary. And the environment—particularly if it includes such recreation facilities as golf courses—is a natural magnet for many kinds of social and business meetings from outside the community.

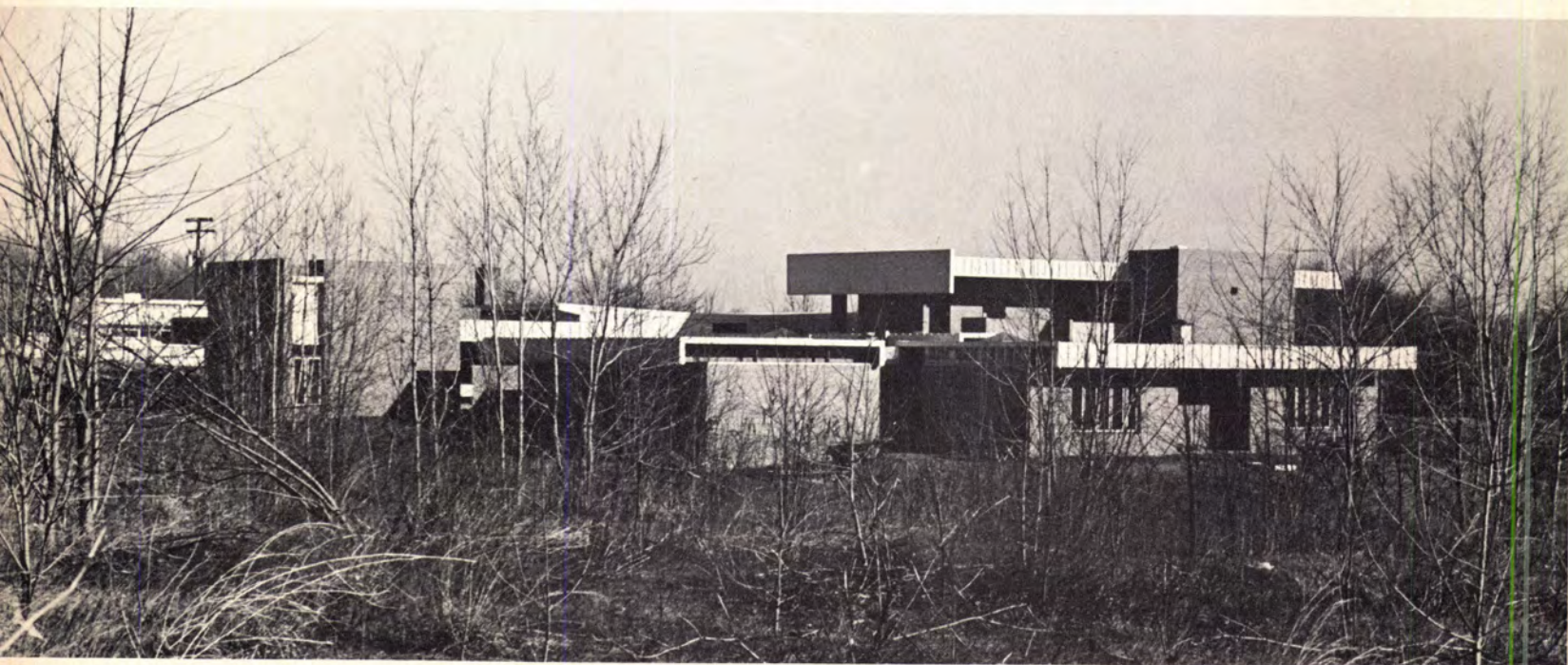
On the following 14 pages are case studies of five builders and developers who have extended their homebuilding operations into the non-residential market. Two fall into the traditional categories mentioned above, three into the newer areas made possible by large developments.

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*continued*



Photo: Douglas Photographers





## THERE'S OPPORTUNITY IN THE RISING DEMAND FOR A HOST OF DIFFERENT BUILDING TYPES

Although known primarily as a homebuilder, Kettler Brothers of Washington, D.C. (H&H, Mar. '68) generated \$6.5 million of its \$25-million 1968 volume by working as a general contractor on buildings like those at left.

*The general contracting division is not only profitable, but also benefits Kettler's homebuilding operations in two major ways:*

1. It expands the company's credit base. The Kettlers started non-residential contract construction in their homebuilding infancy by building several service stations for major oil companies. They found that for every such contract, their bank would extend \$20,000 in unsecured credit. Properly managed, and with prompt progress payments by these blue-chip clients, the jobs needed little investment on the Kettlers' part, and the credit helped them to expand their housing production.

Says Charles Kettler, who heads the contracting division: "Most bankers still think of speculative homebuilding as risky, but they love those gilt-edged commercial contracts, which they regard as offsetting our housing operations."

The Kettlers' credit is no longer tied to a specific sum for each commercial job, but these contracts still serve to bolster their corporate banking. And by taking work only from reputable clients who make prompt progress payments, they can carry a large volume of commercial work with a relatively limited capital investment.

2. It spreads the company's standard business expenses over a wider base. Accounting, switchboard service, legal fees and general office overhead are shared by all Kettler divisions. Although the three brothers have clearly defined areas of responsibility (Milton handles home sales, marketing and office management, and Clarence manages residential construction), all three can bring their experience and advice to the contracting division at the corporation directors' level.

*But, the Kettlers have found, general contracting demands a different approach, different skills and different employees than homebuilding.* For example, no one on the contracting division's staff works for the company's homebuilding division. The staff is made up of nine management employees, including General Superintendent Al Thompson, who has been with the company since its beginning, and about 10 job supers who oversee field operations.

"The general super must be a jack of all trades," says Charles Kettler. "He must constantly train job supers and workmen. He may be working in steel or reinforced concrete, may face any of dozens of floor systems, and must cope with intricate mechanical equipment. He's a production man, but he must also be a first class technical man."

In commercial work, Kettler adds, carpentry is not the major item that it is in housing. And the carpenter who is often a specialist—at framing for instance—must be more of a generalist on one-of-a-kind non-residential jobs.

*Kettler rarely uses its homebuilding subcontractors on non-residential jobs.* Charles Kettler notes that subs who can easily handle hundreds of houses may be unqualified for even a minor commercial job—especially in the mechanical trades, which normally are at least 25% of the total cost.

"Our major activity seems to be the ferreting out of qualified subs," he says. "The key word is 'qualified' because subs often bid jobs that are beyond their capabilities."

Proven subs are often invited to bid jobs, and, of course, new subs are often unearthed when a job is advertised for bids. Low bids, however, must be analyzed to be sure the sub understands what he must do.

*Scheduling is also more of a problem in general contracting than in homebuilding.* A homebuilder schedules production on firm sales or on a skilled estimate of market demand, and the units are sold for delivery on a certain date (with no penalty for missing it). But the general contractor gets his jobs through competitive bidding or negotiation, and once he has been selected, the client expects work to start immediately, regardless of commitments to prior jobs.

Kettler Brothers can handle about 40 commercial buildings a year and can usually start one or two small jobs out of existing labor crews. To get the 40, the company bids on from 100 to 150 jobs.

In Charles Kettler's view, the best general contractors prove their worth when bids on buildings come in over budget.

"Your staff must have a wide knowledge of alternate materials and methods if you are going to perform the valuable service of showing the client how to lower costs while still achieving the desired result. This same skill is critical when something won't work. You earn your fee if you can help the client and his architect past these problems."

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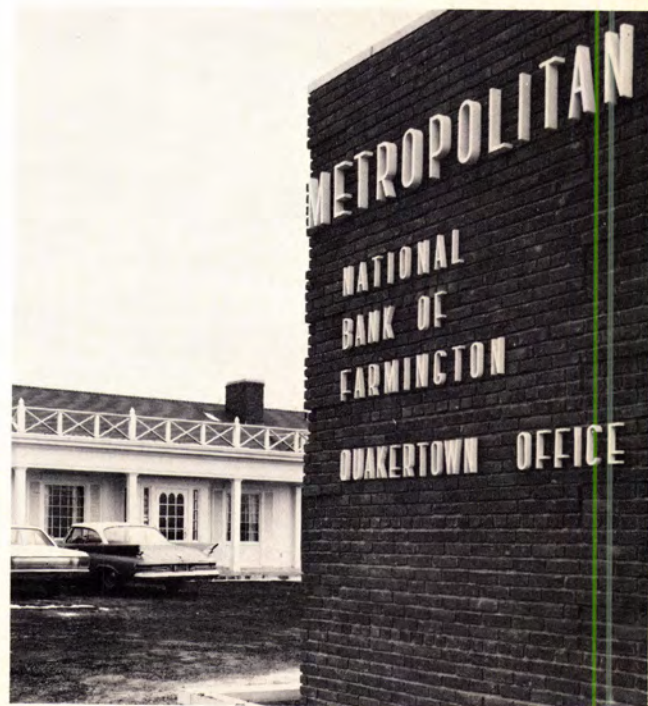
**DIVERSITY** is the hallmark of Kettler Brothers' successful contracting business. The homebuilding company's general contracting division started with gas stations like the one at top left at Reston, Va. Later, institutional building jobs—the church at left, for instance, and the school at bottom left—often came the Kettlers' way because of their close contacts with architects. The indoor swim club (below) had to be built to strict specifications to overcome humidity problems. And for their 1,500-acre planned community (Montgomery Village), the Kettlers built the administration building at far left and the recreation center above.







Photos: Dale Fisher



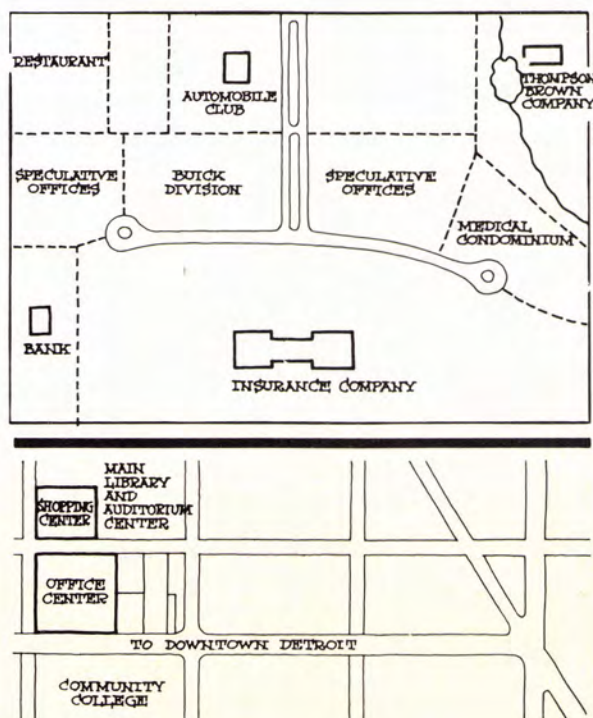


## THERE'S OPPORTUNITY IN THE FLIGHT OF BUSINESS AND INDUSTRY TO THE SUBURBS

Photos: C.F. Rank



**OFFICE PARK** developed by the Thompson-Brown Co. is easy to reach from downtown Detroit. Its 40 acres in suburban Quakertown borders on interstate highway (double road in aerial photo at left) that runs into Detroit through major population centers. The highway cuts the site off from the rest of the all-residential township, so town officials were happy to grant special zoning (called "planned non-residential subdivision") which divided the park (site plan, right) into 11 parcels ranging from one to 12 acres, including four acres for Thompson-Brown's offices (above). The largest piece was sold for \$20,000 an acre to an insurance company for its headquarters (far left). That paid for all of the park's streets, sewers, water mains and underground wiring. A bank (left) was the next building completed. Subsequent land sales have been at constantly increasing prices—the most recent at \$75,000 an acre. The last parcel is expected to bring \$100,000 an acre.



And those who flee northwest across Detroit's city limits will find the Thompson-Brown Co. waiting with land and buildings neatly packaged in two parks—one for offices (photos, far left) and the other for manufacturing plants (photos, p. 59). The 40-year-old land development, homebuilding and realty sales organization has widened its scope to satisfy the needs of commercial and industrial firms that are moving out of center city in a quest for skilled labor, lower tax rates, one-floor buildings and unhindered truck transportation.

Says President Robert H. Carey of Thompson-Brown:

"The greatest advantage to diversification is not the ability of one activity to pick up the slack when another is down—like today, when single-family housing has been hard hit by the tight mortgage market. Rather, it is the interaction between the different activities.

"For example, when we sell an office or industrial site, we always get inquiries about the range of new houses close to the employment. If we sell a new house, there is a good chance we will also get their old house listing. We also now have a general contracting division that can ask to bid on the construction of the factory or office building. Then there are always commercial opportunities for services adjacent to the offices or factories. One thing feeds another."

But neither Carey nor Vice President William Bowman claims that this specialized land use is an easy touch for any builder who happens to be temporarily out of mortgage commitments. Bowman offers the following caveats:

1. *Unless you have a land developing background, get married to a real estate broker you trust.* He must be experienced in industrial or commercial leasing, must know the physical requirements of different clients and must understand the land developing process. Thompson-Brown had a head start here since it had been developing subdivisions for four decades. But it still hired an industrial expert, Will Schwehr, to handle sales in both the industrial and office parks.

2. *Develop ties with other brokers who specialize in this field.* Bowman predicts that your first sales will probably come through established brokers via the multi-listing system, but after that, word of mouth will bring most inquiries. Heads of business talk to other heads, who will pass on the word if they feel they have found a good location.

In fact, leads to industrial or commercial land buyers come from many sources. Com-

*continued*



munity officials are often approached by industry, so Thompson-Brown maintains closer relations with them. Utilities often have aggressive programs of soliciting new business that will add load to their lines. Banks, state development commissions, industrial architects, builders and fabricators of pre-engineered factory buildings are all possible sources of customers.

3. *Don't go into parks for a quick in-and-out profit.* As in all subdivisions, you need planning and zoning approvals, health and highway department okays, utility installations and a host of other time-eating decisions. Thompson-Brown estimates that at least 18 months will go by before the development work is done and the cash from the first sale comes in. From then on, you should aim for 10 to 15 sales, or about 50 acres a year for the typical industrial park. In an office park the demand is slower, so your annual goal should be from two to four sales.

4. *Set higher development standards than in residential subdivisions.* Because of heavy truck traffic, streets should be 8" concrete with a reinforced base; they should also be wide enough for large vehicles (Thompson-Brown's are 33'). Water lines must be 8" to 12", depending on the needs of the particular industries. In any case, plan for the maximum need.

5. *In suburban areas, figure on one parking space for every two employees.* Office and factory owners often underestimate their needs, so it will be up to you to check their requirements. For example: How many people do they employ? How many shifts do they work? What are their plans for expansion?

Ease of parking is one of your strongest selling points to the company who is considering a move from a crowded city location.

6. *Hire the best lawyer you can to represent you.* In making the sale, you will be dealing with the president of a small company or the real estate department of a large one. In either case, the buyer will refer the final contract to attorneys who are often highly skilled.

7. *Do some post-sale selling.* Thompson-Brown holds welcoming ceremonies for each buyer's executives and key employees to explain the new location's advantages to them. Not coincidentally, this is also one of the most likely times to get inquiries on new houses and listings of old ones.

8. *Don't neglect the physical appearance of your parks.* In each of its parks, Thompson-Brown creates an organization of owners and pro-rates maintenance costs among them.

9. *Set realistic profit goals.* For both industrial and office parks, Thompson-Brown aims for 20% a year on investment, or a

100% payout in five years. If a project really takes fire and your sales timetable speeds up, you may be able to exceed this.

10. *Don't overlook the potential profit in ancillary services.* Thompson-Brown, for instance, has just sold a corner site in its office park to a locally popular restaurant operation. Since the park is surrounded by high-income residential areas, demand is strong for evening dining, and the growing number of white-collar workers and executives in the park's offices (plus the faculty of a nearby community college) will insure heavy patronage at lunch. In turn, the restaurant's availability will make the park more desirable to potential buyers.

In its industrial park, Thompson-Brown is planning more ambitious ancillary services. To serve business travelers calling on the park's plants, two sites at the entrance will be developed by a major motel chain. And negotiations are under way to provide a gas station and truck-repair facility for the vehicles which serve the plants. Also planned: an industrial medical clinic and a restaurant.

Unlike many successful residential developers, the industrial and office park developer can rarely operate out of his current income. And most of the park improvements have to be made in advance of sales income. So . . .

*Where does the front money come from?* To get initial capital, Thompson-Brown forms trust corporations, with limited liability to the investors, for each project. These corporations don't interest the average high-tax-bracket investor since the return on land development is straight income, and he needs tax shelter. But an investor with a tax loss or excess depreciation is eager for income to offset it.

Most of Thompson-Brown's development and/or construction loans come from trust departments of commercial banks, which find such loans sound and high-yielding. Of course, these loans have first call on income from the sale of developed sites.

*Is zoning a problem?* It's no longer the roadblock that it used to be, according to Bob Carey.

"Communities have learned the value of a good tax base," he says. "They are also learning that you can't foist off the most unbuildable and least desirable land on industry and then expect companies to jump at it. Transportation, especially, must be excellent, although usually only good highways are demanded, not railroads.

"Several communities are now asking us to develop industrial or office parks—offering to put us in touch with potential land sellers and, in some cases, to rewrite their zoning ordinances to meet our needs."



Benyas-Kaufman



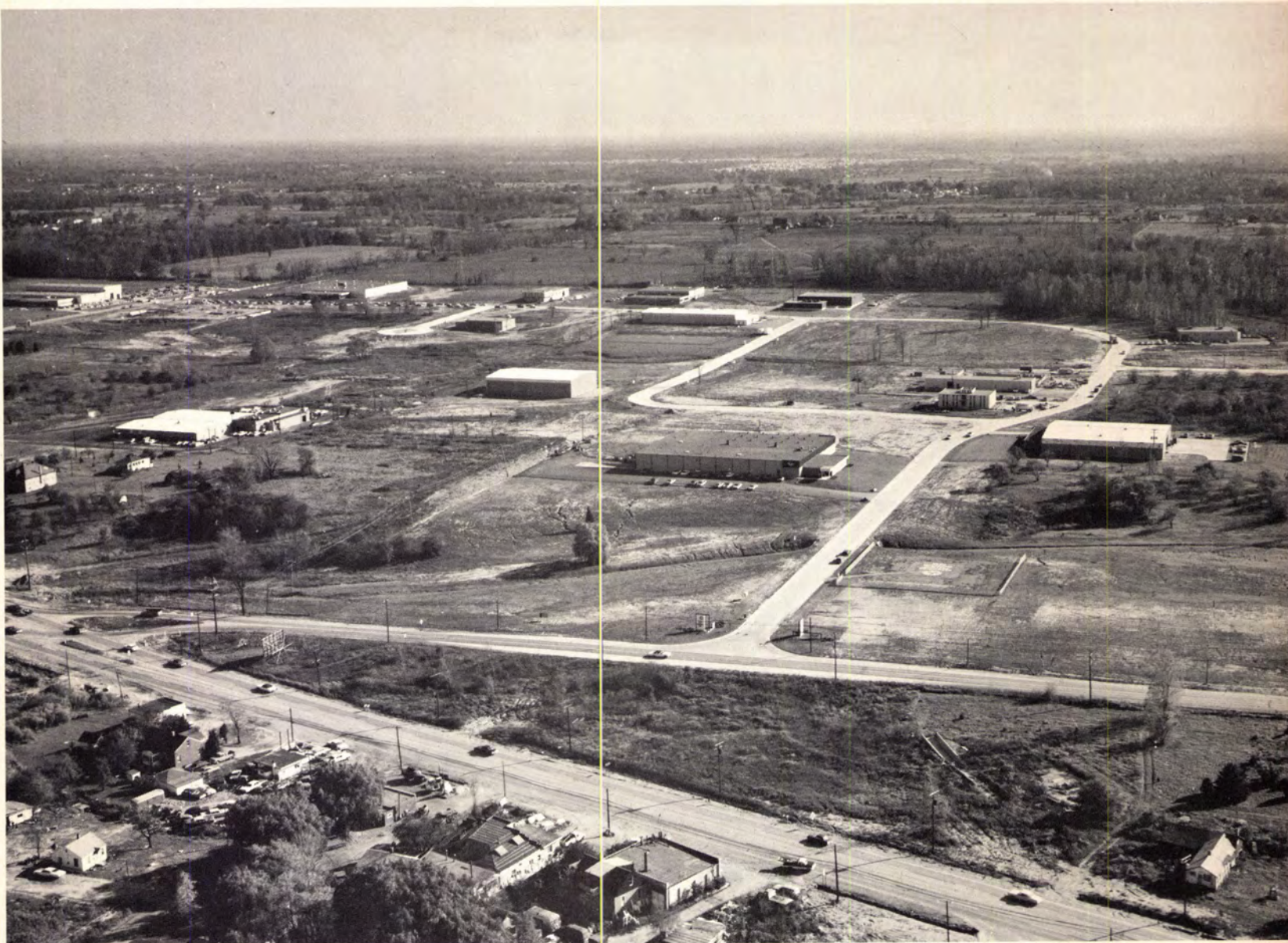
Benyas-Kaufman



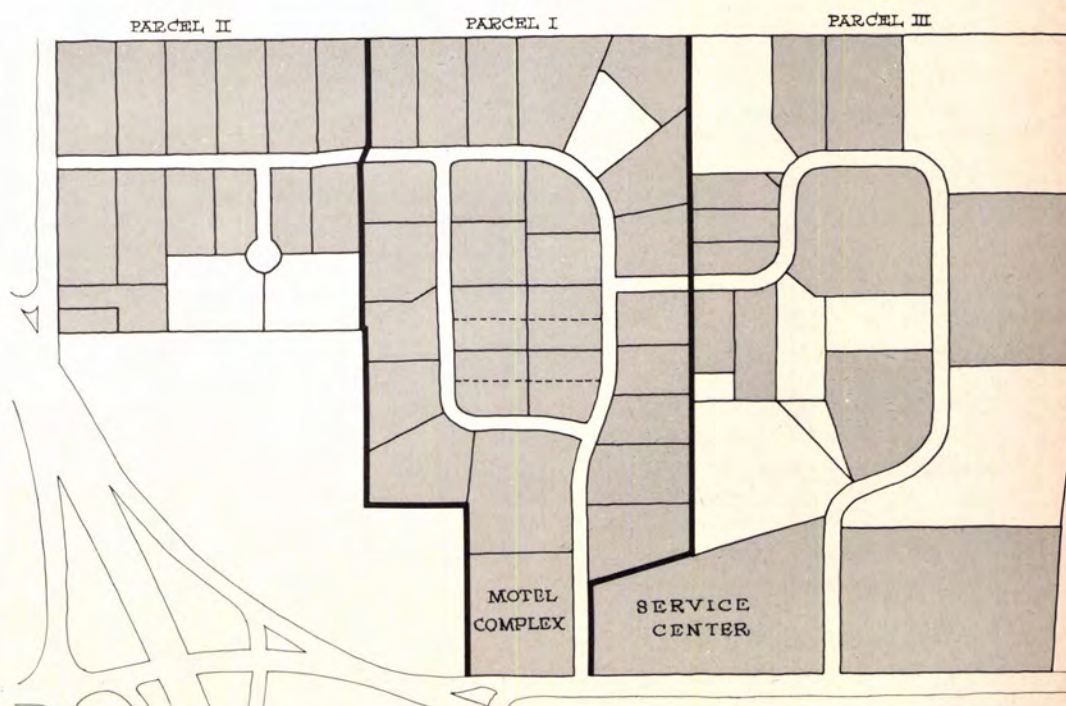
Benyas-Kaufman







**INDUSTRIAL PARK**, on 250 acres northwest of Detroit, is in Farmington Township, which is eager for the tax ratables brought by industry. Thompson-Brown broke the site into three parcels (right) for development in stages, but sales came so fast that the whole park was developed almost simultaneously. Sales prices have ranged from \$32,000 to \$43,000 an acre, about double those of nearby industrial sites not in planned parks. In the park's typical factories (left) the ratio of manufacturing space to more expensive office space is about nine to one. Several plants have been built on speculation by investors and leased to manufacturers (in Detroit the average annual rental for such space is \$1.55 a sq. ft.). And Thompson-Brown's recently organized general contracting division is now offering to bid on plant construction. Park upkeep is handled through an organization similar to a homeowners' association.



continued







## THERE'S OPPORTUNITY IN BUSINESS' NEED FOR ATTRACTIVE CONFERENCE SITES

Anyone who has tried to book space for a convention knows the extent of this need: good hotels and motels are booked up for months—even years—in advance.

What's less well known is that there is also a heavy demand for places to hold smaller conferences and seminars. And there's growing evidence that the big projects now being built around the country can be ideal for such conferences. The reason: They offer attractions that most hotels and motels don't. For example:

*They are a long way out of town.* Big conventions count on the city to lure attendees, but smaller conferences are more liable to be all business, and the companies that hold them see the city's attractions more as distractions.

*They offer recreation, notably golf.* Night life may be considered a distraction, but golf ranks at the top of the executive list of wholesome relaxation.

Two cases in point: Panther Valley (left), a 2,000-acre PUD in Allamuchy, N.J., and Rancho Bernardo, a 5,800-acre community near San Diego (next page).

Panther Valley Inc. opened a 52-room inn (large photo, left) about a year and a half ago.

"We built it," says Philip J. Bowers II, president of Panther Valley Inc., "strictly as an accommodation for guests of our residents and for people who had come out to look at our houses and apartments. But soon after we opened we began to get requests from companies in the area who need meeting space."

"The trouble was, we had never anticipated such business, and we really weren't set up to handle it."

When it became apparent that the demand for conference space was a permanent one, Panther Valley Inc. began a program of highly efficient expansion. Specifically, the company . . .

*Added 4,500 sq. ft. of meeting and dining space* by using part of what was originally meant to be a supermarket building. It will provide four meeting-dining rooms and a holding kitchen.

*Added cooking facilities* in the form of a new \$118,000 kitchen in the nearby country club which the company owns and operates. Food can also be taken from the new kitchen to the holding kitchen.

*Added temporary overnight accommodations* by making available 30 apartments from a nearby rental complex. "They have two bedrooms and baths each," says Bowers, "and make excellent executive suites."

*continued*



**PANTHER VALLEY INN** (left) is a complex of eight buildings, each with from six to eight units. It is presently the site of several small business conferences a week (a typical group is shown in the photo above). An apartment complex is visible at the top of the photo at left; 30 of its units will be made available for conference attendees. Two holes of the golf course run between the inn and apartments; nine holes are now playing, a second nine is under construction.

Panther Valley is a 2,000-acre project located 90 minutes from New York by present roads, about 60 minutes when an interstate highway is completed. Houses and apartments opened last spring; about 35 of each are now occupied. Panther Valley's eventual population is expected to be about 6,000.

The developer, Panther Valley Inc., is part of Frank H. Taylor & Son Inc. of East Orange, N.J.



"These changes," says Bowers, "should let us handle up to 300 people at a time. We're going to see how the business goes, and, if necessary, we have plenty of land to enlarge the inn and add the permanent facilities we need."

Rancho Bernardo has followed much the same path. Its 30-room inn (*right*) was planned for residents' guests and to help the sales program; salesmen wine and dine prospects and sometimes put them up overnight. And with two adjoining golf courses (one is private, but visitors from out-of-town clubs are accorded reciprocal privileges) and its relatively large dining and bar facilities, the room was a natural magnet for conferences.

"We now have a vice president for hotels who looks for conference business," says Bayne Sparks, marketing director. "And the business has grown to the point where we feel justified in a \$3-million addition to the inn that will give us 120 more rooms, more swimming and tennis facilities and bigger dining and banquet areas."

The result: Rancho Bernardo will soon be able to handle conferences and small conventions of up to 300 people.

Though the conference business can be very profitable (just how profitable depends on many factors, but most inn facilities should break even at around 70% occupancy), of at least equal importance are the benefits it brings to the project as a whole. Says Bowers:

"We're not as interested in conference income as we are in the exposure we get. The conferences bring the kind of top-caliber executive we want in Panther Valley."

And says Sparks:

"We've made several sales to people who have attended business meetings here. And we have a 635-acre industrial park. Think of having top-level executives coming to conferences and seeing that!"

Care must be taken, however, to see that conferences don't disturb residents.

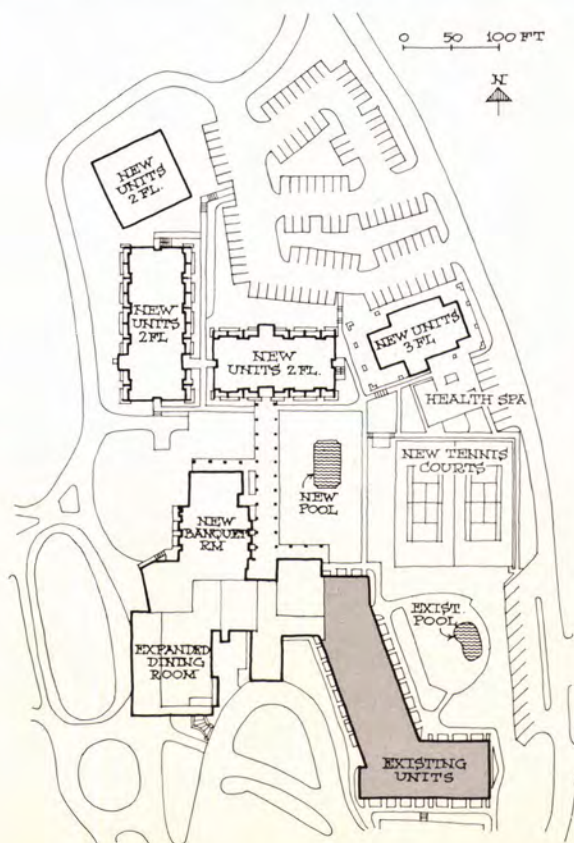
"We prefer holding several small conferences rather than having one big gang. It's a much quieter operation, and it encourages high-level types of conferences," says Bowers. And says Sparks:

"It takes good public relations to keep residents happy about conferences. We try to emphasize the benefits; without the conferences, many of the inn's facilities wouldn't be possible."

Finally, both Bowers and Sparks agree that it doesn't make sense to build facilities just for conferences.

"Your inn or motel must make sense without the conferences," says Bowers. "Then the conference business will help make maximum use of the facilities you build—particularly in the early stages when cash flow is a problem."

Photos: Charles AquaViva

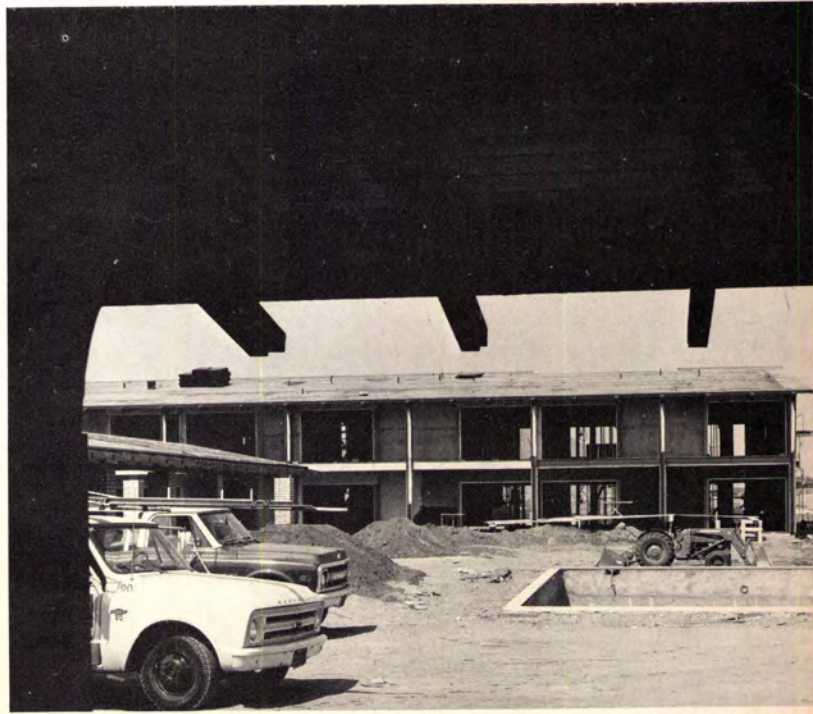


**RANCHO BERNARDO INN**, at left center in photo above, looks out over a public golf course. Originally built with 30 rooms as an aid to the project's sales effort, the inn is now growing to 150 rooms (*drawing, left*) to accommodate a steady growth in demand for conference space. In addition to the new rooms, the expanded inn will have such amenities as tennis courts and a health spa. Photos at right show the original one-story, 30-unit wing around a pool, and a new two-story wing facing onto a second pool.

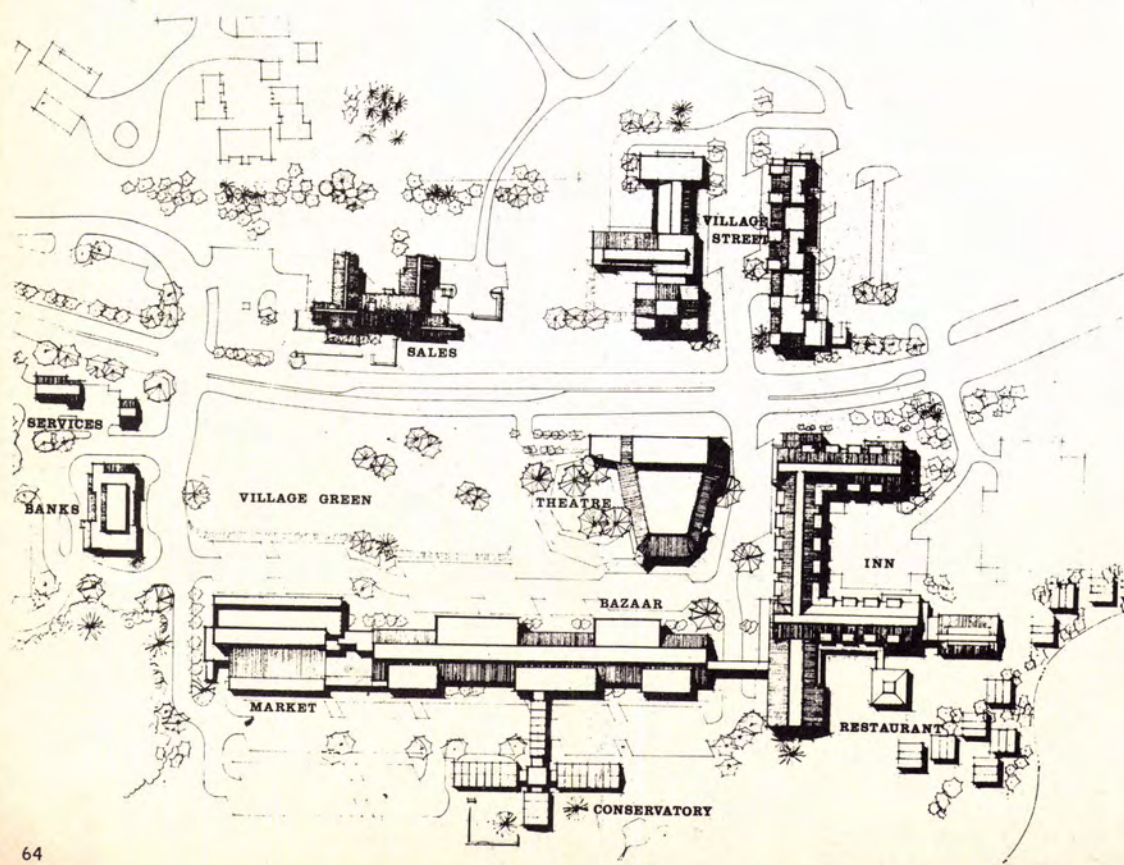
Rancho Bernardo is a 5,800-acre project located about 20 minutes north of San Diego. Opened in 1962, its first phase of 1,200 acres now has about 2,600 homes; eventually there will be some 17,000 units and 50,000 people. The inn and the first of the project's two golf courses opened in 1964.

Last year Rancho Bernardo was bought by Avco Corp.









**FINANCIAL BUILDING** (above) is the first part of Heritage Village's community center to be completed. It holds two banks, plus insurance, brokerage and law offices. Complete center (plan, left) will have 250,000 sq. ft. of commercial and office area on about four acres of land. Another 15 acres next to the center are available for future expansion. The building marked "sales" on the plan was built with the original project and was intended to be a community center. But now that the new center is being built, Paparazzo Heritage Corp. will continue to use the intended center as a sales office until the project is completed. Then it will be turned into corporate offices. Photos on the facing page show (top) part of the village street, which will include professional and medical offices and a restaurant at the extreme right, and (bottom) the shell of the 400-ft.-long bazaar building.



## THERE'S OPPORTUNITY IN THE SOPHISTICATED TASTES OF THE NEW ADULT COMMUNITIES

Builders and developers began learning the basic lesson several years ago: If you build a good project, you create a market for all the goods and services people need for day to day living. And since somebody's going to take advantage of that market, why shouldn't it be you? The response to this question is embodied in the rising number of village shopping centers built and operated by developers in their new communities (H&H, Oct., '68).

Now a new facet of this same opportunity is beginning to appear. More and more new communities are being built either partly or entirely for adults. These adults often combine high spending power with more than average sophistication. And the question is: Would it be possible—and profitable—to create a shopping center specifically for the residents of these communities?

The photos and drawings here and on the next two pages represent a \$7-million bet that the answer is yes, and then some.

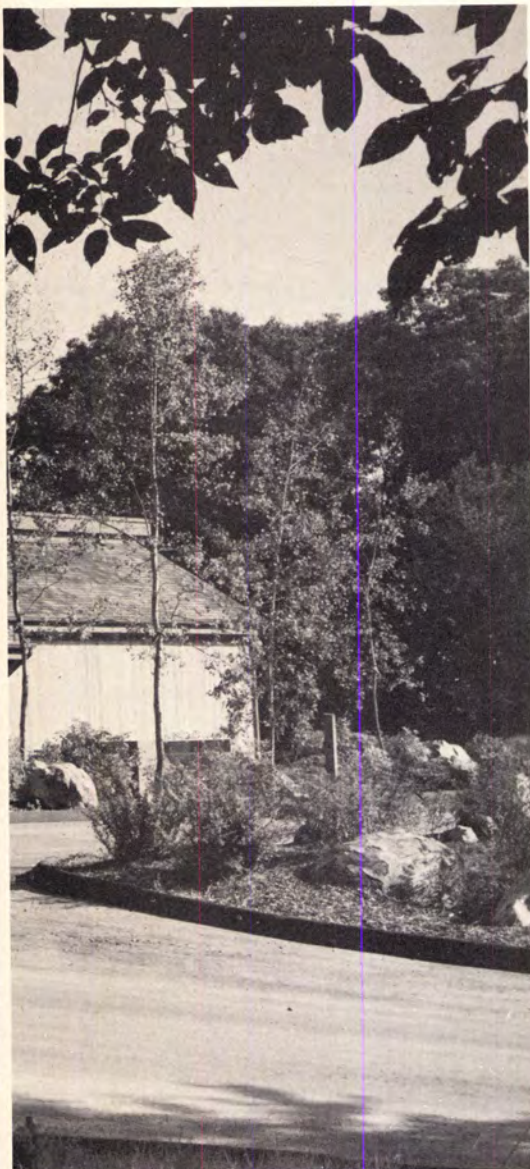
They show a four-acre community center now under construction at Heritage Village in Southbury, Conn. When completed—hopefully within two years—the center will include shops, offices, banks (*see cover*), an inn and a theatre. And the developer, Paparazzo Heritage Corp., anticipates that thanks to a blend of sophisticated services and a unique, exciting design concept, the center will lure people not just from Heritage Village—which will eventually hold 5,000 people—but also from surrounding towns.

"We always knew Heritage Village would need a shopping center," says Henry Paparazzo, president of the company. "And as the project grew, we began thinking in terms of also attracting people from other areas. Finally we realized that if our idea was to work, we had to build more than just a shopping center. We needed a neighborhood focal point, and it had to have a lot more than just shops."

As planned, the new area will be an unusually complete community center. It will include:

*An automobile service center*, now under construction, discretely screened from the road by trees and with gas pumps behind the building rather than in front.

*A financial building*, recently completed, with both commercial and savings banks on the first floor and brokerage, insurance and law offices above.



Photos: Ben Schnall



*continued*



A village street, with medical and other professional offices and a restaurant on one side (they're about ready for occupancy) and arts and crafts shops on the other side (they're just being framed).

A theater for both movies and legitimate plays that will seat 750 (it is not yet started).

An inn with 150 rooms, 100 of them in the main building and 50 in small clustered buildings behind it. The latter also include small conference rooms, and the main building has larger meeting rooms in addition to a large restaurant (see drawing at right).

"We think that with the kind of center we're building, we can have a very successful conference center," says Paparazzo.

A bazaar, with an attached conservatory and adjacent market, which promises to be the showplace of the entire center. It is a 400-ft.-long multilevel building (the shell is now finished) that's open from end to end. Some 30 shops will be housed inside, not as walled-off entities, but as open stalls (see drawing at bottom of facing page). And the conservatory (see drawing at top of this page) will house garden and flower shops and will also have an aviary.

"It will be almost an arboretum," says Paparazzo.

Tenants of the bazaar, as well as other parts of the center, are being chosen with extreme care.

"We have lots of applicants," says Paparazzo, "but we have to find those that fit the concept. Generally speaking, we try to avoid the chain store with a local manager and look for a small store with a local owner. We're trying to create a more personal feeling than most shopping centers have. We'll have specialty shops—a cheese store, for example—and top clothing stores. We want people to walk through and browse. And we want to create impulse buying by theater-goers and people who stay at the conference center."

The design of the new center is by Cal-lister & Payne of Tiburon, Calif., the same firm that designed Heritage Village. The design theme carried over from the village's houses—strong shapes and heavy emphasis on wood finishes—is especially spectacular inside the bazaar.

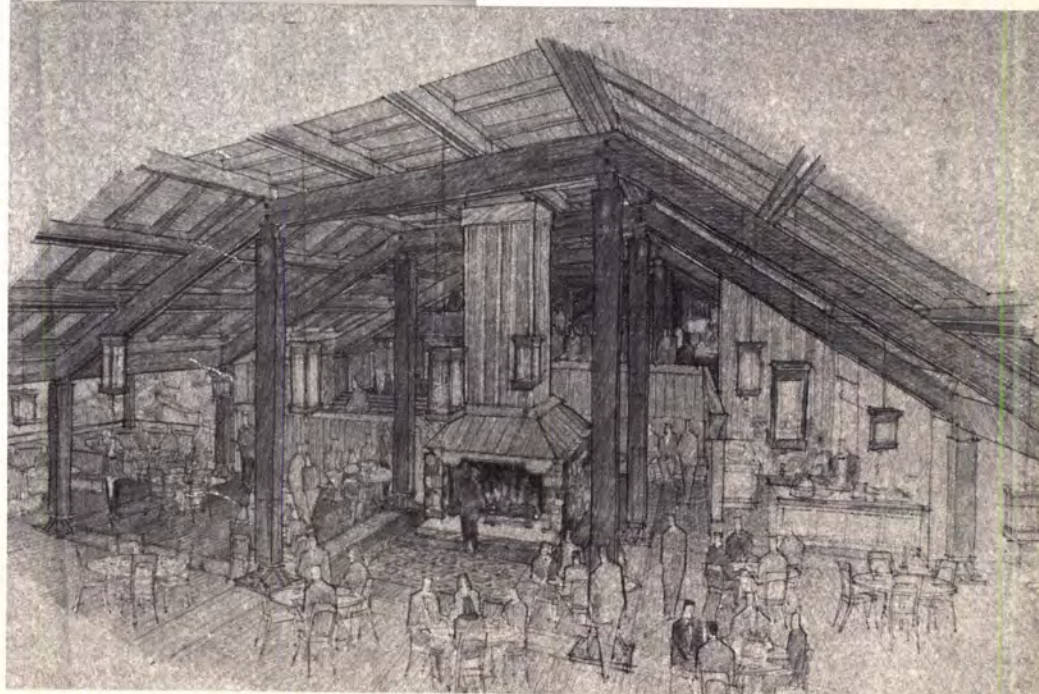
Paparazzo expects the center—particularly the bazaar—to show a profit within two to three years. Rents are high—an average of \$4.50 a sq. ft., with office space at about \$6 a sq. ft. and the market at \$3.20 a sq. ft.

"Tenants apparently recognize the potential of both the market and the way we're going after it," says Paparazzo. "So far we've had no resistance to the high rates."

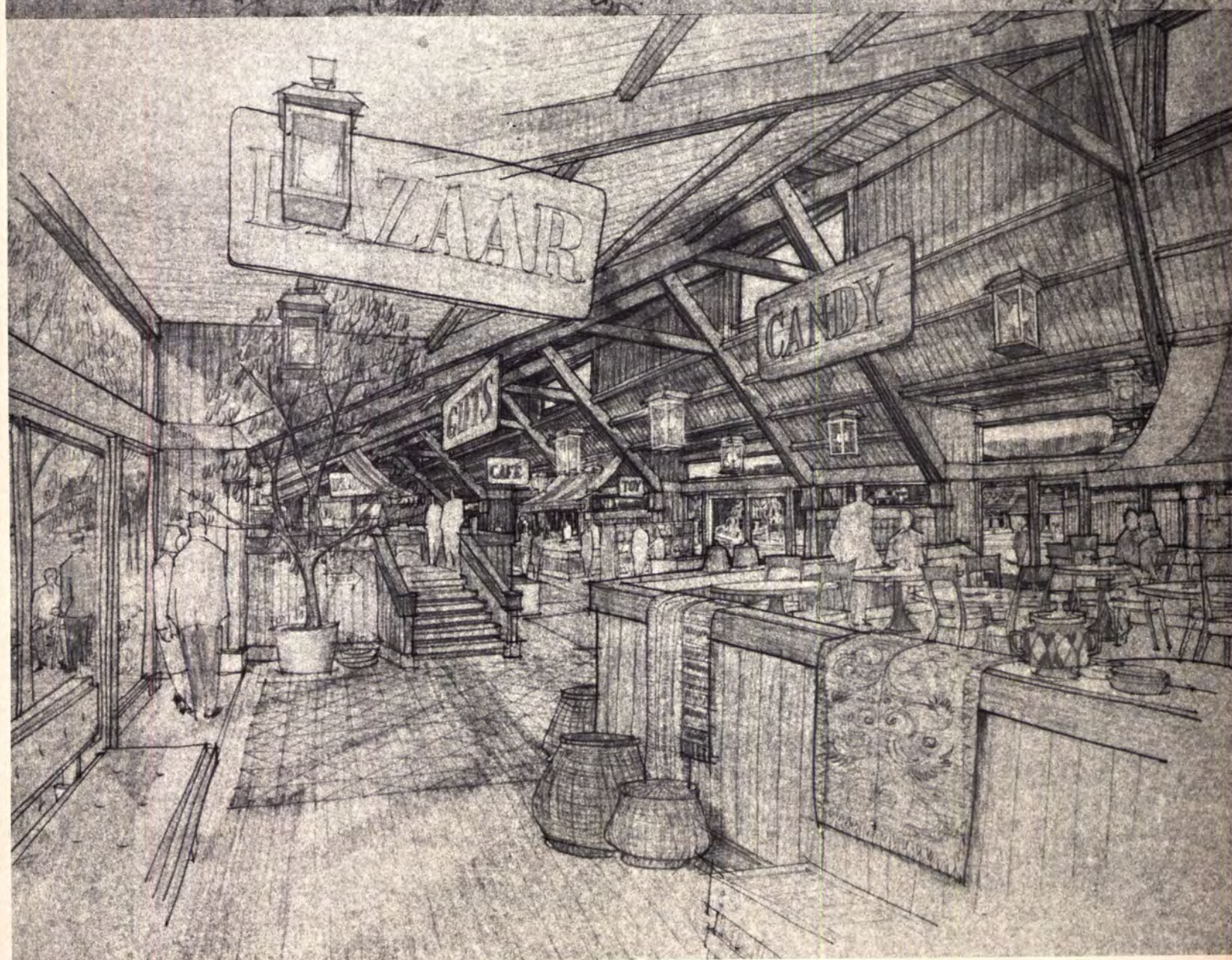
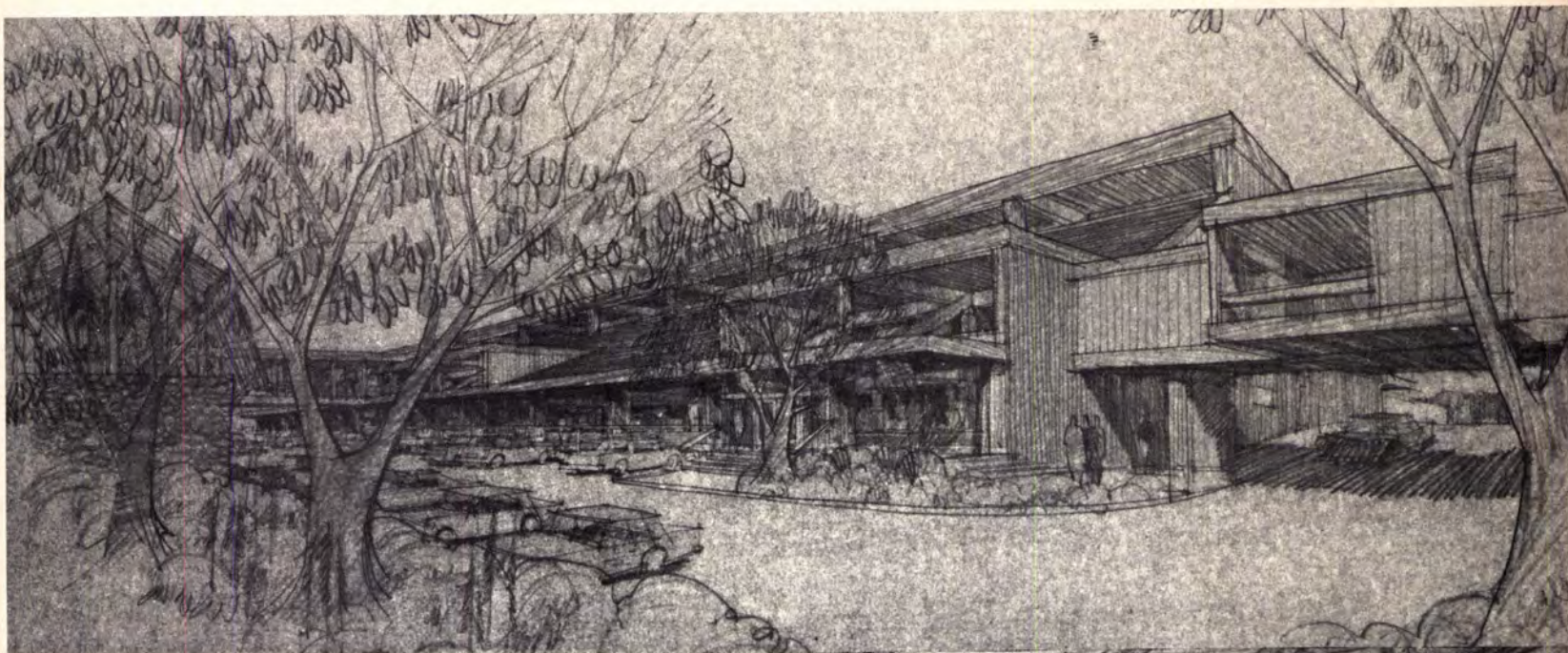


**CONSERVATORY** is shown in the drawing above. It will house a variety of flower and garden shops. Interior of bank (photo, left) has a formal air compared with the restaurant of the inn (drawing, below), which will have massive wood members holding its high ceiling.

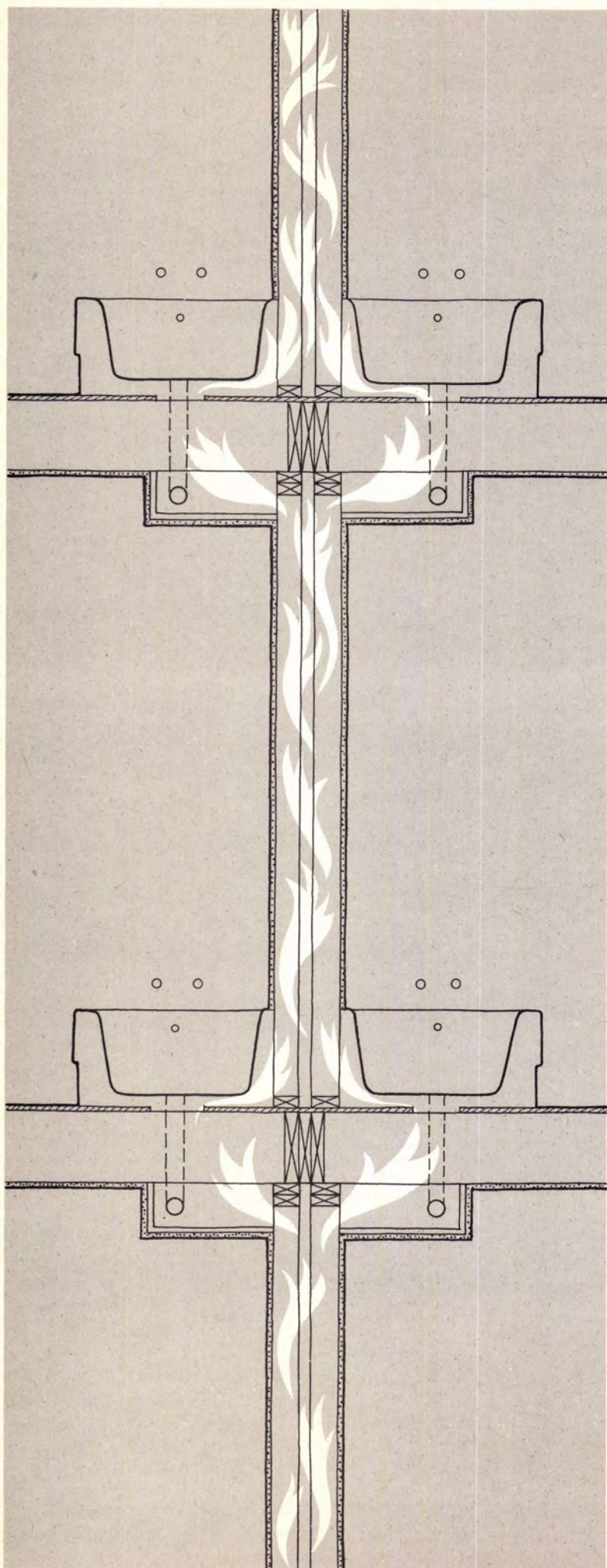
The bazaar (facing page) will be the most spectacular part of the center. The top drawing shows it from the rear, where parking will be at the lowest level. One wing of the conservatory is visible at the far left. The lower drawing shows the interior of the bazaar, with its informal arrangement of open shops. The stairs at left lead to one of the building's three levels.











## How to avoid fire-rating problems in your garden apartments

The situation represented by the hypothetical drawing at left may, in fact, exist in many garden apartments around the country—with potentially tragic results.

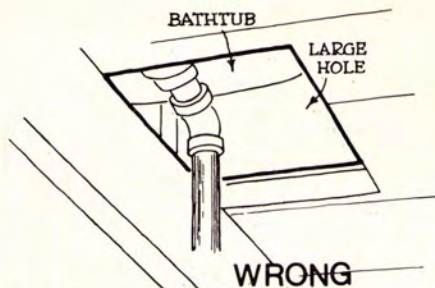
What's shown is a combination of building practices which, while perfectly acceptable (if not ideal) in single-family construction, are nonetheless totally unacceptable in apartment construction because they pose grave fire-spreading hazards.

The reason for raising this problem now is that the decline in single-family starts and the matching rise in garden-apartment starts has brought many builders and subcontractors into the apartment field for the first time. Apartment practices are new to many of them. And while building inspectors can and do catch most problems before they are built in, inspectors are not building superintendents, and they cannot watch over every aspect of every subcontractor's operation.

The most typical fire-rating problems are shown at right and on the following two pages. They are presented with the aid of Dan E. Morgenroth, manager of technical sales for the Home Building Products Division of Owens-Corning Fiberglas, who is also an expert in sound conditioning (H&H, July). And for builders who are concerned with the cost of building in adequate fire rating, Morgenroth has a note of cheer:

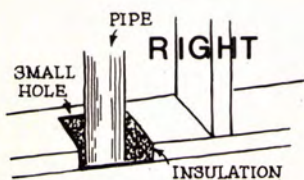
"If you do a good fire-rating job," he says, "you will have taken care of 85% of your sound-control problems. And that can be a real marketing asset."





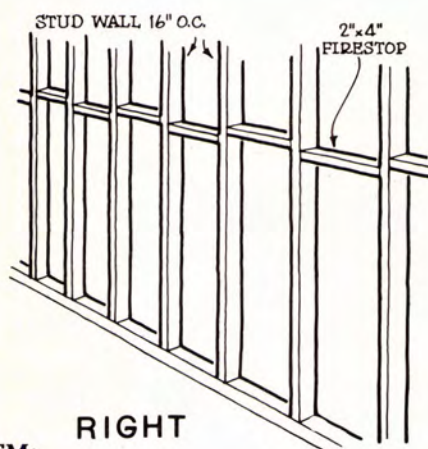
#### THE PROBLEM:

Lack of closure at the point where pipes or other utilities pass through a floor. Sometimes these holes can be very large, as under a bathtub where the plumber has created access to set the drain trap. But even a small opening can create a chimney effect, allowing fire to pass to the floor above.



#### THE SOLUTION:

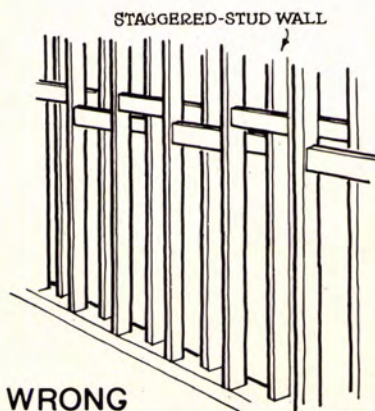
Caulk around all pipes or other runs so that no draft is possible. If the opening is so big that caulking isn't possible, close it with sheathing and then caulk it up.



#### THE PROBLEM:

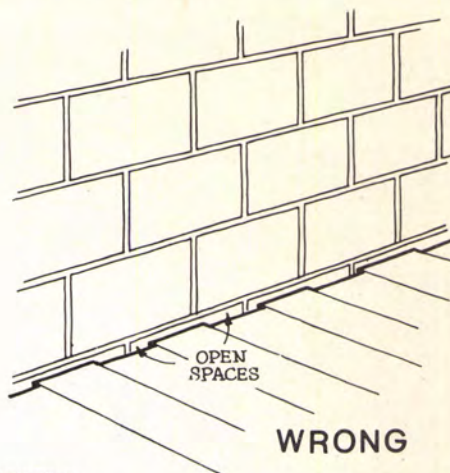
In a single stud wall, blocking — necessary to stiffen a bearing wall on the bottom floor of a three story building — also makes an adequate firestop.

But when the wall's studs are staggered to reduce sound transmission, the blocking that stiffens the wall will no longer act as a firestop.



#### THE SOLUTION:

Fill the wall solidly with fireproof insulation.

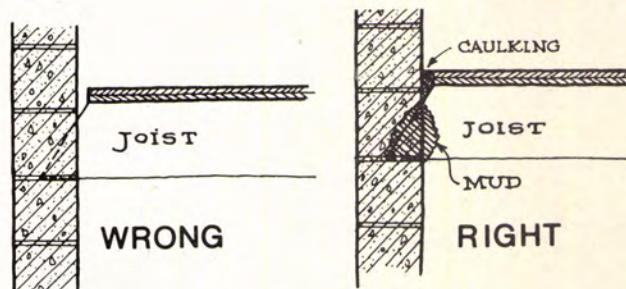


#### THE PROBLEM:

Where wood floors do not meet masonry walls, the only barrier to fire is the wood molding that goes on after the wall surfacing.

#### THE SOLUTION:

Caulk the gap between flooring and wall.

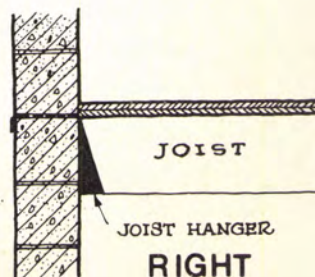


#### THE PROBLEM:

Where wood joists are let into masonry walls, two potential fire paths are created. One, like the problem above, is the gap between flooring and the masonry wall. The other is the space between the sides of the joists where they enter the masonry wall, and the masonry itself.

#### ONE SOLUTION:

As noted above, the gap between the masonry wall and floor must be caulked. Then mud is forced into the spaces between joists and masonry walls. But there is a problem inherent in this solution: When the time comes to apply the mud, the mason has usually been paid off, and getting him back for so small a job may not be easy. Also, the mud may not be perfectly applied. So it's usually preferable to use the method discussed below.

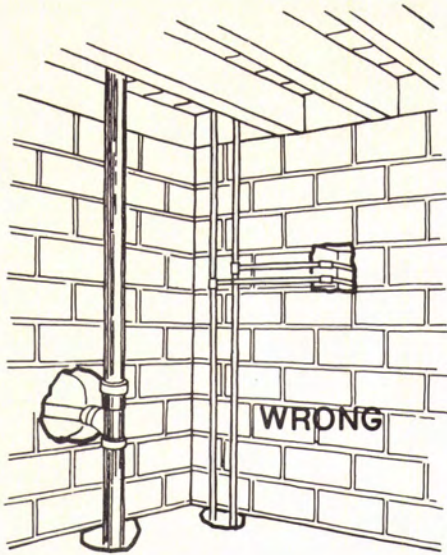


#### BETTER SOLUTION:

Joist hangers are laid across the appropriate course of blocks, and the joists are supported by them instead of being let in. There are no breaks in the masonry, and the carpenters are saved an angle cut on the joist ends.

*continued*



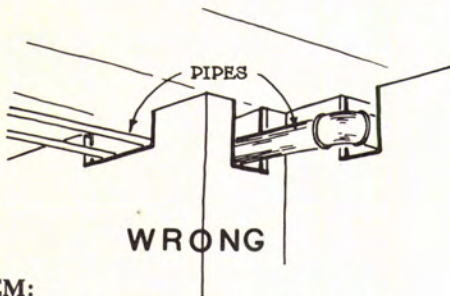


**THE PROBLEM:**

Unnecessarily large holes to allow pipes, wires, ducts etc. to pass through masonry walls. They can indeed make it easier for the mechanics to work, but they also make it easier for fire to pass through.

**THE SOLUTION:**

Keep the holes as small as possible, then apply caulking or mud when the runs have been completed.

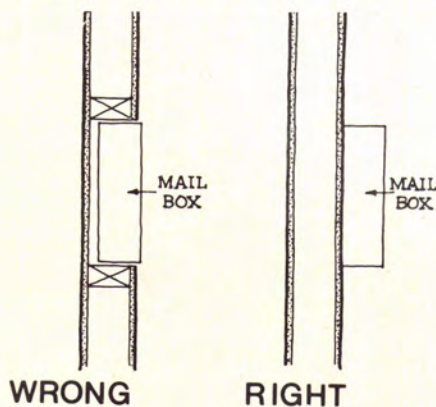


**THE PROBLEM:**

Lack of closure at points where pipe, ducts etc. enter vertical shafts. This is very similar to the problem above, but it can have more serious consequences because of the potential chimney effect of the vertical shafts.

**THE SOLUTION:**

Keep the openings as small as possible, then caulk carefully around the pipes.

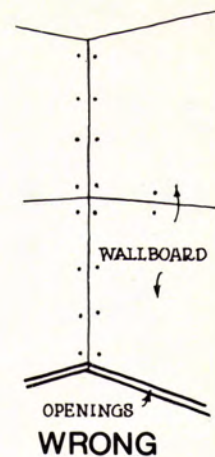


**THE PROBLEM:**

If mailboxes are let into a framed foyer wall and only one layer of gypsum board remains, the integrity of the wall is destroyed.

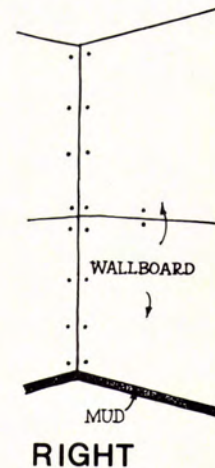
**THE SOLUTION:**

Flush-mount the mailboxes on the wall, leaving two full layers of gypsum board.



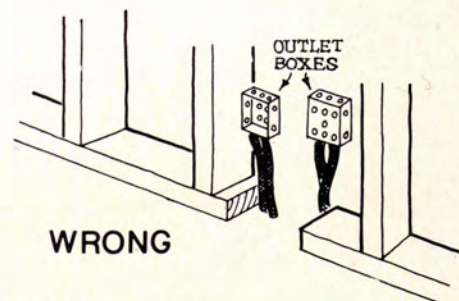
**THE PROBLEM:**

Small gaps at the bottom of a gypsum-board wall. They will be covered by base molding, which is not a rated material.



**THE SOLUTION:**

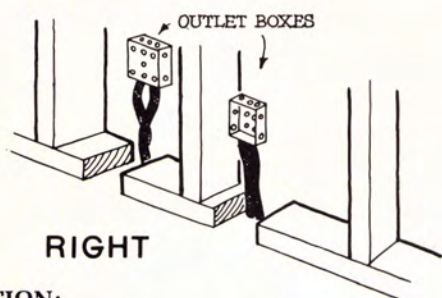
Have the drywall contractor mud-in the space between board and floor.



**THE PROBLEM**

If electrical boxes for adjoining apartments are installed in the same stud space, they create a path for smoke and fire through their screw holes. And the problem is worse in the case of telephone boxes, which have no backs.



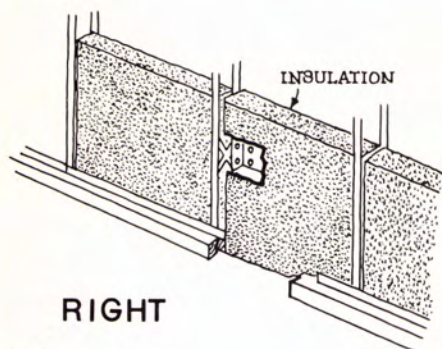


#### THE SOLUTION:

Make sure the electrician never puts boxes back-to-back in the same stud space.

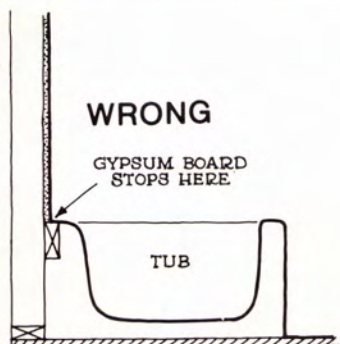
#### BUT...

If steel studs are used, the solution above will not work because the open webbing will permit horizontal movement of smoke and fire.



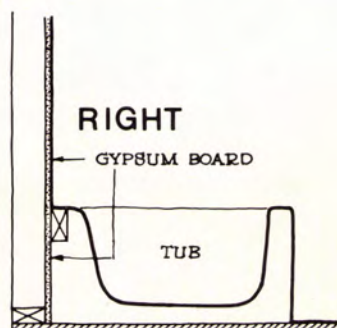
#### THE SOLUTION:

Fill all steel-studded party walls with fireproof insulation.



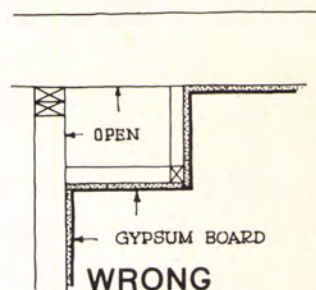
#### THE PROBLEM:

It's an all too common practice to set bathtubs directly against the studs, then bring the wallboard down only to the lip of the tub. This destroys the integrity of the wall from the tub lip down to the floor.



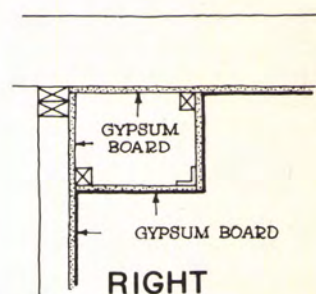
#### THE SOLUTION:

Hang the wallboard all the way to the floor before the tub is set. This requires extra blocking in the wall at the point where the tub lip intercepts it.



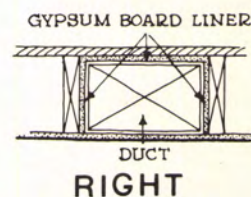
#### THE PROBLEM:

If the soffit above the kitchen cabinets is framed before the drywall is hung, the usefulness of the wall's top plate as a firestop is destroyed, because the drywall runs around the perimeter of the soffit.



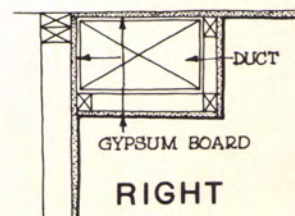
#### THE SOLUTION:

Drywall the ceiling and walls before the soffit is built. This not only retains the integrity of the wall, it also makes possible a much simpler and cheaper framing job.



#### THE PROBLEM:

Installation of heating ducts between joists does save some space, but it also creates trouble. Legally, the space around the duct must be lined with gypsum board or some other rated material, and installing this is expensive.



#### THE SOLUTION:

Treat the duct like the kitchen cabinet soffit. Install wall and ceiling finished first, then hang the duct, frame around it and cover it with gypsum board.

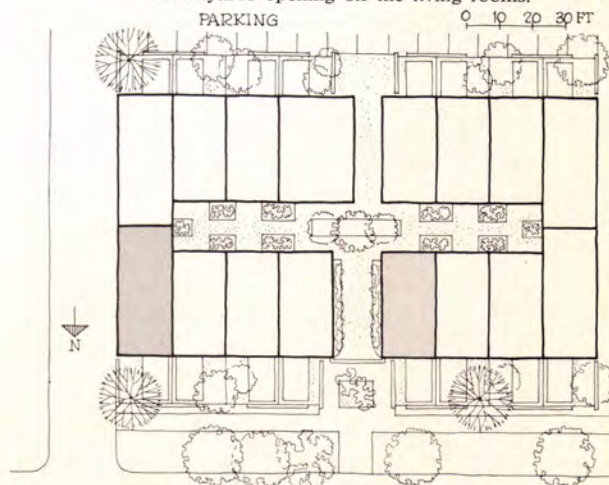


# a house for all reasons: the townhouse

Builders are learning that the townhouse is one of the most adaptable of housing types. It fits small, expensive urban sites (*right*), and yet its efficient utilization of space permits the preservation of large portions of wooded rural environments (*see p. 76*), and it lends itself to the advantages of multiple standardized production. Equally vital, townhouses have proved popular with buyers, even in areas where they had never been built before. The adaptability and broad appeal of the townhouse is well illustrated by the three projects shown at right and on the next four pages. All three won Honorable Mention citations in the 1969 Homes For Better Living program, sponsored by the American Institute of Architects, in cooperation with *The American Home Magazine* and *HOUSE & HOME*

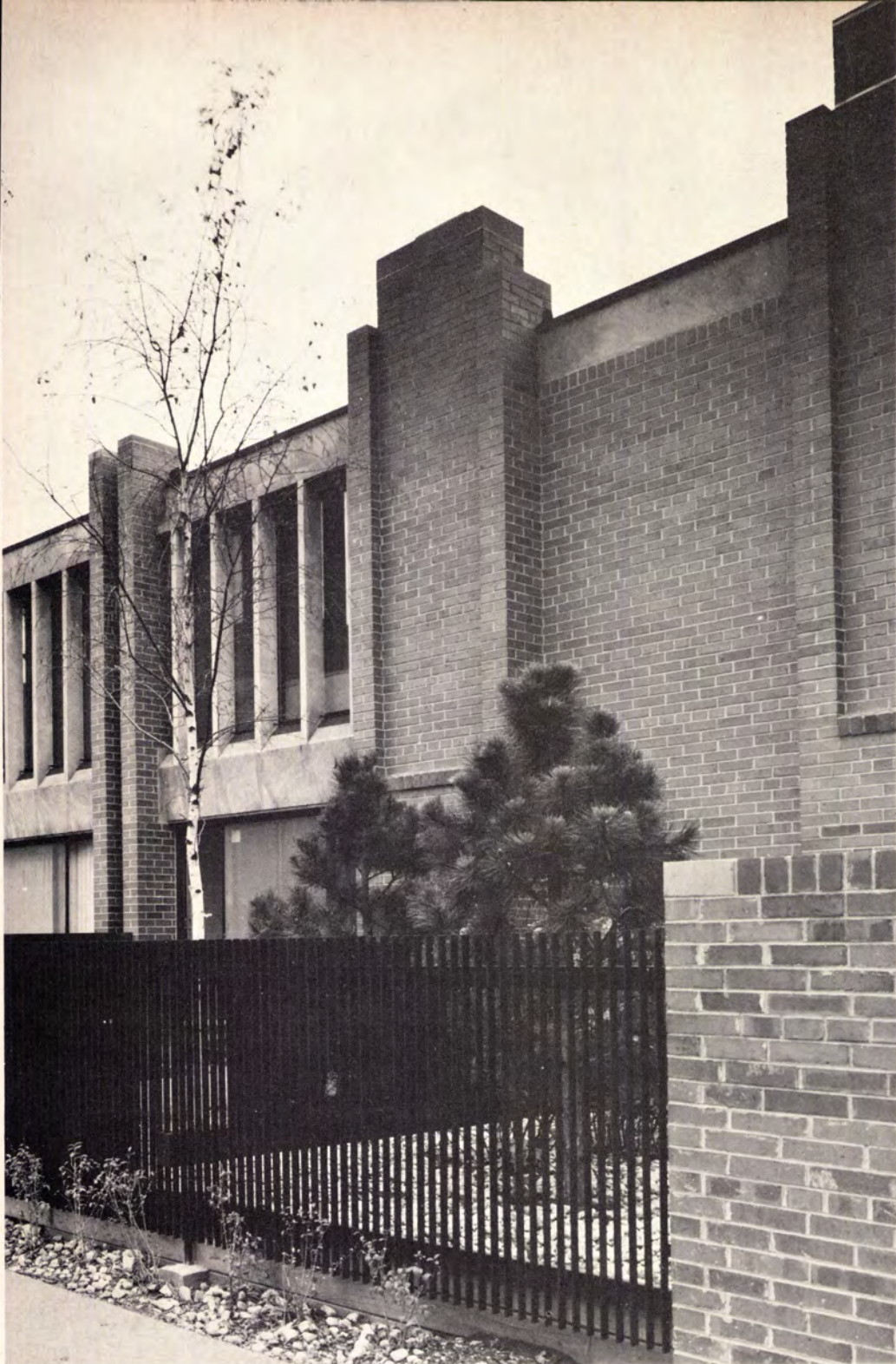


**STREET SIDE** of project has head-high brick walls and angled-slat fences to provide privacy in courtyards opening off the living rooms.



**SITE PLAN** limits public areas to a narrow entry court and two-entry walk, gives each house a private court and one parking space in the rear.





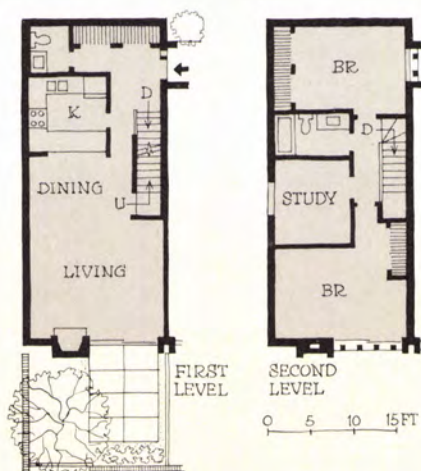
**OPEN STAIRWELL**, seen here from main floor, leads up to bedrooms and down to basement, creates visual space in narrow (16') units.



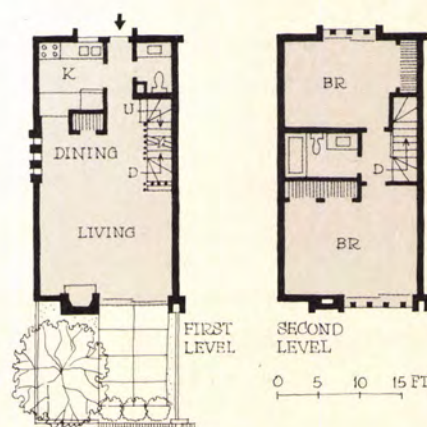
**EXPOSED BEAMS** make for a warm feeling in living and dining area. All ductwork is hidden in 6" space between ceiling and upper floor.

### A tightly planned project for costly urban land

Even though 16 townhouses were shoe-horned into this 18,000-sq.-ft. Chicago site, land costs were more than \$10,000 per unit. Priced at \$33,900 and \$39,900, the houses were all sold during construction, and within a year, one of them was resold for \$47,000. Heavy beams and decking on masonry bearing walls form a simple structural system, and dark-stained floors and interior trim create a warm feeling. Architect: Anderson & Battles. Builder/owner: Belden Associates.



**CORNER UNIT** (see site plan) is deep enough (38') to allow for an entry foyer and a second-floor study that can be used as a third bedroom.

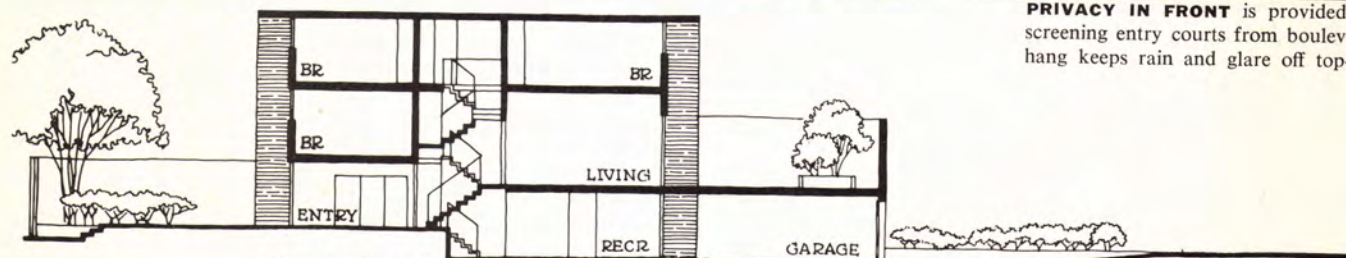


**INTERIOR UNIT**, shown in small photo above, is 32' deep, has two bedrooms. All units include a fireplace and first-floor powder room.

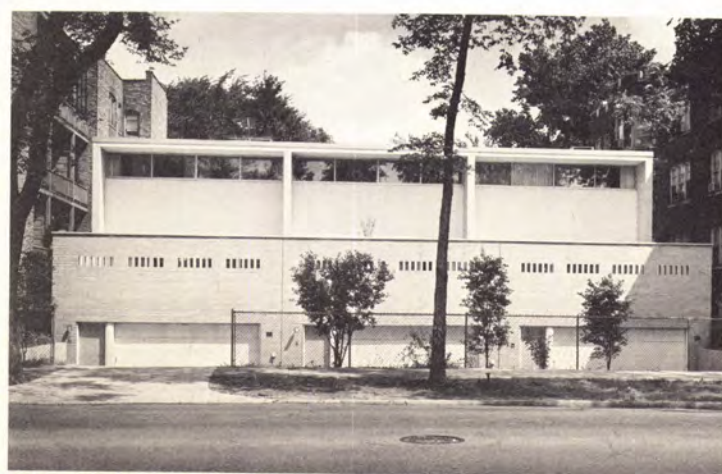




**PRIVACY IN FRONT** is provided by brick wall screening entry courts from boulevard. Roof overhang keeps rain and glare off top-floor windows.



**SECTION** shows how five-level house separates family activities, with children's rooms on top floor and each other area occupying one level.

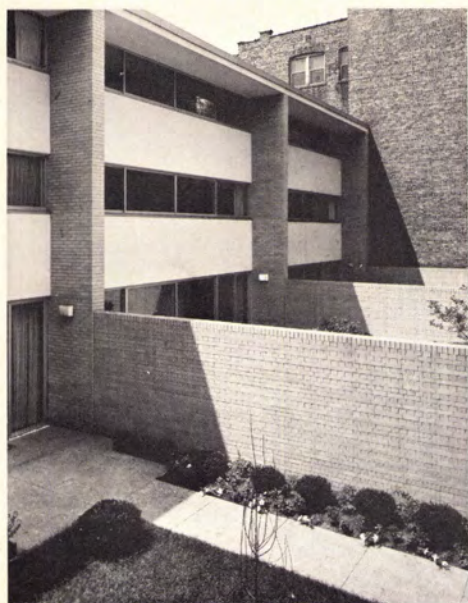


**PRIVACY AT REAR** is assured by pierced brick wall enclosing terraces on garage roofs. A single driveway serves the three double garages.

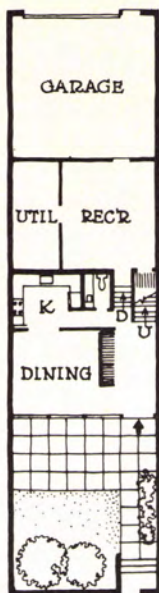
### A mini-project for a tiny in-city site

This three-house group was fitted into a 75'x128' lot between two apartment buildings in Chicago. The split-level houses are large (3,000 sq. ft.) and expensive (\$65,000). Each opens to a pair of private outdoor areas—an entry court at grade level and a terrace atop the two-car garage, dropped 30" below the street. The structure is pre-stressed, precast concrete slabs on masonry bearing walls. Architect: Y.C. Wong, builder: R.H. Roberts Construction Co.

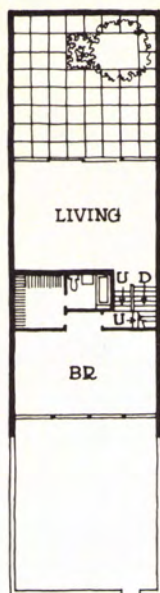




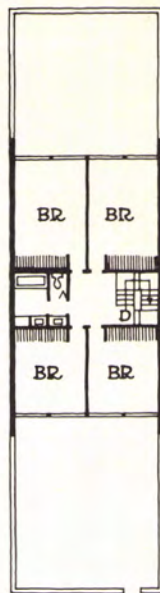
**FRONT COURTS**, separated from each other by high brick walls, can be entered through sliding glass doors from grade-level dining rooms.



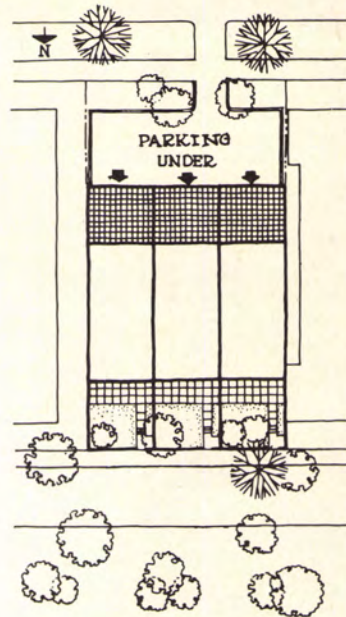
GROUND LEVEL



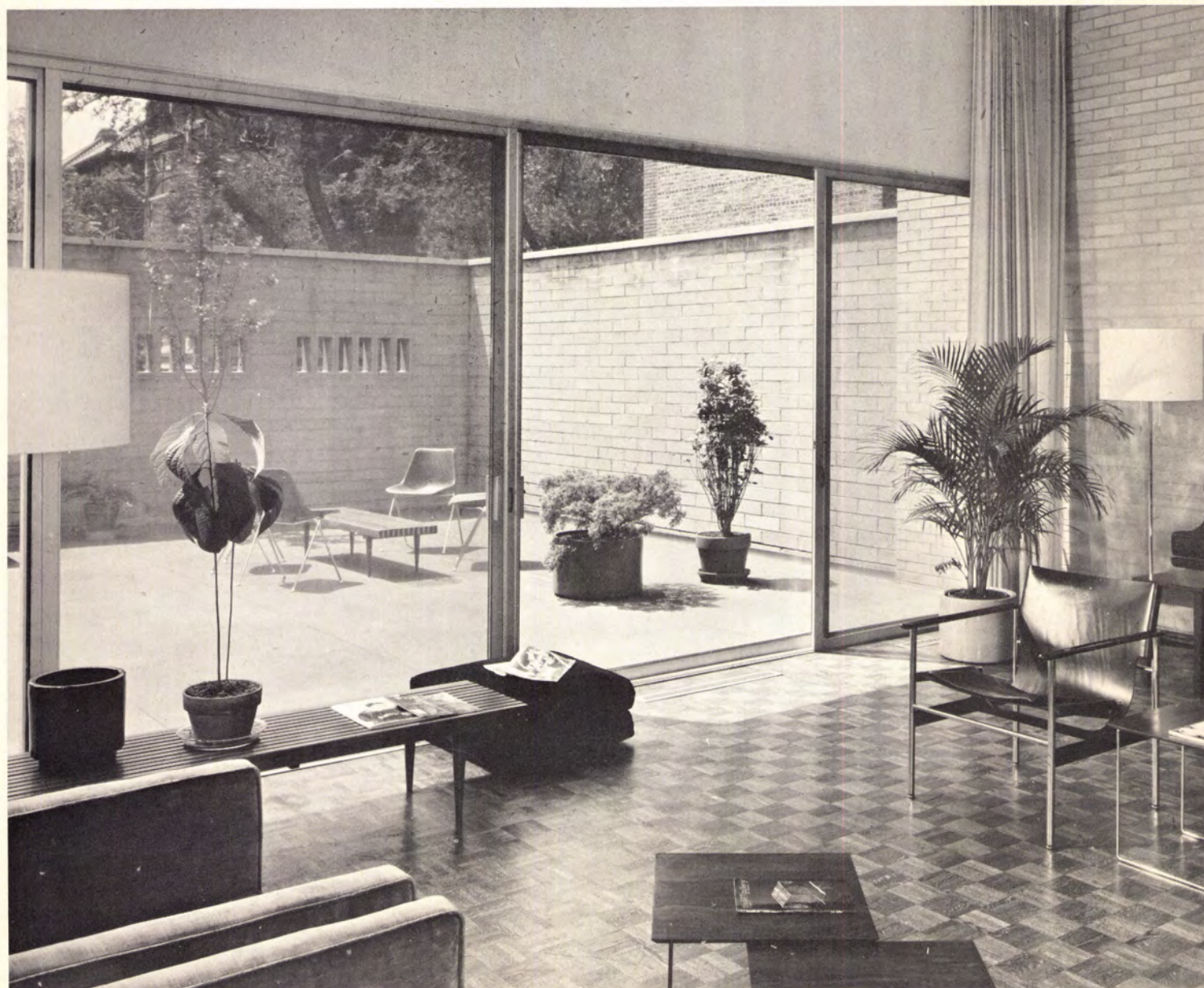
SECOND LEVEL



THIRD LEVEL



**FIVE-LEVEL PLAN** is 25' wide, has five bedrooms and 2½ baths. Plot plan (right) shows how houses are hemmed in by neighboring buildings.



**GARAGE-TOP TERRACE** at rear of house opens off glass-walled living room, which is large (24'x 18') and has extra-high ceiling (10½').

*continued*





**NARROW STREET** winds through the property in a double loop (*site plan, opposite*), providing easy control of the single entrance/exit.

Photos: Ricco-Mazzuchi



**OPEN VIEWS** across golf course were gained by putting garages under houses and raising living areas higher than the fairway level.

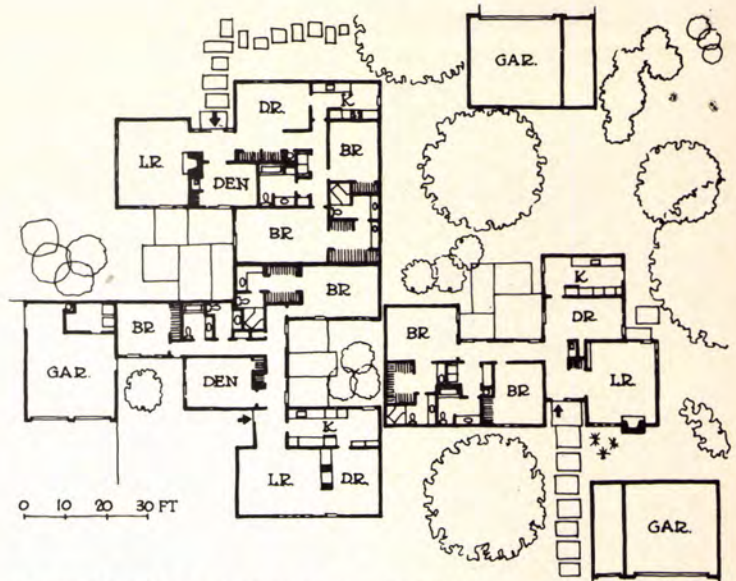
## A cluster project for an open exurban tract

Clustering these \$45,000-to-\$69,000 houses in groups of two to five preserved the natural beauty of the site in Napa, Calif. Seven floor plans—three are shown in the cluster plan at top right—are offered in three orientations: 1) bordering a rocky creek (*right*), 2) nestled in a grove of mature oaks (*above*) or 3) overlooking the project's golf course (*left*). The project was designed by Robert Goetz Associates and built by Gordon French Construction Co.





**SITE PLAN** shows A and B models along the creek at top, C, D and E units in the center and F and G houses bordering the golf course.



**PINWHEEL CLUSTER** (shaded in site plan) orients its three houses for indoor and outdoor privacy. House sizes are from 1,600 to 1,800 sq. ft.



**CREEKSIDE HOUSES** are smallest (1,400 to 1,600 sq. ft.). All have house-width decks, some extending out over the creek bank.





**STORAGE FURNITURE** can be used in a variety of ways as shown here (clockwise, from left):

- In an entertainment area as a buffet-serving hutch. NuTone, Cincinnati, Ohio. *Circle 250 on Reader Service card*
- As a homemaker's office desk space near the kitchen. I-XL Furniture, Elizabeth, N.C. *Circle 251 on Reader Service card*
- As a family room corner for watching TV or reading. Kemper, Richmond, Ind. *Circle 252 on Reader Service card*
- As a small bar and serving counter to keep traffic out of the kitchen. Also NuTone.



*Goodbye to the  
Plain Jane kitchen cabinet,  
and welcome to today's*

# Glamorous Go-Anywhere Cabinets

These handsome cousins of the plain old plywood box that once hung on kitchen walls are finely finished pieces of furniture. They are glamorous enough to go anywhere in the house. And, in fact, they do.

Today's new cabinets serve as entertainment centers with buffet counters and bars, as family room storage walls, libraries and home offices, sewing or music centers, dressing room furniture and bathroom vanities. They also glamorize today's kitchens.

These wider uses are a result of recent trends in the cabinet-making industry. Manufacturers have been moving away from the idea of cabinets solely for the kitchen. To boost volume, they moved into the area of bathroom storage, originally with bathroom vanities that were just adaptations of standard kitchen base cabinets. They began to glamorize the vanities with better finishes, dressier hardware and high style. They offered them in such a variety of styles and sizes that they could be combined to create a custom look for any size bathroom. And today's sophisticated buyers have come to expect these built-in bathroom furnishings.

To further expand their market, manufacturers looked to storage needs in all areas of the house. In doing so, they upgraded their products even more, providing the kind of woods, finishes and hardware that would blend with fine furniture and could be displayed in living rooms, dining rooms and foyers. And they provided a range of accessories such as matching shelves, end panels, credenza tops and cornices. All of these lend a custom-built-in look to portable storage furniture—an appealing idea to today's families on the move. As a result, the same line of cabinets used in a kitchen can be offered as optional extras and included under the mortgage. Cabinets are still selling the kitchen, but now they also help sell the whole house.



**PENINSULA KITCHEN** uses standard base and wall cabinets in a dark finish. Matching cornice lends a custom look.



**MASTER BATH**, using same cabinets in white, puts three 24" units in a lavatory, two 18" cabinets in a make-up table.



**GUEST BATHROOM** uses fruitwood-finished cabinets. The matching shelves and end panels provide built-in look.

## *Even in kitchens and baths, cabinets look like furniture*

And their versatility permits a wide variety of arrangements to fit any shape kitchen or bath and provide a built-in luxury look. The photos above show how one line of cabinets by I-XL Furniture can be varied in size, finish and accessories to produce a peninsula kitchen (*top*), a master bathroom and dressing area (*center*) and a guest bathroom (*bottom*).

*continued*





**FUNCTIONAL ACCESSORIES** include: glide-out drawers for cans and linen by NuTone, plus a 90° lazy susan with individually revolving shelves, adjustable wall cabinet shelves, gliding pot trays, built-in 1¼" hardwood chopping block and pull-out vegetable bins, all by Long-Bell Div., International Paper, Portland, Ore. Circle 253 on Reader Service card

### *Cabinets not only go anywhere, they do just about anything*

After glamorizing cabinets and giving them a high-style furniture look, the manufacturers zeroed in on how they work. When they had identified certain specialized storage needs they built functional units to meet those needs. Now they offer such a wide variety of optional inside accessories that basic cabinets will do just about anything the housewife could want. The specific ideas shown above would make any kitchen cabinet easier to use. And they are only a few of the innovations now available.

Most manufacturers also offer: pull-out racks for lids and trays, glide-out racks for towels, pop-up mixer shelves and waste cans, step-up shelves for condiments plus roll-out-and-about hostess carts. Then there are bread boxes, cutlery compartments, bottle storage trays, utility baskets, cup racks and extension tables. They can all be ordered initially, with the basic cabinet, or at a later date. Now it is actually possible to offer the prospective buyer a packaged kitchen that compares favorably to any individually designed custom kitchen.





Lew Guitard at Point East, North Miami Beach, Florida

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- Brought in GE District Application Engineers to assist the Consulting Engineer on plans for air conditioning and heating systems.
- Brought in still other GE experts to help plumbing contractors with kitchen installations, and sheet metal contractors with heating and air conditioning.
- Personally coordinated equipment deliveries to coincide exactly with building schedules.
- And finally, with other District people, Lew attended the Grand Opening to help answer questions.

Says Leonard Schreiber, president of Mar-Len Housing Enterprises, creators of Point East: "I am very impressed with GE's total concept approach to appliance selling. In fact, I think of it more as a professional service."

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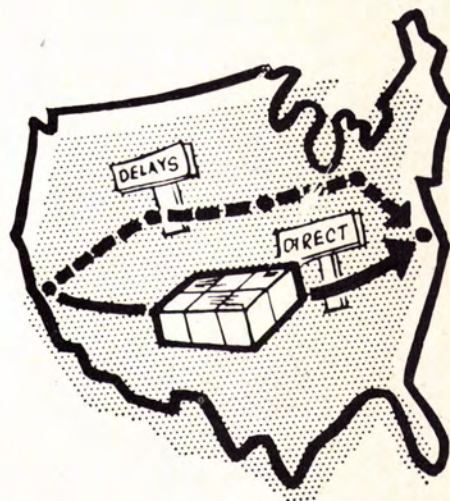
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**DIAZIT COMPANY INC.**  
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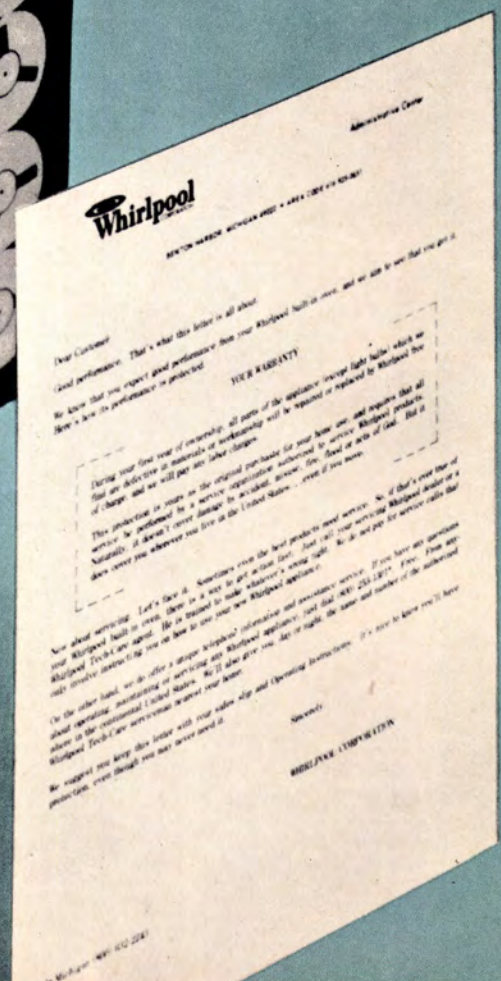
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**A 24-hour "cool line" phone number** is included in operating literature and in the warranty letter. By calling it, your cus-

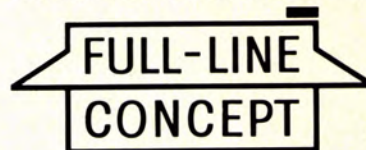
tomer can get in touch with us day or night for information or assistance.

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\*Tmk.



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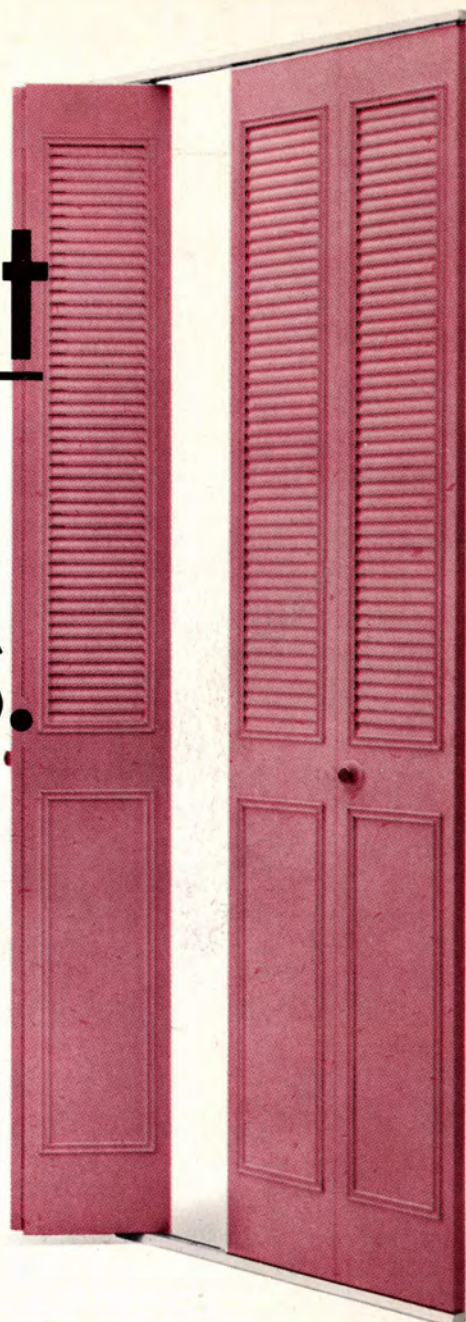
**Whirlpool**  
CORPORATION





# People want metal bifold doors.

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



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

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MORE SALES\* MORE SAVINGS\* With New

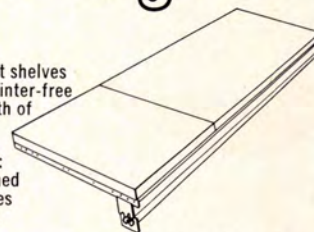
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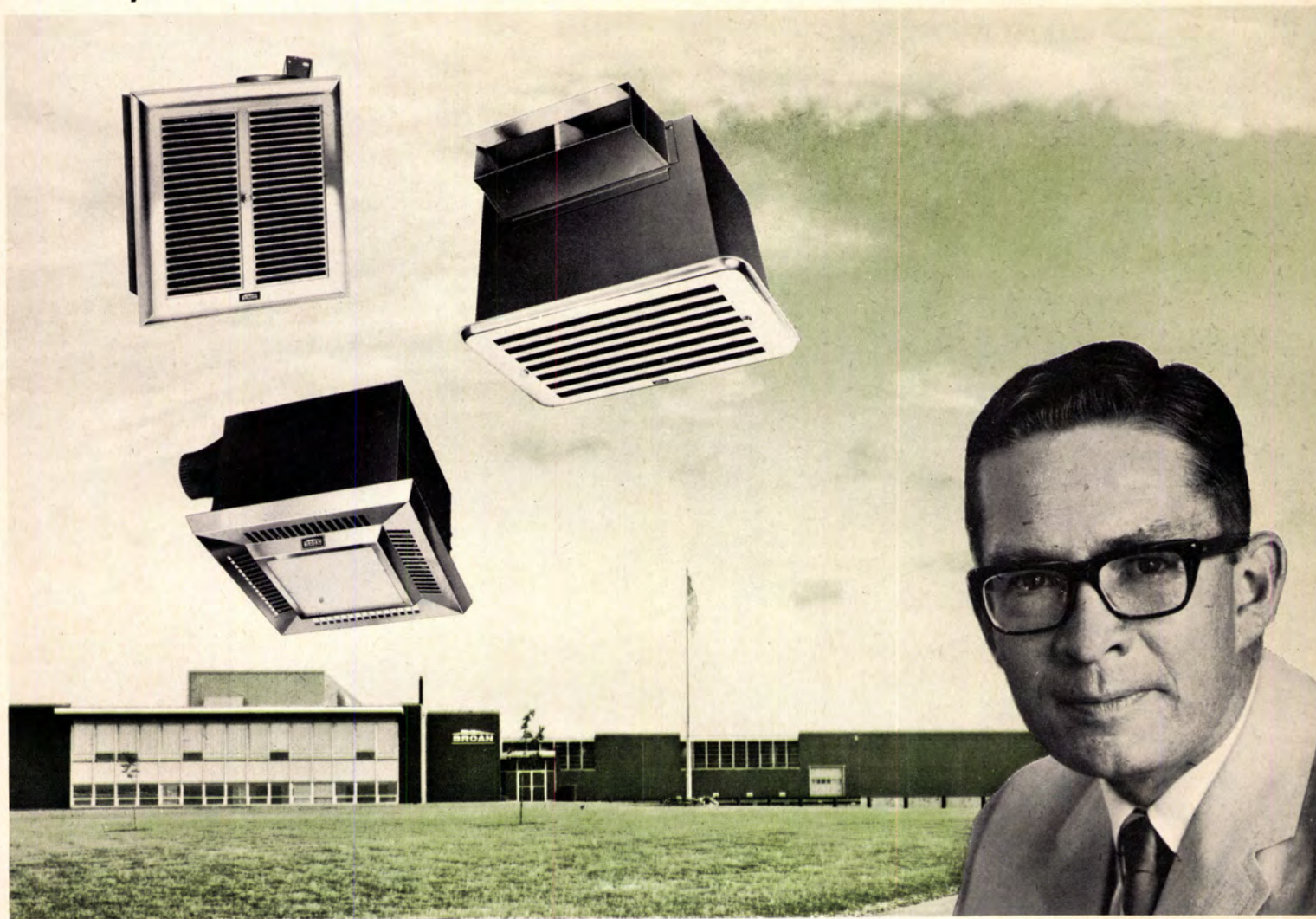
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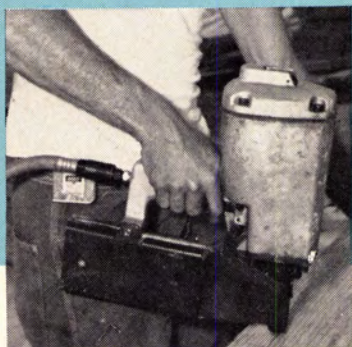
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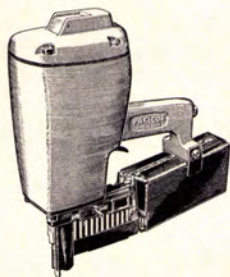
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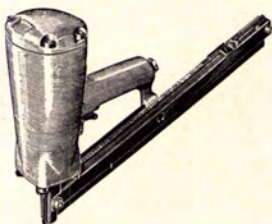
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Float-Away doors have to be good. We've been standing behind them for years, with solid guarantees.

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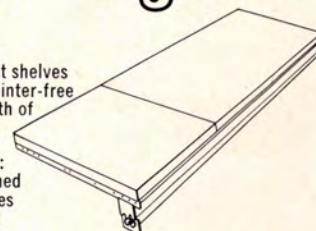
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Check the Yellow Pages for your nearest Eljer contractor or write Eljer, Dept. H, Three Gateway Center, Pittsburgh, Pa. 15222.



New Sun-Glow polished brass available with amber-tinted translucent handles. Clear handles available with Star-Fire.

OUR 65<sup>th</sup> YEAR

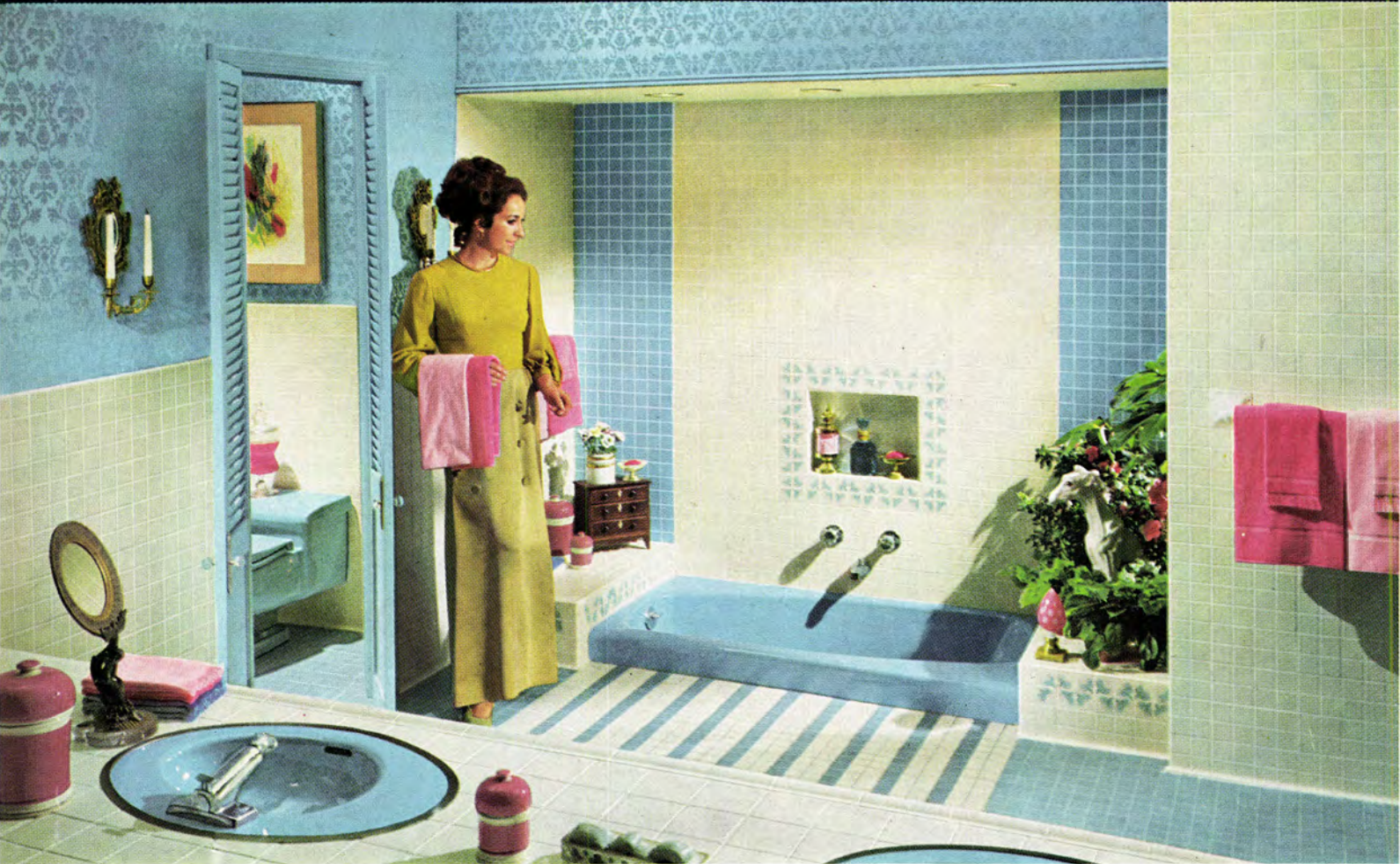
**ELJER**  
FINE PLUMBING FIXTURES

Eljer Plumbingware Division / Wallace-Murray Corporation





**7 P.M. Saturday**  
**8 P.M. Saturday**



Nothing sells like a demonstration. And before-and-after photos like those above are dramatically demonstrating the *kid-proof* qualities of ceramic tile by American Olean to thousands of prospective homeowners.

American Olean full-page advertisements will be making this demonstration all year long in *Better Homes & Gardens*, *American Home*, *House Beautiful*, and *House & Garden*.

These ads will be seen by the very same people

who come to see *your* new homes. The ads are pre-selling them on American Olean ceramic tile as the *smart* surfacing material—durable, easy to clean, and lastingly beautiful.

This is a sales message you can capitalize on to help sell your new homes. Find out how. Write for a copy of "How to Sell a Bath." It was prepared especially for builders. It tells you how to exploit to the fullest the built-in sales advantages of a bathroom of ceramic tile by American Olean. Mail the coupon on the facing page today.



***kid-proof ceramic tile by***

**American  
Olean**

A Division of National Gypsum Company

HOUSE & HOME



*This advertisement is not an offering. No offering is made except by a Prospectus 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 Attorney General of the State of New Jersey nor the Bureau of Securities of the State of New Jersey has passed on or endorsed the merits of this offering. Any representation to the contrary is unlawful.*

NEW ISSUE

October 1, 1969



## First Realty Investment Corporation

50,000 Units

consisting of

\$5,000,000 6% Convertible Subordinated Debentures due 1979

(Convertible into Common Stock at \$10 per share)

500,000 Shares of Common Stock

and

Warrants to purchase 500,000 Shares of Common Stock at \$10 per share

*The securities are being offered only in Units consisting of \$100 principal amount of Debentures and 10 Shares of Common Stock and Warrants to purchase 10 Shares of Common Stock.*

Price \$225 Per Unit

plus accrued interest from October 8, 1969

*Copies of the Prospectus may be obtained in any state from such of the underwriters, including the undersigned, as may legally offer the securities in such state.*

F. Eberstadt & Co.

Alex. Brown & Sons      Clark, Dodge & Co.      Hill Samuel Securities  
Incorporated      Incorporated      Corporation

W. E. Hutton & Co.      Ladenburg, Thalmann & Co.

R. W. Pressprich & Co.      Dain, Kalman & Quail      Gregory & Sons  
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H. Hentz & Co.      Hirsch & Co.,      Model, Roland & Co., Inc.  
Incorporated      Incorporated

Piper, Jaffray & Hopwood      The Robinson-Humphrey Company, Inc.  
Incorporated



### On-the-spot service for home builders

These American Olean distribution centers are there to help you, your clients and your tile contractor. Color consultants will help coordinate the colors for a bathroom, kitchen or any other area. And your local American Olean distribution center is a dependable source of supply for all your ceramic tile needs.

Atlanta, Ga., 590 Dutch Valley Rd., N.E.  
Baltimore, Md. (Towson), 32 West Rd.  
Birmingham, Ala., 700-8th Ave., S.  
Brooklyn, N.Y., 27-31 Pennsylvania Ave.  
Buffalo, N.Y. (Orchard Park), 6140 West Quaker St.  
Cambridge, Mass.  
United Dist., Inc., 345 Vassar St.  
Camden, N. J. (Bellmawr), Interstate Ind. Pk.  
Chicago, Ill., 6060 N. Northwest Hwy.  
Cincinnati, O. (Woodlawn), 10561 Chester Rd.  
Cleveland, O. (Bedford Hts.), 26901 Richmond Rd.  
Dallas, Tex., Brook Hollow Ind. Dist.  
Denver, Colo., 380 Quivas St.  
Detroit, Mich., 12620 Southfield Rd.  
Grand Rapids, Mich., 4465 Chaffee Dr., S.E.  
Greensboro, N. C., 3013 South Elm St.  
Hartford, Conn.  
(So. Windsor) United Dist., 779 Rte. 5  
Houston, Tex., Brookhollow Ind. Pk.  
Jackson, Tenn., American Dr.  
Kansas City, Mo., 1123-25 Swift Ave.  
Lansdale, Pa., 1000 Cannon Ave.  
Miami, Fla., 2888 S.W. 28th Lane  
Milwaukee, Wis., 4650 North 124th St.  
Minneapolis, Minn., 735 Colorado Ave., S.  
Neptune, N. J., Shark River Rd.  
New Orleans, La. (Metairie), 3720 Hessmer Ave.  
New York City, N.Y., 101 Park Ave.  
Oklahoma City, Okla., 3732 N. McArthur Blvd.  
Pittsburgh, Pa., 1723 W. North Ave.  
Roselle Park, N. J., 472 E. Westfield Ave.  
Rye, N.Y., Nursery Lane  
St. Louis, Mo. (University City), 8660 Olive St. Rd.  
Tampa, Fla., 3905 Cypress St.  
Thornton, Ill., 443 Williams St.  
Washington, D. C.  
(Cottage City, Md.), 3500 Bladensburg Rd.  
West Haven, Conn., 5 Clinton Pl.  
West Nyack, N.Y., C. Drumm Tile, Route 59  
Wichita, Kan., 336 S. West St.

Genuine ceramic tile by

# American Olean

A Division of National Gypsum Company  
Write for these helpful booklets.

American Olean Tile Company  
1272 Cannon Avenue  
Lansdale, Pa. 19446



Please send me a free copy  
of *How to Sell a Bath  
and Decorating Ideas*.

Name \_\_\_\_\_

Street \_\_\_\_\_

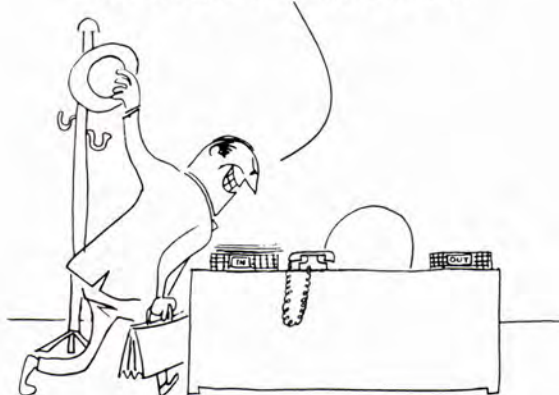
City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_



# The Marketing Obstacle Course

Oh, I'm a tiger today! It's sell, sell, sell. First this desk work, then—off I go! Grr-rr-rr!



Hm . . . some customer complaints . . . I better call 'em up and pacify 'em. Then I hit that old selling trail!



Oops, forgot all about our weekly sales meeting. I'll get rolling on my calls right after lunch . . .



Better check with the plant before I go. See what's holding up the shipment to Exotic Extrusions . . .



Glad I remembered to figure out my expense account. (Will the boss believe \$84.96?) Now, one last chore . . . my daily call report.



Come to think of it—I didn't make any calls.



The average salesman spends 59% of his time doing other things. But you can help a salesman maintain selling continuity by leaning harder on advertising. Consistent advertising in McGraw-Hill business publications will sell all day long, all year round.

Ask yourself whether you're advertising *often* enough—in the kind of magazine that talks business to the people you're trying to sell. And keep sold.

**McGRAW-HILL**  
market-directed®  
**PUBLICATIONS**



## NEW PRODUCTS

For more information, circle indicated number on Reader Service card p. 107



**SCRUBBABILITY** means spaghetti, mustard and even ink will sponge right off with any cleaner.



**PATCHABILITY** means replacing a damaged area with a newly cut matching piece.



**STRIPPABILITY** means it pulls off with little effort, mess or damage in about an hour.

## Offer your buyers a wallpaper they can scrub, patch, even replace

If you are using wallpaper as a background for furniture in your model houses, you can now turn that attention-getting touch of luxury into a practical sales tool. Today's wallpaper is so durable it can go in any room of the house, including kitchen or bathroom, and still retain its high-fashion looks through years of hard wear. The paper shown above, for example, is so rugged it carries a five-year guarantee. If you were to use it, you could:

1) Tell the homebuyer that food will sponge off easily, even if left on for 24 hours (*photo, left*); 2) give her an extra roll for patching up accidental tears (*photos, center*); 3) assure her she can strip it all off without a steamer or scraper at any time (*photo, right*).

The paper is colorfast. It resists stains, scuffs, moisture and mildew. It is fire retardant. And the manufacturer claims it even fights germs.

This is all due to a newly developed process in which a rayon and paper backing, a decorative layer of acrylic vinyl inks, and a clear plastic top coat are bonded together under heat and pressure. The result: a clear, colorful, rugged surface.

The paper comes in 37 designs, 153 colorways, with metallic, flocked and embossed surfaces, pretrimmed to 24". Imperial Wallpaper Mill, Cleveland, Ohio. *Circle 200 on Reader Service card*



## Tuned-in wallpapers to turn on today's younger buyers

Building materials manufacturers are fast catching up with the fashion industry. They are switching to a truly contemporary look to catch the attention of the younger market. This is already true of furniture, lamps and carpets. Wallpaper manufacturers have also joined the parade.

Wallpapers have not only been made more durable (*above*), but are now designed for eye-popping appeal. Examples are the six papers shown at left. They include (clockwise, from upper left):

1. A poster look called "The Scene" in black and white or purple and orange.

2. A wavy abstract called "Delphous" in brown, orange and yellow on white; white, beige and cream on tan; or black on white.

3. A visible laughtrack called "Tickle Me" in black and white.

4. A man-size footprint called "Don't Look Now" in black on white.

5. A eye-test chart called "Neon" in pink, orange and gold on white; blues and green on blue-green; or gold, silver and black on white.

6. A mind-bending perspective called "Way Out" in black and white or orange and gold.

All six are pre-pasted, vinyl-coated and strippable. Some are 27" wide for greater pattern flexibility. Some are available with matching fabrics. United-DeSoto, Chicago, Ill. *Circle 201 on Reader Service card*

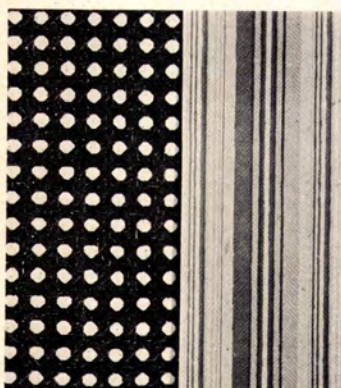
New products continued on p. 116



## Interiors



**Vinyl wallcovering**, with the realistic grain and texture of vertical planks, comes 54" wide in three shades of oak, plus blue, dark red, avocado and white. Fabric-backed, it is both flame and mildew resistant. Masland Dura-leather, Philadelphia, Pa.  
Circle 202 on Reader Service card



**Two wallpapers** are, left, a dark colored raffia weave and, right, a stripe in pastel and bold colors. Both are pretrimmed, stripable and scrubbable. They are available either fabric-backed or paper-backed. James Seeman Studios, New York City.  
Circle 203 on Reader Service card



**Laminated veneer** is a sandwich of vinyl, asbestos and a natural material such as wood veneer (shown), fabric, grasscloth or cane. It comes in 24"x96" self-adhesive sheets with a standard or heavy-duty surface. Parkwood Laminates, Wakefield, Mass.  
Circle 204 on Reader Service card



**Scrubbable paper** has a swirling pattern of checks around stylized swimmers. Vinyl coating assures easy cleaning. Immersion in water activates built-in acrylic adhesive. Electrically pretrimmed. Birge, Buffalo, N.Y. Circle 205 on Reader Service card



**Plywood paneling** is designed to have an old world look, ties in with antique furniture as shown. It is factory-finished and comes in pecan, oak, cedar and birch grains, and colors. Georgia-Pacific, Portland, Ore.  
Circle 206 on Reader Service card



**Prefinished hardboard** in rosewood, has bookmatched graining accentuated by narrow grooves beside 1 1/4"-wide ebony inlays that occur every 16". Panels are 4'x8', can be applied directly to studs, furring strips or wall with adhesive. Masonite, Chicago, Ill.  
Circle 207 on Reader Service card



**Hardboard panels** come in teak, cherry, pecan, limed oak, weathered and avocado butternut and three shades of walnut. Printed-on wood grain is protected by clear plastic top coat that resists impact, wipes clean. Celotex, Tampa, Fla.  
Circle 208 on Reader Service card

New products continued on p. 120





**Air conditioning  
makes your homes  
competitive.**

**This one makes  
them unique.**



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.

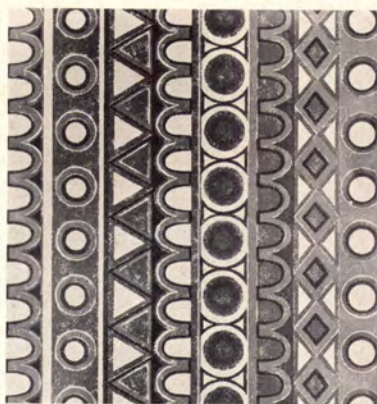
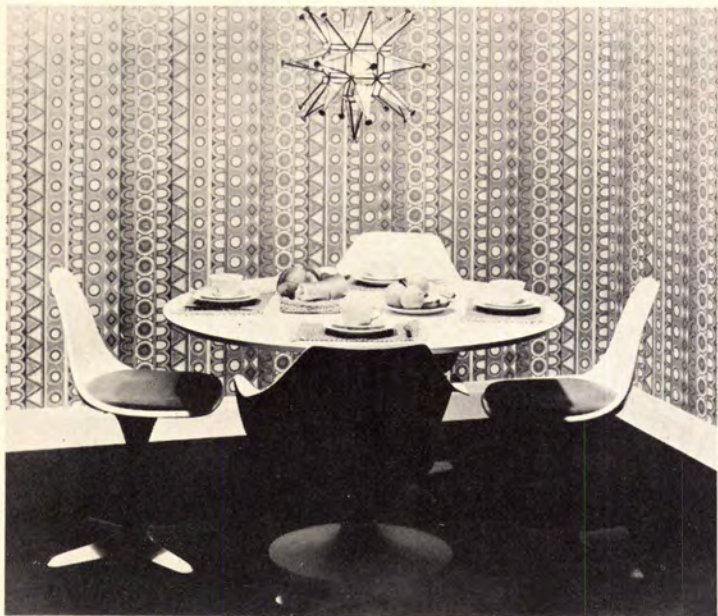
When prospects start poking around the shrubbery, make sure the round one's there for them to find. Consult your local Carrier Dealer.

Carrier Air Conditioning Company





## Interiors



**Imported wallpaper**, in a bold, abstract design, comes in three colorways: gray, gold and white; purple, mustard and blue; dark purple, terra cotta and sand. Part of a 37-design line of vinyl-coated papers from England. ICI America, Stamford, Conn.

Circle 209 on Reader Service card



**Masonry-like panels** of natural stone chips embedded in epoxy on plywood are maintenance free, won't chip, mar, dent, stain or change color. Colors are sand, gray, tangerine, green, white and black. Sizes: 4'x8', 9' or 10'.

Sanspray, New York City.

Circle 214 on Reader Service card



**Acoustical panel** for suspended ceilings has a stucco-like surface texture designed to absorb noise. White 2'x4' panels are vinyl-coated, washable, can be used for residential or commercial installations. Owens-Corning Fiberglas, Toledo, Ohio.

Circle 211 on Reader Service card



**Lay-in lighting panels**, shown with manufacturer's woodgrain suspended ceiling system, provide shadowless, glare-free light. White polystyrene panels come in 11 textures, such as prismatic, egg crate, ribbed.

K-S-H, St. Louis, Mo. Circle 212 on Reader Service card



**German-made tiles** are 4"x8" to best display the handcrafted look of individual coloration. In 11 earth colors with smooth or crackle finish, or with a clear glaze that seals but highlights the original clay color. Gail International, San Francisco.

Circle 215 on Reader Service card



**Hardwood paneling**, in elm, birch, ash and oak, has a durable semi-gloss factory-finished surface. Panels  $\frac{3}{16}$ " thick are 4'x8', have random V-grooves. Variety of finishes includes two birches and a blue. Anchor Sales, Brooklyn, N.Y.

Circle 210 on Reader Service card



**Carved panels** are actually handcrafted pine doors from Spain. Castilian design shown, one of three motifs, is used on both sides. Sizes: from 2'6" to 4' wide, 6'8" to 10' high,  $1\frac{3}{4}$ " or  $2\frac{1}{4}$ " thick. Cornell-Newton, Los Angeles.

Circle 213 on Reader Service card



**Decorative panels** of gold snowflakes on white, are meant to go with standard white porcelain bathroom and kitchen fixtures. Non-porous, hard Melamine surface seals out dirt, is washable. Sized 4'x8' and  $\frac{1}{8}$ " thick. Abitibi, Birmingham, Mich.

Circle 216 on Reader Service card

New products continued on p. 122





**"Our buildings have been known for quality for almost 20 years. So when we remodeled, we chose the dishwasher with a 20-year reputation for quality. KitchenAid."**

"We wanted to be careful to add products that would keep our quality image. We surveyed other apartment owners and managers. They recommended KitchenAid dishwashers because of their good service record," says Charles Moynahan, Manager of the Presidential Apartments and Hotel in Philadelphia. The complex includes 1,047 apartments, 120 hotel units, and office and commercial space.

Updating of the deluxe suites began about 6 years ago. The kitchens got a top priority. And KitchenAid dishwashers.

So whether you're remodeling or building new apartments, KitchenAid dishwashers will help keep you ahead of competition.

Ask your KitchenAid distributor about his Builder

Program. (He's listed in the Yellow Pages under "Dishwashers".) Or send the coupon.

KitchenAid Dishwashers, Dept. 9 DS-11  
The Hobart Manufacturing Co., Troy, Ohio 45373

I'd like details on the Builder Program. Who's my distributor?

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ COUNTY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**KitchenAid®**

Dishwashers and Disposers

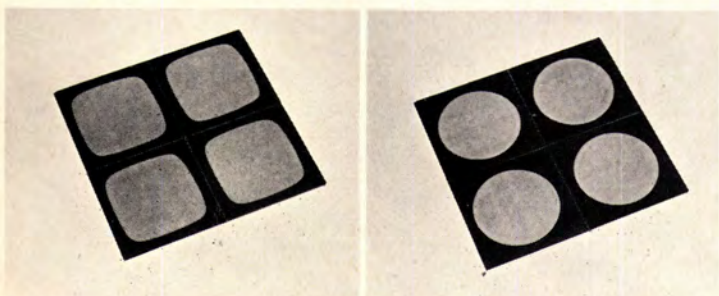
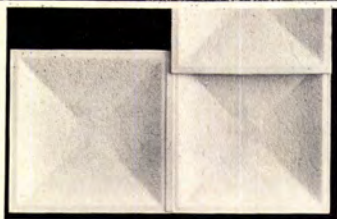
KitchenAid dishwashers—20 years of good old-fashioned quality.



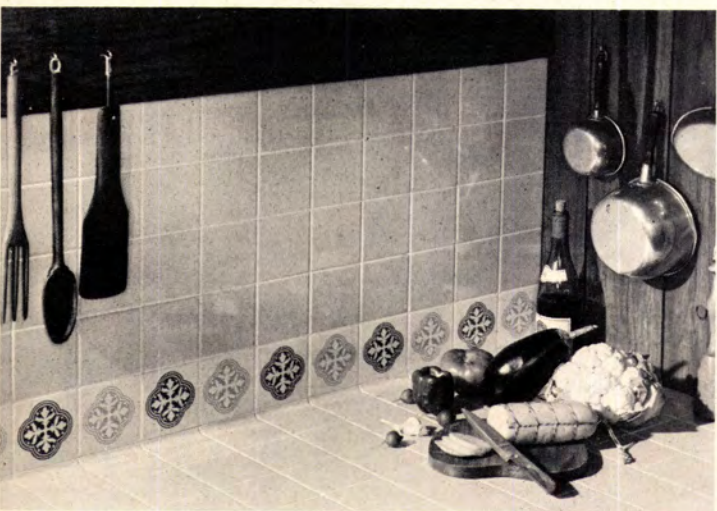
## Interiors



**Sculptured ceiling** of 2'x2' opaque white vinyl panels, is washable, unbreakable and lightweight, can even be cut with scissors. Panels can be used under automatic sprinklers in commercial applications. United Plastic, Oakland, Calif.  
Circle 219 on Reader Service card



**Ceramic tiles**, designed for contemporary wall treatments, are part of a line of 24 wall and 6 floor tiles. They are 6"x6" by 1/4" thick and have soft tan designs against brown backgrounds. U.S. Ceramic Tile, Canton, Ohio. Circle 220 on Reader Service card



**Decorative tiles** with a geometric design are shown here in combination with a smooth-glazed wall tile and a lace-finished countertop tile. A dozen pastel colors available in several patterns. Wenzel Tile, Trenton, N.J. Circle 221 on Reader Service card



**Large mural** is a set of four wallpaper panels covering 9' of linear wall space, plus a three-roll bolt of matching background. Placement of the bamboo trees within the grove adds dimension to room. Albert Van Luit, Los Angeles. Circle 217 on Reader Service card



**Rugged ceiling panel** prevents gouging, denting, broken corners and fingerprint soiling, is suitable for hospitals, schools, shopping centers etc. Perforations in textured face absorb sound. Conwed, St. Paul, Minn. Circle 218 on Reader Service card

New products continued on p. 124



# Accent your homes with Harris BondWood®



DOMINO, ONE OF MANY EXOTIC HARRIS BONDWOOD® PATTERNS.

**Try this kitchen floor for wear - and save!**

Here's a different way to make your homes more valuable without adding any cost. Pick just one area—kitchen, foyer, hall, den or playroom—and install Harris BondWood® parquet. The resulting splendor will catch the fancy of even the "hardest-to-close" customers! Choose from rich domestic hardwoods or from rare imported woods such as Guiana Teak, Panga-Panga or Brown Rhodesian Teak, all  $\frac{5}{16}$ " 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.

Harris Manufacturing Co.  
Dept. HH-91, Johnson City, Tennessee 37601  
*Please send information on BondWood® Floors.*  
☐ Domino  
☐ Other Custom Designed Wood Floors

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

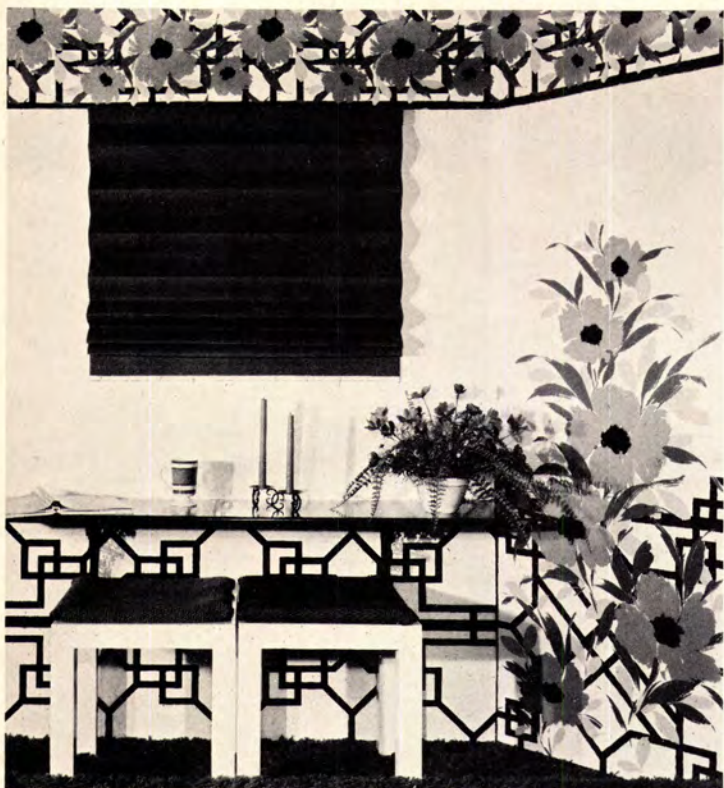
Since 1898

**HARRIS HARDWOOD FLOORING**  
PARQUET • COLONIAL PLANK • STRIP • STAIRWORK

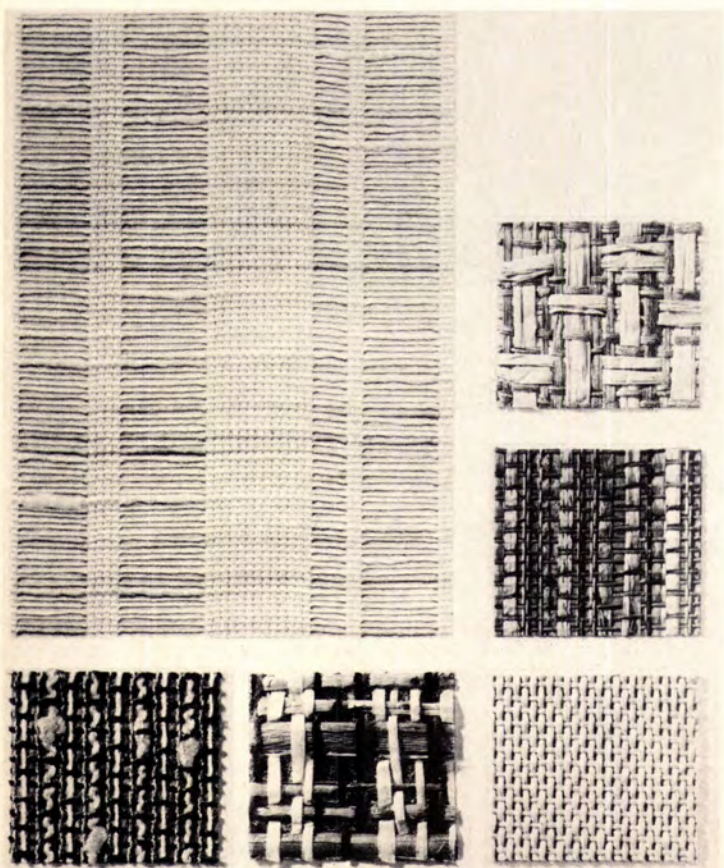




## Interiors



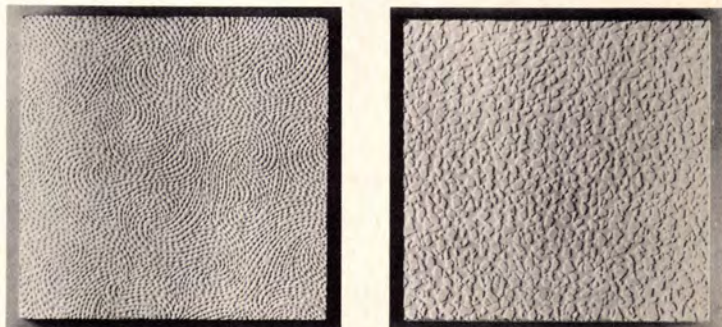
**Floral wall** is panels of large flowers and grillwork against border of smaller flowers and an all-over print. Black, red and blue on white patent vinyl, earth colors on bone moire vinyl. Classic Wallcoverings, New York City. Circle 222 on Reader Service card



**Textured wallcoverings**, part of a line of 28 patterns, 288 colors, are woven of silks, natural grasses, mohair and other natural fibers and backed with paper. Most are 36" wide. L.E. Carpenter, New York City. Circle 223 on Reader Service card



**Wall-to-wall ceiling panels**, 4'x14', cut installation time. Wheat and white brushed textured can be cleaned with brush or vacuum. Holes between wood fibers trap up to 80% of noise striking the ceiling. National Gypsum, Buffalo, N.Y. Circle 224 on Reader Service card



**Decorative ceiling tiles** have surface patterns resembling seashore sand formations, left, and coral rocks, right. The wood fiber tiles are 12" square, have t&g edges, come in white only. Johns-Manville, New York City. Circle 225 on Reader Service card



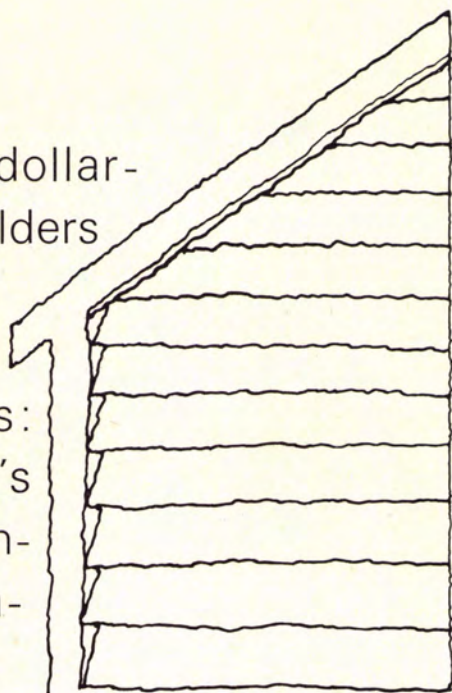
**Hardwood paneling** comes in three grades: perfect all-over grain, with quarter-sized marks or with larger knots, burls and swirls. Pecan, birch, elm, walnut, oak and cherry veneers are stained, then sealed. Boise Cascade, Boise, Idaho. Circle 226 on Reader Service card

New products continued on p. 126



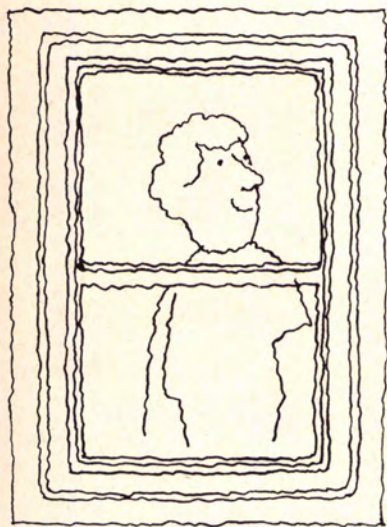
# If vinyl is so expensive, why are so many low-cost projects using it to save money?

Here's what dollar-conscious builders are doing in several major developments:  
Michigan's largest residential rehabilitation program

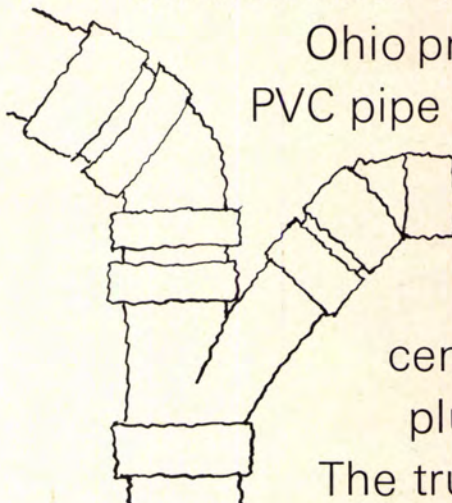


chooses siding made of Geon vinyl to reduce maintenance expense.

Maryland housing-for-the-elderly project chooses



vinyl clad windows for long-time maintenance savings.



Ohio project chooses PVC pipe made of Geon vinyl because it saves from 35 to 50 per cent in materials plumbing costs.

The truth about PVC is this: building components made of Geon vinyl do not peel, dent, corrode or need paint, and the long-term dollar savings are substantial. Ask us for facts. Also for free brochure. B.F. Goodrich Chemical Company, Dept. H-17, 3135 Euclid Avenue, Cleveland, Ohio 44115.

**B.F. Goodrich Chemical Company**

a division of The B.F. Goodrich Company







## Incomparable American Heritage Designs

Becker Manufacturing, a leader in decorous theme accents in lighting... nautical, frontier, early American, Gay 90's, New Orleans and Spanish styles. It's at Becker where quality and design meet.

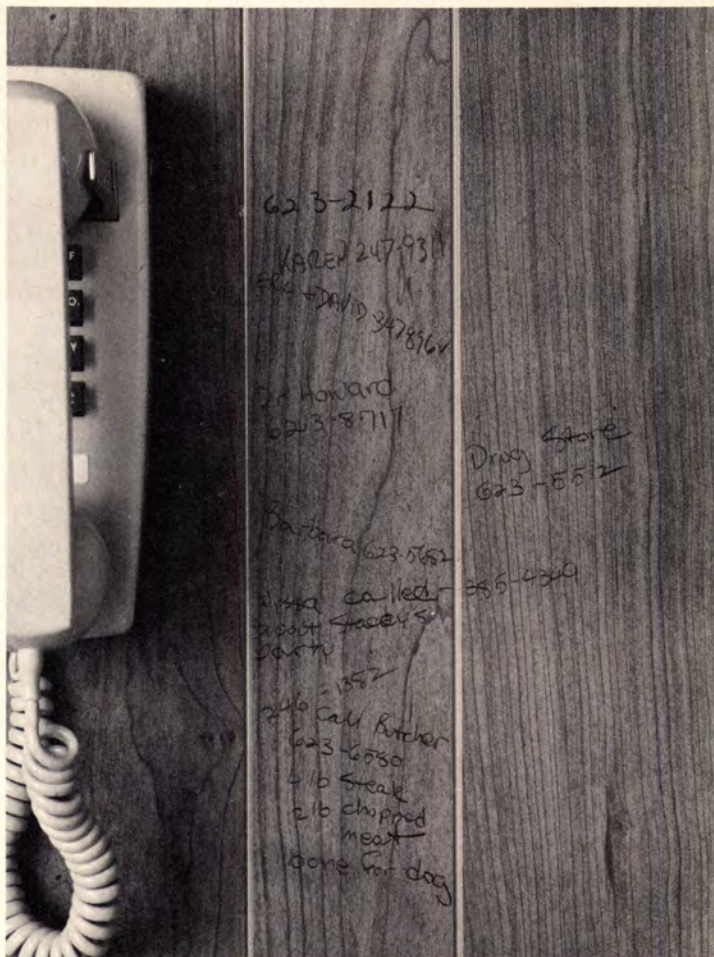
**B** Write for our full color catalog on your letterhead  
**Becker Manufacturing Co., Inc.**  
 P.O. Box 2277,  
 City of Industry, California 91746

Circle 109 on Reader Service card

## NEW PRODUCTS

start on p. 115

## Interiors



**Woodgrain planks** have baked-on plastic finish that a damp cloth will wipe clean of grease, ink or even crayoned phone numbers as shown. The 16"-wide panels, 8' or 10' high, are t&g edged for easy installation. Barclay, Lodi, N.J. Circle 227 on Reader Service card

*to buy smart...*  
**in WHITEPRINTERS**  
*buy only the speed you need!*



Economy Model 146. 47" throat.  
 Speeds to 9 feet per minute.



Workhorse Model 842. 42" throat.  
 Speeds to 12 feet per minute.



Big Producer Model 1042. 43 1/2" throat.  
 Speeds to 22 feet per minute.

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 FREE LITERATURE TODAY.

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*Only Blu-Ray gives  
 you a choice, and  
 full year warranty.*



**Foil wallcovering** is self-adhesive, has clear vinyl protective top coat plus sheet of polyethylene beneath foil that acts as moisture barrier. Four patterns, nine colors. The 12-yd. rolls are 18" wide. Clopay, Cincinnati, Ohio. Circle 228 on Reader Service card

New literature starts on p. 128



**Which would be more rewarding to your French sales force, a meeting in Paris or New York?**

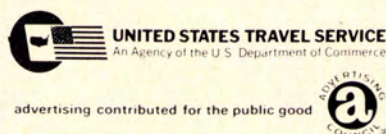
**Would your German plant director learn more from a trip to Dusseldorf or Detroit?**

**Which is the better place to give overseas employees a course in your methods, a foreign branch or your headquarters?**

**Which convention site aggravates the gold drain: Copenhagen or Chicago?**

**Which is a better incentive prize for foreign employees, a trip to Amsterdam or San Francisco?**

Next time you have to get together with a group of overseas employees, why not do it here instead of there? Let us tell you about tours and reductions on travel expenses. United States Travel Service, Department of Commerce, Washington, D.C. 20230.





**PLYWOOD FRAMING.** This complete manual discusses the versatility and low cost of rigid plywood framing. Photographs show actual houses, warehouses, offices, churches and other types of buildings designed and built with rigid plywood frames. Data included: ways to plan rigid frame buildings, design examples, tables of various spans for vertical or slant leg frames. Detailed drawings show layout, cutting diagrams, fabrication instructions and anchoring methods. Also included are recommendations for siding and roof decking. American Plywood Assn., Tacoma, Wash. *Circle 300 on Reader Service card*

Plywood Rigid Frames



**METAL TRIM.** Detailed drawings in a folder illustrate various ventilation and drip applications of metal trim products such as casings, moulds and screeds. Specific usages, materials and dimensions included. H.K. Porter, Pittsburgh, Pa. *Circle 301 on Reader Service card*

**OFFICE FURNITURE.** Building commercial space? Four-color and black-and-white photos and drawings shows the various types of office arrangements possible with a line of steel and wood desks, consoles and credenzas. The components, designed to take up 20% less space than available workstation office furniture, include tub-file desks, typing desks, several types of desk-top filing credenzas and many accessories. Sample floor plans show typical arrangements that provide more privacy as well as extra storage space and increased efficiency. Kwik-File, Minneapolis, Minn. *Circle 302 on Reader Service card*

**SHADOWLESS LIGHTING.** A black-and-white spec sheet illustrates a line of Swedish hand-blown-glass light fixtures. The new design conceals a thick safety asbestos ceiling plate, provides shadowless surface lighting. EJS Lighting, Los Angeles. *Circle 303 on Reader Service card*

**ALUMINUM PRODUCTS.** Two brochures discuss the low maintenance and easy application of such aluminum exterior products as siding, roofing, shutters, doors and windows, screening, vents and louvers, soffits, gutters and downspouts. Photos show a step-by-step application of siding as well as actual installations on builders' traditional and contemporary houses. A floor plan and sketches illustrate an easy care home for low-maintenance aluminum products designed by Raymond Loewy/William Snaith and built by Richard Brown, Chicago. The Aluminum Assn., New York City. *Circle 304 on Reader Service card*

**VISUAL CONTROL SYSTEMS.** A full-color catalog illustrates the various types and sizes of magnetic control boards for walls or floor stands, folding or movable panels. The multi-shaped color-coded magnets include symbols, numbers, letters, arrows, strips, name tags etc. All are described and illustrated. Magnagraph, New York City. *Circle 305 on Reader Service card*

**WASTE TREATMENT SYSTEMS.** Individually engineered biological waste treatment systems for domestic and commercial installations are described and shown in a technical leaflet. Three or four types of treatment by aeration or contact are covered. Tables show water usage, capacities for several population levels, types of wastes handled by

various methods and types of processes used for different plant models. Dravo, Pittsburgh, Pa. *Circle 306 on Reader Service card*

**LIGHTING FIXTURES.** Lantern-like fixtures—for indoors and outdoors—are shown in four-color photos in a 50-page catalog. Fixtures for walls, ceilings and post tops come in bronze, brass, green, white and black finishes. Styles are colonial, Mediterranean and contemporary. Glasses are clear, white, frosted, amber and smoked. American Lantern, Newport, Ark. *Circle 307 on Reader Service card*

**FASTENING DEVICES.** Nylon and steel anchors, of all sizes and designs for all types of uses in every building material, are described and illustrated in handy leaflet. Complete specifications included, plus information on kits of anchors, drills and drill bits. Fischer of America, Clifton, N.J. *Circle 308 on Reader Service card*

**HEAVY-DUTY POWER TOOLS.** Listed in a catalog for professional tradesmen are 25 new low-cost, heavy-duty, double-insulated tools, all of which have two-prong plugs and two-wire cords.



Included in the series: two saws, a square-drive impact wrench, two hammer drills, three drills with trigger speed controls, 13 other drills, a positive clutch and an adjustable clutch reversing screwdriver, a 7" polisher and a 7" disc sander. The catalog gives complete specifications. Skil, Chicago. *Circle 309 on Reader Service card*

**NOISE CONTROL.** Practical ways to control sound transmission in homes, schools, offices, apartments and motels are contained in a working catalog entitled "Sound Advice." More than 30 wall (both bearing and nonbearing), ceiling and floor assemblies of wood, steel, double metal and gypsum studs, double- and triple-solid gypsum stud partitions, lath and plaster are discussed and illustrated in detailed drawings. Georgia-Pacific Gypsum Divn., Portland, Ore. *Circle 310 on Reader Service card*

**SOLDER-JOINT DRAINAGE FITTINGS.** A 46-page catalog contains sections on drainage fittings, cast-brass fittings, wrought-copper fittings, flanged fittings, flared tub fittings and valves. More than 200 individual fittings are included, complete with specifications, some with photos or drawings. A glossary lists about 60 terms. Anaconda American Brass, Waterbury, Conn. *Circle 311 on Reader Service card*

**HYDRONIC CENTRAL HEATING.** Full-color photos and drawings show boilers and equipment for gas-fired hydronic heating, their design principles and construction features. Three series, in 28 sizes, are detailed. Tables give dimensions and capacities, rates of flow and pressure drops. Also described are associated products such as zone controls and alarms, as well as a special baseboard. Raypak, El Monte, Calif. *Circle 312 on Reader Service card*

**ALUMINUM THREADED FASTENERS.** Sixty pages are devoted to photos, detailed drawings and dimension charts of aluminum machine screws, nuts and bolts. Included are recommendations for their proper uses, information on finishes and protective coatings and charts on thread standards. Advantages discussed: corrosion resistance, lightness, nonstaining properties, cost, availability, variety, conductivity, colorability, strength and nonmagnetic properties. Alcoa, Pittsburgh, Pa. *Circle 313 on Reader Service card*

**CERAMIC TILE.** Octagonal and hexagonal shapes now appear, along with the familiar square tiles, for bathroom and kitchen walls, floors and countertops. The tiles themselves are shown almost life size in all 14 available colors in a brochure covering a new line with a lace finish on a satin matte base. Wenzel Tile, Trenton, N.J. *Circle 315 on Reader Service card*

**HEATING AND COOLING.** Oil-fired and gas-fired furnaces, electric heat pumps, roof-mounted air conditioning units, big capacity water-cooled packaged units, condensing units and indoor units for home or business split-system air conditioning are all described and illustrated in a brochure on heating and cooling products. Specifications included. Chrysler, Dayton, Ohio. *Circle 316 on Reader Service card*

**ORNAMENTAL MERCURY LAMPS.** New designs for dressing up mercury vapor lights are illustrated in a compact file catalog. Styles include New Orleans, early American, Williamsburg and Georgian, Tudor, Danish and contemporary. Thirty-nine pole and bracket lanterns are described, along with ornamental posts and post accessories. Hadco Products, Littlestown, Pa. *Circle 317 on Reader Service card*

**PLUMBING FIXTURES.** Sinks of stainless steel and porcelain enamel for kitchens and bars, tubs of enamel steel and cast iron, and china lavatories and toilets are illustrated in a black-and-white brochure. Also shown are faucets and other accessories. Enclosed are price lists, four-color sheets on high-fashion decorative lavatories, faucets and toilet seats, plus black-and-white illustrations of towel bars, rings and trees. Aetna, Chicago, Ill. *Circle 318 on Reader Service card*

**REINFORCED PLASTICS.** Descriptions of the resins and reinforcements used in both reinforced thermosetting and thermoplastic composites appear in a booklet that also lists the eight principal methods of forming. The typical physical properties of polyester, epoxy and phenolic resins reinforced with glass and asbestos are discussed. The title of the 120-page technical booklet is "Reinforced Plastics/Composites—A Guide to Performance, Processing and Products." The Society of Plastics Industry, New York City. *Circle 320 on Reader Service card*

**COMPACT LOADERS AND DOZERS.** Profit-making all-purpose loaders and dozers are described and illustrated in a four-color 14-page catalog. Types, sizes and prices to meet all needs are shown in action. Included are drawbar tractors, crawler loaders and dozers, power angling and tilting crawler dozers, utility dozers and accessories. J.I. Case, Racine, Wisc. *Circle 321 on Reader Service card*

**WIRING DEVICES.** Every switch, receptacle, wall plate etc. in an 11-page catalog is covered by a 25-year, unconditional guarantee of performance. New stylings are shown in four-color photos, other devices in black-and-white photos and drawings. Complete specifications included, and the guarantee is fully explained. Leviton, Brooklyn, N.Y. *Circle 322 on Reader Service card*

**WINDOW GLASS.** A technical service report details the performance characteristics of a reflective insulating glass unit. Discussed are condensation, heat gain, sound reduction, solar heat transmission and structural strength for wind loads. Photos show actual installations. Diagrams show recommended glazing details. PPG Industries, Pittsburgh, Pa. *Circle 324 on Reader Service card*

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