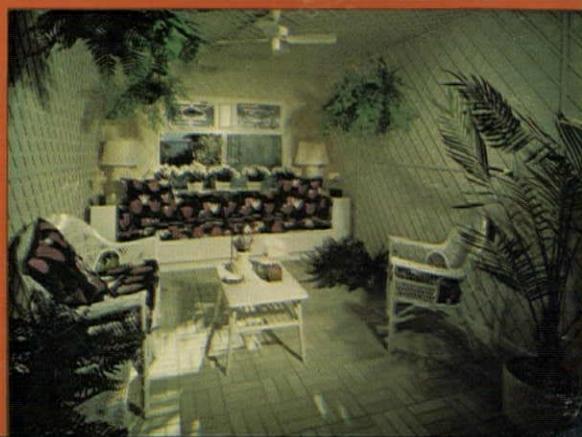
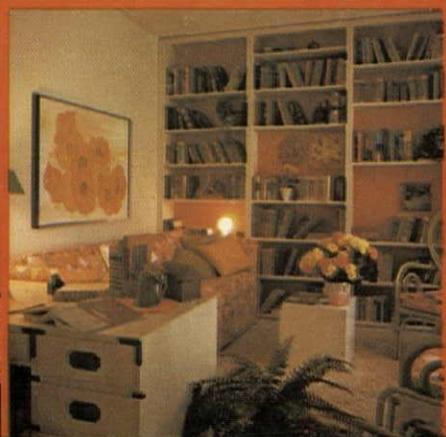
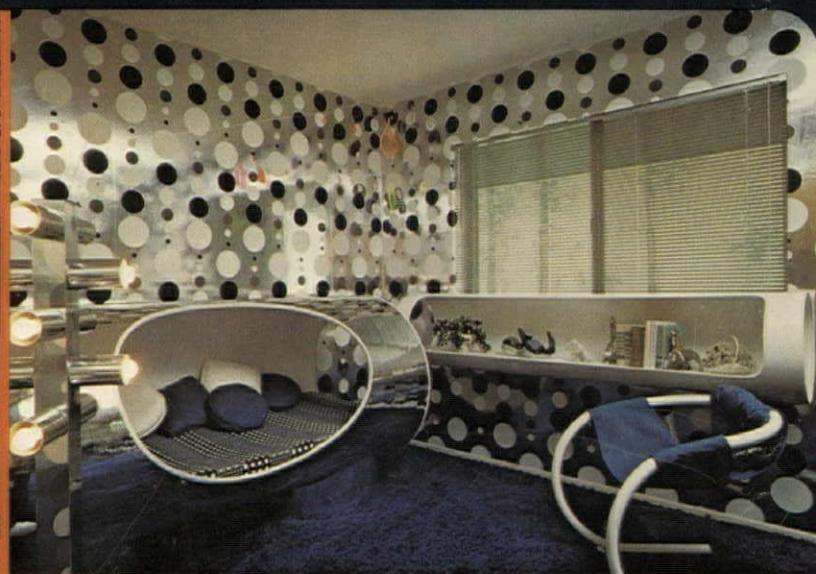


JULY 1972

House & Home

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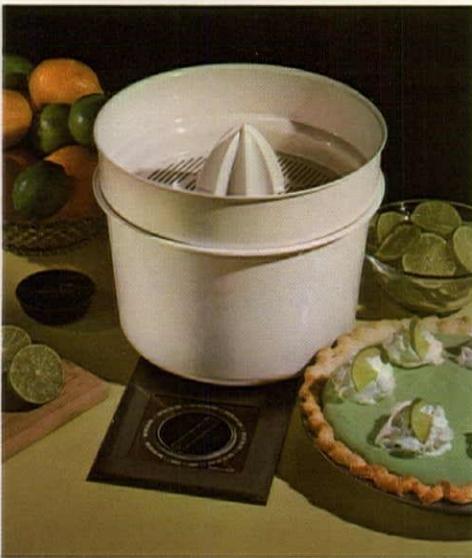
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Volume 42 Number 1/July 1972

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Nixon's the one! He gets 57% of the vote in HOUSE & HOME subscriber poll

"Anyone in construction who votes against him does not like good times"—a HOUSE & HOME reader.

That's the consensus.

But the poll also shows that many who would vote for the President are also ready to give his housing programs a thorough overhaul.

Between mid-May and mid-June, HOUSE & HOME asked 94,000 of its domestic subscribers* how they rated the Administration on its housing policies, how they would change things, and whom they would vote for if the election were held that day. By the cut-off date 1,984, or 2%, had answered.

Winner. The majority—1,133, or 57%—said they would vote for President Nixon. Some were exuberant ("Make Nixon King!"), others reluctant ("Nixon is the best of a poor bunch"). But whatever the reason, they gave the President a far higher proportion of the vote than the 43% he received in a Gallup poll taken around the same time. However, the HOUSE & HOME poll covered a fairly affluent segment of the electorate and one that has done well under the Nixon Administration.

Others. Senator George McGovern was the runner-up with 341 votes, or 17%, followed by Governor George Wallace with 202, or 10%, and Senator Hubert Humphrey with 79, or 4%. Eighty-two votes, or 4%, went to such diverse figures as Senators Kennedy, Muskie, Jackson, Goldwater, Fulbright and Sparkman, Representatives Mills, Ashbrook, McCloskey and Shirley Chisholm, Vice President Agnew, Governor Reagan, former Treasury Secretary Connally, HUD Secretary Romney and Presidential adviser Kissinger.

Herbert Hoover received a vote from a reader who would change things by going "back to the caves to start over," and Angela Davis received one from someone who suggested: "Let Nixon live in a slum for a while."

The remaining 147 answers,

*The entire list is made up of builders, contractors and subcontractors, 56%; architects, designers, engineers, decorators, etc., 14%; government employees, 3%; manufacturers, dealers and distributors, 11%; realty and financial firms, 14%; and miscellaneous, 2%.

NATIONWIDE BUILDER STRAW POLL

Total vote How they rated present housing policies

Supporters of:		Excellent	Good	Satisfactory	Fair	Poor
Nixon	1,133	228	487	224	136	58
McGovern ...	341	2	12	24	83	220
Wallace	202	4	22	37	47	92
Humphrey ...	79	0	4	10	26	39
Other	82	2	1	10	23	46
Undecided ...	147	2	12	20	45	68
Total	1,984	238	538	325	360	523
		1,101 or 55%			883 or 45%	

7%, did not specify a candidate, although many indicated they would choose a Democrat. Others used an undecided vote as a protest ("Why bother? Wasted time" or "I'd stay home if the election were held today").

Ratings. Predictably, ratings for the Administration's housing policies paralleled the voting preferences (see chart). The 55% who ranked these policies excellent, good or satisfactory were mostly the same people who chose President Nixon, and the 45% who ranked them fair or poor were those who would vote for other candidates.

But such a pattern did not emerge when the respondents explained how they would change things. There were 1,253, or 68%, who took advantage of the opportunity to make suggestions. Regardless of whom they backed, the majority was critical of the housing programs as they exist.

Among the 32% who offered no comments were those who indicated that they were pleased with things as they are and, conversely, those who felt that they didn't have enough space to list all the changes needed.

Comments. The readers' suggestions fell into four broad categories: administration of the housing programs, money matters, housing policies, and general comments.

The largest proportion (16%) called for better administration of the FHA, and a number even suggested that Ralph Nader investigate it. Others wanted to do away with the FHA altogether.

Some 14% called for better administration of HUD and 6% for the removal of George Romney as HUD secretary. In each instance more than half the critics were Nixon supporters.

They also led the way in de-

manding less red tape (8%) and getting politics out of housing (2%). And a few (0.5%) even suggested giving Secretary Romney more support.

Money matters. The cost of mortgage money was the main financial concern (6%). Many wanted to do away with discount points ("It robs the buyer and the seller"). Others mentioned lowering or stabilizing interest rates; a few asked the government to stop manipulating the money supply.

Related to this was concern over the availability of mortgages, and here many mentioned the problems of low and middle-income families.

"Provide some form of low or no downpayment for people earning \$10,000 to \$12,000 a year," said one answer. "And look for a solution for the young people who have excess debt from school loans, etc. and just can't save money."

The price-wage controls came in for some pros (4%) and cons (2%). Those in favor wanted them tightened and cited spiraling costs of lumber and labor, while those opposed wanted an end to rent control.

Programs. The survey produced a broad variety of suggestions on the housing programs. The largest group (14%) asked for less government participation, which included anything from cutting the number of programs to "getting the government out of the housing business" altogether. Many wanted to abolish the Section 235-236 programs ("Stop the great giveaway!").

Only 4%—nearly half of them McGovern backers—wanted to see more government participation, and most of these just wanted more funds.

Five percent of the answers

called for changing present housing policies. Some mentioned substituting a housing stamp program for Section 236 ("subsidizing people instead of bankers and builders") and providing help for the middle class, a favorite topic. Others suggested incorporating VA housing into FHA, making FHA autonomous and turning HUD into a private corporation.

Special interests. Three percent wanted more emphasis on such low-income and minority programs as scatter-site and fair-marketing; others (2%) felt that there has been too much emphasis on such programs.

There was a group that wanted to substitute spot removal for urban renewal, another that wanted to see more emphasis on rehabilitation, and still another that felt urban housing was being neglected.

But then there was also a group that felt smaller communities and rural areas deserved more attention.

HUD's Operation Breakthrough came in for criticism (1%) and support (0.8%).

Meaning. What is to be learned from the survey?

For one thing, although many readers expressed their concern over the scandals that have spread throughout the subsidy housing programs, they do not seem to hold the President responsible. Rather, they blame Secretary Romney or the system.

Further, it is important to remember that the survey covers a group that is generally more affluent and comfortable than the general population. Eighty-one percent of HOUSE & HOME's subscribers hold top management jobs in construction, an industry that has enjoyed unparalleled prosperity for the last two years.

This particular constituency recognizes that the President has done virtually everything possible to support housing, to supply money and credit, and to make the industry the spearhead of his economic recovery. The survey's respondents are obviously ready for four more years of the same.

One Nixon supporter summed up with this advice:

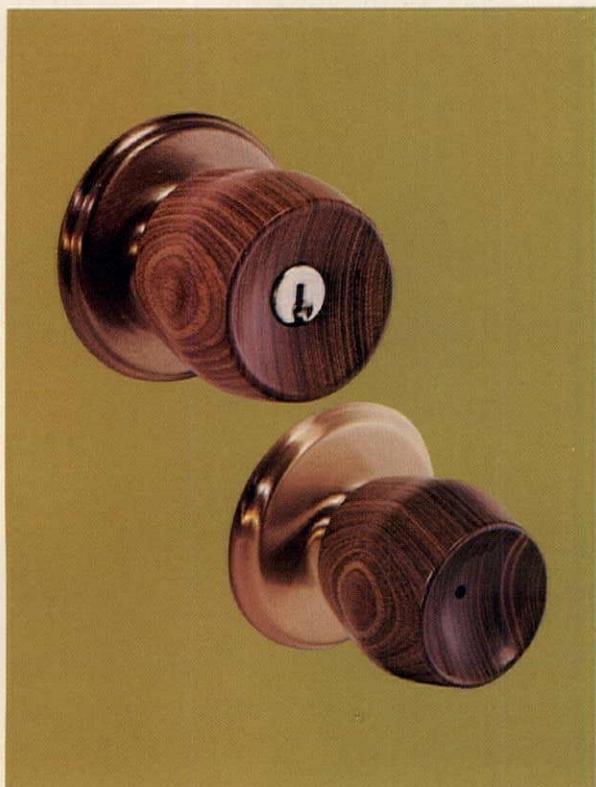
"Keep trying. It's a tough job to please everybody."

—NATALIE GERARDI

NORRIS INDUSTRIES, a new force in building products brings you ideas in lock styles



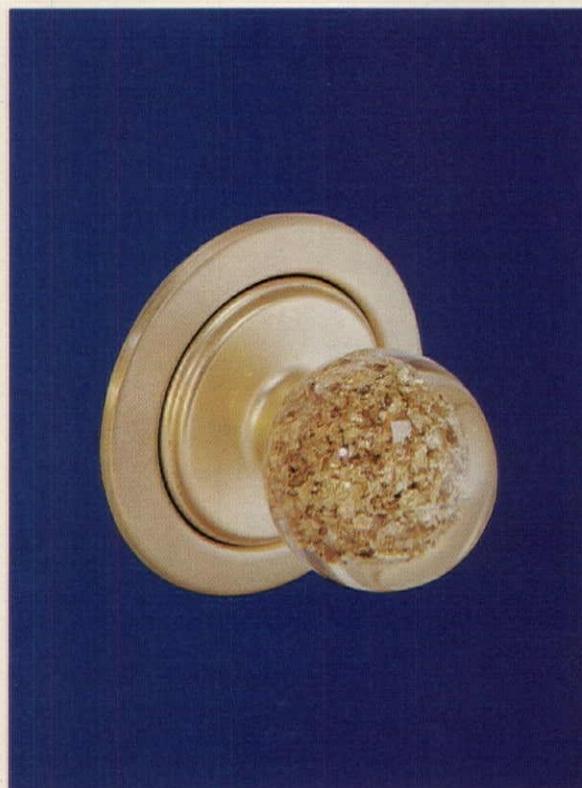
Ideas in lock styles from Weiser, and



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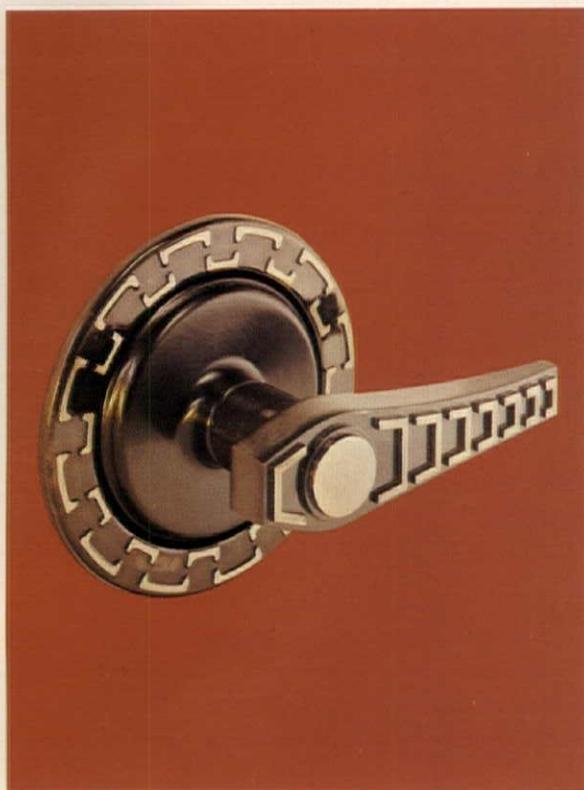
CIRCLE 10 ON READER SERVICE CARD



Custom-crafted Locks with a Feminine Flair

Here's an idea in lock styling that will appeal to Mrs. Prospect the minute she enters your model home. Beauty and permanence combined in colorful glass-like knobs. Four distinctive colors and three varied knob sizes create matching sets for use on passage doors, bi-fold doors, closets, cabinets, and drawers. The beauty of their crystal appearance creates hardware fit for a queen. Imagine the thrill for any housewife to find beautiful matching hardware like this.

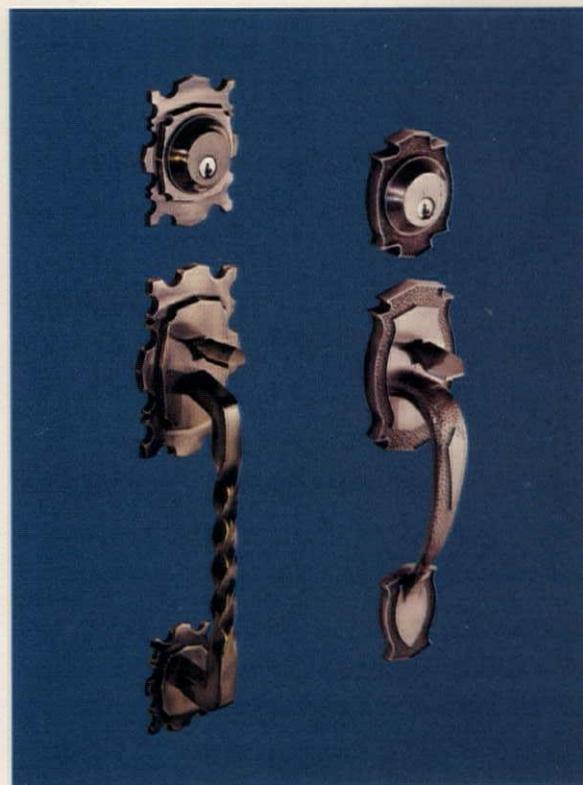
CIRCLE 11 ON READER SERVICE CARD



Lever Handle Locks with a Continental Look

The builder who doesn't believe every door has to be opened by a knob will find new avenues to explore with these colorful lever handles. Two attractive styles in both passage and keyed sets, are available in a great selection of finishes. Regardless of the architecture or color scheme you have selected, there's a Weiser lever handle lock that will enable you to take a fresh approach in your hardware appointments.

CIRCLE 12 ON READER SERVICE CARD



First Impressions are Created at the Entranceway

For mediterranean styled homes or those with a Colonial influence, nothing will enhance the entrance more than these sectional handle sets. Stately sentinels of security, they cannot help but be noticed each time your friends come to call. Whether used on a single carved door or in pairs on double door installations, Weiser sectional handle sets in El Cid or Heritage styling leave an impression of rugged security wherever used.

CIRCLE 13 ON READER SERVICE CARD

More ideas from NORRIS INDUSTRIES

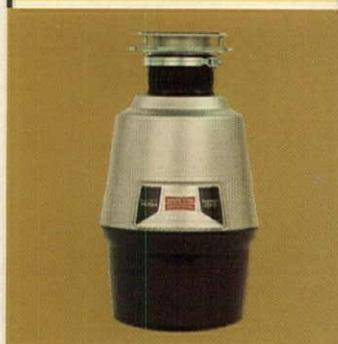
IDEAS IN PLUMBING BRASS



PRICE-PFISTER
13500 PAXTON STREET
PACOIMA, CALIF. 91331

CIRCLE 14 ON
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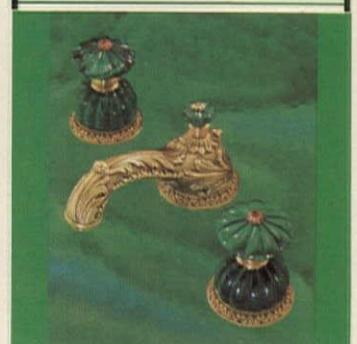
IDEAS IN MAJOR APPLIANCES



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LOS ANGELES, CALIF. 90058

CIRCLE 15 ON
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IDEAS IN DECORATIVE FAUCETS



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CIRCLE 16 ON
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CIRCLE 17 ON
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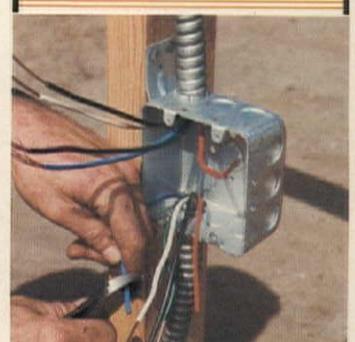
IDEAS IN BATHROOM FIXTURES



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CIRCLE 18 ON
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IDEAS FOR THE ELECTRICAL CONTRACTOR



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CIRCLE 19 ON
READER SERVICE CARD

Condominium promoters: Guess who's coming to dinner—An SEC man!

The Securities and Exchange Commission is now quietly sending its good gray agents to dinners and seminars to monitor the sales offerings of condominiums and other real estate securities.

That's merely the latest move in a broad SEC campaign to impose far tighter controls on the investment offerings of the real estate industry.

The campaign traces from the fact that promoters and developers have outdone themselves in recent years with their many exotic schemes designed to lure the little-guy investor into get-rich real estate speculation. The industry is consequently embarked on a collision course with the federal securities regulators, and reforms are in the offing that could bring drastic changes to the business.

Twin targets. The SEC is concentrating particularly on two kinds of investments: resort condominiums and tax-sheltered limited partnerships.

In May SEC Chairman William J. Casey set up a five-man advisory committee of lawyers and accountants to explore the need for detailed regulation of any real estate limited partnership's internal affairs. Public offerings of such a partnership's securities already had to be registered with the SEC. But the commission now thinks that a type of mutual fund regulation may be needed if it is to reach deep enough to control both the self-sealing by partnership managers and their conflicts of interest.

Condominium dispute. A controversy is building up, meanwhile, between the real estate industry and the SEC staff over the regulation of some resort condominium sales.

The staff wants the SEC to begin taking formal action against promoters who fail to register certain kinds of these deals in which rental and management services are offered to the purchasers. More condominium developers in resort areas—and especially the big ones like Marriott Corp., Eastern Air Lines and Downtowner Corp.—are voluntarily registering their deals rather than risk an embarrassing, and expensive, legal test with the SEC.

Still, as SEC general counsel

G. Bradford Cook puts it, "very few condominium deals that the staff feels are securities have been registered."

So the SEC has quietly begun sending staffers to monitor dinners and other public functions at which condominium promoters frequently hawk their wares.

Unexpected visits. If the sales pitch stresses the investment angles of a condominium purchase, or if buyers are offered rental or management services, the staffer will probably visit the promoter and discuss the question of whether the deal might violate federal securities laws if it goes unregistered.

The SEC admits, however, that there is no easy answer to the question of what is a condominium security. The staff itself has not fully made up its mind, so the commission has never hauled anyone into court for failure to register one. But that dark day is clearly looming.

Test of a security. The staff feels that most condominiums sold with a contract in which the promoter or his agents agree to rent the units and pool the income in behalf of all owners involve the offering of a security. (Typically each owner agrees to limit his occupancy of his unit to perhaps two or three weeks out of a year.) The condominium offering itself and the rental and management agreement should be registered.

Less clear is the case where no pooling of the rentals is involved. Nevertheless, as a general rule, the staff leans toward the position that sale of a con-

dominium where a rental or management agreement is offered is a sale of a security.

But questions remain. What about deals in which the promoter or manager has no liability for renting the units? What of the case in which substantial control over rentals, perhaps including the right to reject a tenant, is held by the owner?

Helpful hints. Condominium deals are complex, and each can differ widely from another. Some of the aspects the SEC staff looks for in trying to decide whether or not a security is being offered are:

- Whether all units in the condominium are furnished identically, as in a hotel.
- If limits are put on the owners' occupancy.
- Lack of a requirement that prospective buyers visit the property.
- The promoter makes most of his profit from the rentals and not from the sale of the land or units.

The existence of any or all of these conditions does not mean that a security is being offered, but this is the sort of information the SEC staff likes to get from developers and promoters.

Brokers. What is perhaps even more bothersome to the real estate industry is this question:

If a rental condominium deal is a security, then do I have to be a registered securities dealer or broker to sell it?

Here too, there is no easy answer: But the SEC is developing some theories of its own in no-action letters. These are

informal opinions on regulatory questions rendered in writing by SEC staff members at the request of businessmen. These are not binding, but commissioners often follow them.

Basically, this theory is emerging at the staff level: If condominium securities are being sold by a developer himself as an incidental part of his real estate business, then he probably does not have to be registered as a securities dealer. And even where salesmen are hired, or employees of the developer or promoter are used, they need not register if it can be shown that they were not hired just to sell.

Each case must still be considered individually by the SEC staff. And the staff looks hard for cases where salesmen's other duties are simply a sham.

NASD's drive. In many respects the question of the need to register as a broker-dealer is the key to whether a developer, particularly a small one, can stay in the rental condominium business. For as a broker-dealer he becomes subject immediately to SEC or National Association of Securities Dealers capital requirements and to surprise audits by the SEC or NASD. He must also file voluminous reports on his activities to Washington. What is worse from the securities dealer's point of view, regulations are getting tougher to live with all the time.

Last month, for example, the NASD proposed new regulations for limited partnership tax-shelter deals that, among other things, would limit promoters' organization and underwriting expenses in the case of real estate plans to 10% of the amount raised in an offering. Furthermore, the plans could be offered only to sophisticated investors—defined as those in at least a 50% federal tax bracket who have a minimum net worth of \$50,000.

Many NASD members themselves say such rules would kill the real estate tax-shelter business. But NASD hopes that if it moves now to regulate the SEC advisory committee might persuade the agency itself not to enter the field.

—DEXTER HUTCHINS
McGraw-Hill World News,
Washington

Caution: Unwanted visitor may drop in

The fear of a new round of inflation in the not-too-distant future is a powerful force today in our money and capital markets and in economic decision making . . . the Federal Reserve should begin early to reduce the rate of monetary expansion . . . There is probably not much that can be done in the fiscal area, but certainly the Administration

should be determined to prevent any additional expenditure programs beyond those presently scheduled.

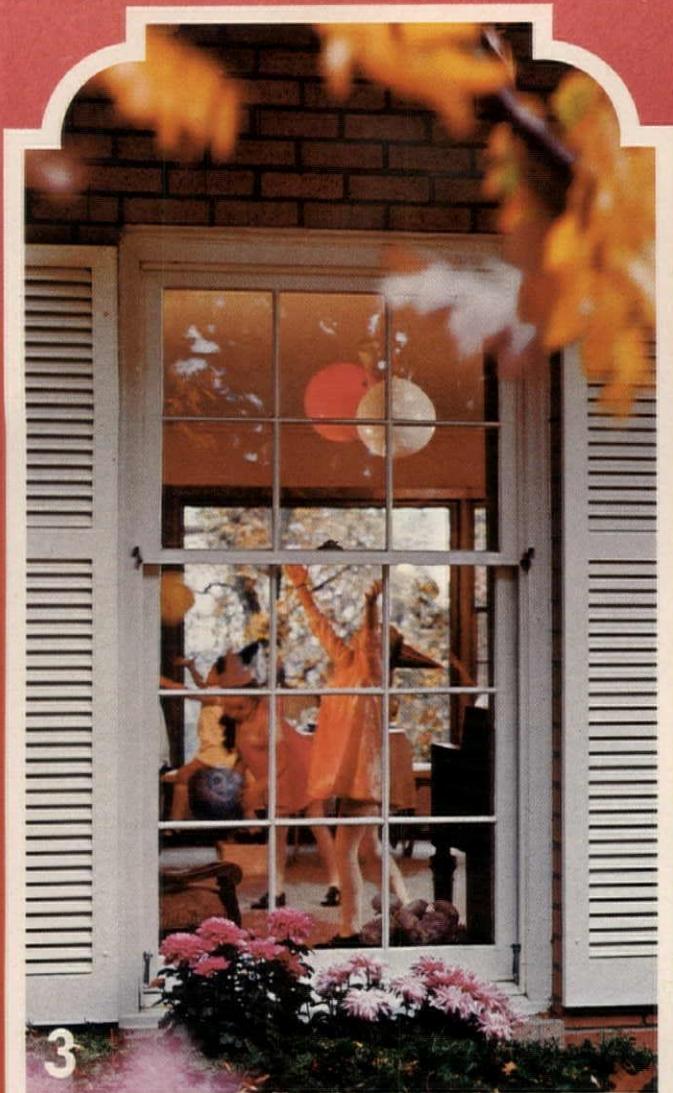


—JAMES J. O'LEARY
Vice chairman of board, U.S. Trust Co. of New York,
in speech June 5

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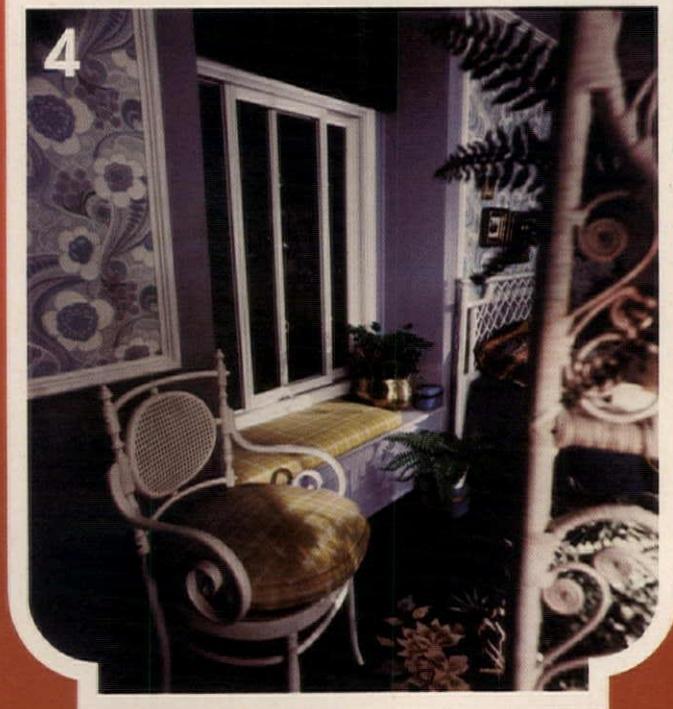
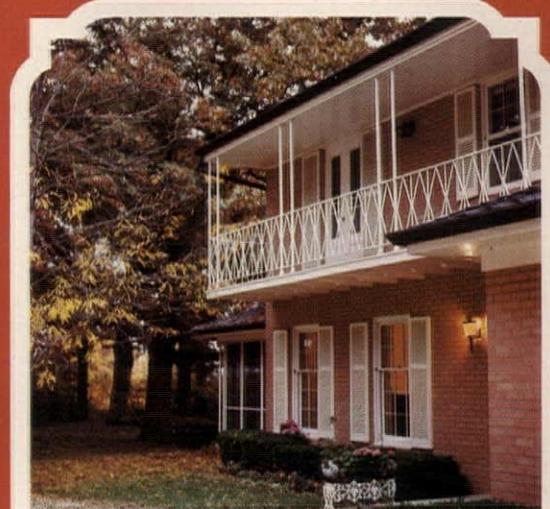
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CIRCLE 57 ON READER SERVICE CARD

Probe finds 25% of HUD's section 236 projects may fall into default

An influential subcommittee chairman tells Housing Secretary George Romney that "the projection is that about 25%" of the investors in section 236 subsidized apartment projects for low-income people "will return these projects to HUD."

Chairman Edward P. Boland (D., Mass.) of the House appropriations subcommittee asks: "Is that a fair estimate?"

And Romney answers: "It is difficult for us to say with any competence just what pattern will develop. . . ."

What this exchange indicates is that Congress is beginning to get the message that the big unloading of properties on FHA may more likely be multifamily projects financed under the section 236 program than individual houses sold to individual homeowners under section 235.

Default rates. Figures given to the full House and Senate Appropriation Committee teams show that for fiscal 1972, ending June 30, the default rate for the old 221(D)3 subsidized interest rate program is running close to 10%. The predictions are that the present 5.3% default rate in section 236 is just the beginning, and will climb steadily.

The size of the 236 program and its cost implications for the Treasury have now generated some second thoughts in Congress. HUD's own officials calculate that projects including 570,000 housing units will be under subsidy this summer—nearly one-third of the 1.7 million subsidized units to be built if the goals of the 1968 Housing Act are to be achieved.

But investigators for the House appropriations subcommittee have now gone out to get information of their own on how the subsidy programs are faring. In their report on the section 236 projects, they predicted that investors will turn their projects back to HUD at a time when HUD's mortgages on the projects still have 30 or more years to run.

Why sponsor quits. The report noted that the tax benefits of investing in section 236 projects are realized "during the first seven to ten years of the project's operation." After that, the project becomes "counterproductive" to the sponsor.

The investigators went to sponsors and investors in Atlanta, San Francisco, Los Angeles, Seattle, Portland, Philadelphia and San Juan. They were told by most sponsors that:

- The investors are not realizing the 6% return on their investment allowed by HUD regulations.

- They are not overly concerned about this now, however, because the tax benefits compensate them for their investment.

- But after the tax benefits run out, they will probably sell or return their projects to HUD if the projects do not give them a 6% return.

This reporting led Chairman Boland to his projection of an

HOAP never dies, says Bank Board

The Federal Home Loan Bank board was confident last month it could save its embattled Housing Opportunity Allowance Program for middle-income homeowners.

The board was enjoined March 15 by the United States District Court for the District of Columbia from making any further disbursements of HOAP funds under Title I of the Emergency Home Finance Act of 1970 until a program had been developed for low income families as well. The suit was filed by three Washington residents and two community housing groups.

The board has appealed the injunction, and the plaintiffs have cross appealed.

Compromise? On June 1, however, litigants agreed that the case might be settled, provided the board met certain conditions. Most importantly the board was to design and implement by June 30 a low-income plan and set aside at least \$10 million for the program, enough to subsidize about 2,000 units. If the HLBB does not meet the deadline, the unused balance of this year's \$62.5-million Title I appropriation reverts to the Treasury.

The board also agreed that if it failed to live up to the agreement, and the court battle continued, it would make sure that up to \$31.2 million of undivided profits of the Federal Home Loan



HOUSE'S BOLAND
Questions for Romney

eventual return of one-fourth of the section 236 projects to FHA.

Pre-completion default. The subcommittee investigators also found that in one unnamed HUD area office, "officials believed that 14 projects within

Banks, which normally is available for dividends and other uses, would be available to finance a low-income HOAP plan should the appeals courts uphold the plaintiffs.

Plan for the poor. Since then, the board's staff members under James Richter, acting head of the Office of Bank Management, have been drafting a plan for the poor. The original HOAP for middle-income families, which remains unchanged, will be called HOAP 1; the new plan will be HOAP 2. Unlike HOAP 1, whose interest subsidy to homeowners is a flat \$20 a month for five years, the subsidy under HOAP 2 increases as a family's income decreases. The subsidy runs for five years for families whose incomes are from 61% to 66% of the maximum income limits of HOAP 1. But for poorer families the subsidy runs 10 years. The maximum subsidy allowance under HOAP 2 would be \$70 a month for the first five years, then \$50 a month for the second five.

Lack of interest. As a practical matter, of course, the outlook for HOAP 2 is not good. The savings and loan industry never showed much interest in HOAP to begin with, despite a massive publicity campaign directed at S&Ls by the board.

In the first year of HOAP in fiscal 1971, some \$85 million was appropriated but only about \$9 million was used.

the next 12 months will be foreclosed by HUD." One of the 14 was still under construction adjacent to another section 236 project, and a HUD official told the investigators that this project, with a \$4-million mortgage, "will definitely be assigned to HUD before construction is completed."

The House investigators reported they were told by HUD officials that "in order to make the projects more attractive to investors and/or sponsors, the tax shelter provisions . . . should probably be reversed so that larger depreciation benefits are realized in the later rather than in the early years of a project."

It is doubtful that such recommendations will be given much weight.

Housing allowances? Senator Gordon Allott (D., Colo.), a member of the Senate Appropriations Committee and a Romney supporter, asked the Secretary during the budget hearings: "Do you have anything in mind . . . to develop more effective and less costly subsidy programs?"

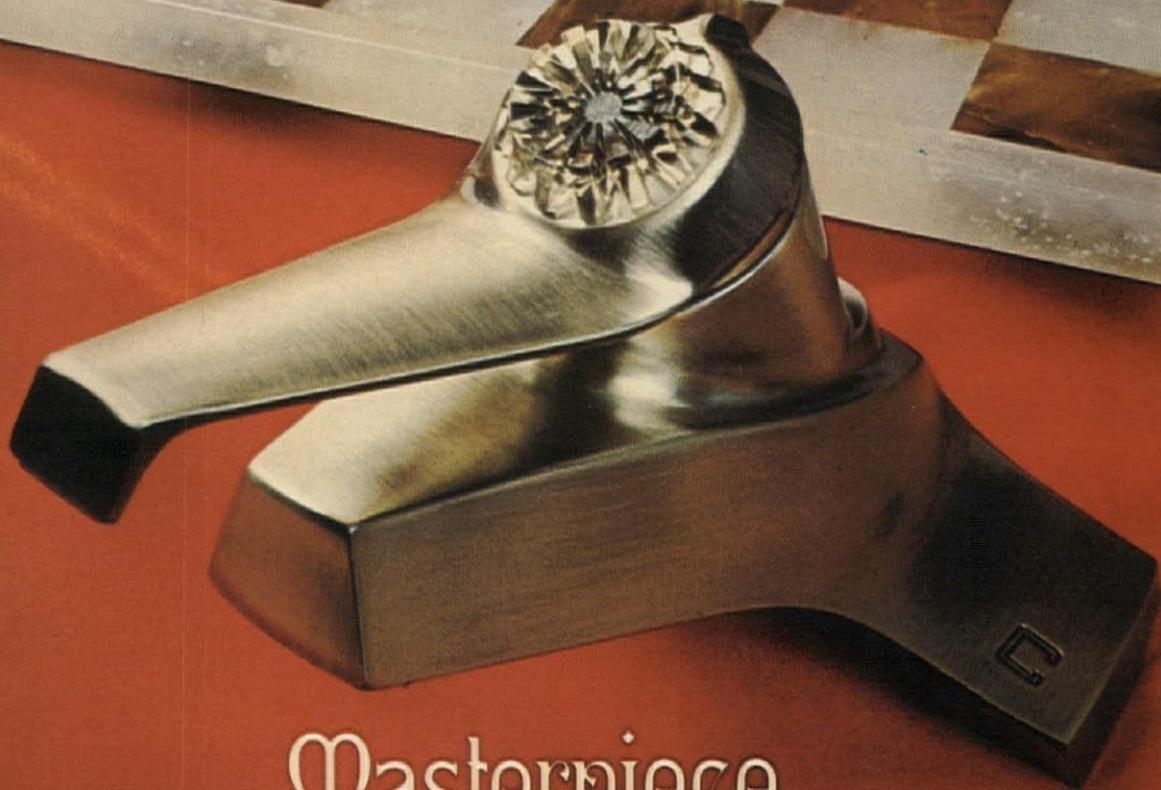
"We think that housing allowances may be that program," Romney said, and he went on to list advantages.

Romney also pointed out that, "if all assisted housing programs stopped dead in terms of any new commitments after the end of fiscal 1973," the subsidies "could eventually grow to over \$3 billion . . . that is \$3 billion a year—every year—until all the subsidized mortgages and bonds are paid off."

But Assistant Secretary Harold F. Finger, who runs HUD's test projects on housing allowances, said they also might cost \$3 billion to \$4 billion a year. That figure, he said, comes from a Brookings Institution study.

Finger said, however, that it was "entirely possible" that if such a program had been in effect in recent years, "we would not have as much housing abandoned as we have had abandoned, because there would then be the opportunity for owners—multifamily housing unit owners—to repair their property, because they would get an adequate income to provide for repairs."

—DON LOOMIS
McGraw-Hill World News,
Washington



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With yes, no and maybe, HUD says: You can build subsidy housing in ghetto

Secretary George Romney and other officials of the Department of Housing and Urban Development are still trying to explain that HUD's controversial "project selection criteria" are not to be used to block subsidy housing for the ghettos.

The first version of the criteria was published in June 1971, and the final version was effective Feb. 7. And ever since, HUD's interpretations of the complicated scoring system for choosing among competing projects have been aimed at reassuring local officials. The latest memorandum from HUD's general counsel, David O. Maxwell, puts it this way:

"The criteria are not intended to be a signal to halt HUD's assistance of housing in the inner city."

Memo upon memo. Maxwell's memorandum to HUD's regional and area officials was written in response to complaints that the language of the criteria ruled out all low-income subsidy projects in urban renewal areas. Any project in such an area would almost automatically increase minority concen-

Quotes from a strange language

House appropriations subcommittee's Burt Talcott (R., Calif.) to witness, HUD's assistant secretary Floyd Hyde, on the language of community development:

In reading . . . your justification, I found some words that I suppose you have technical definitions for, but it makes it almost impossible for some laymen to understand what you are doing. Terms like budgeted, obligated, committed, target allocated—that is a new one this year—contracted, appropriated, expended, authorized, approved, advisory statement of availability, reserved, promised, promoted—one I didn't see, but I know you do a lot of it—and then there is pre-feasibility statement. Application, certification, post audits, monitoring, project selection, modification, termination, rejects, reviews, mandating, expediting, evaluation . . . I don't know how we can ever keep track . . .

tration, a process ruled illegal in various courts.

Romney had tried to dispel the confusion in March with an official memorandum which, he claimed, made it clear "that although some inner city projects, including some of those in urban renewal and model cities areas, will not qualify or rank high enough for funding, it should be possible for some of

them to be approved."

This didn't do the trick, however, so Maxwell gave it a try.

Nut of problem. The difficulty was criterion No. 3, for rating a project's contribution toward improving housing opportunities in a "wide range of locations" for poor families.

Maxwell said that any project "necessary to fulfill" an urban renewal or model cities

plan is entitled to at least a rating of adequate on criterion No. 3. That seems to mean that, for such a project, the fact that it would actually increase minority concentration should not automatically rule it out.

The project would still have to be rated on the other criteria, of course—how it meets urgent housing needs, helps to provide housing in a wide range of locations, conforms to orderly growth and development and helps provide an attractive physical environment. On each of the criteria a project application is rated superior, adequate or poor.

Turnaround? One housing lobbyist says he's convinced the criteria were indeed meant to slow projects in the inner city.

"Now they're trying to back-track gracefully, and of course that's hard."

Maxwell's six-page memorandum dated May 31, which deals with several other points of confusion about the project selection criteria, was sent to HUD's ten regional and all of its area offices. Builders can try to decipher it there. —D.L.

Don Bren buys his company back from International Paper for \$3.5 million

The giant paper company had acquired the California homebuilder in January 1970 for \$34 million in stock.

"We just didn't have an adequate return on our total investment," said Andrew R. Taylor, IP's executive vice president, when the parent agreed to sell the company back to builder Don Bren for \$3.5 million last month.

Bren's buy-back marks the first time a builder has reacquired his own firm after selling it to a conglomerate. Bill Lyon recently attempted to do so (NEWS, Nov. '71) but was unable to meet the price demanded by American-Standard.

The usual pattern has been for such builders to start new companies after their contractual obligations to the old ones expire. Lyon, Ben Deane, Ray Watt and Don Scholz have all done this.

Repurchase right. International Paper will receive \$18.5 million in notes to cover cash advances made to Bren since the

deal in 1970. And IP has received a warrant to repurchase 49% of Bren's stock at book value within a five-year period beginning in mid-1975.

The paper company believes this arrangement permits Bren to develop independently and still allows IP to participate in Bren's growth.

"Our hope is that Bren, freed from the tie to International Paper, will be a successful company," Taylor said.

Low earnings. Bren's sales were \$40 million in 1971. They were \$9.5 million for the first four months of 1972, or 190% more than for the same four-

month period of last year.

But neither Bren nor IP would reveal Bren's earnings. Taylor did say that the builder had been profitable since the acquisition "under real estate accounting methods," but he said the earnings had been "very, very small."

The paper maker has also sold Spacemakers Inc., a small prefabricator, but it plans to keep its third shelter subsidiary, American Central Corp., a vacation community developer.

A wider horizon. Tucson's Horizon Corp. is acquiring P.A.T. Homes, a Tucson-based house builder, for between

145,000 and 185,000 common shares, depending on Horizon's price on the New York Stock Exchange when the purchase takes effect July 31. The price should wind up in the neighborhood of \$6.5 million.

Prel's expansion. Prel Corp. of Saddle Brook, N.J., a homebuilder in the New York City suburb of Orange County, is buying Fine-Built Homes of Lansing, Mich.

Prel will exchange 130,000 of its shares (Amex), worth about \$2.6 million, for the closely held builder. And Prel has agreed to buy 675 acres in Michigan for more than \$3 million.

The mobile front. Two mobile home manufacturers are adding to their holdings.

Cleveland's Shelter Resources has just acquired Schoonmaker Bros., a suburban New York City house builder, for 60,000 shares worth about \$1.2 million.

And Republic Housing Corp. of Dallas is buying Style Mar Homes, a mobile home subsidiary of the Jim Walter Corp.



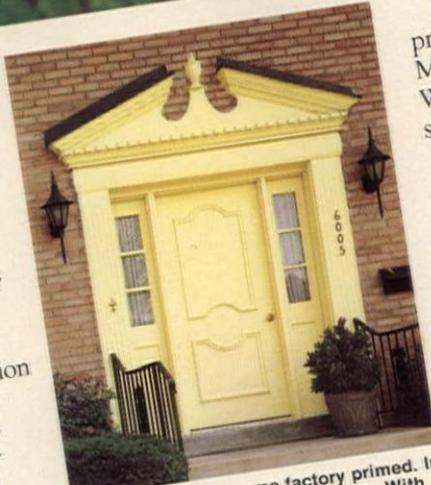
On his own again, Don Bren has just bought his building company back from IP.

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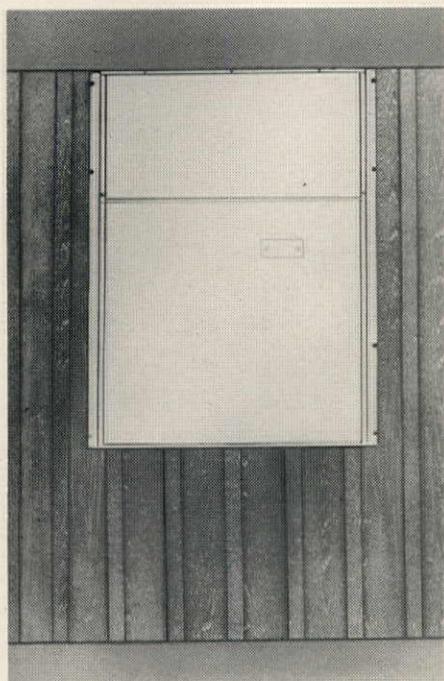
U.S. Patents No. 3,153,817; 3,273,287; 3,238,573; 3,426,479. Patented in Canada 1965, 1966; and in United Kingdom 1962. Other patents pending. © Pease Company 1972

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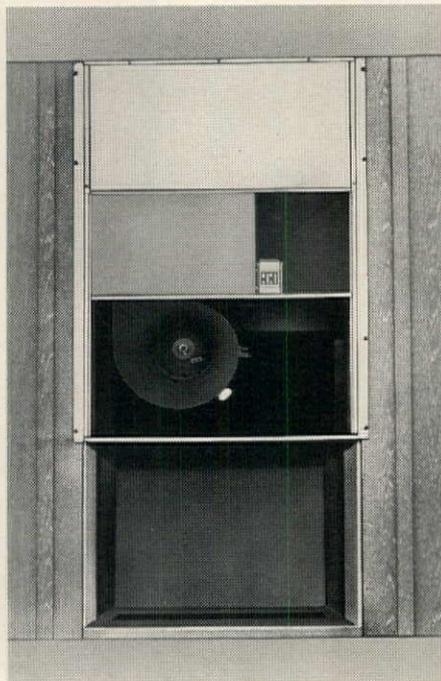
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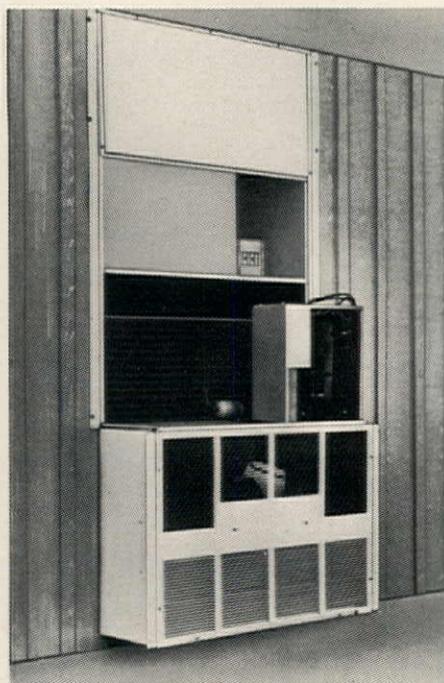
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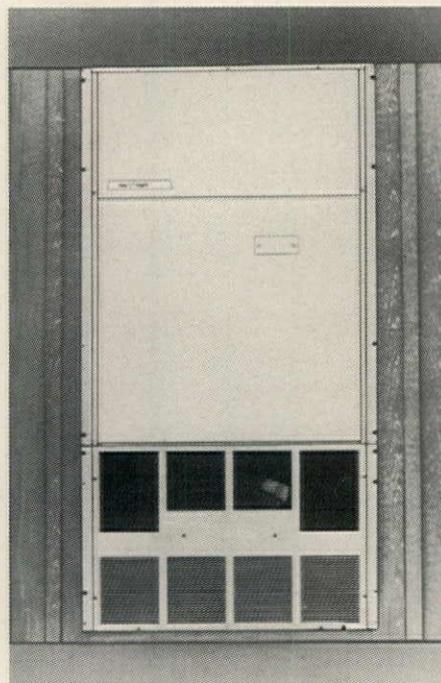
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CIRCLE 62 ON READER SERVICE CARD



Builders debate HUD censure and wider open-housing plan: They say 'no'...

The 600 NAHB directors meeting in Washington's Statler Hilton were in substantial agreement as they breezed through resolutions on site-development loans, unsecured loans, variable interest rates, title VII, savings and loans, and the 1972 housing bill.

But they divided sharply on two proposals: to advise Housing Secretary George Romney of the "urgent necessity for corrective actions" in running HUD's programs, and to recommend that an "affirmative-action" program to promote open housing be extended from the FHA sector to all building.

Both resolutions were finally tabled after heated debate.

Revolt. The joint executive and resolutions committee had recommended tabling the HUD resolution—which constituted an implicit censure of the department's management—in order to give the NAHB leadership wider flexibility in its dealings with the government. "Your president needs this type of support to get the best deal for us," the committeemen argued.

"Give us the opportunity to meet eyeball-to-eyeball to tell them of our problems," said President Stanley Waranch, even though he added: "I'm sympathetic to your mood, and I share your mood."

The mood on this issue, which affected many board members personally, bordered on the mutinous.

"I'm sick and tired of this association trying to be diplomats," said Jack Bowles of Augusta, Ga. "Let's let the people in HUD know what our position is. Let's get FHA back to the FHA that we knew and loved."

"I feel, and our state feels, that we would be less than honest if we tabled this resolution," said Al Brown of Toms River, N.J.

Many agreed. The voice vote was so close that a second tally was required. The leadership won, but by a thin margin.

Open housing. The other controversial resolution proposed that HUD's affirmative-action program to promote open housing, now limited to FHA con-

struction, be extended to all building.

The executive and resolutions committee had urged approval. The full board had also passed an earlier resolution reaffirming NAHB's support of open housing in principle but demanding that HUD end the "time-consuming, expensive and unnecessary form-filling requirements" in the affirmative-action program.

T.A. Shinn of Placentia, Calif., spoke against extension of the affirmative-action rules.

"They have worked extreme hardship on our builders," he said, "because it's up to the local bureaucrats to decide whether an affirmative-action plan submitted is up to snuff."

"A clear majority of our builders have gone away from federal financing," John Hart of Indianapolis added. "We don't want to burden non-federal financing with the red tape and problems that are now involved in federal financing."

The NAHB leadership lost this round; the resolution was tabled overwhelmingly.

Attitude on money. The board, which had previously refused to take any position on variable interest rates, asked for certain safeguards where such rates are adopted.

The directors also opposed the Home Loan Bank Board's proposal to allow S&Ls to make unsecured loans and called on it to limit service corporation borrowings to no more than half the invested capital.

Housing bill. In a resolution—and on pocket flashcards that it urged members to take to their congressmen—the board came out against most of the 1972 housing bill.

"Consolidation, simplification and effective operation of the . . . program can be better accomplished through firm and wise administration within the present Department of Housing and Urban Development," the resolution said.

"I firmly believe we would be better off with no housing bill at all this year," said Vice President George Martin of Louisville, Ky. —N.G.

...but they readily say 'yes' to Dallas as their 1975-77 convention site

The stakes were high for the four cities vying for the NAHB's 1975, 1976 and 1977 conventions—\$10 million in revenue each year—and the contenders mobilized everything from cold cash to warm sympathy.

The mayors of Las Vegas, Dallas and Houston came to Washington to preside over lavish hospitality suites.

Two bands competed in the narrow corridors outside the meeting room as mini-clad girls pasted slogans on lapels.

The winner. When the votes were cast, Dallas won easily. Las Vegas was second, followed by Houston and Chicago.

The Dallas message was simple: convenience, comfort and reasonable cost.

"Average men are important in our city," said Mayor Wes Wise. "When I go to a hotel I rent an average room, as many of you will do, and that room will be clean, and it will not be inflated in price."

Dallas offered 30,000 hotel rooms, 11,420 of them within three miles of its new downtown convention center. The

center provides 600,000 sq. ft. of exhibit space plus meeting rooms, a ballroom and a theater. By the time the convention arrives, the city will boast the world's largest airport.

Runner-up. Las Vegas, second in the voting, also ran second in exhibit space. It offered 546,000 sq. ft., 226,000 of which would be built next year. It also promised 28,000 existing hotel rooms plus 6,000 to be built, all within four miles of the convention center.

Las Vegas was the only contender to offer a guaranty—\$1 million if the NAHB came in.



A new convention center, still under construction, attracted the NAHB to Dallas.

Home to Houston. "You guys will drop \$5 million on the tables of Vegas if we go," said ex-NAHB president Lloyd Clarke, speaking for Houston. "They ought to offer you the whole damn deal free."

Houston's pitch was that it had kept its promises to NAHB, that the association's convention income had nearly doubled during four years there, and that Houston needed the meeting.

Chicago could not offer the January dates the builders wanted and instead suggested the first week of December. But there was no way to render

Chicago's winter attractive to the directors, who laughed aloud when builder Richard Harwood spoke of "crisp working weather" in the "late fall."

Numbers game. Chicago and Houston each tried to prove that conventions held in the other had drawn only regional attendance.

Houston cited an attendance increase of 10,000 from 1965 to 1971. But former NAHB president John Stastny, speaking for hometown Chicago, dismissed the increase as coming from exhibitors, guests and the press.

"From 1965 through 1971 builder attendance rose only 2.4% or 219 builders," said Stastny. "Builders and affiliates increased only 1,608."

And, Stastny went on, 48% of the builders and affiliates at Houston had come from Texas: "It's a state convention."

The NAHB convention department and the convention and executive committees had been studying sites since early 1971, ruling out Los Angeles, Miami, San Francisco and Atlantic City. —N.G.



A splash of summer sunshine

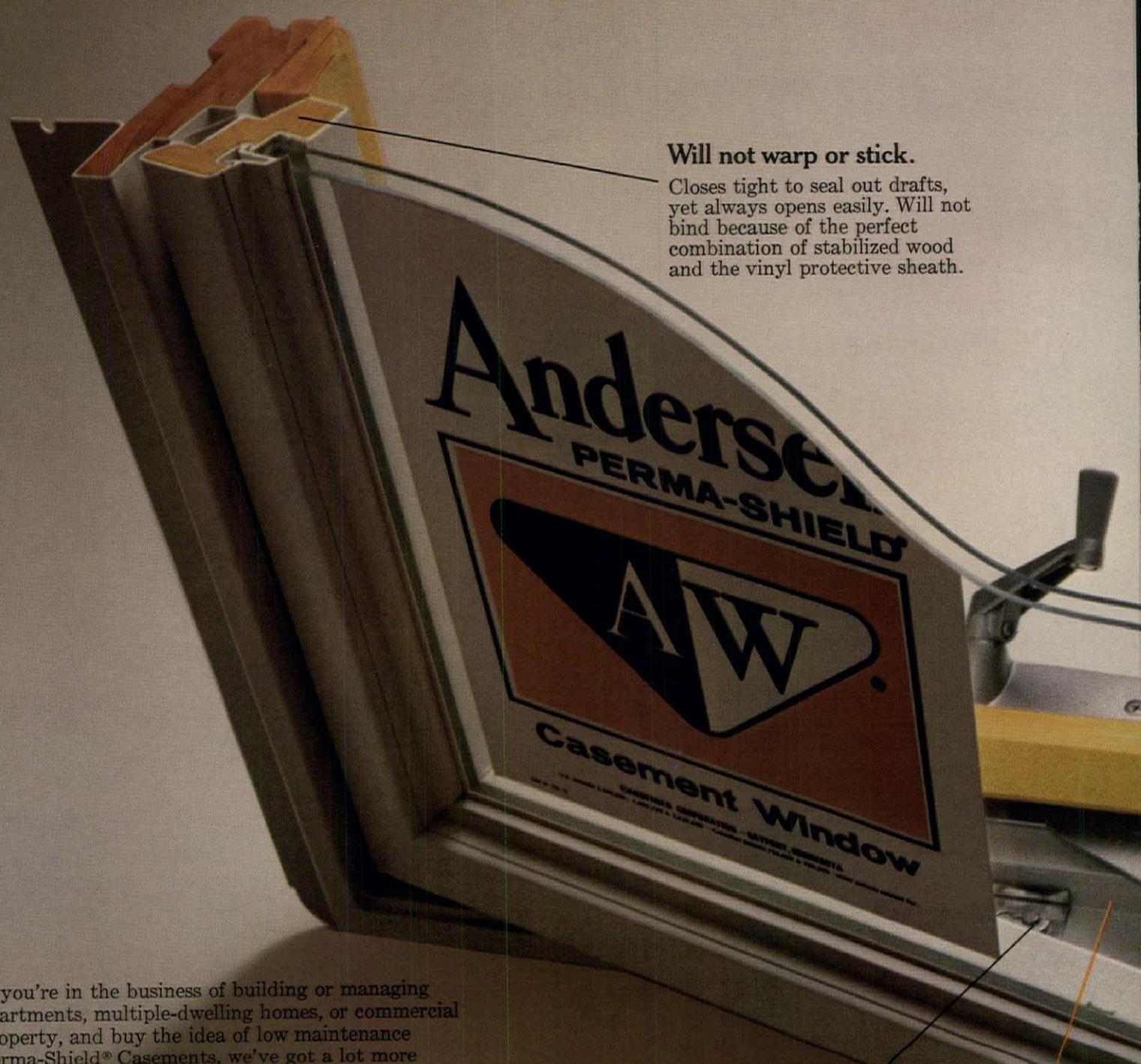
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Builders approve \$5.6-million budget and new \$8.4-million housing center

The NAHB directors were in a spending mood when they assembled for their spring meeting. Within a half hour they approved a budget of \$5,570,300 without a question.

An hour later they also agreed to build a new \$8.4-million national housing center. A platoon of NAHB's ex-presidents shepherded the costly resolution to easy passage in a cloud of euphoria about the future growth of the organization and sentimentality about those who had served it in the past.

Budget. Treasurer Lew Cenker explained the budget (see table) and pointed out that the NAHB spends \$40 for each dues-paying member to support non-income producing services, \$30 to subsidize income-producing services, \$7.50 for management, \$15 for supportive services and \$3 for other expenditures.

Cenker expects 52% of the association's fiscal 1973 income to come from national dues, 31% from income-producing services and the remaining 17% from the convention.

New building. The vote on the new national housing center followed nearly four years of study and planning by a commission headed by former NAHB president Lloyd Clarke. Yet the commission had neither an architect's rendering nor financial plans to submit.

Instead, it offered a resolution, which was adopted, authorizing the commission and the NAHB officers, with the approval of executive committee, to take whatever action they considered necessary to proceed with the new building, including borrowing up to \$6.1 million.

Discarded plans. The commission had tried to devise a multi-purpose building for the triangular site that the association owns on Massachusetts Avenue in Washington. Architect Vincent Kling of Philadelphia and former NAHB president Leon Weiner, chairman of the function and design committee, described some of the ideas.

The first, a combination hotel and housing center, was rejected because the site is too small for a profitable hotel.

The second, a combination office building and housing center, would have put the association in the real estate business

NATIONAL ASSOCIATION OF HOME BUILDERS

EST. INCOME FOR OPERATIONS: JULY 1, '72-JUNE 30, '73	Budget	Proposed	Budget
	7/1/71	Adjust-	7/1/72
	6/30/72	ments	6/30/73
(A) Membership Dues	\$2,760,000	\$ +115,000	\$2,875,000
Convention-Exposition	925,000	+ 25,000	950,000
(B) Journal of Home Building	577,000	- 86,400	490,600
Scope Advertising Income	40,000	- 15,000	25,000
(C) National Housing Center	263,400	- 13,400	250,000
Seminars & Workshops	349,800	- 67,600	282,200
Int. Apartment Conference	195,000	- 74,900	120,100
Interest Income	25,000	+ 5,000	30,000
Spring/Fall Mtg. Income	60,000	+ 3,625	63,625
Publication Sales	44,500	+ 23,000	67,500
(D) M. F. Compendium Fees	55,000	+ 5,000	60,000
(E) Economic News Notes	36,000	+ 14,000	50,000
(F) S.M.C. Dues	21,000	+ 1,500	22,500
R.A.M. Dues	30,100	- 5,100	25,000
Rent Mass. Ave. Property	105,000	+ 7,000	112,000
Rent, Etc., Research Foundation	27,600	- 600	27,000
Dept. of Labor-Craft Wage Data	45,140	+ 68,635	113,775
Other Income	6,000		6,000
	<u>\$5,565,540</u>	<u>\$ + 4,760</u>	<u>\$5,570,300</u>

(A) Average Number of Full Year Members	55,200	+ 2,300	57,500
(B) Number of Pages Sold	470	- 90	380
(C) Sustaining Dues & Exhibit Rentals	\$ 260,400	\$ - 18,400	\$ 242,000
Other Income	3,000	+ 5,000	8,000
(D) Average Number of Subscribers	567	+ 158	725
(E) Average Number of Subscribers	500	+ 200	700
(F) Average Number of Members	420	+ 30	450

PROPOSED BUDGET FOR 1972-1973 OPERATIONS

	Budget	Proposed	Budget
	7/1/71	Adjust-	7/1/72
	6/30/72	ments	6/30/73
Builder Services	\$ 85,705	\$ + 9,315	\$ 95,020
Apts. & Business Properties	115,100	- 27,040	88,060
RAM Cert. Program	30,100	- 5,500	24,600
Multifamily Compendium	49,510	+ 6,090	55,600
Business Management	24,125	+ 3,500	27,625
Environmental Design	29,755	+ 2,745	32,500
Land Use Eng. & Env.	62,965	+ 14,210	77,175
Labor Relations	48,400	+ 13,550	61,950
Manpower Development	40,025	+ 3,925	43,950
Marketing Aids	16,605	+ 1,520	18,125
Sales & Marketing Council	28,155	- 530	27,625
Mortgage Finance	38,937	- 3,807	35,130
Federal Programs	38,313	- 1,598	36,715
Seminars & Workshops Dept.	69,160	+ 4,490	73,650
Seminars & Workshops	271,500	- 74,500	197,000
Technical Services	97,890	+ 18,235	116,125
Fee To Research Foundation	150,000		150,000
Govt. Relations-Federal	144,400	+ 15,925	160,325
Govt. Relations-State	16,785	+ 3,215	20,000
Govt. Relations-Local	39,390	- 3,205	36,185
Economics & Statistics	117,810	- 3,410	114,400
National Housing Center	274,725	- 30,135	244,590
Industry Promotion Dept.	29,100	+ 5,425	34,525
Industry Promotion Program	400,000		400,000
Fall Board Meeting	46,175	+ 16,625	62,800
Spring Board Meeting	76,750	+ 11,325	88,075
Public Relations	124,315	+ 17,210	141,525
Publications Dept.	31,275	+ 13,850	45,125
Home Building Magazine	632,025	- 41,910	590,115
NAHB Scope Newsletter	121,975	+ 27,900	149,875
Association Activities	49,850	+ 2,400	52,250
Association Services	131,390	+ 7,310	138,700
E. O. Liaison	25,800	- 425	25,375
Asst. Directors, ASD	225,250	+ 4,800	230,050
Operation of Bldg.-1625 L St.	172,320	+ 27,420	199,740
Oper. of Bldg.-15th & Mass.	131,250	+ 7,450	138,700
Comptroller's Office	185,185	+ 19,840	205,025
Office Services	83,700	+ 6,100	89,800
Assistant Secretary	23,250	+ 850	24,100
President's Operating Expense	40,000		40,000
Travel Auth. by President	52,000	+ 10,000	62,000
President Program Fund	35,000		35,000
Senior Officers' Oper. Exp.	40,000		40,000
Executive Department	207,560	- 7,795	199,765
Other Department Travel	62,150	- 1,800	60,350
Special Consultants-Studies	55,500	- 38,000	17,500
General Overhead	415,695	+ 25,480	441,175
Int. Apt. Conference	171,000	- 50,900	120,100
Legal Fund	25,000		25,000
Unallocated Accounts	137,530	- 74,035	63,505
Craft Wage Data-Directors Office	15,465	+ 25,780	41,245
Craft Wage Data-Computer Oper.	29,675	+ 42,855	72,530
	<u>\$5,565,540</u>	<u>\$ + 4,760</u>	<u>\$5,570,300</u>

Commission-New N.H.C.	\$ 90,000	\$ - 28,500	\$ 61,500
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with no special benefits.

The commission favored the third choice, a single-purpose building with 80,000 sq. ft. of space, 20,000 to be rented until the housing center needs them.

Financing. The new building will cost \$8.4 million. This includes the land, building, commissions, architects' and engineers' fees and loan costs.

The association has already been offered a net \$2.3 million on its present building, which has recently been remodeled. This leaves \$6.1 million which it would have to finance at a cost of some \$496,000 annually.

Weiner said this could be reduced to \$312,000 by returning to the treasury the \$1.7 million invested in the site plus the depreciation, reducing the mortgage by some \$2 million.

Discussion. Edgar Peasley, the executive vice president of the Greenville, S.C., local, asked Treasurer Cenker if the new building would necessitate a dues increase.

If the association doesn't use its assets, it will have to raise its dues, Cenker said, but he thought mortgage could be reduced \$2.5 million more than Weiner described.

President Stanley Waranch repeatedly asked for discussion of the resolution, but most speakers merely called for getting the shovel in the ground as quickly as possible. Only one director suggested delay.

"This is a rather momentous decision to be made on such short notice," said T.A. Shinn of Placentia, Calif. "We have other problems in our industry, and I'd like to see the \$300,000 a year go into legal action."

Shinn wanted the decision put off until the fall so the local associations could discuss it.

Looking back. Past president Tom Coogan reminded the board of the struggle to build the present housing center.

"Your leadership has never led you wrong," he said. "They're hard-working. They do don't get paid for this. They do everything for you. Be appreciative."

The board was. It voted overwhelmingly in favor of the resolution. Construction should begin this year, and the NAHB should move in sometime in 1974.

—N.G.

"Finger-joined redwood? At Fox and Jacobs we use a carload a month...for fascia alone!"

E. L. (Bud) Krodel,
Director, Plant Operations,
Fox & Jacobs, Inc., Dallas, Texas



"We produce three different lines of homes. Over 1900 buildings a year. Our materials have to be dependable, and go up fast. That's why all our fascia board and a lot of exterior trim are finger-joined redwood. In the lengths we use—14 feet and up—we like it better than solid lumber. Trues up



and stays in place better. Saves time, too. We can order it pre-cut to length, pre-primed to finish and pre-plowed to our specs. Lays right up. No sawing, no waste."

Finger-joined redwood—electronically glued from knot-free, kiln-dried Clear and Clear All Heart redwood grades. A versatile, economical form of California redwood, with all of redwood's unique advantages: high dimensional stability, remarkable finish retention, natural durability, unquestioned consumer acceptance.

Comes in 3/4" to 2" thicknesses, in 2" to 12" widths, in up to 20' lengths. All orders cut as specified—no random lengths, no sorting. Order pre-primed for paint finish, unprimed for natural finish, using heavy-bodied stain for uniform wood color and texture. Ideal for exterior trim, moldings, interior paneling, cabinet work. Write us for details today.

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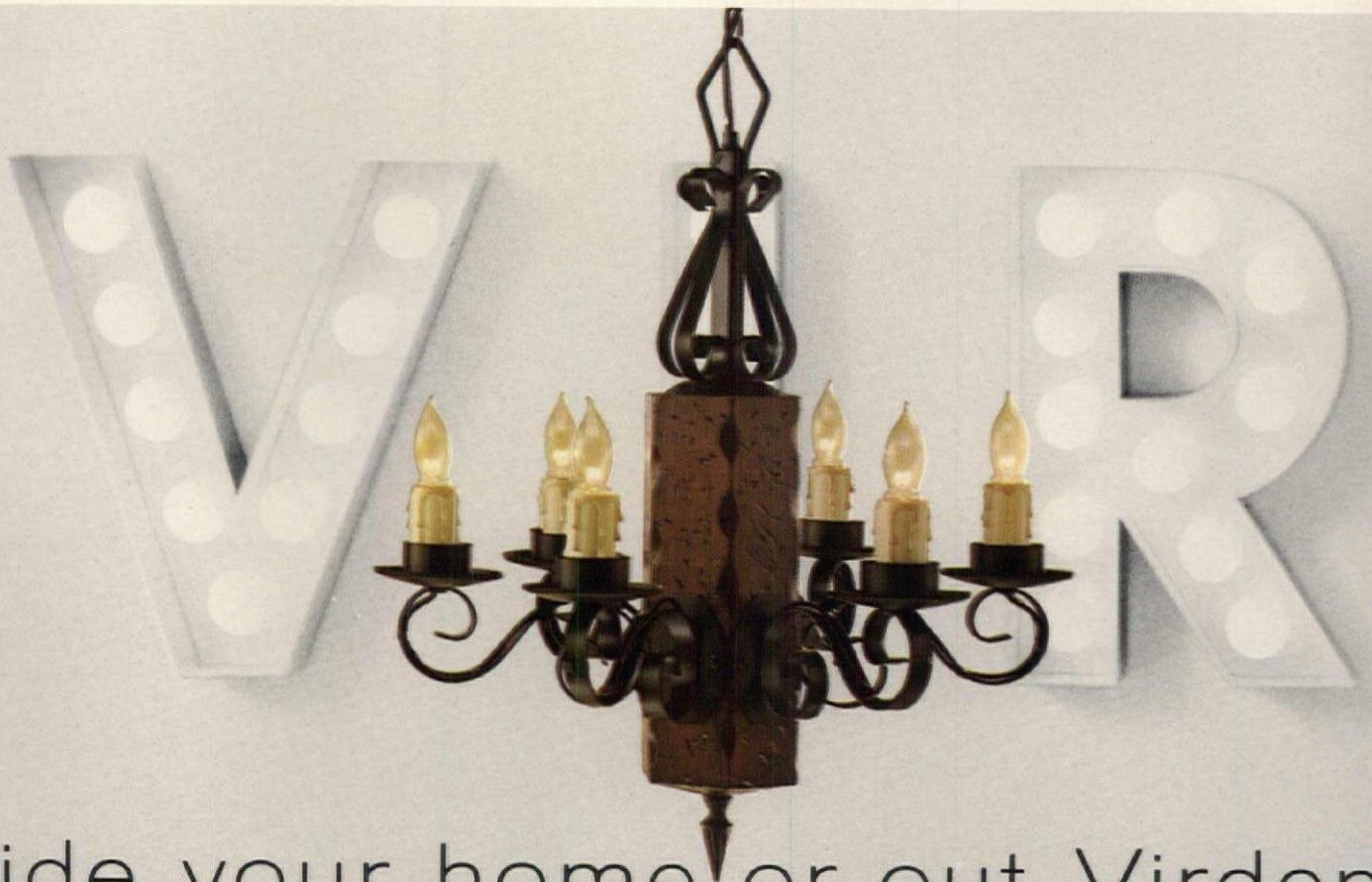
NATIONAL ASSOCIATION OF HOME BUILDERS

BALANCE SHEET

APRIL 30, 1972

ASSETS		ASSETS, CONTINUED	
CURRENT ASSETS:			
Cash in Banks	\$ 577,178.60	Deferred Compensation	47,921.44
Cash-Savings & Loan Accounts	57,464.82	Employee Benefit Investments	45,032.91
Cash-S & L Accts.-Def. Comp.	60,838.26	Deferred Annuities	30,645.12
Investment-Certificates of Deposit...	700,000.00		163,262.27
Petty Cash	675.00	TOTAL ASSETS	\$5,621,487.74
Cash in Banks-Govt. Funds	9,372.19		
	\$1,405,528.87		
LIABILITIES & SURPLUS			
Accounts Receivable	197,329.22	CURRENT LIABILITIES:	
Less Reserve for Uncollectible Ac-		Accounts Payable	\$ 181,807.71
counts	3,446.06	Accrued Interest Payable	2,709.12
Accrued Interest Receivable	2,438.77	Accrued Payroll Taxes	7,518.31
Advances-Miscellaneous	9,468.11		\$ 192,035.14
	205,790.04	LONG-TERM LIABILITY:	
Total Current Assets	1,611,318.91	Loan from Riggs Bank, 7%	650,000.00
DEFERRED EXPENSES:			
FIXED ASSETS:			
Land-1625 L Street, Washington,		Accrued Annuities	30,645.12
D.C.	138,622.23	Accrued Deferred Compen.	50,421.44
Land-15th & Mass. Ave., Washing-			81,066.56
ton, D.C.	2,165,759.74	DEFERRED INCOME:	
Land-Rockville, Maryland	67,203.67	Membership Dues	1,585,067.22
Building-1625 L St., N.W., D.C. (Net)	1,242,355.02	Sustaining Member Dues	34,275.69
Building-Rockville, Md. (Net)	93,353.58	NHC Exhibit Rentals	80,957.71
Furniture & Equipment, D.C. (Net)...	130,813.87	Convention & Exposition	270,907.84
Furniture & Equipment, Rockville Lab		RAM, SMC Dues & M.F. Compen-	
(Net)	2,700.34	dium Subs.	73,762.95
Furniture & Equipment, Houston,			2,044,971.41
Tex. (Net)	6,098.11	SURPLUS & RESERVES:	
Total Fixed Assets	3,846,906.56	Reserve for Future Operations	400,000.00
OTHER ASSETS:			
Prepaid Insurance	12,731.25	Surplus	1,827,237.77
Prepaid Postage	6,090.25	Add Income 7/1/71-4/30/72	426,176.86
Prepaid Real Estate Taxes	10,841.30		2,253,414.63
Investment-NAHB Research Foun-		TOTAL LIABILITIES & SURPLUS	\$5,621,487.74
dation, Inc.	10,000.00		

(For operations budget, see page 24)



Inside your home or out, Virden

What does the proposed overhaul of the bank system mean for housing?

More money at higher interest rates was the consensus of the bankers who met in Atlanta, Ga. for the 52nd annual conference of the National Association of Mutual Savings Banks.

Much of the discussion centered on the Report of the President's Commission on Financial Structure and Regulation (Jan.), known as the Hunt Commission report, which proposes a plan for restructuring the nation's whole financial system.

Among the commission's 89 recommendations: Remove the interest ceilings on deposits; permit savings banks and S&Ls to offer consumer loans and third-party payment services such as checking accounts and credit cards, make mortgage loans on all kinds of properties, invest directly in real estate, provide construction credit and lend on mobile homes; and remove commercial bank restrictions on real estate loans.

In addition, the report proposes abolishing interest rate ceilings on home mortgages.

Money for housing. Dr. Donald Jacobs, co-director of the Hunt Commission staff, told the bankers that if the commission's recommendations are adopted, "the probability is very high indeed that housing flows will be greater in the future."

He based his opinion on the fact that there are so many more commercial banks than thrift institutions that just a small additional investment in housing on their part would more than compensate for any decline in such investment by savings banks and S&Ls.

Higher interest. Frank Wille, chairman of the Federal Deposit Insurance Corporation, was less optimistic, for the new regulations would also allow S&Ls to move into other areas.

"If a swing away from residential mortgage financing is to be avoided as thrift institutions struggle to maximize earning," he said, "the interest cost on a home mortgage may well go up until it becomes just as attractive to a lender as corporate

bonds or consumer loans."

Tax credit. Wille favors a mortgage tax credit to provide incentive for lenders to stay in residential housing.

Howard Beasley, co-director of the Presidential team that is studying how to turn the recommendations into law, agreed:

"We feel that the mortgage tax credit will not only maintain the same interest subsidy inherent now in mortgage lending by S&Ls but will expand the sources of supply of these funds because these mortgage tax credits will be available to any person or corporation or any institution which provides mortgage funds.

"We would like to include pension funds if we can figure out a way to give them a tax break," he added.

Commercial banks. A commercial banker, John R. Bunting, chairman of The First Pennsylvania Banking & Trust Company, felt that the Hunt Commission proposals would not completely do away with the

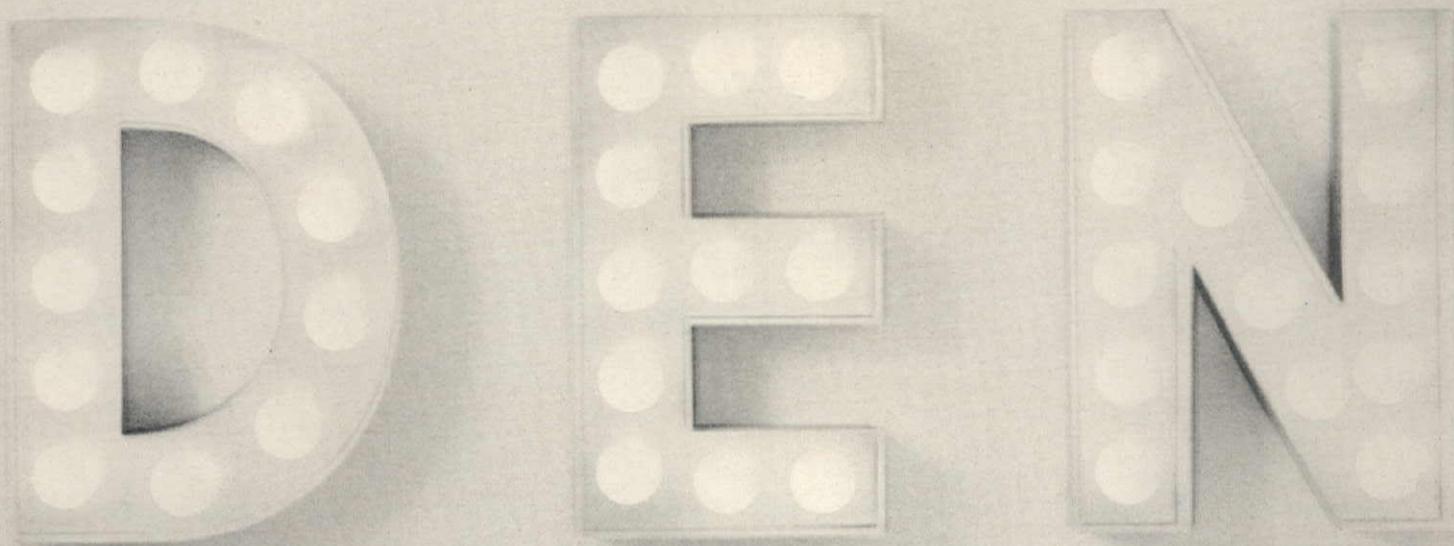
problems of tight money periods.

"Such periods are not only characterized by high interest rates, they are characterized by expectations that rates are going to get even higher," he explained.

"Commercial banks would be hesitant to freeze themselves into mortgage lending when they could go into commercial loans which rise along with the prime rate.

"More flexible rates on mortgages will make money available at a higher price," Bunting told the bankers. "It's availability is a great thing for the economy, but the higher price in the environment of consumerism that we have today is something the public will not swallow very easily."

Election. The bankers also formally elected the slate of officers chosen in March (NEWS, May), including Francis B. Nimick Jr. as president, John S. Howe as vice president and Donald L. Thomas as treasurer. —N.G.



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Division of The Scott & Fetzer Company

Builders warned: Public 1,000 years hence will condemn you—unless . . .

Whether at a confrontation or a love feast, developers and land-owners sat down with conservationists to discuss problems and goals at the Pacific Coast Builders Conference.

The conference, whose theme was "Building a Better Environment: Survival and Progress," met in San Francisco June 7-9.

At one session the PCBC's president, Stanley C. Swartz, who heads National Community Builders of San Diego, tried to describe developers as environmentalists. But Phillip S. Berry, an attorney and past president of the 140,000-member Sierra Club, clearly could not agree.

Berry equated the overdevelopment of California and other metropolitan areas with the Fertile Crescent, where 4,000 years ago Persians and Egyptians used the land as they pleased, eventually creating a desert. Berry warned:

"The human race is still dealing with most of the land on earth in precisely the same fashion."

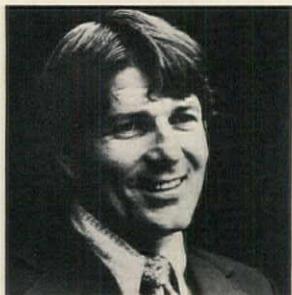
A curse that awaits. People living 1,000 years hence will condemn this society for what it is doing to the earth unless builders make changes to preserve the quality of life, according to Berry, and he pointed specifically to construction:

"Look at the proliferation of suburbs around our cities. Look at any major metropolitan area in the United States. You see nothing but unplanned development spreading in every direction."

Without apology, conservationists will continue to seek more restrictions and controls on building, more coastal preservation and more zoning because they do not have faith in the quality of individual decisions, he explained.

Berry believes California cannot allow any more undeveloped land to be lost to urban sprawl, and he suggested that developers turn toward re-doing what was done badly—rebuilding the blighted inner cities and those suburbs that were badly conceived many years ago. To make this economically feasible for the developer, he suggests lower assessments and changes in tax and zoning laws.

A concerned builder. Ray-



PCBC's SWARTZ
Defends developers



CBC's CLARK
Heads sponsoring group

mond L. Watson, executive vice president of the Irvine Co., which owns 80,000 acres in Orange County, said there is no room for the developer who gives lip service to environmental concerns but is unwilling to back it with money or efforts. At the same time, he warned, the public should be aware of and willing to meet the costs of better environment.

Another panelist, Harry L. Summers, president of AVCO Community Developers, La Jolla, contended that the developer has become the whipping boy in the ecological crisis.

Summers said there is no gap between the thinking environmentalist who wants to chart a cooperative course toward improvement of man's surroundings and the builder who tries

to produce harmony between people and land while providing a profitable product.

But he said he feared that the new rush of moratoriums, zoning laws, bedroom taxes, noise tests and levies on developers for streets and utilities will price out of the market the young, the aged and those who live in substandard housing.

Anti-growth view. Johnson Montgomery, the attorney who is president of Zero Population Growth Inc., warned that the world population is 4 billion and that the world doubling time is only 37 years. He said the United States, with 200 million people, or only 6% of the world's population, consumes between 30% to 50% of the world's resources, a fact that the rest of the world is starting to resent.

Vernon Young, president of Young American Corp. in Houston, said developers, struggling to house America, were once heroes but are no longer. He warned:

"Indeed, the natives are getting restless, and we are not totally undeserving of their wrath. . . . We must recognize that all pollution is not just in the air and water. There is such a thing as pollution of land; the guilty are among our members.

"Some of you regard consumerism as a dirty word. Who is this guy Nader, and why is he saying all those bad things about us? He's the personification of all our past sins. We'd better get acquainted with him and understand his motives, or we will be out of business in the not-too-distant future."

Elections. Five thousand persons attended the conference, which was sponsored by the California Builders Council, the legislative arm of the state's homebuilding industry.

Gordon Hanson, president of Challenge Developments, Redwood City, was elected president of the PCBC, succeeding Swartz. The newly elected president of CBC is John B. Clark Jr., general contractor and president of San Diego Fence Co. He replaces Kenneth J. Bourguignon, president of Dotken Engineering Inc., Van Nuys.

—JENNESS KEENE

McGraw-Hill World News,
San Francisco

San Diego asks law backing builder tax

The agreement signed by 26 developers in the Mira Mesa section of San Diego to pay the city \$750 for each new pupil their houses generate (NEWS, May) may soon have the force of law.

The San Diego City Council and Board of Education have decided to lobby for a new state law, probably in the form of an amendment to the state subdivision map act, to enforce the pact.

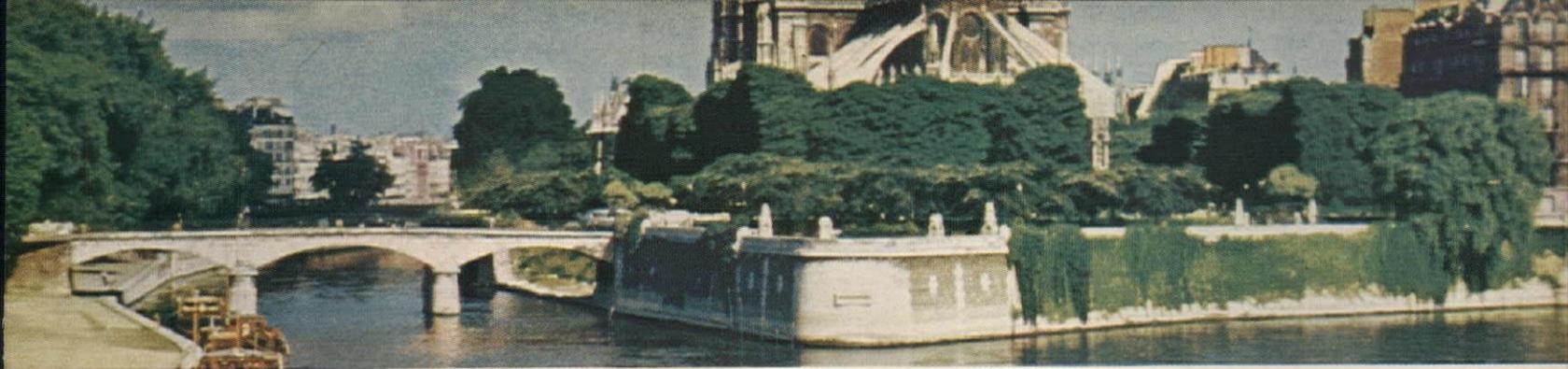
The developers had not only agreed to contribute toward the cost of schools, but also to give

land for parks, funds to develop such parks and labor to facilitate construction of access roads into the area. The city council threatened to impose a two-year moratorium on homebuilding in the Mira Mesa area unless the builders assented to the special tax.

Mayor Pete Wilson believes the moratorium threat enabled the council to accomplish in four months what it might otherwise have taken four years to accomplish. —DAVE HELLYER
McGraw-Hill News, San Diego



The New York Stock Exchange begins trading shares of Cousins Mortgage & Equity Investments of Atlanta. From left, exchange president Robert W. Haack welcomes the realty trust's chairman Thomas G. Cousins and president Thomas W. McComb Jr. to the trading floor (May 23) as stock's opening price of 26 1/2 appears on trading post under ticker symbol CUZ. The trust went public on offer of 2,125,000 shares at 20 in August 1970, began trading on the American Exchange in December 1970.



The American from Paris.

All the romance and the beauty of Paris are represented in the exquisite Marquis lever lockset by Kwikset. But underneath that fancy French exterior is a hard-hearted interior that's all-American. Every Kwikset lever design has an exclusive, all-steel double torque spring mechanism for dependable, trouble-free performance. The sleekly Scandinavian Facet, the Copa with its Spanish

heritage, the classic Grecian and the elegant Marquis all have an appeal that's quite Continental. And a reliability that's strictly American.

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**If you care what
consider**



your prospects think, Sears.



Mr. John Laney of Houston did. His 1,876 new Hollister Manor Apartments will all have all-Sears kitchens like the one you see here.

"With a 1,876-unit kitchen commitment to make, I wasn't taking anybody's word on appliances," Says Mr. Laney, President of Hollister Manor Apartments in Houston, Texas.

"So we did some research to find out which brands our prospects buy on their own, with their own dollars.

"Frankly, I was surprised at the large quantity of Sears appliances sold at retail in the Houston area!

"That told me two things: first, Sears must have quality going for them and second, that a substantial number of my prospects would already like what I'd be offering them.

"But I still wasn't taking any chances. I bought a set of Sears appliances and turned them over to my maintenance people to check out.

"They worked them over pretty good. But they told me the quality was there, all right. Since these are the same men who'll be servicing these kitchens later on, I doubt if they'd have had many kind words to say if they weren't pretty well convinced."

As a result of his own investigation, Mr. Laney has ordered 1,876 refrigerators, ranges, dishwashers and disposers from Sears, as well as all the coin-op laundry equipment for his spectacular new Houston project.

Isn't it time you considered Sears?



Here are 10 good reasons to consider Sears. 1. Strong brand recognition. 2. Product quality. 3. Value/Price. 4. Dependable service. 5. Product leadership. 6. Single source. 7. Delivery to your schedule. 8. Contract Sales Specialists. 9. Design assistance available. 10. Over 85 years of consumer satisfaction.

Hollister Manor in Houston, Texas—a complex of 1,876 French, English and Colonial Apartments.

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CIRCLE 31 ON READER SERVICE CARD

New towns going straight? A Chicago developer lays one on the line

The nation's newest new town will have one old-fashioned feature—a main street.

Park Forest South, Ill., under construction on 12.5 sq. miles of land some 35 miles southwest of Chicago's Loop, was designed with a three-mile long central core that will house major commercial, municipal, educational and recreational facilities.

"This is not just a linear town center in the sense that we've made our shopping center run in a line rather than a circle," said Lewis Manilow, president of New Community Enterprises, the developer.

"We've also related it to all other basic ingredients of the community. And with a linear plan there is an automatic relationship among these components for the development of mass transit capabilities."

Public transport. Manilow envisages a basic transit network that will offer a realistic alternative to the automobile. Buses will bring people from the neighborhoods to the town center's mass transit spine. The developer is working with the Department of Transportation on the idea of using yet a more sophisticated system within the central core.

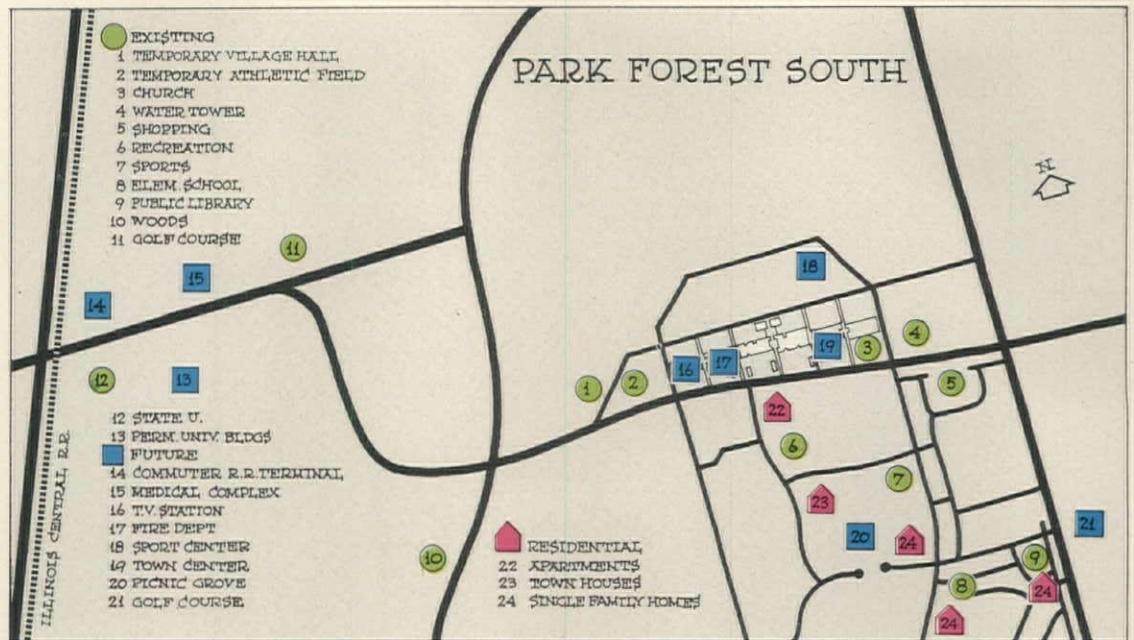
"We think we can arrange it so most families will need only one car and that some of them will do without a car," said Manilow. "The typical family should be able to sell its second car."

Three-mile center. The three-mile town center will have a railroad commuter terminal and state university campus at its western end and a commercial area, interspersed with greenway fingers on which municipal and recreational structures will be located, on its eastern end. Running between the stores and the adjoining parking areas will be wide one-way streets which form part of the transit corridor.

"We believe new towns must integrate all the facilities that people use regularly rather than permit isolation of recreation, commerce, education, offices and health facilities," Manilow said.

"We wanted to bring all our major people-drawers into the town center."

Parking rooms. The commercial area was designed as a town



center rather than as a regional center. These are generally oriented to highways and surrounded by huge parking lots. This, Manilow thinks, tends to discourage nearby residents from walking to them.

"To solve this problem, we have devised fingers which break up the parking into a series of relatively small parking rooms," he said. A typical area will hold 500 to 750 cars.

There will be some convenience stores in the town's residential neighborhoods, but early development of the town center is intended to keep commercial districts from springing up all over the community.

Flexibility. One major advantage of the linear town center concept is that it permits development to proceed incrementally and flexibly.

"You can't build a center for a town of 110,000 when you've got only 4,000 residents," Manilow said.

"And markets, needs and concepts are going to change. What we wanted to do was develop a plan that would accommodate

these changes."

Construction has begun on parts of the town center's first phase, which will include an outdoor market, a sculpture garden, the developer's information center and a year-round ice rink. Some stores should be open by fall, and full development—about 250,000 sq. ft.—is expected by next year.

A second phase will add about 100,000 sq. ft. of space for offices and municipal services.

Railroad. The railroad terminal is expected to be built next year, after the Illinois Central extends its commuter service four miles south in accordance with a 1968 agreement. A medical center and office buildings are also planned.

"We expect to be the employment center of the whole south suburban area," Manilow said, noting that the major employers will be retailers, industries, the university and the hospital complex.

University. The developer contributed 200 acres toward the university's 753-acre campus to encourage Governors

State University to locate in Park Forest South. Governors State is the first state-supported, degree-granting institution in Chicago's south suburban area. Since September 1971 classes have been held in a 110,000-sq.-ft. warehouse in the town's 800-acre industrial park. The permanent campus is scheduled to open in September 1973.

Size. Today, Park Forest South has 4,000 residents; by 1990 it should have 110,000. So far, 650 single-family houses ranging in price from \$23,490 to \$34,900, 173 townhouse units in the \$20,550 to \$29,990 range, 123 condominium apartments priced from \$18,900 to \$26,900, and 425 garden apartments renting for \$195 to \$280 a month have been built. The town will eventually contain 35,000 units, some 70% of which will be multifamily.

Developers. The town is being built by New Community Enterprises, which is 50% owned by the Manilow Organization, 25% by Mid-America Improvement Corp., a subsidiary of Illinois Central Industries, and 25% by United States Gypsum Urban Development Corp., a subsidiary of U.S. Gypsum.

The developers plan to rename the town Nathan to honor Nathan Manilow, developer of the original Park Forest, a post-World War II planned community located a few miles north.

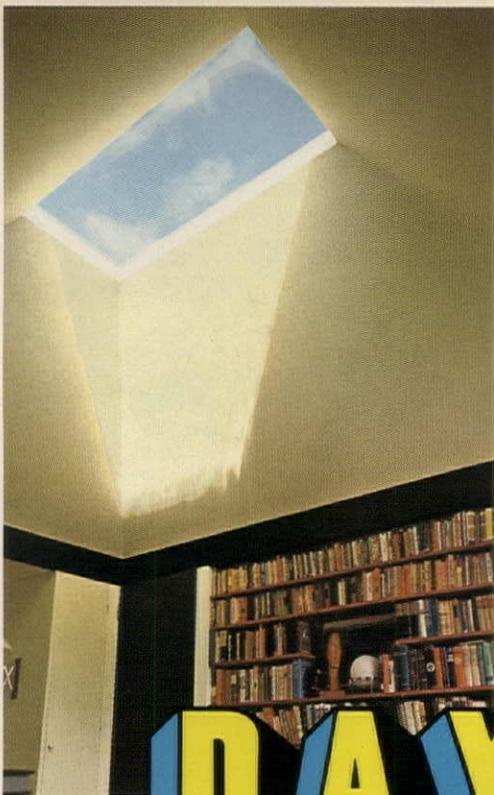
—GORDON WRIGHT
McGraw-Hill World News,
Chicago

Another Levitt figure joins Richards Group

The latest Levitt executive to join former Levitt chiefs Richard Wasserman and Richard Bernhard in The Richards Group is Arthur B. Gingold, who was Levitt's senior vice president for operations in Chicago.

Gingold will direct the Richards division for the Midwest. The Richards Group, 50%

owned by Gulf and Western Industries, was organized in January 1972 (News, Feb.) as a residential and commercial builder and developer. The company says it has regional offices in Washington, Philadelphia, New York, Los Angeles and San Juan. Its headquarters are in Great Neck, N.Y.



You build a more desirable home when you open it to natural light through single or multiple skylights of Plexiglas acrylic sheet.

Standard skylights of Plexiglas are available in a range of shapes and sizes to conform with any house design and permit the daylighting of all types of rooms, or even a completely enclosed atrium. In addition to crystal-clear colorless Plexiglas, you can choose from a range of grey and bronze tints that control solar heat and glare.

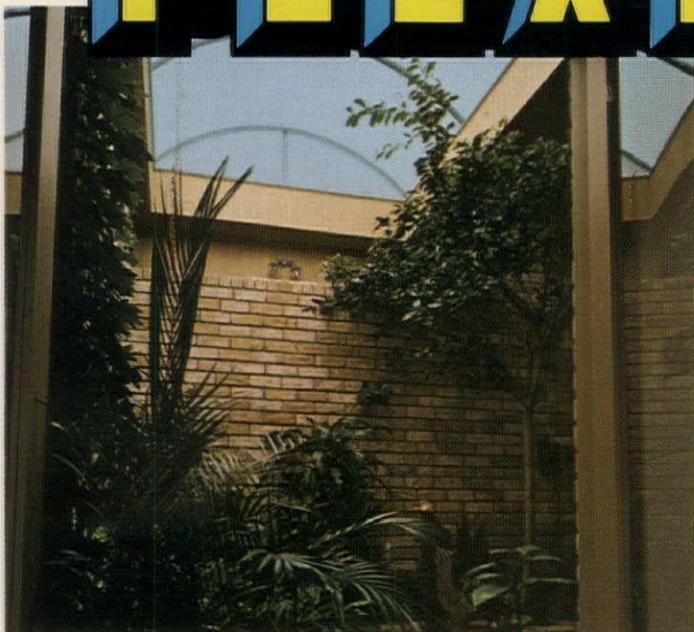
The light weight of Plexiglas makes installation of skylights economical. The toughness of Plexiglas insures safety and ease of maintenance. The time-proved weatherability of Plexiglas makes certain that your customers will be happy over the years with their windows to the sky.

Write for our brochure, "New Ideas in Home Daylighting with Plexiglas" and the names of skylight manufacturers.

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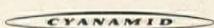
No tile. No grout mess. One man can put up the FORMICA® walls and Molded Stone® base quickly and economically. And leakproof construction gives years of customer satisfaction.

Trintessa® shower units come completely packaged for a fast one-man one-trade installation. The 5/8-inch Formica® brand laminate walls install dry—no mortar, no mess. Molded Stone® base has factory-installed stainless steel drain that can't leak. Simple corner moldings snap in for a finishing touch. And Trintessa showers come in *nine* different color combinations and three sizes for extra customer appeal. Ask about Trintessa . . . the "no-tile" shower. Contact your Fiat representative or write Dept. HH-7.

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NEWS/FINANCE

Housing stocks make sharp rebound

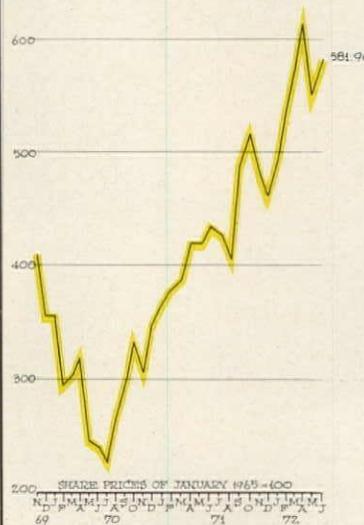
Housing stocks staged a brisk rally in the month ending June 5 after a sharp decline in the previous period.

HOUSE & HOME's share-value index of 25 issues climbed from 550.08 to 581.96, or half way back to its April peak of 612.33.

Mobile home and mortgage company shares led the way, but builder and developer stocks shared in the advance. Only the savings and loan issues lost ground.

The index equates share prices of January 1965 with a base value of 100. Stocks on the index are designated by bullets (•) in the tables at right and are over-printed in color.

Here's the trace of the composite index of all 25 stocks:



Here's how the five companies in each group performed:

	June '71	May '72	June '72
Builders	542	515	527
Land develop.	583	614	653
Mortgage cos.	799	1,063	1,209
Mobile homes	997	1,775	1,938
S&Ls	173	198	184

Company	June 5 Bid/Close	Chng. Prev. Month
BUILDING		
Alodex	8 1/8	- 1 1/2
AVCO Community Devel. ^b	4 3/4	+ 1/2
American Housing Systems ^a	8 1/2
American Urban Corp.	9	+ 3 1/8
Behring Corp. ^b	7 1/2	- 1 1/2
Bramalea Cons. (Can.)	5 1/8	- 1/8
Building Systems Inc.	19 3/4	- 3/8
Capital Divers. (Can.) ^b	57	- 05
•Centrex Corp. ^c	28 1/4	- 1 1/4
Christiana Cos. ^b	6 1/8	- 1/8
Cons. Bldg. (Can.)	2.30	- 1/4
Dev. Corp. Amer. ^b	49 1/4	+ 3 3/8
Dev. Int. Corp.	4 1/4	- 1 1/2
Edwards Indus.	8 1/4	- 1/8
First Builders Bancorp.	5 1/8	- 1
First Hartford Corp. ^b	4 3/4
First Nat. Rlty. ^b	1 1/2	- 1/4
FPA Corp. ^b	11 1/8	- 3/8
Frouge Corp.	4 1/8	+ 1/4
General Builders ^b	4 1/2	- 1/4
Gil Development	1 1/8
Hallcraft Homes ^b	17	- 3/4
Hoffman Rosner Corp.	10 1/2	+ 1/4
Homewood Corp.	22 1/2	- 1 1/4
Hunt Building Corp.	17 3/4	+ 1/8
•Kaufman & Broad ^c	47 3/4	+ 4 3/8
Key Co. ^b	8 1/4	- 1 1/8
Leisure Technology ^b	19 1/8

Company	June 5 Bid/Close	Chng. Prev. Month
Lennar Corp. ^b	30 1/4	+ 1 1/8
McCarthy Co. ^b	6 1/4	+ 3/8
McKeon Const. ^b	14 1/4	- 4 1/2
H. Miller & Sons	12	+ 3/4
National Environment (Sproul Homes)	2	+ 1/8
New America Ind.	16 1/8	- 1 1/8
Oriole Homes Corp. ^b	34	+ 7 3/4
Pref. Corp. ^b	19 1/4	- 2
Presidential Realty ^b	11 1/8	- 3/8
Presley Development ^b	16 1/2	- 1
Pulte Home Corp. ^b	11 1/4	- 2 1/8
Robino-Ladd Co.	17	- 1 1/2
•Ryan Homes ^c	27 1/4	- 1 1/2
Ryland Group	48	- 3 1/4
Shapel Industries ^c	26 1/2	- 1 1/2
Shelter Corp. of America	22 1/2	- 3/4
Standard Pacific ^b	5 1/8	- 5/8
3-H Building Corp.	11 1/4	- 1 1/2
Universal House & Devel. ^{ld}	3 1/2	- 1 1/8
•U.S. Financial ^c	34 1/2
•U.S. Home Corp. ^c	32	+ 3/8
Jim Walter ^c	30 1/2	- 3 3/4
Washington Homes	10 1/2	- 3/4
Del. E. Webb ^c	9 3/8	+ 1/2
Western Orbis ^b	4	+ 3/4
Westchester Corp.	15 1/8	- 1 1/8

SAVINGS & LOAN ASSNS.

American Fin. ^c	18 1/8
Calif. Fin. ^c	7 3/8	- 3/4
Empire Fin. ^b	13	- 1 1/4
•Far West Fin. ^c	10 3/4	- 1/4
Fin. Corp. of Santa Barb. ^c	24 7/8	- 1 1/8
•Fin. Fed. ^c	23 1/4	+ 1 1/8
•First Charter Fin. ^c	25 1/2	- 2
First Lincoln Fin.	6	- 1/8
First S&L Shares ^b	27 1/4	- 1/8
First Surety	4	+ 3/8
First West Fin.	2 1/8	+ 3/8
Gibraltar Fin. ^c	21	- 2 3/8
•Great West Fin. ^c	25 3/4	- 2 1/2
Hawthorne Fin.	13 1/8	- 7/8
•Imperial Corp. ^c	13 3/4	- 1
Trans-Coast Inv.	4 7/8
Trans World Fin. ^b	12 1/2	- 7/8
Union Fin. ^{ld}	12 3/8	- 3/4
United Fin. Cal. ^c	11	- 1 1/4
Wesco Fin. ^c	14	- 1 1/4

MORTGAGE BANKERS

Charter Co. ^b	31 1/4	+ 3 3/8
CMI Investment Corp. ^b	73 1/4	+ 9 3/4
•Colwell ^{ld}	26 1/4	+ 7/8
Cont. Illinois Rlty. ^c	31 1/4	+ 1 1/4
Excel Investment	25 1/8	+ 6 1/4
Fed Nat. Mtg. Assn. ^c	22	- 1
Financial Resources Gp. ^a (Globe Mortgage)	3 1/2	- 3/8
First Mtg. Ins. Co.	29 1/2	+ 2
•Lomas & Net. Fin. ^c	26 3/4	+ 2 3/4
•MGIC Inv. Corp. ^c	67 3/4	+ 10 7/8
Midwestern Fin. ^b	24	- 1 1/2
Mtg. Associates	30	- 1 1/4
Palomar Fin. ^b	11	- 1
UPI Corp. ^b (United Imp. & Inv.)	2 1/8	- 1/8

MORTGAGE INV. TRUSTS

Alison Mtg. ^b	27 1/4	+ 3/4
American Century ^b	27 3/4	+ 1/2
Arlen Property Invest.	16 1/4	+ 1/2
Atico Mtg. ^c	22 1/4	+ 1 1/8
Baird & Warner	18 1/8	+ 1 1/8
BankAmerica Rlty.	26 1/4	+ 1/2
Bennett Mtg. Tr.	26 1/4	+ 3/4
Beneficial Standard Mtg. ^b	24 1/8	- 3/8
Cameron Brown	29 1/8	- 3/4
Capital Mortgage SBI	27 3/4	+ 1
Chase Manhattan ^c	56 1/4	+ 1 1/8
CI Mortgage Group ^c	24 3/4	+ 1/8
Citizens Mtg. ^b	14 1/2	+ 1 1/4
Citizens & So. Rlty. ^c	32 1/8	+ 3/8
Cleve. Trust Rlty. Investors	20	+ 1 1/2
Colwell Mtg. Trust ^b	28 3/8	+ 1/2
Conn. General ^c	28 1/2	+ 5/8
•Cont. Mtg. Investors ^c	13 1/4	- 3/8
Cousins Mtg. & Eq. Inv. ^c	25 1/8	+ 1/4
Diversified Mtg. Inv. ^c	27 3/8	- 1/8
Equitable Life ^c	30 1/8	+ 7/8
Fidelco Growth Inv. ^b	35 1/2	+ 1 1/2
Fidelity Mtg. ^b	27 3/4	+ 1
First Memphis Realty	21 1/2	- 1/4
•First Mtg. Investors ^c	24 1/4	+ 3/8
First of Denver ^b	19 1/8	- 5/8
First Pennsylvania ^a	24 1/4	- 1
Franklin Realty ^b	9 1/4
Fraser Mtg.	25 1/4	+ 3/4
Galbreath Mtg.	27 3/4	- 1/8
Great Amer. Mtg. Inv. ^c	32 1/8	- 1/4
Guardian Mtg. ^b	42 1/8	- 3/4
Gulf Mtg. & Rlty. ^b	17 1/8	+ 1/8
Hamilton Inv.	15 3/4	+ 1 1/8
Heitman Mtg. Investors ^b	15	+ 1
Hubbard R. E. Investments ^c	20 1/8	+ 1/2
Larwin Mtg. ^b	28 1/8	- 3/8
Lincoln Mtg.	9 1/4	- 1/8
Mass Mutual Mtg. & Realty ^c	33	+ 2 1/8
Median Mtg. Investors	14	+ 1 1/2
Mony Mtg. Inv. ^c	12 1/8	+ 1/2

TO PAGE 36



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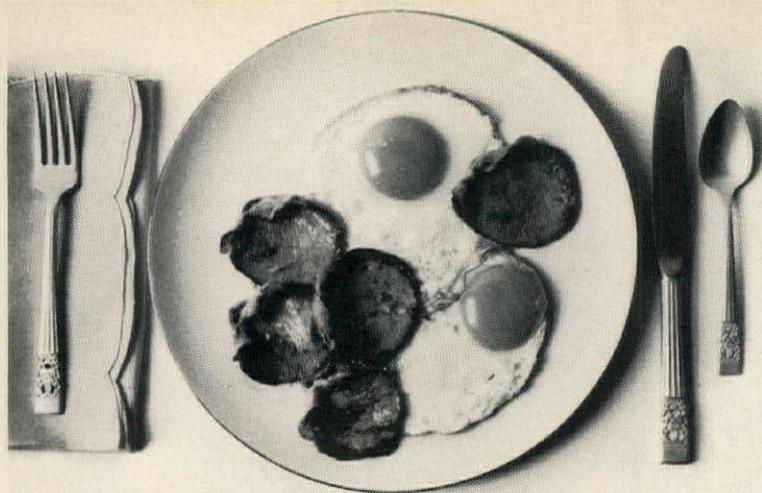
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AMCO Investor Services, Inc., New York City

NEWS/FINANCE

Housing stocks ... continued

Company	June 5 Bid/Close	Chng. Prev. Month	Company	June 5 Bid/Close	Chng. Prev. Month
Mortgage Trust of Amer. ^a	23 3/4	+ 3/8	Glasrock Products ^b	8 1/2	+ 1/8
National Mortgage Fund	13 3/4	+ 1/4	Great Southwest Corp.	1 1/2	- 1/4
North Amer. Mtg. Inv. ^a	31 1/4	- 1 1/2	Gulf Oil (Gulf Reston) ^c	24 1/2	-
Northwestern Mutual Life Mtg. & Rty. ^a	24 1/2	+ 1/8	INA Corp. (M. J. Brock) ^c	52 1/2	- 3/8
PNB Mtg. & Rty. Investors ^b	25 1/2	+ 7/8	Inland Steel ^c (Scholz)	35 1/4	+ 1 1/4
Palomar Mtg. Inv. ^b	15 1/2	- 1/8	International Basic Econ.	7	- 1/4
Penn. R. E. Inv. Tr. ^b	13	+ 1/2	International Paper ^c	38 1/4	+ 1 1/2
Property Capital	23 1/2	+ 1/2	Internat. Tel. & Tel. ^c (Levitt)	58 1/2	+ 4 1/4
Realty Income Tr. ^b	14	+ 1 1/2	Investors Funding ^b	10 1/2	- 7/8
Republic Mtg. ^a	18	- 1/8	Killearn Properties ^b	19 1/2	+ 1 1/2
B. F. Saul, R.E.I.T.	26 1/2	+ 1/2	Leroy Corp.	3	+ 1
Security Mtg. Investors ^b	16	- 3/4	Ludlow Corp. ^c	25 1/2	- 1 1/2
Stadium Realty Tr.	14 1/4	+ 2	Monogram Industries ^c	14 1/4	- 1/4
State Mutual SBI ^b	24 1/2	+ 1/2	Monumental Corp. ^c (Jos. Meyerhoff Org.)	65 1/4	+ 6 1/4
Sutro Mtg. ^b	17 1/2	- 3/4	National Homes ^c	21 1/2	- 1
Unionamerica Mtg. & Eq. ^b	28 1/2	+ 3/4	Occidental Petroleum ^c (Occ. Pet. Land & Dev.)	11 1/2	- 1/4
U.S. Realty Inv. ^b	16 1/2	- 2 1/2	Pacific Coast Prop. ^b	4 1/4	+ 5/8
Wachovia Realty Inc. ^c	31 1/2	+ 1/8	Perini Corp. ^b	4 1/2	+ 3/8
Wells Fargo Mtg. ^c	22 1/4	+ 1/8	Philip Morris ^c	99 1/2	+ 8
LAND DEVELOPERS			Prosher Corp.	5 1/4	+ 1/4
All-State Properties	1 1/2	- 1/4	Rouse Co.	27 1/4	+ 1/2
American Land	1 1/16	-	Santa Anita Consol. ^c (Robt. H. Grant Corp.)	26 1/2	- 1/4
AMREP Corp. ^c	22 1/2	- 1 3/8	Sayre & Fisher ^b	2 1/2	- 1/8
Arvida Corp.	13 1/2	+ 3/4	Shareholders Capital Corp.	2 1/2	- 3/8
Atlantic Imp.	7 1/4	- 3/4	(Shareholders R.E. Group)	-	-
Canaverl Int. ^b	4 1/8	- 5/8	Temple Industries ^c	28 1/4	+ 1 1/4
Cavanagh Communities	8 1/2	+ 1 1/4	Tishman Realty ^c	21 1/4	- 2 1/2
Crawford Corp.	5 1/2	- 1 1/4	Titan Group Inc.	5 1/4	+ 3/4
Deltona Corp. ^b	37 1/2	+ 1 1/2	UGI Corp. ^c	19 1/4	- 1 1/4
Disc. Inc.	3 1/4	- 1/8	Uris Bldg. ^c	16 1/2	+ 1
Don the Beachcomber Ent. (Garden Land)	8 1/2	+ 4	Weil-McLain ^c	20 1/4	- 1/2
Fairfield Communities	4 1/2	- 1/8	Westinghouse ^c (Coral Ridge Prop.)	50	+ 1 1/4
Gen. Development ^c	33 1/2	+ 4 1/4	Weyerhaeuser ^c (Weyer. Real Est. Co.)	48 1/4	- 2 1/4
Gulf State Land and Ind. ^b	3 1/2	- 1/2	Whittaker (Vector Corp.) ^c	9 1/4	- 7/8
Holly Corp. ^b	1 1/2	- 1/4	Wickes Corp. ^c	43 1/2	+ 1 1/2
Horizon Corp. ^c	36 1/2	- 2 1/4	SUPPLIERS		
Land Resources	3 1/2	- 3/8	Alpha Portland Cement ^c	17	- 3/8
Major Realty	9 1/4	- 3/4	Armstrong Cork ^c	38 1/2	- 4 1/4
McCulloch Oil ^b	32 1/2	+ 1 1/2	Automated Building Comp. ^b	13 1/4	- 1/8
Southern Rty. & Util. ^{hd}	6 1/4	- 1/4	Berven Carpets ^b	45 1/2	+ 8 1/2
MOBILE HOMES & MODULES			Bird & Son	36	-
Conchenco ^b	18 1/2	- 1/4	Black & Decker ^c	97 1/2	+ 4 1/4
Champion Home Bldrs. ^b	94 1/4	+ 12 1/4	Carrier Corp. ^c	48 1/4	+ 3 1/4
Commodore Corp. ^b	15 1/4	+ 1/4	Certain-lead ^c	58 1/4	+ 3 1/2
De Rose Industries ^b	9 1/2	- 1/4	Crane ^c	23 1/2	- 3/8
Fleetwood ^c	44 1/2	+ 3 1/4	Deere ^c	65 1/4	+ 4 1/2
Golden West Mobile Homes ^b	18 1/2	- 1/4	Dexter ^c	21	+ 3
Guerdon ^c	26 1/4	- 1/4	Dover Corp. ^c	56 1/2	+ 2 1/2
Mobile Americana	15 1/2	+ 7/8	Emerson Electric ^c	84 1/2	+ 3 1/2
Mobile Home Ind. ^b	27 1/2	+ 3/4	Emhart Corp. ^c	34 1/4	- 2 1/4
Monarch Ind. ^b	5 1/2	+ 1/8	Fedders ^c	39 1/2	+ 1 1/2
Redman Ind. ^c	31	- 1/2	Flintkote ^c	30	- 2 1/2
Republic Housing Corp. ^b	17 1/4	- 1 1/4	GAF Corp. ^c	21 1/2	- 1
Rex-Noreco ^b	15	+ 3/8	General Electric ^c	69	+ 2 1/2
Skyline ^c	67 1/2	+ 6 1/4	General Motors ^c	75	- 4
Town & Country Mobile ^b	10 1/2	- 1/4	Gerber ^c	31 1/2	- 2 1/4
Triangle Mobile	7 1/2	- 3/8	Goodrich ^c	25 1/2	- 2
Zimmer Homes ^b	16 1/4	+ 1 1/4	Hercules	63 1/4	+ 1 1/2
Albee Homes	3	- 1/4	Hobart Manufacturing ^c	68	+ 1
AABCO Ind. ^c	3 1/2	-	Int. Harvester ^c	33 1/2	+ 3 1/2
Brigadier Ind.	6	- 1/2	Johs Manville ^c	34 1/2	- 5/8
Environmental Communities	6	+ 1/2	Kaiser Aluminum ^c	22 1/2	+ 1 1/4
Hodgson House	6 1/4	- 1/2	Keene Corp. ^{ca}	12 1/2	- 1 1/2
Liberty Homes	17	+ 1 1/2	Kirsch ^{ca}	45 1/2	+ 1 1/2
Lindal Cedar Homes	20 1/2	+ 1 1/2	Leigh Products ^b	29 1/4	- 1 1/2
Modular Dynamics	5 1/2	- 3/8	Magic Chef ^c	53 1/4	- 1/4
Modular Housing Systems	12 1/4	- 1/8	Masco Corp. ^c	55 1/4	+ 2 1/4
Nationwide Homes ^b	15 1/2	+ 7/8	Masonite Corp. ^c	66 1/2	+ 2
Shelter Resources ^b	17 1/2	- 1/8	Maytag ^c	40 1/2	- 2 1/2
Stirling Homes	4 1/2	- 1 1/2	Modern Maid ^b	11 1/2	- 3/4
Swift Industries	2 1/2	- 1 1/2	National Gypsum ^c	17 1/4	- 7/8
DIVERSIFIED COMPANIES			Norris Industries ^c	57	+ 3 1/2
Amer. Cyanamid ^c	35	- 7/8	Omark Ind. ^c	12 1/2	- 1/8
Amer. Standard (Wm. Lyon)	14	+ 1/8	Otis Elevator ^c	39 1/2	+ 1 1/2
Arien Realty & Develop. ^c	20 1/2	+ 5/8	Overhead Door ^b	46 1/4	+ 6 1/4
AVCO Corp. ^c	15 1/4	- 1 1/4	Owens Corning Fibrgl. ^c	50 1/4	+ 1 1/2
Bethlehem Steel ^c	31 1/2	- 1/2	Potlatch Forests ^c	28 1/2	+ 1 1/2
Boise Cascade ^c	13 1/2	- 1 1/4	PPG Industries ^c	46 1/2	- 1 1/2
CNA Financial (Larwin) ^c	24 1/4	- 1	Reynolds Metals ^c	18 1/4	- 1 1/2
Castle & Cooke ^c (Oceanic Prop.)	17 1/2	- 1/4	Rockwell Mfg. ^c	35	+ 3/4
CBS (Klingbell) ^c	52	+ 1 1/4	Rohm Haas ^c	146 1/2	- 1 1/2
Champion Intl. Corp. ^c (U.S. Plywood-Champion)	22 1/2	- 5/8	Ronson ^c	6 1/2	- 1/4
Christiana Securities	154	-	Roper Corp. ^c	32 1/4	- 4 1/4
Citizens Financial ^b	10 1/2	- 1 1/4	St. Regis Paper ^c	41 1/4	-
City Investing ^c (Sterling Forest)	17 1/2	-	Scovill Mfg. ^c	26 1/4	- 1 1/2
Corning Glass ^c	245	+ 18 1/4	Sherwin Williams ^c	55	+ 2 1/2
Cousins Properties	23 1/2	-	Skil Corp. ^c	34 1/2	+ 1 1/2
Dreyfus Corp. ^c (Bert Smohler)	19 1/4	- 2	Stanley Works ^c	44 1/2	+ 2 1/2
Environmental Systems	12 1/2	- 1	Tappan ^c	36 1/2	+ 1 1/4
Evans Products ^c	23 1/2	- 3 1/2	Thomas Industries ^c	27 1/2	- 2 1/4
Ferro Corp. ^c	34 1/2	+ 1	U.S. Gypsum ^c	27 1/2	- 1 1/2
First Gen. Resources	2 1/2	- 5/8	U.S. Steel ^c	30 3/4	- 1 1/2
Fischback & More ^c	58 1/4	+ 3 1/2	Wallace Murray ^c	21 1/4	+ 1/2
Forest City Ent. ^{ca}	18 1/2	- 1	Welbilt Corp. ^c	3 1/4	+ 1 1/2
Flagg Industries ^b	9 1/2	- 1	Whirlpool Corp. ^c	116 1/2	+ 4 1/2
Frank Paxton Corp. ^c (Builder Assistance Corp.)	17 1/2	+ 1 1/2			
Fruehauf Corp. ^c	29 1/2	- 1 1/4			
Fuqua Ind. ^c	24 1/4	+ 1 1/4			
Georgia Pacific ^c	42 1/4	- 1 1/4			

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. *—Computed in HOUSE & HOME'S 25-stock value index. y—adjusted for 2-for-1 split. z—adjusted for 3-for-2 split.
Source: Standard & Poor's, New York City.

Take standard Kitchen Kompact cabinets, add a butcher block top, and what do you have? The Sandwich Bar (inset)—the new star of the kitchen, that's what! We used our Glenwood cabinets and shelving to create this culinary center, just as our standard cabinets and counter tops compose the Wet Bar (shown).

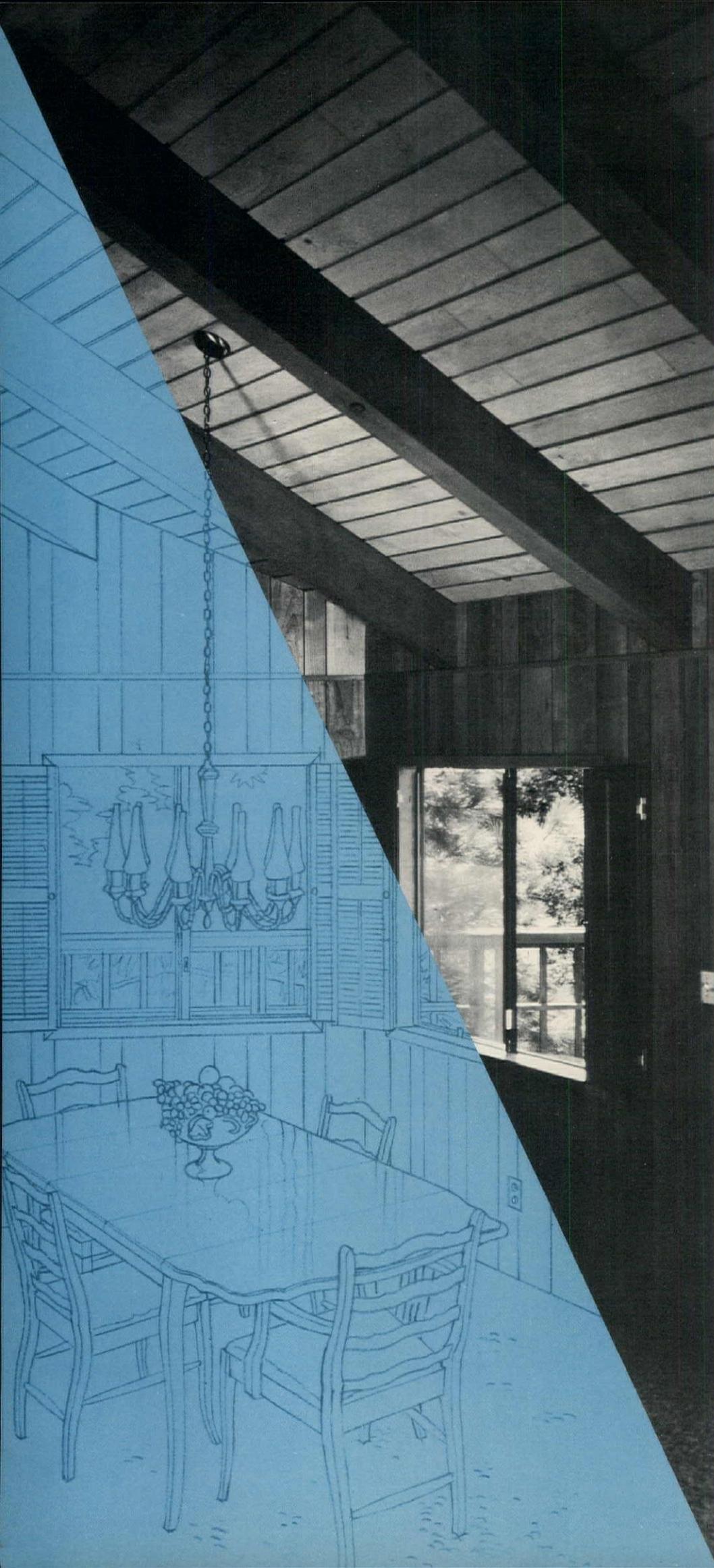
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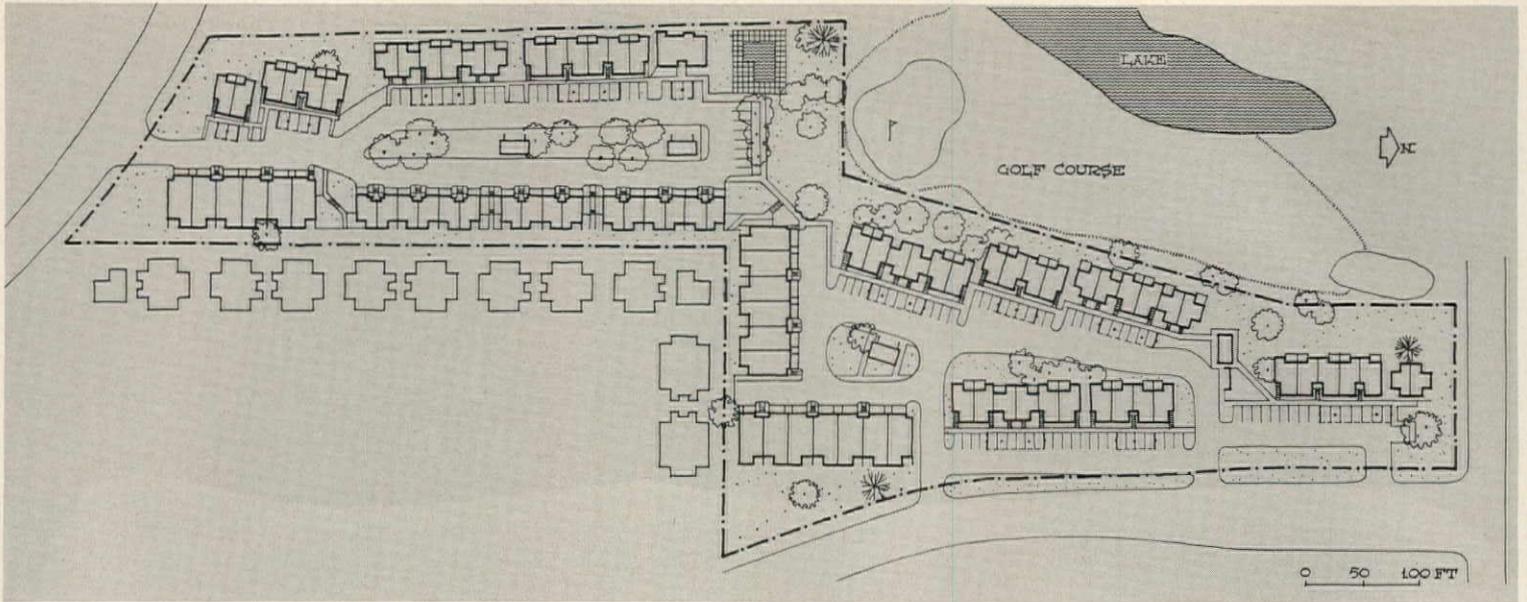
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Z-shaped site plan separates the 87 units at Tres Vidas II into two distinct groups, each with a landscaped center mall.

Multi-level apartments for an odd-shaped, sloping site

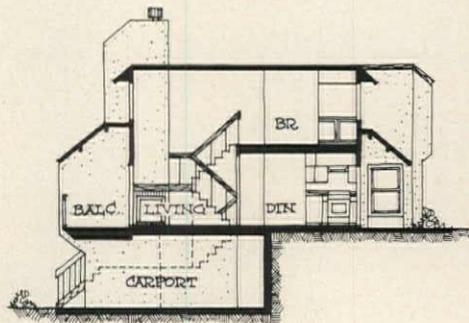
At first glance this site would seem to offer a developing problem, wedged in as it is between a golf course and an older section of apartments. But in fact the seeming problems provided some built-in design advantages.

The Z-shaped site drops off 20' toward the golf course with the steepest part of the drop at the top. So the architect, Craycroft-Lacy & Partners, was able to:

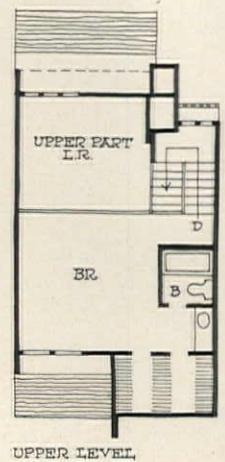
- provide each of the townhouse-type units with a view of the golf course.
- dig out garages for the higher buildings (lower units have carports).

Tres Vidas II is the latest phase of Sotogrande, a country-club apartment complex in the Dallas-Ft. Worth area. Earlier phases consisted mainly of single-level apartments. But because the multi-level plans at Tres Vidas II have been so popular, the next phase has been redesigned for similar units—even though the terrain is relatively flat.

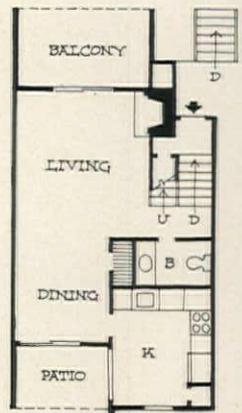
Apartments rent from \$220 to \$375 per month. A \$20 monthly fee entitles residents to membership at the Sotogrande Golf and Tennis Club. Robert S. Folsom Investments is the developer.



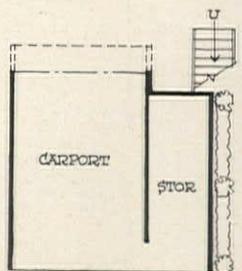
Typical section (above) indicates how townhouse-type units are cut into the slope of the site. Plans (right) are representative of the six variations of one- to four-bedroom layouts that comprise the two- and three-level units. Entries in most of the apartments are reached from the stairways adjacent to carports (photo).



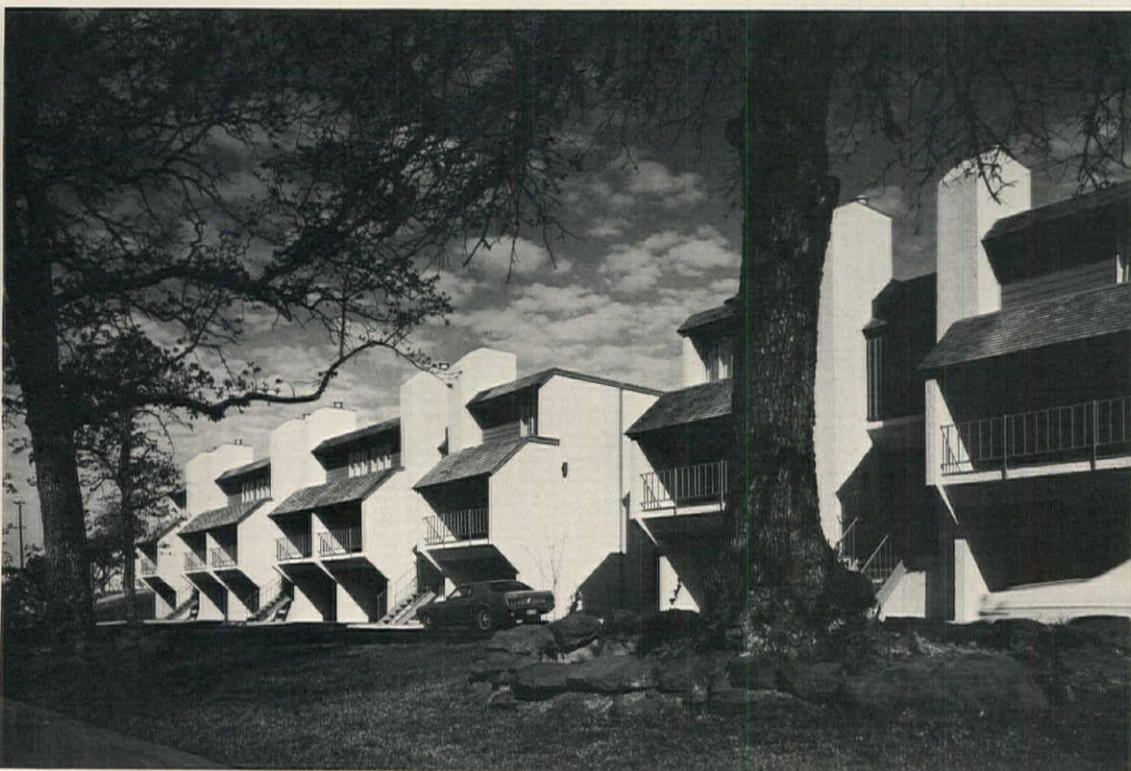
UPPER LEVEL.



MAIN LEVEL.



LOWER LEVEL.



N. BLECKER GREEN



Marco Beach Hotel
 Architect: James E. Vensel — Herbert Rosser Savage and Associates

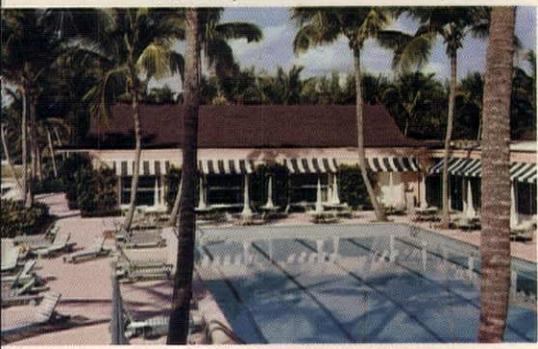
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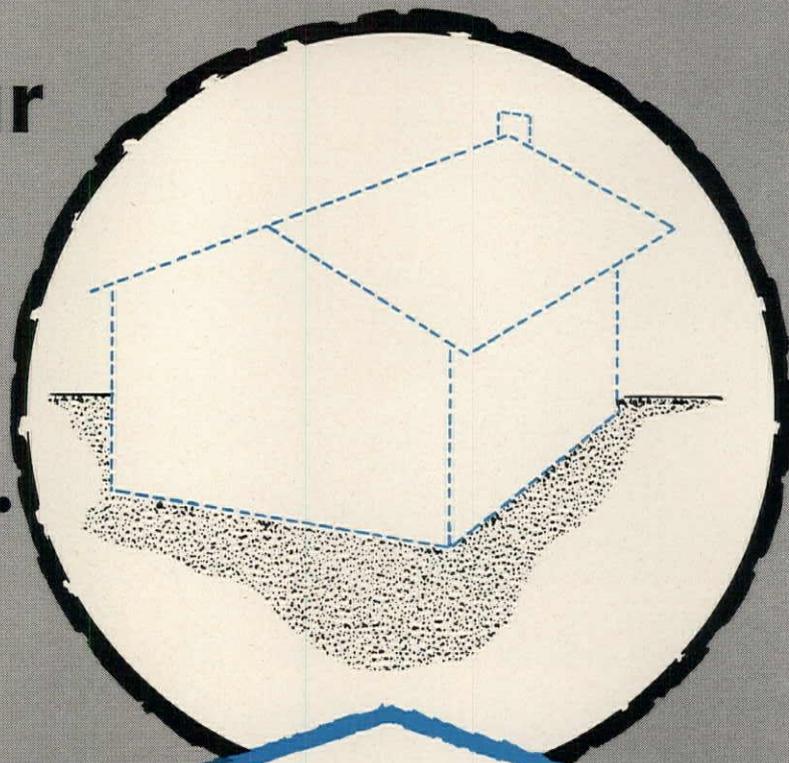
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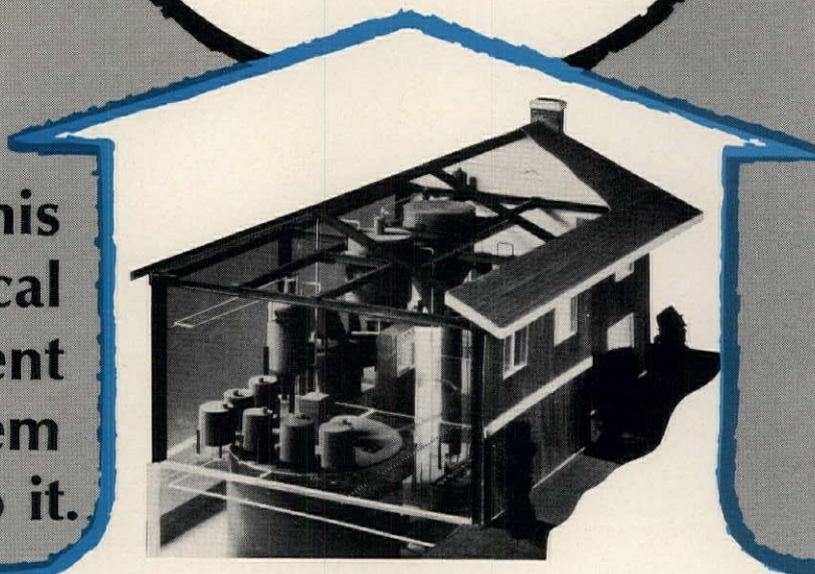
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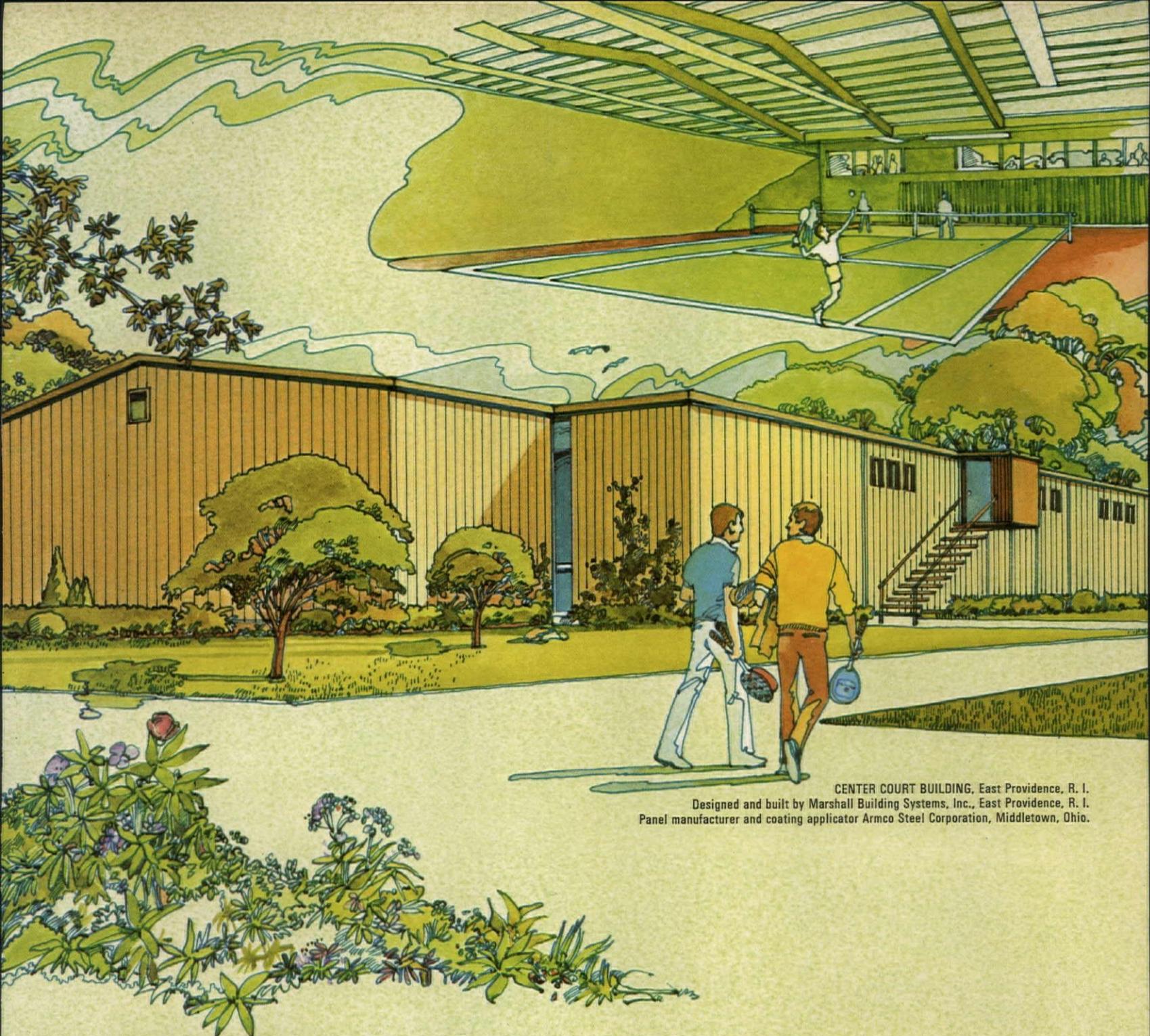
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AWT72-3



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PPG: a Concern for the Future

Coil
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Broad walkway leading to the project's main entrance helps open up this high-density development.

High-density townhouse project avoids the crowded look

There are 54 homes on this project's 2.5-acre site, and the resultant density—22 units per acre—is more appropriate to garden apartments than townhouses. But Dukor Modular Systems of Gilroy, Calif., which developed the project (and also manufactured the modular units), found a number of ways to mitigate what could have been a very crowded project:

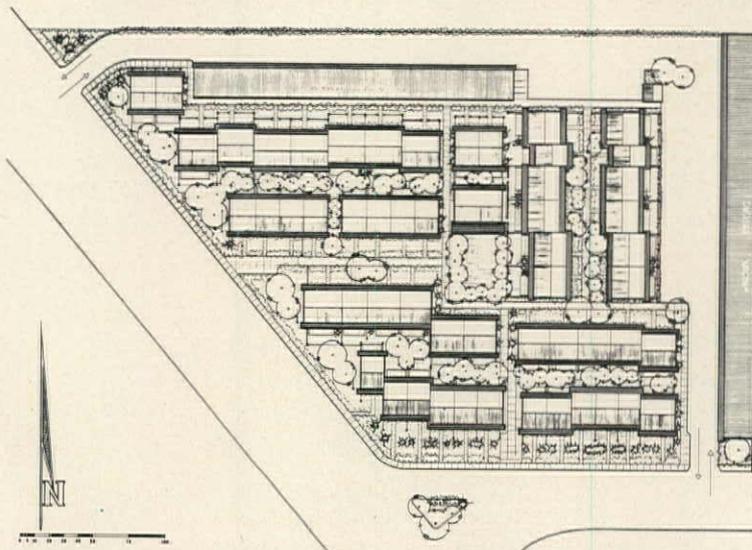
- All interior roads were eliminated. Instead, parking and all automobile traffic was held to two perimeter parking areas (*site plan*).

- Walkway and green areas were made long, so that they offer some feeling of spaciousness even though the buildings are necessarily close together.

- A playground area is used to open up the center of the site.

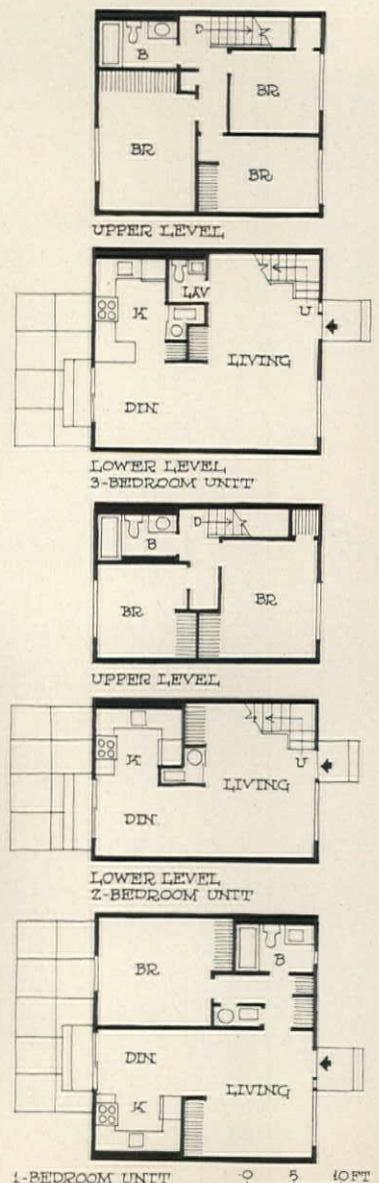
Tight as the project is, space is nevertheless allotted to a fenced patio for each unit.

The FHA 236 project was developed by Dukor for Pierce Street Apartments on a turnkey basis and was intended as a sort of showcase to show what Dukor could do with subsidy housing. But the usual red tape and low profit margin proved too great a deterrent, and although Dukor built one more 236 project, it is now doing conventionally financed garden apartments.



Central playground is the focal point of the youngsters' social life.

Floor plans show (from bottom) one bedroom unit (598 sq. ft.), two bedroom unit (780 sq. ft.) and three bedroom unit (989 sq. ft.). Rents range from \$141 to \$207 per month.



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**"Computer love story...
Caring about land means never
having to tell the
planning board you're sorry"**

Once upon a time a diligent, responsible developer came down the pike and saw a beautiful farm for sale in a sleepy little town. The farm had a stream running through it and a lake in the center, with stands of oak and cedar along the banks. The town was one of those quaint colonial towns whose citizens work hard, play fair and drink sweet cider on Sunday afternoons. The developer fell in love. He bought the farm, hired an experienced, but not too flashy, planner and came up with the design for an open-space community. He held public meetings, answered questions forthrightly and asked for a minimal density. And the town fathers questioned and considered long enough so that the diligent developer offered a school and a pool—but not too long. Nobody got angry, and the Pennsylvania Supreme Court was never mentioned. The residents lived happily ever after in the townhouses under the oaks and cedars alongside the lake.

It would be nice if it always worked out this way, but too often development proceeds by dreams and schemes . . . and costly delays. Irrational fears, uncompromising opposition and political infighting are commonplace. As planners our interests in zoning lie in getting good jobs built and seeing to it that they benefit local communities by protecting natural features and balancing the books. Over and over again we've found that the game can't be played without the numbers. We use a computer program called The Land Use Feasibility Model.

Our printout is a decision maker. It's not an expensive kind of calculator for a cash flow model. The printout evaluates the constraints of unit mix, marketability, town and school costs, tax revenue, community facilities package and ecology. These are decisions which should be structured and negotiated along with the design process, not after the fact. They are studies which should be evaluated together, rather than by separate efforts of market analysts, ecologists, site planners and other professionals. If the project isn't feasible for the municipality and the developer or by conservation standards, then it isn't feasible at all. Once feasibility is established, effects of negotiated changes can be readily computed.

Input to the printout must be objective. Judgments about unit mix, pace, price and development costs are made by the com-

puter; they are not assumed as rules of thumb. For example, the market input requires only demographic information (population, age and income distribution) and comparables to establish unit types, mix price and size. Pace is a function of the developer's capacity or an upper limit determined by competition. Other factors such as employment and accessibility are considered implicit in the population growth rate.

Inputs are of three general types. They relate to *development* costs and returns, *municipal* costs and facilities and *ecological* constraints. The ecological input requires a topographic map, aerial and soils surveys from which we can compute an allowable land coverage for buildings, parking and roads. This coverage limit is based on a maximum allowable water runoff.

Open space reservations, floodplain zoning and density restrictions are commonly used to accomplish the same result, i.e., net developable land. However, the printout method is more accurate because it refers to a specific site, and also more objective because it can be applied uniformly to any site.

Based on recent Pennsylvania and New Jersey cases, the test of ecological land use controls is that they must be reasonable and uniformly applicable. Further, evidence must be presented to show that controls are based upon public health, safety and welfare. We believe this justification is best presented in terms of the water cycle, that is, in terms of runoff and consequent erosion, siltation and flood hazard.

Another set of data pertains to the capacities and costs of municipal services, including schooling. School costs, traffic generation, sewer, water and other municipal costs can be quantified. But they must further be related to the tax base, debt limit, land costs, fees and profit level. A development is entitled to use existing service capacity, but additional impacts must be considered as off-site costs. These costs must be recovered by the municipality out of the added tax base (over and above other cost added) or by contribution from the developer in improvements or cash. From these inputs we are able to compute mix, price, size and development pace, as well as the following outputs:

- I. Land use
 - Land use allocation (acres)
 - Net, gross densities
 - Build-out schedule
 - Average sale (rent) price

- Population
 - School population
 - Peak traffic generation
 - Sewer and water capacity required
 - Total revenue
- II. School impact
 - Annual surplus (deficit)
- III. Municipal impact
- IV. Project costs
 - Total site development cost, including land and carry
 - Site costs, allocated to construction year, and to each unit, land use type
 - Individual, average unit costs for construction, financing, marketing and administration.
 - Individual, average cost/square foot
 - Annual net cash flow
 - Cumulative cash flow
 - Rate of return on cash flow

The objective of the computer run is not simply to produce a design program that works economically. Its principal function is to shift the political process from a hostile inquisition to a factual discussion. To establish a decision setting the developer must have the figures to guarantee that economic impacts will be offset and natural amenity conserved. When the figures are available and the impacts balanced, it is difficult for any of the parties to negotiate on anything but an equitable basis and in minimum time.

In theory the developer is entitled to the highest return, provided there is no net public subsidy. Public subsidies can occur as environmental degradation, as overburdened facilities or simply as the cost of providing public services before the market for the new housing is established.

Once quantified, these legally based constraints place the negotiation of approvals within relatively limited and rather equitable terms. Much of the romance is removed, but so are hostilities and delays.

There is one caveat. Many theorists, most notably Buckminster Fuller, have suggested that the rational output of the computer may provide politicians with an avenue of escape from emotion and uncertainty to agreement and reason. Clearly this is utopian. The computer output is only as rational as its input. The crucial advantage of the computer is in measuring environmental and fiscal impacts simultaneously and dispassionately. Certainly these measurements will be refined and expanded to take account of a wider range of land use policy. Perhaps then we can be conservationists in the broadest sense.

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*Comparison based on U-values (heat loss) from Handbook of Fundamentals—1967—American Society of Heating, Refrigerating and Air Conditioning Engineers.

PPG: a Concern for the Future



INDUSTRIES



"If homeowners in your town frown on apartment dwellers, try making your project and its tenants a real part of the community"

Suburban homeowners have a natural dislike for apartment dwellers. It all goes back to the hallowed tradition that owning is better than renting. In the homeowner's eyes apartment dwellers are rootless people who, because they don't own property, are not interested in the community that the homeowners work and slave to build.

Besides an emotional dislike for renters, homeowners have aesthetic reasons for their antipathy. The theory goes something like this: Apartment dwellers live too closely together, which causes overcrowding and traffic problems. So apartment dwellers are more than freeloaders; their very existence is detrimental to the community.

Logic doesn't count. Of course if you're a taxpaying apartment owner, you know better. Apartment dwellers pay a great deal more in taxes than do single-family homeowners. But renters don't know this, and neither do the homeowners whose communities depend so heavily on apartment taxes. And even when homeowners are convinced that apartments more than carry their own fiscal weight, they still have the emotional feeling that the only acceptable way to live is in a private home—on one's own acre of ground inside a white picket fence.

This ingrained belief is an apartment developer's biggest single obstacle. It stands in the way of zoning applications for higher-density land use. It forces developers to meet expensive aesthetic requirements in apartment design and engineering. And it is responsible for community-wide moratoriums on new building.

Suburban homeowners are troublesome not only to developers but also to apartment owners and managers. An apartment complex isn't necessarily out of the woods even after it has been approved and built. Under pressure from nervous homeowners, a city government can legislate an established apartment complex to death. You can be hit any time, as we have been, with new ordinances designed to ban parking in front of all the apartments in a community, but not in front of single-family homes. Or, perhaps there will be a curtailment of municipal services designed to force apartment owners to provide their own.

The usual landlord reaction to this kind of discrimination is a demand for equal treatment as a taxpayer. But a much more effective approach, and one that gets at the source of the harrassment, is to help apart-

ment life-style and apartment dwellers win acceptance in the community.

Astute apartment developers do a thorough job of public relations in communities in which they hope to build. But landlords and owners seldom sustain that effort after their projects are built.

Plan a follow-up campaign. If you want to keep established apartments out of hot water with homeowners, the best approach is your own community relations program. One step might be to join the local Chamber of Commerce. Ideally, your resident manager should attend Chamber meetings and promote his project's best interests.

But a much more effective step is to open up your project's recreational amenities to the community's homeowners. Such facilities are something that a young suburban community may be badly in need of.

For example, in one small town where we operate we let the local police use our gymnasiums to keep in shape. The town has no such facilities of its own. At another complex that we manage in a medium-size city, game rooms are opened during off-hours to local business clubs needing a meeting place. And a large pavilion overlooking a swimming pool is the weekly meeting spot for a local bridge club.

Swimming pools, tennis courts and other sport facilities often are badly lacking in growing communities that want to run instructional programs for children during summer months. In fact large apartment complexes often can offer residents of a small community more than municipal recreational programs furnish.

For example, a program of lectures and movie travelogues for tenants can be opened to the local public provided your facilities are large enough. The same is true of apartment sports leagues. Your softball and bowling teams should play with local homeowner teams; and if the homeowners haven't yet organized leagues, an apartment rec director can help them do it.

A full-scale apartment recreational program usually requires regular news bulletins to keep tenants abreast of events and schedules. In small communities homeowners also should receive your bulletins. These bulletins can report on events that homeowners have participated in and at the same time impress homeowners with how well your apartment complex is run.

Tell your tenants about their town. Community relations ought to work in two

directions. Besides inviting homeowners to share in and be aware of what apartment living has to offer, landlords should encourage apartment tenants to be part of their community.

When a new tenant moves in, he should be informed of what the community has to offer in the way of cultural activities and municipal services as well as stores and churches. But beyond that he should be made aware of his role as a resident of the community. It's to your advantage to keep him informed of local political issues, particularly those that affect apartments.

The claim that apartment residents are by nature less politically conscious than homeowners is a myth. Properly informed, apartment residents are just as sensitive to local issues. In one community some 400 of our tenants attended a city council meeting to fight an issue affecting them, and that meeting was the largest in the city's history.

By making tenants realize that they pay taxes and have voting rights just like any other residents of a community, landlords benefit themselves doubly. Not only are they upgrading tenants to the level of residents and citizens in the community's eyes, but by creating more stable residents they're also promoting less turnover.

Higher-density living is here to stay. Now and in the future, for more and more people, the only possible way to live within commuting range of major metropolitan areas is to live in dwelling units of much greater density than yesterday's typical three per acre. Today's home seeker may settle for a ten-per-acre townhouse, a 20-per-acre garden apartment, a 60-per acre mid-rise or a 100-per-acre high-rise. But settle he will, because housing economics and available land make the traditional detached house an increasingly unattainable luxury.

People who already have this luxury are understandably reluctant to permit others who can't afford it to encroach on them. They don't want high-density metropolitan areas flowing into their low-density suburbs—even though they may know it's inevitable.

But high-density living doesn't have to be incompatible with low-density living. And apartment owners and managers can do much to help reconcile the two by making suburban apartments a vital and useful part of community life.

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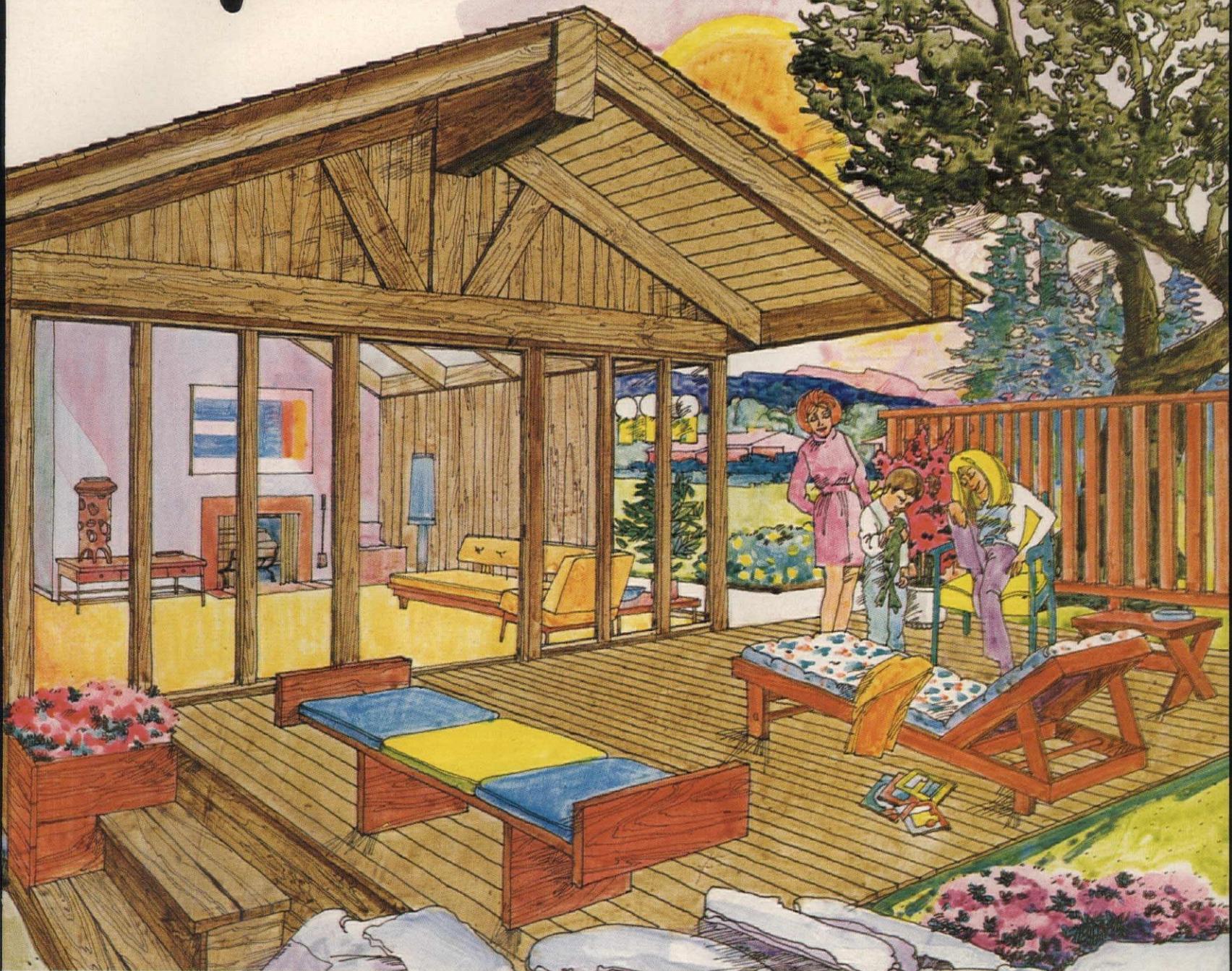
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Rez[®] Natural Wood Finishes



"Open space, per se, means nothing . . . If it doesn't have quality and purpose, it's money down the drain for both builder and community"

There's a lot of talk about open space, and it's based primarily on quantity—how much open space in a given area. Yet in any typical community you find plenty. The trouble is, though, it's usually in both large and small scattered parcels and lacking in either natural or man-made quality.

Thus, quantity of open space isn't the problem. Quality is. The placement, relationship to actual need, intimacy and human scale are factors frequently forgotten when it comes to open space needs. Open space without a purpose is money down the drain for everyone concerned.

Of course almost every community has some scattered lots which could be developed as open space. But for this column let's concentrate on the creation of useful open space in new developments.

What do we mean by quality or purpose? Most of the time we see the common area colored green on a plan, but never question its use or how it might feel when it becomes a reality. Only size seems to be important. Thus if it's green and big, it's got to be good.

Let's take a look at two plans (below, left) that fall into the above description. Many plans of medium-density housing have a common area that is used as the front entry or to give the effect of a park-like setting (Figure A). This provides only an illusion of privacy. For this type of housing, how-

ever, there is a need for greater personal privacy in the form of terraces and small individual entry areas.

Another popular planning practice in low-density single-family housing is to arrange culs-de-sac or loop streets around large open spaces. If the housing is proposed for an area where the natural terrain is beautiful—with trees, a lake or other such features—there is certainly nothing wrong with this planning concept. Unfortunately, however, the practice has been used in medium- and low-priced subdivisions where the open space often is smaller and undeveloped, offering a stark, forbidding appearance and very likely depreciating value of the housing. The city usually has no funds to landscape the open area, the developer can't afford to and the adjacent residents can't or don't want to (Figure B).

If these two common examples of current land-planning practices don't provide a meaningful solution to open space, then what does? What should open space do?

First, it should have a function for the people living nearby and, of course, not be an economic drag. It can function simply as a pleasant place, although in many cases it must also satisfy the need for privacy, quiet sitting and strolling areas, play and sport spaces for all ages. And most important, it should give a feeling of accord

with the natural terrain—something that can't be provided in small private terraces.

Let's look at four site plans (below, right) that take these needs into account. In one example a small tot-lot has been placed away from most of the units, so that privacy for each house is still possible (Figure C).

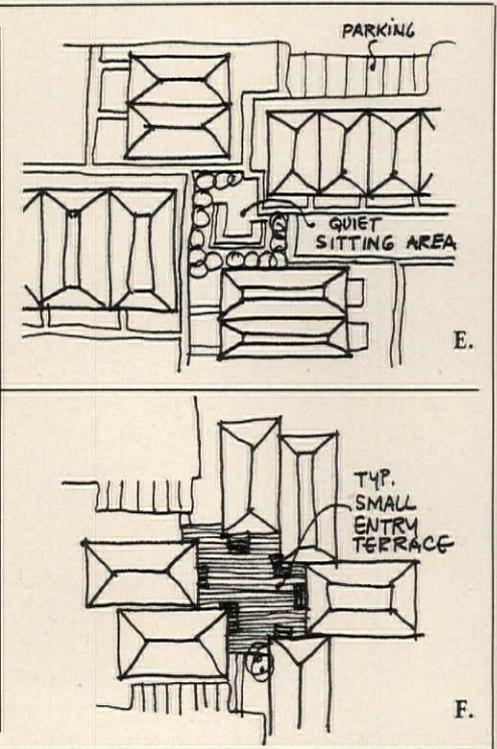
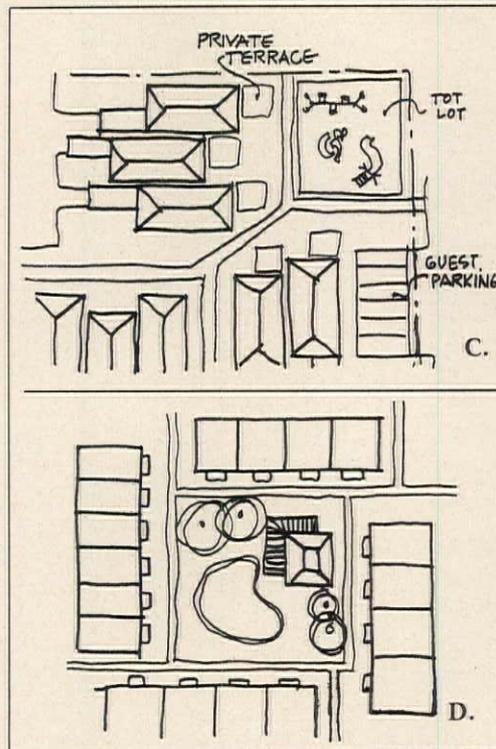
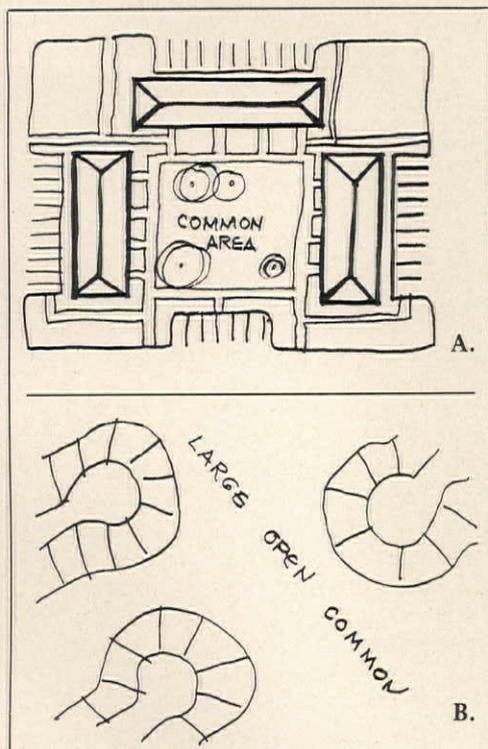
The swimming pool-cabana area is another amenity which should be sited to provide a pleasant view from the units—as long as excessive noise doesn't become a significant factor (Figure D).

The quiet sitting area, usually given least consideration in planning, can be one of the most important spaces in our current hustle-and-bustle society. It can be semiprivate and quiet, yet integrated into the general circulation around the site. It can be a small, unexpected area leading from units to parking or tucked into a corner (Figure E).

The entry spaces to the units need not be large corridors of open grass but can be small courtyards providing a separate identity for each of the units (Figure F).

Each of these examples has a definite and meaningful function in meeting the specific needs of people. This I feel is the true test of the value of open space.

If the builder is able to provide this type of open space, there will be no need to worry about who will take care of it. The people of the community will see to that.



ROBERT W. HAYES, PLANNING CONSULTANT, SAN FRANCISCO, CALIF.



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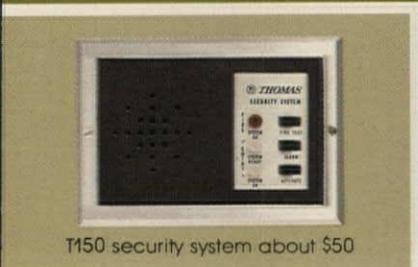
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It's time housing decided what side of the conservation fence it should be on

On the one hand, builders and developers everywhere find themselves increasingly in conflict with conservation groups. It's a rare zoning hearing that doesn't include a spectrum of conservationists ranging from ecological planners to little old lady bird-watchers in tennis shoes, and it's even rarer for anyone in this group to offer a good word for a new project.

On the other hand, and paradoxically, conservation and ecology have become the darlings of the housing industry—if you believe what you read and hear. More and more, proposals and press releases for new projects run on about their ecological miracles—trees saved, vast expanses of open spaces set aside, nature sanctuaries created and so on and on. All very beautiful.

Unfortunately, such claims can be a source of potential trouble. Too often, as most of us know, the ecological miracles attributed to a new project are the fabrications of the builder's public relations department. And when the people in the project and residents of the town in which the project is built find this out, housing's already spotty image will have a lot more mud on it.

Look at it from the viewpoint of John Q. Citizen. To him the homebuilder is not one of nature's noblemen. He is the guy responsible for drowning the suburbs with cruddy little boxes in the early post-war years, the promulgator of endless acres of grid-planned subdivisions and the man who screamed like a wounded wildcat last year when the town asked him to donate a little piece of his site for a park or school. Now the same character is knocking on the door of the town hall and asking permission to build not just more houses, but townhouses and apartments at much, much higher densities.

Certainly, it's unfair to tar all developers with this brush. But there has been enough bad building—and

enough bad land use—to give local conservation movements a very sound basis for their resistance to new projects. So if developers now make a lot of wild promises and then renege on them, they'll only be handing their opponents more ammunition for future battles.

What's the answer? Very simply, housing should stop fighting what can only be a losing battle against the environmentalist movement and join it instead. If this sounds ridiculous or subversive, consider the benefits:

- Environment can be a tremendously powerful marketing tool. Experience has shown time and time again that, other factors being equal, developers who offer superior living environments enjoy a marked competitive advantage.

- A real and demonstrated concern for conservation can be an incalculable aid in getting higher-density PUD zoning from recalcitrant communities.

- Playing an active and positive role in the conservationist movement would give the industry a much better base from which to deal with the let's-stop-all-building lunatic fringe of the conservation movement—and thus help keep the needs for both housing and better environment in proper balance.

For better or worse, homebuilding's main locus operandi for at least the rest of this decade will be the outer suburbs, where conservationist sentiment is at its highest and its political clout greatest. Making cynical promises about the environment may get a few projects approved in an area—at first. But if those promises prove empty, the backlash could cripple every builder in the area.

Besides, why try to fake environmental excellence when the genuine article is not only better but also far more profitable?

MAXWELL C. HUNTOON JR.

How to use decorating to zero in on your market

We've come a long way since the early fifties when the furnished model house made its debut. Then, the sole objective was to suggest a lived-in look. Decor was usually nondescript and planned by a non-professional—often a relative of the builder. As a rule furniture and accessories were culled from whatever the local department store happened to have in stock, and furnishings were used over and over as the builder moved from one project to another.

This casual approach no longer works. Today's builder knows the decorated model is not just window dressing but an important adjunct to his marketing program. He uses it as he uses all marketing tools—to sell (or rent) to his *specific* market. Just as he hires professionals to master-plan his project, he now hires professionals to master-plan his decorating. Such professionals understand what motivates buyers. They know which colors, styles of furniture and accessories turn on a specific type of market.

That's what this article is about: how decorating can be used to appeal to a wide range of markets—from low-cost to luxury, from first-time buyer to empty nester and for a formal or informal mode of living. And because California is the premier marketing area of the country, we've chosen housing in that state as our showcase. Our examples are the work of four top-notch professional decorators—HOUSE & HOME's columnist Carole Eichen, George Onhauser, Beverly Trupp and the team of Pat Yeiser and Janet Alton.



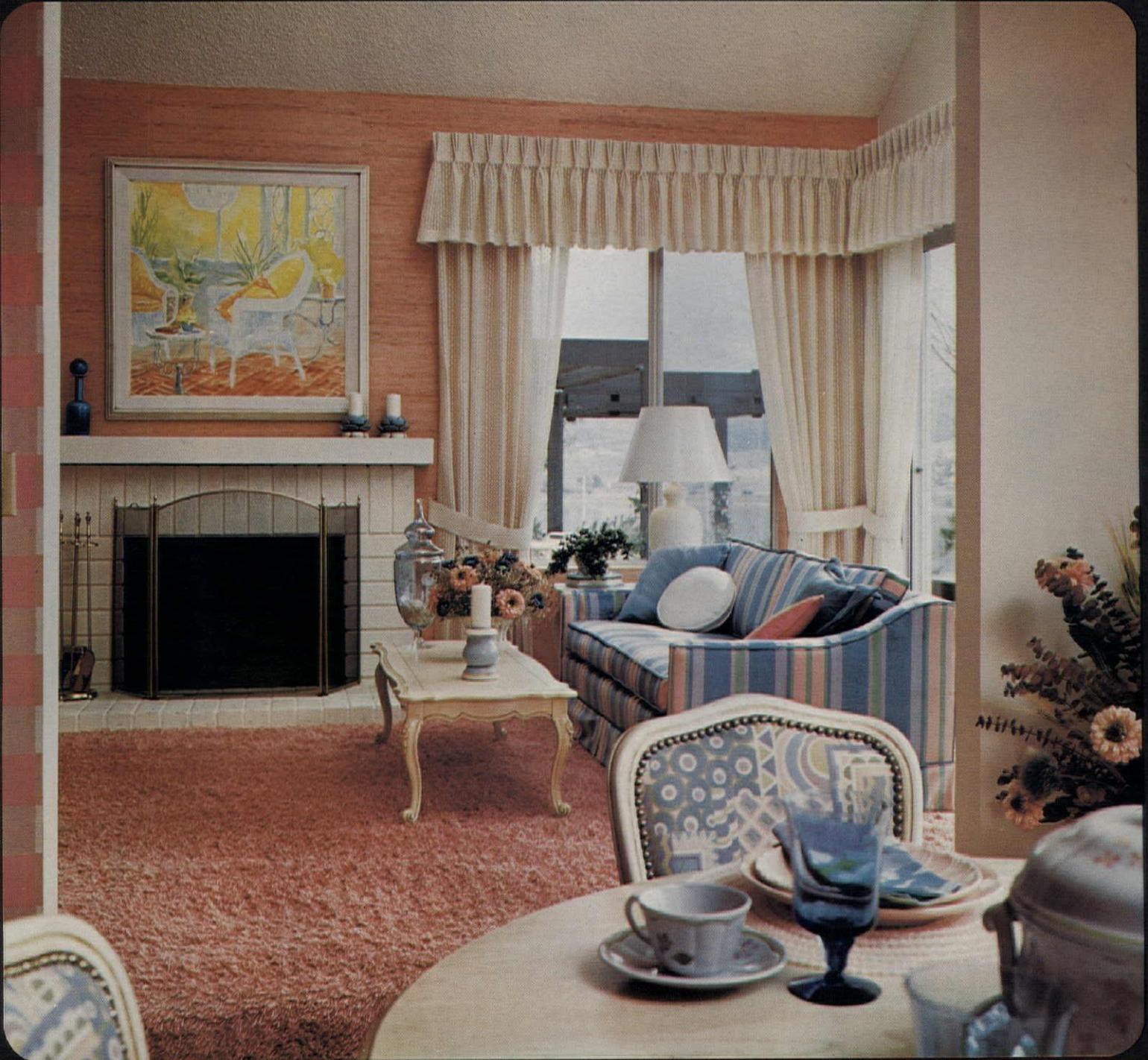
Townhouses for young marrieds and ex-apartment renters

Lively, with-it decor and do-it-yourself suggestions hit the mark with modest-income families. A living room (*right*) comes alive with bright yellow and orange hues used against a background wall of whitewashed texture 1-11—the latter carried over to a built-in shelf for accessories. For an illusion of extra space—a decorating must when room-size is limited—a small nook below the stairs (*above*) is fitted-out as a game and reading area—again with built-in shelves. Decorator: Carole Eichen.

PROJECT: Bradford Place, Santa Ana; DEVELOPER: The Grant Co.; PRICE: \$19,995 to \$24,995

PHOTOS: H. LEE HOOPER





Single-family homes for moderate- income families

Diverse life styles and age brackets within this market are best approached through diametric use of color, styles of furnishings and suggestions for leisure time. The traditional living and dining area (*above*) is targeted at the older family who entertains at rather formal, intimate get-togethers. Colors are muted and furnishings suggest comfort and stability. The *en-familie* entertainment center (*right*) sets the tone for younger, still-growing families. Deep colors and simple furnishings underline the family-that-plays-together-stays-together feeling. Decorator: Beverly Trupp.

PROJECT: Lake Lindero, Agoura; DEVELOPER: Boise-Cascade; PRICE: \$25,100 to \$34,100.

PHOTOS: FRITZ TAGGART PHOTOGRAPHY (TOP); JULIUS SHULMAN (RIGHT)



Condominiums for second-
home buyers and
long-term investors

Relatively affluent, sophisticated buyers who comprise this market tend towards the clean, contemporary (but not stark) look. So warm colors are avoided, and glass and chrome get a big play. In the living room (*right*) the contemporary decor is softened by use of a skirted glass table and traditionally styled French chairs. And because buyers in this market often retain their own decorators, the master bedroom (*below*) suggests the professional approach—first in the unusual wall treatment and second by the plush, fun-fur bedspread. Decorator: Carole Eichen.

PROJECT: Sunrise, Palm Springs; DEVELOPER: William Bone Co./Alodex Corp.; PRICE: \$28,995 to \$38,995

PHOTOS: H. LEE HOOPER





Condominiums for the family with two incomes

The changes in life style that usually face this market—moving from city apartments to larger suburban homes—suggests a decorating approach that helps prospects visualize their new living mode. So the emphasis is on decor that relates to the close-at-hand outdoors and also accents at-home rather than in-restaurant entertaining. Colors and accessories in the living and dining rooms (*above*) suggest cozy dinners for family and close friends. A more-formal approach (*below*) provides distinct conversation areas in a relatively sophisticated setting. In both instances the outdoor living areas have been furnished as carefully as the indoors. Decorator: Carole Eichen.

PROJECT: San Carlos Hills, South of San Francisco;
DEVELOPER: Loews/Snyder, PRICE: \$31,990 to \$43,990



Townhouses and condominiums for upper-income buyers

Resort-area housing attracts a variety of markets, so the decorating has to be just as varied. To set the mood for the young family whose entertaining revolves around large buffet dinners, there's an open, contemporary design (*right*). For the middle-aged, childless couple, furnishings in a formal setting (*below*) relate to their home in the city. And for a sports-loving family with a breezy life-style, wood- and earth-tone colors provide a background for casual entertaining (*bottom*). Decorator: George Onhauser.

PROJECT: Brockway Springs, Lake Tahoe; DEVELOPER: Tahoe Sierra Development Co.; PRICE: \$40,000 to \$100,000.

PHOTOS: STONE AND STECCATI





Condominiums for the affluent executive's family

Emotions play a major role in decorating large homes for the luxury market. Here, perhaps more than in any other market, it's vital that each model have a distinct personality—one that the prospect will instantly recall after leaving the model. The key is to dress the models like show windows, using a unified color theme to coordinate indoor and outdoor living areas. The entrance and living room (*right*) of a two-story model designed for a large family sets an immediate tone of sophistication. White with beige and wheat accents prevail in the travertine marble floor and carpet as well as the furniture. The den (*above, left*) in the same model continues the sophisticated, formal feeling in predominantly white tones, but with a few dark contrasts to provide a masculine look. The bedroom (*above, right*) in another model has been aimed at a vastly different buyer—empty nesters or families with children away at school. The master bedroom on the ground floor is tied into its own private patio by coordinated colors indoors and out. Sandblasted, reused brick on the patio is also used in the model entry and along all walks—a further indoor-outdoor coordination. Decorator: Pat Yeiser.



PROJECT: Big Canyon, Newport Beach; DEVELOPER: Deane Development Corp.; PRICE: \$65,000 to \$115,000

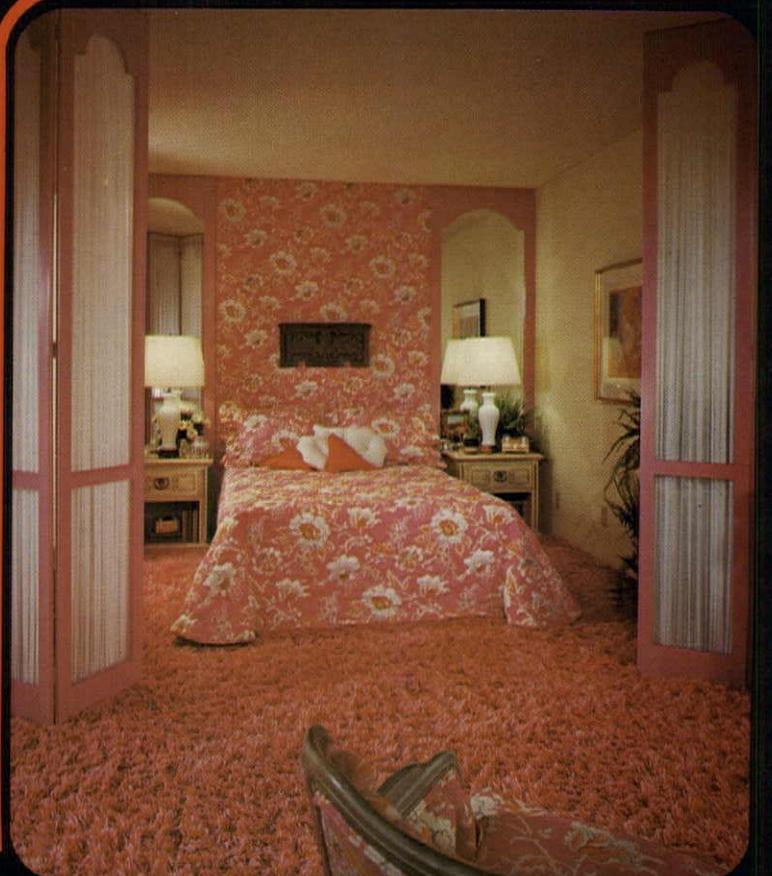
High-rise condominiums for second-home buyers and retirees

Decorating parameters for a high-rise must differ from those in large houses (previous page) even though both are for the luxury market. While the houses were decorated as show windows, quiet elegance is the dominant theme of these condominiums. And the elegance spills over onto the outdoor living areas. The balcony at right is furnished with contemporary molded-plastic furniture, outdoor carpeting and a wicker trunk. The balcony below continues the color theme used in the living room. A clean, contemporary decor (top photo, opposite page) is used to attract the ultra-sophisticated buyer. The clean lines of the room are reinforced by a single-unit sofa, coffee tables, accessories, picture frames and dining table. The two photos of efficiency apartments at the bottom of the facing page are excellent examples of this business of aiming at a specific market: The living room (left) planned for a swinging bachelor, features muted colors and dim spotlighting. The bedroom (right), decorated in bright shades of pink, is designed for a single woman. Decorator: Carole Eichen

PROJECT: Coronado Shores, Coronado; DEVELOPER: Loews/Snyder; PRICE: over \$70,000

PHOTOS: GEORGE R. SZANIK





MARKET MEMO

To: House & Home edit staff

From: Stan Fisher, McGraw-Hill World News, Atlanta

Subject: The ATLANTA Market

The Atlanta market for single-family detached housing is booming. Condominiums, a relatively new concept in Atlanta, are coming on the market in larger numbers, with builders nervously eyeing their success. And the apartment market is spongy.

Those are the three most apparent conclusions that follow two and a half weeks of talking to builders, developers, bankers and sales people in the Atlanta area.

Probably the first thing I should clarify, however, is that in talking about the Atlanta market I am referring to the five-county metropolitan area. Atlanta itself, which holds only about a third of the metropolitan area's approximately 1.5 million people, accounted for only 534 of the 12,423 single-family housing permits issued in the whole area in 1971, and only 7,472 of the area total of 27,637 multifamily units.

So most of the action in what Advance Mortgage Corporation recently called the nation's hottest market is occurring around the perimeter, most notably in eastern Cobb County to the west and northwest, and in the eastern and southeastern portions of DeKalb County. These were the fastest growing sec-

tions in the sixties, and it is these growth areas that will be followed by the Metropolitan Atlanta Rapid Transit Authority (MARTA), which was approved in a referendum last fall. MARTA is expected to have the effect of solidifying these growth patterns.

Another point that should be brought up at the outset is that as regards the housing industry in general, Atlanta has traditionally been profoundly atypical. Big subdivision builders have been virtually unknown in the area; instead, most of the single-family housing has been built by myriad small builders, many of them building on lots subdivided by a relatively large number of land developers.

This situation is changing, and changing rapidly, and this constitutes one of the most dynamic aspects of the Atlanta market.

Location is the key. One thing I noticed about the developments I visited for this survey is that they are seldom farther than a 15-minute drive from an expressway or about a 45-minute drive from downtown Atlanta. But while this is where the activity seems most concentrated, there is also development all around the perimeter

and all along Interstate 285.

When I was researching a story on MARTA last Fall, a planner pointed out to me that the Atlanta metropolitan area as a whole has a lower density than that of Los Angeles, frequently cited as the nation's worst example of urban sprawl. In making my rounds, I could not help recalling his comment. Pockets of subdivision growth are even reaching into Henry County outside the metropolitan area. And Peachtree City, Phipps Land Company's new town, which aims for self-sufficiency and an identity apart from Atlanta, is in Fayette County. (Actually, however, it is only about 20 minutes farther from downtown than some of the subdivisions I visited, and it will probably draw some residents who work on the southern side of town.

Recreation gets a big play. Cousin Properties' Indian Hills Subdivision in eastern Cobb County was most frequently cited to me as an example of successful subdivision development, both in profitability and speed. It consists of 1,200 homes in the \$47,500 to \$80,000 price range grouped around an 18-hole golf course and complete club facilities. The formula used in Indian Hills is being repeated

numerous times around the metropolitan area, and Cousins itself is developing Hidden Hills, a similar project in eastern DeKalb County. (Cousins owns a total of 35,000 acres in Cobb and DeKalb Counties.) A golf course plus complete recreational facilities are also the focus of Brookfield West, a development of single-family homes in the upper price range being built in north Fulton County by Chatham Properties.

The new emphasis on leisure-time activities is being followed to a lesser extent by other developers. For example, Bridgewater by J. Cohn Construction Co. of Decatur, one of the area's largest builders, will have a wide range of recreational amenities—club, pool, tennis courts—but not a golf course. Bridgewater will consist of 540 acres with 600 single-family detached units in the \$42,000 to \$68,000 price range, 900 units of single-family attached units in fee-simple title in the \$26,000 to \$40,000 range and commercial and professional development.

Getting with it. The Atlanta market, dominated in the past by conventional single-family housing, seems to be catching up with the rest of the nation in the variety of types of hous-

Atlanta's housing includes (left to right) single-family homes by Ryland Homes and Leslie Vann, condominiums by Crow, Pope & Land, another single-family unit by Ryland and condominiums by Scott Builders.



ing available. Cluster housing, for instance, is represented locally by at least one development, Carriage Cluster by Herb Manuel. It will include 133 detached houses ranging in price from \$31,850 to \$37,850 on 65' x 130' lots, with 30% of the 56 acres in the subdivision held for common use.

Another sign of a progressing Atlanta market—and certainly indicative of the pace of the action—is the arrival of nationwide home builders. National Homes, which has been quietly on the scene for several years operating through four dealerships, is now offering homes ranging in price from \$19,000 to \$35,000. National expects to be the largest builder in the Atlanta area in 1972 with an estimated production of 600-700 houses. A representative of National diplomatically told me, "We have all the sales we need. Sales are no problem for us in the Atlanta area at this point."

More big boys. Ryan Homes opened its first subdivision on the weekend of June 4, with 60 lots in east DeKalb for homes in the \$29,000 to \$36,000 price range. And the company plans two more subdivisions with a total of 416 lots and a top house price of \$43,000 by the end of the year.

Ryland Homes and National Community Builders also arrived in Atlanta last year. Ryland is active in four locations in east Cobb, southeastern DeKalb, north Fulton and Peachtree City. A spokesman for Ryland says the company has sold more than 100 homes in four months and describes the market as excellent. National Community Builders will put 144 units of its line of patio houses on sale in October in Cobb County, followed in November by 144 units of what is planned as a 397-unit four-

plex project.

Among the other multi-city builders working in the Atlanta market but headquartered elsewhere are Pulte, the Ervin Company, Monumental Properties, Mitchell Corporation, Kassaba Development Co. and the multi-family division of Levitt.

Finally, an indication of the movement of the Atlanta market toward a close semblance of the national market is the nationally known architects and planners active in the area. Among them are Richard Browne & Associates (Phipps), Callister & Payne (Phipps and the Trautman Company, formed by James F. Trautman, formerly president of Phipps' Bessemer Development Corp.), Harland & Bartholomew (Cousins) and B.A. Berkus Associates (J. Cohn Construction Co.).

The beginning of change? The most interesting feature of the Atlanta market over the next few months should be not the activity itself but the degree of penetration these multi-city builders can achieve in a market that has traditionally been dominated by the area's small, entrepreneurial builders. Most of the people I talked to estimated that there are 300 to 600 builders active in Atlanta, a figure that includes not only those who work at building full time, but also airline pilots, engineers and others who do it as a sideline. Typically, these builders operate out of their hip pockets or pickup trucks, whichever characterization you prefer. They usually build on speculation and rarely use model homes, relying either on connections with realty firms or the demand for housing in the area to move what they build.

Many of these builders are captives, one veteran observer of the Atlanta housing market told me, most frequently of savings and loan associations

which handle their paper work and bankroll them.

"But they perform best when they're treated as customers," he added. One land developer that treats its builder that way, he said, is Cousins Properties, which has about 100 builders working in its projects. Ben T. Selman Jr., president of the Land Development Division of Cousins, regards the presence of several builders within a subdivision, each working with only a few of his own houses, as a help to quality control. And said my observer, Cousins and other developers, through their financial arrangements with these builders, can be selective about their customers. Another land developer confirmed for me this selectivity in the choice of builders admitted to a project. Admitting that there were some builders with whom he refused to deal, he said he had helped one potential builder go into business because he had seen his work and liked it.

This same observer made the observation that Atlanta builders are "masters of decoration, but they're building the same boxes over and over. If it wasn't for its terrain, Atlanta would be a monotonous town." A local builder made essentially the same appraisal: "Atlanta builders provide reasonably good workmanship but no innovative design. They've been building the same house for seven years and they don't even have to look at the plans any more."

The money squeeze. This same builder had harsh words for what the small builder does to prices. Noting that a study by the National Home Builders Association put average builders' profits before taxes at 1.9% in the South, half or less than the country's other three regions, he blamed the situation on small builders. Concerned

only with an individual profit and not a profit for the company, they are under-pricing their product, in his opinion.

But I received exactly the opposite opinion from a newcomer to the Atlanta market who asserted that he felt local builders were overpricing their product.

I asked several of the people I talked to why Atlanta builders have such a predilection for speculative houses. I drew essentially two answers:

1. Why bother with custom building when you can avoid its headaches and still build houses that will sell? One source, calling custom building a disaster, said there are several horror stories around Atlanta about builders who failed to get their money out of a custom job.

2. Atlanta's topography is such that foundation and basement problems are common, and builders prefer to let the bills come in, then put prices on the houses.

In fact, topography is one of the three main reasons why tract building did not come to Atlanta sooner, says one builder. The foundation and basement problems can cripple a builder who has locked himself in on price.

The second reason, he said, is that labor and subcontractors are unsophisticated technically, financially and managerially. In discussing his own cost problems with a Los Angeles friend who is also a builder, he couldn't see why his non-union labor costs were greater than those of union labor in Los Angeles. In exasperation he treated his friend to four days in Atlanta for an inspection. The verdict: lack of labor productivity.

"In other words," he moans, "I would be better off with his labor at \$10 an hour than with mine at \$4.50!" He has found

TO NEXT PAGE



the local situation so bad that he uses a 60-passenger bus to transport laborers from 90 miles away each day.

His third reason was the same one advanced by others: the number of small builders who don't worry about a profit for the company.

I discussed this problem with most of the big multi-city builders I talked with. Two of them have experienced the reported soil problems, and one of them no longer quotes a firm price on its houses until the soil problems are taken care of. The other is proceeding very carefully with soil borings and tests in its developments.

Labor—a headache. Not one of the big builders took issue with the aforementioned remarks about the Atlanta labor force and the quality of the area's subcontractors. Two of them said they have considered, or are considering, importing labor from other areas. Some, however, did zero in on the subcontractor problem, putting the blame more on the structural subs and specifically exempting the electrical and plumbing crafts.

One big builder, whose experience has been in multifamily housing, concluded that an owner in the Atlanta market must act as his own general contractor because there is no one else big enough to take over the job. He said there was even a problem in finding subs who could read plans. Once he found a foreman lying on his back on a job site with a plan held above him as he tried to visualize how a unit flopped over.

He also asserted that Atlanta labor has a small-town, family flavor, citing an instance in which a family of tradespeople vanished from the job for more than a week because of the illness of a father. One of the newly arrived big building compan-

ies reportedly had to tear out the brick work on his first house built here and do it over because of poor workmanship. And other volume builders report diplomatically that they find a strong need for quality control, close supervision and training of the labor force, with one noting that he has been accustomed to using union labor from which he received better quality. Subcontractors, one national company representative told me, are unreliable and act as if they can pick and choose their jobs. Another builder characterized them as frivolous.

Some of the buyers, especially younger ones who feel themselves priced out of the new housing market, appear to be going into used houses. Indications are that this portion of the Atlanta housing market is very strong. Appreciation rates for good houses in desirable locations seem extremely good, with one homeowner from the Stone Mountain area in DeKalb county reporting that her house has appreciated by \$12-\$14,000 in the three years she has owned it. I also heard other similar stories. Some of this dramatic appreciation, however, may be nearing an end. One banker told me that he is encountering an increasingly large number of appraisals that fall well short of the seller's asking price.

A condominium boom? In the new-house market many of Atlanta's builders and developers seem to be counting on condominiums or other ownership forms of attached single-family housing to reach the low end of the market. And the best answer to any question about who's building condominiums could easily be another question: Who isn't? To name a few in addition to those I listed earlier, Scott-Hudgens is selling 424 condominiums at Shannon Villas, the first part of a 5-

year, 1,500-acre development south of Atlanta, at prices from \$14,950 to \$24,500. Crow, Pope & Land is selling condominiums in its Fontaine section at Fairington in east DeKalb for \$18,950 to \$30,950 and has 637 more units due on the market in 1972 at Willowick, Tiburon, Stonewall, Riverbend and North Lake. Cousins Properties plans 1,200 units of condominiums at Indian Hills and Hidden Hills in the \$40,000 to \$60,000 range. And the Trautman Co. has under construction 180 units at Peachtree City in the \$37,000 to \$50,000 range, plus 25 luxury units in north Atlanta at \$125,000 and up. One builder researching the market told me, without vouching for the figures, that his best assessment is that there were 215 condominium units sold in metro Atlanta in 1971, while so far this year permits have been issued for 3,000.

I heard estimates that condominiums will soon grab 20% of the Atlanta housing market, while one builder-developer told me that he expects condominiums and apartments to account for 45% to 50% of housing permits in the area within the next two years.

There's a bit of nervousness in most assessments of the condominium market, however. Most of the builders that were building apartments appear to have entered the condominium market because of the apparently overbuilt situation in the rental market. There's a bloodbath just around the corner, many predict, because the same construction standards acceptable in apartments will not go over with buyers. And the risks in condominiums are inherently greater than in apartments because there is no permanent takeout, and there has to be almost a 100% sale to make a profit as compared

to the 80% occupancy break-even point for apartments. One builder worries openly that poorly constructed condominiums will give the entire market a black eye. Another says there's a 60% chance this will occur, adding that the market in the \$30,000 and up range may well be over-built.

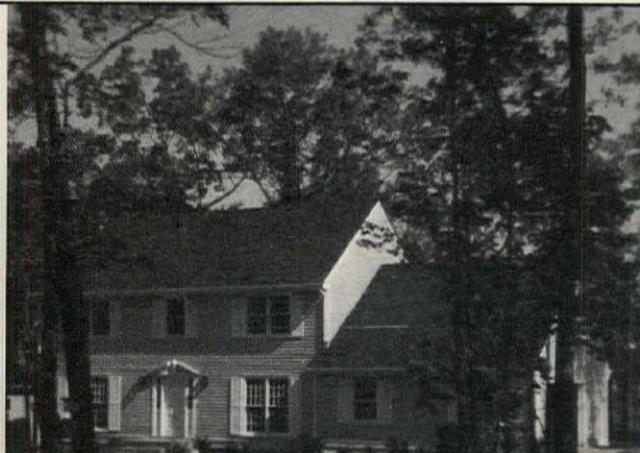
So far, however, several condominium builders report that their units are moving well. For example, the president of one company says that sales were being made as early as the wallboard stage at a 46-unit condominium project his firm built, and he expects all the units to be sold shortly. The project was so successful, he adds, that the company raised prices on the basic units from \$42,000 to \$50,000. And Lee G. Matthews, vice president of sales and marketing for Crow, Pope & Land, says that 25 contracts were signed in just three weeks for the Fontaine condominiums. Scott-Hudgens has sold 210 units at Shannon Villas since they went on sale in mid-November, and Pulte has sold 80 of its 320-unit fourplexes in Cobb County (average price: \$17,000) in 60 days.

Rentals: very soft. As far as the rental market is concerned, Roger A. Vonland, area economist for HUD, estimates that the Atlanta area has reached the 15% rental vacancy rate predicted for mid-1972 by Advance Mortgage. Vonland estimates that 25,000 rental units are under construction, which will bring the number of units available in the Atlanta area to just under 200,000 by year's end.

FHA-approved loans for 1,500 non-subsidized rental units in the area in 1971, Vonland continued, but is unlikely to approve more than 250 units already authorized in 1972.

According to his assessment, the southern end of the metro-

More housing in Atlanta includes (left to right) condominiums by Crow, Pope & Land, a large colonial home by Williamscraft Builders and townhouses by Scott Builders.



politan area has the highest vacancy rates, with many projects of which he is aware having vacancies of 20% and more (22% was the highest figure I encountered elsewhere). The highest vacancies appear concentrated in the \$175-per-month-and-up rent ranges, although there continues to be a need for less expensive units.

Vonland is reluctant, however, to conclude that Atlanta's apartment market is over-built. Atlanta's growth rate will be the determining factor in whether the vacancy rate increases, he says, noting that the 40,000 building permits issued in 1971 were twice the predicted area growth rate, but many of them were apparently absorbed. The pace of building permit issuance this year, he adds, has been about 70% of that of last year.

A hot for-sale market. What sells housing in the Atlanta market? Well, one banker told me that all it takes is a house for sale.

"Anyone who can nail two boards together can make money in the Atlanta market," he said. That is an exaggeration, but I didn't encounter anyone in my interview who seemed to be worried. Most of the single-family detached and condominium units I checked out were offering the usual amenities—stoves with self-cleaning or continuous cleaning ovens, dishwashers, disposals and, in a large number of cases, trash compactors—as well as wall-to-wall carpeting. Built-in vacuum systems, according to one salesman, have not done as well as expected.

In the single-family detached market fireplaces seem to be universally desired, and many builders are offering them as an extra (this is also occurring to a lesser extent in condominiums).

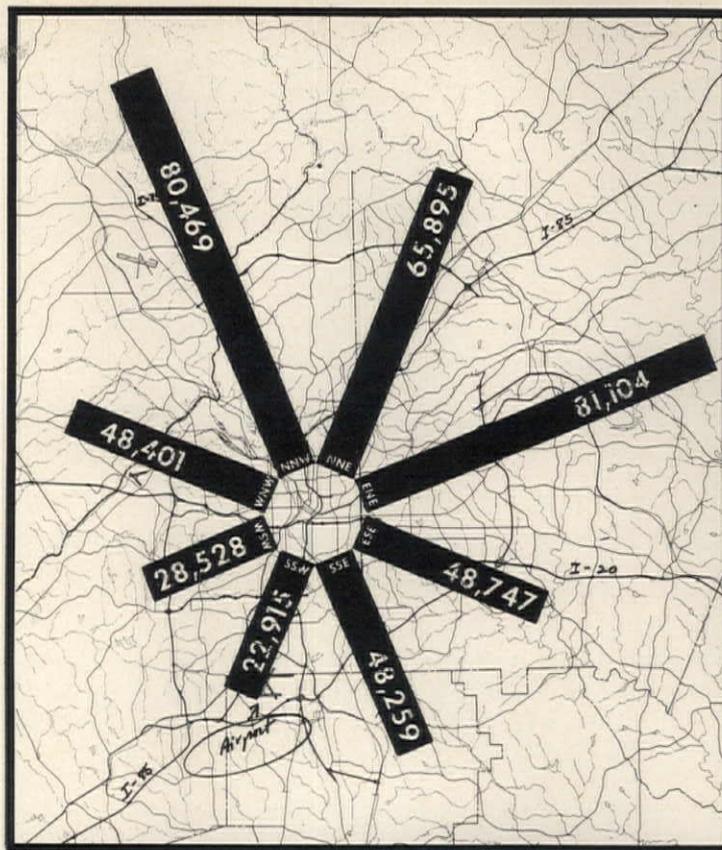
There are some reports that

location is perhaps becoming a less important factor as more people emphasize rusticity in their search for homes. But proximity to schools is still vital. There is some trend toward smaller lots and smaller houses—more requests for three bedrooms rather than four, one salesman said—and a greater tendency to leave playrooms unfinished. Some younger couples are rejecting the formal living room in favor of a family activity room, but the formal dining room is still in demand.

I encountered one recent arrival in Atlanta who had previously worked in the sales department of a large volume builder in another area. I thought his observations on the differences in shopping habits between Atlantans and his previous location were most interesting. First of all, he said, the newspaper advertising here is less sophisticated. The ads are smaller and don't run as often, a fact that delights him when he contemplates his present advertising budget.

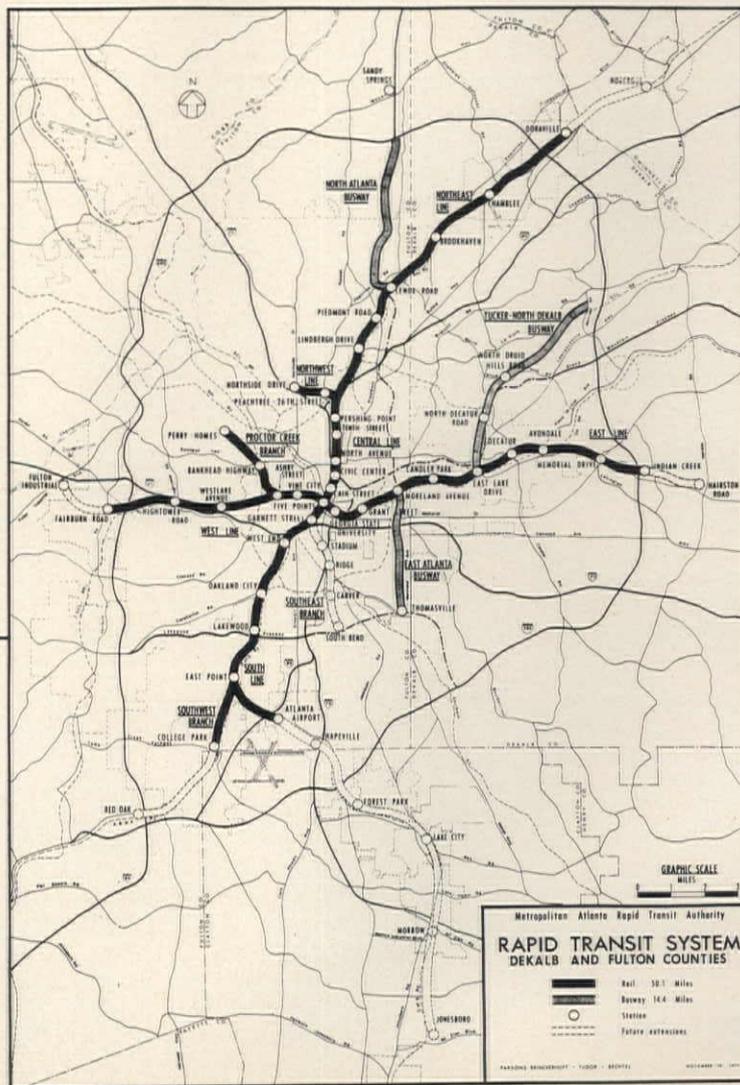
That has not required as much re-orientation of his practices, however, as the caution that he finds in Atlantans' buying habits. In his former market sales were concluded quickly, often on the first visit. Here, potential buyers may visit a project as many as five or six times and often take home the contract, which is a standard one used in the industry, to give it a closer reading. This has been so disconcerting that he and an associate who accompanied him to Atlanta have been doing some soul-searching to determine if they're selling too hard and scaring buyers.

Finally, he says, Atlantans do their house hunting on Sundays. And he hasn't yet devised a formula to increase traffic through his project on Saturdays.



DIRECTIONS OF GROWTH: 1960 TO 1970

Growth pattern of the Atlanta market (above) is shown by bars superimposed on map of the city and close-in suburbs. For the most part the same pattern is expected to continue through the present decade. The new Metropolitan Atlanta Rapid Transit Authority (MARTA) will follow the growth pattern (below) with its first rail lines. I-285, the interstate highway ring, is shown in both maps. It has become a strong factor in determining the desirability of a new community's location.



Seven award-winning projects

All were cited for excellence in the multifamily category of the Homes for Better Living program, sponsored by the American Institute of Architects in cooperation with *HOUSE & HOME* and *American Home* magazines. They cover a wide range, from six to 124 units, from rental apartments to condominiums, from moderate-income units to luxury resort housing and from Massachusetts to California. And perhaps most important from the developer's point of view, they show what can be accomplished with densities that go from less than 4 units to almost 24 units per acre.

Not shown is La Costa Village, an Award of Merit winner which was featured in *HOUSE & HOME* in September 1971.

AWARD OF MERIT

ARCHITECT: *Fisher-Friedman Associates*

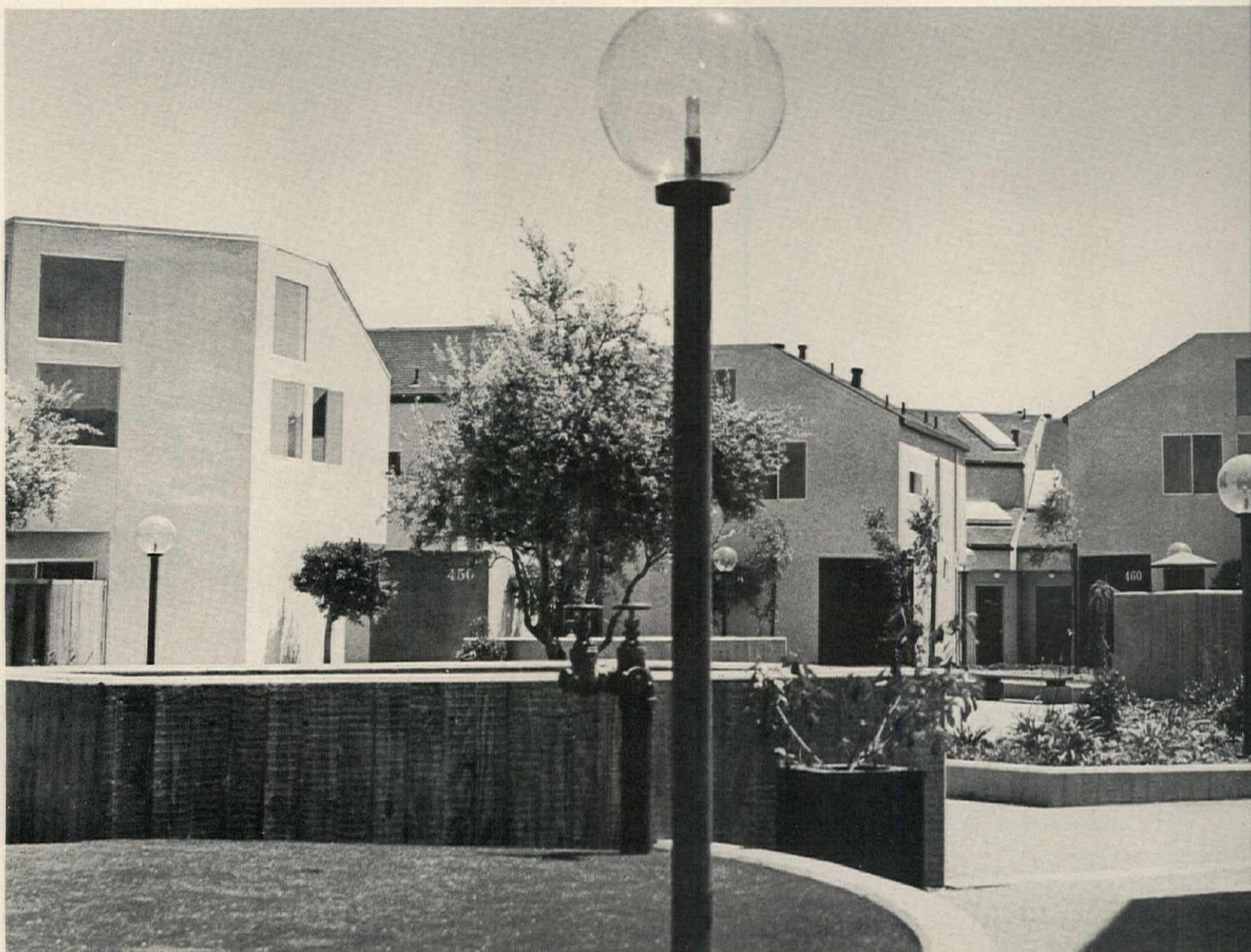
BUILDER: *Williams & Burrows*

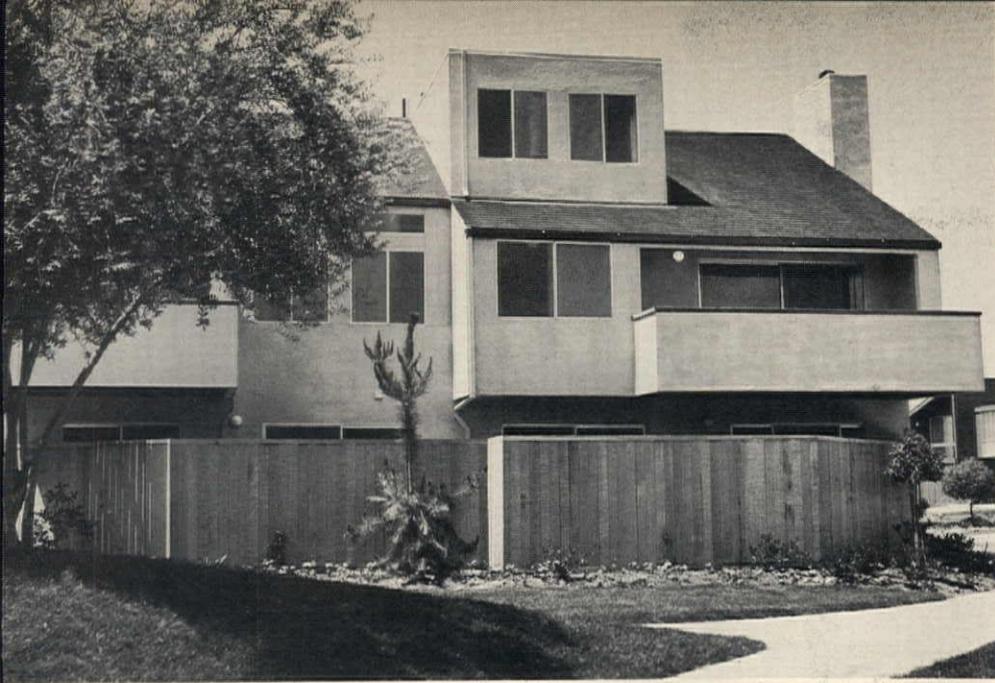
LOCATION: *Alameda, Calif.*

Unlike most projects, Ballena Bay Condominium has the garage in the center. The reason for this was to give each dwelling unit a view of the bay from the living area as well as the balcony. This was accomplished by locating the six U-shaped

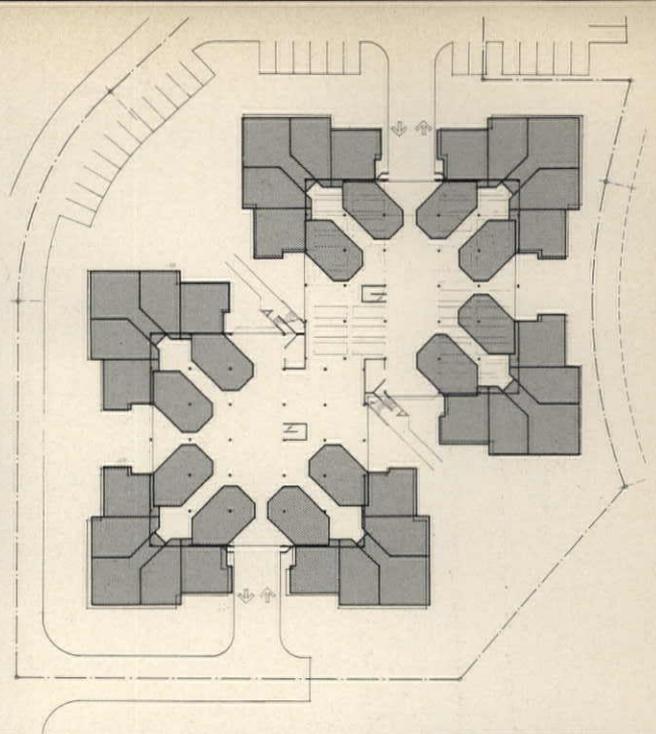
structures, each of which contains seven dwelling units, at the centers of the adjoining-square garages. Access from the garage to the dwelling units is via a skylighted stairway to the central plaza.

Since this was an existing-



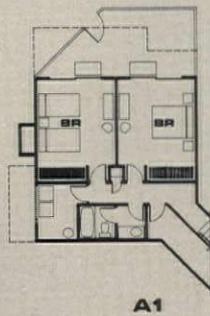
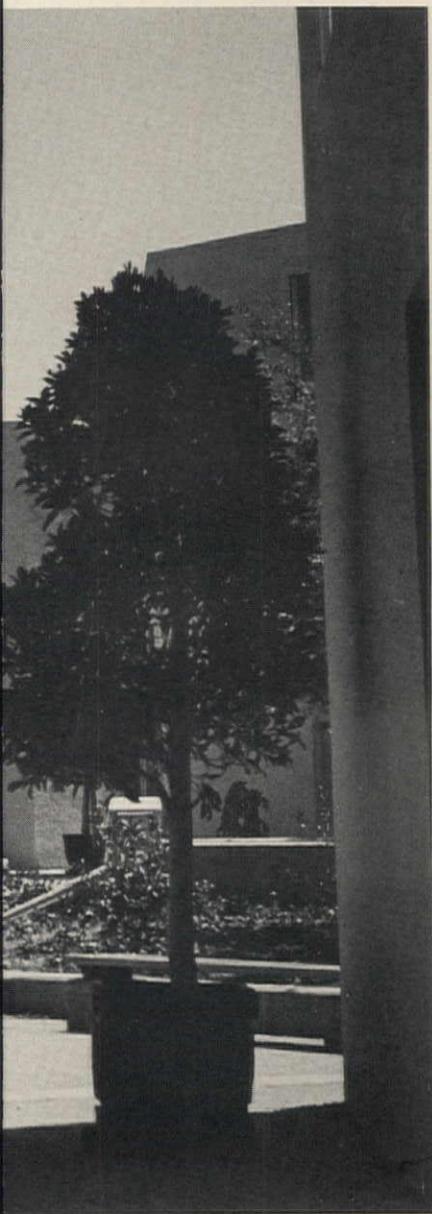


PHOTOS: RODNEY F. FRIEDMAN

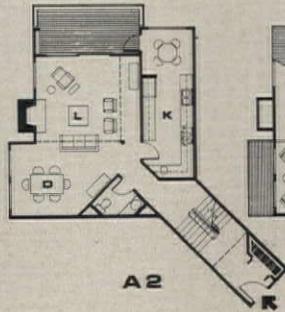


earthfill project, it is built on pressure-treated wooden piles; the garage and perimeter units are of reinforced concrete slabs.

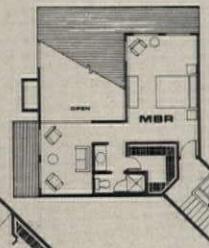
The site comprises 2 acres. The 42 dwelling units range from 1,400 to 2,100 sq. ft. Price: \$40,000 to \$55,000.



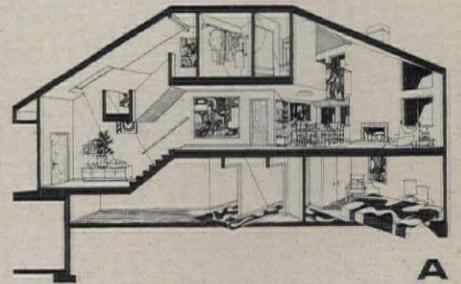
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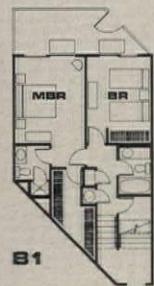
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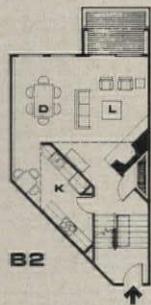
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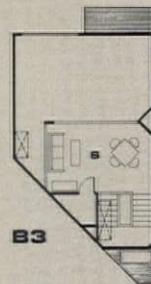
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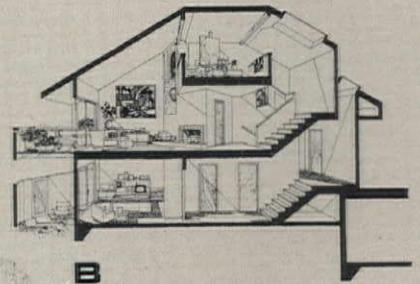
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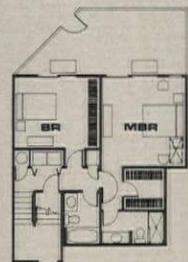
B2



B3



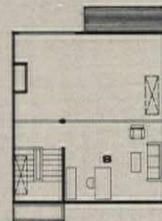
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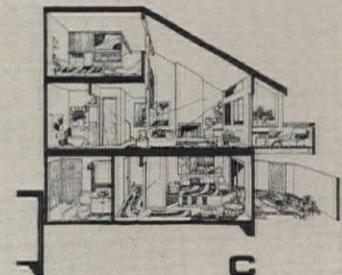
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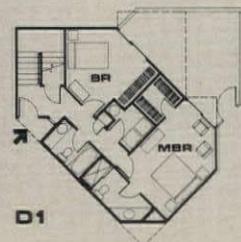
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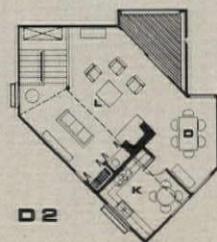
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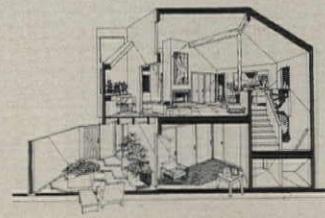
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D1



D2

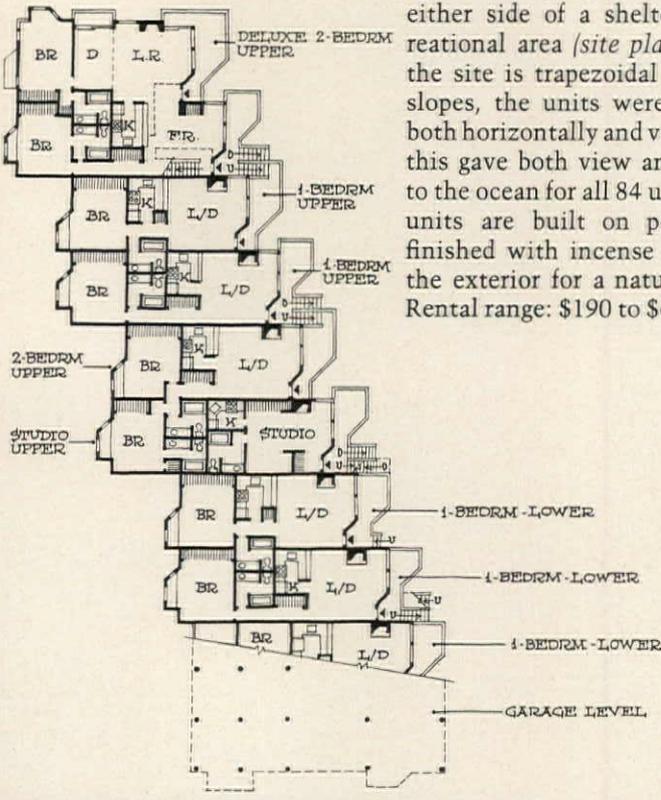
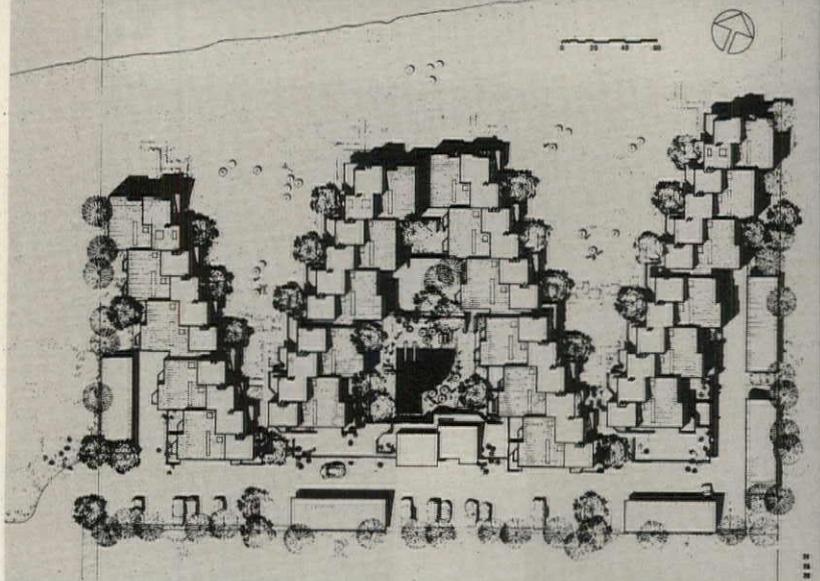


D

FIRST HONOR AWARD

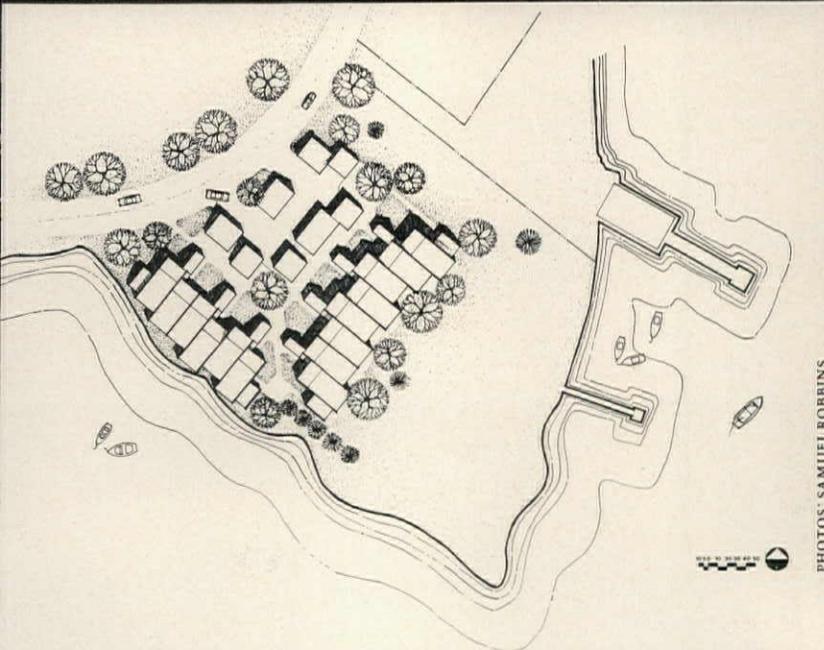
ARCHITECTS: *Donald Sandy Jr., James A. Babcock*
 BUILDER: *Barnhart Construction Co.*
 LOCATION: *Monterey, Calif.*

This luxury beach project has a W-shape that provides two open beach spaces—one on either side of a sheltered recreational area (*site plan*). Since the site is trapezoidal and also slopes, the units were stepped both horizontally and vertically; this gave both view and access to the ocean for all 84 units. The units are built on poles and finished with incense cedar on the exterior for a natural look. Rental range: \$190 to \$650.



PHOTOS: THOMAS ALAN ABELS



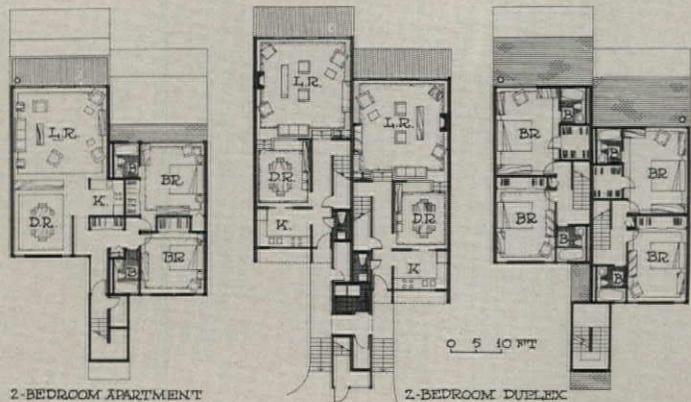


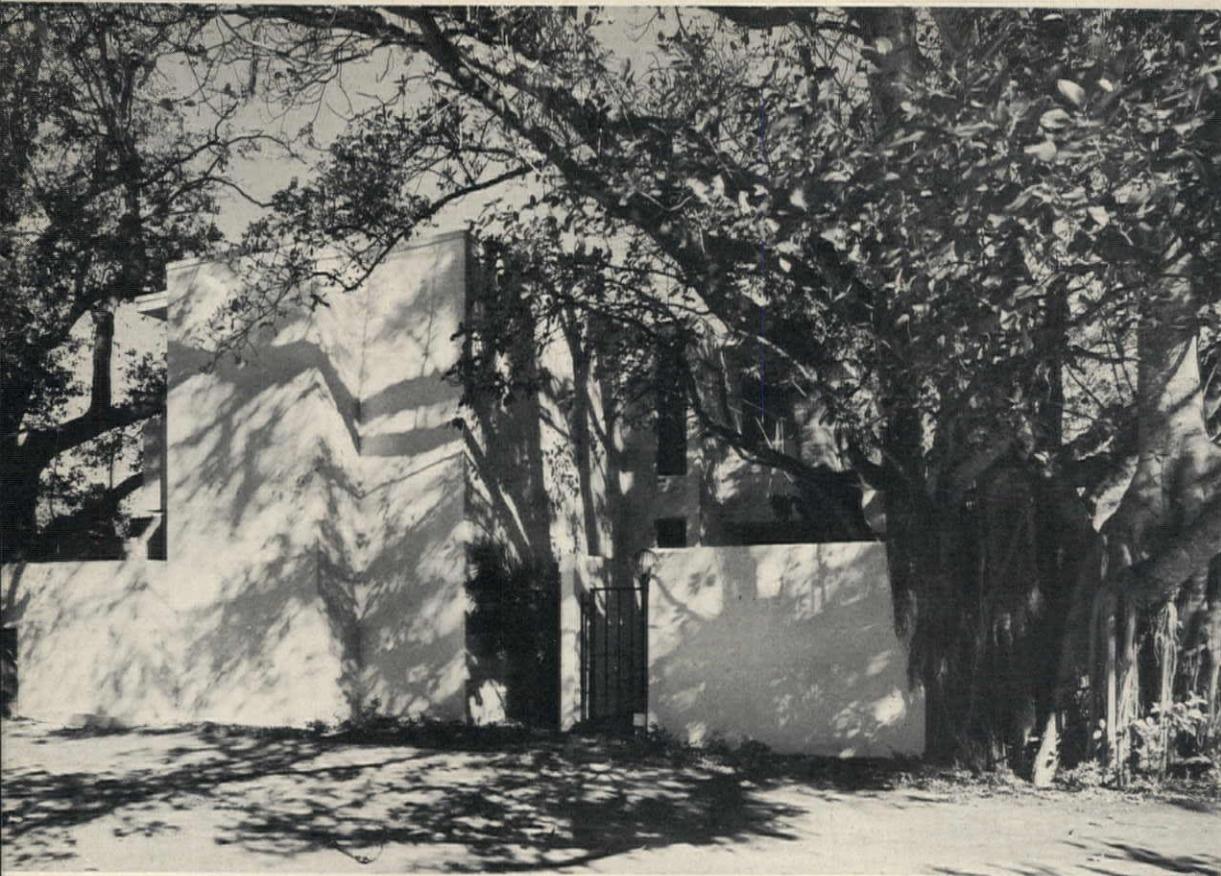
PHOTOS: SAMUEL ROBBINS

AWARD OF MERIT

ARCHITECT: *Drumhey Rosane Anderson*
 BUILDER: *Assembled Homes*
 LOCATION: *Boothbay Harbor, Maine*

Inconspicuously nestled among trees atop a rocky promontory, this luxury condominium is well suited to its elegant neighborhood. While exteriors maintain the rustic Maine look, interiors are spacious and well-appointed. Each of the project's 12 units has a large wood deck overlooking the harbor. Prices range from \$42,000 to \$48,000.





PHOTOS: WRAY STUDIO



FIRST HONOR AWARD

ARCHITECT: *Charles Harrison Pawley*
 BUILDER: *Polizzi Construction Co. Inc.*
 LOCATION: *Coconut Grove (Miami), Fla.*

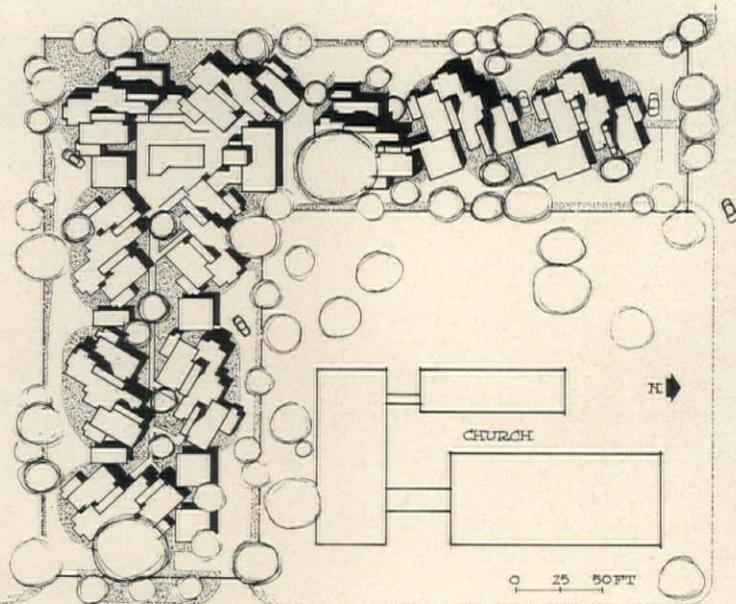
By scattering this project's duplex townhouses among existing massive oak and banyan trees, the developer was able to maintain the village character of its location. Although all units are basically alike (*bottom, facing page*), considerable variety was achieved by altering the size and shape of the

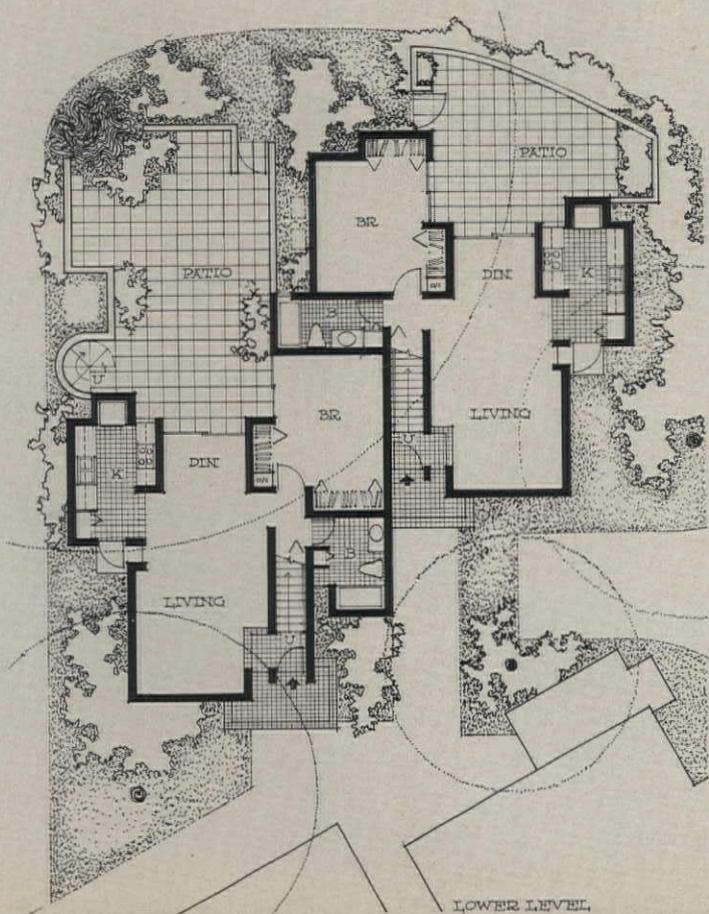
walled garden patios and the placement of the structures in relation to the trees, which become an integral part of the gardens.

Concrete walls are laid out to maximize privacy yet encourage the feeling that private yards and common areas are integrated. Each of the 20 units

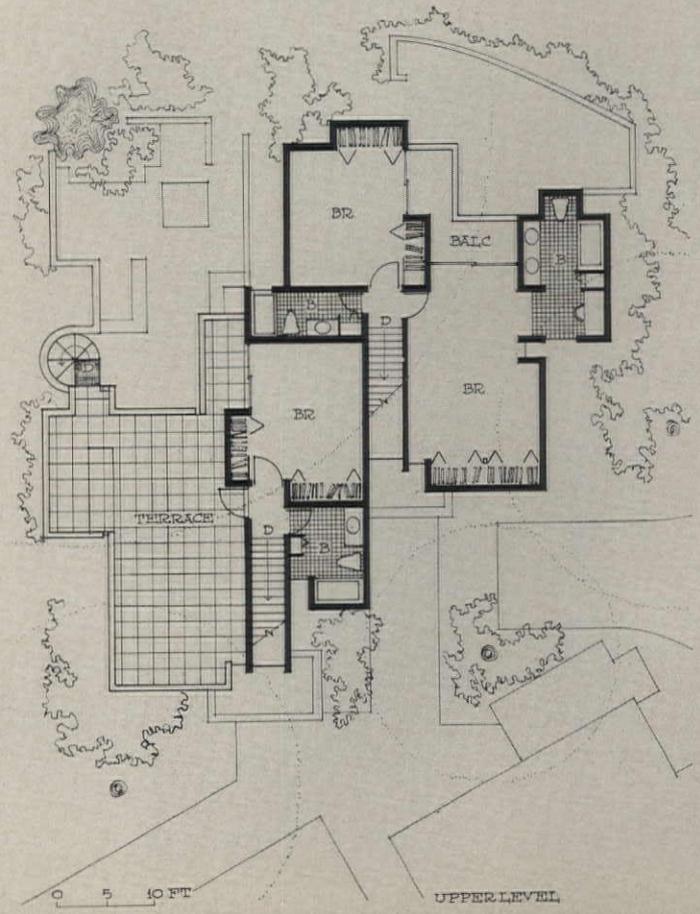
has an open roof-top garden, which adds to the natural feeling about the project.

Construction is of concrete block, plaster and stucco, with built-up roof on flat slabs. Units, with two bedrooms and two baths, have 1,200 sq. ft. of enclosed space and sell for \$37,500.





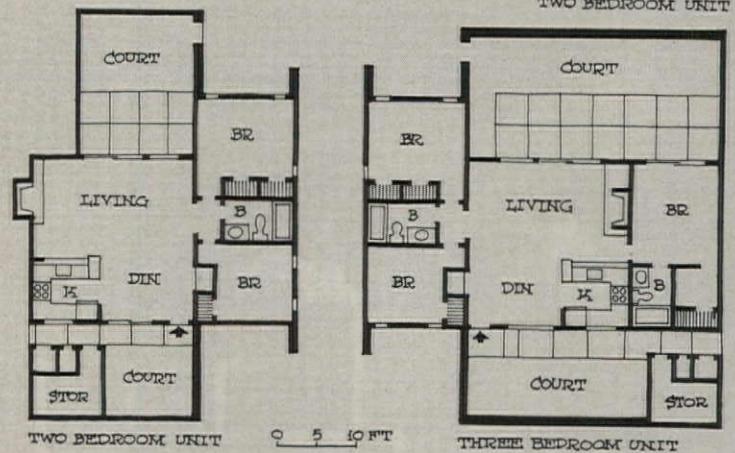
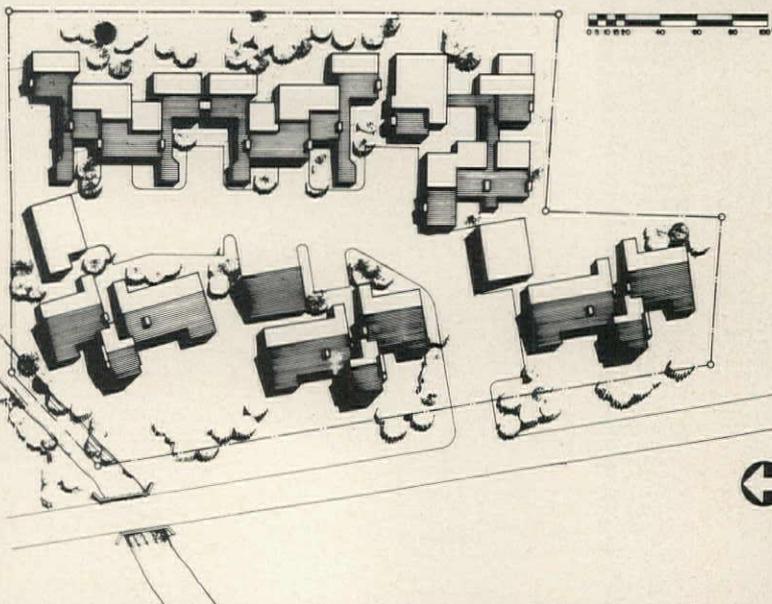
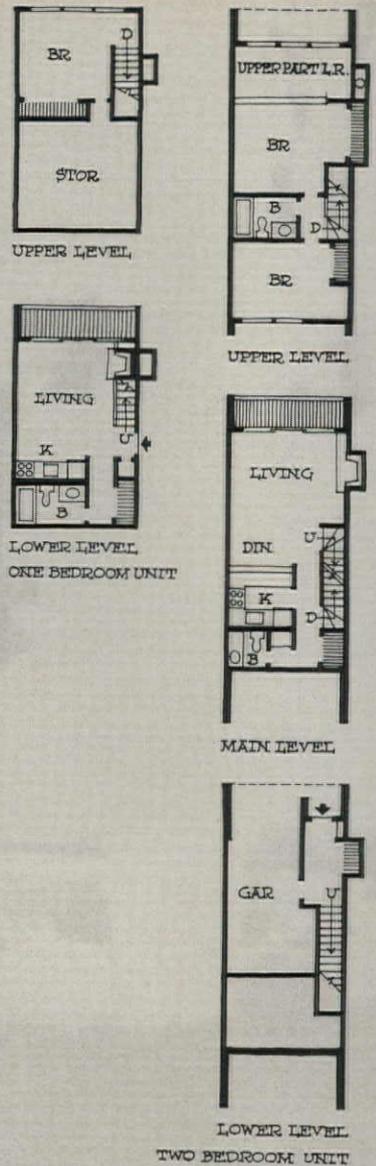
LOWER LEVEL



UPPER LEVEL



PHOTOS: KENNETH DICKENS

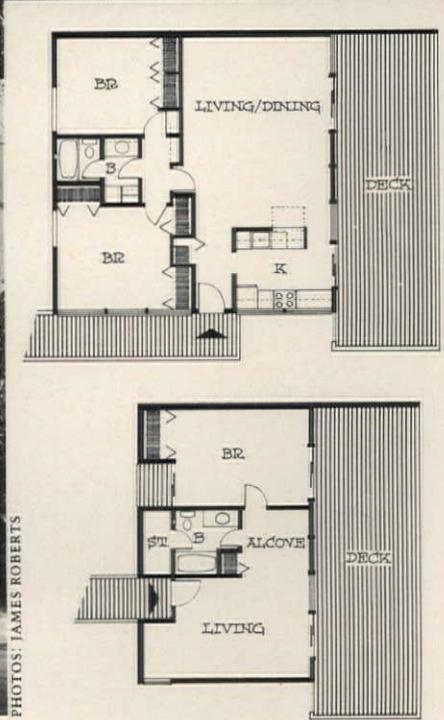


AWARD OF MERIT

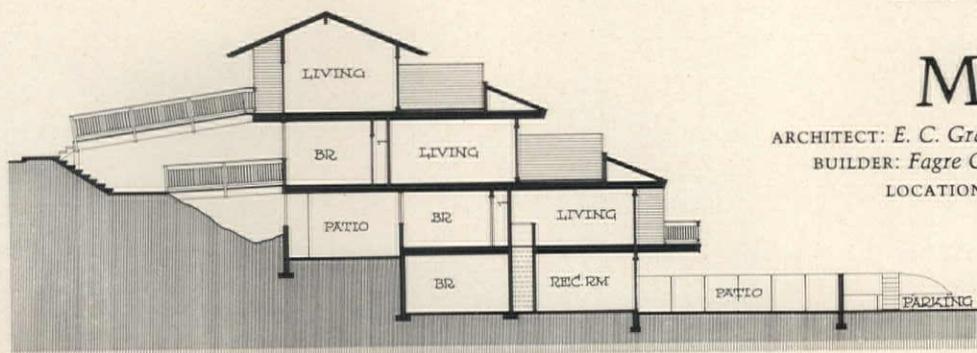
ARCHITECT: *Neil Morrison Wright*
 BUILDER: *Butler Bros. Construction Co.*
 LOCATION: *Ketchum, Idaho*

This 32-unit condominium in a ski community commands a spectacular view. But the problem was to take advantage of it, since the site was half level and half steeply sloping. The solution was to provide, for grade-level owners, walls just high enough to insure privacy without obscuring the view. The units on the slope have private decks toward the view. The site is just over three acres. Price: \$17,500 to \$45,000.





PHOTOS: JAMES ROBERTS



AWARD OF MERIT

ARCHITECT: E. C. Grabow Associates
 BUILDER: Fagre Construction Inc.
 LOCATION: Boulder, Colo.

Here's another approach to building on a slope. In this case the building is stepped down as shown in the section below. This provides a private outdoor deck for each apartment and also private entrances for each unit. The project consists of 4 two-bedroom units and two studio apartments that rent at \$135 to \$190. Exteriors are of rough-sawn cedar siding and wood shingles to blend with neighboring houses.



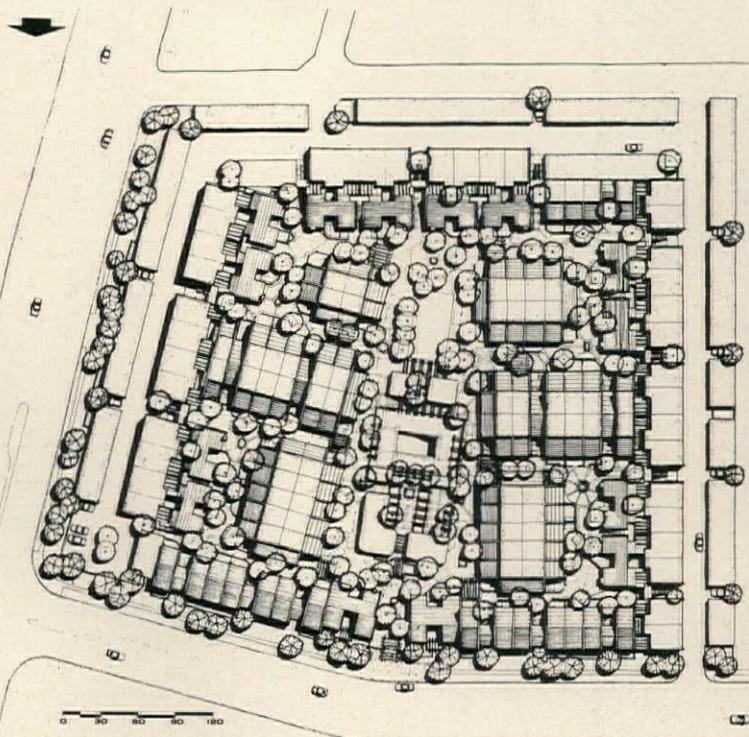
PHOTOS: DAVE ROSS



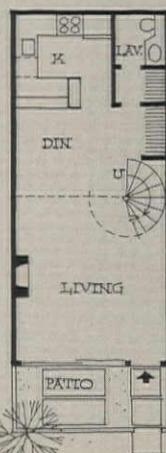
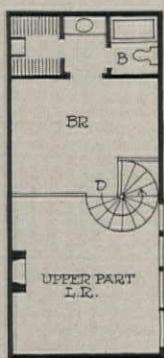
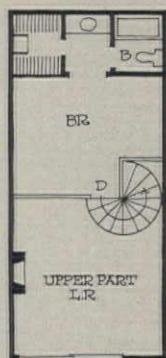
AWARD OF MERIT

ARCHITECT: *Walter Richardson Associates*
 BUILDER: *J.R. Davies Jr. Inc.*
 LOCATION: *Fullerton, Calif.*

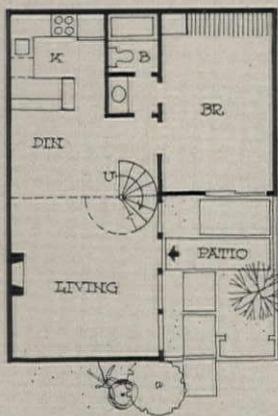
Faced with a nondescript site devoid of natural amenities, the developers of this project created their own with a three-zone plan. The outer ring consists of a drive and covered parking area to which vehicular traffic is restricted; it also serves as a buffer. Next are the residential units, and at the center of the complex stands the community and recreation area. The site includes 5.2 acres with 124 units ranging in size from 531 to 1,334 sq. ft.



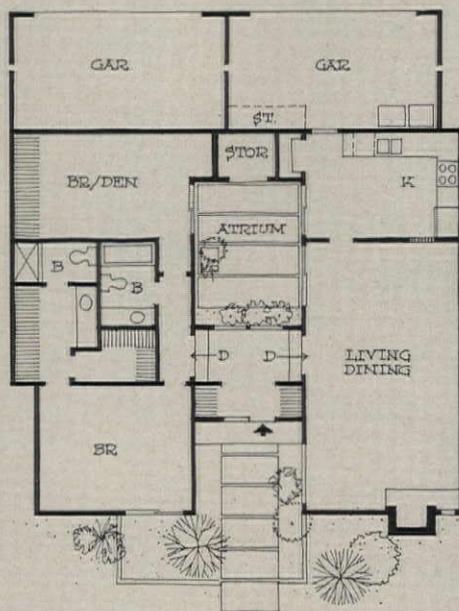
LARRY FROST



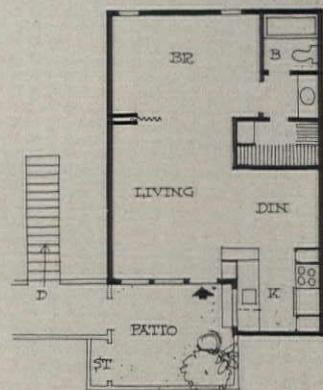
LOFT PLAN
1 BEDROOM - 1 1/2 BATH



LOFT PLAN
2 BEDROOM - 2 BATH



ATRIUM PLAN
2-BEDROOM - 2 BATH



PENTHOUSE
1-BEDROOM - 1-BATH

0 5 10 FT



PROJECT
PORTFOLIO

8

PROJECT: Warren Gardens

LOCATION: Roxbury, Mass.

DEVELOPER: Starrett Bros. & Eken

ARCHITECTS: Hugh Stubbins & Associates; Ashley, Myer & Associates

SITE AREA: 9.8 acres

NUMER OF UNITS: 228 townhouses and apartments

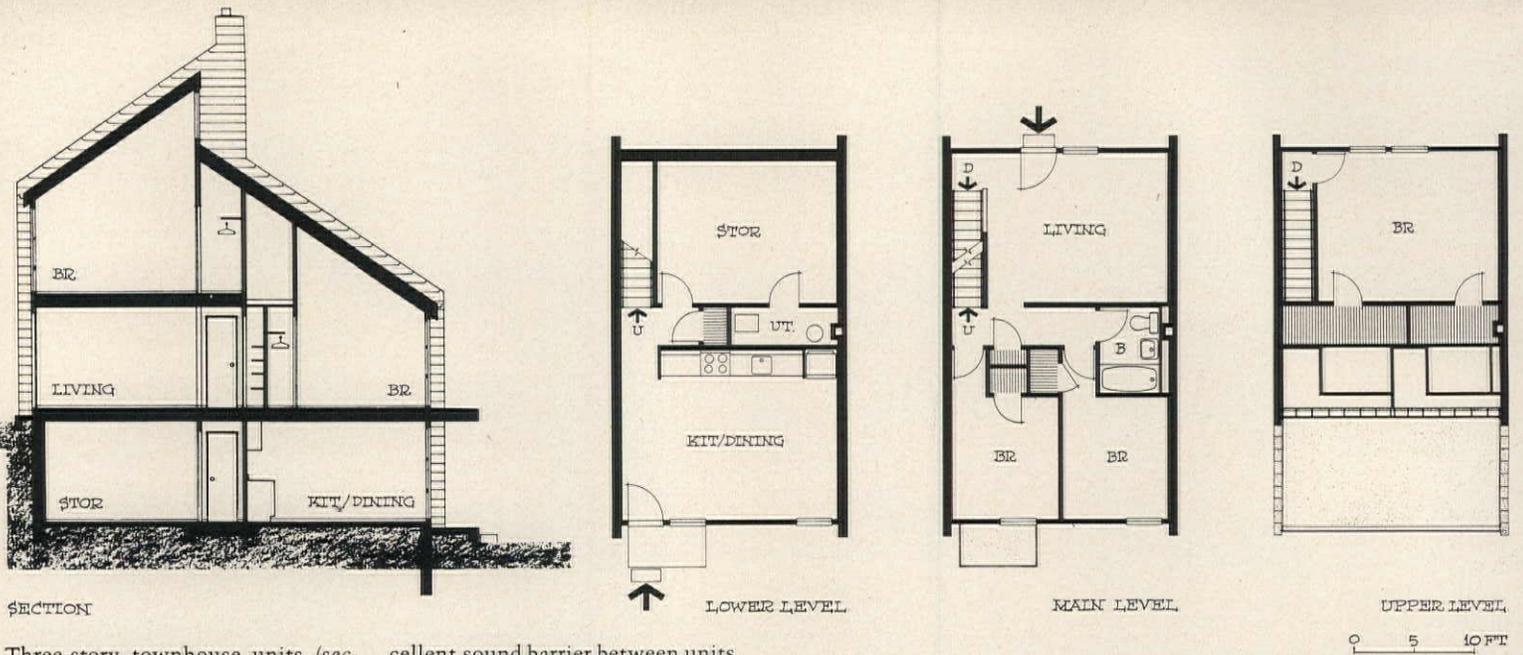
RENTALS: \$82 to \$155



JONATHAN GREEN

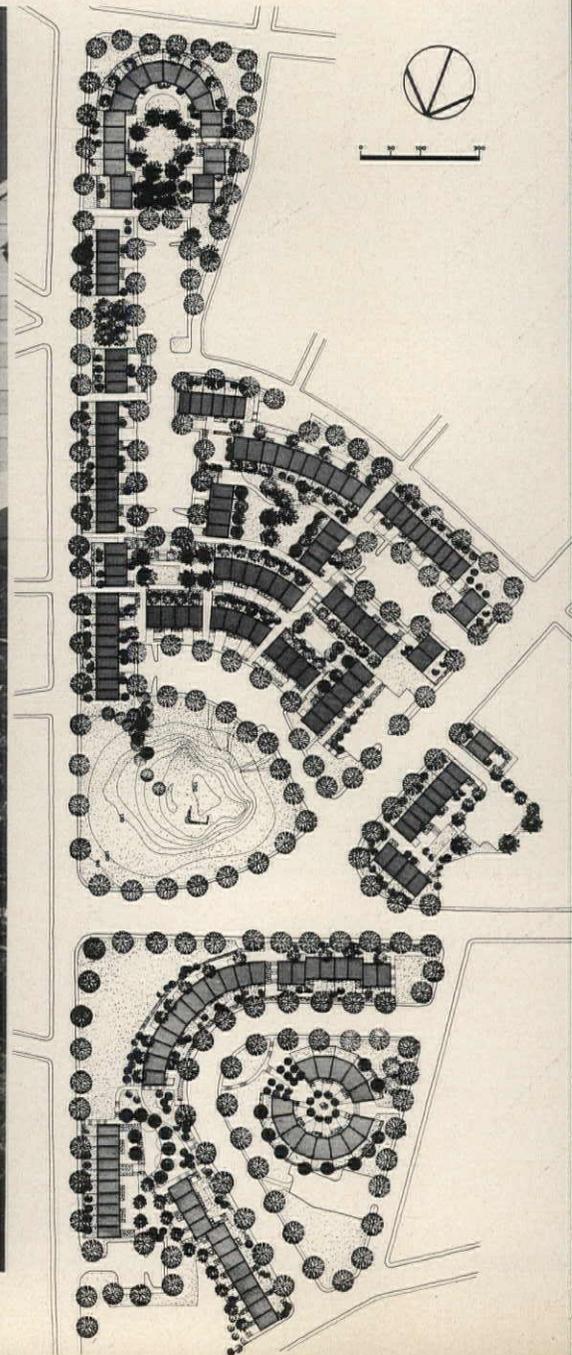
Warren Gardens is an excellent example of the imaginative design possible in a low-income project. The architects had to cope not only with the cost restrictions of a subsidy program, but with a site which, although expensive, was so hilly and rocky it had been considered unusable. Despite these problems the finished project is both handsome and reflective of its New England setting.

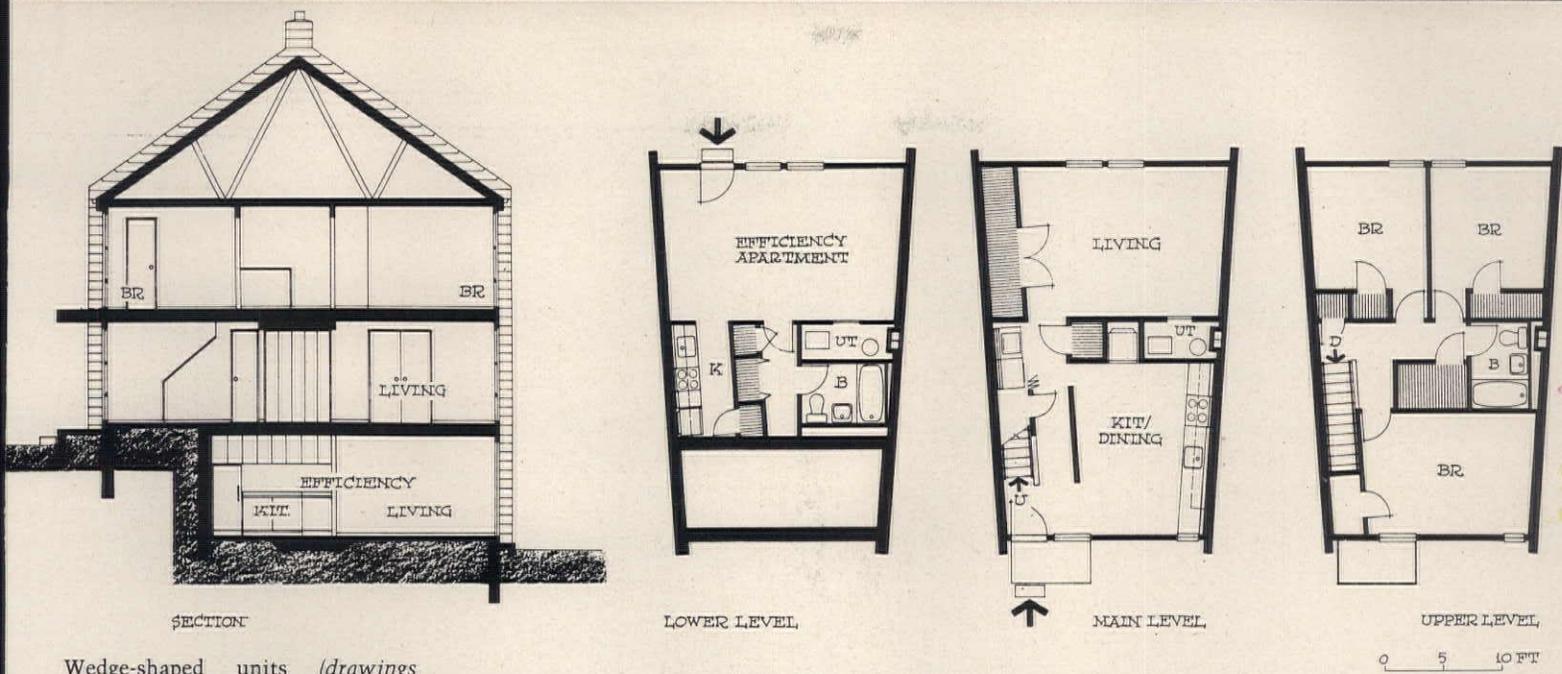
TO NEXT PAGE



Three-story townhouse units (*section and plans above*) have access to grade at both the first and second levels. Masonry firewalls (*photo below*), which project beyond roof and wall lines, help break up the scale of the project and also act as an excellent sound barrier between units.

Most units (*site plan, lower right*) face inward on private streets and culs-de-sac; the higher, three-story units are located along Warren Street, a main thoroughfare, to create a buffer zone.





Wedge-shaped units (drawings above and photo below) follow curved site topography. Piggyback arrangement puts one-story efficiency apartments on the lowest level, with two-story units above. Unit size is 440 to 1,425 sq. ft.

PHOTOS: JONATHAN GREEN



PRODUCTS

paneling

The wood look is showing up in more places

It's a whole new era for wood paneling. Gone are the days when wood paneled walls were just too expensive or looked as though they should be relegated to the renovated basement. Today almost every imaginable woodgrain pattern is available in just about every price range. And paneling has emerged from playrooms and dens and is now being used on ceilings as well as walls in dining and living areas, bathrooms and kitchens.

Consumer demand has forced panel producers to increase both volume and variety. Much of this demand was triggered by the surging mobile and modular industry which uses paneling for almost all interior finishing. Moreover, heavy competition for business has pressured manufacturers into introducing low- and middle-priced lines that never before existed.

Here's a brief rundown on what's currently available in the paneling market.

Hardwood plywoods (shown here and on facing page), long available with fine domestic wood veneers, are now being made with less expensive face materials such as lauan—a Philippine mahogany. Some major producers import the prefinished veneers for application to domestic panels. Others have begun to import entirely prefinished panels from the South Pacific. Furthermore, woodgrain patterns and shades of more expensive domestic woods can be simulated by printing them on the low-cost veneers.

Hardboard and particleboard panels (shown on pages 86 & 87) have practically achieved the look, feel and texture of real wood through the use of technological advances in stamping, printing and embossing. A wide range of grain types and shades can also be printed on vinyl-clad hardboards which have fully washable surfaces that are impervious to household abuse.

Wood-look plastic laminates (on pages 86 & 87) are not affected by moisture, making them ideal for use in pool or bath areas where other types of paneling are not practical.

Solid wood (shown on page 88) is no longer confined to the luxury market. Once available only in $\frac{3}{4}$ " thick planks, it is now offered in $\frac{3}{8}$ " planks and panels designed for interior application. This lightweight grade of solid wood is less expensive than the thicker planks yet looks the same and is easier to install.

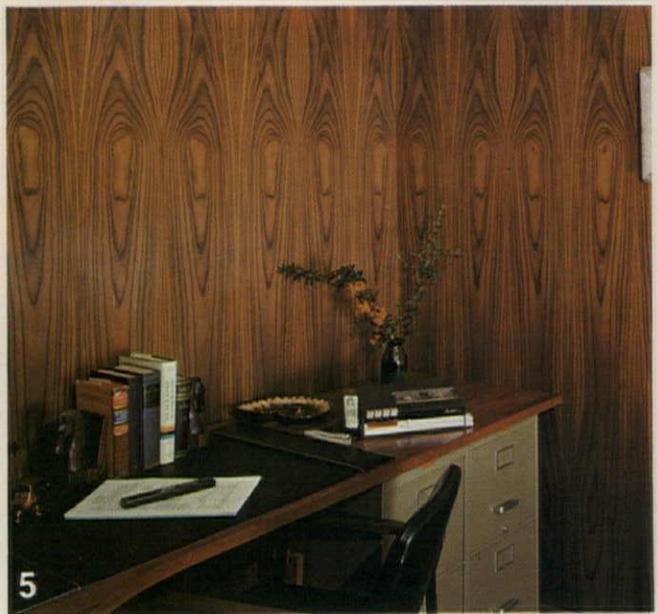
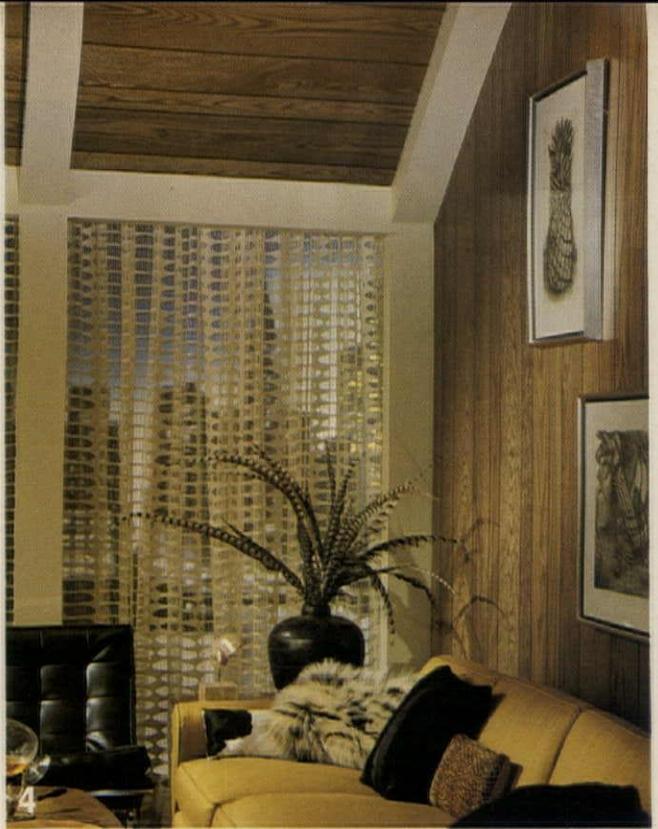


Hardwood plywoods

Casual living area that answers the call of the wild is accented by "Style IV" paneling in a herringbone treatment (1). The special effect is achieved by cutting and installing panels on the bias. Panels, which are grooved for individual plank appearance, are set between structural posts. Georgia Pacific, Portland, Ore. Circle 270.

Traditional walnut veneer paneling is featured in a formal foyer (2). "Danville Standard", with a random-planked appearance, is available in five other wood shades all with fine wood veneers. Boise-Cascade, Portland, Ore. Circle 271.

Clean and contemporary, "Weldwood Colonnade" random-planked butcher-block paneling is complemented here by a butcher-block dining table (3). The lauan veneer, vinyl-faced panel is economy priced to appeal to the young modern mar-



ket. U.S. Plywood, New York City. Circle 272.

The cathedral ceiling of this lively living room is paneled with the same "Forest-Glo Orleans Oak" used on the walls (4). Paneling is available in ten other shades, all with domestic hardwood veneers. Weyerhaeuser, Tacoma, Wash. Circle 273.

Highlighting a home office/playroom combination, "Indian Rosewood" paneling with a book-matched pattern provides a modern architectural look (5). Teak- and walnut-veneer panels with the same look are also available. Bangkok, Philadelphia, Penn. Circle 274.

The deep-hewn rustic look of "Rough Sawn" plywood paneling accents this cozy conversation corner (6). Shown is rustic red, one of the five warm shades offered. Evans Products, Portland, Ore. Circle 275.





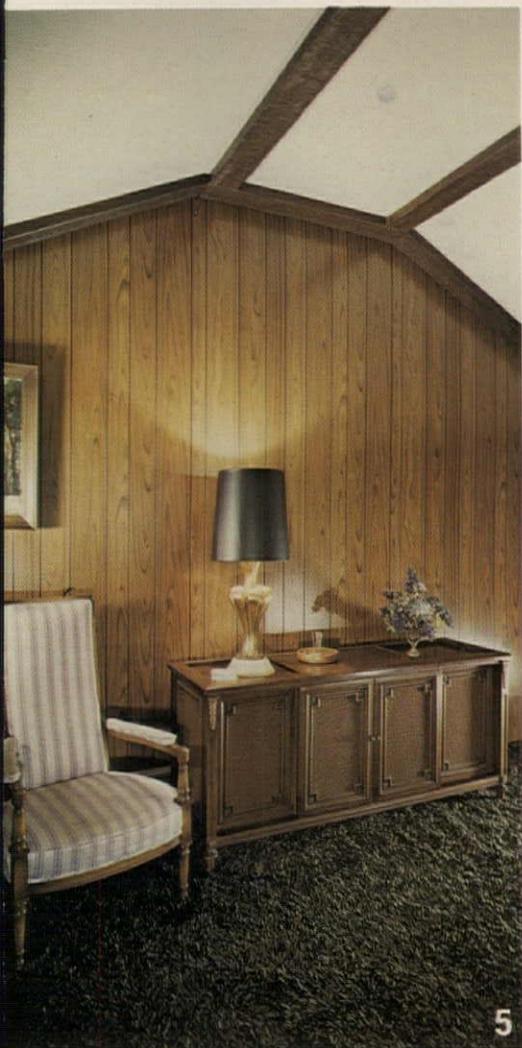
Hardboards and plastic laminates

Eclectic bathroom with a wood look features moisture-proof plastic laminate walls using "Panel System 202" (1). Formica, Cincinnati, Ohio. *Circle 276.*

Boldly modern living room is accented by light walnut "Durasan" vinyl-clad gypsum panel (2). Gold Bond Div. National Gypsum, Buffalo, N.Y. *Circle 277.*

Rough and tough for a boy's room, "Weatherboard" plastic laminate panels are also available in 16"-wide planks (3). Marlite Div. Masonite, Dover, Ohio. *Circle 278.*

Warmth is added to a lower-level playroom by using "Hearthside" printed hardboard paneling in a Springwood shade (4). U.S. Plywood, New York City. *Circle 279.*



5



6

Traditionally styled living room with a cathedral ceiling is highlighted with melamine-finished "Regency Plus" paneling (5). Barclay, Lodi, N.J. Circle 280.

Contemporary dining area features frosted maple pre-printed hardboard panels with a melamine finish (6). Wal-lite Div. U.S. Gypsum, Kansas City, Mo. Circle 281.

Traditional-looking simulated-walnut paneling is vinyl-clad particleboard with a random-planked appearance (7). Weyerhaeuser, Tacoma, Wash. Circle 282.

The spirit of the American Revolution is captured in this family room featuring "Antique Series" Yorktown-blue hardboard paneling (8). Masonite, Chicago. Circle 283.



7



8



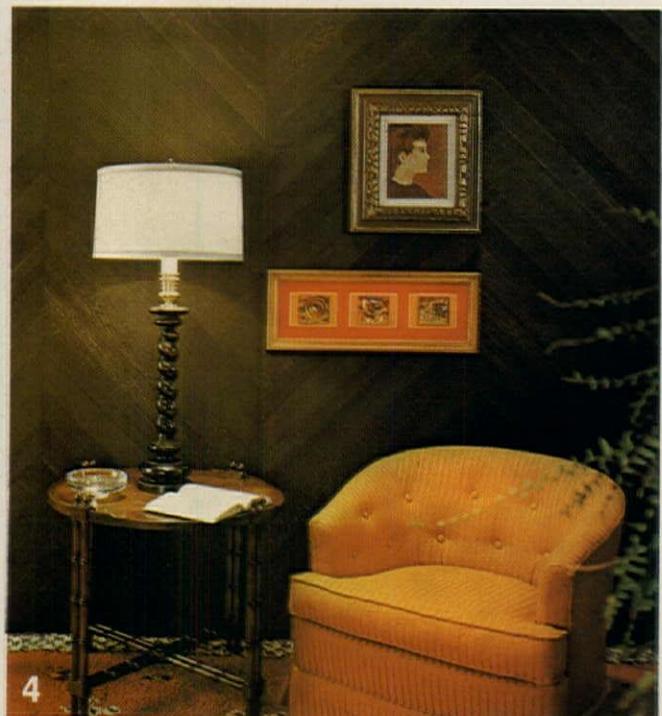
Solid woods

Topping this contemporary living area is a ceiling of "Sierra Groove" redwood planks with a rough saw-textured face. (1). Simpson, Seattle, Wash. *Circle 284.*

Hallway art gallery is finished in saw-textured solid redwood-on-ply-wood paneling (2). California Redwood, San Francisco. *Circle 285.*

Traditional staircase is graced with knotty walnut planks (3). Townsend, Stuttgart, Ark. *Circle 286.*

Alternating woodgrains have an interesting visual effect on red cedar planks in a herringbone pattern (4). Western Wood Products, Portland, Ore. *Circle 287.*



"Our customers would be disappointed if we installed any dishwasher but a KitchenAid."

A. J. Hall Corporation, well-known for its prestige condominium community, Mount LaJolla, is currently developing LaCosta Village, near San Diego. Once again, they're installing KitchenAid Imperial dishwashers.

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with the reputation of being the very best — KitchenAid.

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Stiff Underfoot.

"By nail-gluing 5/8 inch particleboard underlayment instead of nailing only, the stiffness of a basic floor is increased ... double the amount due to just nailing." **Report on floor underlayment from an independent home building testing organization.**

Basketball players need stiff floors to play. And builders need them to cut costly callbacks. There's never been any question that stiffer floors cut callbacks, only how to

get a stiffer, more economical floor system.

Now, an independent study proves that particleboard glue-nailed gives you the floor system you've been looking for. Recommended over 1/2 inch plywood subfloor, it makes an economically competitive floor system that pays off for you in satisfied customers.

And it does what other floor systems *can't* do. It eliminates the need for repairing easily damaged subflooring that eats up

time and profit. Because with a two-floor particleboard system, simple clean-up procedures are all that are necessary.

Next time you want a clean, stiff floor system, look for NPA grademarked particleboard floor underlayment. It's smooth, void-free and trouble-free, and meets or exceeds CS 236-66. For glue and nail installation instructions, write the National Particleboard Association.

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NPA Members: (those with asterisks manufacture underlayment)

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Boise Cascade Corp.*
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Mexwood Products, Inc.*
Olinkraft, Inc.*
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“Twenty-five per cent of my annual business comes from people who see my ad in the Yellow Pages. And most of them are new customers.”



“We have been in the Yellow Pages for the past 15-20 years,” says Mr. Ely Safer, Secretary-Treasurer, Banner Builders, Franklin, Wisconsin. “The reason we continue in the Yellow Pages is that we know it helps make a

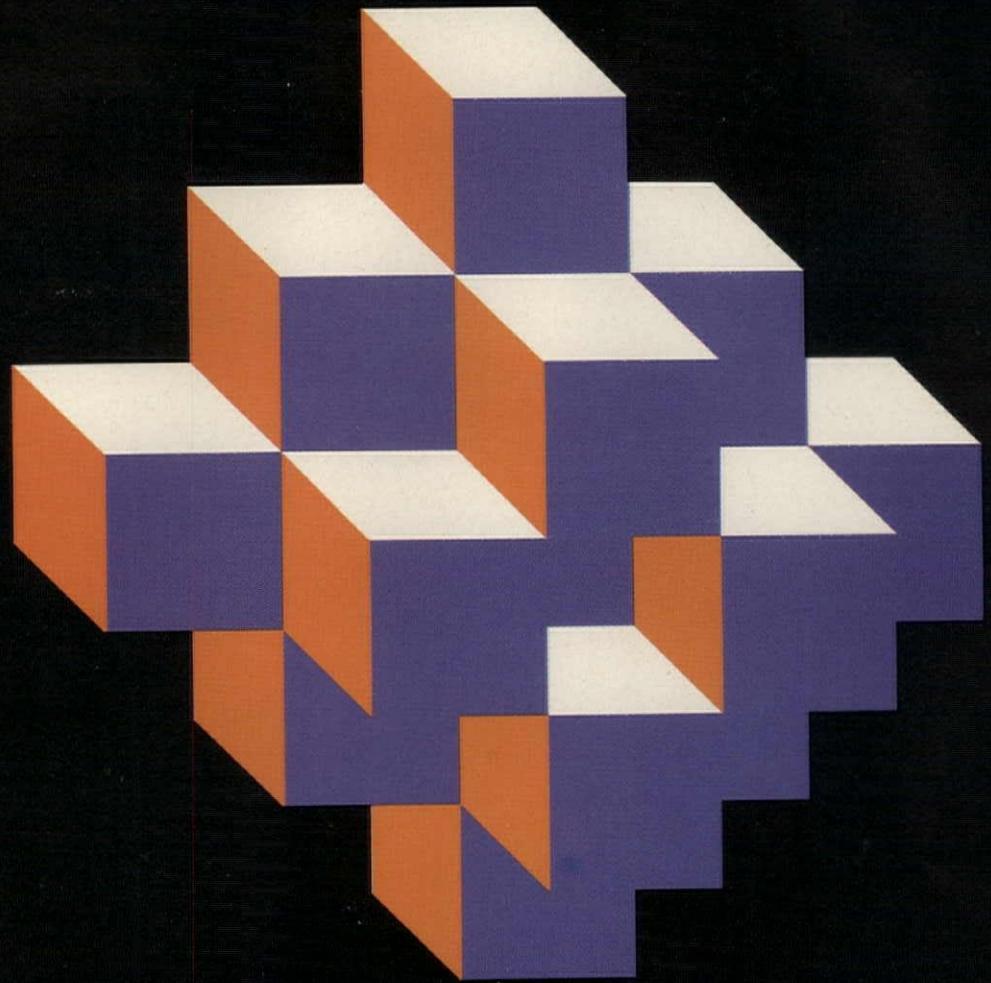
complete advertising package. By seeing our name in the Yellow Pages people—especially people from out of town—are prompted to call us.”

Let the Yellow Pages do your talking. People will listen.

**3 out of 4 prospects
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fingers do the walking.**



1972 House & Home Directory



Modular Housing Producers

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Fresh facts on the influx of new companies joining the ranks of modular manufacturers . . .

Fresh facts on personnel changes; plant number, size and location; marketing methods; firm addresses . . .

Fresh facts on actual 1971 production and 1972 estimates supplied by the modular manufacturers themselves . . .

. . . all from continuing House & Home research designed to keep pace with frenetic change in the fast-growing modular industry!

With additional firms added right up to press time, House & Home's new '72 Directory updates the modular marketplace for supplier, producer and buyer of modular housing who want to do business with each other.

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The new '72 Directory of Modular Housing Producers includes the following data on virtually every known company active in modular housing production:

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Modular Manufacturers: Company Name/Address, Names of Principals, Parent Company Affiliation.

Factory Data: Number of Plants, Location of Plants, Total Plant Capacity.

Marketing Methods: Use for Own

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With the 1971 Directory sold out, copies of the new '72 Directory of Modular Housing Producers will also be available on a first-come, first-served basis at a cost of \$2.00 each.

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drives 9 different nails

This is Paslode's SGN-35. It drives 6d to 16d (2" to 3½") nails, including 6d and 8d ring shanks. It reloads in seconds, with the same or different nails, without adjustment. Its versatility encourages use of the right nail in the right place, and can reduce your power nailer investment.

The SGN-35 weighs only 8 pounds 12 ounces, is compact and well balanced for fast, accurate nailing, and has the all-weather

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Hotpoint Hustle: It's providing a sanitation center you can really clean up with.



With these 3 appliances you can free your buyers from some very messy work and make your homes a lot easier to sell or rent:

1. The Hotpoint Dishwasher

This is an appliance a lady can fall in love with.

Most feature Whisper-Clean™ operation. It comes from putting extra sound-deadening insulation on the top, sides, back and service panel, and even sandwiching it in the door. And it means we'll do her dishes without making a big noise about it.

Our Sani-Cycle model increases the water temperature for proper washing and drying results. And its Lift-A-Level™ rack adjusts easily so big platters and tall glassware all go in one load.

2. The Hotpoint Trash Compactor

This appliance tempts potential

tenants or home buyers with an end to daily trips to the trash cans.

It compresses a week's trash for an average family of 4 into one neat little package: cartons, bottles, plastics, cans, and more of the things customers normally have to carry to the trash cans.

3. The Hotpoint Disposer

The Hotpoint Disposer takes over where the Trash Compactor leaves off.

Its rugged stainless steel

shredders grind up food scraps and leftovers such as bones and large pieces of food. And it's approved for use with septic tanks.

Your Hotpoint builder representative wants to tell you more about our sanitation center.

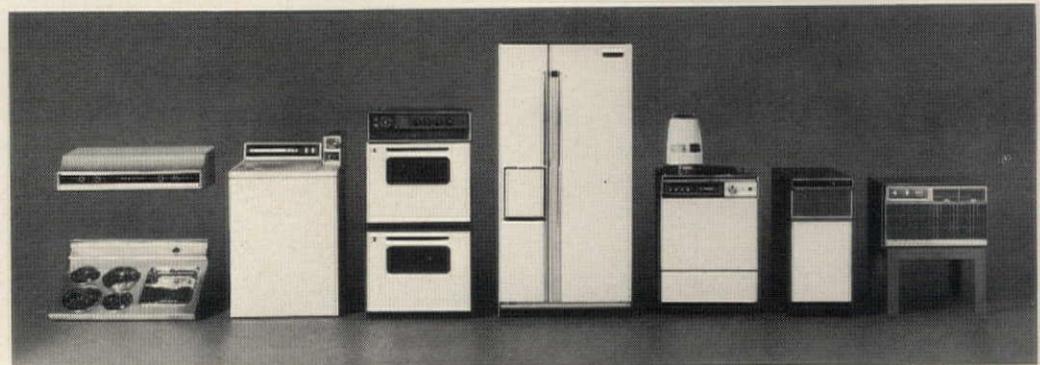
And about all the other appliances Hotpoint can bring you: refrigerators, air conditioners, ovens and ranges, hoods, washers and dryers. And besides appliances, there are a lot of extras we can bring to your project.

He'll also tell you about the largest company-owned, company-trained service organization of any manufacturer in the business.

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Call your Hotpoint builder representative. And watch him come running.

Hotpoint. The difference is hustle.



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A QUALITY PRODUCT OF GENERAL ELECTRIC COMPANY

A rich man's siding...

At a price any man can afford.

You thought you couldn't afford a redwood siding but you can.

Boise Cascade's special Bee Grade Redwood Siding makes it possible.

It's our own special grade. It features great splashes of redwood sap and heart. Sound, tight knots. And the natural wood look people call exciting.

Bee Redwood has all the stability, insulating properties and stainability that has made redwood famous. It comes in beveled lap and T&G for a wide variety of applications. Lengths: 3'/20'.

We know one builder who applied it. Two nights later, its owner lit his sidewalls up with lights.

That's how proud he was to own it.

That's how proud you'll be to use it.

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Ask your dealer about Boise Cascade Bee Grade Redwood Siding. Or send this coupon today for a detailed four-color brochure.

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CIRCLE 97 ON READER SERVICE CARD

Boise Cascade Bee Grade Redwood Siding



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Wood Products Division

KORAD[®] ENDS PAINTING & REPAINTING!

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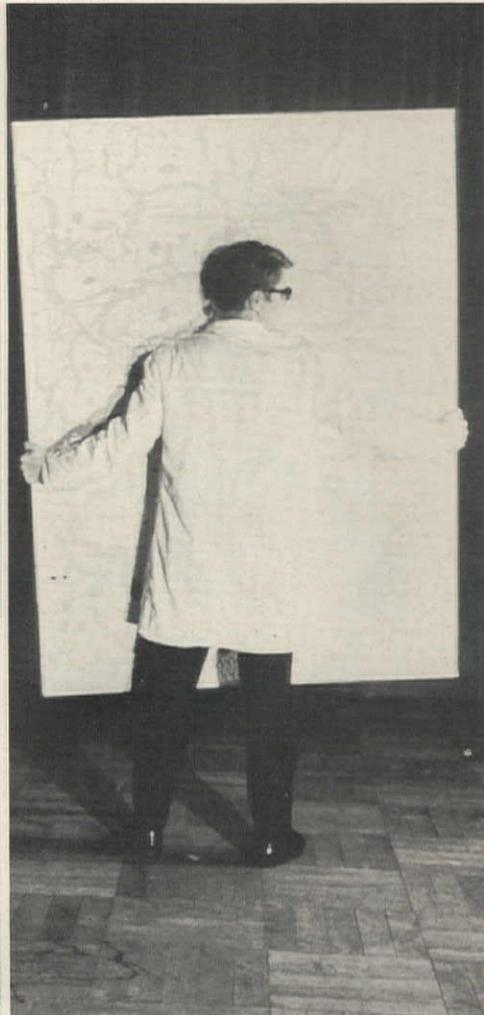
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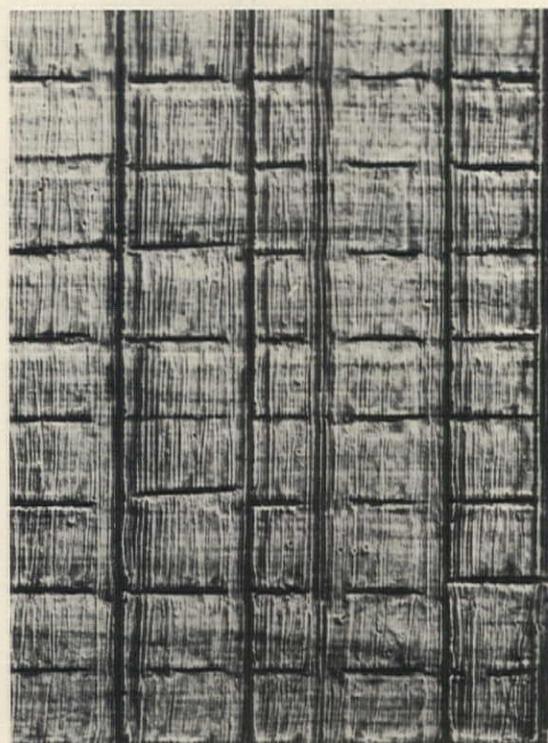
Designer ceramic panels offered in large sizes

Suitable for facade or interior walls as well as floor applications, "Keraion" decorative ceramic panels are available in single piece, joint-free sizes up to 4'x6'. Included in the line are the large panel and factory-

cut sizes of 2'x2', 2'x1', 1'x1' and 6", 12"- and 18"-wide strips. Pieces can be cut to required special sizes on the job when necessary. Tile designs mixing glazed and unglazed finishes with variations of color and

texture are specially fired so that there is no deliberate repetition of pattern. Color-fast panels are frost-proof and alkali- and acid-resistant. Amsterdam, New York City.

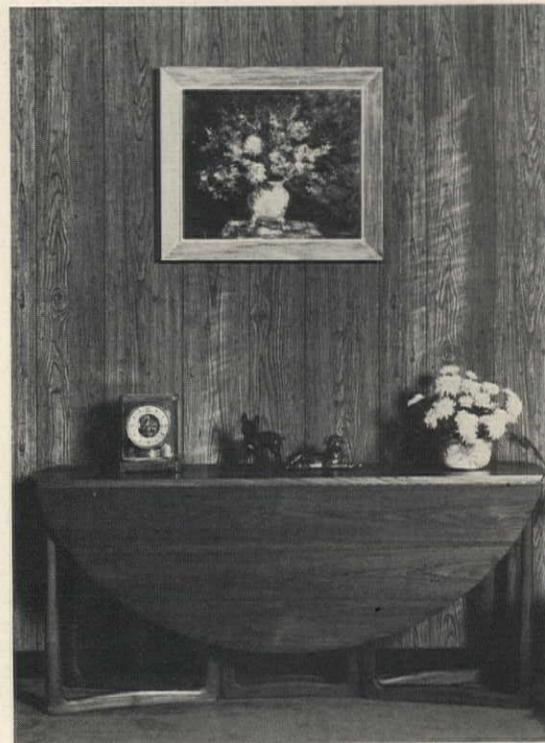
CIRCLE 250 ON READER SERVICE CARD



Deep-textured vinyl wallcovering is cross-scored for a rugged wood-grain effect. Available in 12 shades including light and dark wood tones and colors, "Covina" is fabric-backed for easy installation. The 54" material will not crack, chip or peel. It is stain- and spill-resistant and flameproof. The pattern is one of over 60 that comprise the full line. L.E. Carpenter, New York City. CIRCLE 251 ON READER SERVICE CARD

Three-dimensional pattern vinyl wallcovering captures the look of old barn siding. "Berkshire", made by a patented embossing process, is available in unplanked or random-planked (*shown*) patterns. Four wood shades ranging from light weatherboard to dark tobacco are offered. A medium shade, tanbark is featured at right. Easy-to-maintain stain-resistant textured wallcovering is scratch- and mar-proof. Inmont, New York City.

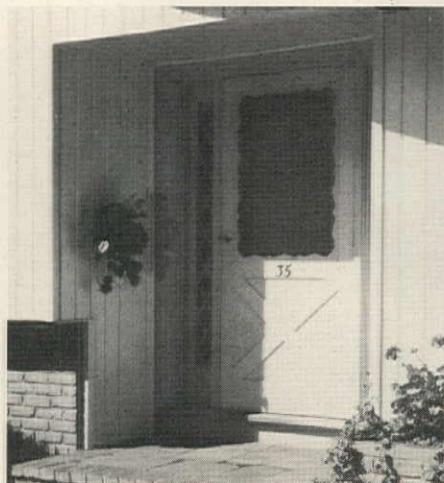
CIRCLE 252 ON READER SERVICE CARD



Here's help in meeting homebuyers' demands for maintenance freedom.



Siding that resists denting . . .



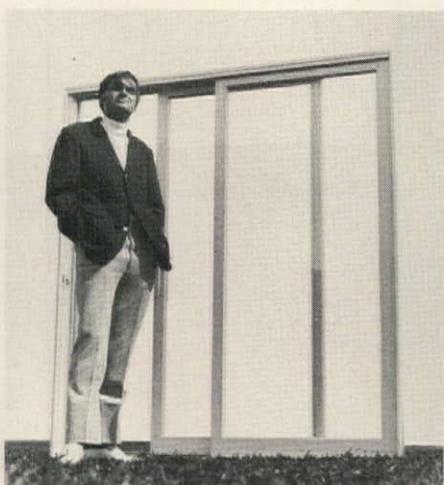
And now, vertical siding . . .



. . . or wood-grain siding, of Geon vinyl.



Windows that glide freely, need no painting.



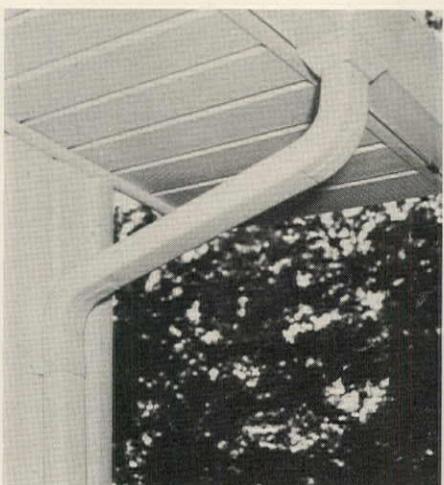
Vinyl clad gliding doors, up to 6 feet, 8 inches high.



Beautiful entrance systems of rigid vinyl.



Shutters that won't rot, won't peel.

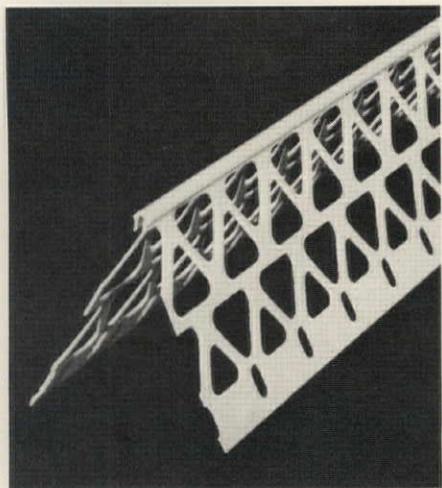


Lightweight, long lasting solid vinyl in stone designs.

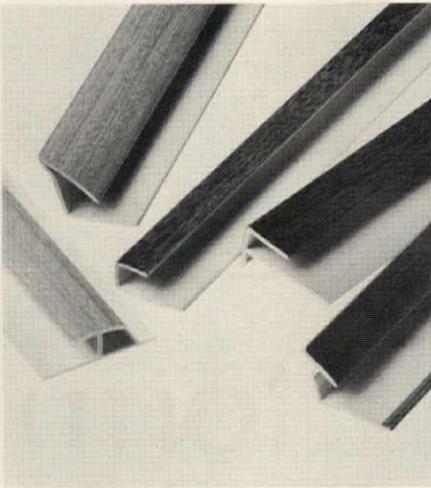


Two and Three Rail Vinyl Fencing.

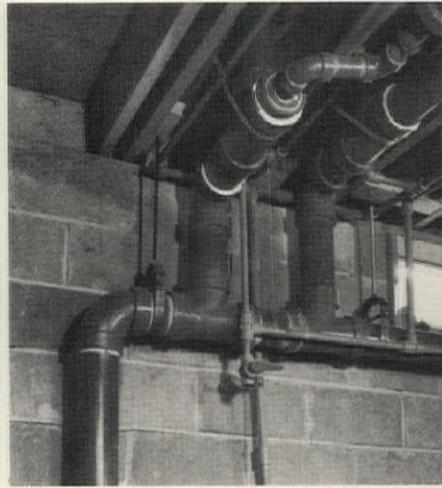
Geon[®] vinyl is working for you and your customers more and more.



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Moldings that look traditional, but conceal nicks or cuts.



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We know more about vinyl in building products because we're the people who started it all. Our Geon vinyl makes most of the superior products possible. If you want to know about vinyl in building products, ask us. **B.F. Goodrich Chemical Company,** Department H-27, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.



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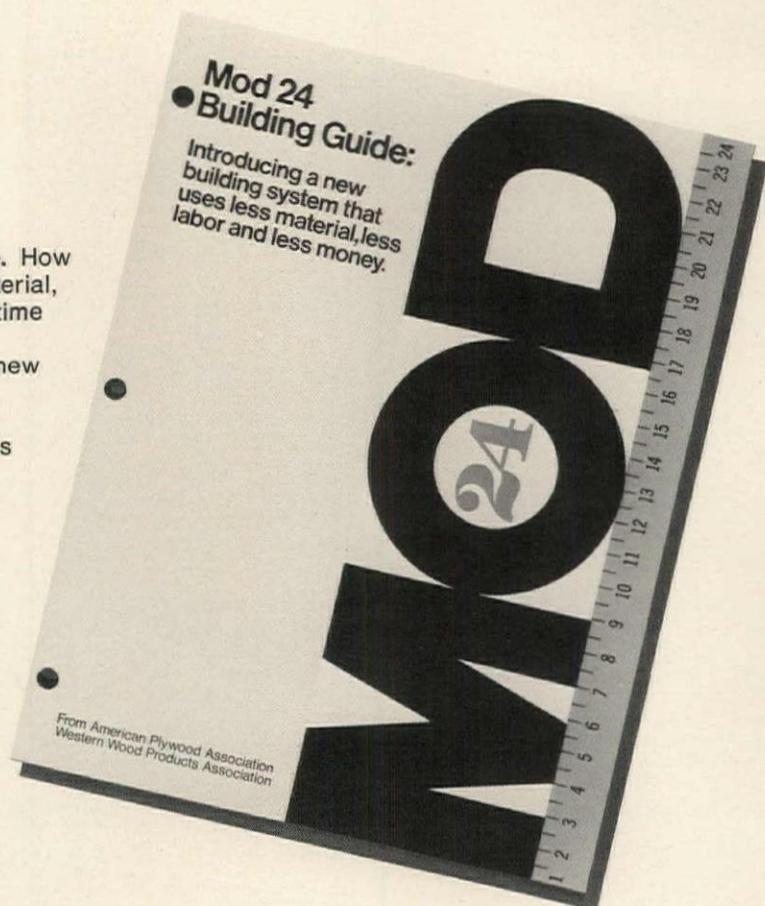
**PLYWOOD
SAVINGS
PLANS**

#4-11

New information for builders.

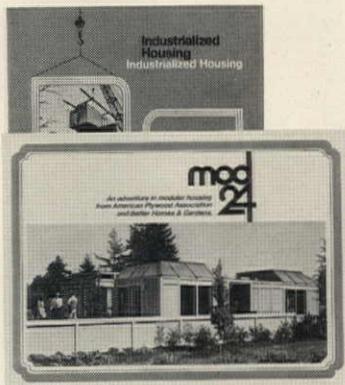
Plan 4. Mod 24 Building Guide. How would you like to use less material, less labor and less money every time you build? This guide explains how. The latest information on a new building system based on using plywood over lumber framing spaced on a 24-inch module. Tells how to use it for floors, roofs and walls. How much it will save, including a NAHB cost comparison between 16-inch o.c. and 24-inch o.c. Also span tables for floor joists and high slope rafters.

Circle 440 on Reader Service Card.

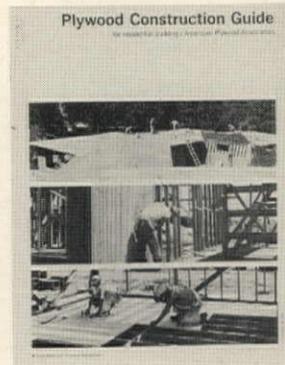




Plan 5. APA® Glued Floor System Package. All about no-squeak, no nail pop, no callback floors. A step-by-step application sequence manual. How-to photos. Tells how to produce a quality floor at minimum cost. Lists of glue manufacturers and equipment suppliers.
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Plan 8. Industrialized Housing Portfolio. Downright proof that plywood is made to order for assembly line operations. Ten new case histories on plywood in industrialized housing construction. Plus the Mod 24 House Brochure — new evidence that a modular home can look custom-built. Full color report on this beautiful assembly-line home created by APA and Better Homes & Gardens. Low cost construction based on 24-inch framing system, APA Glued Floor System and APA Single Wall System.
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Plan 10. Plywood Construction Guide for Residential Building. The nuts-and-bolts of cutting costs. The Plywood Construction Guide explains applications, types, grades for plywood in residential construction. Diagrams showing wall, roof and floor construction methods. Applying and finishing plywood paneling.
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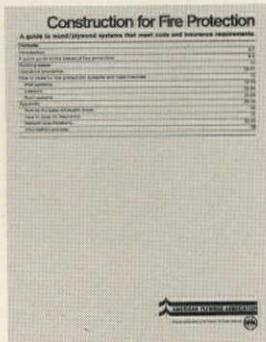
Plan 6. Pocket Guide to Plywood Grades under PS 1-66. A compact booklet with key definitions, species classification, veneer grades, basic grade charts. Span tables for roof sheathing and subflooring.
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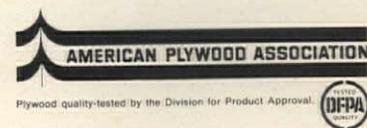
Plan 9. Plywood Exterior Design package. Guide to Plywood for Siding, a 12-page booklet with grade-use guide for plywood siding. Application details. Finishing guide. Facts on insulation values, strength and durability. Includes a 20-page booklet, Exterior Design with Plywood. 73 good ideas for apartments and high-density housing. Balconies. Fences. Accent panels. Soffits. Signs. Mansards. Etc. Pretty inspiring stuff.
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Plan 11. The Guide to Plywood Sheathing for Floors, Walls, Roofs. If you want to add tremendous strength and rigidity to a structure, read this guide. Shows in detail the advantages of plywood sheathing. Facts on diaphragm construction and special floor systems (including increased insulation values and reduced noise transmission).
Circle 447 on Reader Service Card.



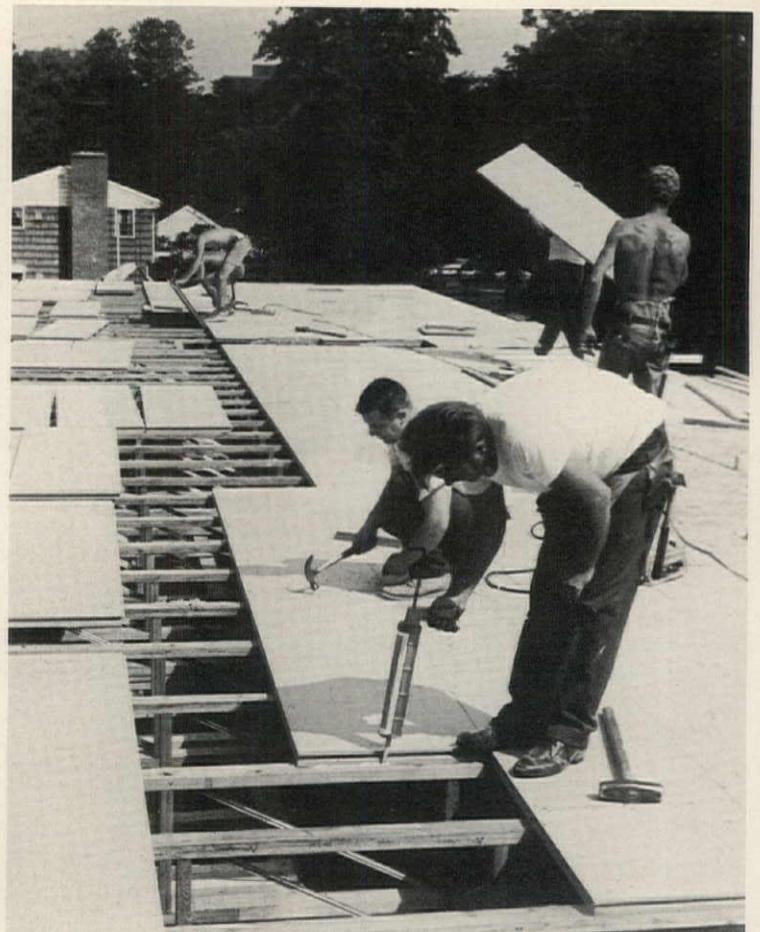
Plan 7. Construction for Fire Protection. Hot off the press. A guide to wood/plywood systems that meet code and insurance requirements. Includes the basics of fire protection. Code and insurance provisions. The plywood systems that meet them. And case histories to prove it.
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Laminated building panels are faced with integral color anodized aluminum. The lightfast anodic coating is resistant to corrosion and abrasion. Offered in medium or dark bronze, the aluminum comes as a

veneer laminated to cement asbestos board or hardboard or—as insulated panels—laminated to cement asbestos bonded to polyurethane or perlite cores. Kaiser, Oakland, Calif. CIRCLE 200 ON READER SERVICE CARD



Anti-noise floor decking system combines a rugged sub-floor, a resilient carpet underlayment and weatherproof insulation with termite, rot and fungi protection. Made from 100% recycled materials, the

2'x8' decking panels for 16" or 24" o.c. framing have T&C edges and are installed with a special construction adhesive and no-pop nails. Homasote, West Trenton, N.J. CIRCLE 201 ON READER SERVICE CARD



Easy-to-install plastic weather-stop for cast-in-place construction forms a lasting watertight bond with both wet and cured concrete. Designed for use in vertical, sloping, over-



head and horizontal joints, the single-component, self-sealing plastic is machine extruded into strip form. Synko-Flex, Houston, Tex. CIRCLE 202 ON READER SERVICE CARD

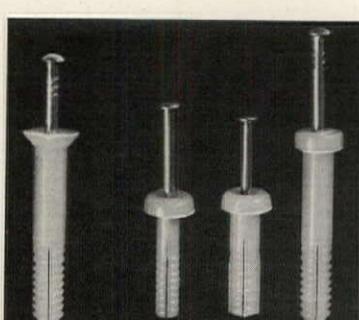
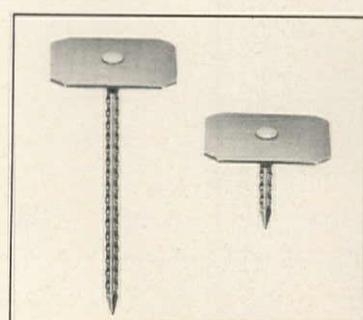


Wrought iron railings in 4', 5' and 6' sections can be pitched to fit any stair angle. The unitized, weld-free construction is suitable for interior or exterior installation. Parts are

chemically cleaned, phosphate-coated and primed inside and out. Sections can be painted as desired. Leslie Locke, Lodi, Ohio. CIRCLE 203 ON READER SERVICE CARD

Roofing nails have 1"-square heads for maximum hold-down ability. Used primarily for built-up roofs, the nails are also suitable for use with soft insulation such as urethane or styrofoam. They are available in 10 stock lengths from 5/8" to 3" and can be special ordered in 3 1/2". Nails with 12-gauge shank can be electro-galvanized for high humidity areas. Maze Nails, Peru, Ill.

CIRCLE 204 ON READER SERVICE CARD



Nylon anchors hold tight in wood, concrete, plaster, sheet metal, slate, plastic, brick, tile, cinder block or glass. Equipped with serrated sides that open up and tighten the grip as the nail is driven in, the anchors require no special tools for installation. Fasteners are available in 3 different nail-head styles, 16 lengths and 3/16" or 1/4" diameters. Fastway Fasteners, Lorain, Ohio.

CIRCLE 205 ON READER SERVICE CARD



The Concord Puts Elegant Warmth In Any Corner . . . special construction with heat deflecting design, in this beautiful wood-burning fireplace, allows close-in corner placement. The companion *Continental* does the same job elegantly next to *any wall*. Both are U.L. Listed for minimum clearances to combustible surfaces. Porcelainized Red, Olive Green, and Black are the color choices for these free-standing fireplaces. Preway's exclusive Chimney Package makes installation a snap, anywhere.

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PREWAY
payoff

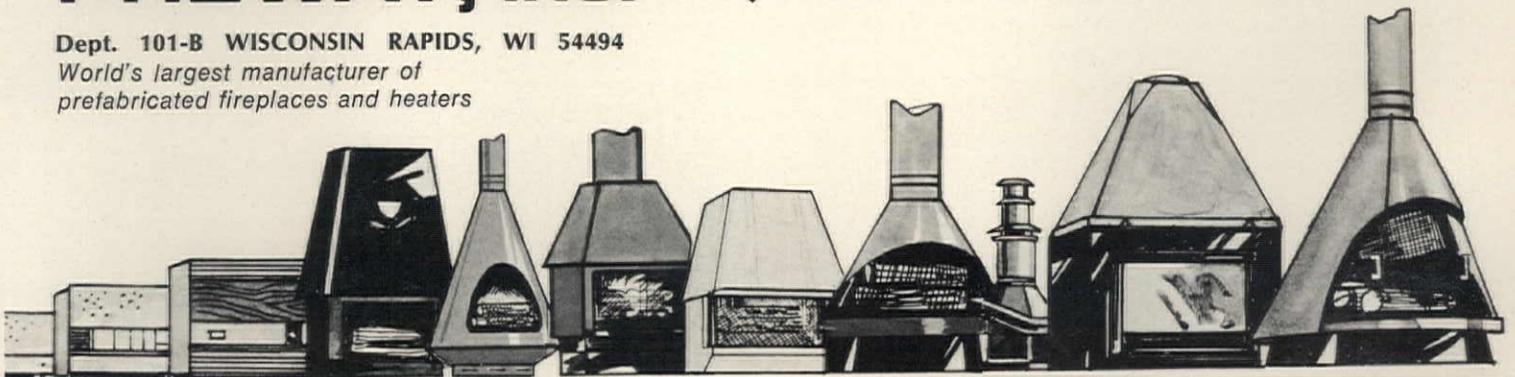
PREWAY, inc.

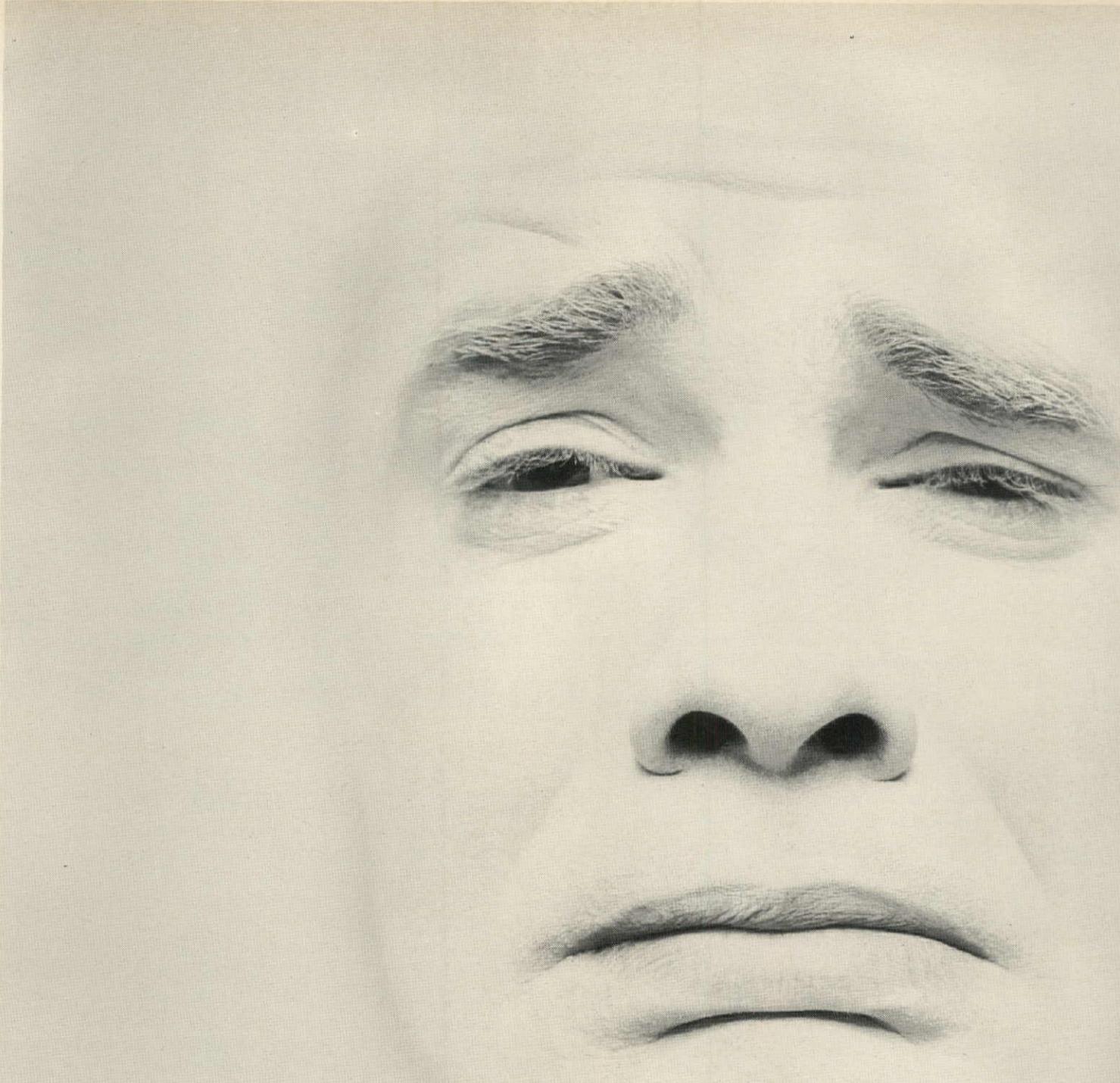
Dept. 101-B WISCONSIN RAPIDS, WI 54494
World's largest manufacturer of
prefabricated fireplaces and heaters

HERE'S WHAT IT MEANS TO YOU!

- **Great versatility . . .** with a broad range of popular models and styles to harmonize or accent any decor. Add the exclusive Preway Chimney Package, and you can fill any installation requirement.
- **Low initial cost . . .** stems from our high-volume, manufacturing to supply major national accounts. Low cost per unit.
- **Excellent delivery . . .** most fireplace orders, large or small, are shipped factory-direct from our huge inventory within 48 hours.
- **Product styling . . .** keeps up with new ideas, techniques, but is welded to old fashioned VALUE.
- **Select from the best . . .** Preway. A company with important financial strength, reliability, and a reputation for marketing successes.

INVESTIGATE THE PREWAY PAYOFF TODAY!
Write us on your letterhead, for the name and location of your nearest Preway distributor.





**Condolences
to those of you
who signed
permanent mortgages
in 1969-70.**

Since 1970 we've seen interest rates take some mighty big drops, while many builder/developers sat helplessly with their tight-money financing deals.

We're too late to help them, but we can show you how to stay loose for the next three to ten years.

As well as get your project up, producing a profit, and qualified for a higher post-completion appraisal.

And that's with a Median Mortgage Investors intermediate loan, with a 3- to 10-year maturity, amortized on a 20- to 30-year basis.

MMI specializes in these leverage-expanding loans (as well as wraparounds, junior mortgages, standing-land loans, gap commitments and land purchase/leasebacks).

In fact, we were the first mortgage investment trust in the business that did.

So when you go long-term mortgage shopping, you've got a better chance to be dealing on your terms, instead of the money market's.

Before you sign another thing, have your broker write or call Median Mortgage Investors, 801 Forty-First Street, Miami Beach, Florida 33140. Phone 305/534-2123.

Or contact one of our Regional Offices.



Median Mortgage Investors.

We move the money market.



**And
congratulations
to everyone
who didn't.**

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Miami Beach, Fla. 33140
Phone: 305/534-2123

WESTERN DIVISION:
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National Foundation Life Building
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Oklahoma City, Oklahoma 73112
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National Foundation Life Building
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Oklahoma City, Oklahoma 73112
Phone: 405/947-5695

MID-ATLANTIC REGIONAL OFFICE:
John S. Frisby, Vice President
7910 Woodmont Avenue
Suite 1118
Bethesda, Maryland 20014
Phone: 301/654-9140

You had better read about the advantages of glued-floor systems now—before your competitors prove them to you.



The advantages of glued sub-floors are so impressive, most builders are bound to switch from nailing sooner or later—just to stay competitive. But glued-floor systems are relatively new. Naturally you have questions.

Weldwood wants you to have the answers. About the system as a whole, not just our Sub-Floor & Construction Adhesive. You can't really appreciate its *additional* advantages until you know about the advantages of glued floors, in general.

So here they are...

TIME IS MONEY

First, glued floors save you money because they take much less time to install. About 80% *less* nailing is needed. And, generally, only one layer of plywood. You can count on saving from half to two-thirds of the time/labor costs.



You also save on material. With only one layer of plywood, your board costs can run 5-10¢ less, a square foot. And you can usually realize extra savings by using fewer—or smaller—joists.

THE MOST AMAZING SAVING

Sometimes cutting costs means cutting quality, too. But not in this case. Gluing actually produces



better floors!

They are stronger and more rigid. Because when plywood is bonded—rather than nailed—it fuses with joists into an integral T-beam unit. Floor stiffness increases as much as 70%.

And with glue taking the stress instead of nails, your floors have no squeaks (especially important on second floors). No popped nails, either!

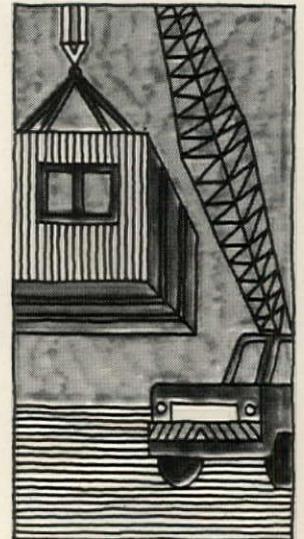
That adds up to fewer call backs.

Maybe you can't put an exact dollar value on much-reduced call backs, better floors and happier customers. But you surely know what they're worth!

THE BIGGER THEY ARE THE HARDER THEY FALL— FOR GLUED FLOORS

A 1970 survey by the APA showed that some 67% of the country's biggest builders were using glued-floors at least in multi-unit projects. And module fabricators are switching to glued floors even faster.

That's not surprising, since another big advantage of gluing is particularly important to module fabricators. Glued floors are both more rigid than nailed floors—and more flexible! Adhesives "give" under stress and strain that would pop nails and split seams in nailed floors.



Even after moving from factory to site, after swinging at the end of a crane, a glued module will come right back to true.

And the adhesive cures stronger than the wood itself, forming a permanent bond.

BETTER—AND BEST



Of course, all this doesn't go for all adhesives. Or even most of them. Only a small proportion of the many adhesives on the market have met the rugged test standards established by HUD-FHA.

Any of those adhesives, though, will give you the full advantage of glued-floor systems. So using any adhesive that has passed all APA tests is better than nailing. But why settle for "better" when "best" costs no more?

NO COMPROMISE

Clearly, the best has to be whichever one of the approved adhesives offers all the advantages of gluing with no off-setting disadvantage.

That one is Weldwood's Sub-Floor & Construction Adhesive.

The others are solvent-based and highly flammable—as their own labels warn. That could affect your insurance rates. Especially for in-factory use.

Weldwood's Sub-Floor & Construction Adhesive is different.

Its unique, breakthrough formulation is nonflammable—with no explosive fumes, no fire hazard. Yet, it is fully approved. It meets all test requirements (far exceeding most!) of HUD-FHA UM #60, APA Specification AFG-01 and ICBO Report #2717.

Product Fabrication Service Lab—Test Results

Test	HUD-FHA Requirements	Weldwood Performance	Exceeded Requirements
Shear Strength (wet lumber)	225 lbs.	561 lbs.	249%
Shear Strength (dry lumber)	150 lbs.	520 lbs.	346%
Shear Strength (frozen wet)	225 lbs.	754 lbs.	335%
Gap Filling (dry—1/16" gap)	150 lbs.	227 lbs.	151%
Durability (severe soak-dry)	90% — 225 lbs.	100% — 456 lbs.	202%
Durability (flex. after 500 hrs. at 158°F., 300 PSI)	100% must pass	100% passed	N/A

Weldwood exceeded test requirements by more than any other sub-floor adhesive tested.

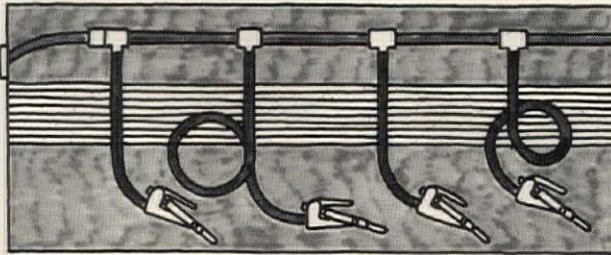
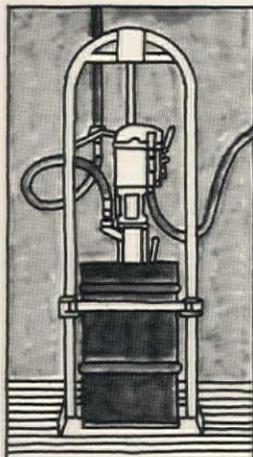
That makes Weldwood's Sub-Floor & Construction Adhesive the only one that is approved, and nonflammable.

Still, it's priced competitively with the others. So you can get all the advantages of gluing without trading-off the dangerous disadvantage of fire hazard.

Weldwood's advantages include clean-up with water, a 30-minute open time and easy gunning, even at freezing temperatures.

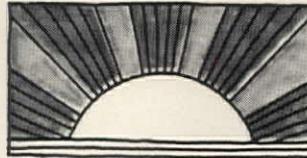
THE SYSTEM'S SYSTEM

In addition, it is easily pumpable. Weldwood worked with Lincoln Pump to develop a compatible pumping system for our glued-floor system. Multi-unit builders



and module fabricators now have the assurance of a reliable, tested pumping system, backed by proven technology. With Weldwood's Sub-Floor & Construction Adhesive, anyway!

THE FUTURE IS NOW



About the only thing even a nail manufacturer could find to say against glued-floor systems is that maybe you'd better

wait—because gluing is the fastening system of the "future." It is. But the future is already here. It has been tested—and it works.

With Weldwood, best of all.

Another Weldwood product, Panel & Construction Adhesive, has met the same test requirements for sub-floors and may also be used for drywall, plaster, particle board, and more. Send now for detailed technical and application information on both.



Three sizes: from "Big Boy" to "Little Squirt" 55 gal. 5 gal. 28 fl. oz.

Weldwood Packaged Products,
Department 7,
2305 Superior Avenue,
Kalamazoo, Michigan 49003

Name _____

Title _____

Company _____

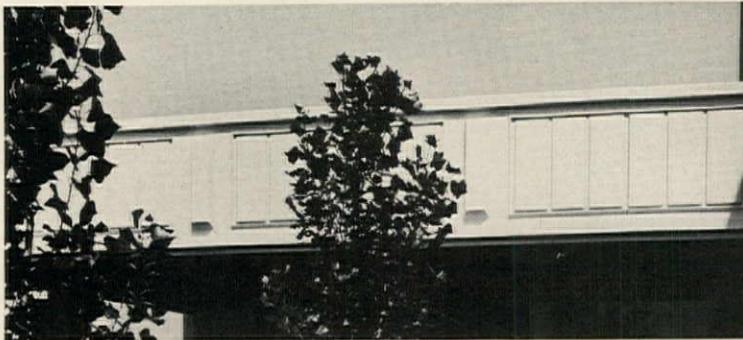
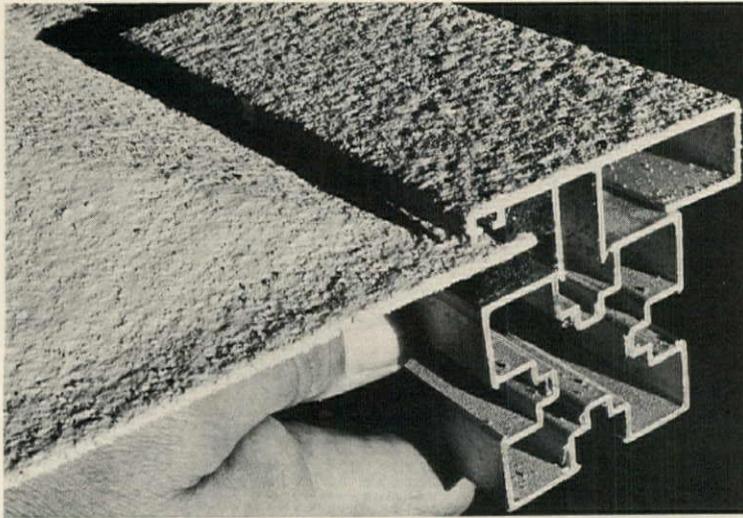
Address _____

City _____ State _____ Zip _____

Weldwood®

PACKAGED PRODUCTS

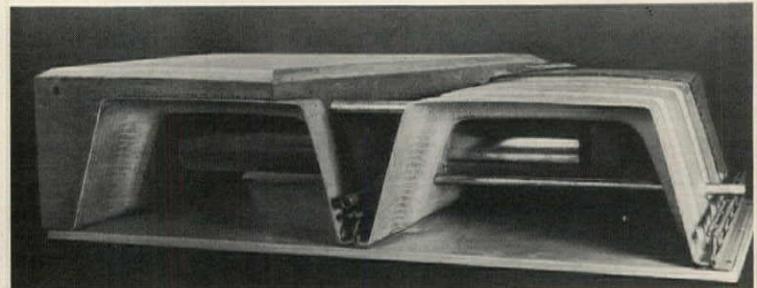
U.S. Plywood-Champion Papers Inc.



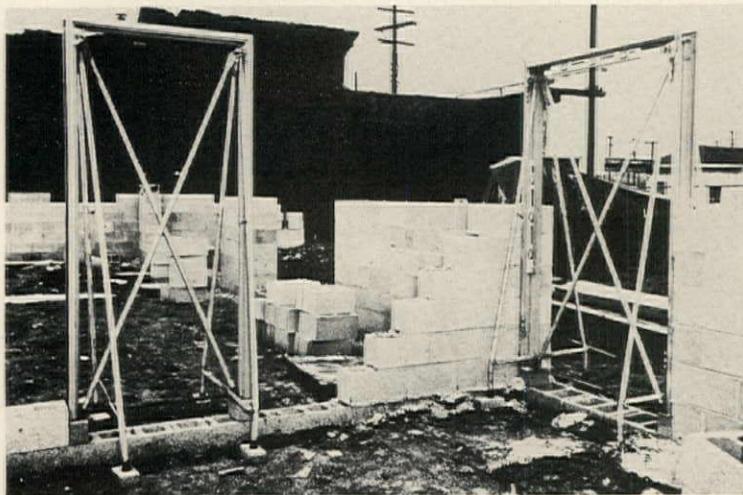
Facade panel system, for single-family or high-rise construction, will not rust or corrode and has a Class I fire retardant rating. Vertical tracks, mounted on a structure, support PPG fiber glass reinforced panels while an extruded snap-on frame locks them in place. Panels are available in 10 stock patterns and can be custom made in volume. Williams Bermuda, Alhambra, Calif. CIRCLE 206 ON READER SERVICE CARD



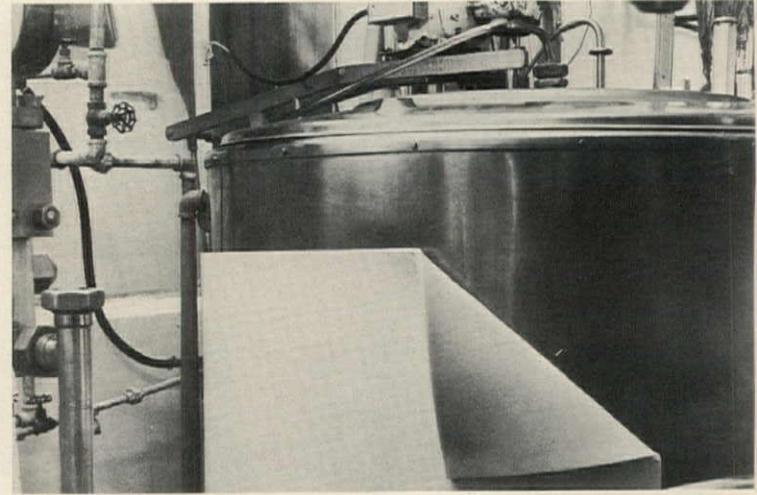
Drywall installation system for hanging and finishing wallboard and ceiling panels includes setting, finishing, topping and bedding compounds, as well as nails and screws. Rapid Systems, Div. Grand Rapids Gypsum, Grand Rapids, Mich. CIRCLE 207 ON READER SERVICE CARD



Cast-in-place floor system utilizes 2½"-high steel truss tees and permanent fiberboard forms. The forms rest on the tees which are attached to loadbearing walls or columns. Reinforcing mesh is placed over the system, and concrete is poured. Pipes and wiring can run in any direction since they can be partially or completely installed prior to casting. Keystone Steel & Wire, Peoria, Ill. CIRCLE 208 ON READER SERVICE CARD



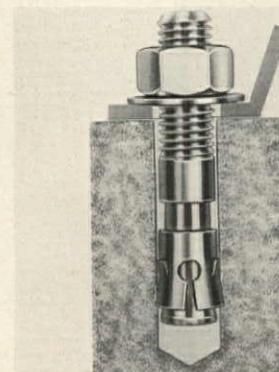
Adjustable jack supports double door frames up to 6'x7½' and single frames up to 7'10" high. The jack, two cross-braced supports that are clamped to the door frame, can be set in place in 5 minutes. Builders Mfr., Birmingham, Ala. CIRCLE 209 ON READER SERVICE CARD



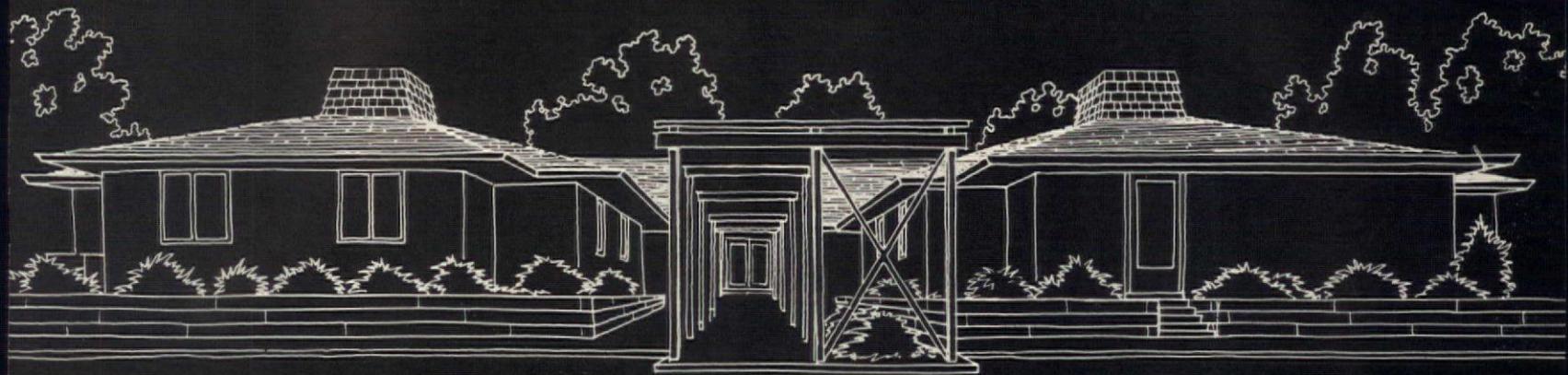
Flexible thermal insulation for pipes, ducts and tanks is available in 25' lengths and 2', 3' and 4' widths. The sheet material, a vinyl outer skin laminated to a polyurethane foam layer, resists deterioration. Thermazip, Los Angeles. CIRCLE 210 ON READER SERVICE CARD



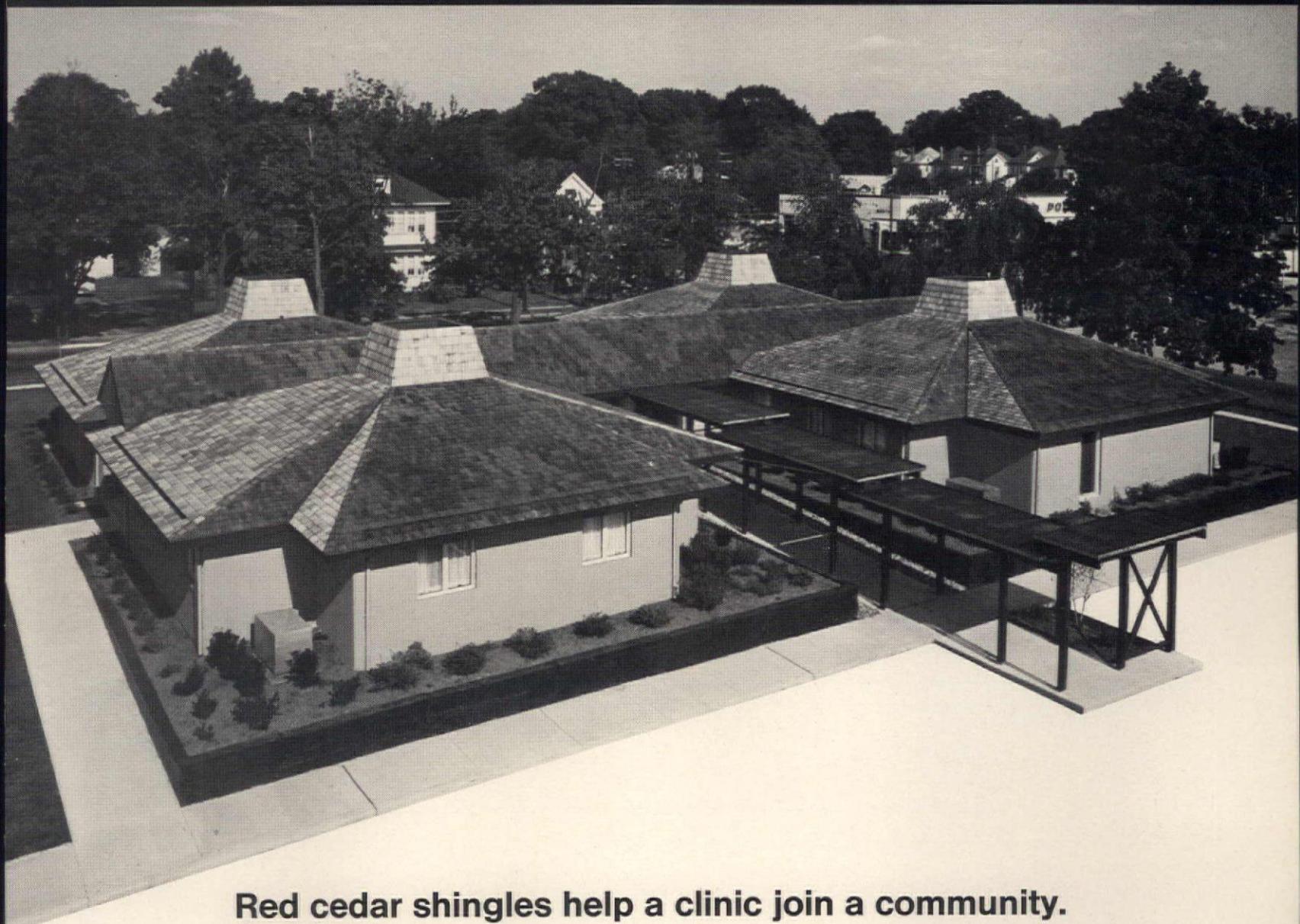
A weatherproof Plexiglas skylight helps solve ventilating as well as lighting problems. Offered in 6 sizes up to 4' square, units come complete with curbing, screen and copper flashing suitable for use with shingle or flat roofing. Available with manual control pole or motorized electrical operation, units are leakproof, dustproof, draftproof, self cleaning and free from condensation. Ventarama Skylight, Port Washington, N.Y. CIRCLE 211 ON READER SERVICE CARD



Concrete anchor offers full 360° peripheral contact at the base for greater holding power. The fastener is a one-piece unit with no wires, tapes, plugs or sleeves to pull loose. Offered in 6 standard diameters, the anchor has a slip-through lance design that allows it to work in slightly oversized holes. When the nut is turned, triangular apertures force the stainless steel collar to expand to fit the hole. Universal Fastenings, Farmingdale, N.Y. CIRCLE 212 ON READER SERVICE CARD



Medical Arts Building, Pitman, New Jersey. Certigrade shingles No. 1 Grade, 24" Blue Label. Architects: Goettlmann Associates.



Red cedar shingles help a clinic join a community.

Fit a commercial building into a residential environment. Build with materials that need little maintenance. That's what the doctors ordered at this New Jersey medical center. And that's just what the builder delivered.

Helping to solve the problem is the roof

of red cedar shingles. The rich texture and natural color of red cedar is a welcome sight in any neighborhood. And the durability of the wood is extraordinary; cedar shingles retain their beauty for decades without maintenance.

For your next commercial project,

specify the real thing: red cedar Certigrade shingles or Certi-Split handsplit shakes. They're worth it. For details and money-saving application tips, write: 5510 White Bldg., Seattle, Wa. 98101. (In Canada: 1055 West Hastings St., Vancouver 1, B.C.)

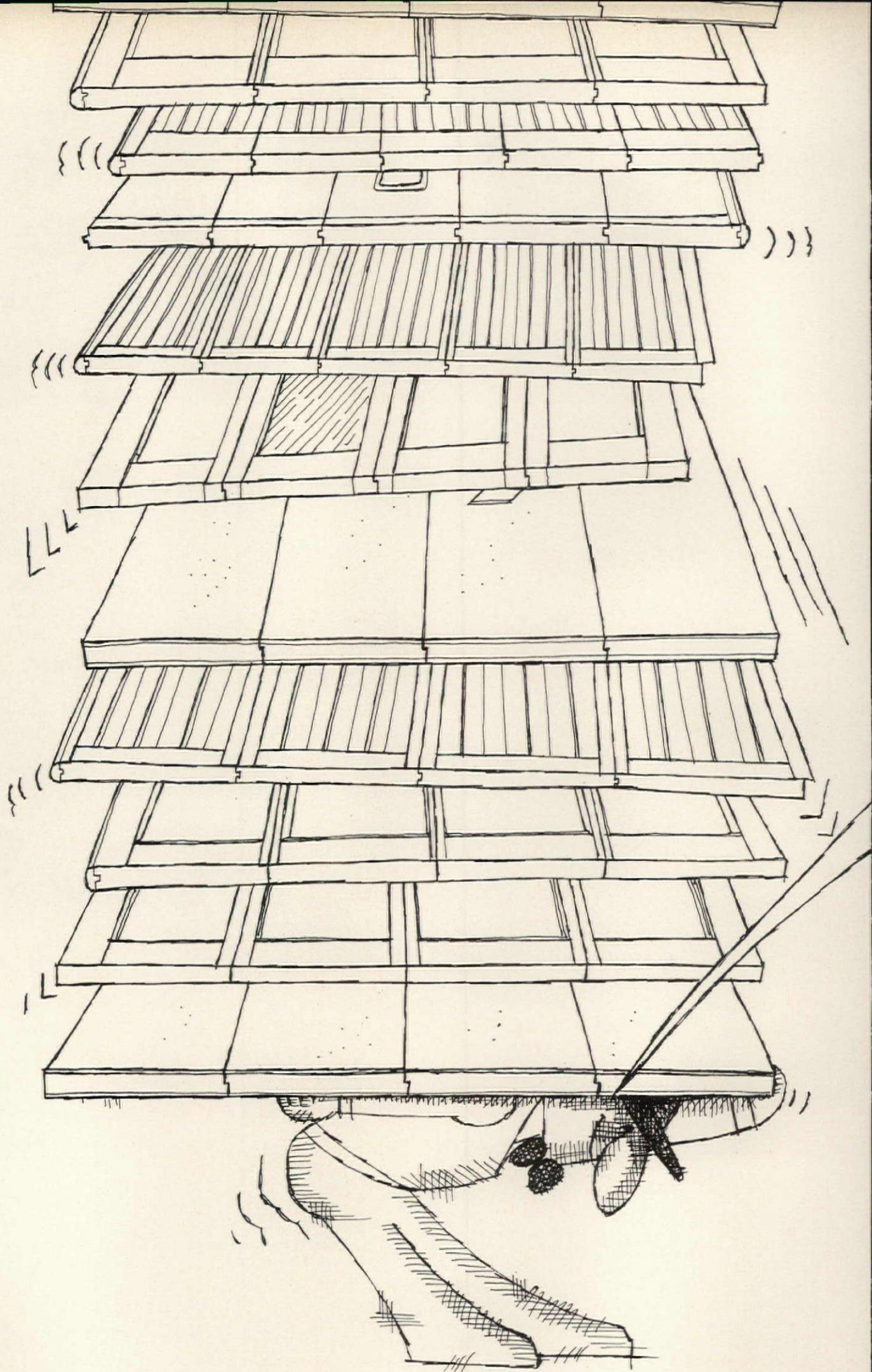


Red Cedar Shingle & Handsplit Shake Bureau

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

CIRCLE 111 ON READER SERVICE CARD

H&H JULY 1972 111

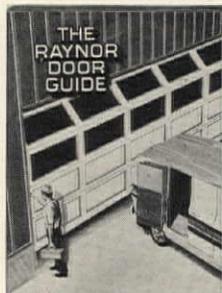


BOY!
DO WE CARRY
OUR WEIGHT!

**Raynor takes the burden off your shoulders
 with quality garage doors for any application!**

Providing one source for residential, commercial and industrial garage doors makes it quite a load. But the weight we carry is to make your job easier. Raynor engineering plus a wide selection of materials, styles and sizes gives you the best door to fit your requirements, at a price to fit your budget. A better deal than you'd get from the guy who tries to make your specs fit the few doors he carries. And every Raynor overhead-type door has its registration number permanently recorded on data film for positive identification and quick replacement of any damaged parts . . . today, tomorrow or twenty years from now. Send for one of our handy garage door reference guides and get all the specifications.

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Check the handy garage door reference guide you'd like to receive, and mail to:

**RAYNOR MANUFACTURING COMPANY
 DEPT. H DIXON, ILLINOIS 61021**

- Residential garage door guide
- Commercial/Industrial garage door guide

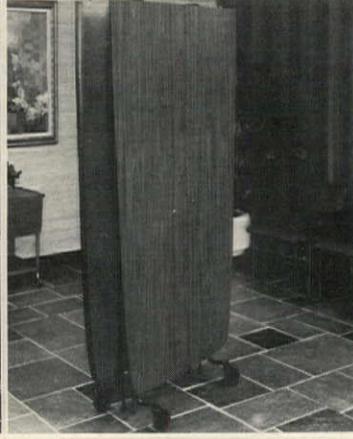
 Name

 Title

 Firm

 Address

 City State Zip



Portable executive conference table can be folded up to a 16" thickness and rolled away into a closet when not in use. The 12'-long space-saving table has a dark walnut-woodgrain melamine finish that is scratch, nick, mar and burn resistant. Rings and water marks can be wiped away. The table, which comfortably seats 12, has a patented torsion bar folding mechanism that opens it easily and safely in one motion. A specially designed leg lock assures maximum stability when the contemporary table is open. Sico, Minneapolis, Minn.

CIRCLE 213 ON READER SERVICE CARD

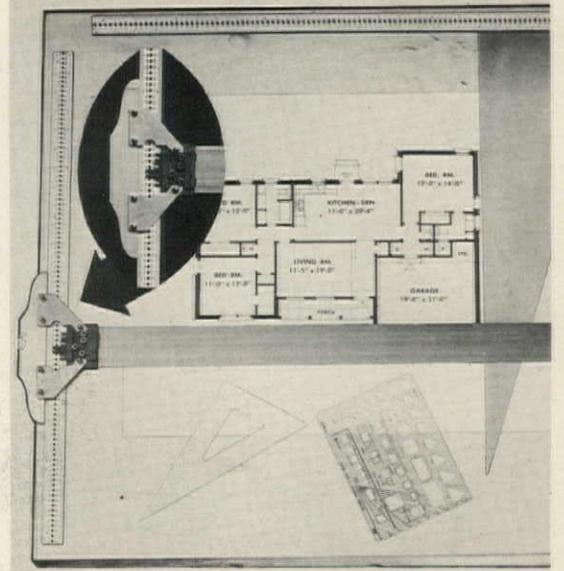


Estimating tool and calculator combination can do a takeoff of count and length items using two types of probes. Computation is immediate. Optional attachments include a paper tape verifier and a memory unit for information storage and retrieval of 40 to 120 items. Diversified Electronics, Sunnyvale, Calif.

CIRCLE 214 ON READER SERVICE CARD

Scale drawing system assures accuracy and prevents costly mistakes. Pushbutton controls secure the 25" stainless steel straight edge into exact scale as marked on the specially designed lock-in J-rules. The latter are mounted on an imported 28"x30" professional drawing board. Jig Rule Products, Bowie, Tex.

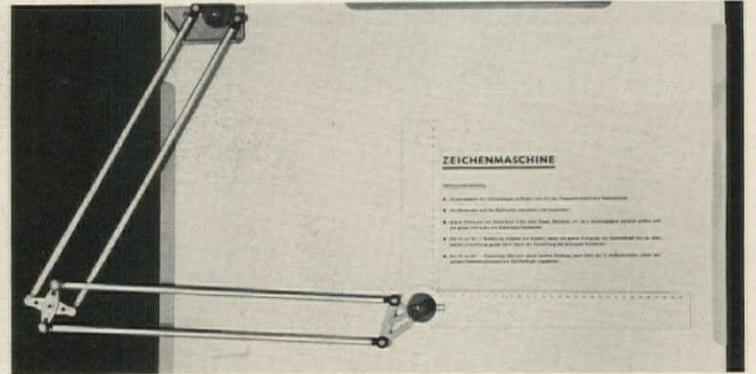
CIRCLE 215 ON READER SERVICE CARD



Automatic answering system answers the telephone and gives the caller a prerecorded message which can run from 20 sec. to 3 min. The compact unit can be connected to

a multiple line adaptor capable of handling up to 20 incoming calls. Other models accept incoming messages. Dictaphone, Rye, N.Y.

CIRCLE 216 ON READER SERVICE CARD



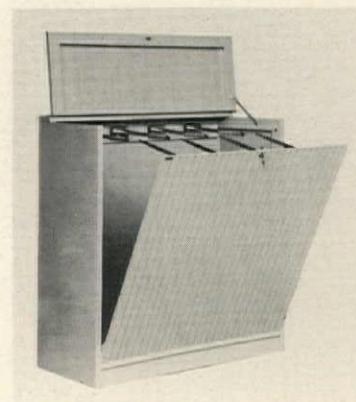
Portable drafting board, measuring 19½"x27", is made of sturdy, lightweight impact-resistant plastic. Designed to meet the need for a large board, the unit features a precision

drafting mechanism, heavy-duty lucite right-angle scales and a protractor head with a magnifier. Hunter Associates, Somerville, N.J.

CIRCLE 217 ON READER SERVICE CARD

Vertical file for drawings and plans permits easy retrieval and storage of any size sheets. Plans are set on hanging strips equipped with integral color-coded tabs for easy reference. The strips are hung on sets of 5 interlocking rods. When a sheet is needed, all those ahead of it are pushed to the front of the all-steel unit. That section drops forward allowing the exposed plan to be slipped off the stationary member of the now unlocked rod set. Valagraph, Buena Vista, Calif.

CIRCLE 218 ON READER SERVICE CARD



High-speed paper shredder is available in a console (shown) or table model with a choice of shred widths. Large volumes of confidential materials such as computer printouts, microfilm, film negatives and ledger sheets are reduced to shreds as thin as 1/32" and automatically fed into a plastic throw-away bag. Designed to blend with any decor, the enamel-finished, all-steel unit is operated by an on/off button and is not affected by staples or clips. Electric Wastebasket, New York City.

CIRCLE 219 ON READER SERVICE CARD

How to get a handcrafted look in your model.

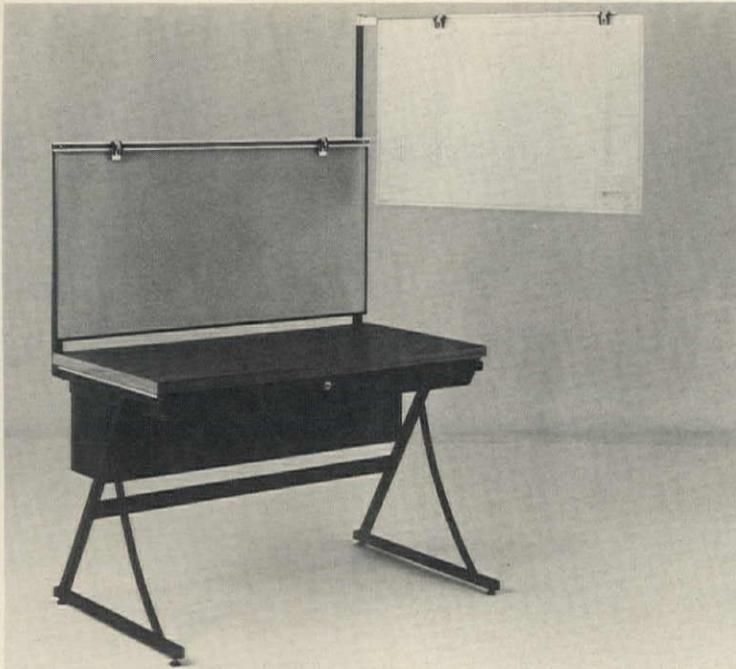
Just put eye-catching Primitive ceramic tile on the floor. Watch prospects stop to admire its rough-hewn, textured look. You know how the design trend today is to handcrafted materials. Primitive is already there. With a handsome, uneven surface. With shading that varies from tile to tile. And with nine colors and six shapes to choose from, you

can use our newest ceramic tile in any room, in every home, without repetition.

Find out how Primitive's natural look can turn your model home into a great custom. For your copy of our Primitive brochure, write: American Olean Tile Company, 1673 Cannon Ave., Lansdale, Pa. 19446.

Primitive[®] ceramic tile. It's the natural thing to use.[™]

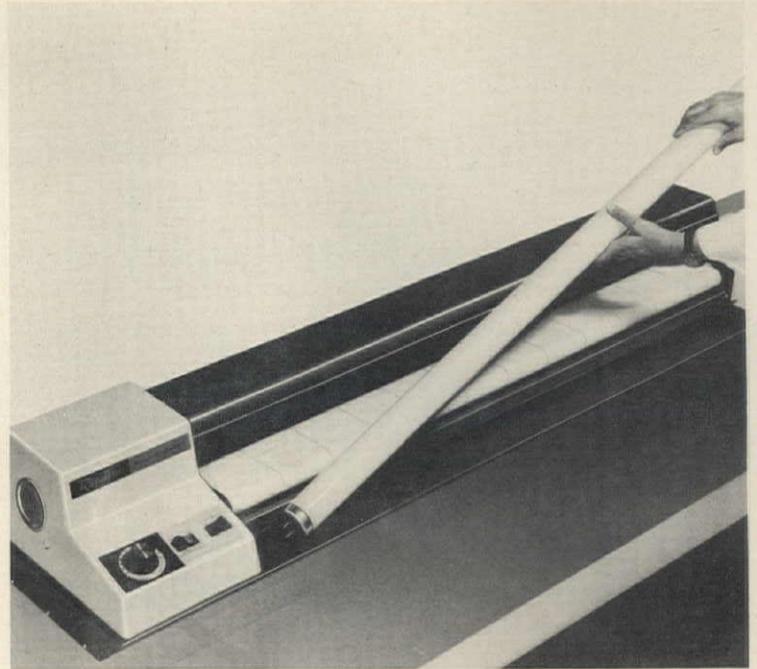
**American
Olean**
A Division of National Gypsum Company



Functional design station features vertical and horizontal reference surfaces and a pivoting reference arm that permits convenient use of large drawings. The walnut-grained

desk surface slides forward to uncover a 3-section file unit. A full-length drawer for tools is also provided. Plan Hold, Carson, Calif.

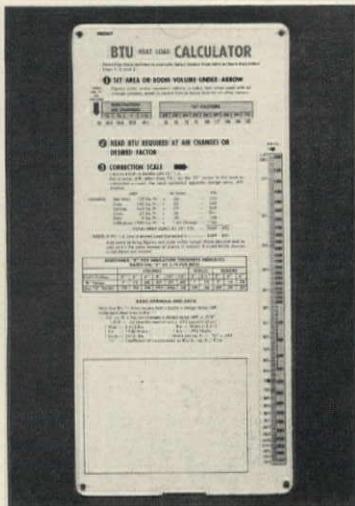
CIRCLE 220 ON READER SERVICE CARD



Whiteprinter/blueprinter has belt control system with one simple roller instead of 65 individual components as do conventional models. Belt tension is automatically ad-

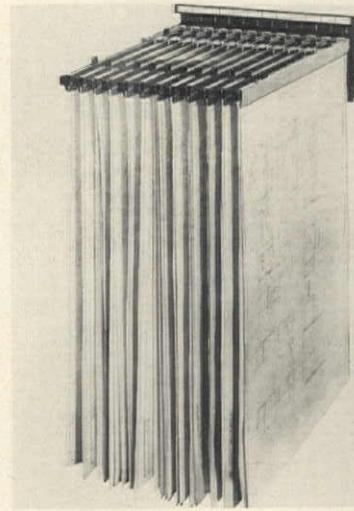
justed through the use of 2 heavy-duty control springs. Lamp can be changed easily in 5 minutes. Tele-dyne Rotolite, Stirling, N.J.

CIRCLE 223 ON READER SERVICE CARD



BTU heat load calculator operates like a slide rule but reads like a table. There are 24 U-factors and 4 infiltration loads to choose from. Included are the R-values on insulation from 2" to 12" with the appropriate U-factor. The calculator corrects for any temperature differences from 10° to 130°. A complete list of standard constructions, giving U-factors and taking into account added insulation, is listed on the back. The 3 7/8"x8 1/2" unit can be easily slipped into a pocket and sells for about \$3.50. A companion area and volume calculator for computing heat loss costs \$4.75. Paul S. Morton Engineering, Kalamazoo, Mich.

CIRCLE 221 ON READER SERVICE CARD



Print clamp wall rack holds up to 1,200 sheets 48" by any length. Vertical filing units are available in 2 models, both of which can be fastened to any wall. The style shown installs perpendicular to the wall and is suitable for use singly near a work station or in groups as a master storage area. Print clamps swivel in either direction to permit access to either side of a drawing without removing it. The other version installs parallel to a wall and is ideal for crowded rooms or limited-space passageways. Both units have 12 clamps in a suspension system to allow for easy removal from the rack. Stacor, Newark, N.J.

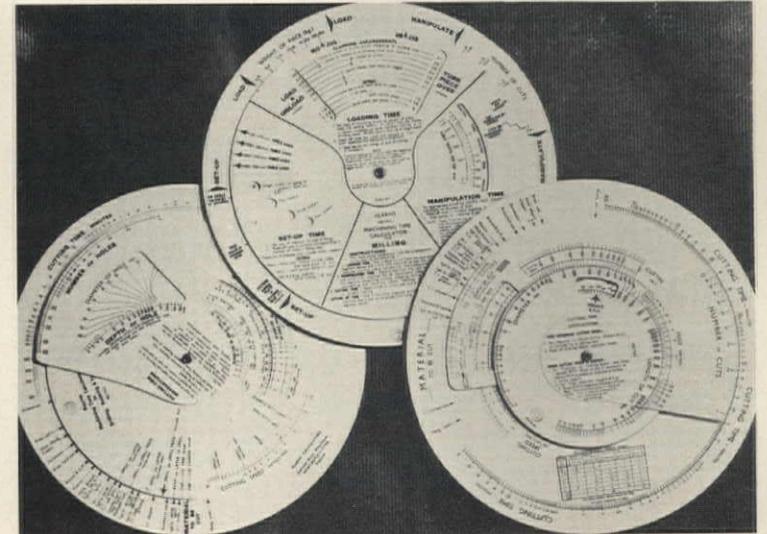
CIRCLE 224 ON READER SERVICE CARD



Electronic calculator features algebraic programming, making it possible to enter formulas as they are written. Instead of using standard machine language, the unit solves

problems directly with algebra using symbols such as parentheses and alphabetic variables. Wang Laboratories, Tewksbury, Mass.

CIRCLE 222 ON READER SERVICE CARD



Three machine time calculators—one for lathework, one for milling and one for drilling, reaming and tapping—provide valuable man-hour information. Each scale calculates

time for specialized operations as well as loading, manipulation and setting up. Industrial Scientific Instruments, Rouses Point, N.Y.

CIRCLE 225 ON READER SERVICE CARD

Why would anyone use this sound control system.

When this gypsum sound control system does the same thing for **\$36** per thousand sq. ft. less.

You could put up a wood fiber sound control system and get a one-hour fire rating (Test T-3006) and an STC of 46. But it doesn't make sense when Georgia-Pacific's gypsum sound control system gives you a one-hour fire rating (U. L. Design #30), an STC of 45 and the total wall costs you \$36 per thousand sq. ft. less.

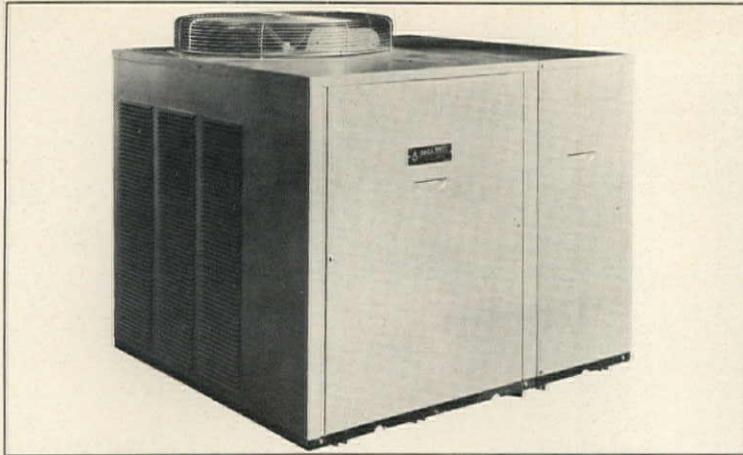
G-P's gypsum sound control system saves you installation costs, too. Just apply 1/4" incombustible gypsum sound deadening board over a wood framing system (2" x 4" studs, 16" O.C.). Then apply 1/2" G-P Firestop® gypsumboard or Firestop® Eternawall™ vinyl surfaced gypsumboard to the sound deadening board. And that's it. Wall thickness is reduced by 3/4". And you can save up to \$36 per thousand sq. ft. So call your G-P representative today!

Georgia-Pacific



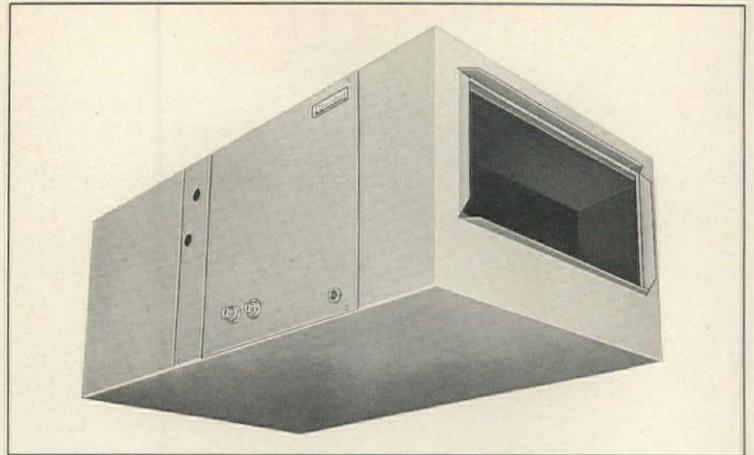
Gypsum Division
Portland, Oregon 97204

CIRCLE 117 ON READER SERVICE CARD



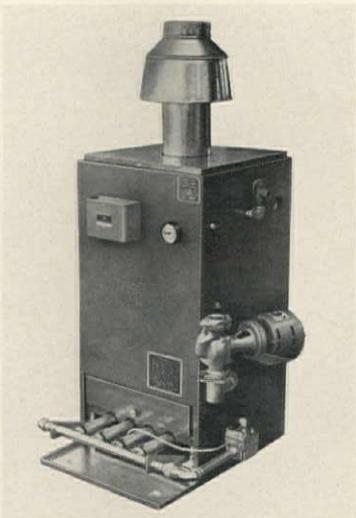
Small tonnage heating/cooling unit is designed for outdoor installation. The air-cooled unit takes up no indoor living space. It distributes

water to a fan-coil filter assembly concealed in a closet, attic or crawl space. Arkla, Shreveport, La. CIRCLE 245 ON READER SERVICE CARD

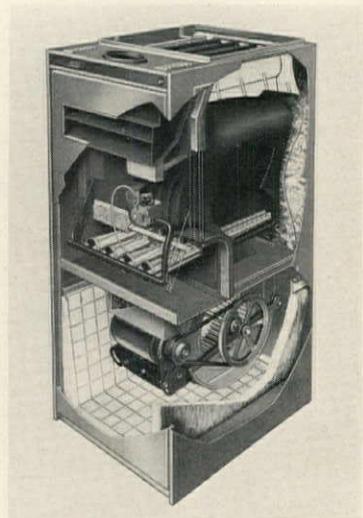


Air handling units can be converted from horizontal to vertical flow. Factory-assembled, cooling units are available in nominal 3-, 4-, and 5-ton

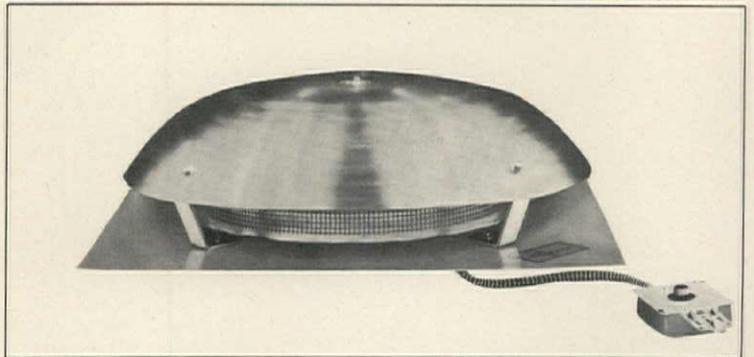
capacities with optional heat resistance kits. Mueller Climatrol, Milwaukee, Wis. CIRCLE 248 ON READER SERVICE CARD



Gas-fired hydronic heating system is available in nine models ranging from 64,000 to 320,000 BTUHs. The system, engineered for long term efficiency, utilizes a fire tube design and stainless steel baffles for maximum heat transfer. All controls are conveniently located on unit exteriors. A special door provides quick, easy access to pilot and main gas burners. Columbia Boiler, Pottstown, Pa. CIRCLE 242 ON READER SERVICE CARD

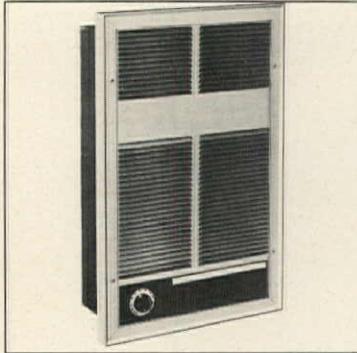


Residential-type gas furnace with heating capacities from 110,000 to 200,000 BTUHs, features a compact cabinet with a baked-on enamel finish. The unit includes a "Dura-curve" heat exchanger finished in a special vitreous enamel, continuous port steel burners, a sulky mount blower and a large hammock filter. Furnace is designed so that air conditioning can be added. Lennox, Marshalltown, Iowa. CIRCLE 243 ON READER SERVICE CARD



Ventilator helps release trapped hot air from attics. The 8"-high dome-styled unit has a 1/2 hp engine, an integral flashing plate for weather-

tight installation, a 16"-diameter blade for air movement. Fasco, Fayetteville, N.C. CIRCLE 246 ON READER SERVICE CARD



Forced-air wall heaters built for heavy-duty service are designed for large areas and for part-time occupancy areas where high-speed heat recovery is necessary. Heater features a built-in positive thermostat for automatic temperature control, and a long-life heating element. Units, which can be easily installed, range from 1.5 KW to 4 KW on 208V, 240V or 280V. Ward Leonard, Mt. Vernon, N.Y. CIRCLE 247 ON READER SERVICE CARD



Compact 45"-high furnace, shown installed flush with paneled wall, quickly converts from an up-flow to a counterflow system. Consisting of a burner-heat exchanger-blower

and an optional counterflow convertor, the tan enamel unit has a wood-grain vinyl front. Siegler Div. Lear Siegler, Centralia, Ill. CIRCLE 244 ON READER SERVICE CARD



Air conditioning condensing units are available in six models ranging from 12,000 to 46,000 BTUHs. Units have brown enamel cabinets that blend with landscaping. A top

air discharge directs fan noise and exhaust away from nearby buildings and shrubs. General Electric, Louisville, Ky. CIRCLE 241 ON READER SERVICE CARD

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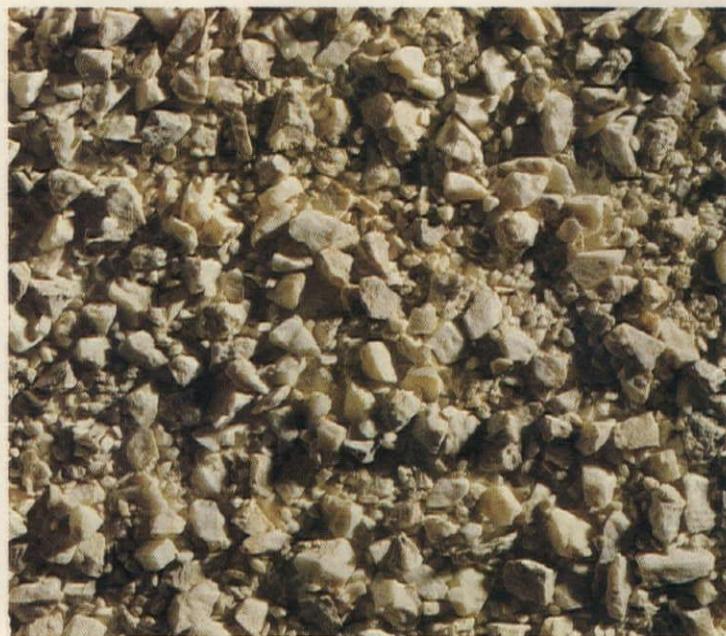
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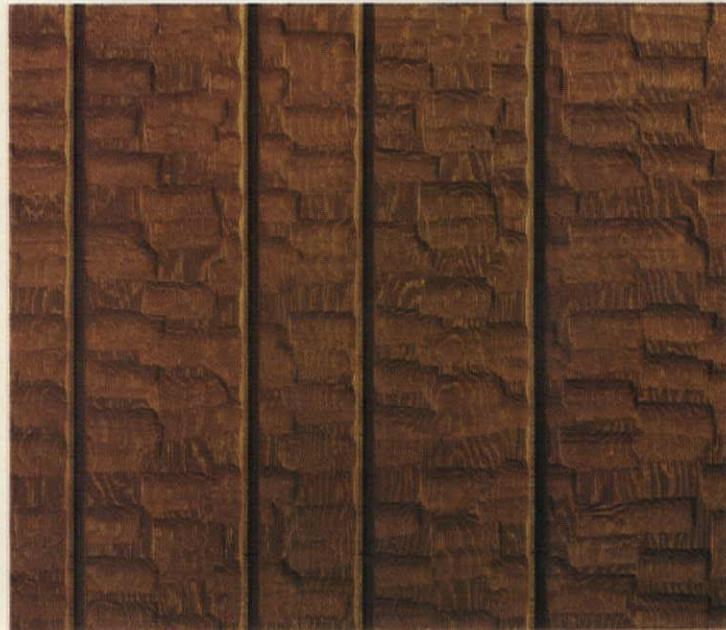
1. The paneled wall.



2. The stone wall.



3. The sculptured wall.



4. The textured wall.



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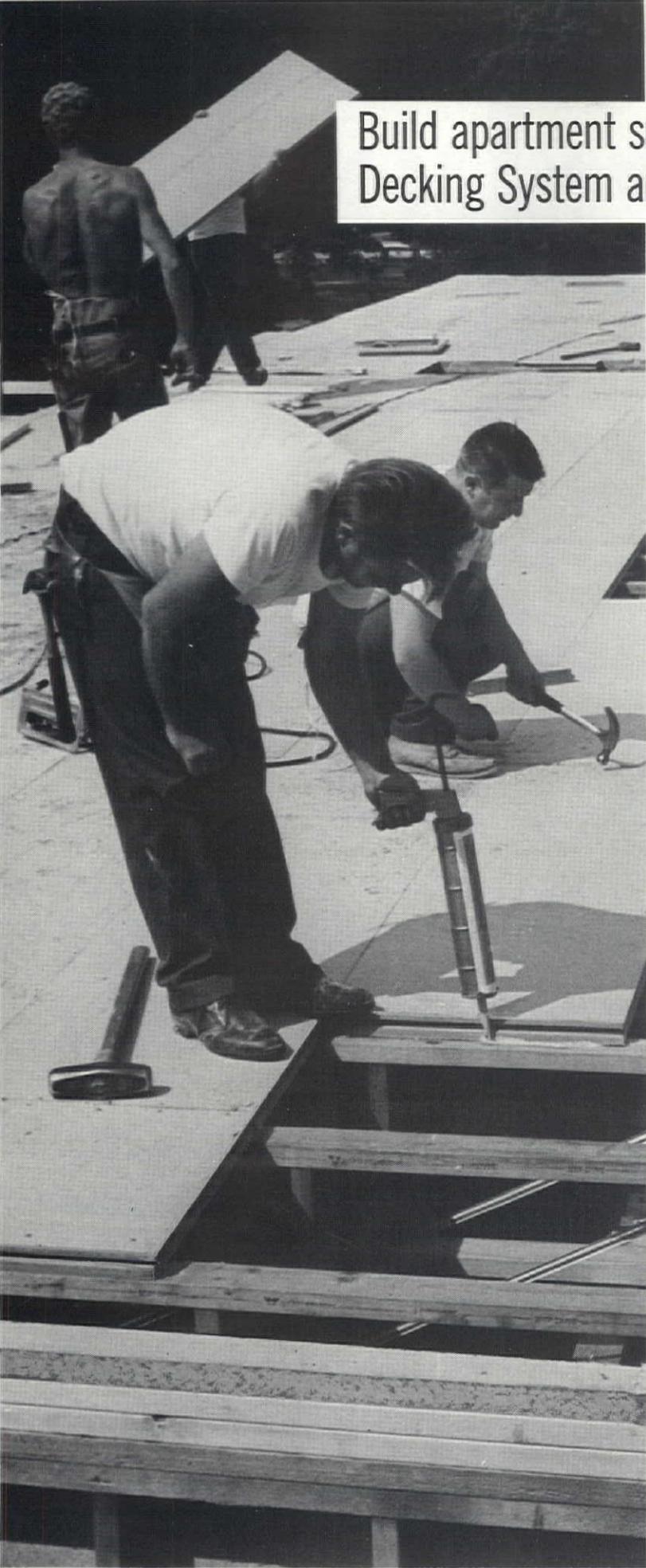


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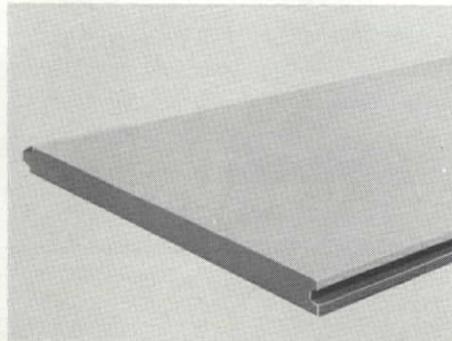
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Who shot Santa Claus?

Santa Claus is dead! He died last year, when price and wage controls were imposed, the dollar was devalued and the whole trend of American economic policy and thought was abruptly reversed.

He died when the dreams died. The dream of something for nothing. The illusion that everything—prices, wages, profits, benefits, everything—could go forever up, without ever coming down. The fantasy of an endless and effortless expansion of output, with no increase in input. The vision of permanent, ordained U.S. domination of world markets.

What happened? Who killed Santa Claus?

A lot of things happened, all at once. But what principally happened was that the most productive economy in the history of the world became steadily less productive, and less competitive.

U.S. productivity in terms of total output declined. For over two decades, the gross national product increased at an average rate of about 4% per year. For 1970 and 1971, the rate dropped by almost three fourths—to 1.0%. The loss in output for the two years was \$60 billion.

Productivity in terms of output per man-hour declined.

From an average annual increase of 3.1%, 1950-1968, to an average 1.7%, 1968-1971.

Productivity in terms of cost efficiency declined. While output per man-hour was increas-

ing less than 2% a year, compensation per man-hour was increasing 7.4% a year.

Meanwhile, other changes were occurring.

The structure of the U.S. economy was changing. Services accounted for 30% of the GNP in 1950—37% in 1960—42% in 1970.

Demands on the shrinking producing base were increasing. The military burden, the burden of public needs, the tax burden, all grew heavier.

Competition in the world marketplace was increasing. Our major competitors became more productive.

West Germany continued to increase GNP and output per man-hour both at an average annual rate of 6%—and to increase exports 7% a year.

Japan increased GNP by an amazing 9% a year—output per man-hour 12%—exports 15%.

The U.S., in contrast, increased exports a bare 2% in 1971, and for the first time in this century imported more than it exported, by about \$2 billion.

What, or who, caused the decline in U.S. productivity?

What, and who, did not?

The measurements of output, of output per man-hour, or of cost efficiency do not measure

the effectiveness of labor alone, or of management alone, or of government alone. They measure and reflect on the efficiency of labor *and* of management *and* of government—and of the system that links all three in a functioning whole.

The decline in productivity is a result of the attitudes and actions of labor, and of management, and of government, and of the American people. It is the final result of a national attitude, and of the sum total of 200 million actions and inactions.

Because the decline is, above all, the result of waste. Waste of time, waste of money, waste of materials, waste of effort, and waste of spirit. And the truth is, this is an extravagantly, almost proudly, wasteful society.

So who is to blame? Nobody. And everybody. In the immortal words of Pogo: "We have met the enemy, and he is us." Who shot Santa Claus? We did.

And it doesn't matter. What matters is that, for whatever reason, we are all in the same boat. Neither labor nor management nor government can prosper, and most assuredly the American public cannot prosper in an unproductive and noncompetitive America.

It is time to stop fixing the blame and start fixing the boat. And the place to start is with the waste.

One way or another, we have got to reduce the waste of time—on or off the job. Due to the attitudes or actions of labor, or of management, or of government.

The waste of money—squandered, misspent or lost down a multitude of ratholes by careless labor, careless management and magnificently careless government.

The waste of materials—due to heedless consumption and needless neglect—by labor, management, government and the public.

The waste of effort—in meaningless, misdirected, mismanaged work. The fault of management, and of labor, and of government.

And the waste of spirit, energy and goodwill—in endless confrontation between labor, management, government and the myriad other groupings in a contentious society.

Quite an order! To make America productive again, all we have to do is reform the attitudes and redirect the actions of a nation.

But all great endeavors begin with a single idea. And in this case the idea is simple, stark and direct—we can no longer *afford* the waste. The richest nation on earth is no longer so rich or so abundantly wealthy as to be able to ignore reality.

Santa Claus is dead!

We had best learn to live without him. Starting now.

We at McGraw-Hill believe in the interdependence of American society. We believe that, particularly among the major groups—business, professions, labor and government—there is too little recognition of our mutual dependence, and of our respective contributions. And we believe that it is the responsibility of the media to improve this recognition.

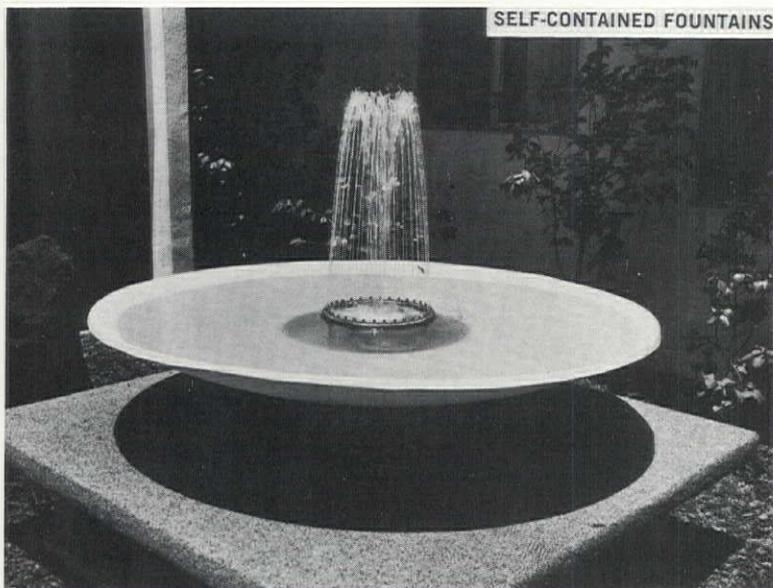
This is the second of a series of editorial messages on a variety of significant subjects that we hope will contribute to a broader understanding.

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John R. Emery
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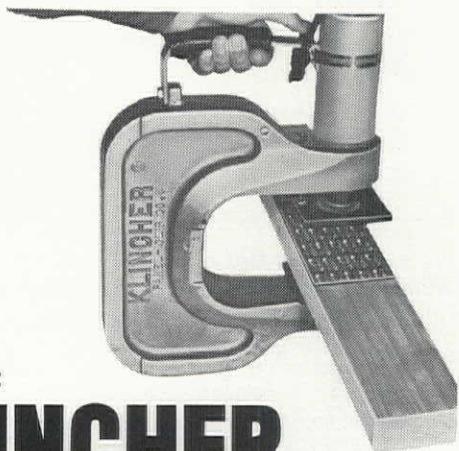
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Carrier's new split system equipment is tailored neatly to apartments. In both size and cooling capacity.



Inside, our 40VU fan coil unit stands out of the way in a closet. And quietly cools an apartment.

Comes in six sizes to match your apartment sizes. And now or later, you can slip in an electric heating coil. We made room for it. Upflow. Or downflow.

On larger models, a solid state circuit even controls the fan speed. Set it. And forget it.

Outside, Carrier's new 38GS Compact condensing unit completes the system. 16" low on the roof. Or behind the bushes on the ground.

Its upflow air exhaust cuts down the sound. So does its unique computer-designed fan.

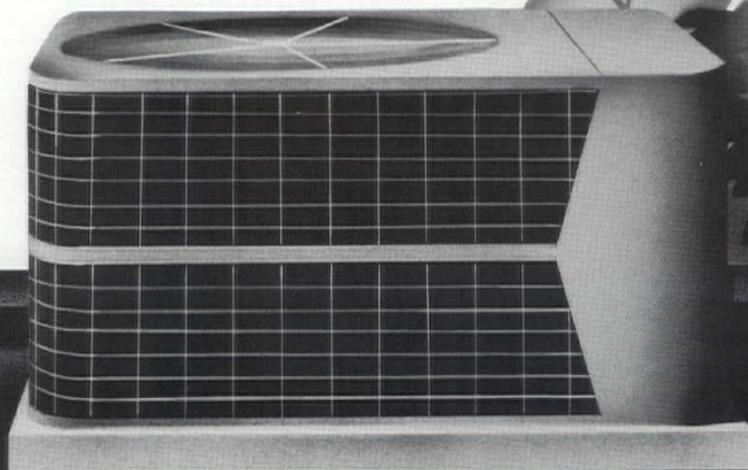
Like its inside companion, the 38GS comes in the sizes you need to handle tons of cooling in any apartment complex. Simply.

Know, too, that since the 38GS-40VU system carries our name, you'll get the kind of tenant recognition and dealer service that's made our name.

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Buckle up.

Hard-working Ford 4x4's TOW... HAUL... CLIMB just about anywhere.

Ford engineers blueprinted extra-tough specs into Ford 4x4's to take on jobs that seem impossible to get to and around on.

Ground clearance is high so you don't get earth-bound on hills, stumps, boulders and the like. Front and rear overhang is short so you can keep going over abrupt inclines and on roads that should be there but suddenly aren't. Hood sections and doors are of double-wall construction for extra strength. The double-wall tailgate on Styleside models can support a ton! And the double-wall cargo box is all-welded. Tough Cardan universal joints at the front wheels provide an even flow of power in all turning positions.

F-100 4x4 Pickup (GVW to 5,600 lbs.) features Ford's exclusive Mono-Beam front suspension with coil springs, forged radius rods and a steer-

ing linkage shock absorber. This kind of muscle gives you the sure footing needed for rugged off-road use. Single-speed transfer case, and 4-speed transmission are standard. Free-running manual hubs and power brakes optional. 240-cu. in. Six is standard; 360-cu. in. V-8 optional.

F-250 4x4 Pickup (GVW to 7,700 lbs.) is an all-round workhorse that seems to thrive on punishment. The beefy front suspension has long, resilient leaf springs and lubrication-free shackles. Free-running hubs, 2-speed transfer case, and 4-speed transmission are standard. 300-cu. in. Six is standard; 360-cu. in. V-8 optional. Power brakes also optional. Six-man crew cab with four doors and two full-width seats is also available.

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The idea of a builder model central cooling unit is to build a quality unit for an economical price. The difference between our condensing units and others is the quality features that only General Electric puts into a builder model.

To start with, there's the General Electric Climatuff™ compressor.

What's special about the Climatuff compressor is the special things we put into it. Things like super-strong motor insulation that resists refrigerant contamination and helps to withstand unusual voltage surges.



The Climatuff compressor also has Swedish steel valves, and a centrifugal oil pump for complete lubrication of all moving parts.

In addition each 230-volt compressor is tested at the factory to start with a power input of only 170 volts—about 75% of rated voltage.

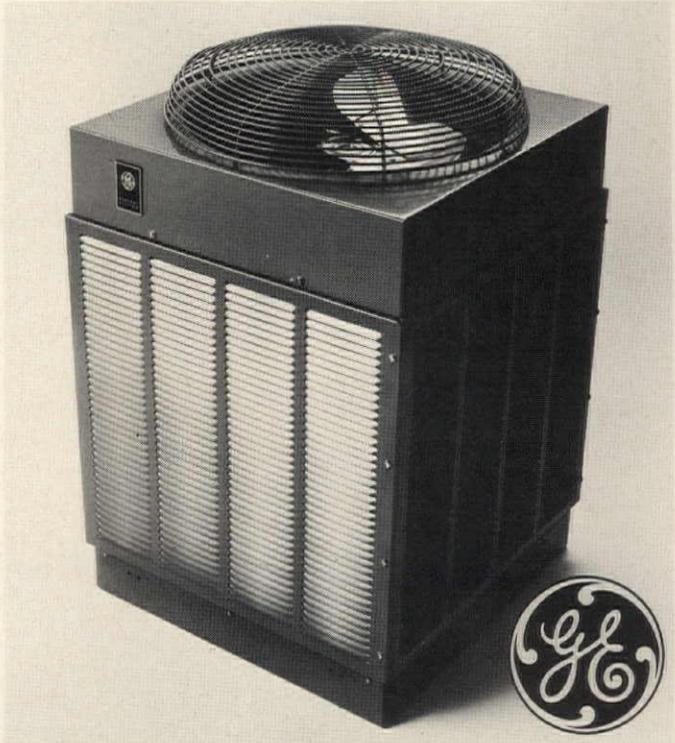
The Climatuff compressor is so good, more than 500,000 of them have been installed with a remarkable record of reliability.

Top air discharge in cooling unit design is an idea that was pioneered by General Electric. And we still are unique because we bring air in from four sides at a low velocity which helps to prevent clogging of condenser surface with leaves and grass clippings.

Only GE models have Spine Fin™ condenser coils. The big advantage here is that this eliminates over 90% of brazed joints, where leaks can occur and cause failures.



And then there's our National Service Contract. This plan offers customers an



established cost for service from the second through the fifth year of ownership including both parts and labor required as a result of normal usage. (See contract for normal maintenance requirements and exclusions.)

The contract, obtained at the time of installation, is between the purchaser and General Electric. For a 36,000 BTU/H unit the cost is only \$109, plus state and local taxes. The work is done by the General Electric franchised dealer or authorized servicer.

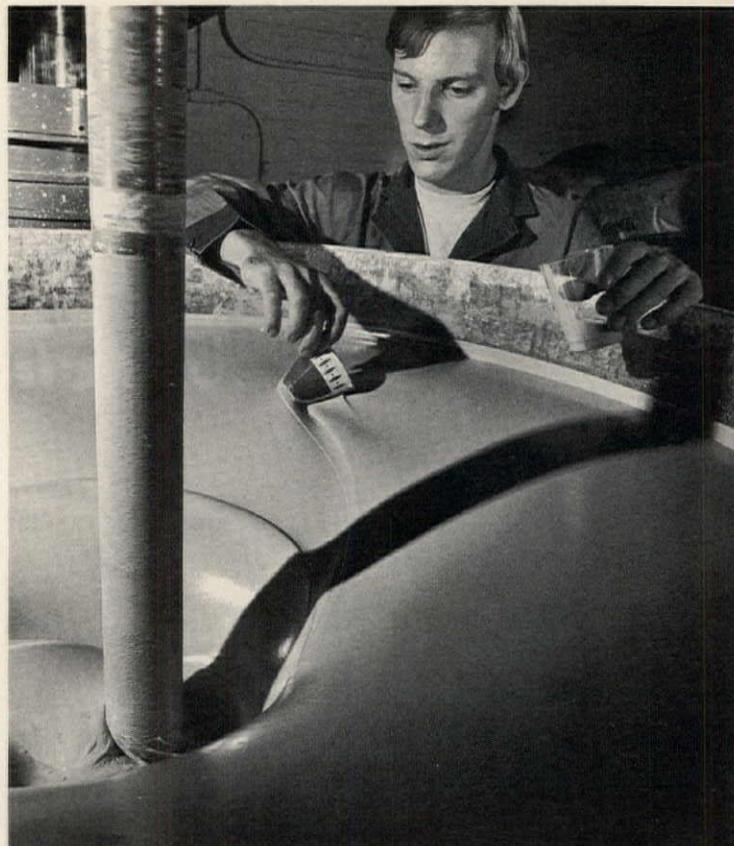
For the full story on quality and dependability, phone your GE central air conditioning dealer. He's listed in the Yellow Pages under "Air Conditioning Equipment and Systems."

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PRODUCTS/COATINGS, ADHESIVES



Construction adhesive, suitable for use on all structural materials, is available in 1/10-gal. and 1-qt. spout cartridges and 5-gal. pails. Not a contact adhesive, it allows repositioning for up to 20 minutes. B.F. Goodrich, Akron, Ohio. CIRCLE 238 ON READER SERVICE CARD



Ready-mixed masonry coating prevents wet basement floors and leaky walls. The waterproof, mildew-resistant material with a "Pliolite" resin base can be applied with a brush or roller. Goodyear Tire & Rubber, Akron, Ohio. CIRCLE 234 ON READER SERVICE CARD



Galvanizing compound in an aerosol can may be applied to any iron or steel surface. The crack-resistant, rustproof coating, containing 95% zinc, eliminates hot-dip galvanizing. It can be used alone or under paint. Devcon, Danvers, Mass. CIRCLE 240 ON READER SERVICE CARD



Carpet adhesive has coverage of 80 sq. yds. per gal., about 7 times the normal, which results in greatly reduced installation costs. Suitable for vinyl- and latex-backed carpet, the adhesive spreads thin and even. 3M, St. Paul, Minn. CIRCLE 237 ON READER SERVICE CARD



Epoxy latex paints combine the hardness, adhesion and durability characteristics of epoxy plastic polymers with those of vinyl and acrylic emulsions. The line consists of a wall paint, a house paint and a latex enamel. All are available in white and 2 tint bases for color mixing. Zynolyte, Gardena, Calif. CIRCLE 239 ON READER SERVICE CARD



High-performance finish for interior or exterior wall use is available in gloss, semigloss or flat. "Poly-X", which can be scrubbed with abrasive cleansers, is non-chalking and resistant to mildew, dirt pick-up and chemical fumes. One coat covers well and dries in one-to-two hours. Pabco, Emeryville, Calif. CIRCLE 235 ON READER SERVICE CARD



Narroline® windows by Andersen Corp.

LOF introduces gas glass.

LOF Thermopane® insulating glass used to have $\frac{3}{16}$ " of dry air between the panes. Good insulation.

Now, all LOF Thermopane units with the GlasSeal® edge have $\frac{3}{16}$ " of inert gas between the panes, equaling a $\frac{3}{8}$ " dry air space. We call it ... XI.™

The extra insulation means that when it's cold and dry outside, the inside of a home can have a comfortable temperature and regulated moisture.

This means there is less chance of windows fogging.

By letting you keep the humidity higher, LOF's new Thermopane units with sealed-in inert gas can save money on heating bills. More balanced indoor humidity helps keep people feeling better in winter.

Tell your customers about new GlasSeal Thermopane with XI. The gas glass from Libbey-Owens-Ford Company, Toledo, Ohio 43695.

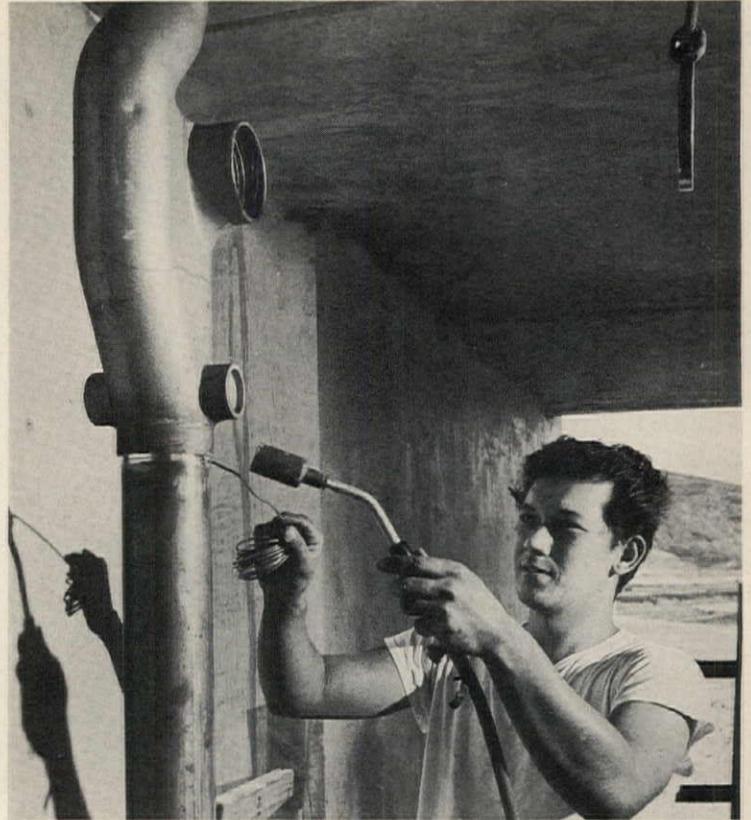
Making progress
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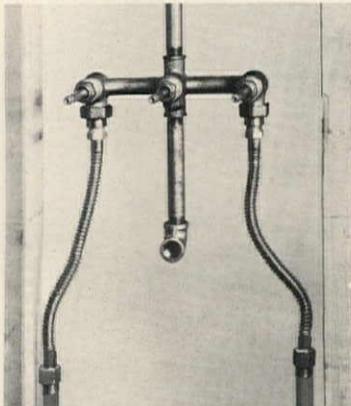
Water conditioner removes hardness, iron and hydrogen sulfide from water while filtering out silt, sediment and rust. Water is run through a bed of resin that draws out the pollutants. Triple hull construction

of conditioner tank consists of an all-plastic inner liner, a case of rugged heavy-gauge steel and a chipproof, scuffproof, styrene exterior. Culligan, Northbrook, Ill. CIRCLE 226 ON READER SERVICE CARD



Prefabricated plumbing wall is a self-aerated one-stack drainage system suitable for two-story garden apartments to 40-story office towers. Savings of up to 12 feet of water tubing can be achieved per bathroom

by using individual fixture stops. In a back-to-back bath arrangement, one lightweight set of hot and cold lines can do the work of two. Copper Development, New York City. CIRCLE 227 ON READER SERVICE CARD



Flexible copper connector simplifies the hook-up of tub and shower valves. The in-the-wall connector eliminates settling problems and the measuring, cutting, fitting and fabricating of pipe. It is designed for iron pipe and copper use. American Metal, Los Angeles. CIRCLE 228 ON READER SERVICE CARD



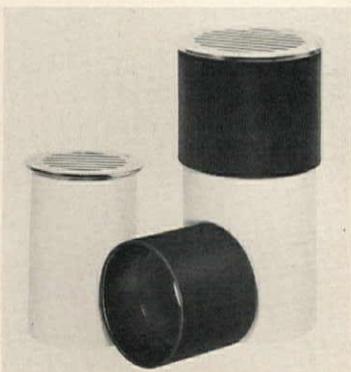
Ball valves are designed so that all internal parts can be removed and inspected without taking the valve out of the pipe line. Ball is free-floating and self-aligning. It minimizes flow resistance and can be used in limited spaces. Lunkenheimer, Cincinnati, Ohio. CIRCLE 229 ON READER SERVICE CARD



Compact water heaters are designed for easy installation in limited spaces. Glass-lined units are equipped with copper tubing or galvanized steel pipe that can be connected directly to the tank without dielectric unions or couplings. Rheem, Chicago. CIRCLE 230 ON READER SERVICE CARD



Joint fittings for use with waste piping systems eliminates the heat fusion process for connecting the piping. The only tools needed to assemble the fittings are a tape measure, a tube cutter and a torque wrench, reducing installation time. Orion Fittings, Kansas City, Mo. CIRCLE 231 ON READER SERVICE CARD



Plastic drain grates that are three and four inches in diameter have a double shoulder design that makes a snug fit inside styrene standard pipe or a coupling and fitting. It is also possible to design the drain system without couplings. Adjustments on close tolerances and dimensions are easier without the need of couplings. The grates are rustproof, resist acids and easily withstand heavy traffic wear. National Drain, Van Nuys, Calif. CIRCLE 232 ON READER SERVICE CARD



Leak detecting kit for piping eliminates the necessity of on-site air compressors which provide the necessary pressure source. After both ends of the pipe are shut, a pressure test line is inserted into the inspection connection of the gas line shut-off valve. The pressure gauge in the kit indicates the level of charge and holds at the highest reading indication. If a leak is present, a second pointer moves lower. Cyclonics, Medina, Ohio. CIRCLE 233 ON READER SERVICE CARD

FIREPLACES

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Majestic

A touch of luxury that sells housing...

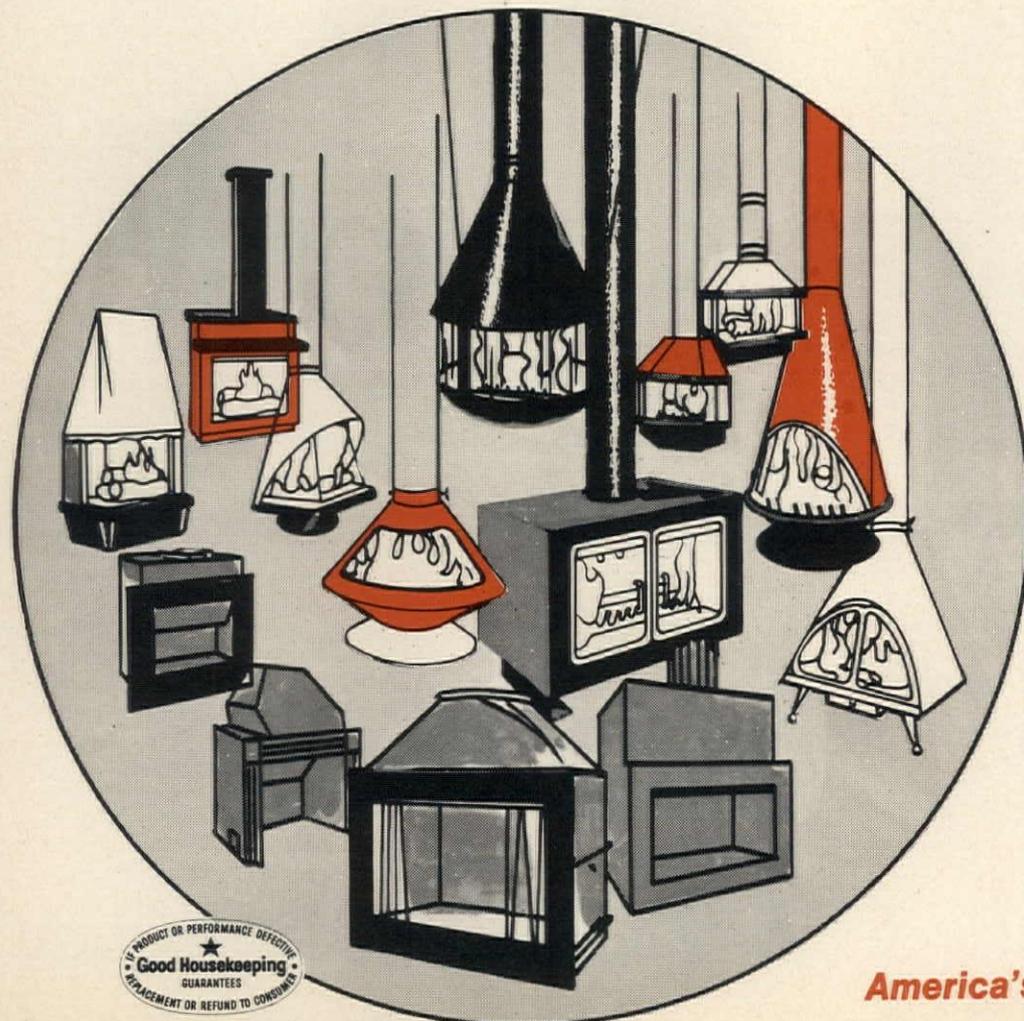
In new construction or remodeling, single family or multi-family, Majestic fireplaces enable you to provide the universal appealing luxury that speeds sales and increases your return on investment.

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"America's leading fireplace manufacturer" has the widest selection of fireplaces for:

any location - any room - any type of dwelling.



Built-in — choose a Majestic® Thulman® for a conventional built-in fireplace. The prefabricated fireplace-and-chimney units are shipped to job site, ready to install on wood flooring, adjacent to beams, joists or any wall material. The zero clearance eliminates construction limitations and the high cost of full masonry installation.

Majestic Thulman unitized, compact fireplaces — front-opening and corner models — in three sizes are complete with proper proportioned firebox, built-in damper and divided, sliding fire screen. "Finish-off" your installation with any surround treatment or use the prefinished matte black surround on each unit. All have the U.L. label. Or choose the Majestic 36" circulating gas-fired built-in or the compact 28" decorative gas unit that fits between studs and is only 13" deep.

Contemporary — Majestic also makes 22 models of profit making contemporary fireplaces for the imaginative builder. Each unit ready to install — package accommodates an 8' ceiling — connects to existing or prefab flue. Six decorator colors in wood-burning models or choose convenient, efficient gas-fired or electric units. Free-standing, wall-hanging or suspended models all carry the Good Housekeeping seal — a merchandising aid at "sale" time.

Send for Majestic's **FREE** catalogs and Designers Handbook of unusual installations TODAY!
The Majestic Company, Huntington, Indiana 46750

Majestic

An American-Standard Company

America's leading fireplace manufacturer





The Quiet Purr of Quality.

Turn on any one of our three tabletop whiteprinters and the quiet purr you hear bespeaks quality. For these are precision engineered machines, the most bug-free diazo reproducers of engineering drawings extant. They're so capable, so dependable, so reasonably priced, they're replacing the big console models in many reproduction centers. Our copiers have to be almost purrfect: we back them with a full year warranty (a Blu-Ray exclusive) and 600 dealers coast to coast. Lease plan available. Send for our complete line brochure. Blu-Ray, Incorporated, 84 Westbrook Road, Essex, Connecticut 06426. Telephone (203) 767-0141.

BLU-RAY

CIRCLE 65 ON READER SERVICE CARD



Hand-carved mahogany door, "Toulouse," is available carved on one side or two in standard and custom sizes with matching laterals and transoms. It is part of the "El Dora-

do" collection which also includes heavy wood grilles and doors of hand-carved wood and wrought iron. Pinecrest, Minneapolis, Minn. CIRCLE 260 ON READER SERVICE CARD



Community Builders

... body and spirit builders, too!

Wherever there is concern for the safe growth and development of children, GAME TIME play areas become the best children-sitters in the world. And they help sell housing.

The community you build today helps shape tomorrow's citizen.

Full color catalog of GAME TIME "imagineered" playground equipment, free upon request.



GAME TIME, INC.

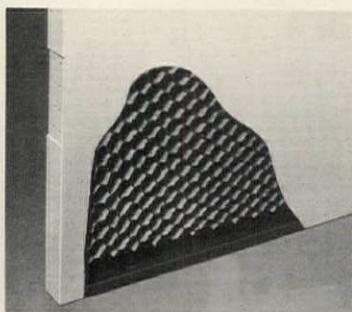
Litchfield, Michigan 49252



Pre-finished millwork including pre-hung interior doors, entrance units, molding, trim, windows and patio doors has uniform colors and stains. Interior finish is offered in

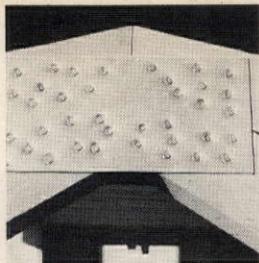
walnut, fruitwood or white. Exterior is finished in "XL-70", a bonded white polyurea coating. Marvin Windows, Warroad, Minn.

CIRCLE 261 ON READER SERVICE CARD



Honey-comb core in steel doors has small cell construction to achieve high sound insulation ratings without special gaskets and to act as thermal barrier. The phenolic resin-impregnated core provides a door strong enough to support up to 35 lbs. of pressure per sq. inch. Doors in a wide range of sizes and styles are adaptable to a variety of locksets. Pioneer, Carlstadt, N.J.

CIRCLE 262 ON READER SERVICE CARD



Two Bostitch 20-gauge truss plates lock each joint with rivet-like strength.

Using the Bostitch Clinch Nail System, we assembled this Fink roof truss. Then Fred and Bernie climbed on board and we hoisted them into the air. The truss bowed but the joints held fast, even with the racking stress of two grown men on either side. (Many of your own trusses may be subjected to similar racking in handling, shipping and installation.)

Proof that the Bostitch Clinch Nail System builds roof trusses strong enough to withstand this kind of stress.

The exclusive Bostitch Clinch Nail System – a complete package of coil-fed nailers, compressor, hoses, 2-ply truss plates, jigs, clamps, and Bostitch Clinch Nails that hold with rivet-like strength.

Other Bostitch construction systems include manual and pneumatic nailers and staplers, plus nailing heads for automated framing and sheathing machines. For the widest choice in fastening systems, send for our new construction capabilities brochure. Write Bostitch, 103 Briggs Drive, East Greenwich, R.I. 02818.



The Model N3 portable coil nailer drives 250 clinch nails without reloading . . . nails 5 times faster than by hand.

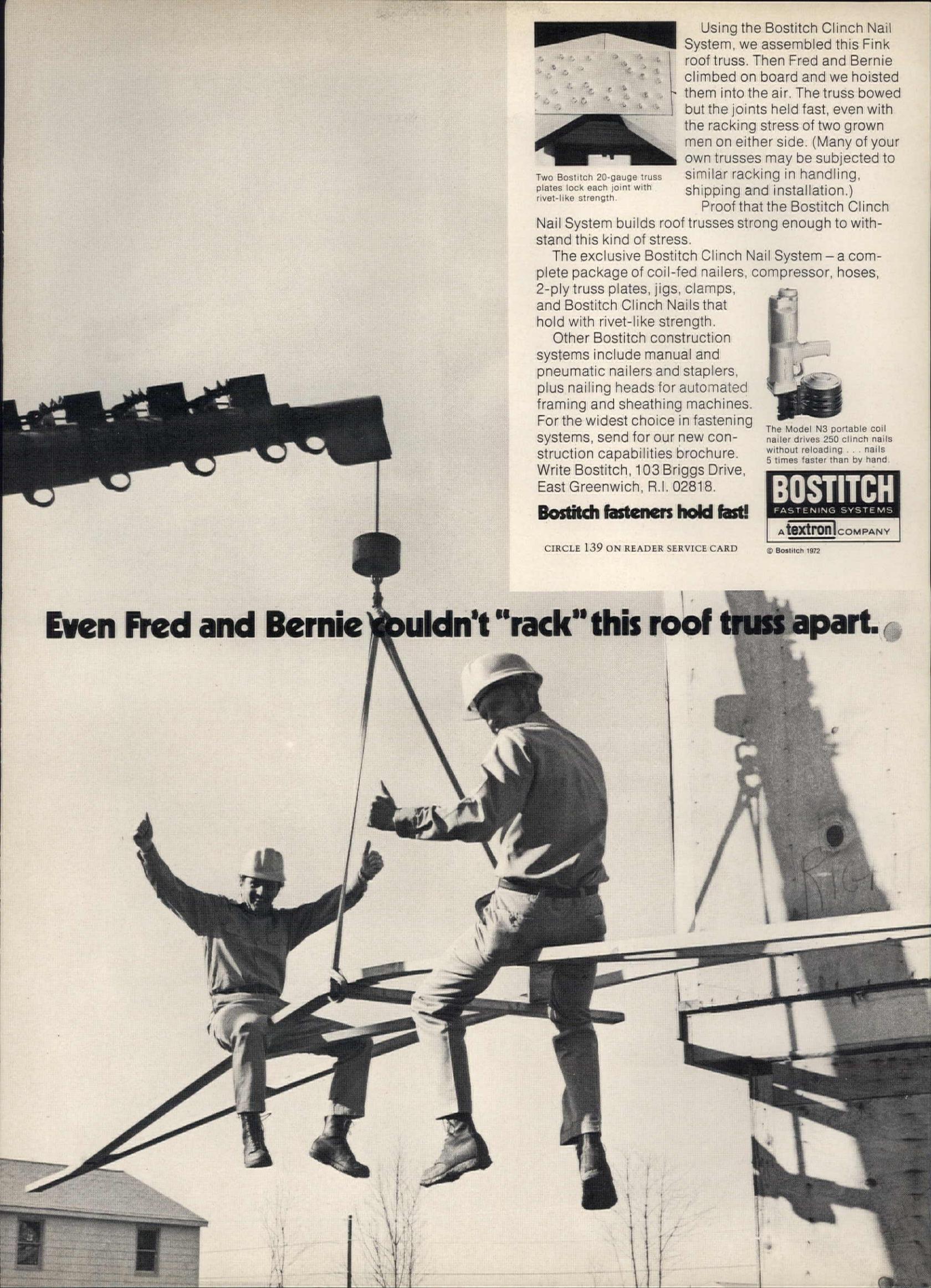
Bostitch fasteners hold fast!



CIRCLE 139 ON READER SERVICE CARD

© Bostitch 1972

Even Fred and Bernie couldn't "rack" this roof truss apart.





Outstanding STUDIO STAIRS assure "custom designed" appearance. Each stair is produced to individual job specifications for easy assembly.

Studio Stair.

the stair with a flair

by AMERICAN PANEL PRODUCTS, INC.
1735 Holmes Rd., Ypsilanti, MI. 48197

CIRCLE 66 ON READER SERVICE CARD

Why pay an answering service when you can own your own?



Dictaphone has a machine to make sure you never lose another cent through a missed phone call or a garbled message. In fact, we have a whole line of them.

They're called Ansafones. You can buy one outright or possibly lease it for about what you're paying your answering service now. And it works for you 24 hours a day. 7 days a week.

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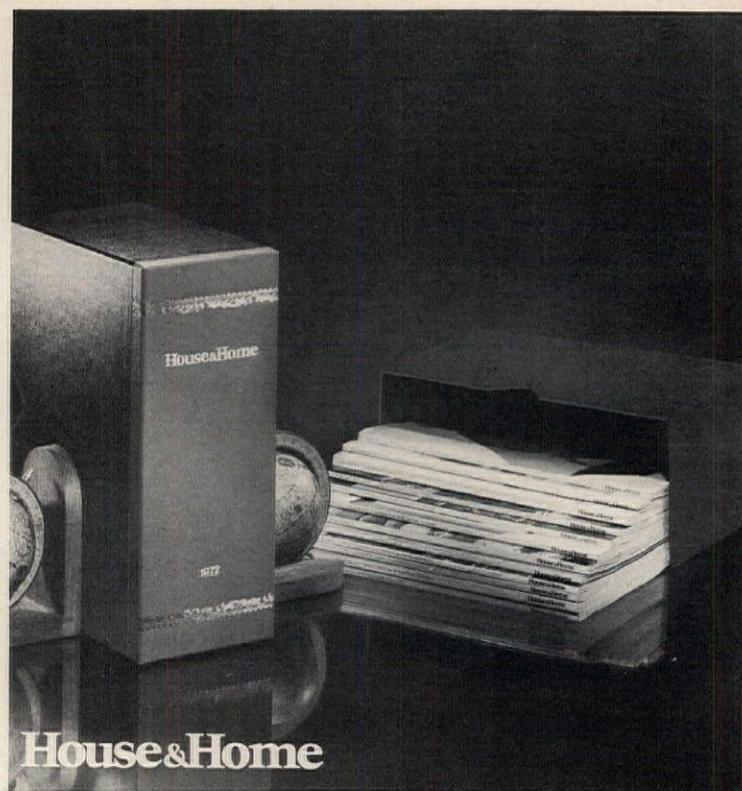
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Company _____ Phone _____

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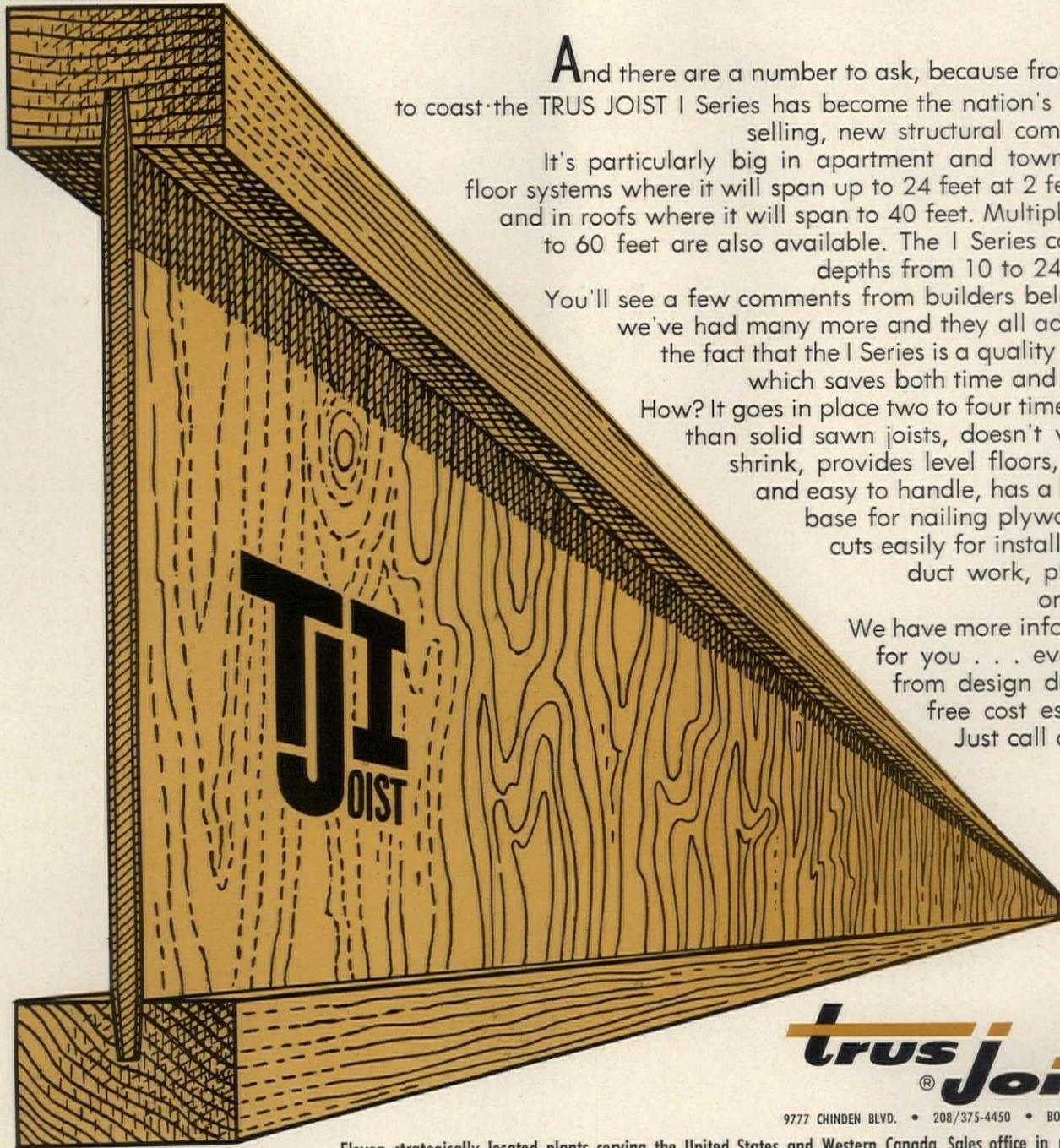
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It's particularly big in apartment and town house floor systems where it will span up to 24 feet at 2 feet O.C. and in roofs where it will span to 40 feet. Multiple spans to 60 feet are also available. The I Series comes in depths from 10 to 24 inches.

You'll see a few comments from builders below, but we've had many more and they all add up to the fact that the I Series is a quality product which saves both time and money.

How? It goes in place two to four times faster than solid sawn joists, doesn't warp or shrink, provides level floors, is light and easy to handle, has a broader base for nailing plywood and cuts easily for installation of duct work, plumbing or wiring.

We have more information for you . . . everything from design details to free cost estimates. Just call or write.

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Eleven strategically located plants serving the United States and Western Canada. Sales office in principal cities.

WATERGATE SOUTH: Havenwood Const. Corp.

Virginia Beach, Va., 400 Garden Court Units

● "We are delighted with TRUS JOISTS. They have accelerated our production schedule and given us a much improved framing job. Our subcontractors find that the plumbing, electrical and ducting systems are much easier to install."

Louis L. Rostov, President

TOWNER APARTMENTS:

Charter Bldg. & Dev. Corp.

Albuquerque, N.M. 68 Four-plex units

● "We really like their economy in speeding the floor and roof framing and the ease of handling on the job. They're straight and uniform and the cantilevers eliminated the costs of supporting posts."

Rod Peterson, Job Superintendent

WILLOWBROOK APARTMENTS:

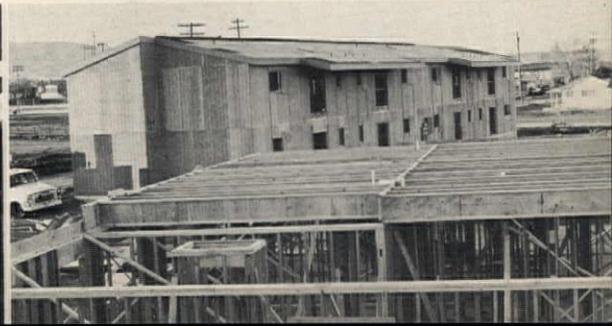
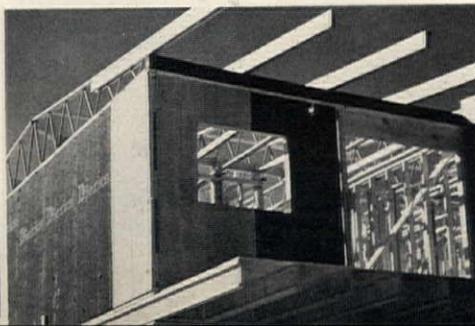
McDonald Const. Co.

Reno, Nevada 183 units

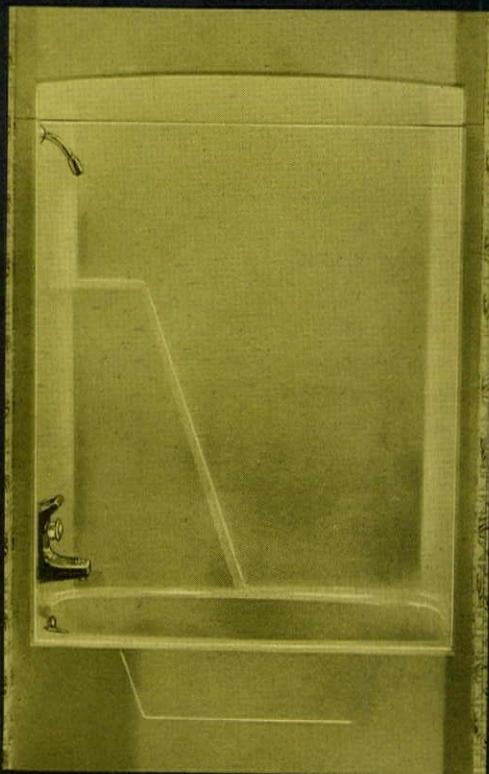
● "With your I Series the work goes much faster and we'll have a real saving on the job. We're planning to use them again on two more apartment jobs, one of 80 units and another with 200 apartments."

Bud Michelson, Project Manager

CIRCLE 141 ON READER SERVICE CARD



Corlglas™ broke the code on tubs and showers



Now Corlglas is producing tub and shower units that have been classified as "non-burning." This is not just a statement of opinion by the Corlglas management. It is a statement of fact supported by the U.S. Testing Company of Tulsa, Oklahoma, which extensively tested the fire-retardant compound used in making Corlglas tubs and showers.

In addition to their "non-burning" classification, the modern design, fluid lines, and soft, high-fashion colors of Corlglas help builders everywhere by increasing the consumer acceptance of homes, apartments, and building modules. Corlglas tubs and showers provide a wide selection for any building project you might have.

corl corporation

1010 W. Dewey St. • Bremen, Ind. 46506

The People Who Make Ideas Work



Write for full-color, full-line
Corlglas folder.

PRODUCTS/TOOLS



Electrically driven vibro plates that compact granular soil as well as hot and cold asphalt mixes control air and noise pollution. Exhaust emission and accompanying noise common to similar tools with gasoline engines are eliminated. Shown are



a standard model with 2,140 lbs. of force (above left), and one with 5,000 lbs. of force (above right). Noise reducing accessories for gas-powered machines are also available. Wacker, Milwaukee, Wis.
CIRCLE 253 ON READER SERVICE CARD



Breaking tool delivering 80 ft./lbs. of energy at impact point, easily demolishes concrete, asphalt and rock. The lightweight portable tool can be used anywhere a sledge is called for or to drive posts, tube anchors, pipes and stakes. Designed for safety and speed, impact end of the breaker never loses contact with the object being demolished or driven. A push on the handles starts the pounding action, then a spring loaded mechanism lifts the driving unit. Kelley, Buffalo, N.Y.

CIRCLE 254 ON READER SERVICE CARD



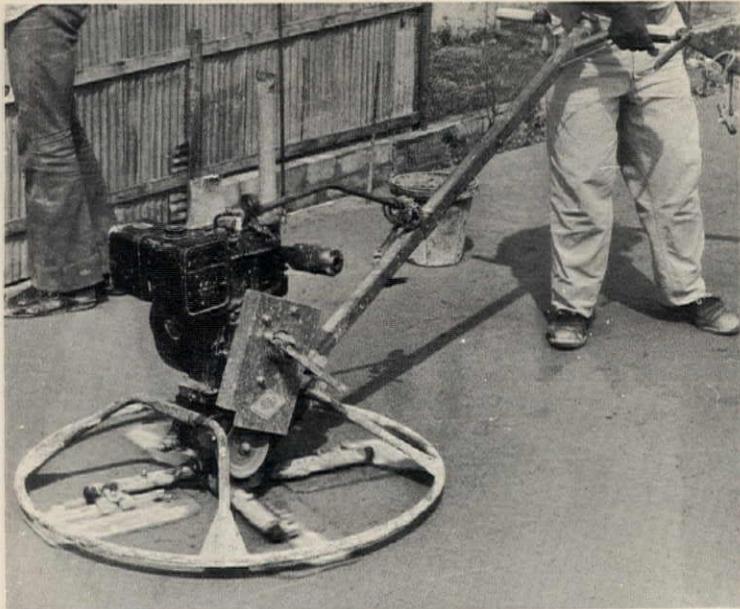
Cable puller can be adapted to use two lines for double pulling power. Tool, which can be operated by one man, pulls up, down and horizontally while standing on the floor. Weighing only 53 lbs., the puller features a telescoping shaft with 3" adjustments up to 9'. Gebo Tool & Equipment, Van Nuys, Calif.

CIRCLE 255 ON READER SERVICE CARD



Wallboard lifting device has heavy-duty arms that lift and hold standard wallboard sections, up to 16' long, in position for seaming and nailing. Constructed of heavy steel tubing, unit has a gear drive assembly for raising and lifting and a hand wheel control. It is on wheels for easy handling. Astron, Findlay, Ohio.

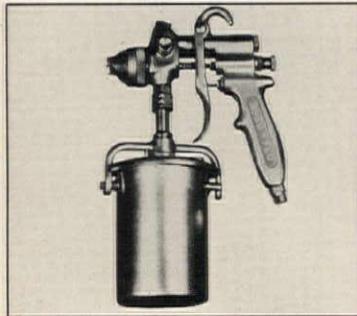
CIRCLE 256 ON READER SERVICE CARD



Heavy-duty 36" diameter power trowel with sliding sleeve-type clutch and a dead man lever meets OSHA standards. Tool has finish

blades, float blades, a stationary guard ring and an adjustable handle. Stow, Binghampton, N.Y.

CIRCLE 249 ON READER SERVICE CARD



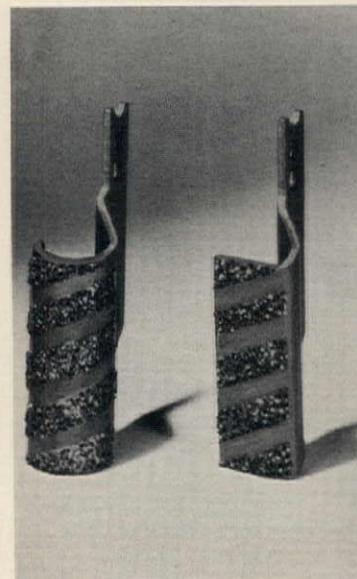
Medium production spray gun can operate from a pressurized material supply tank or be easily converted to a cup gun siphon operation. Weighing only 1½ lbs., the gun provides high quality atomization in pattern control. Suitable for use with lacquer and enamel finishing, the unit, which works on 1-1½ hp air supply, sells for under \$35. Spee-Flo, Houston, Tex.

CIRCLE 250 ON READER SERVICE CARD

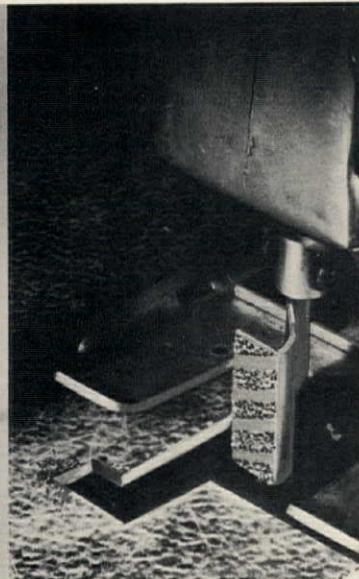


Electric glue gun has trigger mechanism that feeds solid hot-melt glue stick into unit and controls the flow of liquid glue applied to a surface. A factory set thermostat assures consistent glue melting and eliminates manual control of temperature. USM Corp., Reading, Pa.

CIRCLE 251 ON READER SERVICE CARD



Power file created by attaching a "Saber file" to a saber saw tool, is coated with tungsten carbide. Files, for close quarter sanding and



filing, can be used on various materials including tiles and fiberglass. New Concepts, Algonquin, Ill.

CIRCLE 252 ON READER SERVICE CARD

Non-burning* Corlglas™ gives builders the edge



Now that all Corlglas bathroom tubs and showers are classified as "non-burning," builders can readily take advantage of all the other benefits of Corlglas products. Starting with the easy installation that is possible with Corlglas. You don't need a big crew to make the installation, and it doesn't take forever. Savings with Corlglas tubs and showers keep going after installation with the reduction of expensive call-backs that every builder hates to get. With Corlglas, not only does your bottom-line profit increase, but you can count on it to stay that way. Specify Corlglas on your next project.

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*Write for test results, conducted by the U.S. Testing Company.



Today's woman is different.
To sell her, you have to
see things her way.

And one of the first things she sees for her home is built-in cleaning. All the worksaving items you include in your homes or apartments suddenly become less important when she's faced with pushing and pulling the same old heavy sweeper every single day.

Which is why the H-P VACUFLO Built-in Cleaning System should be first on your list of convenience extras. It's the Pioneer built-in: refined to performance perfection ... but priced to compete. Installation is fast, easy, uncomplicated. And the end result is the most thorough cleaning job available.

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HP VACUFLO

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Phone 216/875-5556



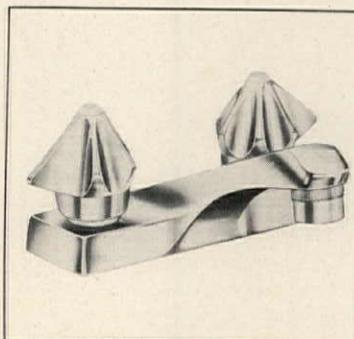
Complete bathroom ensemble features a medicine cabinet with an 18"x28" plate glass mirror and a decorator frame in a choice of four finishes. Available lighted or unlighted, the cabinet can be surface-

mounted or recessed. A marble vanity top, with an integral bowl and a gold faucet set, caps a base and matching drawer units. General Bathrooms, Elk Grove Village, Ill. CIRCLE 257 ON READER SERVICE CARD



Shower cabinet, thermo-formed of modified acrylic, is non-rusting, stain resistant and never needs refinishing. Unit comes complete with factory-installed drain and

shower valves and heads. Header bar incorporates a slide track and nylon curtain holders and curtain. Formica, Cincinnati, Ohio. CIRCLE 258 ON READER SERVICE CARD



Contoured handles accent the "Alpha" line of decorative plumbing hardware. Included in the group are bath and shower fittings, lavatory faucets and kitchen sink trim. The multi-faceted triple chrome-plated handles feature red and blue index buttons to go with any motif. Sterling Faucet, Morgantown, W. Va. CIRCLE 259 ON READER SERVICE CARD

12 NEW FEATURES EQUAL ONE GREAT ELECTRIC BASEBOARD

Snap-off cover, ribbed
for extra strength

plus junction boxes at
both ends

plus knockouts at ends,
back, bottom

plus new baffle for
cool top

plus cool-air slots for
thermostat

plus new all-aluminum
heating element

plus new airflow pattern
for clean walls

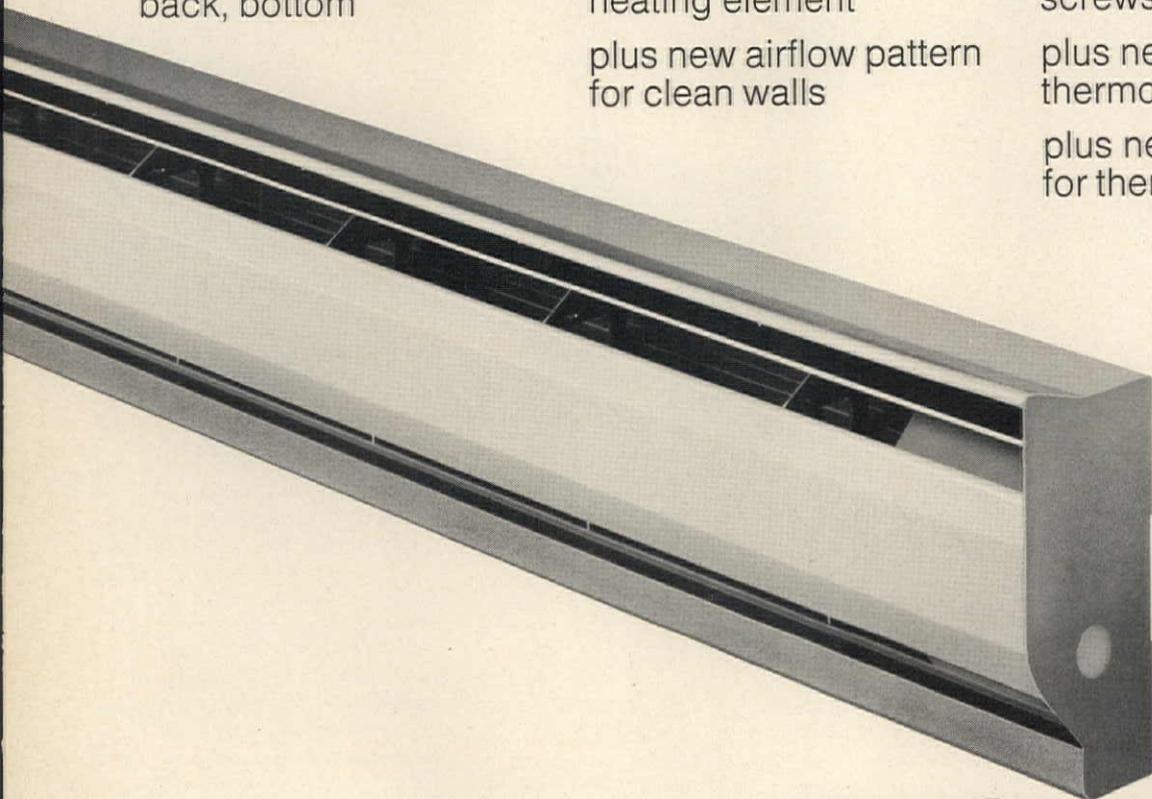
plus thermal sensor
safety cut-off

plus floating suspension
for quiet operation

plus installation slots for
screws (no heat waste)

plus new snap-action
thermostat at either end

plus new fast-mount
for thermostat



New Hunter Heatmaster

Obviously, Hunter's new Heatmaster convection baseboard is all-new, inside and out. Yet it still has the features you count on. Dependable performance. The popular goes-with-anything beige finish. The choice of unit or wall thermostat. The rugged heavy-gauge steel construction. The fast warm-up and economical operation. The wide variety of models—42 in seven lengths—single, dual and triple rated.  Send coupon for further information.

CIRCLE 145 ON READER SERVICE CARD



Hunter Division, Robbins & Myers, Inc.
2500 Frisco Ave., Memphis, Tenn. 38114



Please send full information on new
Hunter Heatmaster Electric Baseboards.



Name _____

Company _____

Address _____

City _____ State _____ Zip _____

Hunter has the complete line in electric heat

LITERATURE

Marble-look vanity tops are featured. Photos show lavatory styles, colors and streaking patterns available. Specification charts included. Hole-punched for binder use. Bradley, Monomonee Falls, Wis.
CIRCLE 301 ON READER SERVICE CARD

Spandrel glass and insulated spandrel panels are described in hole-punched brochure. Text, drawings and charts include information on product application and aesthetics, color, availability and performance, typical construction, wind load, maintenance and glazing. PPG, Pittsburgh, Penn.
CIRCLE 302 ON READER SERVICE CARD

Faucet catalog is divided into single- and two-handle faucet sections. Color-coded index lists kitchen and lavatory faucets, fittings and accessories. Also included are a reproduction of warranty and a list of sales representatives. Book is hole-punched for binder filing. Bradley, Menomonee Falls, Wis.
CIRCLE 303 ON READER SERVICE CARD

Fiberglass acoustical ceiling tile brochure discusses size, dimensional stability, sound absorption, insulation value, fire safety rating, light reflection, maintenance and application considerations. Diagrams show various erection procedures. Tile styles and finishes are pictured. Owens/Corning, Toledo, Ohio.
CIRCLE 304 ON READER SERVICE CARD

Architectural Index for 1971 is a reference guide to articles in *AIA Journal*, *Architectural Forum*, *Architectural Record*, *Interiors*, *Journal of Architectural Education*, *Landscape*, *Progressive Architecture* and *HOUSE & HOME*. A complete reference to published information on specific buildings, building types, materials, methods of construction, etc. Includes a summary of headings for speedy location of subjects in main index. Available by sending \$7 to *Architectural Index*, P.O. Box 1168, Boulder, Colo. 80302.

Plastic form liners for concrete are described individually by texture on 5 one-page flyers. A sixth sheet discusses chamfer and rustication strips for use with the forms. A close-up photo of each texture, discussions of application, pattern size and effect are included. Symons, Des Plaines, Ill.
CIRCLE 305 ON READER SERVICE CARD

Fireplace dampers are compared in this brochure, "How to Build a Better Fireplace at Lower Cost." Step-by-step photographs show construction of two front-opening fireplaces, one with cast-iron dome damper, the other with steel damper. Included is a section on multiple opening fireplaces. Superior Fireplace, Fullerton, Calif.
CIRCLE 306 ON READER SERVICE CARD

Now... 'built-in' fireplaces from Martin.

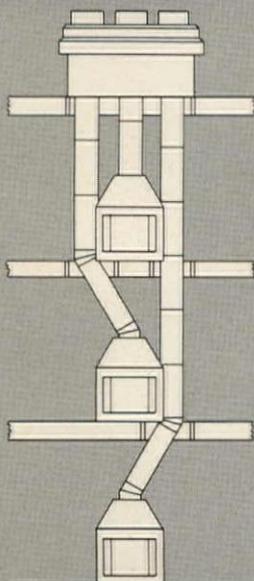
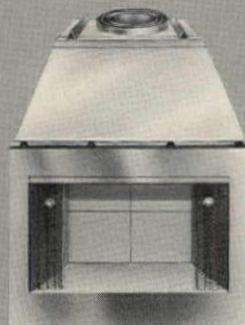
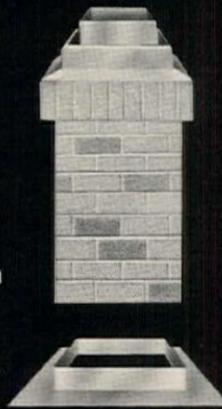
Because Martin Fireplaces are designed and engineered for ZERO CLEARANCE, they can be built in anywhere. On any floor. Against any wall, combustible or not!

Installation is quick and easy. After the unit and flue are assembled, there's nothing more to do but trim out the fireplace to suit individual tastes.

Since there's no need for a special foundation or masonry chimney, a Martin "Build-In-Anywhere" Fireplace can be installed for a great deal less than an ordinary masonry fireplace. Which makes a Martin Fireplace a great deal all around!

Discover for yourself the economy, convenience, comfort, and charm of a "Build-In-Anywhere" wood burning fireplace by Martin.

Martin offers a complete line of quality fireplaces, such as: Free-Standing, Built-In, and Wall-Hung in gas, electric, and wood burning models.



Multi-Story Installations

FEATURES:

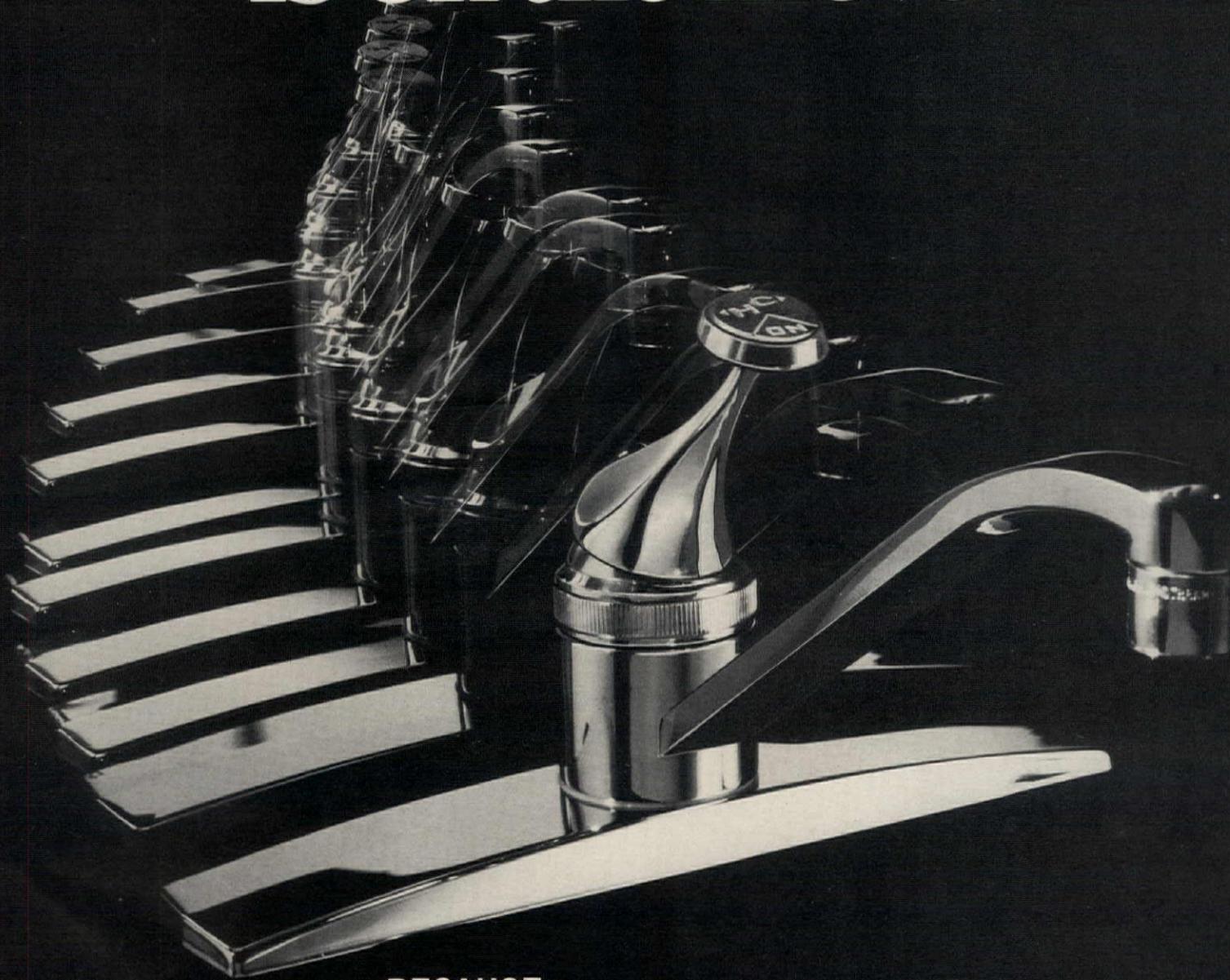
1. Flush front design. . .no holes or air intakes
2. Tapered shape for minimum corner installation
3. No special starter sections required as other manufactures. Simplifies stocking.
4. Round 3 wall pipe with 30° offset elbows.
5. Round contemporary or simulated brick roof-top terminations.
6. Simple, fast installation requiring no foundation.
7. Designed for multi-story installation where units may be stacked directly above one another.
8. UL listed.
9. Another builder "Profit Product" from Martin.

Patents Pending

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FIREPLACE PRODUCTS DIV.
MARTIN STAMPING & STOVE
P.O. BOX 1527
HUNTSVILLE, ALA. 35807

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1. Valley gave the plumber a one-year, \$10.00 no-call-back guarantee, plus a five-year parts warranty.

2. Valley made a faucet with an exclusive "hydroseal" leak-proof internal design.

3. Valley created for the homemaker a beautiful mirror-like "tri-plate" chrome finish.

4. Valley created for her convenience the feather touch control action.

See your Valley distributor and find out what the next move will be!

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a division of

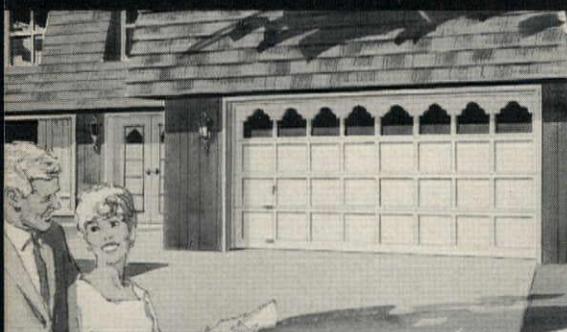
UNITED STATES BRASS CORPORATION

SUBSIDIARY OF HYDROMETALS, INC.
901 TENTH STREET, PLANO, TEXAS 75074



VALLEY TRIMWARE•SPEEDFLEX SUPPLIES•DURO FITTINGS•CONNECTORS LOOK FOR THESE MARKS FOR SUPERIOR PLUMBING QUALITY

residential garage doors that harmonize



Cathedral Lites



Sunburst Lite



Custom Co-ordinated Panels

From the Crawford Design Team

The ideal way to *add buyer appeal* to any home . . . garage doors that harmonize with your entrance doors . . . *the costs are low* and any or all of these ideas are *available now*. You can order one, today, or get full details from your local Crawford distributor or write.



CRAWFORD

Crawford Door Company, 4270 High Street, Ecorse, Michigan 48229.

division of The Celotex Corp.

ADVERTISERS INDEX

Pre-filed catalogs of the manufacturers listed below are available in the 1972 Sweet's Catalog File as follows.

A Architectural File (green)
I Industrial Construction File (blue)
L Light Construction File (yellow)
D Interior Design File (black)

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N denotes North Central edition
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