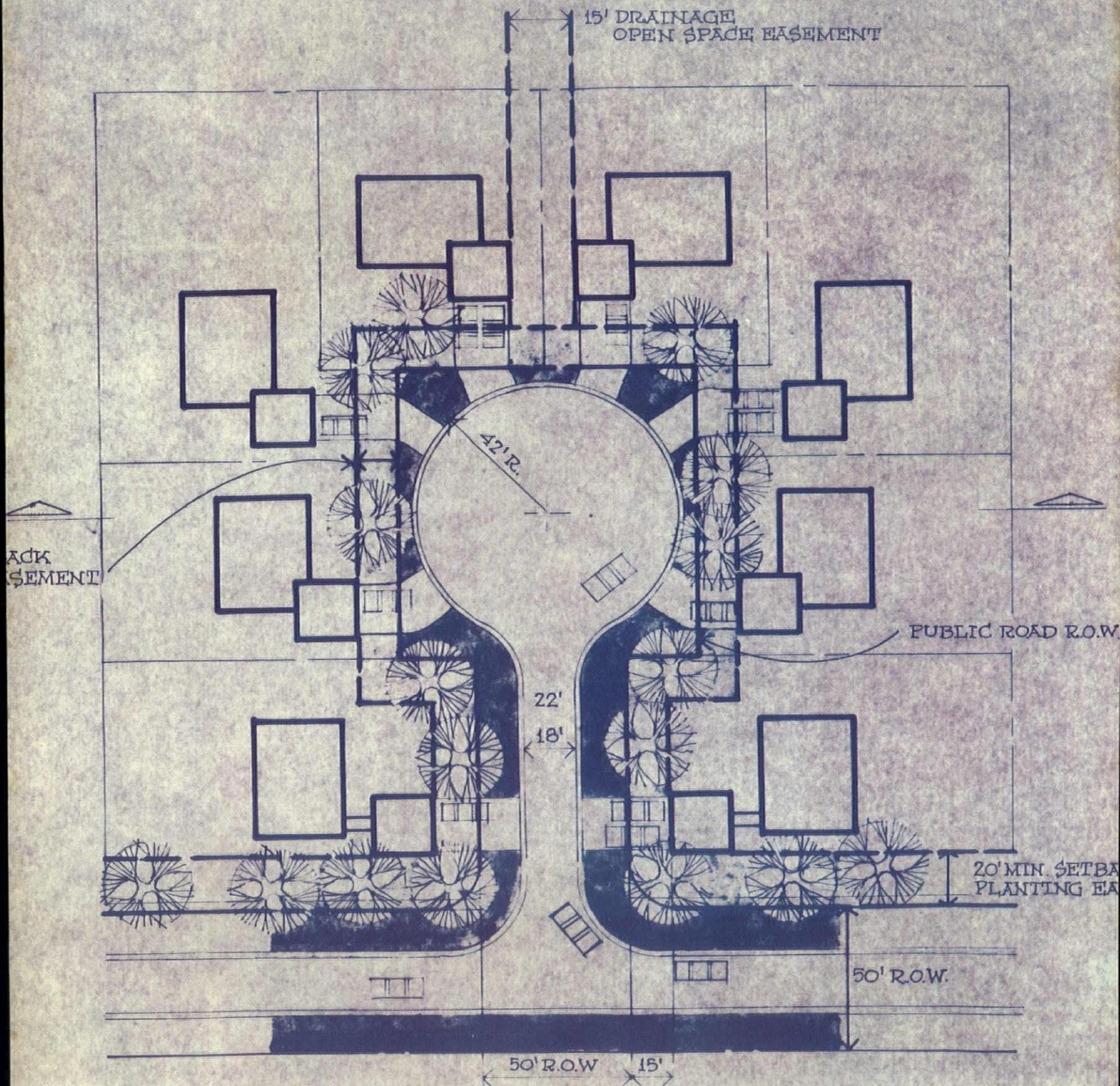


# House & Home



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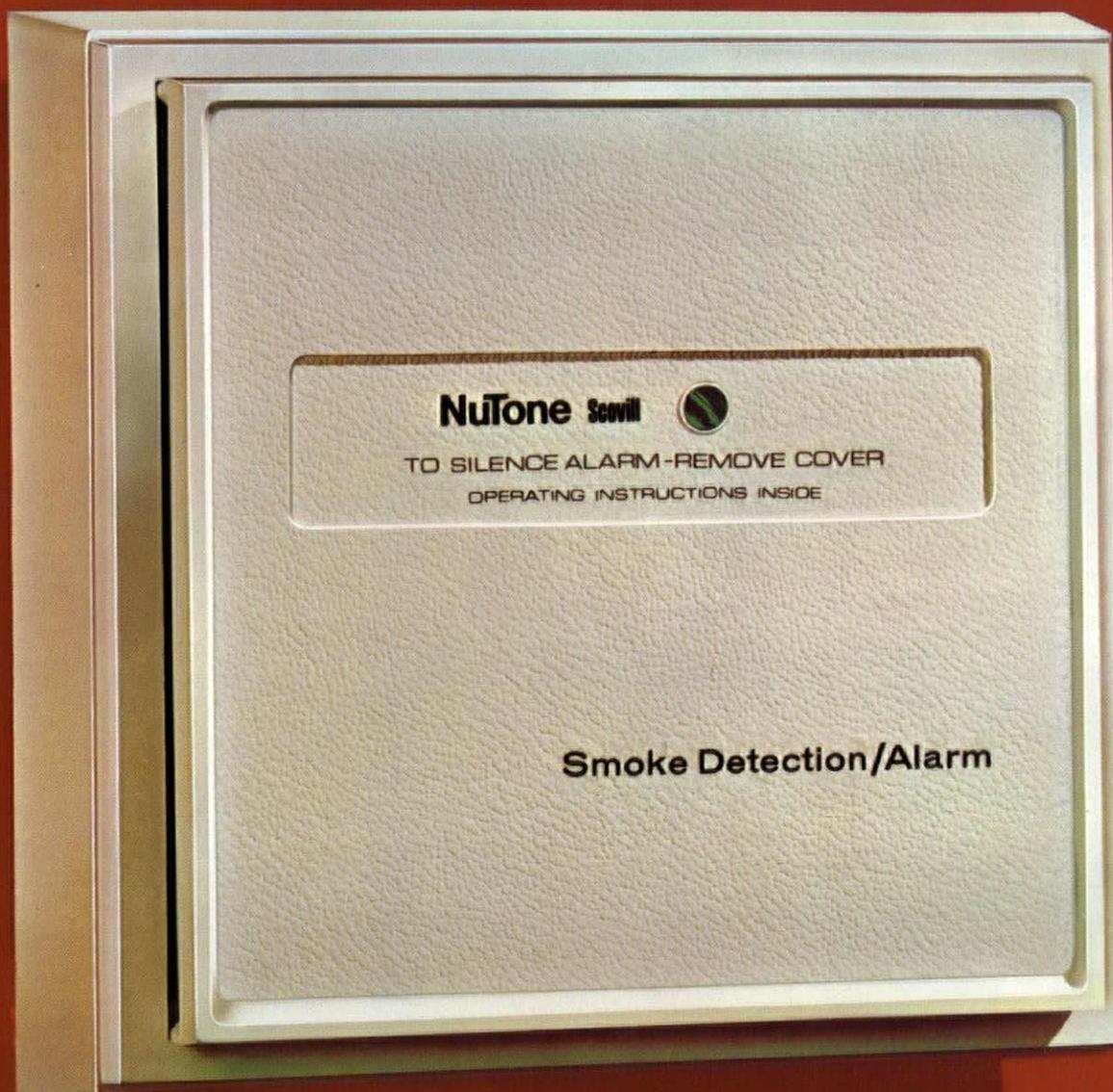
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# Designed for Code Compliance

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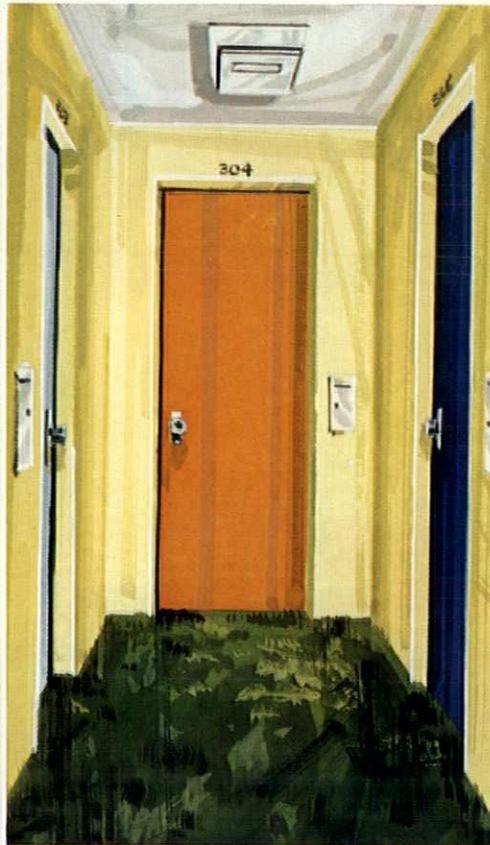
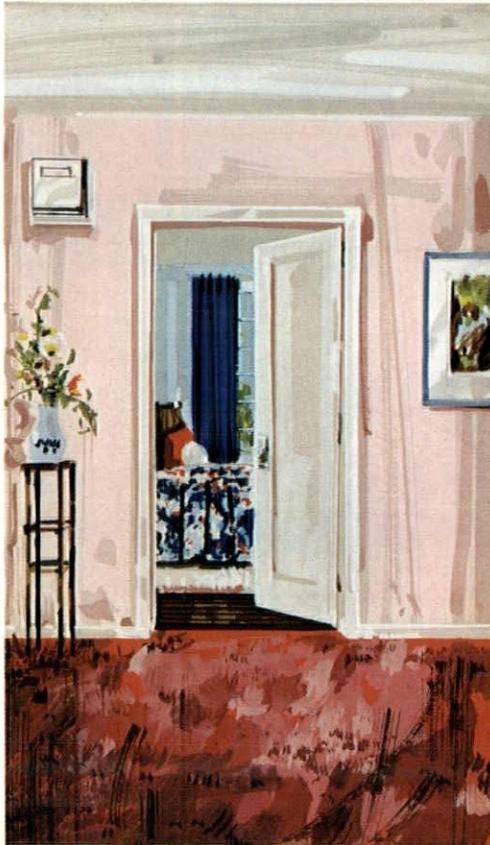
**Meets all known building codes and standards that require or suggest an early warning device against lethal smoke.**

For example, NuTone S-180 and S-181 Alarms comply with these codes:

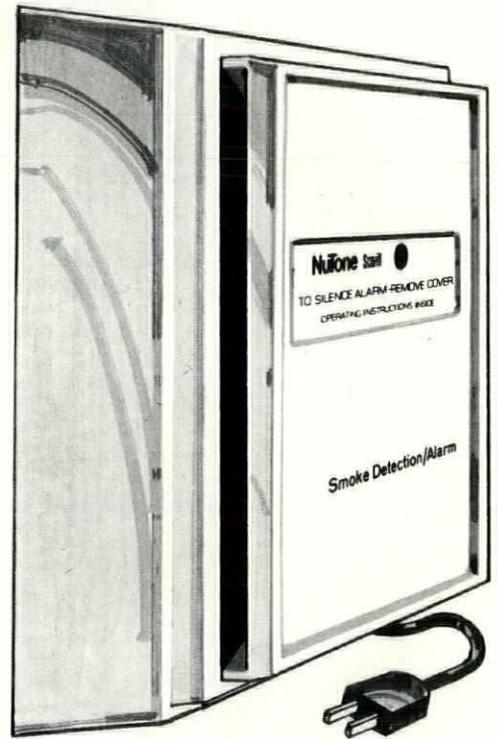
- Underwriters' Laboratory Inc. (UL 168)
- NFPA No. 74 (1972) Standard for the Installation, Maintenance and Use of Household Fire Warning Equipment
- Uniform Building Code, International Conference of Building Officials
- Quincy, Massachusetts
- Ohio Fire Code, Section 14. 6a (apartments, 1 and 2 family dwellings)
- Ohio Building Code, Section BB-75-32 (modular and manufactured housing)
- Dallas, Texas
- Building Code Administrators International Inc., Section 1209. 1
- NFPA No. 501B (1973) Standard for Mobile Homes
- Federal standards for single-station residential smoke detectors (as proposed in FHA/HUD Minimum Property Standards, Publication 4910. Revision 1.)

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### NuTone Housing Products

## Scovill

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Dept. HH-10. Form 1595, Printed in U.S.A.

The unit is available in built-in and plug-in models. Model S-180 pigtail wires into 120v AC 60 Hz housepower. Surface-mounts over a junction box. Model S-181 plugs into 120v AC 60 Hz outlet. It also surface-mounts. Both install easily in new or remodeled construction.

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# House & Home

McGraw-Hill's marketing and management publication of housing and light construction

Volume 44 Number 4/October 1973

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House & Home, October 1973, Vol. 44, No. 4. Published monthly by McGraw-Hill Inc. Founder: James H. McGraw (1860-1948). Subscription rates, U.S. and possessions and Canada: for individuals within circulation specifications, \$9.50 per year; for others, \$16 per year. All other countries, \$30 per year. Single copy, if available, \$2. The publisher reserves the right to accept or reject any subscription.

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This issue of House & Home is published in national and separate editions.

Postmaster: Please send form 3579 to Fulfillment Manager, House & Home, P.O. Box 430, Hightstown, N.J. 08520.



Cover/One of a variety of clusters used in Canada, a new town being built outside of Rochester, N.Y. See story, page 93.

## FHA rate leaps to 8½% and Fed's Burns warns housing of a money squeeze

The shift to an 8½% interest ceiling on FHA-VA mortgages has provoked sharp complaint from the housing industry that it is too high. But private mortgage lenders, by refusing to reduce the discount points on FHA-VA loans, have been signaling they don't think it has gone high enough.

Federal Reserve Chairman Arthur Burns tended to confirm that these suspicions of the lenders were well grounded; he served notice that housing might be in for the worst time it has had since 1969.

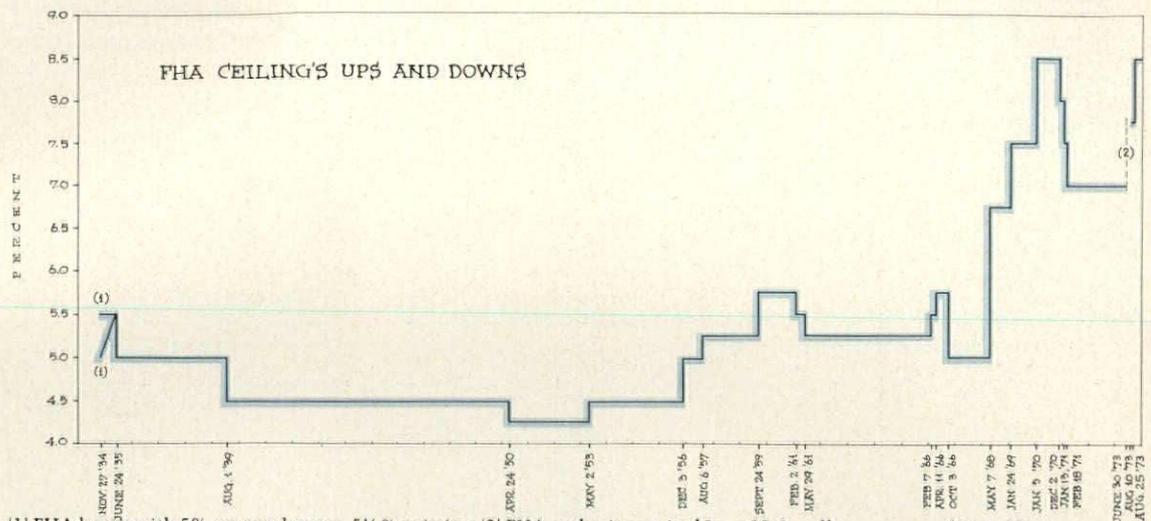
**S&L rescue plan.** As a concession to mortgage men's fears, Burns said that "in the unlikely event" that emergency help was needed, the Fed had a contingency plan for lending to the Federal Home Loan Banks, accepting as collateral mortgages from savings and loans. Burns indicated this plan would be activated only as a "second line of defense" after the Home Loan banks had exhausted their \$4 billion credit lines with the Treasury.

The squabble over the FHA rate increase was a fuss over not very much.

Processing troubles in the Federal Housing Administration have multiplied, and lenders have been shying away from FHA in droves. One study for the Department of Housing and Urban Development, in 1968, found 52.6% of the total insurance written on unsubsidized one-to-four-family home loans had been backed by FHA, but by the last six months of 1972 the figure was down to 20.2%. However, the other part of FHA-VA, the Veterans Administration, continues to keep a sizable share of the loan-backing volume. The same study found the VA with 30.6% in 1968 and 33.8% in 1972.

**Protest.** The new 8½% ceiling, raised from 7¾% on August 25, proved beyond doubt that the political heat generated whenever the FHA-VA rate rises is still a major factor in the government's mortgage market decisions. President George Martin of the National Association of Home Builders reacted to the increase, the second ¾% step upward in a month, with all guns blazing.

"The housing needs of our



(1) FHA began with 5% on new houses, 5½% existing. (2) FHA authority expired June 30. Legally no rate until Aug. 10.

people are being sacrificed on the altars of high interest rates and tight money, and the industry and those sectors of the economy relating to it are headed for a major decline," Martin said.

**Points.** The mortgage market lost no time corroborating Martin's further complaint that "past experience clearly indicates that raising the FHA-VA rate does little to do away with discounts on mortgages."

Discount points are charged by lenders whenever political mortgage rate ceilings, such as the FHA-VA, are lower than market rates. The points make up the difference in yield to investors.

Before the boost to 8½%, discounts had been running at about eight points, or 8% of the face value of a mortgage. In theory, the ¾% rise in ceiling should have cut the points to two, for a ¼% change in rate translates into two points of discount.

In practice, discounts fell only slightly, to the five to six point range.

**Fannie Mae.** It was not easy to see how the situation would improve. The best gauge of the exact size of the gap between market interest rates and the permissible yield on FHA-VAs is what mortgage lenders are willing to offer in the mortgage-purchase commitment auction staged by the Federal National Mortgage Association. At the first auction after the 8½% FHA-VA rate was announced the discount was still 5.30 points.

The numbers showed that mortgage bankers still feared that tighter money would drive rates higher in the next four

months. They were running to Fannie Mae for cover, that is, for the agency's purchase commitments to take off their hands the loans they might originate. The persistence of discounts not only seemed to ignore the jump in the FHA-VA rate but also Fannie Mae's willingness to accept an increased volume of commitments, in line with its job of stabilizing mortgage rates and credit availability.

**Danger.** One alarming factor for mortgage originators was that, since midyear, Fannie Mae had become virtually the only secondary buyer of new loans. Some private secondary buyers, with savings deposits dwindling, were even starting to renege on commitments to buy made in the first half of 1973. The deposit drain hit thrift institutions particularly hard.

Mortgage bankers, mindful of the likelihood that the commercial banks' prime lending rate will continue to stand at 9¾% or higher, were calculating that such high short-term rates could hardly help but exert further upward pressure on mortgage yields. Hence the rush to Fannie Mae.

**Fed's policy.** Whether lenders' fears are exaggerated depends on what happens in the broader financial arena where the Federal Reserve insists it is trying to curb the business boom and to slow the growth in monetary aggregates. If the Fed once feels it is in command on both fronts, its grip may relax somewhat. Thereafter interest rates, if they don't decline, will at least rise more slowly.

For the near term, as Burns made clear, the Fed would not

relent. The chairman spelled out bleakly what this meant for housing:

"It appears mortgage loans will remain in relatively short supply in the months immediately ahead, particularly in states with low usury ceilings, and that the volume of residential construction will consequently suffer." The strongest ray of cheer Burns permitted himself was the observation that the housing "contraction" would not be as severe as in 1966 or 1969.

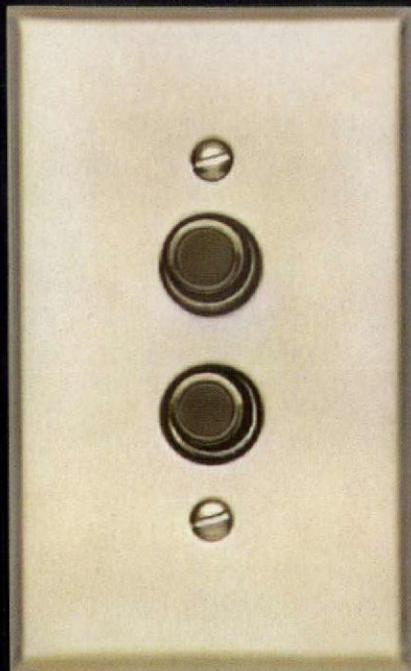
If other rates are destined to rise some more, the FHA-VA rate may well do so, too—in contrast with the strategy Washington adopted in 1969 in administering this politically sensitive barometer of consumer housing costs. During that credit-crunch year, the FHA-VA ceiling was anchored at 8½% and discounts were allowed to deepen as far as necessary when other rates continued on up.

**End to favoritism?** This time, however, Washington's financial counsels are largely guided by a new hand, that of Chairman Burns. Burns believes in letting the market price mechanism work to ration out marginal borrowers—even, as far as possible, in the politically untouchable housing sector.

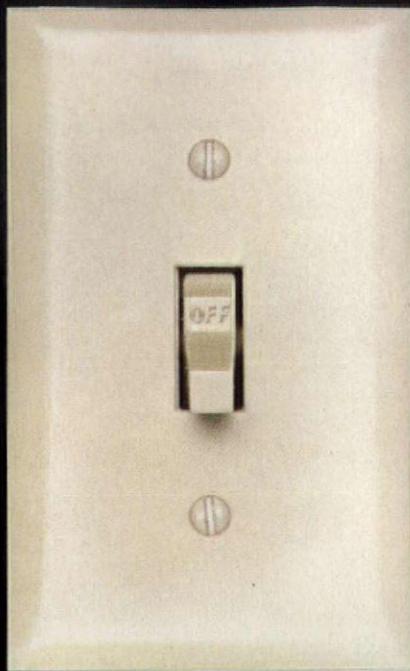
So, the real question is how far the central bank intends to push its squeeze. As a tip on this, some government officials have been talking about the possibility of the pinch enduring until January—paving the way for a 25% cutback in housing starts in 1974.

—STAN WILSON  
McGraw-Hill World News,  
Washington

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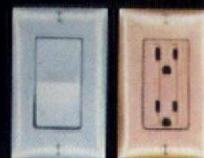
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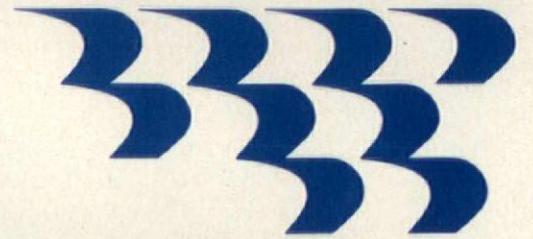
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## HUD's subsidy programs blocked on two fronts; new housing bill proposed

Both Congress and the courts were adding confusion to an already-confused outlook for homebuilding as President Nixon came down to the deadline for unveiling his own recommendations for the industry.

The Administration's housing moratorium itself was under severe legal attack, and Congress was pushing hard to enact housing legislation as riders on, for instance, a resolution extending the authority of FHA.

Thanks to an order in late August from Chief Justice Warren Burger, the freeze on new HUD commitments under the controversial section 235 and 236 programs was continued. That came quickly after lower court decisions had ordered Housing Secretary James T. Lynn to resume processing applications forthwith. Congress also voted down a plan to revive the subsidy schemes.

**Start-up on farms.** In a separate court case involving the subsidized housing program of the Department of Agriculture's Farmers Home Administration, the government began complying with a District Court order requiring the agency to begin processing qualified applications.

The FmHA made direct loans totaling \$1.9 billion in fiscal 1973 for the purchase or improvement of 116,700 houses in towns of less than 10,000. The program also financed 8,000 rental units for the aged. The FmHA technique resembles that of HUD in subsidizing interest rates down to 1%.

In the FmHA court case, government lawyers did not take to the Supreme Court an appeal from the ruling of the Circuit Court of Appeals, which refused to grant a stay of the District Court ruling ordering FmHA to open up the program.

**Burger ruling.** In the case involving the HUD subsidy programs, Justice Burger blocked the District Court's order to end the freeze. The Court of Appeals had upheld the lower court.

The full Supreme Court has a chance to review the Burger order this month. If the ruling prevails, as expected, the HUD case will then be scheduled for a hearing on its merits by the Court of Appeals.

**\$400 million in pot.** What's



CONGRESSMAN ASHLEY  
... Their housing bill...

involved in these legal maneuvers is the question of whether opponents could force an end to the freeze without regard to the Administration's wish that this happen only after full consideration by Congress of the President's own housing proposals.

At stake is almost \$400 million of HUD contract authority under the subsidy programs that would finance, according to HUD's estimate in January, 260,000 single-family homes (new, used or rehabbed) under section 235 and 190,500 apartment units under section 236. These figures are now considered much too large, and HUD officials haven't indicated how much they should be lowered as a result of cost inflation and higher interest rates. A few thousand section 235 applications—some estimates run to 8,000—have been approved as exceptions to the freeze.

**Defeat in Congress.** The setback for the subsidy programs in Congress came after a complicated dispute.

The Senate had snarled the outlook for extending FHA's mortgage-insurance authority when it insisted on tacking onto the extension resolution two unrelated amendments. In May the House had passed a simple measure extending FHA's authority to June 30, 1974—plus money authorizations for urban renewal and several other community development grant programs, and with authority for the housing secretary to set interest rates for FHA insured mortgages.

Democratic Senators Adlai Stevenson III of Illinois and William Proxmire of Wisconsin triggered a House-Senate confrontation that could not be settled before Congress took its August vacation—the result being a quickie congressional resolution extending FHA's au-



CONGRESSMAN BARRETT  
... upstages the President

thority only through September 30.

**Amendments.** Proxmire won approval for language that would force HUD to process applications for section 235 and 236 units to the full extent of the \$392.5 million available—plus the \$38.5 million available for rent supplements.

Stevenson contributed even more controversy by winning Senate approval of a provision requiring HUD to compensate homeowners who bought defective homes under the 203(b) and 221(d)2 housing programs.

"The principle was established," Stevenson told the Senate, with the approval of the program that provided HUD funds to repair defects in section 235 homes that turned up after FHA inspectors had presumably inspected and approved them.

The beneficiaries, said Stevenson, "are innocent homeowners, injured by... the malfeasance of their government."

Senator John Tower (R., Tex.), an opponent of the proposal, pointed out that HUD estimated that the initial cost of the proposal could run as high as \$305 million.

**The vote.** The House conferees, led by Chairman Wright Patman of the Banking Committee, accepted the Senate's position on both the Proxmire and Stevenson issues. The opposition, led by Representative William Widnall of New Jersey, the leading Republican expert on housing in the House, scored an upset.

The House, Widnall said, "should save itself the ordeal of an assured veto" by the President. The result was a resounding 202-to-172 vote for Widnall and the Administration, and against the Proxmire and Stevenson proposals.

Later the House passed and

sent to the Senate a resolution omitting the Proxmire-Stevenson proposals and extending the FHA's insurance authority to October 1, 1974.

**New housing bill.** Without awaiting the President's recommendations on subsidy programs, two leading House spokesmen on housing legislation launched their own alternative. The housing subcommittee chairman, William A. Barrett (D., Pa.), and Thomas L. Ashley (D., Ohio) proposed a three-year, \$10.5 billion block-grant program for housing subsidies and community development projects.

Their Housing and Urban Development Act of 1973 would provide funds for the programs frozen by the Administration last January—including urban renewal, sewer and water grants, model cities and the interest rate subsidies for low-income home buyers and suppliers of apartments for low-income renters.

**Money flow.** The \$8.25 billion in community development funds would be divided 80% to metropolitan areas and 20% to jurisdictions outside metropolitan areas on a formula based on population, housing, overcrowding and poverty. It would also take account of a community's previous level of grants.

The \$2.5 billion of housing subsidy funds would be split 75%-25% between metro and non-metro areas.

The Barrett-Ashley bill would require more supervision and control by the Department of Housing and Urban Development than the Administration's special revenue-sharing proposal, already before the Congress. Under the new bill a community would have to submit more detailed applications and be subject to more detailed supervision of its spending plans than under President Nixon's Better Communities Act [NEWS, June *et seq.*].

The new bill would also simplify and reorganize the Federal Housing Administration's mortgage insurance programs. A similar bill has been introduced in the Senate under leadership of Banking Committee Chairman John Sparkman.

—DON LOOMIS  
McGraw-Hill World News,  
Washington

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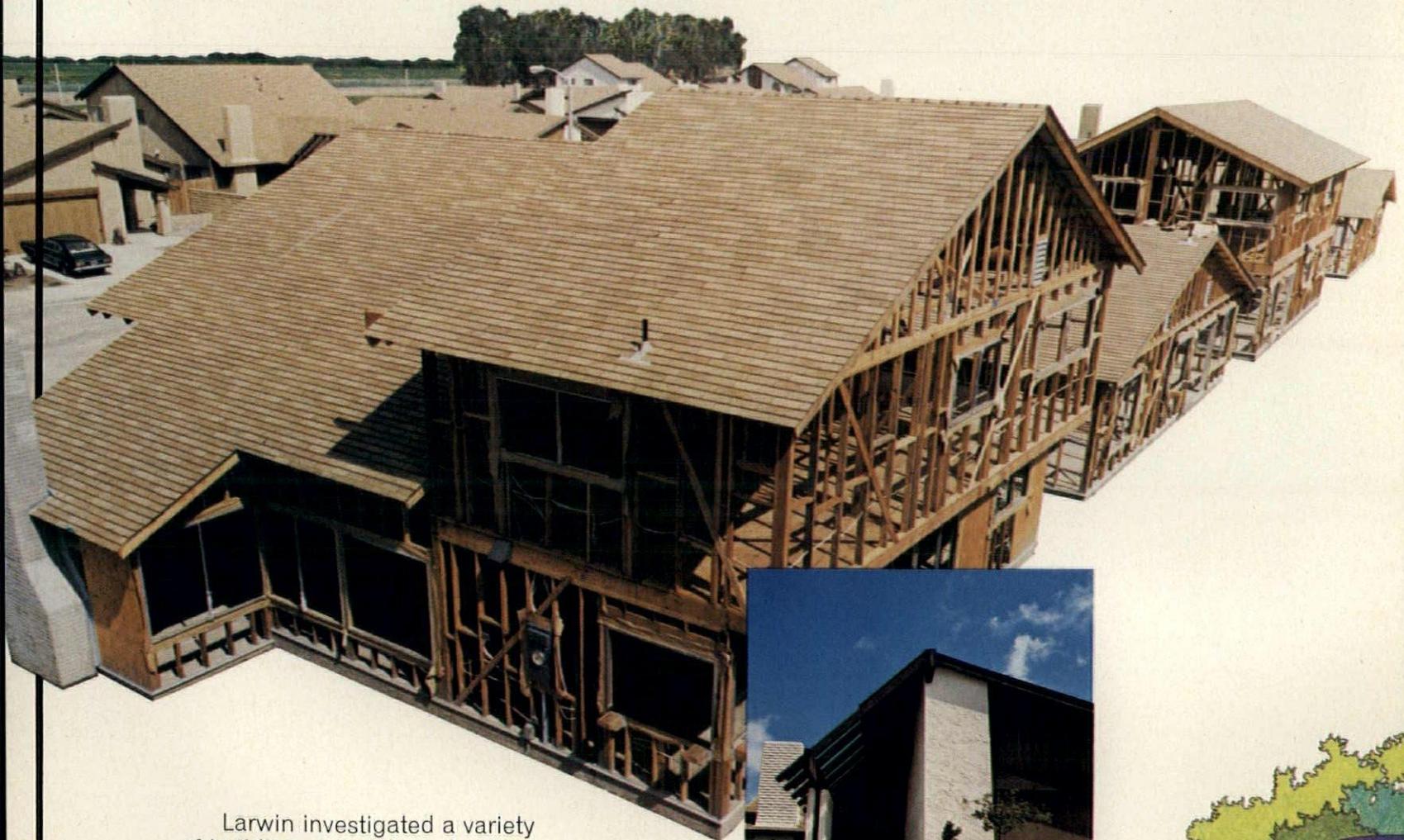
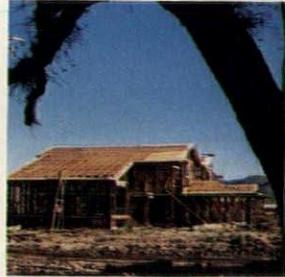
CIRCLE 9 ON READER SERVICE CARD



# Two of the country's leading builders use 24-inch wood framing because it saves them money.

The Larwin Group, Inc., one of the country's largest residential builders, tested the 24-inch framing system in three prototype homes, and now uses the system wherever possible. To date several hundred homes have been built with 24-inch framing because as Larwin explains "Cost savings on a 1,500 square foot single-family home were significant."

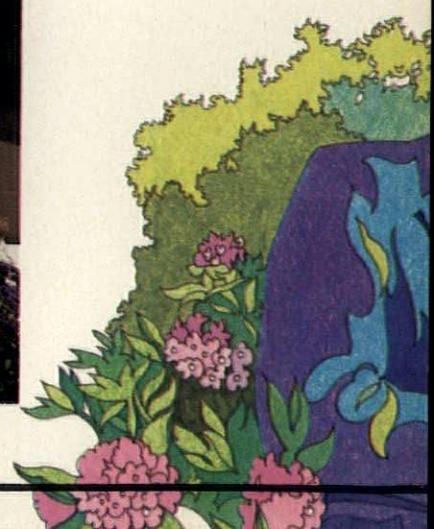
The three test homes in Cypress, California, convinced Larwin that 24-inch framing was "the way to go." Two hundred identical homes were then built in two successful developments. As a result, the firm now plans to use 24-inch wood framing and pre-cut Western Wood in much of its production this year.

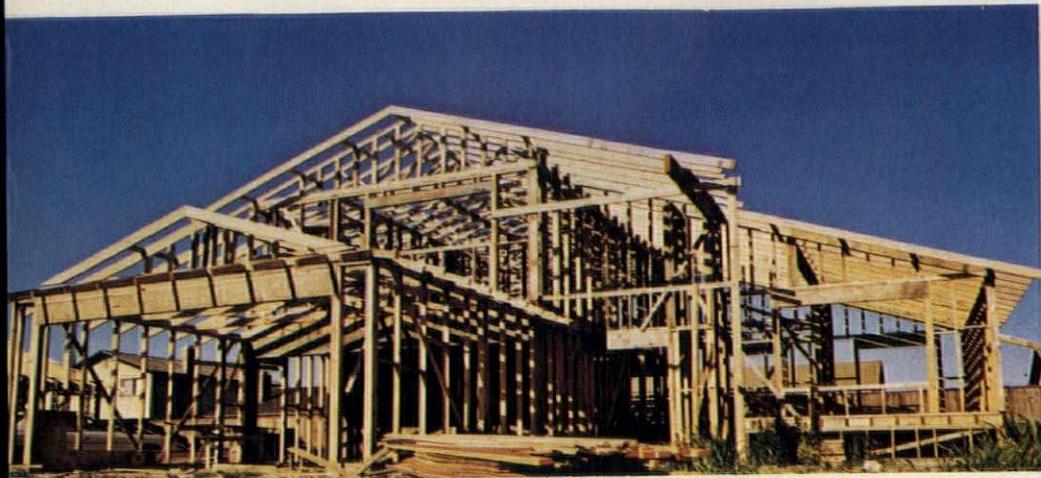


Larwin investigated a variety of building materials and settled on one as the most economical and most attractive: pre-cut Western Wood. Larwin homes bear a distinctive "wood look" throughout, with large structural wood members left exposed for appearance.



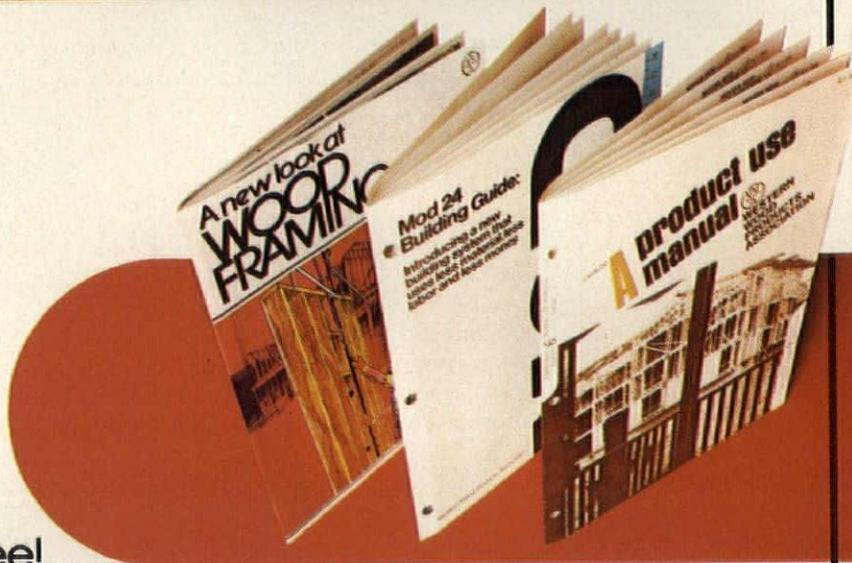
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Kaufman & Broad is America's largest multi-national housing producer, currently with 79 communities underway in 54 cities in four countries. K&B specializes in the fastest-growing housing sector in moderately priced attached and detached single-family homes located near major metropolitan centers. Building materials? Primarily random-length Western Wood lumber cut to length on site—except for studs and trusses.

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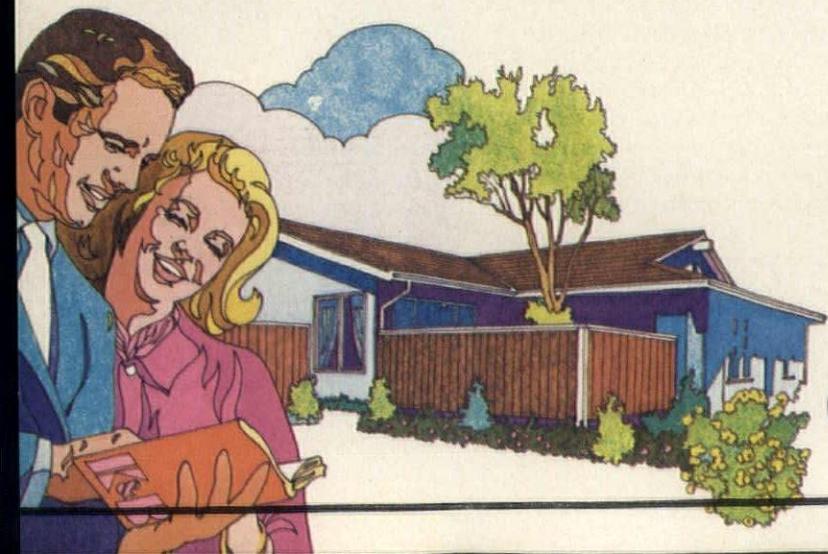
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One of a series by members of the American Wood Council.



## SEC's first condominium crackdown: It hauls Spanish promoters into court

For the first time in recent memory the Securities and Exchange Commission has hauled a real estate promoter into court on charges that he sold condominiums in violation of the federal securities laws.

The case, in which a temporary restraining order was issued against a Spanish syndicate and its United States agents, is a landmark in the agency's efforts to force developers to register as securities the resort-type condominiums that are sold with rental pools and other arrangements that the SEC claims are investment contracts.

The SEC's position on resort-type condominiums is fairly well known to most real estate promoters. Last January, after many months of informal staff investigation of the condominium industry, the SEC formally issued guidelines for registration (Securities Act Release No. 5347). Since then many projects have been registered, but the SEC feels that many more are still being illegally sold.

**Test case.** For its suit—Civil Action 1608-73, filed August 13 in the U.S. District Court in

Washington, D.C.—the agency has chosen what it considers a clear-cut violation. This case will undoubtedly lay groundwork for future actions against American real estate promoters.

Defendants include two Spanish concerns, Marasol Properties (not to be confused with the Marasol Corp., a United States condominium promoter registered with the SEC, and which has no connection with Marasol or this case); Galarents S.A., which is Marasol's property manager; and some of Marasol's U.S. promoters—Washington-based Iberia Immobiliaria Internacional Inc.; Inter-Fed Travel Services Assn. Inc.; and De Ward Ritchie, owner of Inter-Fed and president of Iberia.

**Promotion method.** Marasol is developing and operating seven condominium projects along Spain's Costa Del Sol. Iberia lines up customers for Marasol in the U.S. through newspaper advertising and other contacts with prospects. Customers are then offered a vacation in Spain, arranged through Inter-Fed, but for which they pay.

The vacation offers an oppor-

tunity to inspect the Marasol Properties. Galarents offers to manage many of the units for owners and rent them to European tourists for the bulk of the year.

**Requirements.** The SEC argues that the defendants' promotional pitch in the U.S. contained three elements, any one of which is sufficient, in SEC's view, to make the condominium a security:

- An appeal to the economic benefits of ownership to be derived from the management effort of others. Specifically, sales pitches stressed investment appreciation, income and the condominiums' value as an inflation hedge. An annual return on investment from rentals of 9% to 12% was guaranteed to owners who gave Galarents an exclusive contract to manage units for ten years.

- The rental pool. The investment return was guaranteed to owners regardless of whether their individual units were rented out. In effect, all rentals under contract deals were pooled and parceled out to investors.

- Material restrictions on

owners' occupancy of their units. Owners could have free use of their condominium only two weeks of the year and then only on the off-season between October and April.

**What is Marasol?** The SEC charged the defendants with failure to register as broker-dealers, illegally selling unregistered securities, and fraud. They are accused of failing to supply customers with full financial details of the deal such as the full facts and circumstances surrounding the guaranteed investment return, the effect of Spanish law on the repatriation of any gains made on resale of the units and background on Marasol and the others.

The SEC also says it still doesn't know exactly what Marasol Properties is or who is behind it and does not even know its headquarters address.

Under the court's restraining order, the defendants had to stop promoting the condominiums pending a hearing on the SEC's motion for a preliminary injunction.

—DEXTER HUTCHINS  
McGraw-Hill World News,  
Washington

## Miami builder, confessing to FHA fraud, is linked to Watergate case

A dealer in hearing aids who became one of the biggest home-builders in south Florida has just pleaded guilty to charges that he committed two felonies related to his activities in the Federal Housing Administration's section 235 subsidy program.

John Priestes admitted faking a sales agreement to make it appear he had accepted a \$400 down payment from one customer. He also confessed to U.S. District Judge C. Clyde Atkins that he had signed a corporate income tax return that concealed \$210,150 in kickbacks received from subcontractors.

Priestes is expected to reveal what he did with that kickback cash if he makes good on his promise to cooperate as a government witness in exchange for immunity from other charges involving FHA.

**Payoffs.** Priestes had been questioned at length by the FBI and is reported to have told federal agents he paid \$170,000 in cash to William Pelski, the recently departed FHA director for

south Florida, and to Larry Williams, a former aide to Senator Edward Gurney (R., Fla.).

Judge Atkins is withholding sentence of Priestes pending investigation. Government attorneys have recommended that sentences on the two felonies run concurrently (maximum of three years and \$5,000 fines) and that he should be sentenced under a statute that would allow for parole eligibility right away.

There has been no comment on Priestes from Pelski and Williams. Gurney is urging full federal investigation. In the agreement read to the court when Priestes pleaded guilty, it is stated that Priestes' lawyers have indicated he agrees "to give . . . full cooperation to the government in regard to knowledge of possible violations of federal law by others." The agreement also states: "Your (Priestes') attorneys have indicated that you have possible information regarding possible bribery, false statements and violations of the Internal Revenue Code on the

part of others which you have acquired as a result of your dealing with the FHA."

**How it started.** Priestes began showing up on the active-builder lists in Miami and Fort Lauderdale in 1971-72 after the November 1970 appointment of Pelski by Senator Gurney.

Priestes got 1,200 commitments under the subsidy program. He began 150 houses in late 1970 and early 1971 before he ran into a freeze and funding delays that were costing him about \$50,000 a month in interest. Priestes' associates are now saying it was then that he began making secret cash payments for continued allocation of 235 commitments. It also is revealed that he started selling the houses under nothing-down terms, claiming the units had been owned by families that had to leave town in a hurry.

Incomplete figures show Priestes built only about 800 houses under the FHA 235 program. Another 400 commitments were not utilized.

**Watergate tie.** There is an apparent Watergate connection.

The builder has told investigators that money raisers for the Nixon 1972 campaign told him he could solve his FHA problems with a \$50,000 contribution.

Priestes is a registered Democrat, and he had gotten word that the FHA was going to suspend him from its section 213 program. On March 13 the suspension "for irregularities" was announced in Miami, and the *Miami Herald* has reported that Priestes is supposed to have delivered a check for \$25,000 to Maurice Stans in Washington the same day.

The former housing secretary, George Romney, has said he got no calls from the Nixon campaign headquarters about Priestes or any other FHA matter. The *Herald* said that because of how the check was made out—to the Republican National Committee—it was returned to Priestes in Miami.

—FRED SHERMAN  
McGraw-Hill News, Miami

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CIRCLE 13 ON READER SERVICE CARD



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A unique capacity for innovation helps Dexter Lock meet, and often lead, the ever-changing wants and needs of the builders' hardware market. It's already enabled Dexter to transform door hardware into an important home fashion at a time when security, selectivity and design are essential to the sale of homes. For the future? Dexter is continually predetermining trends, confirming future directions and funneling the total talents and capabilities of Kysor into builders' hardware and related applications. Dexter Lock is innovation personified in the builders' hardware market.

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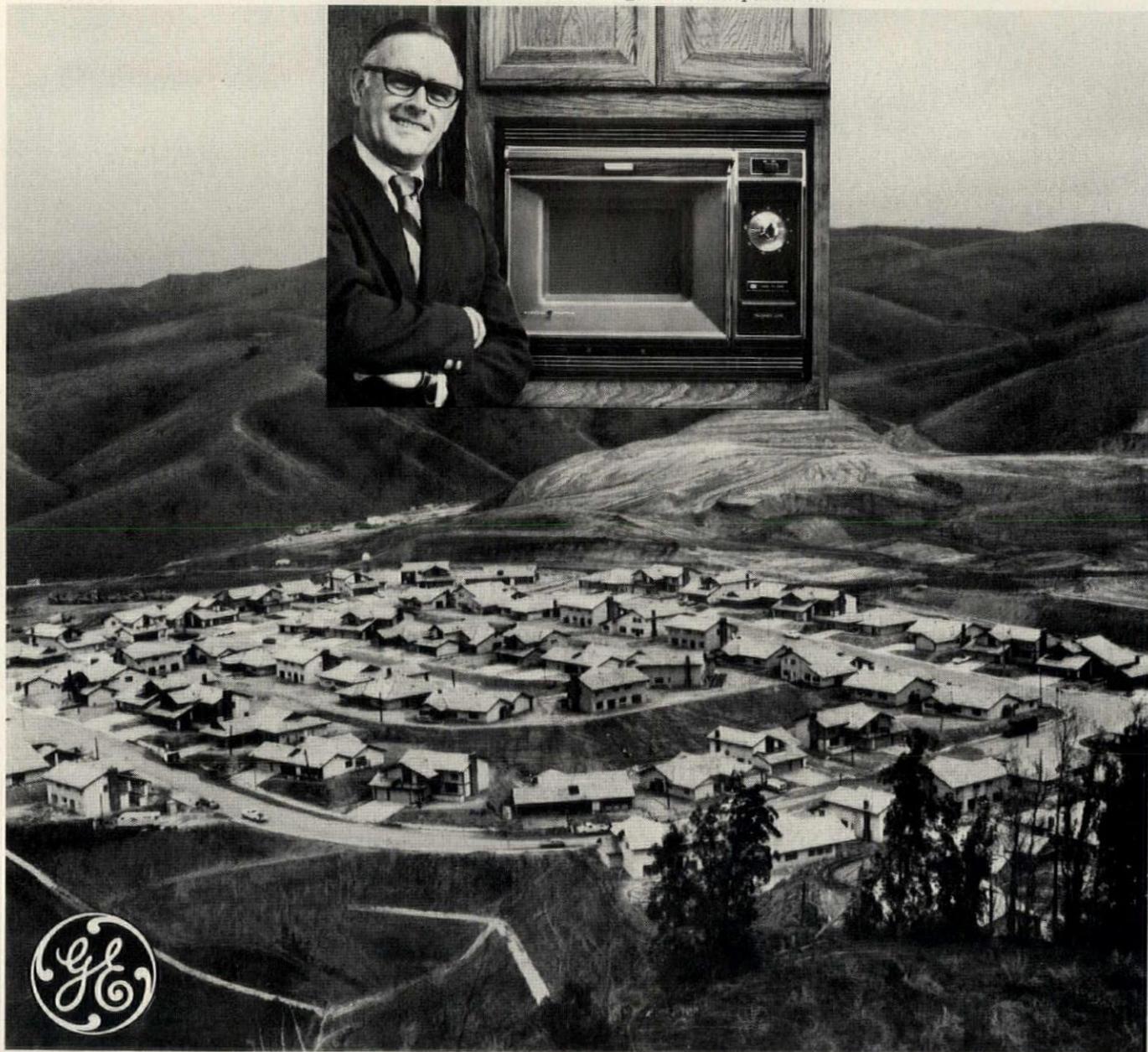
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CIRCLE 15 ON READER SERVICE CARD

**"The Grant Corporation sold a house every 2 days for 10 months with a General Electric microwave oven in every kitchen."**

Bayne A. Sparks, V.P. Marketing, Grant Corporation.



"140 Westridge Homes in Anaheim Hills, California, were sold from May, 1972 to February, 1973. Each one is in the mid to upper price bracket and each one features a kitchen with a built-in General Electric Microwave Oven!"

"We chose GE appliances not only because of their performance features, but because of the merchandising assistance, public relations, and the service policy GE puts behind them!"

Customers are particularly impressed by the unique benefits of the microwave oven. It can cook a meat loaf in 18 minutes, cook a hamburger in 2 minutes, bake a cake in 8 minutes. An appliance

with truly outstanding appeal!

So when they find the top-quality GE Microwave Oven in the kitchen, they're likely to figure the rest of the house is top-quality, too.

And, remember, this oven, as well as all other GE appliances, is backed by General Electric Customer Care... Service Everywhere.™ Which means that wherever your project is in the U.S.A., there'll be a qualified GE serviceman nearby.



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*the people who make ideas work*

## Larwin losing \$12 million this year; it will quit apartment building

The Larwin Group, one of the nation's housing giants, expects to report extraordinary losses of \$12 to \$13 million in 1973.

The company is discontinuing three of its seven divisions at a cost of \$8 to \$9 million. It is also writing off \$4 million on a California project halted by a no-growth ordinance.

The Beverly Hills-based builder, a subsidiary of CNA Financial Corp. of Chicago, is closing its multiple-family, urban-housing and recreational community divisions.

**New accounting.** "We announced the termination of these divisions largely because of extraneous forces that have changed the whole nature of the business marketplace in the reporting of profits for multiple-family housing and recreational communities," Larwin's president, Richard Weiss, explained.

"And of course our urban housing division, which was all government subsidized housing, was closed down because there was just no business," he added.

Weiss said the company will finish the apartment houses it has under construction and continue its property management operation. However it will not plan any new apartments and its land inventory is for sale.

**Recreation division.** Also for sale are Larwin's two recreational communities,\* the Hide-out near Scranton, Pa., which it bought from Boise Cascade last year, and Paradise Pines in Butte County, Calif. Both are about three-quarters complete and the

\*The company has also been managing Quechee Lakes, a recreational community in Vermont. This development is part of CNA Financial, not Larwin, and will continue under new management when Larwin terminates its division.



LARWIN'S WEISS  
Blames 'extraneous forces'

company estimates they would have sold out in 1974.

**No-growth.** Larwin's \$4 million loss on the California project is not related to the closing of the three divisions. It represents the company's investment in a 900-acre development in Oxnard, Calif. that was halted when the city adopted a master plan designating the Larwin land

as open space and preventing any building until 1990.

The company plans to contest the action.

**Financial results.** Approximately \$1 million of the extraordinary loss was reported in the six months ended June 30. It is reflected in Larwin's net income of \$955,000 on revenues of \$83,386,000, down from a net of \$2,868,000 on revenues of \$78,391,000 for the first half of 1972. The company's net for all of 1972 was \$8,999,000 on revenues of \$232,902,000.

The Larwin loss was also reflected in CNA Financial's net operating income of \$38,814,000 on a gross of \$847,419,000 for the six months ended June 30, 1973. A year earlier CNA netted \$40,546,000 on a gross of \$778,148,000. Its net operating income for all of 1972 was \$94,500,000 on a gross of \$1,596,998,000.

## Accountants stiffen rules on sale of lots to builders, homes to syndicates

For a year and a half the accounting profession has been grappling with the questions of what is income in real estate transactions and when and how it should be reported by seller corporations. In January the Accounting Principles Board, the accounting profession's rule-making body, issued guidelines for the retail land sales industry. Now the board has approved guidelines for other kinds of real estate deals including sales of lots to builders and sales of homes and other buildings to others, including the investor syndicates.

In simplest terms the issues center on transactions, typical in real estate, in which the seller has loaned money to the buyer, or is affiliated with him, and in which seller has continuing commitments to improve the real estate or provide other services to the buyer.

"Too frequently in real estate deals," says one analyst, "the company is reporting profits when it is really just shaking hands with itself."

One of the fastest growing deals has been the sale of properties to investor syndicates. As the deals have become more complex, the auditors and the Securities and Exchange Commission have found accounting

rules to be inadequate to protect public investors.

**Rules of thumb.** The latest guidelines worked up by the accountants include these basic propositions:

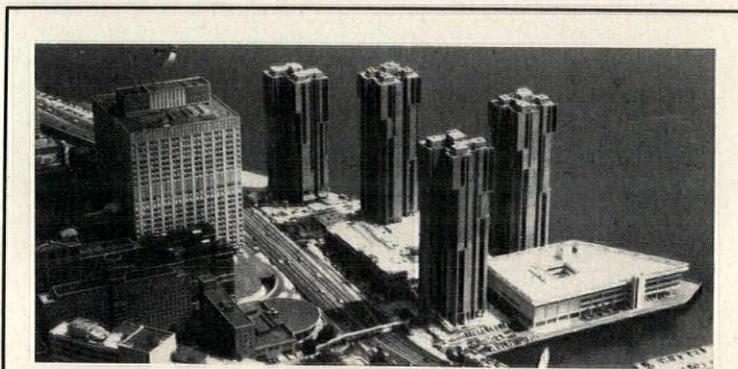
- For a sale to be recorded, the buyer would have to make a sig-

nificant investment in the property. That, for example, means a down payment of at least 25% of the sales value. A schedule of minimum down payments has been set up for all the most common transactions of unimproved land.

- The recording of a sale would not give the seller the right to book all profit immediately. If the seller must develop the property for the buyer, or provide sewer or utilities or other services, the portion of the profit attributed to future work will be deferred until the tasks are actually performed.

- Even in the absence of specific requirements in a sales contract, part of all of the profits in a transaction may have to be deferred if, for example, the seller is a general partner in a syndicate that acquires the property or if the seller has financed a significant portion of the sales price and the only source of repayment is operation of the property.

**Imprecision.** Despite a desire to make the guidelines as definitive as possible, the accountants have left plenty of areas open to each auditor's judgment. For example, in many real estate transactions it is exceedingly difficult to determine whether a sale has been made or whether the deal is some kind of lease or other financing agreement. A transaction will not be considered a sale if the buyer has an option to compel the seller to repurchase the property or if the seller guarantees the return of the buyer's investment. —D.H.



## New York expands into East River

Mayor Lindsay went to sea last month to open New York's \$73 million Waterside housing complex.

The project, on a platform over the busy East River, has four towers for 1,470 middle and low-income families, a plaza and shopping center. Rents go from \$30 a room in subsidy units to \$720 for three bedrooms.

It took builder Richard Ravitch and his HRH Con-

struction Corp. 12 years to fight his project through municipal red tape.

Ravitch got financing in 1971 after the city's banks agreed to underwrite the complex with no more security than the Mayor's word he would try to get Mitchell-Lama funds. This law authorizes low-interest mortgages for middle-income housing. Waterside formally opened September 12.



*sun~  
sand &  
concrete*

in Mexico

**the inside story for Resort Developers . . .**



# Baja

the place to build your  
dreams on...

Baja California is ripe for discovery. Beginning November, start out at Tijuana or Mexicali and, stopping at a choice of eleven new motor court "paradores", drive to the peninsula's tip at Cabo San Lucas seeing a 1000 miles of sights which will boggle your eyes. Find your dream beach in the shape or size you want. You'll probably be the first to set foot on its sand. But beaches are just the beginning. Would you believe that there are mountains with four months of snow? Or a bay which after centuries continues to be nature's nursery for the grey whale. Or a "lost tribe" of blond, highland people who speak some ancient form of portuguese. And stop at almost any place to get the sweetest giant lobsters west of Kennebunkport. Or if you like watching geysers, we've got them too. And mountains where the Cimarron long horn roam. As for fishing, the truth is wilder than any fiction you could invent. But there's more, much more opening up in Baja. Come and find it yourself and stake out your dream spot.

CODIBAC

# RED CARPET OUT

for US Resort Developers!

November will see the largest number of American resort developers converge on the famed Pacific coast vacation paradise of Acapulco to meet under the auspices of H&H to hear about and exchange views on what are the possibilities for them to invest and participate in the expansion of existing or development of new resorts in Mexico geared to receive the increasing numbers of foreign vacationists coming to this country.

In effect, Mexico is favored by numerous circumstances which place it in an excellent position to promote an intense and well planned tourist program. In the first place, Mexico is endowed with splendid natural resources, a rich historical background, and diversified cultural activities. As a consequence, there has been a massive inflow of tourists particularly from the United States which, due to its proximity to Mexico and high standard of living, has provided the greatest number of visitors.

But participants in the H&H Seminar will not be confined to hearing about plans for development — they will be able to see development in action.

In Acapulco, proper, development experts from all over the U.S. will see projects unique in design and concept such as the mammoth Acapulco Princess complex with its 17-level pyramid structure, 777-room hotel featuring its spectacular 225-foot high main lobby. The hotel in itself called for more than 50,000 cubic yards of concrete, 8,000 tons of steel and 1,225,000 square feet of center scaffolding which followed internationally accepted construction codes including those set forth by the ACI, AISC, AWS and ASTM, tied in with the Building Code of Mexico City and the Seismological Code of Acapulco. All in all, the Princess complex covers more than 1,000,000 square yards which includes the hotel, vertical and horizontal condominiums, a golf course and other support installations.

For those with interests centered more on the condominium bonanza in Mexico such as that taking place in Acapulco (and soon to extend to Puerto Vallarta, Cancun and other vacation spots along all coasts of Mexico), the Playasol complex of condominiums along the Acapulco Bay beach front or on the nearby La Loma hilltop facing the beach will be a standing and operating reality of how condominiums are taking form on a pay-as-you-build basis. Profitable enterprise? Approximately \$26,000,000 invested to date by Playasol condominium-holders in Acapulco (already living-in or under construction) have a resale value at current prices estimated at double: \$52,000,000.

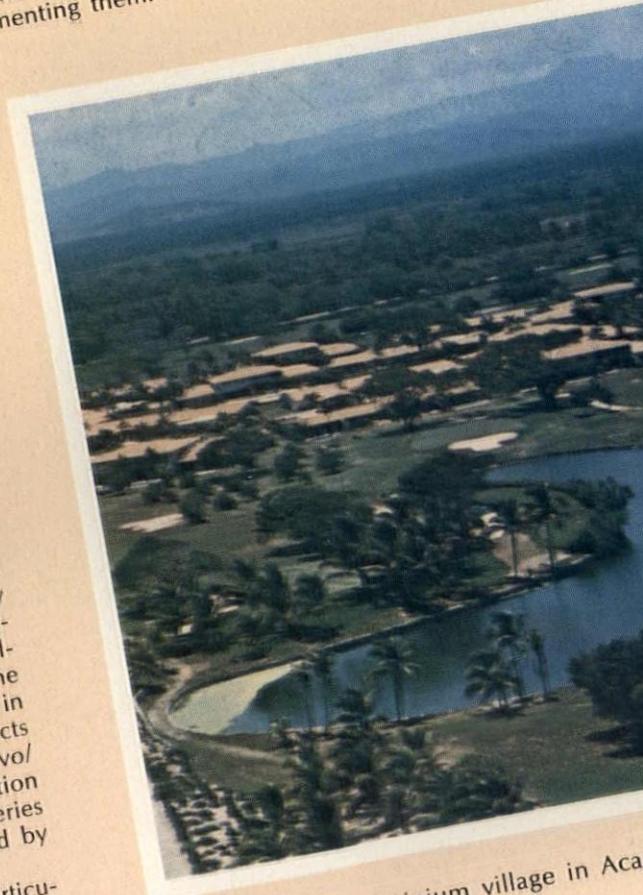
Those desiring to take a first-hand look at other resort developing areas, will have the opportunity to visit:

**PUERTO VALLARTA/BAHIA DE BANDERAS:** *The Night of the Iguana* brought the name of Puerto Vallarta to the attention of millions of film fans. In coming to Puerto Vallarta visitors found that the natural beauty of the area surpassed by far the sketchy shots included in the film. More recent visitors have found a well-balanced zoned town with attractive cobble-stoned streets, excellent hotel facilities and, more important, plans to develop the entire 142-kilometer long Bahia de Banderas coast resort area in the bordering state of Nayarit. Some of the specific projects — such as Jarretadera/Nuevo Vallarta, Punta Mita, Sol Nuevo/Guayabitos and Bucerias — already show initial construction taking form as Government infrastructure extends its life arteries into the area. Detailed studies of the Master Plan developed by the Bahia de Banderas Trust can be studied on the spot.

**BAJA CALIFORNIA:** The peninsula of Baja California is particularly well endowed not only for tourist but also for industrial development. An \$80-million highway now bisects the peninsula from tip to tip. A complete network of air, sea (with ferries

traversing the Gulf of California from other resort areas such as Mazatlan and Guaymas on the Mexican mainland), and land communications is being expanded and improved day-by-day with the specific object of pluralizing industrial and travel poles of development. Indeed, Baja California calls for a thorough and long look as an area of mediate and long-range investment.

**CANCUN:** The Government has drawn up a Plan for Tourism Development to increase and consolidate in short and medium terms the volume of foreign tourist expenditures into Mexico. In May, 1969, the Government set up within the Central Bank of Mexico a trust fund (known for short, as INFRATUR) to execute the plan. The development of Cancun (which means "Pot of Gold" in Maya) on the Northeast tip of the peninsula of Yucatan (with one of the most pleasantly dry, tropical climates of the Caribbean and rich in archaeological sites) is the first one to be executed under the Plan. The future development of Cancun as a vacation resort of immense potential was quickly recognized by experts of the Interamerican Development Bank which is willing to supply Mexico with a \$21,500,000-credit which — together with another \$25,600,000 set aside by the Mexican Government — is being applied to develop the infrastructure to support the development of Cancun. International travel industry giants such as Holiday Inn, Western Hotels and Braniff Hotels (in partnership with Mexican investors, such as the Banco de Comercio Exterior and other vacation installations or, in effect, already operating them.



A view of a condominium village in Acapulco



**Myriads of Beaches await...**

# the MIDAS TOUCH

Few countries in the world can boast a coastline of more than 5,000 miles bathed by the warm waters of the Pacific Ocean, the Gulf of California, the Gulf of Mexico and the Caribbean and dotted with a great variety of beaches. Many of these are framed by exuberant, tropical vegetation with the added beauty in many instances of breath-taking rocky cliffs which drop hundreds of feet into the ocean waters. Mexico is, indeed, a land of sun and sand with an abundance of game fish to add to the enticement of visitors from all continents.

Acapulco — a long-standing password in world travel, synonymous to tropical beauty, luxury hotels: the ideal winter vacation land — stands out as an example of how imagination, investment and travel know-how can turn natural beauty into a fountain of prosperity for the area, creating new jobs, new sources of economic activity: in short, development for the country based on the multiplying factor of tourist expenditures.

The success of Acapulco, which in recent years has added a new element of good investment — condominiums for the foreign vacationers who now not only can enjoy a permanent vacation home but also can, at the same time, obtain income from supervised-rental during the months they are away from Acapulco — has served to spur new Government/private activity in the field of travel.

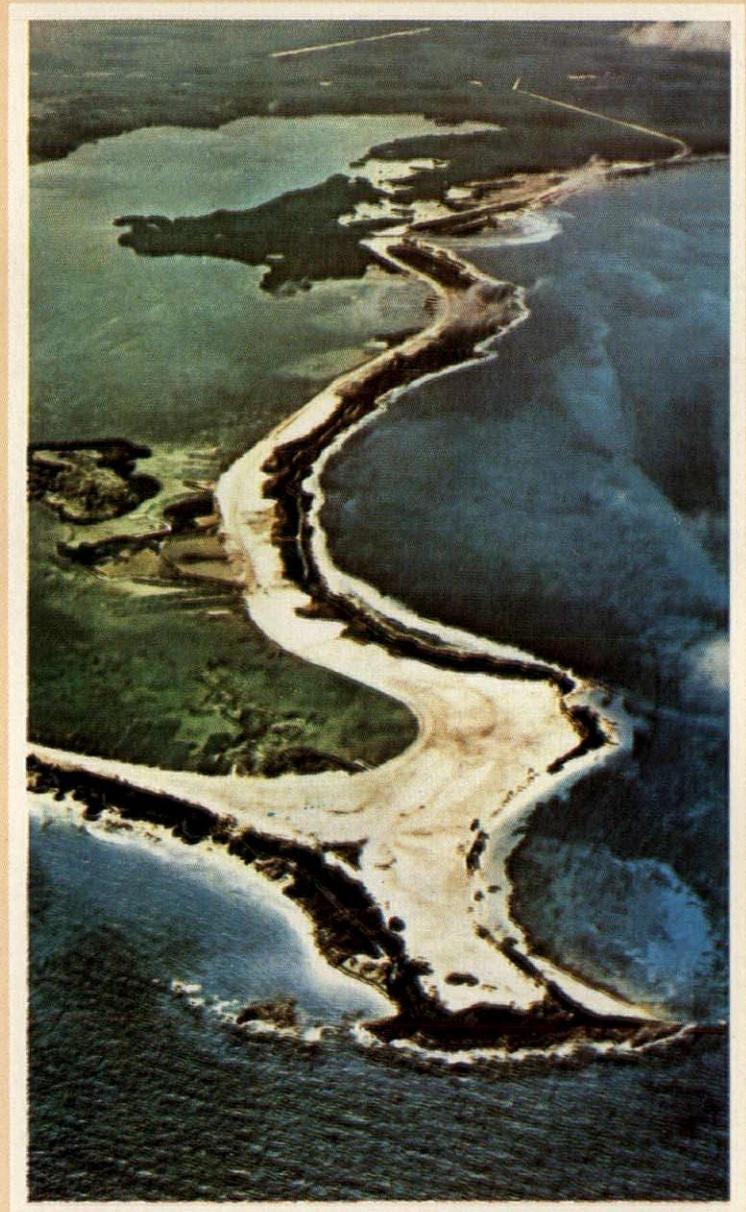
Names such as Puerto Vallarta, La Paz, Mazatlan, Bahia Banderas, Cancun, Isla Mujeres, Manzanillo, Cozumel, Cabo San Lucas, and many others have been added in rapid succession to a long list of beaches and other coastal recreation areas which are opening wide vistas for investors — Mexican and foreign — who are finding every facility to join hands in applying the touch of Midas to the wealth of natural beauty of Mexico's coasts.

The opening of these new tourist areas to investment has not come by chance. It has taken many years of planning and hard work and large investments by the public sector. True, there were many coastal areas of great beauty and definite potential as international spots — but they were isolated, lacking many essential services such as proper land and air communications, electricity, drinking water, adequate health facilities, etc., necessary before they could be brought to the eye of potential investors.

Moreover, the image of Mexico as a country which could offer not only natural beauty, historical centers of interest, archaeological wealth, but also of great importance, proper hotel and other travel facilities, had to be built up in world travel centers. Word of mouth promotion — a slow, build-up process — had to sink in.

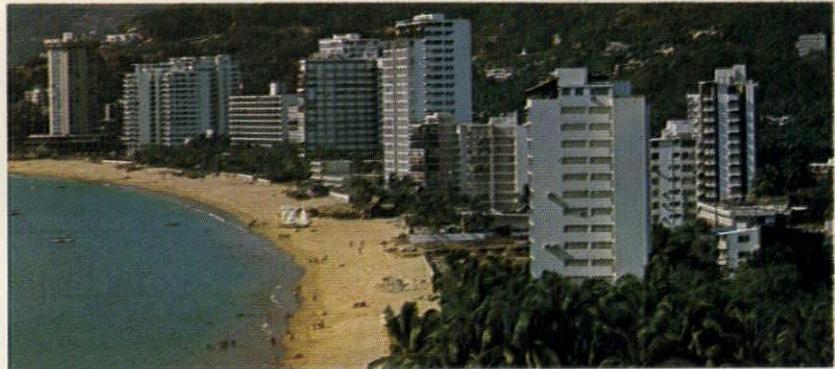
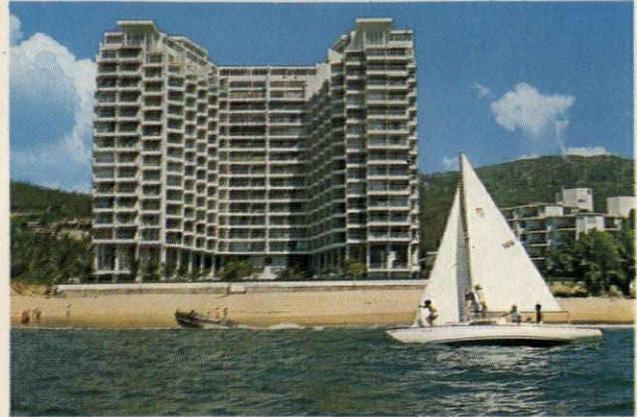
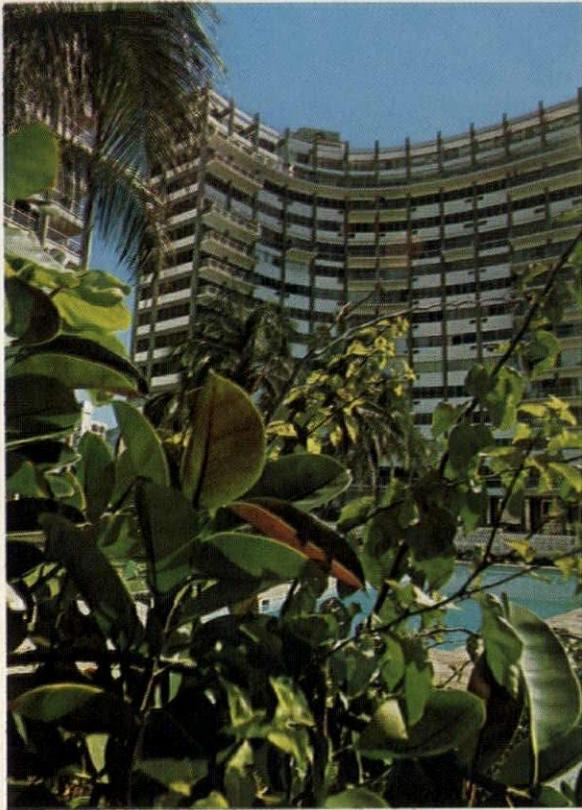
This systematic and essential process has proven successful as evidenced by travel statistics: In the 20-year span from 1950 to 1970 Mexico saw the number of its foreign visitors increase from 408,000 in 1950 to 2,250,000 in 1970 — not including border crossings — yielding \$111,000,000 in 1950 and more than \$560,000,000 in 1970. Foreign tourist expenditures in Mexico have been a decided positive factor in maintaining the country's balance of payments on an even keel. And the figures have increased considerably more during the past two years.

Mexico, with a consistently improving support infrastructure extending essential public services to more and more recreational coastal areas, can now offer attractive conditions to the private investor interested in part-taking in the development of the country's natural tourist resources.



The beach at Cancun or "The Pot of Gold" of the Mayans.

# we knew we were in business when our apartments sold before they were built



When we say PLAYASOL, a top-notch real estate enterprise which has already completed 17 condominium buildings in Acapulco, has 2 new projects in that same resort and further developments in Puerto Vallarta and Cancun, that is fact. But, believe us, we're not trying to sell you with this ad. Mainly because, for the moment, we're sold out and rushing up things so that you can also own a deluxe 1, 2, 3 or 4 bedroom apartment, with maid service and, if you wish so, fully furnished either for personal use or as a booster for your Company's Public Relations. And, as usual, exceptionally selected locations have permitted PLAYASOL owners, in the past, to as much as triple the value of their properties in less than five years. Find out more about PLAYASOL.

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#### REGIONAL OFFICES:

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Costera M. Alemán 1070 TEL. 41040/3

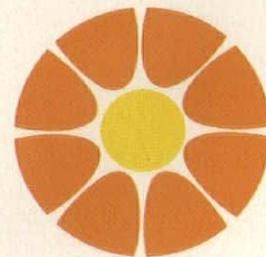
**GUADALAJARA**

Av. de las Américas 947-11 TEL. 166476

**PUERTO VALLARTA**

Paseo Díaz Ordaz 36 TEL. 20175

# PLAYASOL



# A HORIZON...

President Luis Echeverria's administration has distinguished itself for the attention and effort devoted to the solution of problems oriented towards the increase of the economic system capacity, by creating new employment sources and seeking a better distribution of the national product; this orientation has led the Mexican Government to create new instruments that will allow the performance of programs and their consolidation in a short-term future.

The Bahia Banderas Trust can be considered as a classic example of the Mexican Government efforts towards the tourism development in the Pacific area, a prime mover of resources for a regional development program for the coastal area of the State of Nayarit.

## VALLARTA

Whenever speaking of the Mexican and why not the whole Pacific, one can not but mention the name of Puerto Vallarta as one of the internationally-famous tourism resorts. Its climate, the exuberant Nature, its strategic location for the Mexican and international tourism market, fundamentally that from the United States and Canada, have placed it in a privileged spot.

The Mexican Government has, in the last 4 years made important investments exceeding 300 million pesos in primary infrastructure, thus endowing this privileged area with a modern highway linking this region with the national highway network, including those that are the backbone of the road system, that joint the United States, Mexico and Guatemala; likewise, the international airport at Puerto Vallarta has the latest facilities where the jet transports of our era can operate. The program also included new high-voltage transmission lines that will allow the development of tourism, industry and housing projects that this regional development program will obviously bring about.

## NUEVO VALLARTA

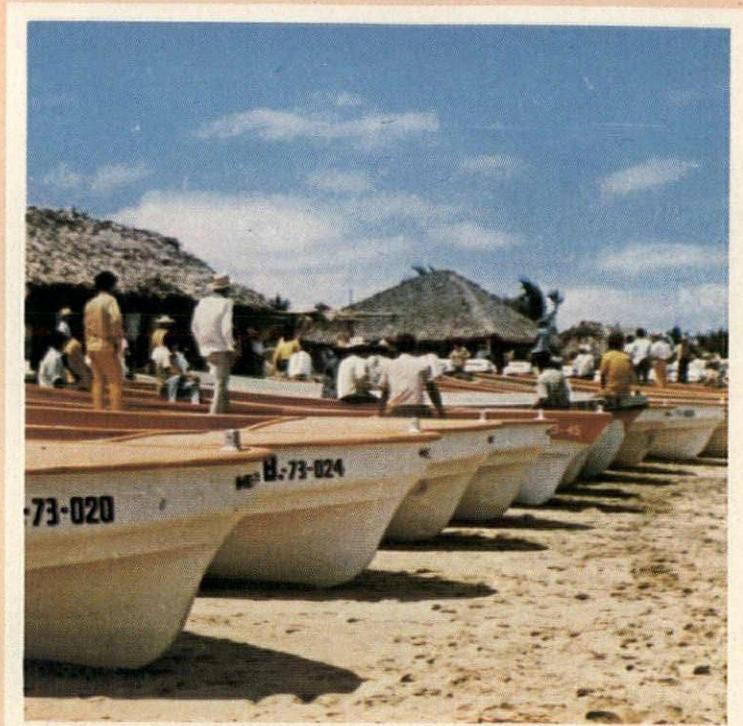
Bahia de Banderas is one of the most beautiful bays on the Pacific, where Puerto Vallarta is located and the Mexican Federal Government Trust has planned and is carrying out tourism and housing development programs, like Nuevo Vallarta - Jarretadera located in the central portion of the bay and adjacent to the wonderful Puerto Vallarta, it being a development on a lake with an area of over 980 acres and with a land usage that contemplates areas for hotels, condominiums, single-family houses, sports fields, civic centers, museums, shopping areas and all those services required by modern housing developments.

## EL QUELELE

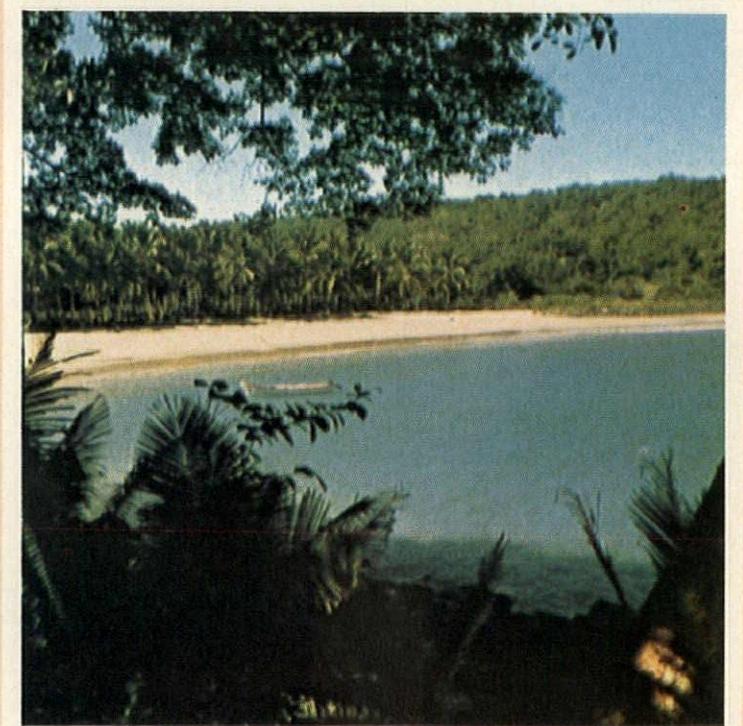
Making the utmost of the wonderful view of the sea, the beautiful beaches, the impressive rugged Vallejo Sierra and the luscious tropical growth, one of the most modern golf courses, with the latest facilities, at a place known as "El Quelele", has been planned, the first of 3 courses that the Bahia de Banderas Trust will build in the area.

## BUCERIAS

The creation of hotel services in this virgin area, has been a main concern, a solution for which is sought with the planning and construction of hotels. The Bucerias "ejido" hotel is a clear example of this effort and the first section will be finished by November of this year.



Fishing boats on the beach of Rincon de Guayabitos in Bahia de Banderas.



A view of the beach at Destiladeras in Bahia de Banderas

## ... A Strategy and a New Tourism Development on the Mexican Pacific

### SOL NUEVO - RINCON DE GUAYABITOS

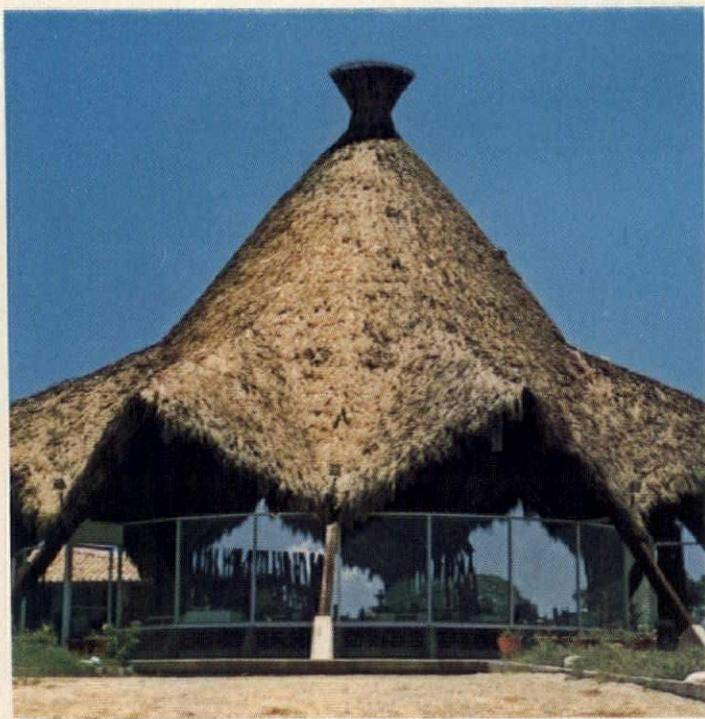
Forty miles north, the Bahia de Banderas Trust is already working on the huge Sol Nuevo project, that covers an area of 603 acres, and scheduled for completion of its three sections by December 1974.

This project, as opposed to others in process, has been self-financing and 60 percent of the land has been sold in the first eight months of its inception. Also, value has increased by 52 percent of the initial lots sold.

The Mexican Social Security Institute will begin, in 1974 the construction of its largest vacation complex in the Pacific area. The Bahia de Banderas Trust and Nacional Financiera are planning for this area a tourism village, with 300 villas in the condominium status, whose investment, planned for December 1974 is of 320 million pesos.

The Bahia de Banderas Trust has set forth in its programs the provisions of the maintenance of an ecological balance that will allow and ensure the survival of wildlife as well as the cleanliness and neatness of beaches.

Thus far, it can be said that the Bahia de Banderas Trust is another tourism-housing promotion instrument. It is however important to clarify that this is but one aspect of the activities at Bahia de Banderas, since this phase is seeking resource generation allowing the performance of a number of parallel-programs, slanted towards regional development and a balanced growth of economic and social status of the people of Nayarit's southwest coast.



The restaurant near the skin diving beach Playa de Bucerias

The new Agrarian Reform Law in its articles 112, 119, 120 and 121 provides that expropriations of "ejido" land to be devoted for purposes other than agriculture, shall contemplate the benefit and participation of all its former tenants affected by the expropriation.

The Bahia de Banderas Trust shall seek the compliance with the Law and the provisions of the Expropriation Decree with the backing of technical and administrative assistance for those programs that will generate new economic activities and open new horizons for the area farmers.

The Trust has organized a fisheries program; a diversification program from traditional to export-oriented vegetables for the United States and European markets. Also, a cattle-growing program to supply the area with high-quality meat; a fruit-growing program seeking a better usage of non expropriated lands; an educational program assuring grade and higher education for all children in the area; a town renewal program to provide suitable housing without disrupting the traditional atmosphere of small coastal towns of Mexico and an industrialization program for the exploitation of natural resource without affecting the ecology or the harmonious and controlled population growth. Bahia de Banderas is a clear example of the strategy applied by the Echeverria Administration tending to unite, in a single effort simple and practical solutions that will allow Mexico to solve its problems through the integral utilization of its resources.

### OWNERSHIP

Another of the important aspect and attractions offered by Bahia de Banderas for its developments, are the title deeds issued by the Federal Government as well as the procedures in compliance with the Law to promote Mexican investment and regulate foreign investment, giving the investor full guarantee in his participation in the tourism and housing developments planned for the area.

The Mexican Tourism Industry, one of the main generators of foreign exchange has witnessed a constant growth in the number of visitors. From 1968 to 1972 the average annual growth rate was 14.5 percent, from 1,843,000 to 2,915,338 persons. An eighteen percent growth in tourism affluence has been estimated for 1973.

The largest market for tourism is in the United States (87.9 percent) and Canada (3.01 percent).

### AIR TRANSPORTATION

The Bahia de Banderas area, with the international airport at Puerto Vallarta has over 50 local and international flights a week. Local flights cover the routes to and from Mexico City, Acapulco, Cozumel, Guadalajara, Hermosillo, La Paz, Matamoros, Mazatlan, Merida, Monterrey, Oaxaca, Tijuana, Mexicali, Minatitlan, Nuevo Laredo, Tepic, Valle de Banderas, El Tuito, Talpa, Mascota, San Sebastian and San Felipe Hajar. International flights arrive from Los Angeles, Houston, Phoenix, Tucson, New York and Paris.

Bahia de Banderas is an opportunity offered by the Mexican Government for tourism investment and promotion for the benefit of nationals and all those seeking the enjoyment of the hospitality and beauty of the Mexican Pacific coasts.

# It is easy to fall in love with Mexico's fascinating, tranquil beauty.



It is easy to enjoy a piece of that beauty by means of a Land Trust... the only legal way to go about land use and enjoyment in the coastal and border areas of Mexico when you are not a Mexican.

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# RESORT DEVELOPMENT

The important role of foreign investors in the development of Mexico's potential resort areas has long been recognized. However, the exact formula of how to allow the open participation of foreign capital without infringing on the limitations established by Article 27 of the Mexican Constitution was not found until shortly after President Luis Echeverria took office in December of 1970. The magic word: Trusts.

Article 27 establishes that — for security reasons designed primarily to ensure the country's national sovereignty — no foreigner can have direct ownership of land or water within 100 kilometers of the country's borders or 50 kilometers of Mexico's coasts. Circumventing this constitutional precept, some foreigners and foreign interests resorted in the past to third-party formulas to gain a loosely set up foot-hold in early coastal developing areas such as in Acapulco or in Puerto Vallarta.

On April 29, 1971, Mexico's *Diario Oficial* (Official Gazette) published a decree issued by President Echeverria which provided the legal mechanism to permit foreigners to obtain, if not direct ownership, at least long-term benefits from real estate investment within previously forbidden zones.

In short: The decree authorizes Mexican credit institutions to acquire as trustees — prior authorization by the Ministry of Foreign Affairs — ownership of real property for industrial or tourism purposes either along the country's international boundaries or coasts. Trust institutions can, in turn, turn over to the beneficiaries "use and benefits derived therefrom" of these lands for a period up to 30 years. Furthermore, beneficiaries can at any time within the trust period sell their holdings at going prices and at the end of the trust period can, also, sell their interests at the best available prices. These provisions were later incorporated into a new law directed at promoting Mexican investments and regulate foreign investments in the country, which became effective on May 9, 1973.

The Decree/Law has served to pave the way to foreign investment — bringing with it key international know-how in many fields — in Mexico's promising and booming resort areas. However, it is most important to bear in mind that foreign capital must be associated with Mexican capital in joint ventures — with foreign investors holding up to 49% of the joint ventures, although in exceptional cases when a new enterprise is considered necessary to the economic development of Mexico foreign participation may be higher. In effect, the Mexican Government encourages foreign investment when associated with domestic capital.

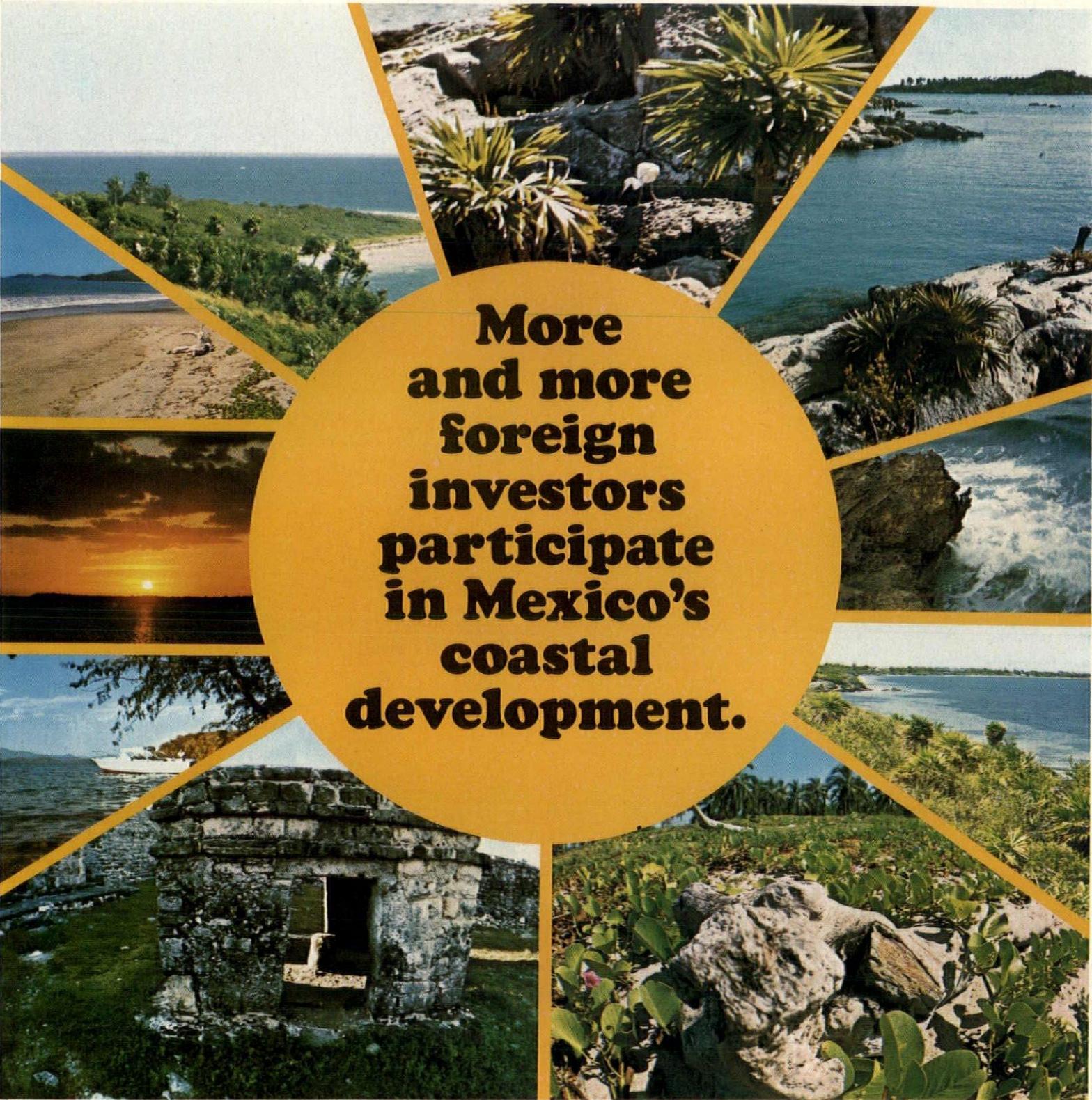
This formula — joint ventures — is profitable both ways. Foreign capital is needed and welcome in Mexico on a partnership basis as it allows national industry to expand at a faster pace of growth. On the other hand, foreign capital in association with Mexican investors can obtain many Government incentives which are granted primarily to Mexican-capital-majority enterprises, especially those which become part-and-parcel of the country's regional industrialization and development program creating new sources of employment and new sources for exports. Tourism falls under this classification as it is considered an essential sector of Mexico's export of services. Its contribution to foreign exchange income in current account has increased from 11.3% of the total in 1960 to 18.5% in 1970.

And, important to note is the fact that there are no foreign exchange control restrictions in Mexico — nor does the Government intend to implement any in the foreseeable future. Furthermore, through the different dollar crises in recent years, Mexico has firmly maintained its parity of 12.50 pesos to the \$1.00.



A condominium apartment tower of the Acapulco Princess Colony.

The effectiveness of the April 1971 Decree-formula can be seen in the fact that, according to the Coordinating Commission for the Integrated Development of the Peninsula of Baja California, more than 400 projects had been authorized under this system by year-end of 1972. In Acapulco and Puerto Vallarta, many foreigners have invested in Playasol condominiums under the trust agreement scheme — in this case, through the Trust Department of the Banco Nacional de Mexico. In Cancun, Braniff Hotels has joined forces with the Banco de Comercio to build a luxury 250-room complex and the Club Mediterranee is planning a 300-room "boat-hotel" in association with INFRATUR, the Banco de Mexico's special fund for travel promotion.



**More  
and more  
foreign  
investors  
participate  
in Mexico's  
coastal  
development.**

Photographs are courtesy of INFRATUR

*Mexico has many of the most beautiful beaches in the world. Mile after mile of virtually untouched white sand. Many investors have already realized this and are presently participating in the coastal development of Mexico.*

*Banco Nacional de México will be very pleased to advise and thoroughly inform you regarding possibilities for legal, safe participation in the development of Mexico's tourist areas.*

*We'll tell you how to set up the necessary trust so you can enjoy the use and profit from real estate in Mexico's coastal areas.*

*Our group of specialists will draw up correct business contracts to establish a good, solid partnership in Mexico. We also offer our full banking and trust services to facilitate your investments in either coastal or border areas. Give us a call.*

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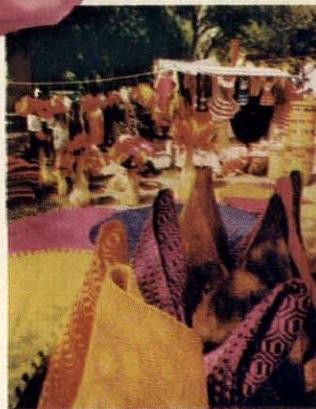
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## Two firms say they're selling Indonesia 1½ million—yes, million—houses

Fully prepared for a skeptical reception of their story, a Texas trading company and a Canadian builder have just announced that they will deliver 1½ million houses to the Indonesian government in the next 20 years.

A \$6.7 billion barter agreement would give the companies ten million acres of Indonesian hardwood timber in return.

The prefabs will be built with a new coating material that has a polyester base. They will be of four sizes, from 620 to 1,440 square feet. The producers insist the bare shells can be produced for \$4 a square foot, a figure many experts will surely question.

**Equipment.** The houses will be shipped disassembled from Houston and Picton, Ontario, and each will include air conditioning, a bathroom and electric wiring. The \$4-a-foot estimate does not cover these features or the shipping costs.

The houses contain no wood or metal except for window and door frames. Half of the units will be built in Houston by Amoeba International Trading Corp. Half will be produced by Skylight Homes Ltd. of Picton. The first shipment is expected to leave Canada and the United States within two months, although only demonstration models have been built so far.

**Other countries.** Ford International Inc. of Los Angeles negotiated the contract with the Jakarta government, according to John Grimba, the president of Skylight.

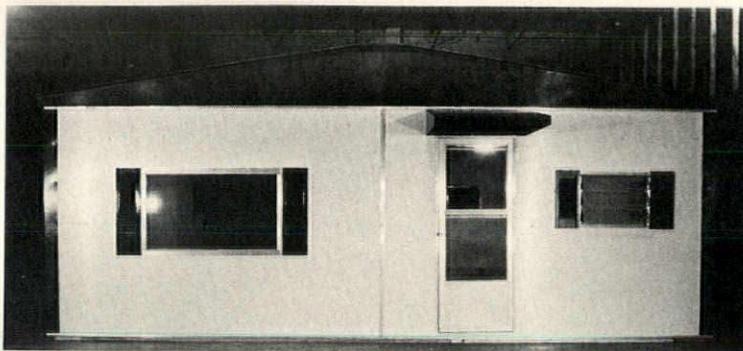
Grimba said in a telephone interview from Picton that Skylight will become full owner of the hardwood. He said that if the wood—valued at \$17.5 billion at today's prices—is sold, it will be sold through London brokers.

"The Indonesian transaction is just the tip of the iceberg," Grimba said. "Similar agreements are being made with Bolivia, Venezuela and Colombia and will be made with other countries in Asia, Africa and Latin America.

**On to ten million.** W. C. (Ed) Edwards, the youthful president of Amoeba, is even more excited.

"We're talking about ten million low-cost prefabs," he says.

"Indonesia and other countries at the same stage of economic development are too short on capital to buy technol-



Demonstration prefab of Texas company. Houses for Indonesia would be similar.

ogy and pay for it in money, but they have plenty of natural resources."

"Advanced countries, long on capital and short on natural resources, will pay in money for timber and other materials from such lands as Indonesia.

"This suggests a logical exchange to the benefit of both sides. Further, our balance of payments will improve."

Edwards says the Indonesian government intends to give the housing to its people at no charge.

**New material.** The contract was made possible with the recent development of FP 100—a trade name given to a liquid ad-

ditive that is produced by modifying polyester resin and combining it with other materials.

The result is a lightweight coating material that lab tests show to be much stronger than better known materials now on the market. The formula is a closely kept secret and Edwards, together with developer Mark Stevens, formerly of Baton Rouge, La., has no intention of patenting it.

"Patenting a new process in the chemical industry is always a mistake," Edwards said. "Competitors just add a little water or something to the formula, then get a new patent."

**Applications.** The material

can be sprayed on, brushed on, applied with a putty knife or mixed with other materials. The 2"-thick walls of the new houses, for example, will be foam or honeycomb sandwiched between two layers of plastic coated with FP 100. All of this will form a thickness that is fire-proof and heat resistant, Edwards says, as well as being immune to termites, mildew and corrosion.

The material is available in any color, can be molded to look like wood, pea gravel, brick or any other conventional material. Developers claim it can be recycled, and it is easy to reface after several years wear.

Edwards and his associates have documented test results that seem to support their claims for the fireproofing quality, durability and strength of their product. An 8"-diameter pipe with 1¼" wall, weighing about one third as much as conventional pipe, withstood 1,800 degrees of heat for 24 hours without damage. A solution of 36% sulfuric acid failed to damage it. It withstood 7,600 pounds in a crush test and 2,463 pounds of hydraulic pressure.

Three small pieces of reinforced polyester material of various thicknesses, tested by Shilstone Engineering Testing Laboratory of Houston, supported load strengths of 2,500 pounds, 1,500 pounds and 1,680 pounds with compressive strengths of 3,480 PSI, 2,330 PSI and 2,960 PSI.

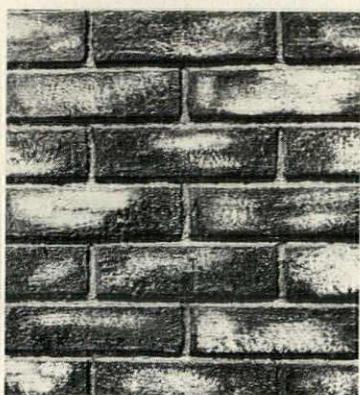
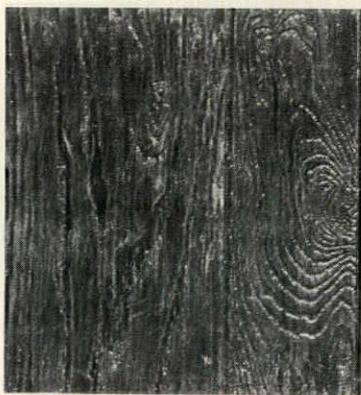
**The companies.** Amoeba is a Texas corporation chartered by the secretary of state in Austin and owned by Stevens, the idea man, and Edwards, the sales and production specialist, and a few others.

Amoeba expects to produce the additive and the housing. It says both processes are simple and largely automated. There are about 15 employees at Amoeba now, and the company expects to move to new offices in the North Post Oak area of Houston, a fashionable business section on the northwest side.

Skylight was incorporated by Grimba in September 1972. Grimba is a Latvian who moved to Canada in 1951.

—BOB LEE

McGraw-Hill World News,  
Houston



Panels simulating brick or wood are made from a new polyester coating material.

### The man that success cannot snub

A plaque hanging in Ed Edwards' modest office at 7260 Wynn Park in Houston suggests something about his approach to life. It reads:

"If the door to success doesn't answer to polite knocks—kick it in."

The young president of Amoeba International is heavy set and bearded, with thick black hair. He talks fast and directly, and he seems to see himself as a kind of savior.

He smokes a pipe and looks directly at his listener, but he's got a kind of tone that strongly suggests he thinks he's talking to someone who either doesn't understand or flat out doesn't believe him.

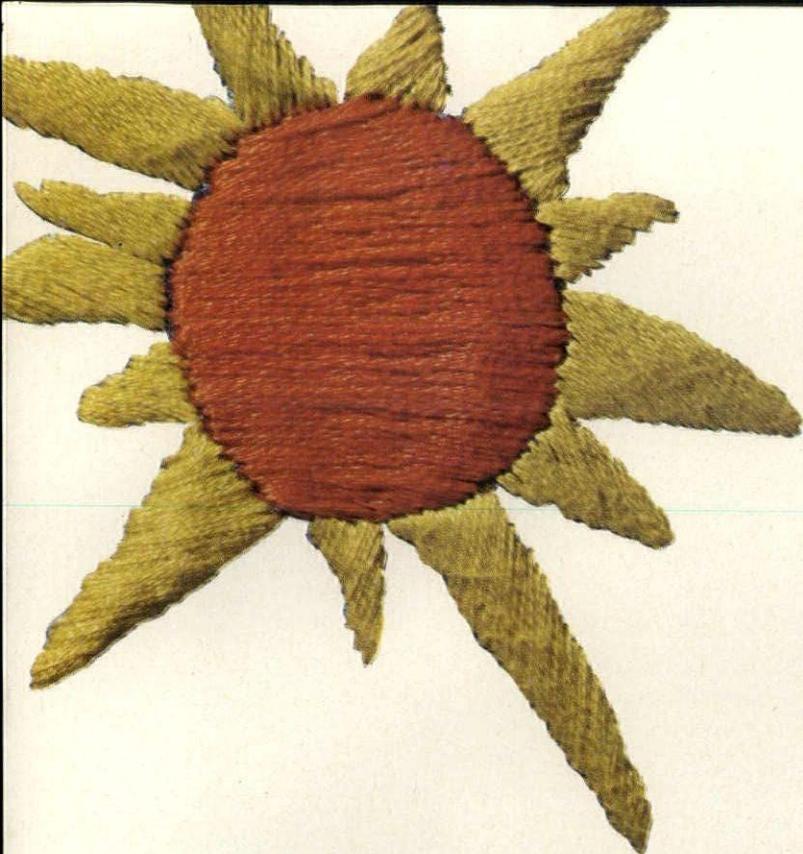
He's got a sense of humor, too. When the reporter was 30 minutes late for a first interview and explained: "I've been checking on you at the bank," Edwards laughed—but not hysterically. —B.L.



House & Home CONFERENCE ON  
RESORT DEVELOPMENT OPPORTUNITIES

IN  
**MEXICO**

ACAPULCO, NOVEMBER 12-14, PIERRE MARQUES HOTEL Y CLUB DE GOLF



House & Home CONFERENCE ON  
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**MEXICO**

### Why you should attend

Because resort development in Mexico is on the verge of an explosive expansion that could make it the fastest growing and most profitable market in the world. And you may be able to share in this market.

### Consider these points

- Mexico is blessed with a superb climate and an abundance of magnificent coastal land—most of it as yet undeveloped, and all of it easily accessible from the U.S. and Canada
- The Mexican government wants this resort land developed for the benefit of its own people and economy—and is going to great lengths to facilitate such development
- The rate of return on investments in Mexico is extraordinarily high by U.S. standards. In a word, Mexico offers tremendous opportunities for the U.S. developer and the U.S. investor

But to take advantage of these opportunities, you have to know the rules of the game, and that's what you'll get from the group of experts—both Mexican and U.S.—that House and Home has assembled for its conference

### You'll have the opportunity to meet and talk with

- Key Mexican officials involved in resort development
- Mexican contractors and developers experienced in resort development
- Mexican financial and investment leaders
- Private owners of Mexican resort land
- Mexican architects, planners and attorneys
- U.S. investors and developers interested in the Mexican market

### You'll hear from these and other experts

**Maxwell C. Huntoon Jr.** is Managing Editor of House & Home, McGraw-Hill's marketing and management publication of housing and light construction. In addition he is the Director of the highly successful House & Home/AMR seminars on Land Use, on Condominium Marketing and soon will direct a new seminar series on Recreational Development. Mr. Huntoon is also the author of a recent book on land planning



**Russ Ballard**, President of Salt-Ballard Properties of Salt Lake City, began evaluating property in Mexico in 1969, received the first Mexican federal permit from the Foreign Relations Department to establish a 30-year bank trust on Mexican property in 1973, and now has 356 acres with 3½ miles of beach front in full scale development at Mazatlan, Sinaloa, Mexico.

**Barry L. Bunshoff**, an attorney with the firm of Cushing, Cullinan, Hancock & Rothert of San Francisco, is counsel for developers in establishing 30-year trusts for foreign beneficial holding of real property in Mexico and all aspects of the development and sale of lots and condominiums in Mexico to foreign nationals. Mr. Bunshoff served as Deputy Attorney General of the State of California in 1961-1965 specializing in land fraud prosecutions.



**Lic. Alfredo Adolfo Rios Camarena** is General Director of Fideicomiso Bahía de Banderas, a trust fund of the Mexican federal government responsible for assembling and preparing for resort development thousands of acres of former communal land in the Bay of Flags area surrounding Puerto Vallarta.

**M. Sherman Eubanks** is Vice President and General Manager of Crocker Land Company and Director and President of Crocker-Aetna Company. In these positions he is responsible for all forms of real estate, land acquisition and land development by the Crocker Companies including 2840 acres in Palm Springs, 2200 acres in Baja California and a condominium project in Puerto Vallarta, Mexico.



## You'll learn about

### The Mexican economy

- How its stability and growth rate make it one of the strongest in the world
- How it is keyed to the U.S. dollar, keeping Mexico a bargain for U.S. and other foreign tourists
- Why it needs foreign capital
- Why it fosters high returns on investment

**Robert C. Frojen** is President of Economex Corporation, a general consulting and management services organization representing U.S.A. interests in Mexico and Mexican interests in the U.S.A. He is also President of Frojen Advertising Inc. which, from 1966 to 1972, served as advertising agency for the Mexican National Tourist Council, creating all tourism advertising for Mexico in the U.S.A. and Canada.



**Lic. Jose Campillo Sainz**, as Undersecretary of Industry in the federal government Department of Industry & Commerce, is the chief adviser to the President of Mexico on the role of private enterprise in that country. It is also his responsibility to regulate all foreign investment in Mexico through the administration of the new laws governing control of real estate by foreign investors.

**Lic. Antonio Enriquez Savignac** is Director and Special Trustee of Infratur, a trust fund of the Mexican federal government charged with the investment of 100 million dollars to develop two new tourist sites at Cancun in the Mexican Caribbean and Ixtapa on the Pacific Coast. The money will be spent creating an infrastructure including ultramodern jetports as well as power, lighting, water, drainage, sewage and telephone systems as a base for resort development.

**Edward Durrell Stone, Jr.** is President of Edward Durrell Stone Jr. Associates, a land planning firm based in Miami but active in many areas of the United States and Mexico. Mr. Stone was the planner for Club Mazatlan sur Mexico, a major resort planned unit development by Salt-Ballard Properties. He has also worked on other Mexican projects not yet under construction.



### The Mexican political climate

- Why Mexico has been politically stable for nearly half a century
- Why the government welcomes foreign investment and know-how
- How the government is making concessions to facilitate foreign participation in real estate development

### What the Mexican government is doing right now to further resort development

- It has put \$100 million into two huge new resort areas that will be open to developers
- It is assembling hundreds of thousands more acres of coastal land to sell to developers
- It is completing new access highways to Baja California and other resort areas
- It is building jetports to open up new resort areas

### The nature of today's Mexican resort market

- How big the market is now, and how much bigger it can get tomorrow
- Where the tourist—and the potential buyer—comes from, and what he wants
- How much the average tourist and condominium buyer is spending in Mexico
- How more effective merchandising techniques can expand the resort market
- How more liberal financing can expand the resort market

### What the U.S. developer needs to know to operate in Mexico

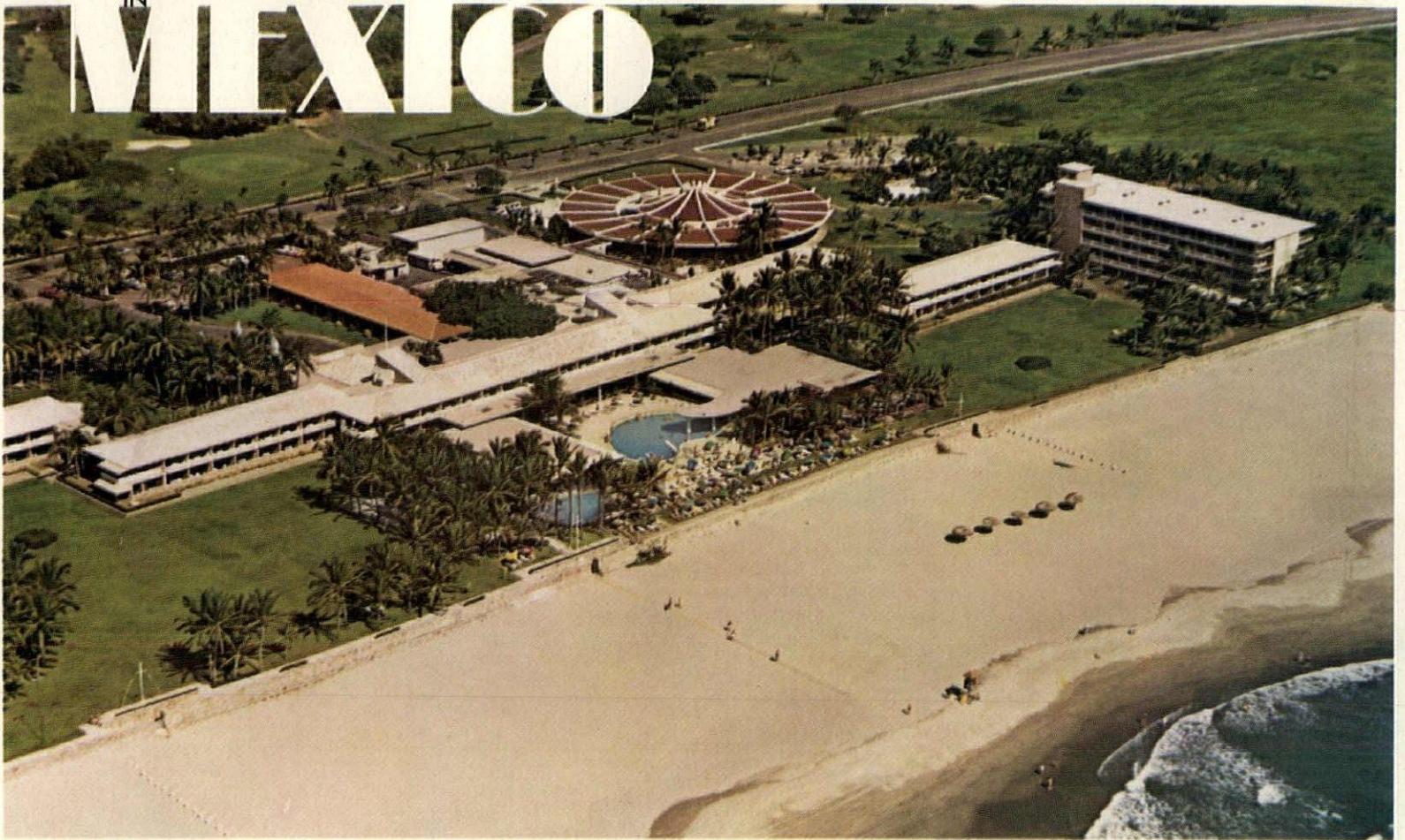
- The ground rules of joint venturing
- How to find appropriate Mexican partners
- How to deal with local legalities and red tape
- How to avoid the possible pitfalls of acquiring Mexican land
- The special roles of the architect and planner in Mexican development
- Where to find legal, architectural, planning and technical people who know the Mexican resort market
- Where to find sources of capital for Mexican resort investment

## And finally

You'll have the opportunity to visit resort projects in Acapulco and in other parts of the country. Both the Mexican government and private developers will help arrange post-conference tours.

**House & Home** CONFERENCE ON  
RESORT DEVELOPMENT OPPORTUNITIES  
IN

# MEXICO



Conference Headquarters; Pierre Marques Hotel y Club de Golf, Acapulco, Mexico

**Conference Registration**

To register, please complete and return the coupon below to Mexico Conference, House & Home, McGraw-Hill, Inc., 1221 Avenue of the Americas, N.Y., N.Y. 10020. Or you may register by calling (212) 997-6692. Registration must be made in advance of the conference. All registrations will be confirmed by mail.

**Fee**

The full registration fee is payable in advance and includes the cost of all luncheons, workbooks, and meeting materials.....\$375.

**Cancellation**

Registrations may be cancelled without charge up to 10 days before the conference date. Registrations cancelled later than this are subject to a \$50 service charge. Substitution of attendees may be made at any time.

**Hotel Reservations**

The Pierre Marques Hotel y Club de Golf is holding a limited block of rooms for conference attendees. If desired, House & Home will make arrangements for room reservations at the Pierre Marques for those attendees whose conference registration is received by October 15th.

Check box in coupon below. A \$50 deposit, payable to the Pierre Marques Hotel, must accompany each room reservation made through House & Home. If space at the Pierre Marques is unavailable, House & Home will recommend other comparable hotels in Acapulco.

**Tax Deduction of Expenses**

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skills. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F. 2d 307.

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See hotel reservations section above and check one box

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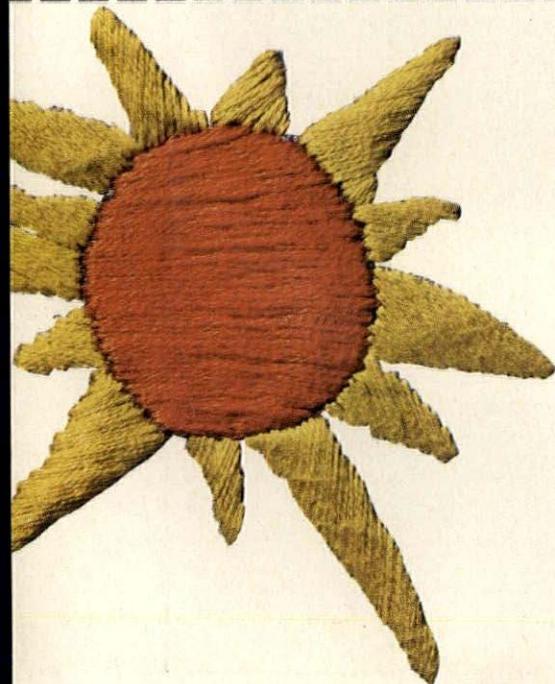
Company \_\_\_\_\_

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Phone (Area Code) \_\_\_\_\_

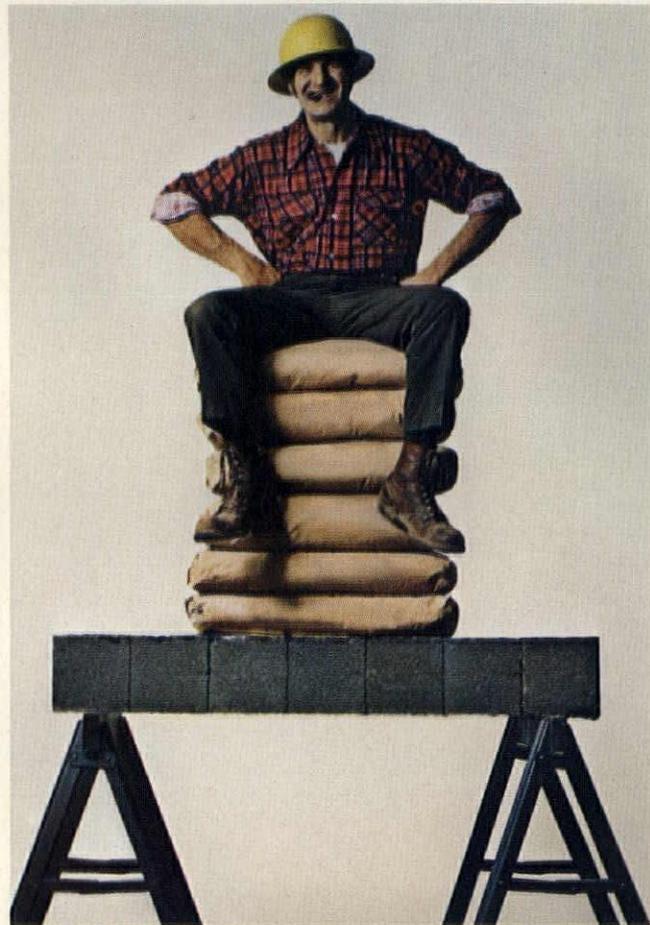
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# Concrete block + mortar.



# Concrete block + new BlocBond.



*BlocBond is more than 7 times stronger than concrete block and mortar construction in this horizontal beam test. And more than 2 times stronger in vertical walls.*

Owens-Corning announces Fiberglas\* BlocBond\*\*—the new way to build concrete block walls.

Here's how it works: The first course of block is laid in a bed of mortar for leveling purposes. After that, each course is dry stacked. BlocBond is then troweled onto both sides of the wall.

Result: a wall that's three ways better than conventional concrete block and mortar construction.

**1. Greater flexural strength.** Specially developed fibers of alkali-resistant glass in new BlocBond help give walls twice the flexural strength of concrete block walls built with conventional mortar. That means a block wall built with BlocBond can take punishment no similar wall built with mortar can withstand.

**2. Improved water-resistance.** BlocBond acts as a moisture-resistant barrier under normal

conditions. That's because BlocBond is applied to the surfaces of the wall, not between the blocks.

**3. Saves time and money.** Eliminates the need for a brown coat if stucco is specified. Easier to paint than a bare concrete block wall. Or it can be left "as is."

Want to know more? Write for a free BlocBond information kit. Owens-Corning Fiberglas Corp., Att. B. J. Meeks, Fiberglas Tower, Toledo, Ohio 43659.

\*T.M. Reg. O.-C.F. \*\*T.M. O.-C.F. Corp.

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## NEWS/FINANCE

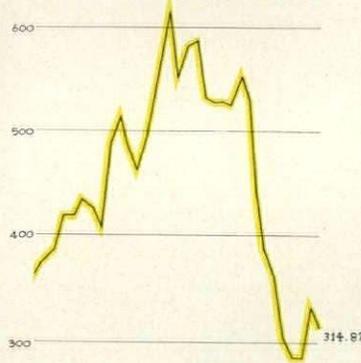
### Housing stocks resume decline; mobile-

Housing stocks fell back into a losing pattern in the month ended September 5.

HOUSE & HOME's scale index of 25 representative issues fell to 314.87 from 332.10. It was the eighth loss for the list in the last nine months.

Mobile-home shares led the retreat. The five mobile stocks on the index were off to 573.34 from 661.74 a month earlier.

Here's the composite graph.



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

	Sept.'72	Aug.'73	Sept.'73
<b>Builders</b>	465	283	282
<b>Land develop.</b>	431	153	142
<b>Mortgage cos.</b>	1,225	1,183	1,065
<b>Mobile homes</b>	1,531	662	573
<b>S&amp;Ls</b>	220	119	130

Company	Sep. 5 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>		
Alodex.....OT	1 3/4	- 1/8
AVCO Comm. Devl.—d.....PC	1 1/2	+ 1/4
American Cont. Homes.....OT	6	- 1/8
American Housing Sys.....OT	1 3/4	- 3/8
American Urban Corp.....OT	3 1/4	- 3/8
Bramalea Cons. (Can.)—d.....OT	4.80	- .20
Building Systems Inc.....OT	5 1/2	- 3/8
Campanelli Ind.....OT	4 1/2	- 1/2
(New America Ind.)		
Capital Divers. (Can.)—d.....OT	.38	+ .01
Centex Corp.....NY	16 1/2	+ 1
Cenvill Communities.....AM	10 1/2	- 7/8
Cheezem Dev. Corp.....OT	3 1/4	- 1/8
Christiana Cos.....AM	2 1/4	.....
Cons. Bldg. (Can.).....TR	2.75	- .05
Dev. Corp. Amer.....AM	16 1/4	- 4 1/4
Dev. Int. Corp.....OT	1 1/4	- 1/8
Edwards Indus.....OT	4 3/4	- 1/8
First Builders Bancorp.....OT	2 1/4	- 1/4
First Hartford Corp—d.....AM	3 7/8	.....
FPA Corp—d.....AM	7 1/2	- 1
Carl Freeman Assoc.—a.....OT	5 1/2	- 3/4
Frouge Corp.....OT	5 1/2	.....
General Builders.....AM	1 3/4	.....
Gil Development—d.....OT	1 1/4	.....
Hallcraft Homes.....OT	3 3/4	- 3/8
Hoffman Rosner Corp.....OT	3	.....
Homewood Corp.....OT	7 1/4	- 2 3/4
Hunt Building Corp.....OT	3	- 3/8
Kaufman & Broad.....NY	23 1/2	- 1
Key Co—d.....AM	3 1/4	+ 1/4
Leadership Housing.....OT	3 7/8	- 5/8
(includes Behring Corp.)		
Leisure Technology.....AM	7	- 1/4
Lennar Corp.....AM	8	- 2 1/4
McCarthy Co—d.....PC	2 5/8	- 3/8
McKeen Const.....AM	3 1/8	- 3/8
H. Miller & Sons.....AM	9	- 1
Mitchell Energy & Dev.....AM	24	+ 4
National Environment.....OT	2 3/8	+ 1/4
(Sproul Homes)		
L. B. Nelson Corp.....AM	5 1/4	.....
Oriole Homes Corp—d.....AM	11 1/8	- 2 1/4
Prel. Corp.....AM	4 7/8	- 3/8
Presidential Realty.....AM	9 7/8	- 5/8

Company	Sep. 5 Bid/Close	Chng. Prev. Month
Presley Development—d		
Pulte Home Corp.....AM	47 1/2	- 1/8
F. D. Rich Housing Corp.....OT	1 3/4	- 3/8
Robino-Ladd Co.....AM	6 7/8	- 1
Rossmoor Corp.....AM	5 1/2	- 1/8
Ryan Homes.....AM	21 1/2	.....
Ryland Group.....OT	8 1/2	- 1/2
Shapell Industries.....NY	10 1/4	- 1 3/4
Shelter Corp. of America.....OT	1 1/2	- 5/8
Standard Pacific.....AM	2	- 5/8
Universal House & Devel.—d.....PC	2	.....
U.S. Home Corp.....NY	9 5/8	+ 5/8
Valley Forge Corp.....OT	4 3/4	+ 1/4
Washington Homes.....OT	2 1/2	+ 1/8
Del. E. Webb.....NY	4 7/8	.....
Western Orbis.....AM	1	+ 1/8
Westchester Corp.....OT	3	- 1/2

SAVINGS & LOAN ASSNS.		
American Fin. Corp.....OT	11 1/4	- 1/2
Calif. Fin.....NY	4 3/8	+ 3/8
Empire Fin.....AM	8 7/8	+ 1 3/8
Far West Fin.....NY	8	+ 1/4
Fin. Corp. of Santa Barb.....AM	13 1/8	+ 1 1/8
Fin. Fed.....NY	14	+ 1 3/8
First Charter Fin.....NY	17	+ 1 3/8
First Lincoln Fin.....OT	3 1/4	+ 1/8
First S&L Shares.....AM	14 1/8	+ 3/8
First Surety.....OT	3 3/8	.....
First West Fin.....OT	1 3/4	- 1/4
Gibraltar Fin.....NY	16 5/8	+ 1 5/8
Golden West Fin—d.....NY	14 1/2	+ 1
Great West Fin.....NY	19 3/4	+ 7/8
Hawthorne Fin.....OT	8	+ 7/8
Imperial Corp.....NY	10	+ 1 1/8
Trans World Fin.....NY	8 7/8	+ 1 3/8
Union Fin—d.....AM	8 5/8	- 3/8
United Fin. Cal.....NY	8 5/8	+ 1 1/8
Wesco Fin.....NY	12	- 5/8

MORTGAGING		
Charter Co.....NY	23 1/2	- 2 1/4
CMI Investment Corp.....NY	36 7/8	- 4
Colwell.....AM	13 1/4	- 3 3/4
Cont. Illinois Realty.....NY	16 1/2	- 1/4
Excel Investment.....AM	15 7/8	- 7/8
Fed. Nat. Mtg. Assn.....NY	19 1/2	+ 5/8
Financial Resources Gp. (Globe Mortgage).....OT	2	.....
FMIC Corp. (Formerly First Mtg. Ins. Co.).....OT	16 1/2	- 2
Lomas & Nel. Fin.....NY	11 1/4	- 3/4
MGIC Inv. Corp.....NY	65 3/4	- 10 1/2
Midwestern Fin.....AM	10 3/4	+ 1
Mtg. Associates.....OT	12 1/2	- 2
Palomar Fin.....AM	3 1/2	- 1/2
Western Pac. Fin. Corp. (formerly So. Cal. Mort. & Loan Corp.).....OT	2 1/4	- 1/8
UPI Corp. (United Imp. & Inv.).....AM	1 3/4	.....

MORTGAGE INV. TRUSTS		
Alison Mtg.....NY	26 7/8	- 1/4
American Century.....AM	17 5/8	+ 1/8
Arlen Property Invest.....OT	13 1/4	- 1/4
Atico Mtg.....NY	17	- 3/8
Baird & Warner.....OT	16 1/4	- 1
Bank America Rlty.....OT	25 5/8	- 5/8
Barnett Mtg. Tr.....NY	25 1/2	+ 1 1/4
Beneficial Standard Mtg. AM	23 1/2	- 1/8
BT Mort. Investors.....NY	26 1/2	+ 1/2
Builders Investment Gp.....NY	29 1/4	+ 3/8
Cameron Brown.....NY	25 1/2	- 2
Capitol Mortgage SBI.....NY	23 3/4	- 3/8
Chase Manhattan.....NY	54	+ 1 5/8
CI Mortgage Group.....NY	17 7/8	+ 2 3/8
Citizens Mtg.....AM	15 7/8	.....
Citizens & So. Rlty.....NY	31 3/8	- 2 7/8
Cleve. Trust Rlty. Inv. OT	18 3/4	- 1/4
Colwell Mtg. Trust.....AM	28	- 1/8
Conn. General.....NY	19 1/2	+ 1/8
Cont. Mtg. Investors.....NY	10 7/8	+ 1 3/8
Cousins Mtg. & Eq. Inv. NY	25 5/8	+ 1/4
Diversified Mtg. Inv.....NY	23	+ 5/8
Equitable Life.....NY	24 3/4	- 1 1/4
Fidelco Growth Inv.....AM	27 1/4	- 3/4
Fidelity Mtg.....AM	27 3/4	- 2 1/2
First Memphis Realty.....OT	19 1/4	- 1 1/4
First Mtg. Investors.....NY	18 3/4	+ 2
First of Denver.....AM	21 1/8	.....
First Pennsylvania.....NY	19	+ 1 3/4
Franklin Realty.....AM	16 1/2	- 1/4
Fraser Mtg.....OT	15 1/2	- 1 3/4
Galbreath Mtg.....OT	20 3/4	- 1 1/8
Gould Investors—d.....AM	9	.....
Great Amer. Mtg. Inv.....NY	32 1/2	- 1
Guardian Mtg.....AM	34 1/2	- 2
Gulf Mtg. & Rlty.....AM	17 1/4	- 3/8
Hamilton Inv.....OT	17 3/4	+ 1/2
Heitman Mtg. Investors.....AM	12 3/4	+ 5/8
Hubbard R. E. Inv.....NY	19 1/4	+ 3/8
ICM Realty.....AM	19 3/4	- 1/4
Larwin Mtg.....AM	20 3/4	- 1 1/8
Lincoln Mtg.....OT	6 3/4	- 1/4
Mass Mutual Mtg. & Rlty. NY	18 1/4	- 2 3/4
Median Mtg. Investors.....OT	11 1/4	+ 3/8
Mony Mtg. Inv.....NY	10 1/2	- 1/4
Mortgage Trust of Amer. NY	16 1/8	- 1 1/8
National Mortgage Fund OT	13	- 7/8
North Amer. Mtg. Inv.....NY	26 1/4	- 1/4

# home shares are down sharply

Company	Sep. 5 Bid/Close	Chng. Prev. Month
Northwest. Mut. Life Mtg. & Rlty. NY	22	- 1/2
PNB Mtg. & Rlty. Inv. NY	19 3/4	+ 7/8
Palomar Mtg. Inv. AM	14 1/4	- 1/8
Penn. R. E. Inv. Tr. AM	11 1/4	- 1/8
Property Capital AM	13 1/4	- 2 1/2
Realty Income Tr. AM	14 1/4	- 1/4
Republic Mtg. Inv. NY	16 1/4	+ 1 3/4
B. F. Saul, R.E.I.T. NY	17	+ 3/4
Security Mtg. Investors AM	8 1/4	- 3/4
Stadium Realty Tr. OT	6	- 3/4
State Mutual SBI NY	20	- 1 1/4
Sutro Mtg. AM	15 1/4	+ 1 1/4
Unionamerica Mtg. & Eq. AM	20 1/4	- 1/4
U.S. Realty Inv. AM	23 1/4	- 1/4
Wachovia Realty Inc. NY	23 1/4	- 3/4
Wells Fargo Mtg. NY	20	+ 3/4

## LAND DEVELOPERS

All-State Properties OT	5 1/4	- 1/8
American Land-d OT	.062	-.063
*AMREP Corp. NY	5 1/4	+ 1/4
Arvida Corp. OT	8 1/4	- 3/4
Atlantic Imp-d OT	4	+ 1/4
Canaverl Int. AM	2 1/4	- 1/8
Cavanagh Communities NY	3 1/4	- 1/8
Crawford Corp. OT	6	+ 3/4
*Deltona Corp. AM	11 1/2	- 7/8
Disc Inc. of Amer. OT	1 1/4	- 1/8
Evans & Mitch. Ind.-a OT	4 1/4	- 3/4
Fairfield Communities OT	1 1/4	- 1/8
*Gen. Development NY	7	- 1 1/2
Getty Financial Corp. OT	3 1/4	- 1/4
(Don the Beachcomber) AM	1 1/4	- 1/8
*Holly Corp. AM	1 1/4	- 1/8
Horizon Corp. NY	7 1/4	+ 1/8
Landmark Land Co. AM	2 1/4	- 1/2
(Gulf State Land) OT	3 1/4	+ 3/4
Land Resources OT	5	- 1 1/4
Major Realty OT	5	- 1 1/4
*McCulloch Oil AM	5 1/4	- 1/4
Southern Rlty. & Util.-d AM	5	- 1/4

## MOBILE HOMES & MODULES

*Champion Home Bldrs. AM	5 1/4	- 1
*Commodore Corp. AM	3	- 1
Conchemco-d AM	11 1/4	+ 1/8
De Rose Industries AM	2 1/4	- 1/4
*Fleetwood NY	11 1/4	- 2 1/4
Golden West OT	4 1/4	- 1 1/4
Moamco Corp. AM	2 1/2	- 1/4
(Formerly Mobil Americana) AM	11 1/4	- 1 1/2
Monarch Inc. OT	2 1/4	- 1/2
*Redman Ind. NY	9 1/2	- 1 1/2
Rex-Noreco NY	3 1/4	- 1/8
*Skyline NY	20 1/4	- 1 1/4
Town & Country Mobile AM	4	- 1/4
Triangle Mobile OT	2	- 1/4
Zimmer Homes AM	5 1/4	- 1/2

Albee Homes OT	3 1/4	- 1/4
ASM Ind.-d OT	1/4	- 1/4
(Formerly AABCO) Brigadier Ind. OT	3	- 3/4
Environmental Commun. OT	1 1/4	+ 5/8
Hodgson House OT	3 1/4	+ 1/8
Liberty Homes OT	2 1/4	- 1/2
Lindal Cedar Homes OT	4 1/4	- 1/4
Modular Dynamics OT	.03	-.033
Nationwide Homes-d AM	6 1/4	- 1/2
Shelter Resources AM	5 1/4	- 1 1/4
Swift Industries OT	1	+ 1/8

## DIVERSIFIED COMPANIES

Amer. Cyanamid NY	24 1/4	+ 1 1/4
Amer. Standard NY	14 1/4	+ 1 1/4
Arlen Realty & Devel. NY	4 1/4	- 3/4
AVCO Corp. NY	9 1/2	- 3/4
Bethlehem Steel NY	26 1/4	- 1/2
Boise Cascade NY	13 1/4	- 5/8
Building & Land Tech. OT	6 1/2	- 1/4
CNA Financial (Larwin) NY	12 1/2	+ 1 1/4
Castle & Cooke NY	13 1/4	- 1 1/4
(Oceanic Prop.) CBS (Klingbell) NY	30 1/2	- 1 1/4
Champion Int. Corp. NY	19 1/4	+ 1 1/4
(U.S. Plywood-Champion) Christiansa Securities OT	152	- 8
Citizens Financial AM	4 1/4	+ 1 1/4
City Investing NY	12 1/4	- 1/4
(Sterling Forest) Corning Glass NY	114	+ 10
Cousins Properties OT	22 1/4	+ 2
Davos Inc. OT	1	- 1/4
Dreyfus Corp. NY	8	- 3/4
(Bert Smokler) Environmental Systems OT	2 1/4	- 3/4
Evans Products NY	17 1/2	+ 2 1/4
Ferro Corp. NY	39 1/4	+ 3 1/4
First Gen. Resources OT	3 1/4	- 1/4
First Rlty. Inv. Corp.-a AM	4	- 1 1/4
Fischback & Moore NY	52 1/4	- 2 1/4
Forest City Ent.-d AM	8 1/4	- 3/4
Flogg Industries AM	4 1/4	+ 3/4
Frank Paxton Corp. OT	9	- 1/4
(Builder Assistance Corp.) Fruehauf Corp. NY	26	+ 1 1/4

Company	Sep. 5 Bid/Close	Chng. Prev. Month
Fuqua Corp. NY	12 3/4	+ 1
Georgia Pacific NY	36 3/4	+ 1 1/4
Glasscock Products AM	4 1/2	- 5/8
Great Southwest Corp. OT	1/2	+ 1/4
Gulf Oil (Gulf Reston) NY	21 1/4	- 3/4
INA Corp. (M. J. Brock) NY	40 1/4	+ 2 1/4
Inland Steel (Scholz) NY	27 1/4	- 3/4
International Basic Econ. OT	4 1/4	+ 1 1/4
International Paper NY	45 1/2	+ 7
Internat. Tel. & Tel. NY	32 1/2	+ 1
(Levitt) Investors Funding AM	3 1/4	- 1/4
Killlearn Properties AM	4 1/2	- 1/4
Leroy Corp. OT	3	+ 1/4
Ludlow Corp. NY	12 1/2	+ 1/4
Monogram Industries NY	6 1/4	+ 3/4
Monumental Corp. OT	21 1/4	- 6 1/2
(Jos. Meyerhoff Org.) Mountain States Fin. Corp. OT	6 1/2	+ 1/4
National Homes NY	3 1/4	- 7/8
Occidental Petroleum NY	8 1/4	- 1
(Occ. Pet. Land & Dev.) Pacific Coast Prop.-d AM	1 1/4	- 1/8
Perini Corp.-d AM	5 1/2	- 1/4
Philip Morris NY	107	- 18 1/2
Prosher Corp.-d OT	1 1/4	+ 1/4
Republic Housing Corp.-d AM	3 1/4	- 1 1/4
Rouse Co. OT	12 1/4	- 2 1/4
Santa Anita Consol. OT	13	+ 1/4
(Robt. H. Grant Corp.) Sayre & Fisher OT	1/2	- 1/4
Shareholders Capital Corp. OT	7 1/4	- 1/4
(Shareholders R.E. Group) Tenneco Inc. NY	21 1/2	- 1/2
(Tenneco Realty) Time Inc. NY	38	+ 4 1/4
(Temple Industries) Tishman Realty OT	19 1/4	+ 1 1/4
Titan Group Inc. OT	1 1/4	- 1/4
UGI Corp. NY	15 1/4	- 1/4
Uris Bldg.-d NY	11 1/4	+ 1/4
Well-McLain NY	10	- 1/4
Westinghouse NY	34 1/4	- 1/4
(Coral Ridge Prop.) Weyerhaeuser NY	67 1/4	- 1 1/4
(Weyer. Real Est. Co.) Whittaker (Vector Corp.) NY	2 1/4	- 3/4
Wickes Corp. NY	17 1/4	- 1 1/4

Company	Sep. 5 Bid/Close	Chng. Prev. Month
Armstrong Cork NY	28	+ 1 1/4
Automated Bldg. Comp.-d AM	6	- 1 1/4
Bird & Son AM	24	- 2 1/2
Black & Decker NY	123 1/2	+ 5
Carrier Corp. NY	22 1/4	+ 1
Certain-teed NY	13 1/4	- 7/8
Crane NY	16 1/4	- 3/4
Dexter NY	16 1/4	- 1/4
Dover Corp. NY	36 1/2	- 4 1/4
Emhart Corp. NY	45	- 1/4
Fedders NY	13 1/4	- 1/4
Flintkote NY	17 1/4	- 1/2
GAF Corp. NY	12 1/4	+ 1 1/4
General Electric NY	59	- 1 1/4
Goodrich NY	21	- 1/2
Hercules NY	36 1/4	+ 3 1/4
Hobart Manufacturing NY	29 1/4	- 1 1/4
Int. Harvester NY	32 1/4	+ 2 1/2
Johns Manville NY	19 1/4	- 5/8
Kaiser Aluminum NY	23 1/2	+ 5 1/4
Keene Corp. NY	4	- 1/2
Leigh Products AM	7 1/4	- 1
Masco Corp. NY	52	+ 1 1/2
Masonite Corp. NY	33 1/4	+ 1 1/2
Maytag NY	29 1/4	+ 2 1/4
Modern Maid AM	6 1/4	- 3/4
National Gypsum NY	12 1/4	- 3/4
Norris Industries NY	24	- 1 1/4
Overhead Door-d NY	13 1/4	- 5/8
Owens Corning Fibrgl. NY	40 1/4	- 2 1/4
Pottlatch Corp. NY	27 1/4	+ 1 1/4
PPG Industries NY	29 1/4	- 1 1/4
Reynolds Metals NY	17 1/2	+ 2 1/4
Rohm & Haas NY	96	- 3/4
Ronson NY	7	+ 5/8
Roper Corp. NY	17 1/4	- 2
St. Regis Paper NY	45 1/4	+ 4 1/4
Scovill Mtg. NY	17 1/2	- 2
Sherwin Williams NY	32 1/4	- 4 1/4
Skil Corp. NY	19 1/4	- 1 1/4
Slater Electric OT	9 1/4	+ 1/2
Stanley Works NY	35 1/4	- 1 1/4
Tappan NY	9 1/4	- 1/2
Thomas Industries NY	10 1/4	- 1
Triangle Pacific NY	14 1/4	- 5/8
U.S. Gypsum NY	20 1/4	- 1 1/4
U.S. Steel NY	29 1/4	+ 2 1/4
Wallace Murray NY	13	- 1/2
Jim Walter NY	18 1/4	+ 5/8
Whirlpool Corp. NY	29 1/4	+ 1 1/4

## SUPPLIERS

Automated Bldg. Comp.-d AM	6	- 1 1/4
Bird & Son AM	24	- 2 1/2
Black & Decker NY	123 1/2	+ 5
Carrier Corp. NY	22 1/4	+ 1
Certain-teed NY	13 1/4	- 7/8
Crane NY	16 1/4	- 3/4
Dexter NY	16 1/4	- 1/4
Dover Corp. NY	36 1/2	- 4 1/4
Emhart Corp. NY	45	- 1/4
Fedders NY	13 1/4	- 1/4
Flintkote NY	17 1/4	- 1/2
GAF Corp. NY	12 1/4	+ 1 1/4
General Electric NY	59	- 1 1/4
Goodrich NY	21	- 1/2
Hercules NY	36 1/4	+ 3 1/4
Hobart Manufacturing NY	29 1/4	- 1 1/4
Int. Harvester NY	32 1/4	+ 2 1/2
Johns Manville NY	19 1/4	- 5/8
Kaiser Aluminum NY	23 1/2	+ 5 1/4
Keene Corp. NY	4	- 1/2
Leigh Products AM	7 1/4	- 1
Masco Corp. NY	52	+ 1 1/2
Masonite Corp. NY	33 1/4	+ 1 1/2
Maytag NY	29 1/4	+ 2 1/4
Modern Maid AM	6 1/4	- 3/4
National Gypsum NY	12 1/4	- 3/4
Norris Industries NY	24	- 1 1/4
Overhead Door-d NY	13 1/4	- 5/8
Owens Corning Fibrgl. NY	40 1/4	- 2 1/4
Pottlatch Corp. NY	27 1/4	+ 1 1/4
PPG Industries NY	29 1/4	- 1 1/4
Reynolds Metals NY	17 1/2	+ 2 1/4
Rohm & Haas NY	96	- 3/4
Ronson NY	7	+ 5/8
Roper Corp. NY	17 1/4	- 2
St. Regis Paper NY	45 1/4	+ 4 1/4
Scovill Mtg. NY	17 1/2	- 2
Sherwin Williams NY	32 1/4	- 4 1/4
Skil Corp. NY	19 1/4	- 1 1/4
Slater Electric OT	9 1/4	+ 1/2
Stanley Works NY	35 1/4	- 1 1/4
Tappan NY	9 1/4	- 1/2
Thomas Industries NY	10 1/4	- 1
Triangle Pacific NY	14 1/4	- 5/8
U.S. Gypsum NY	20 1/4	- 1 1/4
U.S. Steel NY	29 1/4	+ 2 1/4
Wallace Murray NY	13	- 1/2
Jim Walter NY	18 1/4	+ 5/8
Whirlpool Corp. NY	29 1/4	+ 1 1/4

AM—closing price American Stock Exchange. NY—New York Stock Exchange. OT—over-the-counter bid price. PC—Pacific Coast Exchange. TR—Toronto Stock Exchange. a—stock newly added to table. d—not traded on date quoted. b—adjusted for 2-for-1 stock split. \*—Computed in HOUSE & HOME's 25-stock value index. Source: Standard & Poor's, New York City.



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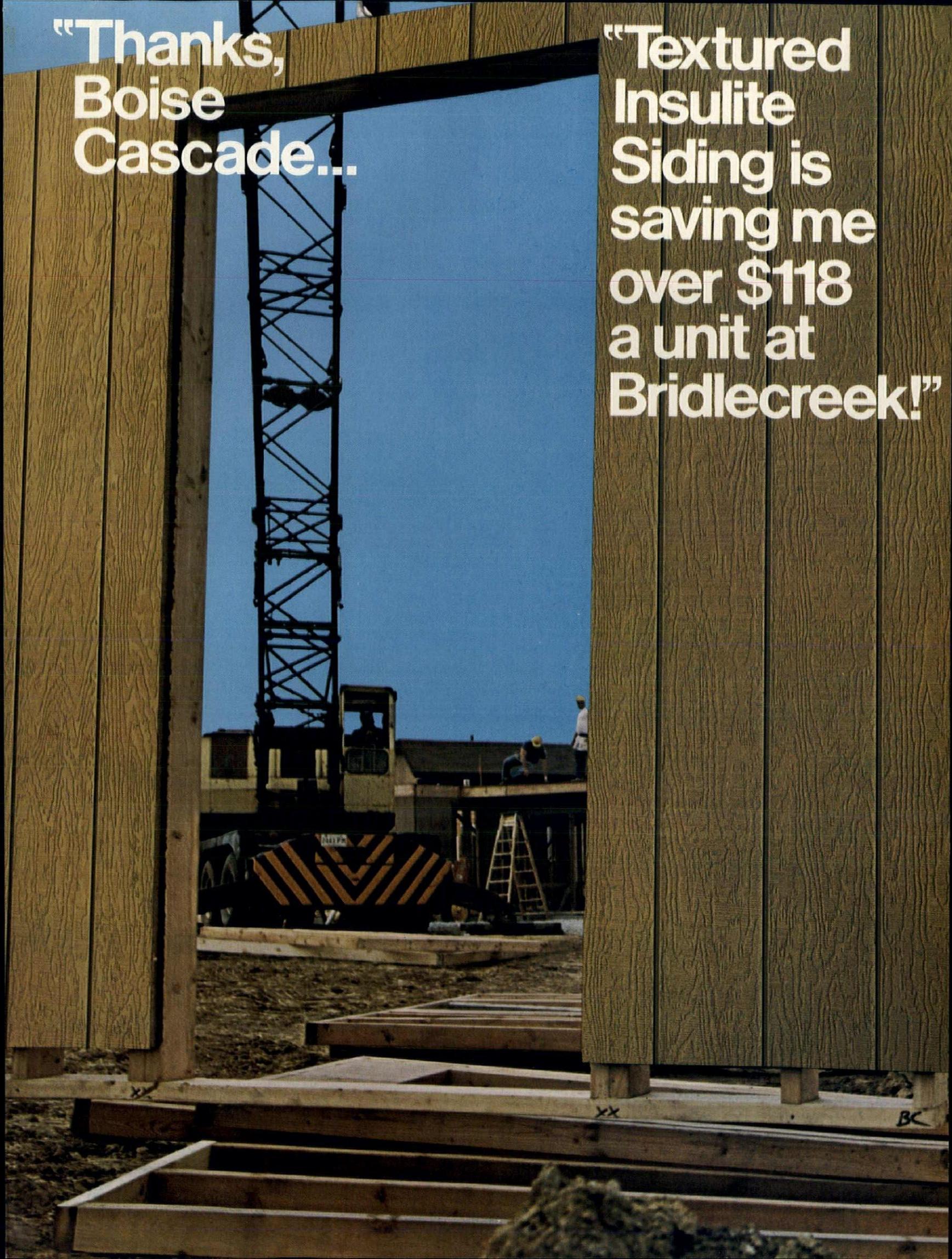
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# 2 builders who found steel makes



In Wake-Pratt's *Royal Coachman Apartments*, Troy, Michigan, (below), 28-foot Super-C Joists are used with  $\frac{3}{4}$ " plywood decking, adhesives and self-drilling screws. These long lengths are much easier to handle than wood, and come with pre-punched holes for wiring.



In their *Indian Valley Townhouse* project in Kent, Ohio (bottom), Irving Botnick and Associates are using Super-C Joists in 34-foot lengths, and saving \$190 per unit.



# better joists.

# This booklet has the facts.

In the middle of a 545-unit apartment complex in Michigan, Wake-Pratt switched from wood joists to Super-C Steel Joists. Why? Their analysis showed steel joists *install faster and easier than wood*, and give them a better floor system.



Irving Botnick and Associates, in Kent, Ohio, made the same switch. They're now saving 25% of the cost of a wood joist system, using Super-C joists and a concrete deck.

Developed by U.S. Steel, these joists are hot dipped galvanized steel. They don't shrink or warp. So floors don't squeak. Nails don't pop. A growing list of builders around the country are now using Super-C joists . . . in applications from single family houses to apartments.

This experience is summarized in a highly factual 10-page booklet, which shows typical applications, load span tables, and prices. You also get the name of the nearest manufacturer of Super-C joists serving your area . . . who can help you buy them for your current and future projects.



## United States Steel

United States Steel (USS 7516)  
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Pittsburgh, Pa. 15230

Dear Sirs: Please send me your booklet on Super-C Steel Joists.

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City \_\_\_\_\_

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

Type of units planned \_\_\_\_\_

Number of units planned \_\_\_\_\_

CIRCLE 45 ON READER SERVICE CARD



## Ben Hogan tees off with golf project —but John Connally hits into rough

Ben and his Ben Hogan Co. join First Realty Investment Corp. of Miami Beach to sponsor 2,500-acre Trophy Club Estates, on \$10 million tract 11 miles northwest of new Dallas-Fort Worth airport. Hogan joint ventures with Fort Worth attorney John McMackin and FRI's Huston subsidiary, Johnson Loggins Inc. Golf architect Joe Lee of Boynton Beach, Fla. designs. Ground breaks this fall; single-family houses from \$35,000 up open next fall. Apartments come later.

Meanwhile John Connally runs into trouble. The \$68 million Dallas shopping center he plans in partnership with Dallas developer Pollard Simons is thumbed down by Dallas plan commission in face of frenetic opposition from neighboring home owners. Connally readies personal plea to city council, which can overrule commission with three-fourths vote.

**Builders.** Chairman George R. McKeon takes McKeon Construction of Sacramento, Calif. into Texas with announcement of single-family project just north of Houston city line. Company, which builds single-family and office buildings nationwide, sets up new southwestern division in Houston to scout other Lone Star sites.

Chairman Charles K. Cheezem announces Cheezem Development Corp., St. Petersburg, Fla., will build \$80 million luxury condominium community on Brickell Yacht Club property fronting on Miami's Biscayne Bay.

**The big jobs.** National Homes of Lafayette, Ind. taps V. Bruce

President W.N. Kennicott of the McCarthy Co., Anaheim, Calif., names Bernard Smith Jr., southern California builder, as president of company's southern California division. McCarthy is owned by Pacific Holding Corp.

President Ross Cortese of Rossmoor Corp., Laguna Hills, Calif., appoints Chicago builder A.H. Fornell as vice president of Rossmoor Illinois Development Co.

Joseph J. Honick moves from Washington staff job with NAHB to VP-corporate post with The Larwin Group in Beverly Hills, Calif. (For more on Larwin, see page 18.)

President H.M. Lasky of Leadership Housing, Fort Lauderdale, Fla. names Jeri Turpin, former wife of Dick Turpin, real estate editor of *Los Angeles Times*, as director of public relations and advertising. Mrs. Turpin had been a vice president of Lewis &



PUBLICIST TURPIN  
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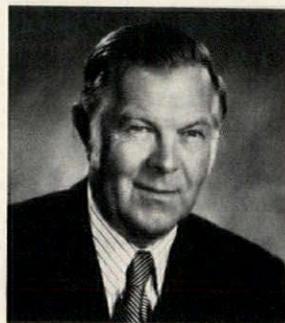
Associates, Los Angeles PR house, before joining Leadership in 1972.

### Building Systems Inc. files in bankruptcy

Building Systems Inc. of Cleveland, a developer building high-rises and condominiums in half a dozen states, has filed for protection under chapter 11 of the federal Bankruptcy Act.

Chapter 11 allows management to operate its company under court supervision.

Building Systems disclosed that its lender banks had declared it in default on a \$19 million credit agreement and had seized the company's operating funds. The company had said earlier that its loss for the year ended May 31 would probably exceed \$25 million.



BUILDER FORNELL  
Developing for Rossmoor

Junius for presidency of W.G. Best Homes, factory subsidiary in Effingham, Ill. He succeeds Max O'Donnell, who resigns.



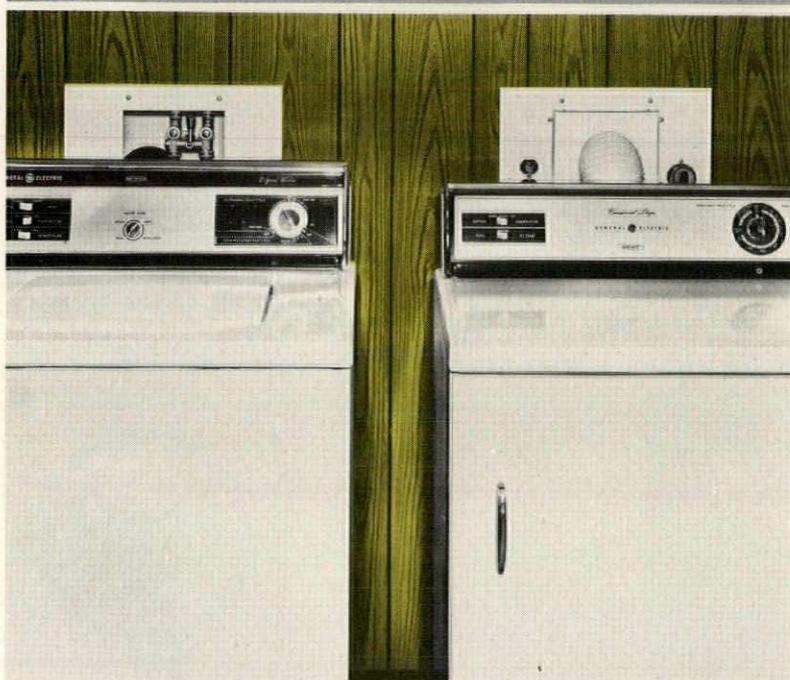
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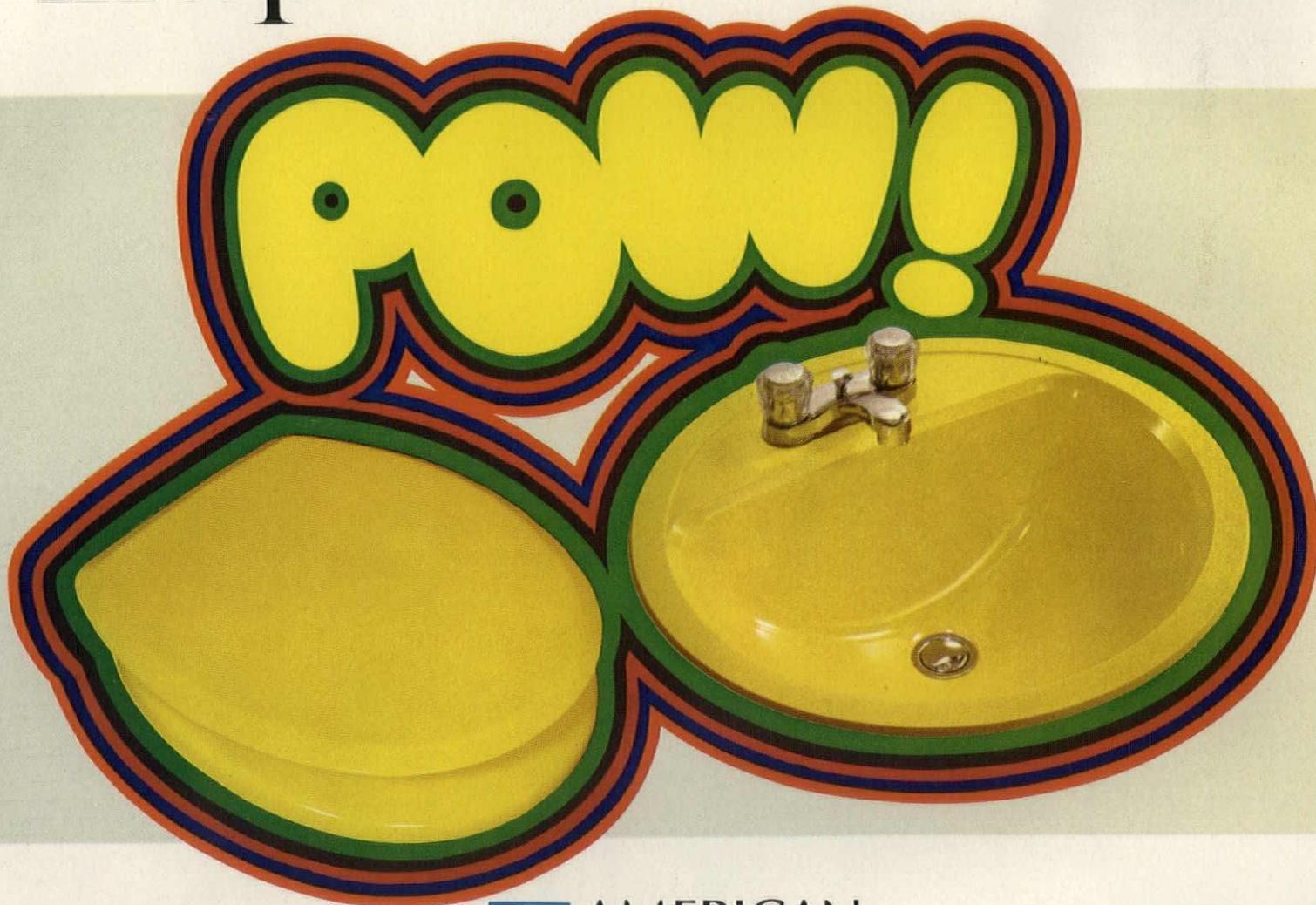
# Contura meets its match in these new Church seats.

Six, count 'em six, pow-packed colors...now available in both the new Church 510 designer series *and* Contura™ lavatories.

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Get all the colorful details from your American-Standard distributor today.

## Pair 'em up in a powder room and...



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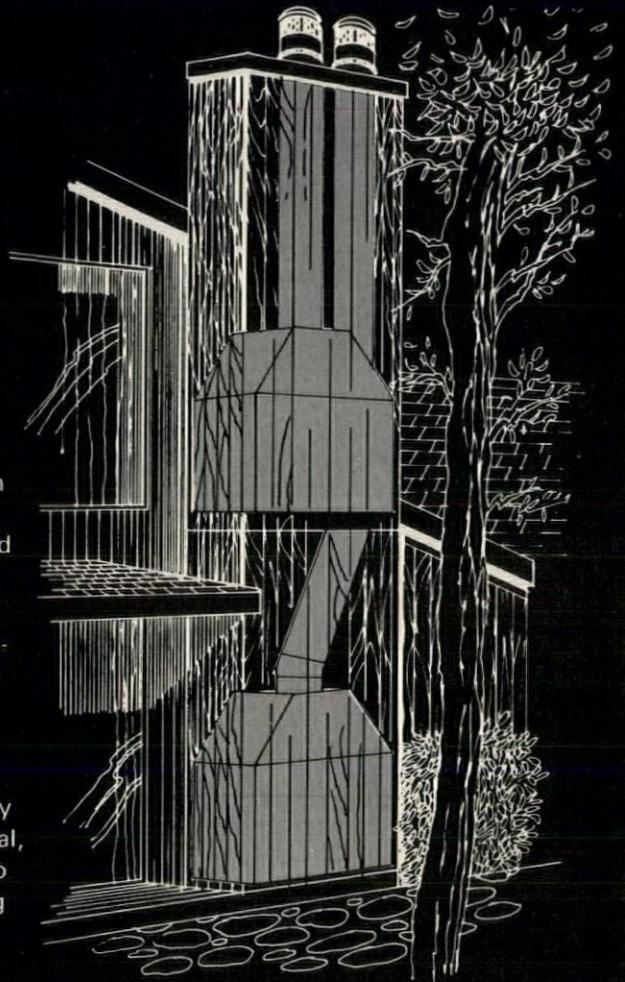
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Martin "Build-In-Anywhere" Fireplaces perform better because each is a carefully-engineered system, complete in itself, with factory-built, hearth-to-chimney-top components including round contemporary or simulated brick roof-top terminations. And because the outer walls of each Martin firebox are insulated with 1" compressed insulation. Minimum heat loss from room when fireplace is not in operation!

Martin "Build-In-Anywhere" Fireplaces boost profits because they're easy and economical to install, yet add immeasurably to the competitive appeal, saleability, or rentability of any residential property. It's good business to install fireplaces ... good sense to install "Build-In-Anywhere" Fireplacing by Martin!



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1. Flush front design ... no holes or air intakes. Unlimited trim possibilities.
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4. Round 3 wall pipe with 30° & 15° offset elbows.
5. Round contemporary or simulated brick roof-top terminations.
6. 1" compressed insulation around outer walls of firebox.
7. Simple, fast installation requiring no foundation.
8. Designed for single or multi-story in stallation.
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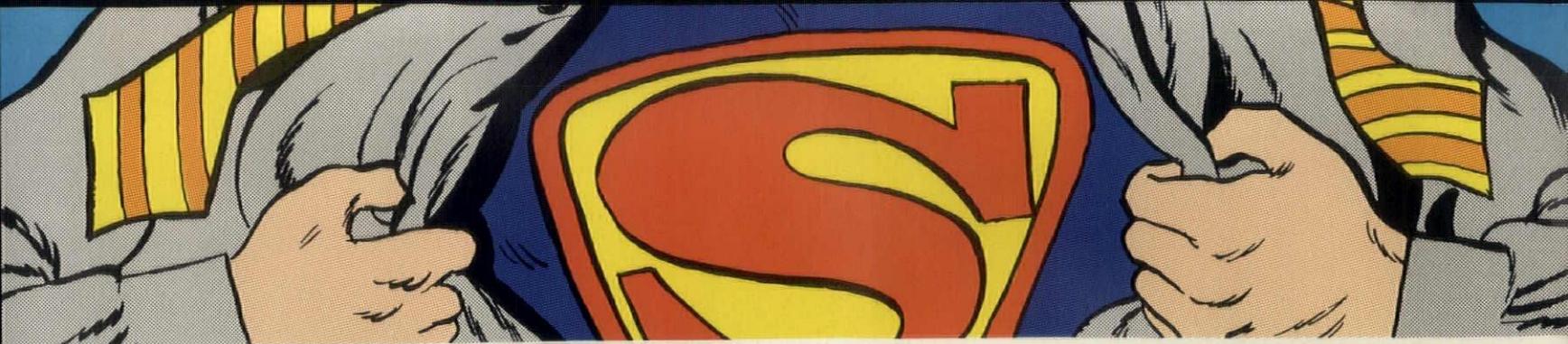
Martin offers a complete line of quality fireplaces, such as: Free Standing, Built In, and Wall-Hung, in gas, electric, and wood burning models.



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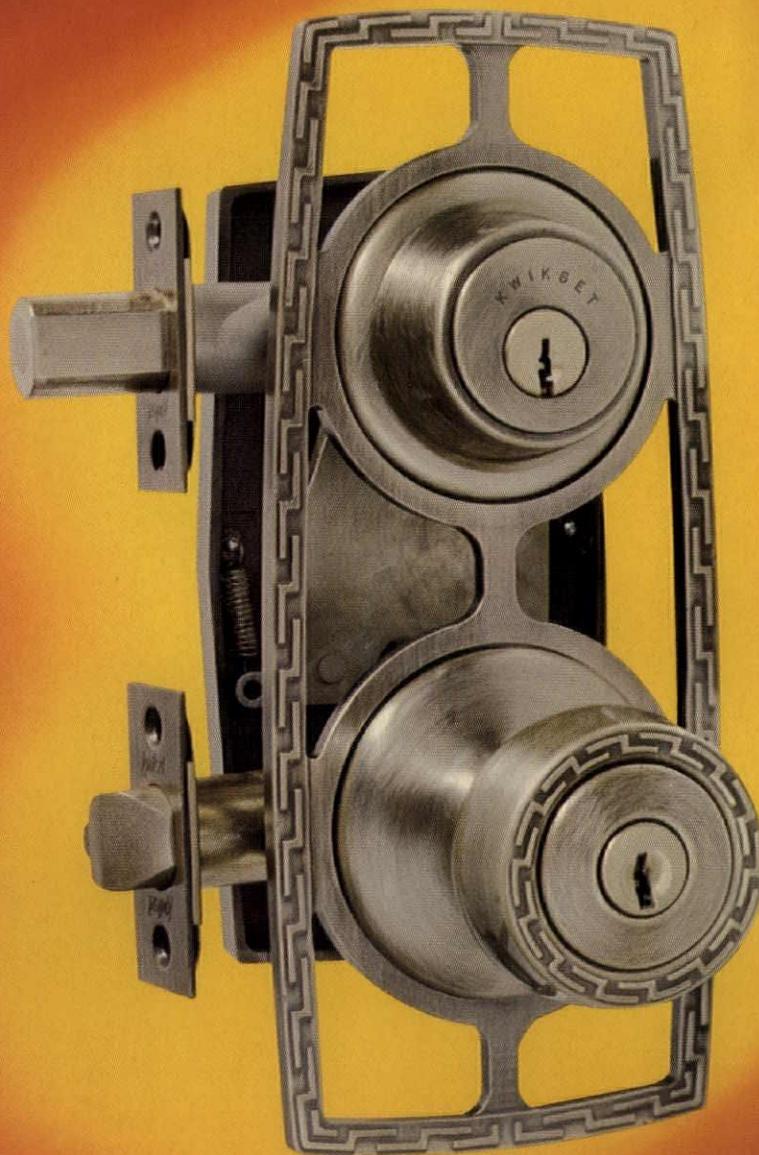
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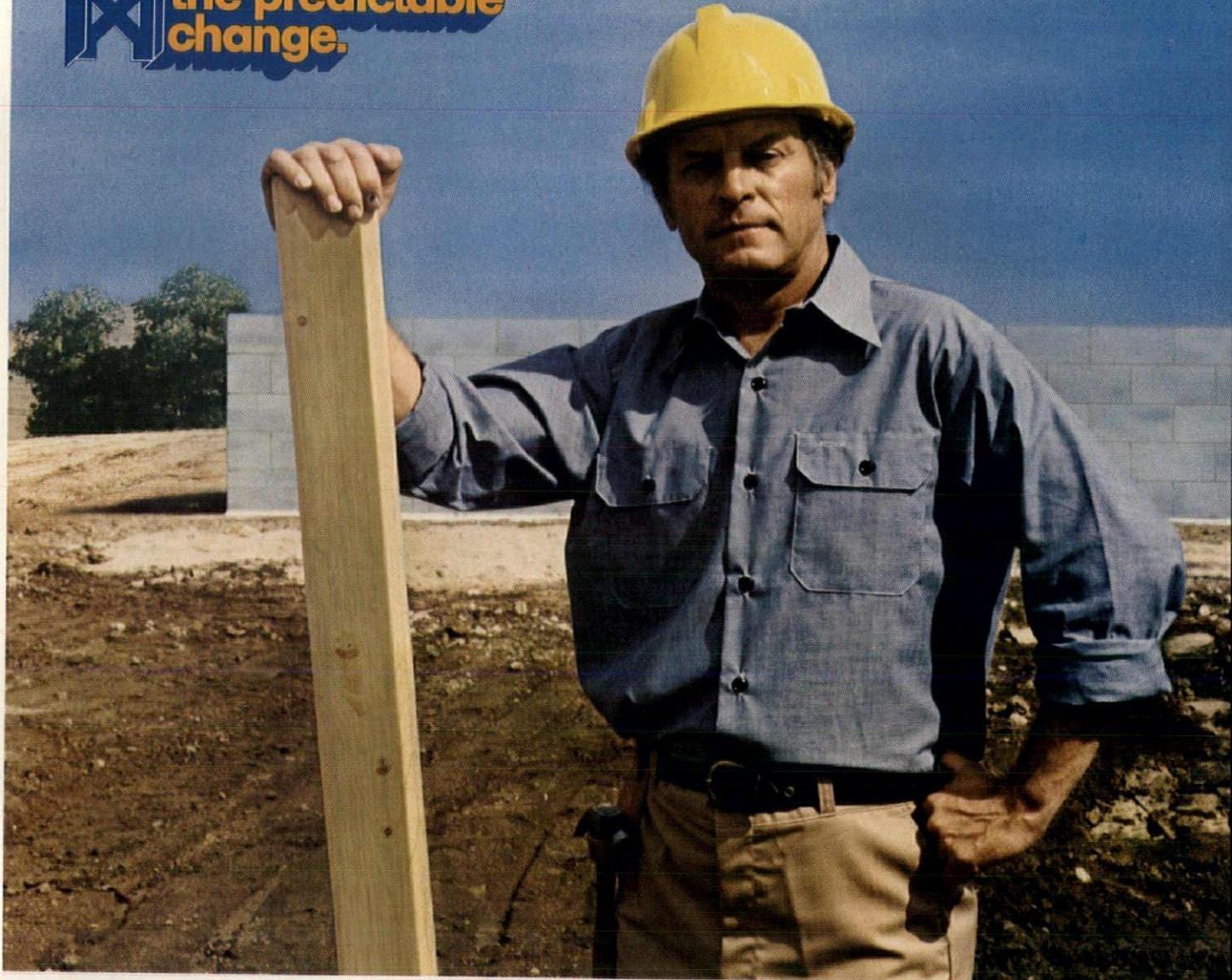
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## Only the materials you work with and the time you can save.

The time you can save with Alumiframe panelizing won't be lost retraining your crew, either. Ordinary carpentry tools, pneumatic nailers, hand circular saws with combination blades for cutting aluminum and powder-actuated cartridges do the job. On-site or off. Standard fasteners hold conventional sheathing to Alumiframe members in conventional ways.

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## New presidents for the S&L leagues

The United States Savings and Loan League nominates George B. Preston to take over the presidency at the league's convention in Dallas, Tex., Nov. 4-9.

Preston, president of Fidelity Federal S&L of West Palm Beach, Fla., and vice president of the league for the last year, succeeds Richard G. Gilbert of Canton, Ohio, as president. Lloyd S. Bowles, president of Dallas Federal S&L, becomes the league vice president.

Preston organized Fidelity Federal in 1952 and has been its president and manager ever since. He is a past president of the Florida S&L League and served one term as director of the Home Loan Bank of Atlanta.

Bowles is a past president of the Southwest S&L Conference and the Texas S&L League, and he is a former director of the Home Loan Bank of Little Rock, Ark.

The U.S. League lists 4,692 member associations, and they hold 98% of the industry's \$250 billion in assets. League headquarters are in Chicago.

**National League.** The National League of Insured Savings Associations elects Gilbert G. Roessner as president and Edwin G. Alexander as vice president.

Roessner, president of City Federal S&L of Elizabeth, N.J., had been the league's vice president. He succeeds Raleigh W. Greene Jr. of St. Petersburg, Fla. in the presidency. Alexander is president of Majestic S&L in Denver, Colo.

The National League, moving into its fourth decade of operation, lists 500 member associations. Its headquarters are in Washington.

**California league.** The California Savings and Loan League chooses W. Dean Cannon, its senior vice president since 1963, to succeed Franklin Hardinge Jr. as executive vice president. Hardinge becomes a consultant to the league's board.

California is the largest S&L state, with 178 associations representing \$45 billion in assets—more than twice the assets of the second state, Illinois.

**The FSLIC.** Chairman Thomas R. Bomar of the Home Loan Bank Board, the regulatory agency for the savings and loan industry, names Richard Platt Jr. as acting director of the Federal Savings



U. S. LEAGUE'S PRESTON  
Into the president's chair

and Loan Insurance Corp. Platt keeps his old job as director of the HLBB's office of housing and urban affairs. He succeeds Roger K. Lindland in the FSLIC post.

The FSLIC insures accounts up to \$20,000 in 4,191 associations with assets of \$236 billion. The corporation had assets of \$3.2 billion at the end of 1972.

### People

**LENDERS:** Colwell Co. of Los Angeles, the diversified mortgage banking and financial services firm, promotes five to senior vice president's rank: T. Paul Foster, James Van Oppen, Richard H. Hill, Mark A. Steyaert and Frank R. Jackson. Tharpe & Brooks Inc. of Atlanta, one of Georgia's largest mortgage banking companies, names Gilbert M. Lorenz as manager of the commercial loan division.

**DIED:** Gilbert K. Carroll, executive vice president of Cherson, Carroll & Holzer, a public relations firm listing 20 homebuilders and mortgage companies among its clients, at 47 after a protracted battle against leukemia. Gil Carroll and Lee Cherson met while working for General Development Corp. in New York City, organized Cherson/Carroll in 1962 and took in Sandy Holzer, another GD alumnus, in 1971. The company, based in Livingston, N.J., went public (OTC) in 1972.

Robert A. Olin, an organizer of the Pacific Coast Builders Conference and later its director and program chairman, on August 26 in California. He headed the Olin Construction Co. of Pomona and had been president of the Building Contractors Assn. (1951), the Home Builders Council of California, now the CBC (1962-3) and the state HBA (1964).



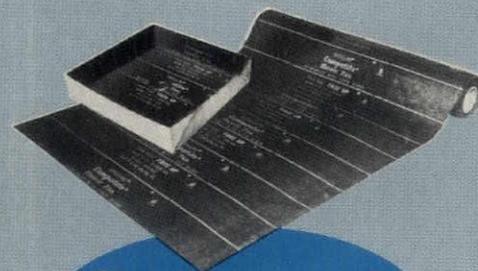
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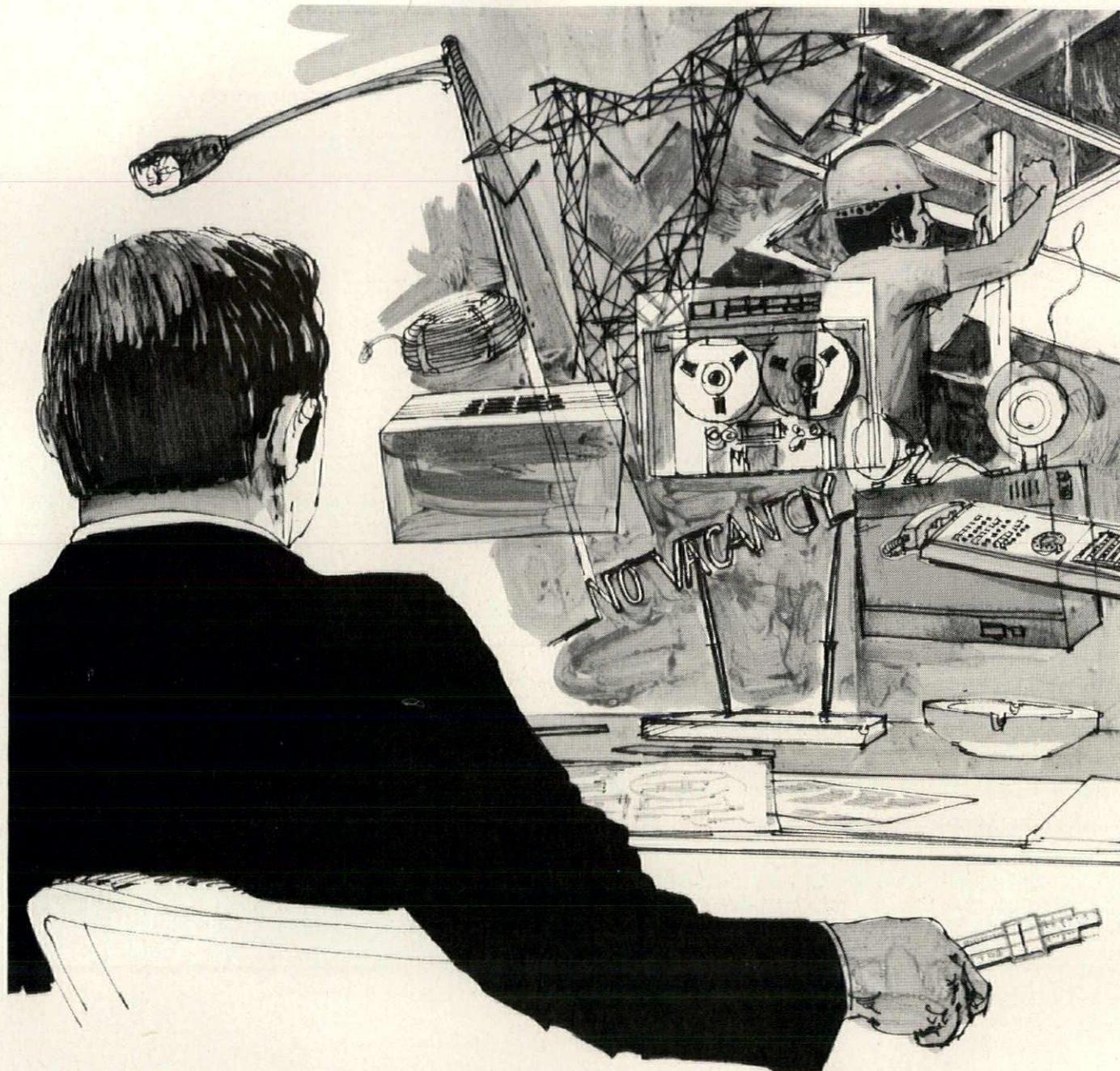
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## NECA study reveals opinions of general contractors.

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Professional electrical contractors manage a competent and proficient team of skilled, technically trained manpower... experts at accelerating construction schedules, purchasing and expediting materials, obtaining local code inspection approvals, and

translating plans into reality at a profit for everyone concerned. When you consider complex electrical systems, consider the full range of services provided by professional electrical contractors.



National Electrical Contractors Association, Inc.  
Washington, D.C. 20014

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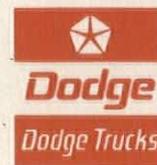
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## Multifamily edges into snob-zoned suburbs, but civil righters aren't happy

For years civil libertarians have been pressing the snob-zoned towns of New York's affluent Westchester County to accept multifamily housing.

Now apartments and townhouses are springing up in Westchester, but to the civil righters this is a hollow victory. For the towns are approving higher densities only for a very special group: senior citizens.

And the people who have been fighting to open the suburbs to the poor now see a new battle ahead: keeping the suburbs open to children.

"Children are almost as much disliked by the suburbs as racial and economic minorities," says Paul Davidoff, director of the Suburban Action Institute of Tarrytown, N.Y.

Suburban Action is studying whether to take legal action against some of the towns in northern Westchester, where adult communities have proliferated in the past few years.

"Certainly we want to see that senior citizens are well housed," says Davidoff. "But to permit them to live in multifamily housing when no one else can, is clearly abusive."

**Self-interest.** What is happening in Westchester—particularly in the semi-rural northern sector—is typical of what is happening in major suburban areas throughout the country. The amount of land required for a single-family home in the county has virtually doubled over the past ten years, according to George A. Frank, executive vice president of the Builders Institute of Westchester. A single-family home, including roads, now takes up about two acres.

At the same time, most towns refuse to accept conventional or subsidized multifamily housing. This means they are excluding not only the poor, but also the young marrieds who grew up in the county and their parents who no longer want large houses.

"Putting aside the other reasons communities have for not wanting growth, a very compelling reason is economic self-interest," says Davidoff. "People coming into the community don't pay their own way, so the existing residents have to pay more."

**Middle-class welfare.** The numbers bear him out. Evan-

ston, Ill., a Chicago suburb, found that it suffered a net budget loss whenever it allowed a family with a school-age child to buy or build a house valued at less than \$81,000. The figure is similar for Westchester County. And New Canaan, Conn., another New York suburb, found that it needed a \$100,000 valuation to break even.

"That means if you have a \$60,000 home you're on welfare—others have to pick up the cost of educating your children," says Davidoff.

Unless, of course, there is some way to make sure that lower-priced houses will not add to the tax burden.

And that is precisely what an adult community can guarantee. Most require that at least one member of the family be a minimum of from 35 to 62 years old and that there be no children under 18, eliminating the danger of adding to the school rolls.

In addition, buyers in this age group are often at peak earning power. Many have sold larger houses before moving to adult communities (several adult community developers report that 85% of their buyers pay cash). They contribute to local prosperity by spending money for goods and services.

Thus, although homes in adult communities may cost less than the single-family detached houses around them, they are fiscally attractive to the towns.

**Line of defense.** And some communities see an added bonus in that they can answer pressure to reduce zoning requirements by claiming that they already have multifamily housing.

For example the town of Ramapo, in neighboring Rockland County, openly admitted it was building 300 units of housing for the elderly so that it could prove it was not exclusionary if its controversial phased-growth one-acre zoning ordinance was challenged in court.

"Even accepting multifamily housing for the elderly is some progress compared to what most of these communities were doing a few years ago," says Ernest Erber, research director of the National Committee Against Discrimination in Housing. "But today it has become a line of defense."

John Levy, associate planner

for Westchester County, agrees:

"I think a lot of communities see this as the way to get themselves off the hook. Communities basically don't want any multifamily zoning. If they feel they have to take some they say, 'We'll take some old people. They don't mug anybody and they don't have any children that we have to educate.' I think you're going to see competition among the communities. The supply of affluent older people is limited and everyone wants them because of fiscal benefits."

Still, the towns are not the only ones to benefit from the adult communities. The builders, faced with the economics of building on hilly or rocky terrain in an area of high land costs, need the higher densities if they are to appeal to more than the tiny fraction of the market that can afford homes over \$75,000. And many older adults are happy to find a maintenance-free secure home near the communities where their roots are.

**Demand.** Before builder Henry Paparazzo had even put up models for his 3,000-unit Heritage Hills in the Westchester town of Somers, some 600 written inquiries had poured in.

"We have been seeing more of this type of housing and I'm sure we will continue to see more," says David Portman, a partner in the Westchester planning firm of Frederick P. Clark Associates. Portman cites several reasons for this trend: More families live separately, whereas 20 or 30 years ago most older parents lived with their children; there are more people of retirement age, and they are more affluent than they were some years ago; many people are selling houses that have appreciated greatly over the past 30 years, and they need the tax benefit of buying rather than renting.

"The people who could afford to buy in Jefferson Village weren't people who had few options open to them," says developer David Bogdanoff. "Most of them enjoy being with others their own age and they want the open space and the protected environment we provide."

**Tandem plan.** Jefferson Village, in Yorktown, N.Y., differs from the other adult communities because it was built in conjunction with approximately

1,000 units of single-family housing. Bogdanoff explains:

"Part of our approach was that we would seek to develop a growth program that would give the town a balanced tax position—that is, if we loaded the school system in one direction we would finance it in another.

"Well, we found a beautiful way to help finance the school system: an age-oriented housing program. But the Village was not a zoning gimmick. We could just as well have financed the schools with commercial or industrial development."

**Size-limit.** Some communities are managing to restrict the number of children that can move in by limiting the size of the units.

Andrzej Moszynski, who is building a condominium community in Chappaqua, says:

"We sort of were coaxed into all two bedrooms and no three and four bedrooms, so that's obviously an adult restriction."

The Chappaqua project, incidentally, will have an overall density of only 1½ units an acre.

Moszynski is building a similar community in Carmel that will have all one and two bedroom units with a density of five to the acre.

In Somers Kent Sussex Co. is building a condominium community under the zoning that was developed for Paparazzo's Heritage Hills. Again, while it will not be an adult community, the size of the units will limit the number of children.

**No-growth.** Even with all the benefits, the sailing is not uniformly smooth for adult communities in Westchester. One of the county's oldest communities, a rental project called Springvale, has been trying for four years to get permission from the town of Cortlandt to build a Springvale East.

"It's a shame it's so hard to get multifamily approval," says manager Helen Brooks, "because there are 100,000 people over the age of 65 who have chosen to remain in the county and who would really be happier to give up their homes. But so many people who have bought houses in the area are from New York City. They want that barren land to look at. Even if somebody else owns it, they think they have a right to keep it barren."

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And as we get bigger, we get better.

Almost every day, another new customer finds out how dealing with our company is better for his company.

## 1. Fast delivery vs. dependable delivery.

Some companies promise you cabinets faster than they can deliver. They do it to get your business. We'd rather keep your business. So what we promise is to get you your cabinets when you need them. Because we keep our promises, you can keep yours.

## 2. If everybody delivers cabinets as fast as they say, how come you're always waiting?

Six manufacturing facilities and nine regional warehouses allow us to keep our promises. More delivery points mean we can offer you both shorter delivery times and lower delivery costs. And more plants give us greater flexibility than companies with just one plant. If, for some reason, we can't ship out of Nebraska, there's still New Hampshire. Or Tennessee. Or Pennsylvania. Eventually, there will be a Triangle Pacific factory within 500 miles of every major marketing area in the United States, keeping us far ahead of our competitors in what is probably the most crucial aspect of our business—delivery.

## 3. Behind the Triangle Pacific Sales Force is the Triangle Pacific Service Force.

At toll-free phones in our home office is the Triangle Pacific Service Force. They're on hand at all times to answer your questions and to help solve any day-to-day problems that may come up. It's their job to take care of a lot of the details of your account. Which keeps your salesman free to do his job. To help you handle contracts that, until now, were too

big for you. To show you ways to get the maximum return on your inventory dollars. To help you make more money selling Triangle Pacific cabinets.

## 4. The Triangle Pacific Price Freeze.

Our size makes it possible for us to keep prices down in ways that smaller companies can't. Even in the face of increases in the cost of labor and materials. In addition to being able to increase our productivity, we can afford to incorporate modern technological advances as they come up. Which is how we've been able to make improvements in our line without raising our prices. And how we can promise you now that we won't raise prices all year.

## 5. One of the ways we grew was by listening carefully to each individual customer. We're not about to change that now.

It's very likely that one of these days you'll find yourself on the phone talking to our president, Bob Meltzer. Whether he calls you or you call him. As big as we get, we intend to maintain the personal attention that's always been one of the advantages of doing business with us.

## 6. Now that you know about our company, let's talk about our cabinets.

Our wide variety of kitchen and bathroom cabinets may well be the easiest-to-sell line in the industry. Because they offer the highest quality and most up-to-date styling at the best value. And when it comes to finish and color and features, no other cabinets even compare. And yet, as you can see, our cabinets are only one of many good reasons for doing business with us.

But enough talk. Call or write Robert Meltzer, President or Joseph Nussbaum, V.P. Sales and Marketing and get in on the action.



 **Triangle Pacific**  
Cabinet Corp.

9 Park Place, Great Neck, New York 11021, (516) 482-2600



Front view shows step-down design, which is echoed by sloping roof sections. Site plan shows pool area. Elevator and stair towers flank entry.

## Site squeeze . . . but it doesn't put the tenants in a bind

In fact, this high-density project (89 units per acre) is 98% rented—largely, says the developer, because it was designed to give tenants a feeling of privacy and individuality.

The project—Esplanade Village Apartments in Redondo Beach, Calif.—includes 105 apartments, parking for 175 cars, a clubhouse and a pool on 1.2 acres. To put so much into such a small area, the architect—Brent Goldman Robbins & Bown Inc.—came up with a plan that stands out on a number of counts. Items:

- Buildings step down the site, which drops 25' from rear to front, and stairways connect a series of courtyards.

- All parking is in a two-level, underground garage. Residents enter the garage by two of the project's three elevators (*see section below*).

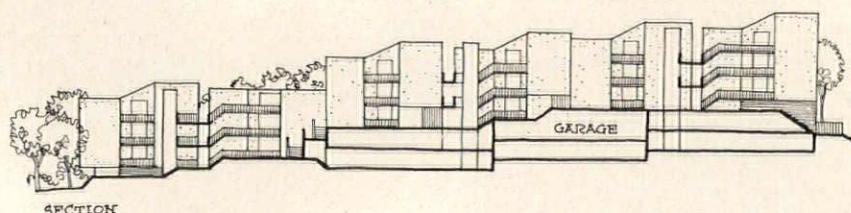
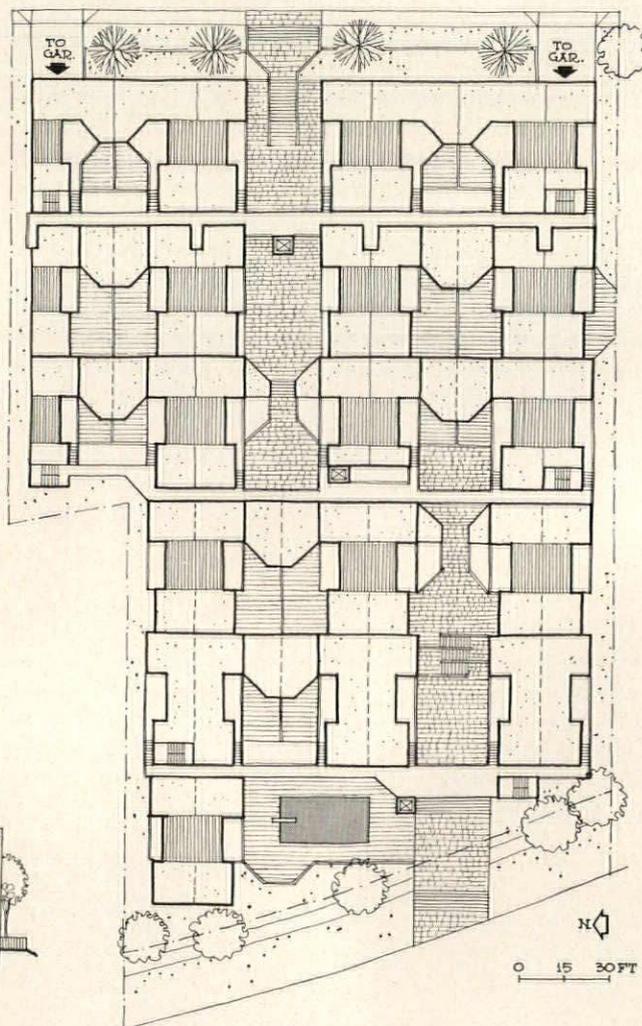
- Bridges cross the site to serve as outdoor corridors. They are reached by the elevator towers (*photo, above*).

- All apartments have private entries. Entries of bridge-level units lead directly into living rooms; other units are entered from private balconies, which are reached by half-flights of stairs.

- All rooms are oriented to the balconies, which have ocean views. But views into neighboring units are restricted—only kitchen windows face each other across 36 ft. courtyards.

Rentals—a little higher than the area norm—range from \$190 for studios to \$390 for two-bedroom units. The tenant mix leans toward divorced professionals of middle age, according to the Alter Co., which developed and owns the project.

TO PAGE 66



# A first impression that keeps on impressing through- out the house.

Smart home builders know that a buyer's first impression of a model is critical. But he also knows that today's sophisticated buyer looks harder, closer. Effective marketing means sustaining that first good impression. And what better way than through highly visible, highly touchable hardware. Our Bonaventure collection of total-home, fashion-coordinated hardware will serve as a constant, every-room memory-maker. Its delicate French Provincial design is certain to make a good first — and lasting — impression.



Available in your choice of two classic finishes: Regency White and Regency Bronze.

Bonaventure is only one of three totally coordinated collections. We also offer Carriage House, that is perfect for Early American and Georgian models, and Monterey—bold and rich in the popular Mediterranean style.



Amerock. The leader in fashion coordinated hardware.

**Amerock**®

Amerock Corporation,  
4000 Auburn Street, Rockford, Illinois 61101.

CIRCLE 63 ON READER SERVICE CARD



Yakima, Washington



Denver, Colorado

## Red cedar helps shopping centers meet with local approval.

Red cedar shingles and handsplit shakes make strong selling points for retail centers situated in residential areas.

Shoppers appreciate the warm, neighborly look of richly textured cedar exteriors.

Community planners like the touch of quality and environmental compatibility that red cedar brings to commercial developments.

And cedar's value is lasting. Shingles and shakes of red cedar retain their beauty for decades with practically no maintenance.

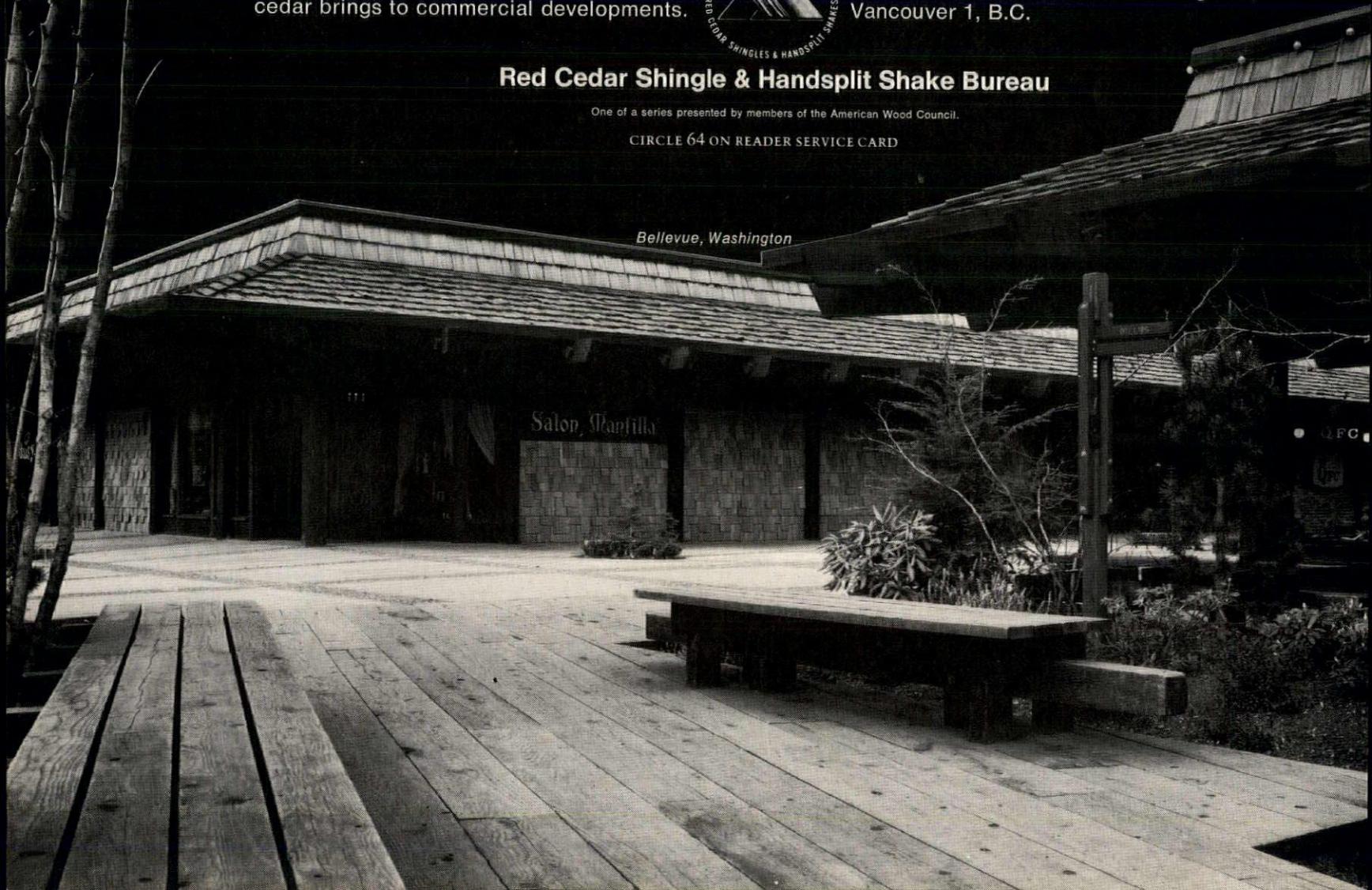
For details and application tips on Certi-Split shakes or Certigrade shingles, write us at 5510 White Building, Seattle, Washington 98101. In Canada, write 1055 West Hastings St., Vancouver 1, B.C.



### Red Cedar Shingle & Handsplit Shake Bureau

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

CIRCLE 64 ON READER SERVICE CARD



Bellevue, Washington

# Take a good look at the newest in marketing tools.

Today, marketing new homes is almost an exact science. The science of turn-on. The ad industry has known how to do this for years. Appeal to the sensual — to sight and touch. You need tools to do this, and we offer the highly visible, excitingly tactile Monterey collection of beautiful fashion-coordinated hardware. Make every room in your models glint with touches of mellow Mediterranean sunlight. We're more than hardware — we are tools for marketing. Every time she opens a door, a cabinet, sees a switchplate, or glances at a towel bar, we do a lot of selling for you.



Available in your choice of two handsome finishes: Antique Silver and Antique English.

Monterey is only one of three totally coordinated collections. We also offer Bonaventure, a delicate French Provincial design, and Carriage House that is perfect for Early American and Georgian models.



Amerock. The leader in fashion coordinated hardware.

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4000 Auburn Street, Rockford, Illinois 61101.

FROM PAGE 62



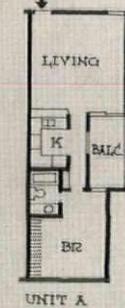
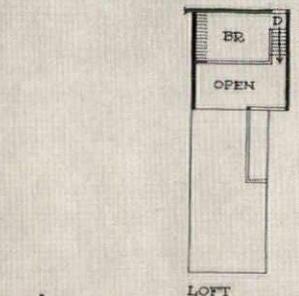
View from walkway (above) shows how elevator tower was designed to provide access to bridge corridors. At right are private balcony entrances to two units.



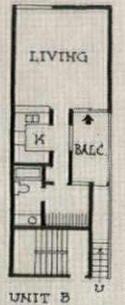
High placement of bedroom windows, as shown in photo at right, increases privacy. Photo above is of top-level loft-bedroom.



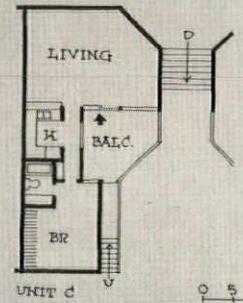
PHOTOS: CHUCK CRANDALL



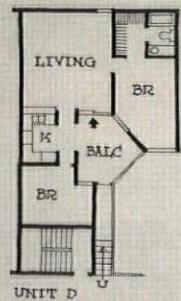
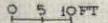
UNIT A



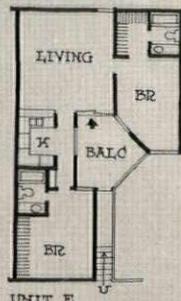
UNIT B



UNIT C



UNIT D

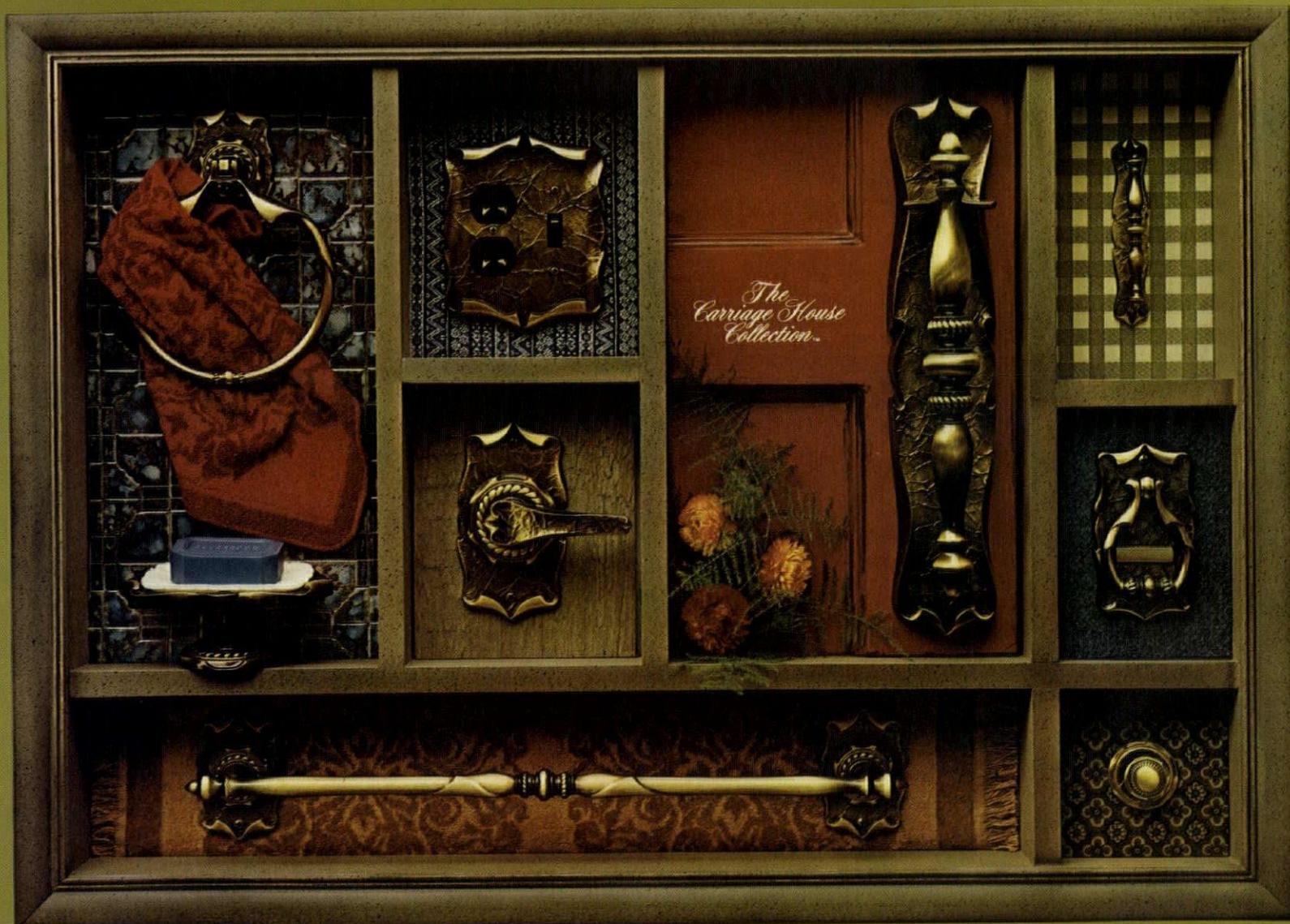


UNIT E

Floor plan A is the basic design; the others are variants. In B, a studio, the bedroom is sacrificed to the stair tower; C has an expanded living room; E, the largest, has two bedrooms; D is the same as E except that the stair tower reduces one bedroom to a small den. Top plan is the loft for upper-level units pictured at far left.

# A beautiful opening to a successful closing.

From the moment your prospect opens the front door of your model, she should be aware of certain differences. Then, throughout the model, give her constant reminders that your product is a cut above your competition. The clever marketing man will remind her everytime she touches a door knob, or opens a kitchen cabinet, or sees a switchplate, soap dish or towel bar. Our Carriage House collection of fine fashion-coordinated hardware will help you sell. Its elegant and formal design, perfect for Early American and Georgian models, will give them the look—the feel—of quality. A beautiful way to close a deal.



Available in your choice of two handsome finishes: Antique Silver and Antique English.

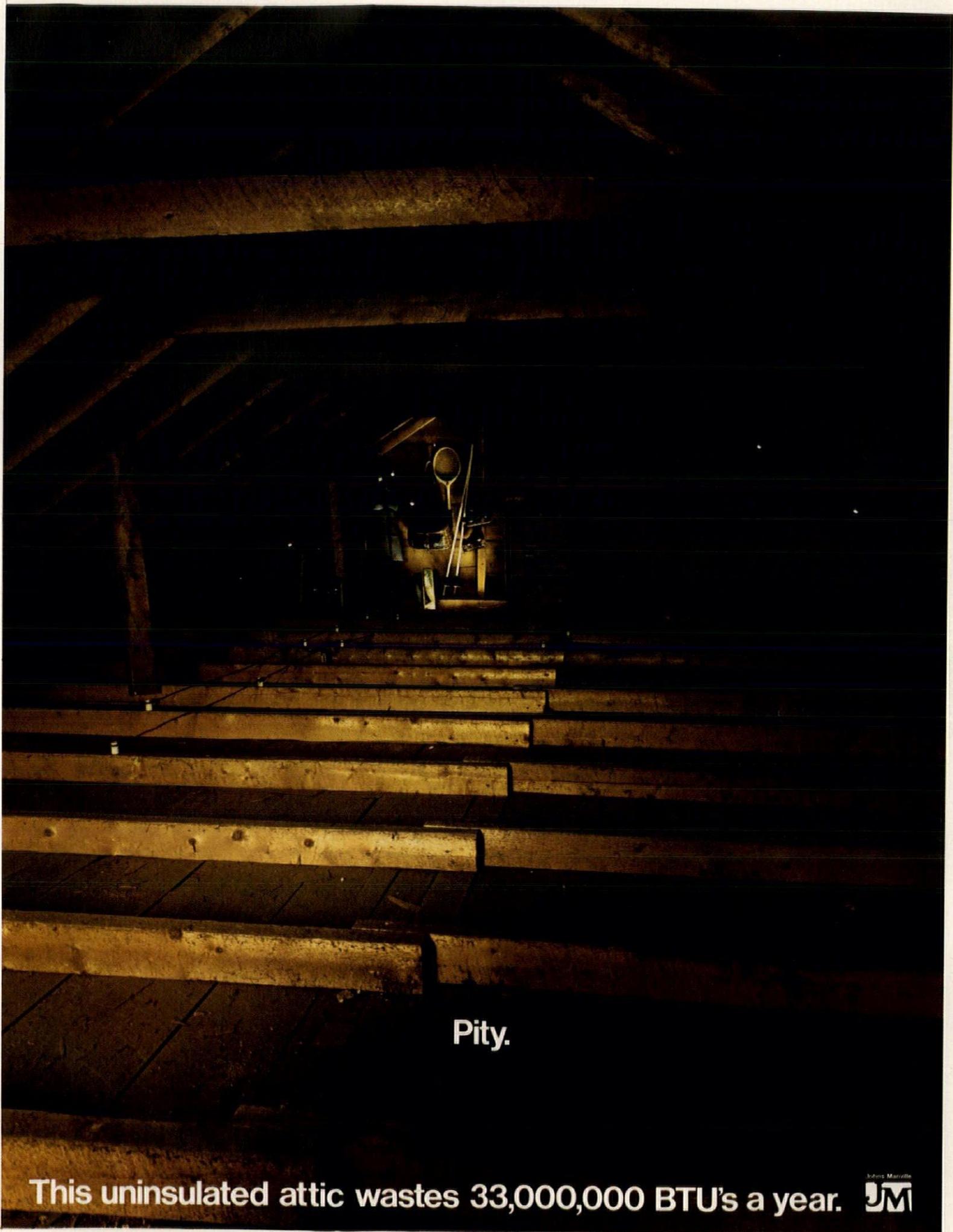
Carriage House is only one of three totally coordinated collections. We also offer Bonaventure, a delicate French Provincial design, and Monterey—bold and rich in the popular Mediterranean style.



Amerock. The leader in fashion coordinated hardware.

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Amerock Corporation,  
4000 Auburn Street, Rockford, Illinois 61101.



Pity.

This uninsulated attic wastes 33,000,000 BTU's a year.



NO. 3 IN A SERIES.

**Waste.**

Truly one of the ugliest words in the English language. Especially when it involves our natural resources.

Every day, more and more people are becoming more and more aware of the need to conserve energy.

So they like the idea of insulating properly by going beyond the minimum requirement for fiber glass insulation in their homes.

Of course, this insulation does more than just make our resources go further; it helps the homeowner's money go further, too.

Naturally, we hope that the insulation is Johns-Manville fiber glass insulation.

In acknowledgment of the fact that we're all working together to save America's energy resources, we'd like to send you a 22" x 28" poster of the facing page.

Just send in the coupon below.

**Johns-Manville** 

Johns-Manville Corporation  
Box 5705-RP302, Denver, Colorado 80217

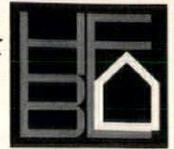
Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

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

# This is your invitation to enter the 1974 HOMES FOR BETTER LIVING AWARDS PROGRAM



## Sponsored by:

The American Institute of Architects and the editors of *House & Home* and *American Home* magazines.

## Eligibility:

Any house or apartment building in the United States or its possessions, built since January 1, 1971 and designed by a registered architect is eligible. Entries may be submitted by any architect, builder, developer or owner. Any number of projects may be entered.

## Entry categories:

Custom-designed houses—one-of-a-kind detached houses designed for private clients including year-round and vacation houses and major remodeling and additions.\*†

Merchant-built houses—single-family detached houses for sale or rent including vacation and year-round, promotional and zero-lot-line houses and remodelings.\*†

Multifamily housing—multifamily housing includes single apartment buildings, multi-building projects, PUDs, attached housing such as townhouses, duplexes, triplexes, fourplexes and rehabilitations.\*†

†all categories include modular housing

\*remodelings must take in the whole structure. Custom additions to a detached house must be tied into original design of house. No single room or single apartment remodelings are admissible. Redecorations are not admissible. Face-liftings must be structural. Photos of both before and after construction will be required for judging.

## Registration date and fee:

Entry fee: \$20 per entry. Deadline: postmarked by midnight, November 16, 1973.

## Submission of material:

On receipt of registration form and fee, entrant will be sent a spiral binder—color-coded to the project's category—

which is to be filled with sufficient black and white photographs and plans to illustrate the design, any unusual problems or solutions. (Detailed instructions for preparation of entries will be included in the binders mailed to entrants.)

## Judging:

Will be held on March 12 and 13, 1974 at the American Institute of Architects headquarters in Washington, D.C. The panel will consist of outstanding architects, housing industry leaders and editors of *American Home* and *House & Home*. The number of awards to be presented shall be solely determined by the judges.

## Winners:

Will be notified by telegram immediately after judging. Award certificates will be presented and photos of winning projects will be displayed during the 106th annual convention of the American Institute of Architects, May 19-23, 1974 in Washington, D.C. Winners will be expected to prepare and ship to the AIA convention—at their own expense—a project display board representing the winning entry. Instructions for these boards will be forwarded to winners. Winning binders and display boards will not be returned to entrants.

## Conditions:

Entries must be approved by all parties concerned. All material accompanying entries must be free from copyright restrictions and any other restrictions that would prohibit publication of such material by *House & Home* or *American Home* magazines. *House & Home* and *American Home* shall have the right to publish all material submitted and shall have the right to photograph for publication any entry project.

## REGISTRATION FORM

I wish to submit a project in the 1974 HOMES FOR BETTER LIVING AWARDS PROGRAM. Enclosed is \$20 per entry in check or money order made payable to HOMES FOR BETTER LIVING. I have used a separate form (or photocopy) for each entry. Please send me my entry material for the following category:



Custom-designed house

Merchant-built house

Multifamily housing

Please print or type all information

Architect name \_\_\_\_\_

Street, city, state, zip \_\_\_\_\_

Project name & location \_\_\_\_\_

Entry submitted by: \_\_\_\_\_

(Name of person to whom correspondence should be addressed)

Company and address \_\_\_\_\_

Check appropriate company category(ies)    Builder     Architect     Developer     Owner

Mail entries to: Dept. HFBL, House & Home, McGraw-Hill, 41st Floor, 1221 Avenue of the Americas, New York, N.Y. 10020 by midnight, November 16, 1973.



## **WEISER SECURITY IS A COMFORTABLE FEELING!**

Barring the entrance is one form of security. A better way is to use a Weiser high security dead bolt in combination with a Weiser entrance lock. A one inch dead bolt with tempered steel center and free-turning collar deters the most persistent intruder. The deadlocking latch on the entrance lock prevents forced entry by using a credit card or knife blade.

Homeowners like the comfortable feeling of Weiser security. Make it a selling feature of every home.

# **WEISER® LOCKS**

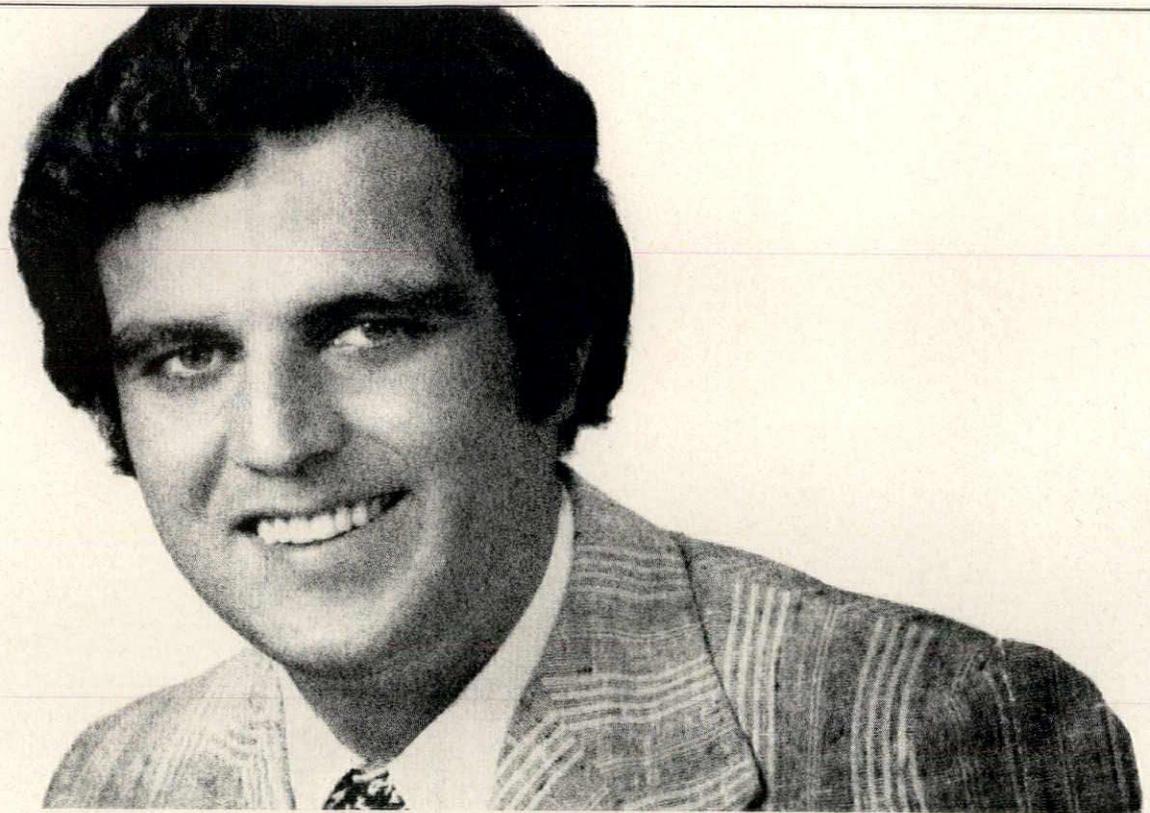
WEISER COMPANY • SOUTH GATE, CALIFORNIA  
DIVISION OF NORRIS INDUSTRIES

ANOTHER NORRIS INDUSTRIES BUILDING PRODUCT

CIRCLE 71 ON READER SERVICE CARD

H&H OCTOBER 1973 71

# The big boys go with the leader!



*Randy Scarborough of The Scarborough Corporation says, "U/R's new fire-retardant fiberglass will let us meet tough building codes and still save on maintenance."*

The FRP label on Universal-Rundle fiberglass fixtures is a firm guarantee that U/R units comply with strict building ordinances.\*

But Randy Scarborough says there's an even bigger reason why he put U/R fiberglass units in more than 500 apartments in the Delaware Valley:

"When you go with a new product like fiberglass, you've got to rely on reputation. You can't afford to experiment with an untried manufacturer. Over the years we've come to recognize Universal-Rundle as the leader in its field," says Scarborough. What makes us the leader? The innovative spirit that led us to



introduce fiberglass fixtures. Our rigid structural checks. Impartial load and impact tests. And of course, our new fire-retardant process.

Plus things you already know about Universal-Rundle fiberglass. The lightweight, chip-resistant and leakproof features of our tubs and showers. Seamless construction that eliminates tiles and grouting. And on-time delivery from a nationwide network of plants and field representatives.

The biggest builders in the country go with the leader. So why not see what U/R fiberglass can do for you. Write for our new booklet, "Facts you want to know about

Universal-Rundle fiberglass bathtubs and showers." Bob Sieger, Universal-Rundle Corporation, 217 N. Mill Street, New Castle, Pa. 16103.



\*Results of tests conducted by independent laboratories available on request.

**U/R** **Universal-Rundle**  
First in the bathroom with fiberglass fixtures



# Lortina

by Kemper

## a builder's approach to a practical kitchen

Kemper is a **beautiful way to be practical** because of on time and complete delivery, simplified installation, complete size and style range to suit architectural specifications and the most practical part of every Kemper kitchen—the competitive price.

Kemper understands and satisfies the desires of the home owner to

# Kemper

A Division of The Tappan Company  
701 South N Street, Richmond, Indiana 47374



have a beautiful and efficient kitchen and at the same time is mindful of the practical attitude necessary in servicing the builders' professional needs.

Call your Kemper distributor today for a practical look at kitchens or write for complete details.

## How do you capitalize on opportunities in your local condominium market?

Find the mistakes of earlier developers and then give consumers what they want.

This approach is the basis of *Townhouses & Condominiums: Residents' Likes and Dislikes* by Carl Norcross.

Consultant (and former H&H executive editor) Norcross has thoroughly researched data from 1,800 families living in 49 townhouse projects in Maryland, Virginia and California.

However, Norcross does not burden the reader with statistics. His prose is lucid and well organized with plenty of conclusions and specific examples.

Norcross found the biggest

complaint was poor construction and a lackadaisical attitude toward post-construction repairs.

Also, many residents are angry and irritated with the mismanagement of their condominium associations. The prime culprit: the developer who failed to set up the association properly.

Norcross goes into detail when discussing how to cope with problem areas: noisy neighbors (especially children); neighbors' dogs; renters (owners don't like them); car parking (two spaces are not enough); dishonest salesmen; recreation facilities (people want more tennis

courts, . . . separate pools for kids and adults . . .); house design (buyers prefer more staggered roof lines and fronts . . . more storage space . . . larger kitchens . . . formal dining areas . . .).

About three quarters of townhouse residents surveyed are generally satisfied. But most significant is Norcross' contention that degree of satisfaction is directly related to density.

Chapter Four, "Owner Satisfaction", ranks the 49 projects, and, as might be expected, those with the lowest densities generally have the highest satisfaction ratings.

The scale could be an ex-

tremely valuable research tool if the project names were revealed but, unfortunately, this was against the publisher's policy. Therefore, as a service to the industry, HOUSE & HOME is presenting the scale below complete with project names and locations.

The newness of condo marketing has caused developers to explore many uncharted and hazardous labyrinths in search of the path to profits. Norcross' book should make the way somewhat more predictable.

*Illustrated. 105 pages.*

*Washington: the Urban Land Institute. \$16.*

### OWNER'S SATISFACTION SCALE

Project	Density	Rating	Project	Density	Rating
1. Deane Homes, Big Canyon, Irvine, Calif.	4	100	Thousand Oaks, Va.	9	81
2. Waterview, Reston, Va.	6	97	21. Pinewood Lake, Va.	6	79
Mount La Jolla, Calif.	3.7	97	Treasure Isle, Foster City, Calif.	10	79
3. Appleton Place, Stockton, Calif.	10	96	22. Faulkner Station, Columbia, Md.	10	78
4. Lomas Santa Fe, near San Diego, Calif.	4.9	95	23. Frenchton Place, Montgomery Village, Md.	5.5	75
5. Rossmore Leisure World, Md.	6	94.5	Hollow Oaks, Columbia, Md.	11.8	75
6. Wainright Cluster, Reston, Va.	6.7	93	Levitt at Columbia, Harpers Glen, Md.	10	75
Seascape Shores II, N. of San Diego, Calif.	17	93	24. Willowbrook, Va.	8.5	74
7. Worland, Potomac, Md.	4	92.5	25. London Towne, near Manassas, Va.	5.9	73.7
8. Forest Edge, Reston, Va.	9.2	91	26. Horizons East, Montgomery County, Md.	10	73
9. Newmark Common, Rockville, Md.	7.3	90.5	27. Cotherstone, Va.	6.8	72.5
10. Prospect Walk, Columbia, Md.	10	90	28. Village Park, near San Diego, Calif.	9.4	72
11. West Nine, Laguna Niguel, Calif.	11	88	29. Shady Grove Village, Montgomery County, Md.	9	71.5
12. University Park, Irvine, Calif.	7	87	30. Russet Woods, Columbia, Md.	11	69
English Orchard, Montgomery County, Md.	4	87	31. Capistrano Villas, Orange County, Calif.	10.5	68.5
13. Golf Course Island, Reston, Va.	7.2	86.5	32. Levitt at Crofton (Md.)	10	68
14. Stedwick, Montgomery Village, Md.	6.5	85	The Meadows, Columbia, Md.	10	68
15. San Carlos Hills, San Carlos, Calif.	6.9	84.5	33. Tarlton, Columbia, Md.	8	67
16. Creekside, Stockton, Calif.	8	83.5	34. Sudley Station, near Manassas, Va.	10	64.5
17. Maryland Place, Montgomery Village, Md.	7.7	83	35. Bradford Place, Stanton, Calif.	12	64
18. Hillcrest Cluster, Reston, Va.	5	82.5	36. Aurora, Manassas, Va.	8	63
19. Villas at Lakeridge, Va.	4.4	81.5	37. Genessee Highlands, San Diego, Calif.	12	59
Diamond Farms, Md.	11	81.5	38. Irongate, Manassas, Va.	10	54
Governors Square, Reston, Va.	6.4	81.5	39. Louis Park, Stockton, Calif.	15	39
20. Inverness, Montgomery County, Md.	10	81			

### Other Books of Note

#### *Real Estate Advertising Ideas*

*Edited by Helene Berlin*

*Illustrated. 196 pages.*

*Chicago: National Institute of Real Estate Brokers. \$16 (\$8 to NIREB members).*

Though aimed at real estate brokers, this soft-cover book bores in on builders' main advertising problem areas: classified and display advertising, signs, brochures and billboards.

Eighty-seven advertising professionals have contributed a national cross-section of attention-getting copy, graphics and complete ad campaigns.

There's also an extensive guide of phrases and words to brighten your copy.

This book should serve as a

mirror to evaluate your current advertising, as well as an idea-generator for future ad campaigns.

#### *Successful Apartment Management*

*By Robert C. Moore. 415 pages.*

*San Jose, Calif.: Real Estate Investment Press. \$14.95.*

An experienced professional has produced a thorough text aimed at increasing apartment project cash flow while diminishing the headaches.

Residential management problems are often a series of diffuse, nagging and elusive events that grind down the property manager and vaporize profits. Examples: delinquent tenants, high turnover, changing neighborhoods, damaged halls,

rent strikes, rent controls and tenant movements.

For these and hundreds of other problems, Moore explains to the neophyte or experienced manager exactly what must be done, step by step. The detail and completeness of each chapter plus the terse simple prose make the volume pedantic but none the less valuable.

#### *Federally Assisted New Communities: New Dimensions in Urban Development*

*By Hugh Miels Jr.*

*Illustrated. 278 pages.*

*Washington: the Urban Land Institute. \$16.*

A noted authority on new towns focuses on the development of new communities backed by HUD Title VII loan guaranties.

Title VII spawned 13 new towns between 1970 and 1972, and ten to 12 more are in prospect for 1973.

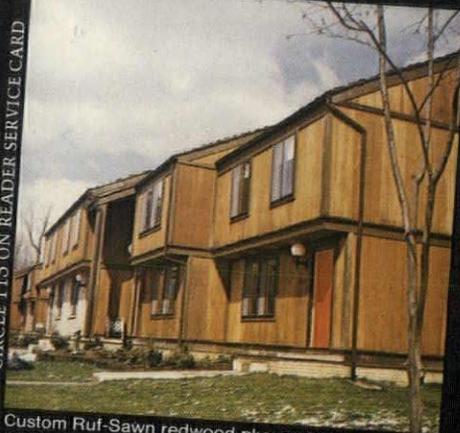
Chapters include the reasons and problems of the new town movement; a description of Title VII contents, participation and processing; the characteristics of HUD-approved new towns-in-town; and economics and financing.

The chapter on finance is essential to understanding the stark realities of what it means to erect a town on 5,000 to 15,000 acres in a ten-to-20-year time-frame.

For anyone contemplating or involved in new town construction and development, this book is a must.

—M.J. ROBINSON

CIRCLE 113 ON READER SERVICE CARD



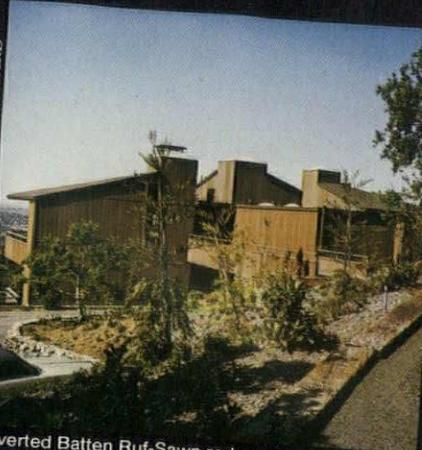
Custom Ruf-Sawn redwood plywood on contemporary Town House complex

CIRCLE 116 ON READER SERVICE CARD



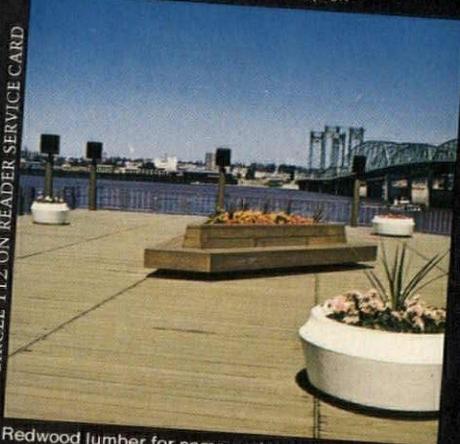
Traverta ceiling tile provides fire safety and noise control

CIRCLE 119 ON READER SERVICE CARD



Inverted Batten Ruf-Sawn redwood plywood on custom residence

CIRCLE 112 ON READER SERVICE CARD



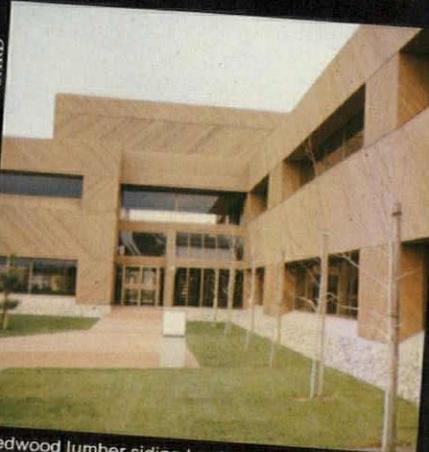
Redwood lumber for commercial decks, patios and stairways

CIRCLE 115 ON READER SERVICE CARD



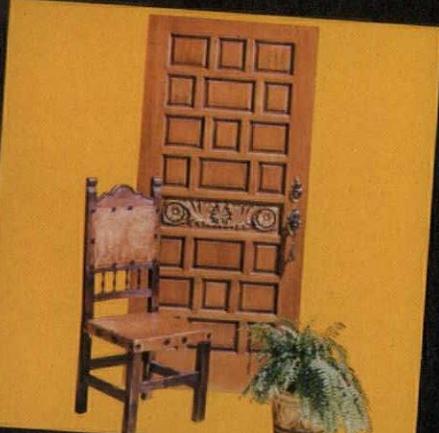
Ruf-Sawn 316 plywood siding overlaid especially for painting

CIRCLE 118 ON READER SERVICE CARD



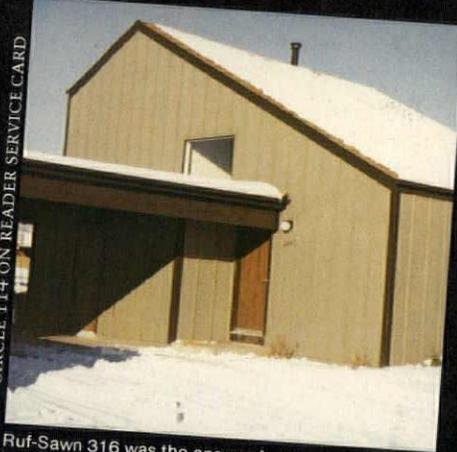
Redwood lumber siding lends lasting warmth to office buildings

CIRCLE 111 ON READER SERVICE CARD



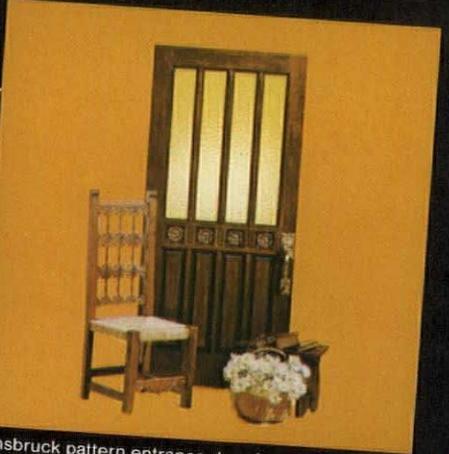
Castillo pattern entrance door from the International series

CIRCLE 114 ON READER SERVICE CARD



Ruf-Sawn 316 was the answer for low-income housing project

CIRCLE 117 ON READER SERVICE CARD



Innsbruck pattern entrance door from the International series

We make products for people... who build for people.

Whether your project is residential, multi-family or light commercial, you'll find there are Simpson products that can add the extra warmth and livability that attracts people.

Your walls, ceilings, sidings and exterior trim are things that people will live with for a

long time. Give them something they will enjoy. Specify Simpson quality.

For complete product information contact your Simpson supplier, or write: Simpson Timber Company; 2000 Washington Building; Seattle, Washington 98101.

**Simpson**

A part of peoples' lives

# Two key ingredients in our house recipe.

ve selected a site.  
igned your home  
poured a foundation.  
you're ready to  
two other key  
redients, our Bostitch  
dels N3 and N16 porta-  
nailers. They're all you'll  
ed to do all your framing,  
athing and decking work.



1  
2  
3  
4  
5  
6

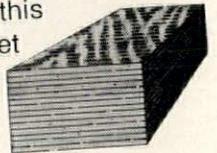
First nail floor framing in place with our Model N16 that drives your choice of 8d, 10d, 12d, or 16d nails.

Select the sub-flooring. Put it down with an N3. You can drive 300 6d or 250 8d nails without reloading. That's 5 times faster than by hand.

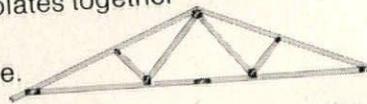


Then pick up the N16 and prepare the wall-framing. Once again, you'll go five times as fast as by hand. With 8d to 16d nails. Now, you're way ahead of schedule.

After a coffee break you're ready for the wall sheathing. Back to the N3 for this repetitive nailing job. You'll get speed, accuracy and uniform drive. Every time. And you're driving full head nails.



On to the roof trusses. Load the N3 with clinch point nails and you'll be able to do all the joints from one side. No flipping the trusses because each nail goes completely through each side locking the truss plates together – so you'll need only half the space.



Now you're ready for the topping. Put down the roof decking with your choice of 6d to 8d nails driven by the model N3 and get the job done fast.



Now your profits are starting to simmer with these two key ingredients. Our Bostitch construction specialists and full line of tools will prepare your house recipe to perfection. Write. We'll send you the complete Bostitch recipe book.

**BOSTITCH**  
FASTENING SYSTEMS  
Textron COMPANY

... fasteners hold fast!

Copper was first choice for roofing community buildings at Eastman, a 3500-acre recreational home development rising in the hills of Grantham, New Hampshire.

Planner Emil Hanslin knew he wanted copper's warm, natural look right from the start. But he had some doubts about first cost.

New light gauge "Tough 12" high-strength copper sheet was the answer. The high yield strength of "Tough 12"

meant that copper weight per square foot could be cut 25% without affecting performance.

Copper's easy workability with hand tools helped keep on-site costs to a minimum. Bends, locks, and seams could be easily formed and there was no need to pre-punch holes for nails in cleats and edgings.

Durability and freedom from maintenance tipped the scales firmly in copper's favor. Once costs of repairing and

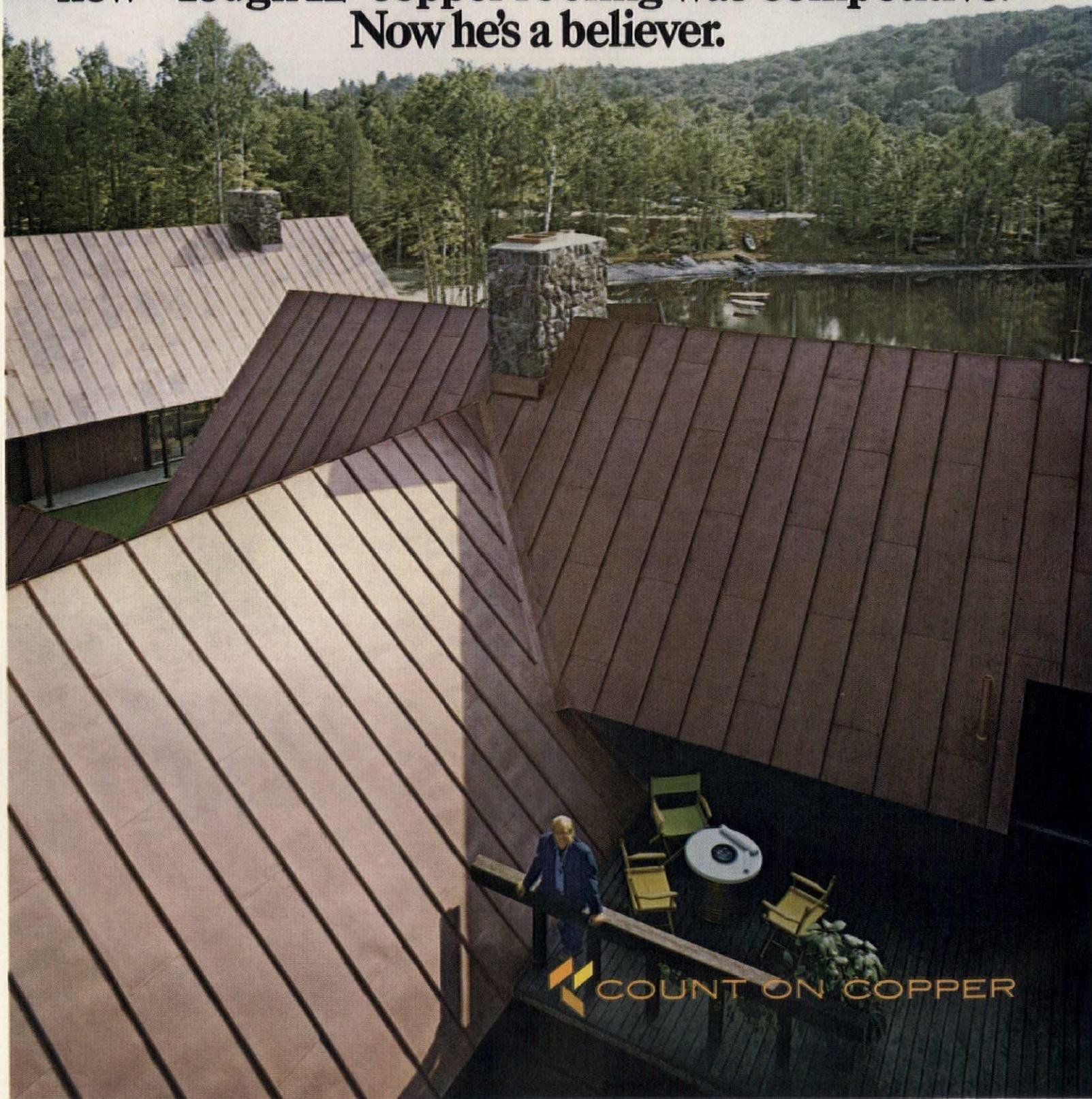
maintaining alternate materials were factored in, "Tough 12" copper sheet was clearly competitive.

Copper comes out on top in the long run. For Emil Hanslin. And for all the people who will work and play under the beautiful, practical standing-seam copper roofs of Eastman.

For an informative brochure on new "Tough 12" copper sheet, write

Copper Development Association Inc.  
405 Lexington Avenue, New York, N.Y. 10017

## Planner Emil Hanslin couldn't believe new "Tough 12" copper roofing was competitive. Now he's a believer.



# VALLEY



## Just the right touch

For the feather-touch control it's Valley's deck model with the exclusive "hydroseal", leak-proof internal design. Many years of protection are yours with the mirror-like "tri-plate" chrome finish.

For the touch of added elegance, in the bathroom, Valley features the Starburst series. The Starburst design is the complete new shape in acrylic handles—a shape that sets both the water flow and temperature with just the right touch.

**VALLEY FAUCET**

EASTMAN CENTRAL D

a division of

**UNITED STATES BRASS CORPORATION**



SUBSIDIARY OF HYDROMETALS, INC.  
801 TENTH STREET, PLANO, TEXAS 75074



# Some people don't like brick.

**P**ainters, carpenters and wolves. They can't stand it. Because brick doesn't corrode, rot, split, warp, dent or peel. It never needs painting. And it's nearly impossible to blow down.

For the same reasons, some people really love brick. Like tenants. They love brick because it's beautiful. Because it gives them a feeling of security. And because, when used in party walls, it can spare them the agony of having to listen to their next-door neighbor's electric guitar at 11 p.m.

Brick is the best building material available. That's

why wise builders love brick, too. Brick has a lower initial cost than most other building materials. And brick costs less in the long run. Because brick is practically maintenance free. And because brick is fire resistant. Which means lower insurance costs.

All things considered, brick is the most flexible and most beautiful building material available. So there's no reason why everyone shouldn't love brick.

Except, of course, painters, carpenters and wolves.



Brick Institute of America  
1750 Old Meadow Road, McLean, Virginia 22101

CIRCLE 79 ON READER SERVICE CARD



**"Lighting is the mood-setter  
in your model homes... Here's how  
to turn buyers on  
with the right lamps and fixtures"**

The main mission of any model home or apartment complex is to put the prospect in a receptive mood to buy or rent. And while furniture and color may set the style and theme in a model unit, it is the lighting that helps set the mood.

Lighting, like color, makes a very definite impact at the subconscious level. However, unlike color, which can have an immediate impact (bright colors on the ceiling offend, warm browns and earth tones soothe), the impact of good or poor lighting tends to be far more subtle.

Model-home lighting breaks down into two basic categories: production lighting—such items as fixtures, chandeliers, etc. that are attached to walls and ceilings—and non-stationary lighting such as lamps that set a mood or enhance the desired atmosphere.

**Lighting ground rules.** Although exterior lighting should complement your interior decorating scheme, different style exterior fixtures never should be mixed in a multifamily model complex. Thus, if you are using different style furnishings in each model—say contemporary in one, traditional in another, Spanish in another, etc.—you should choose one neutral exterior fixture that works with all interiors. In other words, a traditional outside coach lamp should never be used on a contemporary-theme home, even if the lamp complements the traditional style of an adjoining model.

However, the same does not hold true indoors. A cleanly styled contemporary floor lamp can be used in a country French provincial home; the result is an eclectic blending.

Keeping these general rules in mind, let's examine more specific lighting requirements.

Production lighting is usually specified by your decorator and is generally included in all of your homes—not just your decorated models. For that reason, I recommend using the same fixtures in your models as buyers actually get when they sign on the dotted line. To do otherwise is misleading and unless special fixtures are clearly decorator items, you can raise a buyer's hackles.

Fixture lighting usually is found in kitchens, dining rooms, entry halls and as luminous ceilings in bathrooms. Such lighting generally is bright and, depending on the size of the room, somewhat massive. In kitchens, for instance, the trend is toward illuminated ceilings, with fluorescent tubing covered by large, often rectangular, plastic sheets.

In certain areas of the country—notably the East and Southeast—ceiling fixtures also are used in bedrooms, particularly those intended for children. If your market does expect centralized bedroom lighting, do not go to a hanging fixture—particularly if you have the usual eight-foot ceiling. Here, a hanging fixture is a hazard to anyone walking beneath it. And it's also a temptation to junior Tarzans and Janes. Instead, use one that is flush against the ceiling or even recessed. This same rule applies to entry halls with dropped ceilings.

A dining room usually is lit with a chandelier of sorts. Technically, a chandelier is any overhead multi-light fixture and it can come in a number of different styles. Chandeliers are not necessarily crystal or cut glass, not must they be ornate. A dining room should be one of the brighter rooms in a model home. So chandeliers should throw off a considerable amount of light. And while they should be properly scaled and not dominate the room, they must make a secondary and complementary contribution to the decor.

**Bright lighting.** Bathrooms and kitchens always should have the brightest lights. Therefore you should think in terms of illuminated ceiling treatments over sinks and dressing areas. Most people spend a lot of time in front of bathroom mirrors, and unless the light is bright and bold, shadows appear on the face. Then problems begin.

**Entry treatments.** Since the front door is where you must first set the mood that you wish to convey throughout your model, entry hall lighting is extremely important. Thus, if you're emphasizing an open, airy, colorful feeling, it's vital that you have a well-lit entry. But even with darker, more traditional decor, you have to think in terms of heavy wattage in the entry area. Why? Because it brings out the richness of the interior theme.

**Non-stationary lighting.** Table-top and floor lamps are probably the most important form of illumination in your model units. This is particularly so in living and family rooms—areas that get the most traffic in model homes.

The number of lamps you need for any one room depends on its size and the amount of space to be illuminated. But the absolute minimum for a living room should be three—one at each end of a sofa and the third on a parsons table, a desk or in an *étagère*.

There are other basic guidelines in working with lamps:

- Table lamps play a practical and aesthetic role. Their style can enhance the decor while the color of their shades and/or bases can be used as accents for your basic color scheme. In a contemporary home clear or smoke glass or chrome base lamps complement the clean, uncluttered, modern look.

- When selecting table lamps, make sure they are not too big in relation to the size of the table. Even though a lamp's primary job is to illuminate the surrounding area, it should not be overpowering.

- A dark room with paneling and earth tone colors absorbs light while bright colors reflect and intensify light. Keep that in mind when placing fixtures and lamps.

- A small room can be well lit by only a couple of lamps: Use light-colored shades through which light rays can penetrate rather than dark shades that direct light only up and/or down.

- If you use a desk in a room setting, always place a lamp of some kind on it.

- Lighting can emphasize built-ins and accessories. A bookcase, for example, can be highlighted by a small fixture that fits comfortably on one of the shelves.

- Where you have limited space, but a need for illumination, consider a stick-table-lamp. Lamp and table are a single unit, usually small in scale. These go rather well in the retreat area of a master bedroom or in a nursery next to a rocking chair.

- Lamps, appropriately placed, are extremely effective in creating the right mood. In a den, for instance, a couple of lamps with dark shades create a soft, inviting atmosphere that seems to say "come on, sit down and relax and forget your worries." The den should be a study in softness and casual informality.

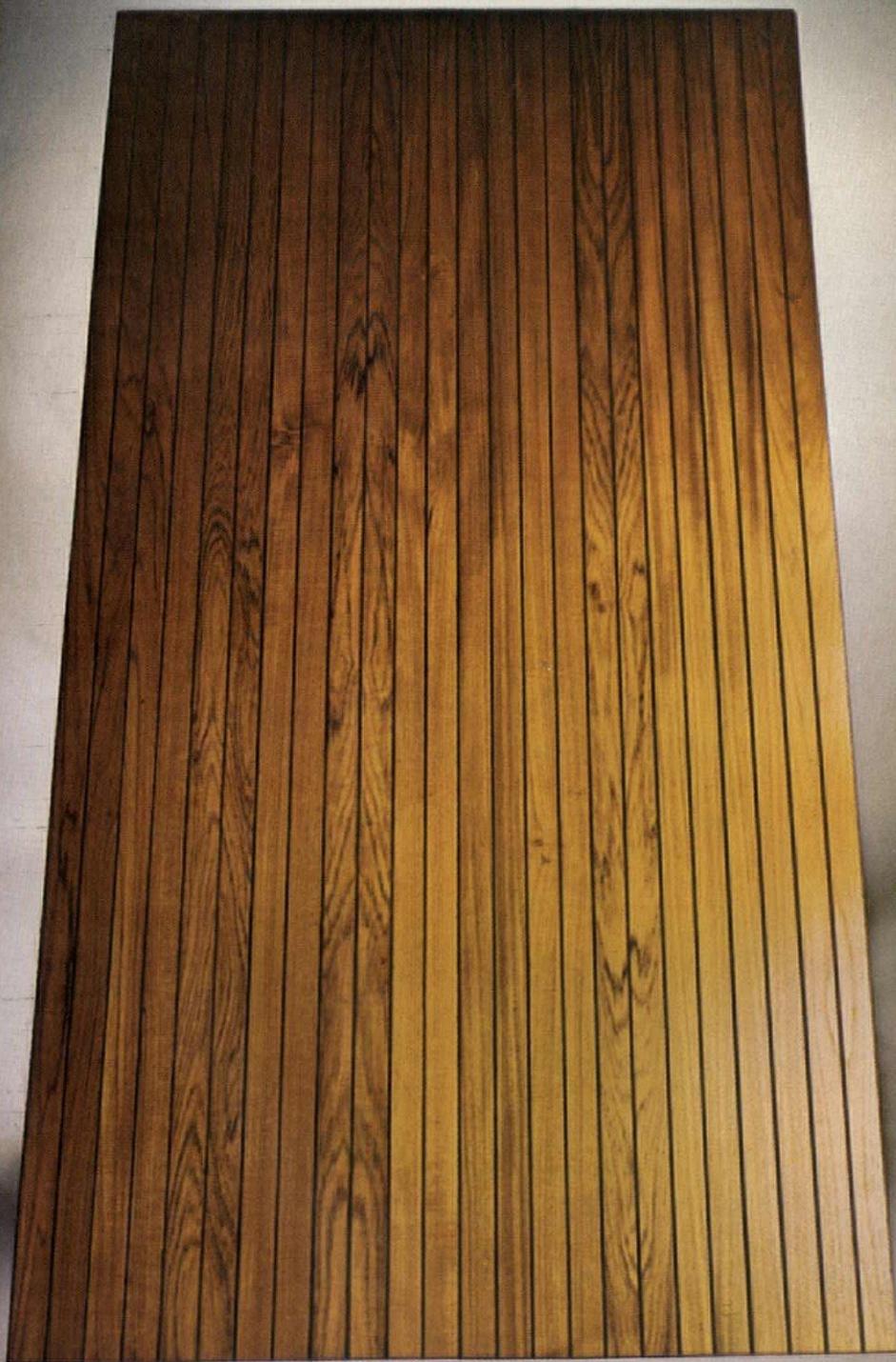
- For special effects such as lighting a wall of pictures, track lighting and ceiling-mounted spotlights are becoming increasingly popular. Track lights which can provide direct or indirect beams, are exceedingly compatible with contemporary furnishings.

- In the master bedroom always use two lamps on matching nightstands. Thus each person can control a light for reading.

A further word on lighting in general: Maintenance of lighting fixtures and lamps is critical. A dirty fixture, a burned-out bulb, a dusty shade can shatter the mood you are trying so hard to create. It is important to keep bulbs burning at all times. The cost of the electricity is a small price to pay when you consider how effective good lighting is in putting the prospect in the buying mood.

CAROLE EICHEN, CAROLE EICHEN INTERIORS, FULLERTON, CALIF.

# The new Weldwood Collection. Suddenly, anything else seems out of date.



Introducing The Weldwood Collection,<sup>™</sup> from U.S. Plywood. Quite simply, the finest group of prefinished panels available anywhere in the world.

The Weldwood Collection. A paneling created exclusively for those once-in-a-lifetime opportunities when nothing less than the finest in quality is acceptable. Where superb hardwoods are crafted into face veneers worthy of the term "heirloom".

The Weldwood Collection features veneers of hickory, teak and walnut. Just these are given a formal planked effect, with slender eighth-inch-wide grooves spaced two or four inches on center. Some are medium and dark shaded. Others light-toned for a contemporary feeling.

Three more fine woods—walnut, oak and cherry—are highlighted like fine furniture with normal random spacing and eighth-inch grooves. We also have retained the very best panels from our Charter<sup>®</sup> and Deluxe groups: Charter pecan and Gothic oak.

See this limited edition, now at your U.S. Plywood Branch Office.

**U.S. Plywood**

777 Third Avenue, New York, N.Y. 10017

 **U.S. Plywood** Division of Champion International

CIRCLE 81 ON READER SERVICE CARD

# massive study of 584,874 sales leads from House & Home readers confirms that sales action in housing & light construction comes from every segment of the industry

To identify all the important people in housing and light construction who are active in the selection of building products, materials, and equipment, House & Home followed up 584,874 advertising inquiries from its reader service cards and received a 33% return involving 195,200 inquiries.

Survey questions were designed to determine what, if any, "sales actions" were taken as a result of readers having seen advertisements in several issues of House & Home.

For the purpose of this study, "sales actions"—that is, those actions bringing products and prospects closer to a sale—have been defined

as *specifying, recommending, approving, purchasing, and still investigating further.*

For each sales action, of course, the unknown multiplier is the number of residential or other units for which the sales action was taken. For example, a single *purchase* mention could involve a 10-house development, a 280-unit apartment complex, or anything in-between.

As shown in the table below, results indicate in the clearest possible manner that sales action comes from every segment of the industry and only House & Home—with its industry-wide circulation—offers all the sales action in the market.

Reader Classification	Literature Requested by Readers Surveyed	Literature Requested by Survey Respondents	Literature Received by Survey Respondents	SALES ACTIONS TRIGGERED BY ADVERTISING					Total Sales Actions	Sales Actions as % of Literature Received
				Specified Product	Recommended Product	Approved Product	Purchased Product	Still Investigating Product		
Architects	117,716	43,545	37,942	5,442	6,351	3,834	996	9,447	26,070	68.7%
Builders	248,906	77,961	66,624	5,489	7,666	7,057	7,227	22,890	50,329	75.5%
Commercial	15,005	4,761	4,024	281	477	209	209	1,361	2,537	63.0%
Engineers	15,321	6,067	5,340	391	599	329	229	1,862	3,410	63.9%
Financial	11,280	4,394	3,832	206	402	276	182	1,351	2,417	63.1%
Government	12,521	5,717	4,977	308	537	355	219	1,641	3,060	61.5%
Realty	22,803	7,521	6,633	392	679	609	381	2,569	4,630	69.8%
Retailers	11,502	3,447	2,835	241	318	233	236	1,027	2,055	72.5%
Subcontractors	20,952	6,010	5,243	351	644	604	515	1,665	3,779	72.1%
Wholesalers	6,821	2,284	1,963	141	248	124	130	696	1,339	68.2%
Others not identifying self	102,047	33,493	28,983	1,883	2,766	2,052	1,296	8,713	16,710	57.7%
<b>TOTAL</b>	<b>584,874</b>	<b>195,200</b>	<b>168,396</b>	<b>15,125</b>	<b>20,687</b>	<b>15,682</b>	<b>11,620</b>	<b>53,222</b>	<b>116,336</b>	<b>69.1%</b>

McGraw-Hill's marketing and management publication  
of housing and light construction  
**House & Home**  
1221 Avenue of the Americas, New York, N.Y. 10020

# How to create a free and airy atmosphere for high density living with PPG Glass.



PPG Glass opens things up to the wide-open spaces, while loosening many of the tight space restrictions that go along with high-density building.

Here at Sixty/01 near Seattle, you see units that come alive with light and space. And amenities that combine practical qualities with great visual impact. They're just a few of the ideas included in our 48-page, full-color brochure—"PPG Lifestyle/70s." It's free just by writing to PPG Industries, Inc., Dept. HH-8103, One Gateway Center, Pittsburgh, Pa. 15222.

- A. A retractable glass wall creates an indoor-outdoor pool so tenants can swim all year round.
- B. Besides the obvious practical advantages, mirrored walls make this in-complex health spa look much larger than it actually is. When they're mirrors made with PPG *High-Fidelity*® float glass, you get the truest reflections, too.
- C. A total-glass wall, with sliding doors included, maximizes a waterfront view while adding extra space to the room. If the sliders are PPG *Herculite*® K tempered safety glass, they're also safe and practical.
- D. Private balconies overlooking a ten-acre manmade lake add to the appeal of the midrise units.
- E. A 16-foot glass end wall brings in a light and airy view. In colder climates, PPG *Twindow*®Xi™ insulating glass keeps the weather out and the heat in.

## PPG: a Concern for the Future

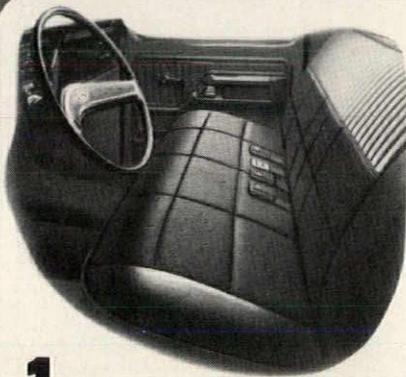
CIRCLE 83 ON READER SERVICE CARD



Sixty/01, Seattle, Washington.  
Owner: W/O Co.



## Pickup buyer's guide: 12 things you should know about the '74 Ford.



**1** Ford cabs are quiet, carlike, roomy. Inside width of 66 inches lets three big men ride relaxed. Padded, color-keyed instrument panel is standard.

**2** Even the standard cab gives you the solid comfort of a full-foam seat 7 inches deep.

**3** You can choose a Ford Six or, for heavy loads, V-8's up to 460 cu. in.



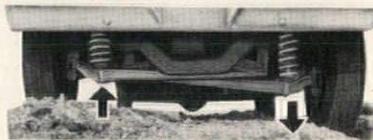
**4** Optional air conditioning is built right into the instrument panel for good air circulation, full legroom.

**5** Over 92 out of 100 Ford trucks built in the last 12 years are still on the job, based on R. L. Polk & Co. figures.

**6** Sides of the cargo box are double-wall their full depth. All told, over 200 sq. ft. of surface is zinc-coated to resist rust.

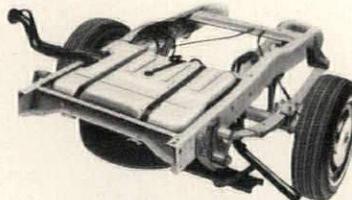


**7** Behind the seat is a hidden storage space 5½ feet wide. It's big enough to hold tool boxes, golf bags or other gear.



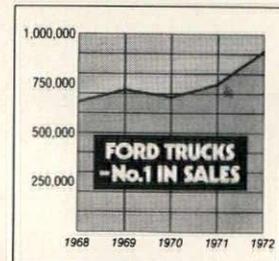
**8** Only Ford pickups have Twin-I-Beam suspension for truck strength, carlike ride.

**9** Ford took the gas tank out of the cab and put it in a protected position under the box, between the frame rails.



**10** Front disc brakes are standard on all '74 Ford pickups with 2-wheel drive.

**11** Ford pickups come as big as 10,000 lbs. GVW to meet all your pickup truck needs.



**12** Better ideas have made Ford first in trucks for 5 straight years. Come see why.

A better idea for safety: Buckle up.

Works like a truck. Rides like a car.

# FORD

FORD DIVISION



# IS TEMPLE UNDERLAYMENT REALLY BETTER?

## Judge for yourself.

Examine the smooth, solid surface of Temple particleboard underlayment—free from voids, blemishes and grain patterns. There's nothing

on the surface to "telegraph" through vinyl and other floor coverings.

Notice how uniform the thickness is, so that joints are level, and sanding and joint patching are minimized.

Temple underlayment is made of classified wood particles processed with a special binder and cured under heat and pressure to form a compact, uniform panel. It provides a resilient floor that resists indentations from sharp table legs, metal heels, and similar abuse.

Judge for yourself. Then ask your Temple building supply dealer about sizes and prices.

 **TEMPLE INDUSTRIES**  
DIBOLL, TEXAS 75941



# Pick a pair...



## the Duo-Fast "nailing experts" for homebuilders.

Here's a pair of efficiency experts that handle a wide range of home construction jobs. The CN-137 Nailer (left) drives over 40 different nails without adjustment — from 6d all the way up to 16d sinkers. Great for nailing joists, studs and headers, yet is compact enough for toe-nailing and getting into other tight spots that are hard to reach with a hammer.

For jobs that take smaller, lighter nails — and more of them — the 300-capacity Coil-Nailer (right) is the "expert". Just right for plywood sheathing, sub-flooring and roofing. Beautifully balanced models handle nail lengths from 1¼" to 2½".

With both nailers you can drive Duo-Fast smooth, screw or ring shank nails — the right nail for each job. Exclusive Duo-Fast coating adds substantially to the holding power. Both nailers feature Duo-Fast dual action safety.

Wherever you build — now or later — chances are there will be a Duo-Fast Man near by...a handy source for tools, staples, nails, parts, loaners and expert service. He's part of the largest, best-trained sales-service staff in the industry. Put him to work for you.

**Write for complete information and free demonstration.**

***DUO-FAST***<sup>®</sup>

DUO-FAST FASTENER CORP., Dept.-HH  
3702 River Road., Franklin Park, IL 60131

***Everything you need for stapling, tacking, nailing***

# Showerfold<sup>®</sup>

tub/shower enclosure means something special to builders



## Now you see it...now you don't.

Model shown: Showerfold series 300/Deluxe with optional decorative grille.

When it comes to furnishing apartments and homes with a bath enclosure, a builder wants something special. It should offer eye appeal and convenience to users. And be a cost saver for the builder to install and maintain. Most important — it should help sell homes and rent apartments.

So take a tip from Peter A'Costa, Property Manager, Dell Corporation, builders of the attractive Runaway Bay Apartments in Chicago. Showerfold tub enclosures were installed in all 344 rental units. Showerfold meant something special to Peter A'Costa. Here's why:

- **Labor-saving installation** — Light enough, simple enough for one man to install quickly
- **Cost-saving maintenance** — Panels won't mold, mildew or fade . . . closed bottom track prevents build-up of soap scum and residue



Mr. Peter A'Costa (right), Property Manager, Dell Corporation, builders of Runaway Bay Apartments, Chicago.

- **Panels guaranteed crackproof and shatterproof** — can't cut or bruise user
- **Unmatched elegance** — flexible decorator panels (in seven colors) highlighted with gleaming trim
- **Convenience** — panels open all the way for full access to tub . . . eases cleaning of tub as well as children

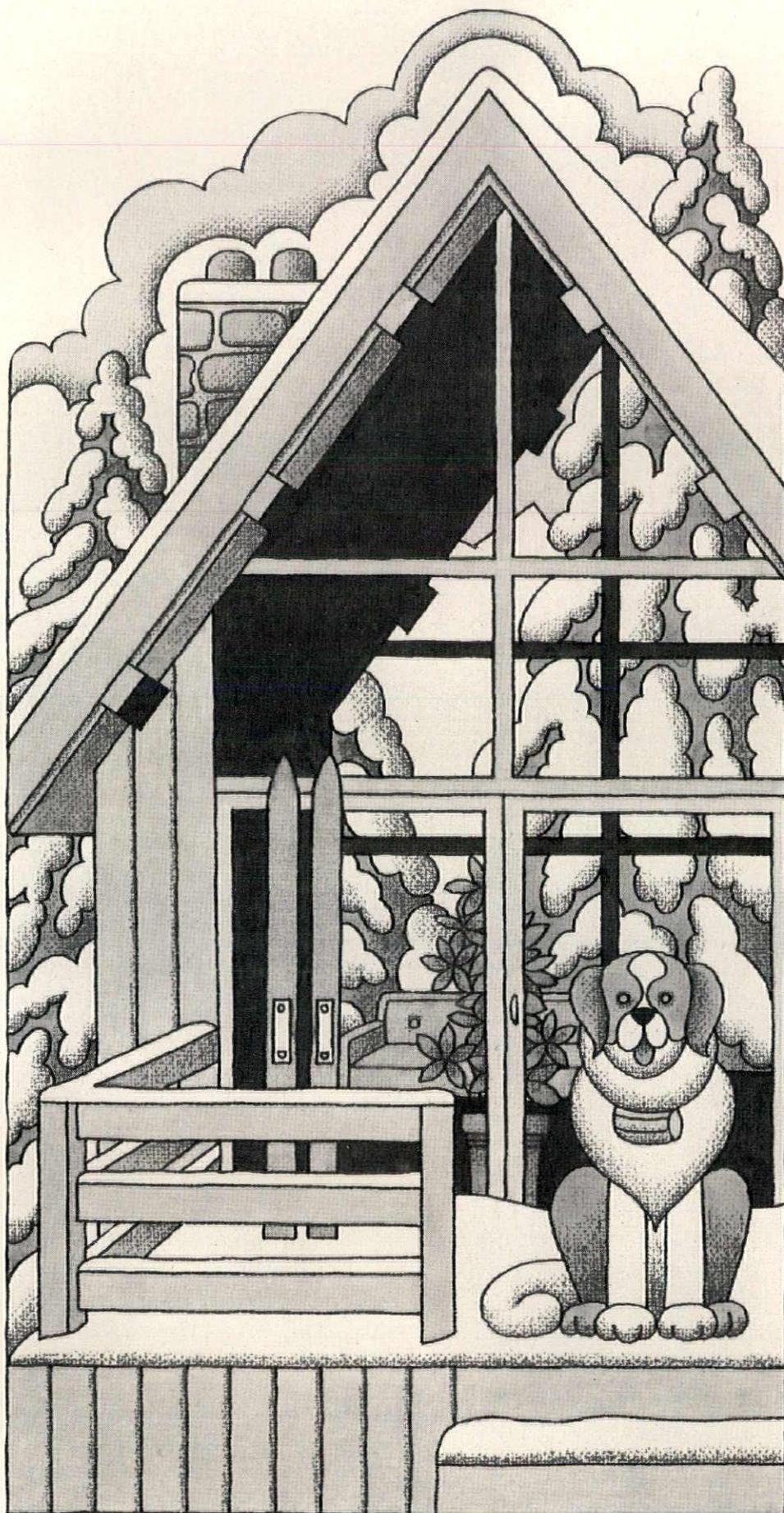
Something else special about Showerfold, too. We can arrange for an installed price in most major markets. There's a style and size for every tub and shower. For full information, write: Kinkead, Chicago, IL 60646, Dept. H-1073



**KINKEAD INDUSTRIES**  
INCORPORATED • CHICAGO 60646

Subsidiary of UNITED STATES GYPSUM COMPANY

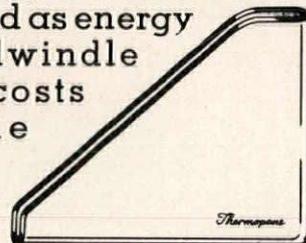
# THERMOPANE® GOES ON VACATION



You can warm up a whole new market with Thermopane® insulating glass—second homes, vacation homes.

Thermopane in windows and doors saves time and effort when opening or closing up a vacation home for the season. It makes storm windows obsolete, keeps warmth in and noise out, and adds to leisure time.

Thermopane lowers heating costs. And as energy reserves dwindle and fuel costs rise, home buyers (not to mention 2nd home buyers) become more and more concerned with costs and ecology.



Thermopane Xi™ not only helps prevent heat loss, but maintains humidity balance with less chance of window fogging.

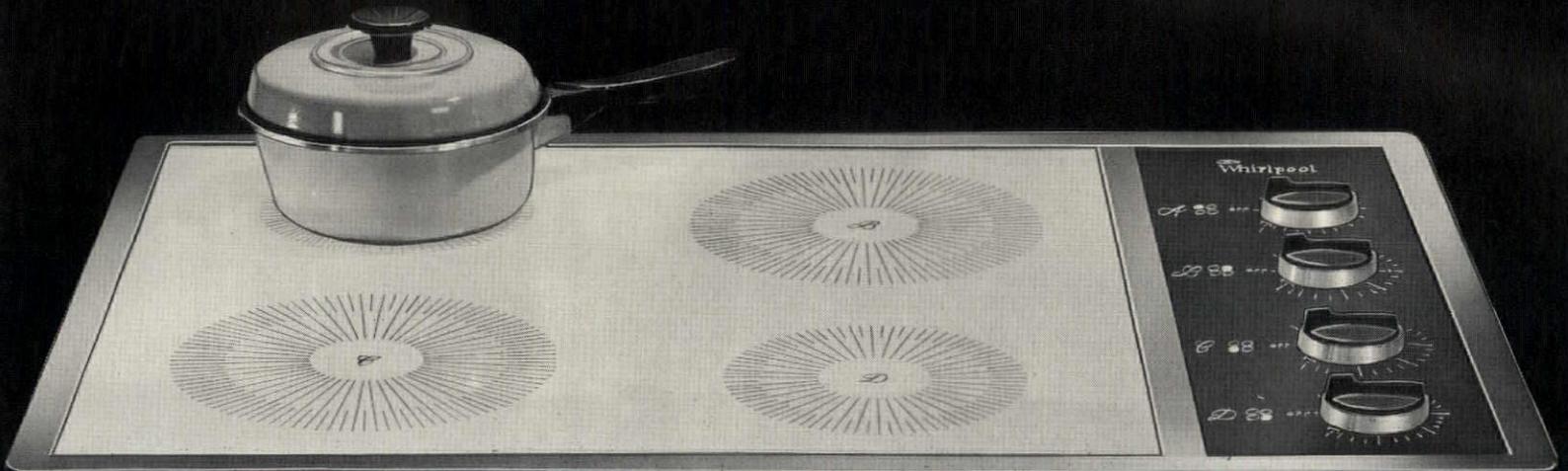
The more your buyers realize these advantages, the more Thermopane can improve your sales outlook.

Write for our free brochure, "How To Brighten Your Outlook," Libbey-Owens-Ford Company, Dept. G-1073, 811 Madison Ave., Toledo, Ohio 43695.

# LOF

**OPEN HOUSE**

# New Whirlpool smooth top cook top:



RAE 8900 Built-in cook top



RAE 6960W Set-In range with  
Continuous Cleaning oven

**the only thing  
better than the  
way it looks is  
the way it cleans!**

More often than not, the moment of truth in an Open House showing comes in the kitchen. If prospects see our new smooth top and other Whirlpool appliances there . . . you're sure of a show of approval from the distaff side of the family.



Built-in cook top or set-in range, she'll like the look of this new way to cook. Our smooth top range design "hides" heating elements under a tough, glass ceramic surface. The result: a modular, all-in-one look that blends right into adjoining countertops.

And the only thing better than the way it looks is the way it cleans. No exposed burners or surface units to clean around. No trim rings and drip bowls to wash. Just a smooth, side-to-side surface that contains spills and cleans like a countertop.

Like all Whirlpool complete-kitchen appliances, the smooth top cook top is backed by an effective Consumer Care program that

keeps the responsibility for performance satisfaction where it belongs: on our shoulders, not yours.

To specify Whirlpool appliances for your next project, just call your Whirlpool Distributor. You'll be doing business with someone who knows the builder business inside out . . . and a company with the people and the resources to get what you order to the site on time!

  
**Whirlpool**  
CORPORATION  
*... builders for builders*





# LOOK OUT FOR NUMBER ONE.

You've got to look out for number one—yourself—to make it in any business. Air condition your homes with Carrier, and you've got the number one air conditioning maker looking out for you. For instance—

We've committed our vast factory production lines to turn out builder specials with Carrier quality. And at prices you can't afford to pass up.

What's more, you get an installing dealer who's committed to come up with the system that's right for whatever you're building. Tract house. Custom home. Condo or apartments. And from a complete line of equipment that avoids mismatched systems.

He has the brand that's noted for its quality among home buyers and tenants. And he'll even see that your customers are comfortable with their Carrier air conditioning long after the sale.

He knows, also, he's got to meet your building schedules. In fact, he can reserve units for you so you won't get held up with delayed shipments.

But let him give you more reasons why it's better to look out for yourself with number one looking out for you. Carrier Air Conditioning Company.

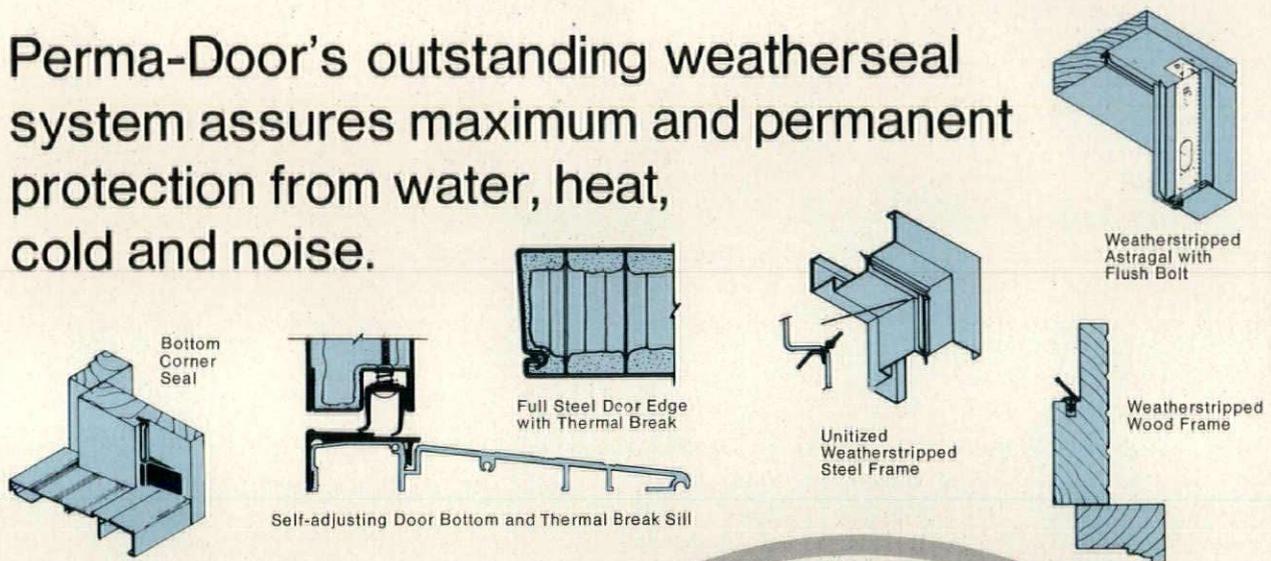


NO. 1 AIR CONDITIONING MAKER

American-Standard  
 builds the finest  
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# NEW PATTERNS FOR THE SINGLE-FAMILY HOUSE

It's ironic that the most wanted and still the most widely built type of housing in this country has received the least creative attention from the homebuilding industry.

Just about every survey ever made shows that the ultimate goal of most American families is to own their own single-family home on their own piece of land. And statistics reflect this preference; in 1973, despite escalating costs, 54% of all housing produced was single-family units.

*Despite this popularity, the single-family house remains essentially the same product it was twenty years ago.*

It may have a little more glamor or a few more appliances, and a few developers have worked with siting concepts like patio homes and zero lot lines. But, for the most part, we have gone on building replicas of farm or ranch houses originally designed to sit on at least an acre or two of land and putting them on a quarter of an acre. Their windows look into their neighbors' windows, much of their lot areas are wasted in meaningless setbacks, and their streetscapes offer little more than deadly monotony.

To put it another way, single-family developers have deftly managed to avoid most of the environmental excitement that multifamily developers are using so successfully to market a much less wanted product.

Not that it's entirely the single-family developer's fault. He has had to contend

TO NEXT PAGE

FROM PAGE 93

with suburban communities that often will fight any kind of innovative land planning, even though the status quo is usually both esthetically and ecologically inferior.

But on the whole, this is an unconvincing argument. Few developers have made any effort at all to do anything new with the single-family house; those that have tried usually find community resistance to be less than expected, and certainly much less than the resistance raised by apartments and townhouses.

*What are the innovations in single-family housing?*

Most of them are some form of clustering, with houses pulled close together around a central court or cul-de-sac. Driveways and setbacks are minimal, and the lot area saved thereby can go into either large rear yards or common green space.

**Why bother with cluster layouts, especially if they're going to raise zoning hassles?**

*There are three reasons:*

**First:** *Clustering can be a money-saver.* Culs-de-sac can be much narrower than collector roads, and they seldom need sidewalks or curbs and gutters; storm-sewer systems therefore often can be less extensive. And sewer and water-main costs can sometimes be reduced, particularly in higher-density cluster plans.

**Second:** *Clustering makes higher densities much more palatable.* Even at five or five-and-a-half units per acre, often permissible in California, a cluster plan can create considerable green area.

**Third:** *A corollary of the preceding point is that clustering makes possible many of the environmental features which have hitherto been pretty much restricted to multifamily development.* Instead of a uniform pattern of boxes on lots, groups of houses alternate with green areas. Streetscapes take on added interest. Privacy is greatly increased. And since few if any houses open onto collector roads, traffic safety is much improved.

In light of these advantages, it's surprising that single-family development has clung so tightly to the status quo.

But the picture is changing, and more and more cluster layouts are coming off the boards of leading planning and architectural firms.

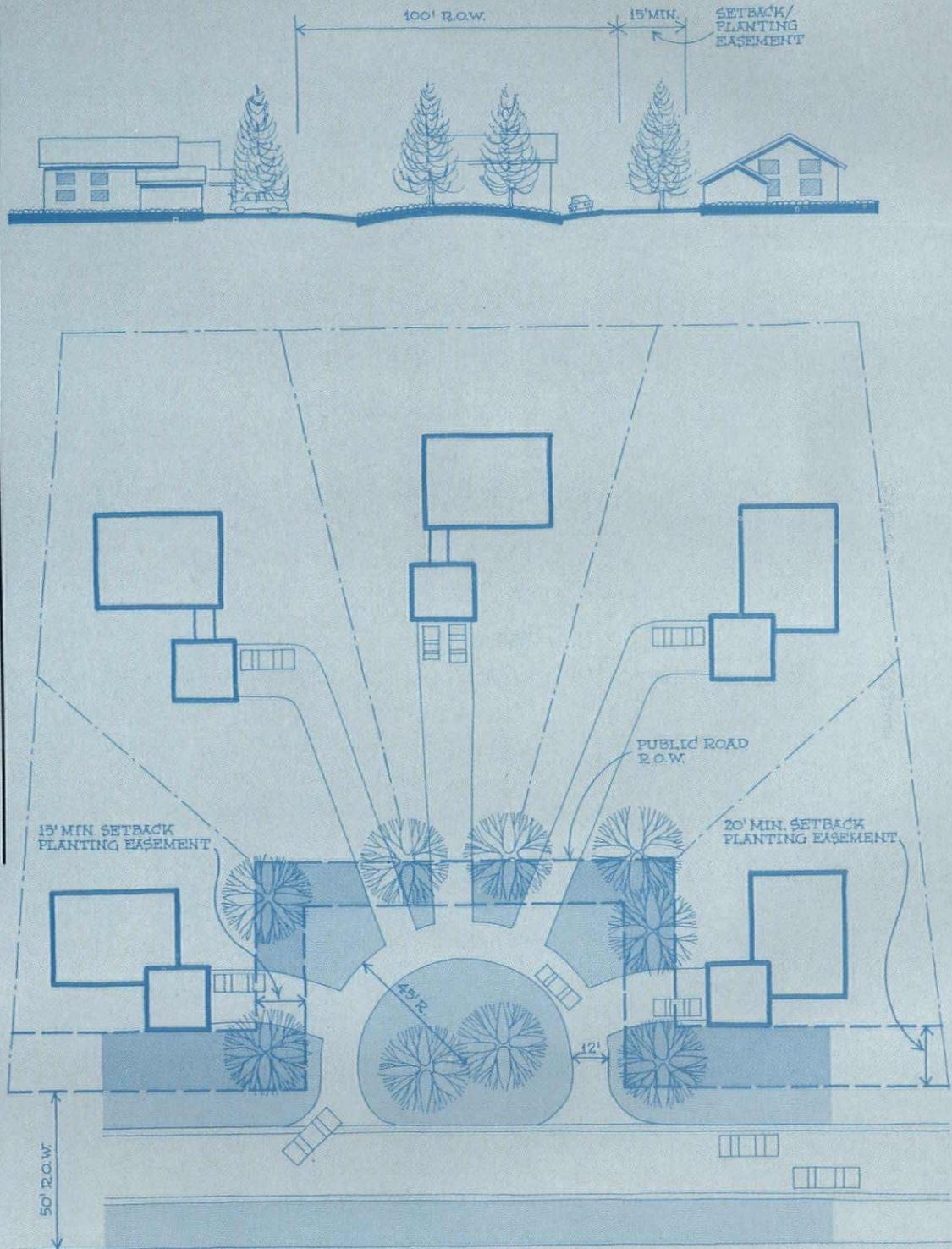
A selection of such layouts is shown on the next fifteen pages. They offer ample proof of the opportunity to vastly improve housing's most popular product.

## Clusters like this are the building blocks of a big new town

The new town is Gananda, and it is being built on almost 10,000 acres outside of Rochester, N.Y. Its single-family clusters, shown here and on the next two pages, range in density from just under three per acre to five per acre. And when these clusters are combined with duplex, fourplex and townhouse clusters, the result is a project with an astonishing amount of open land.

The cluster layout shown here creates a density of 2.75 units per acre and is used mostly for houses priced from \$50,000 up. Instead of a conventional cul-de-sac, a small, one-way loop takes traffic off the collector road; long driveways, acceptable in houses of this price range, lead from the loop to the houses.

In place of the usual planting strip between street and sidewalks (there are no sidewalks), there is a 15' planting easement abutting the public right of way. This takes the landscaping out of the way of piled-up snow (winters are rough in Rochester) and also adds to the privacy of the houses. Maintenance of the planting areas, including the island inside the loop, is handled by a homeowners' association.

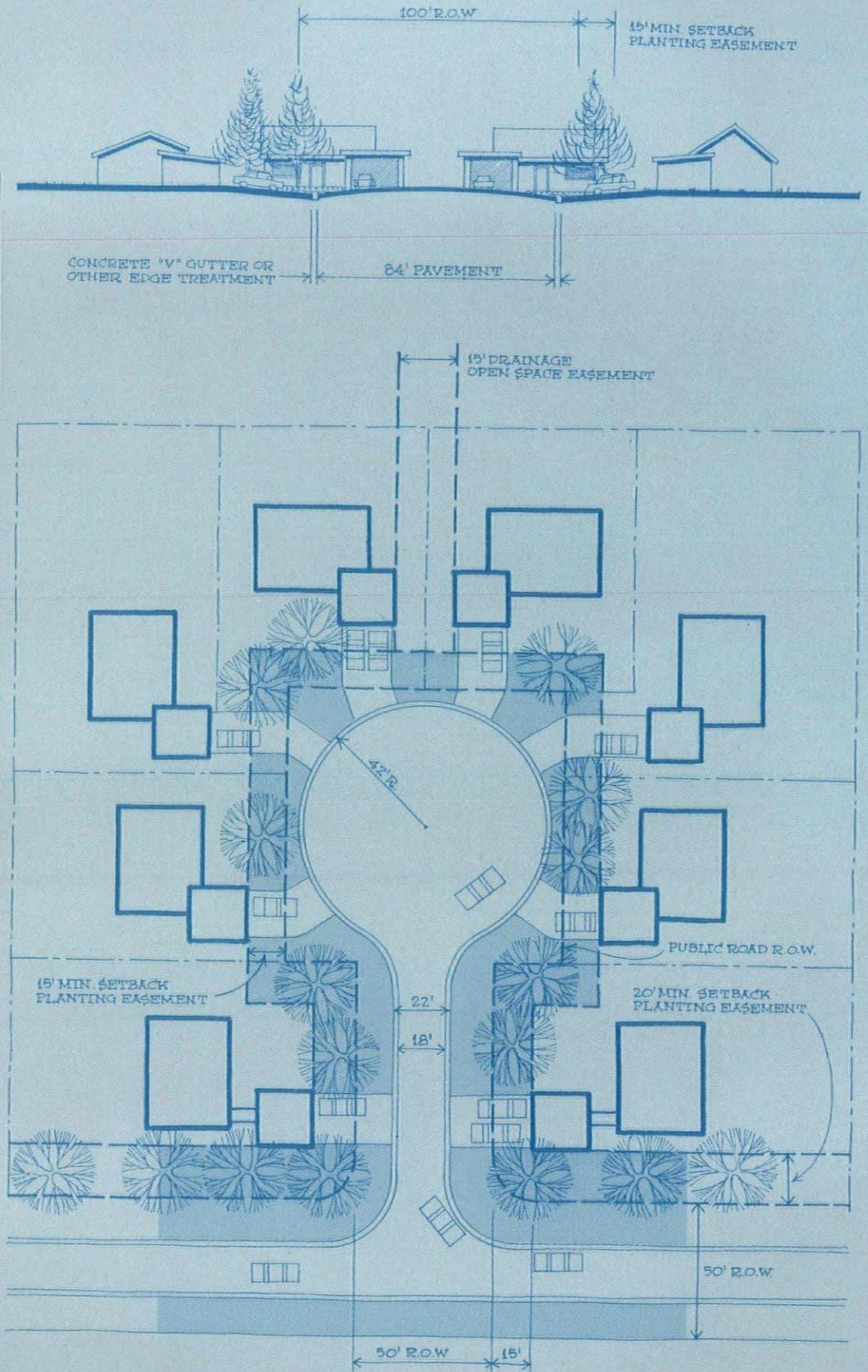


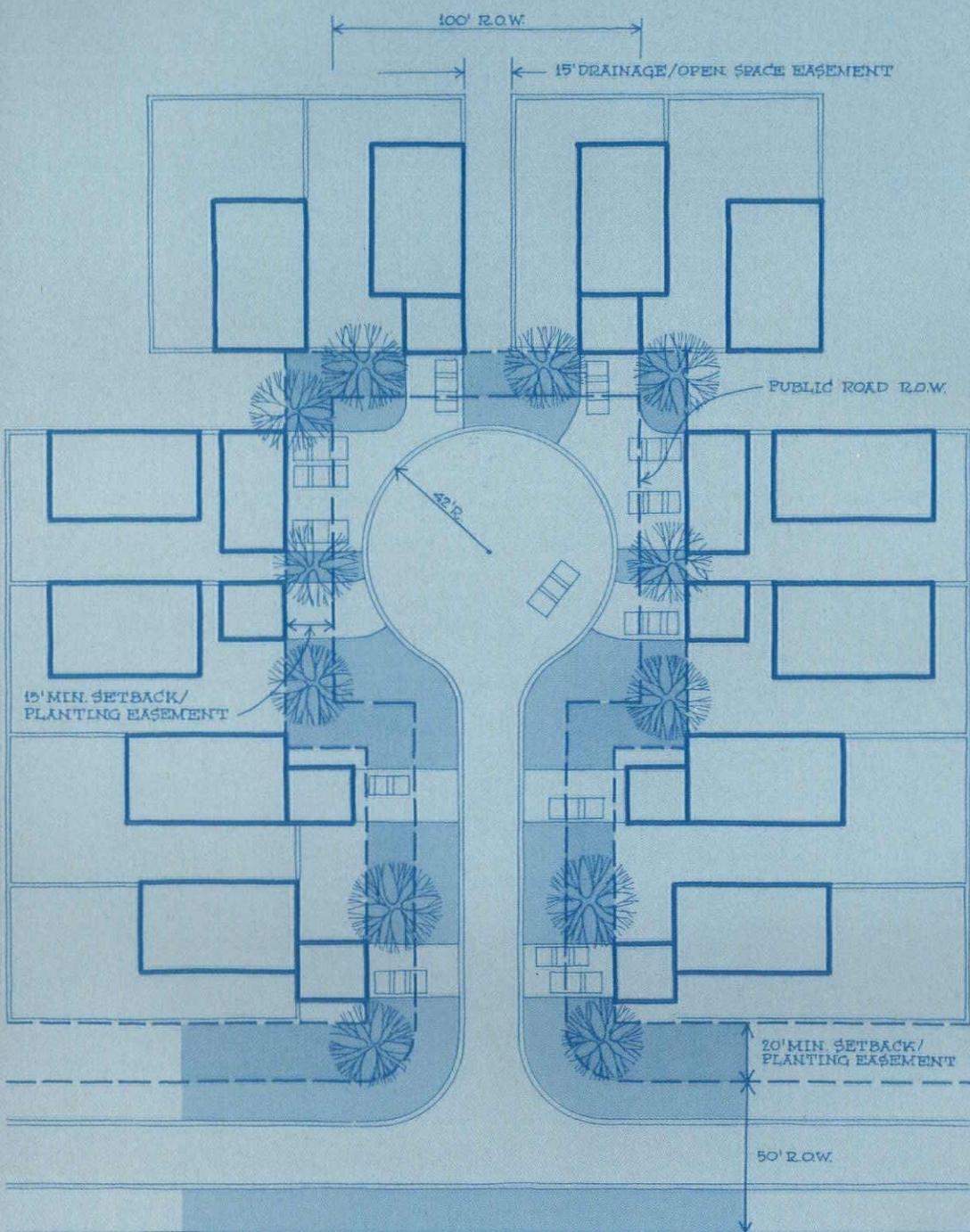
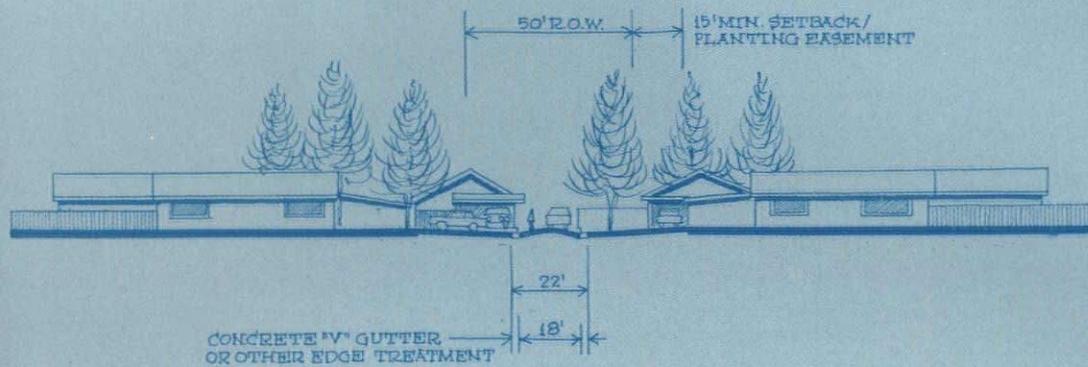
The density of this type of cluster in Gananda is about 3.8 units per acre, and there are marked changes from the cluster shown on the previous page.

The cul-de-sac must now serve eight driveways, not five, so a longer road and a conventional turnaround are used. There is no island in the turnaround—a concession to snowplowing and also a means of keeping the paved area relatively small. Note that the diameter of the circle is only 84'—smaller than many municipalities will allow, but ample for fire trucks and moving vans.

The increased impervious cover now makes it necessary to put a drainage easement at the rear of the cluster where it can lead into the common area. However, the volume of storm water should be much less than if the eight houses fronted on a collector street in the usual manner.

The cul-de-sac itself is a public right of way, so all road maintenance will be done by the municipality. The 15' planting easement, maintained by the homeowners' association, remains.





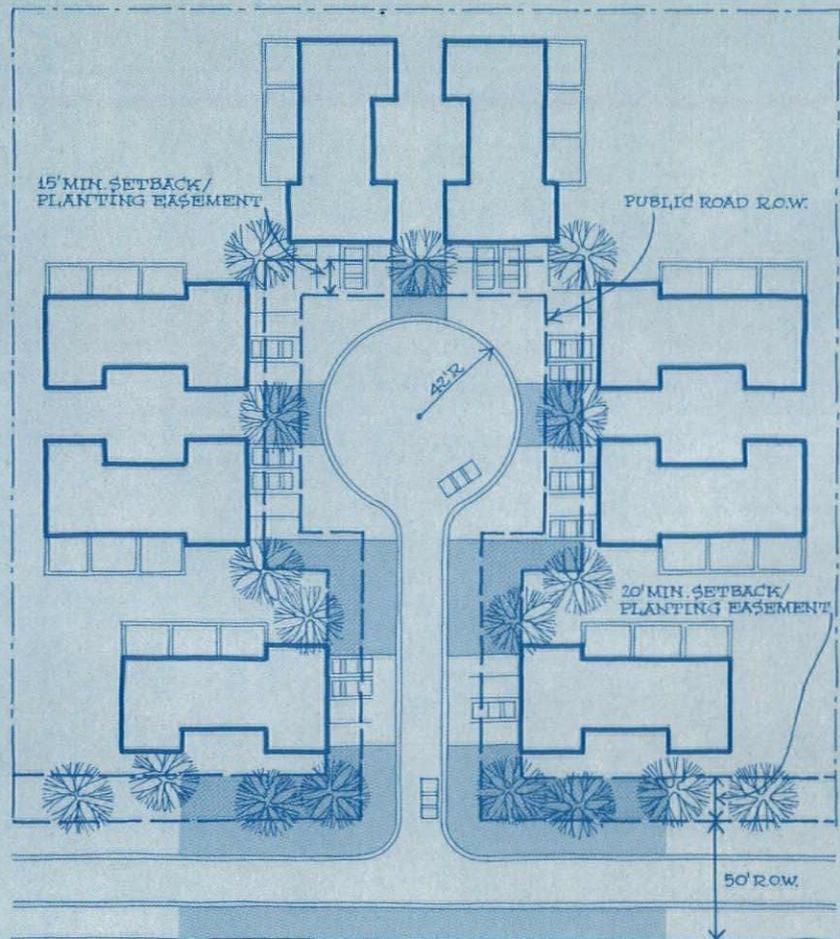
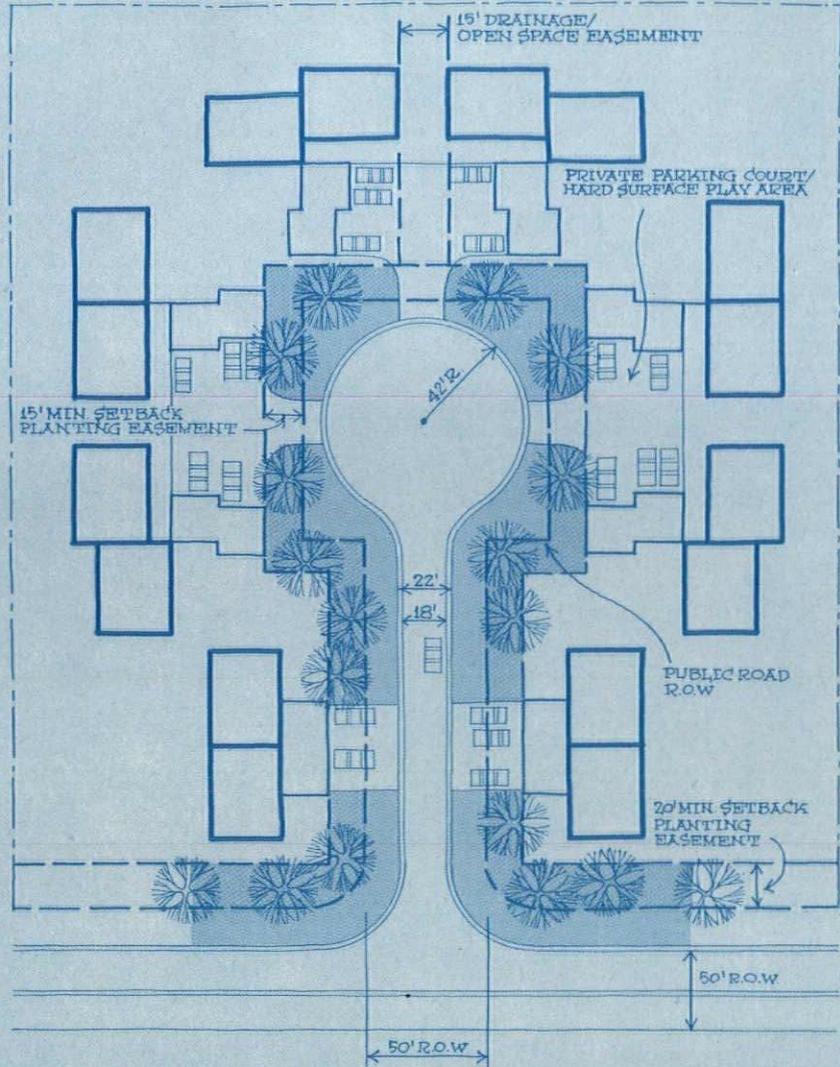
Patio houses represent the highest single-family density in Gananda; typically, 12 of them around a cul-de-sac like this one produce a density of 5½ units per acre. The lots are small—about 4,500 sq. ft. But they are completely enclosed by a 6'-high wall, so every square foot is usable. And there is more privacy than most houses could get on a half-acre lot.

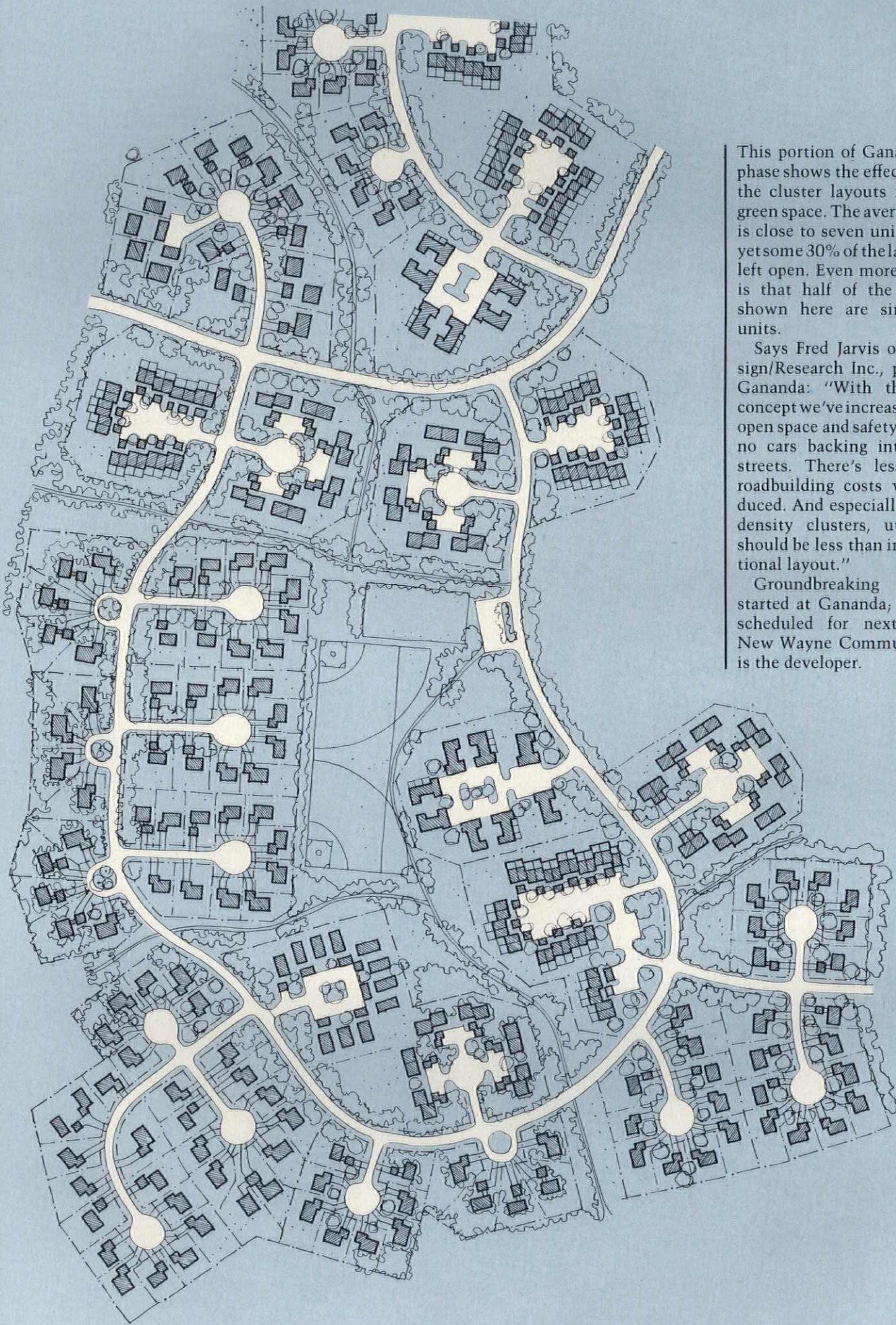
One of the biggest problems in most patio-house projects is the forbidding streetscape produced by lines of patio walls. In the cluster layout the width of the turnaround lessens this problem. And in the overall plan of Gananda, patio clusters are interspersed with other types so there is no heavy concentration of walled areas.

The two clusters shown here are not for single-family houses, but for duplexes and fourplexes. They are included because they demonstrate the versatility of the cluster, and because they are basic elements of Gananda's planning which combines relatively high overall density with a heavy proportion of single-family units (see facing page).

The duplexes, at top, create a density of 4.2 units per acre, and are sold on fee-simple lots. The fourplexes, at bottom, have a density of nine per acre, and are sold as condominiums.

Not shown, but also part of the project, are townhouse clusters on the same type of culs-de-sac and with densities roughly the same as the fourplex clusters.





This portion of Gananda's first phase shows the effectiveness of the cluster layouts in creating green space. The average density is close to seven units per acre, yet some 30% of the land is being left open. Even more surprising is that half of the 260 units shown here are single-family units.

Says Fred Jarvis of Land/Design/Research Inc., planners of Gananda: "With this cluster concept we've increased privacy, open space and safety—there are no cars backing into through streets. There's less road, so roadbuilding costs will be reduced. And especially in higher density clusters, utility runs should be less than in a conventional layout."

Groundbreaking has just started at Gananda; opening is scheduled for next summer. New Wayne Communities Inc. is the developer.

## This cluster layout enhances a lot-sales program

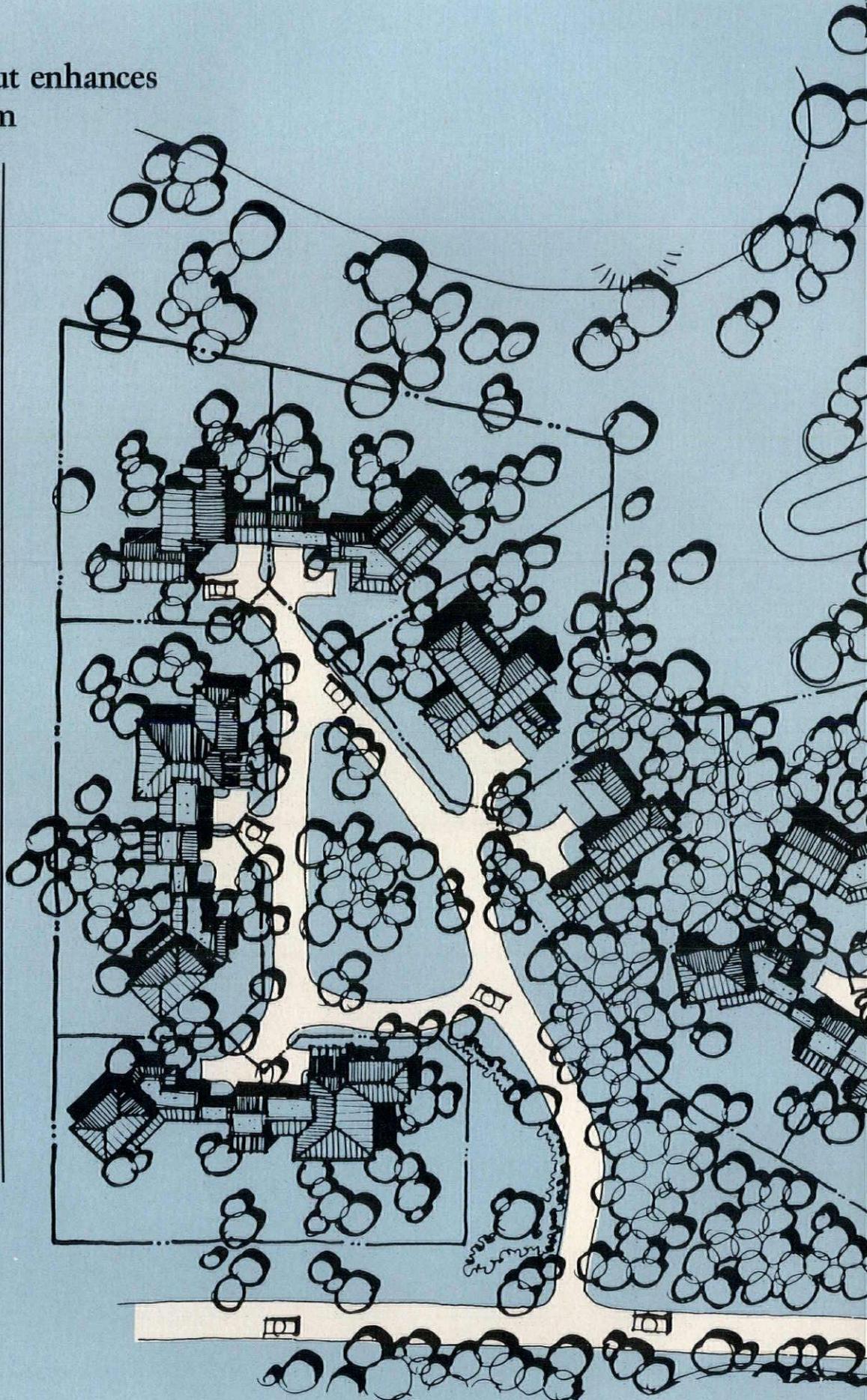
It was designed for a 1,600-acre midwestern PUD whose developers are strongly concerned with close design control. Most of the project's 4,700 units will be condominiums, but about 1,400 lots, priced from \$20,000 to \$30,000 and sited at densities off from two to three per acre, will also be offered. And the planning scheme shown here would give the developers a way to control the esthetics of this area without overly infringing on the design freedom that is a vital marketing element in any lot-sales program.

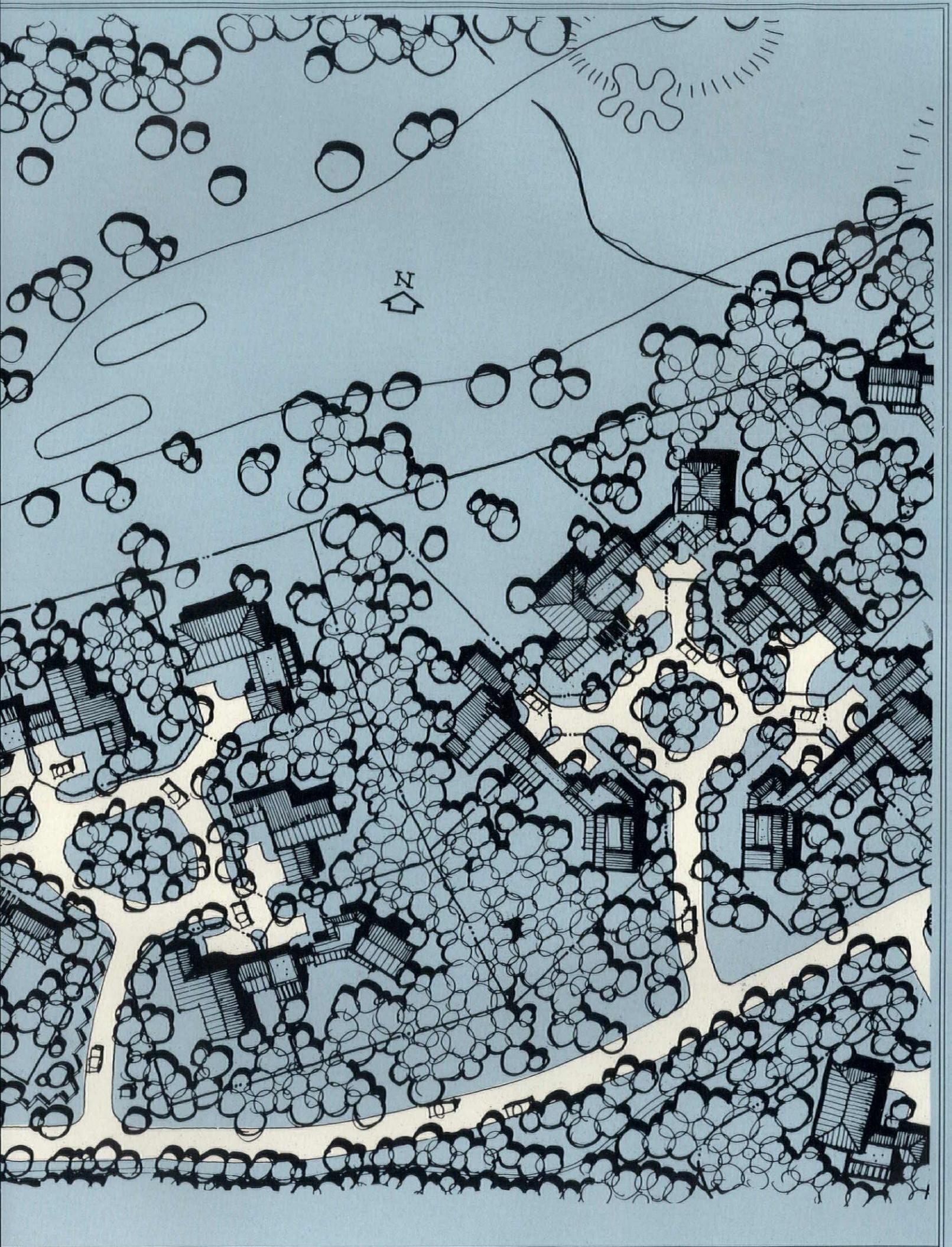
There are two key aspects to the design control:

First, setbacks are spelled out for each individual lot. This protects the privacy of adjoining houses and helps assure that prime views (the portion of the site shown here overlooks a golf course) will not be blocked.

Second, severe design restrictions are put on the entrance areas to the houses. The placement of entries, garages, fences, etc. is controlled, and so is the selection of their materials and colors and the landscaping that surrounds them.

"When you drive into the culs-de-sac, it's these elements you'll really see," says Harry Reid, partner in Desmond Muirhead Inc., which, with the architectural firm of Wandel and Schnell, is responsible for the plan. "So if we can control them, we'll create a real feeling of community design. But behind these entrances there will be plenty of opportunity for individual house design."





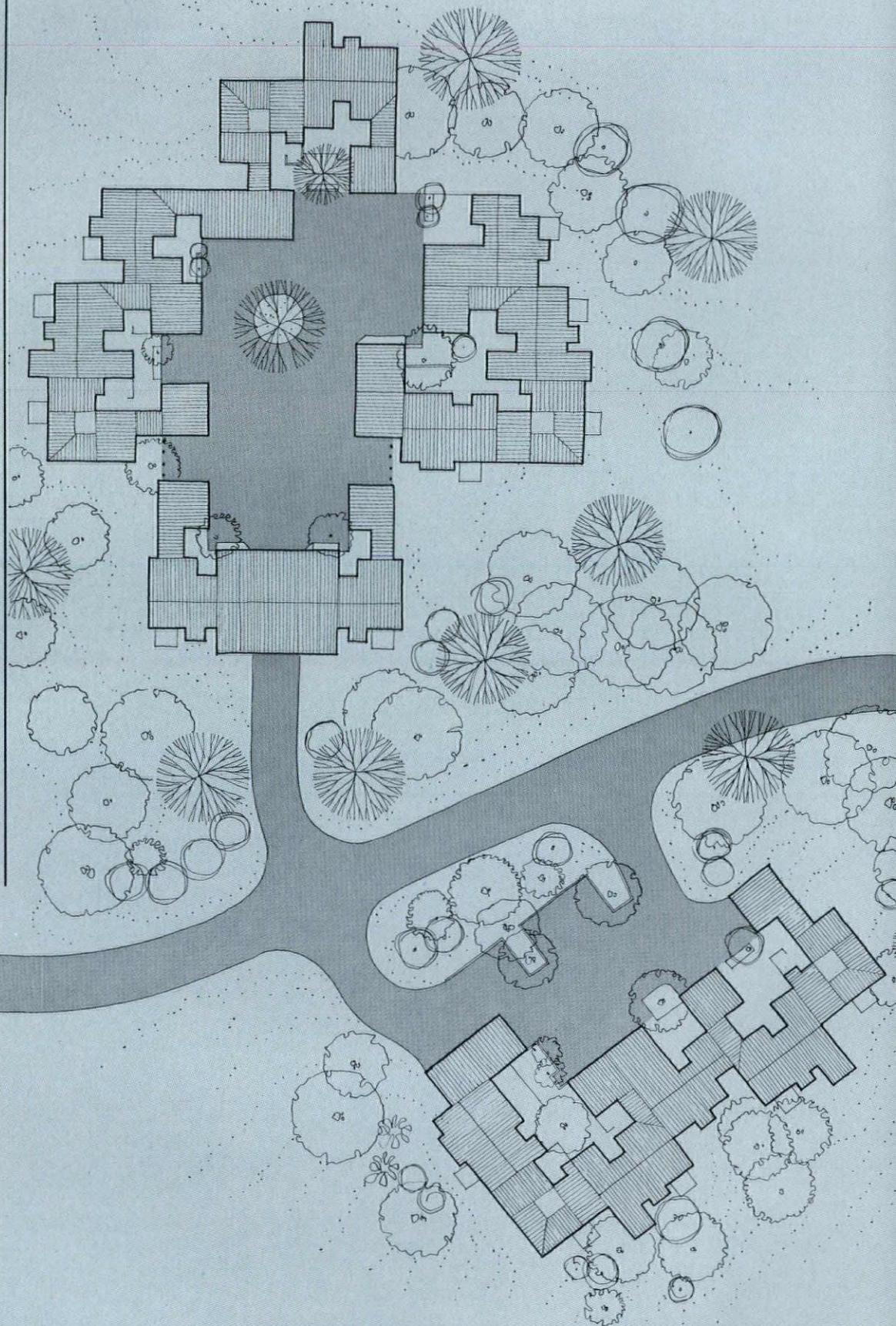
## This cluster plan may represent the ultimate in compactness

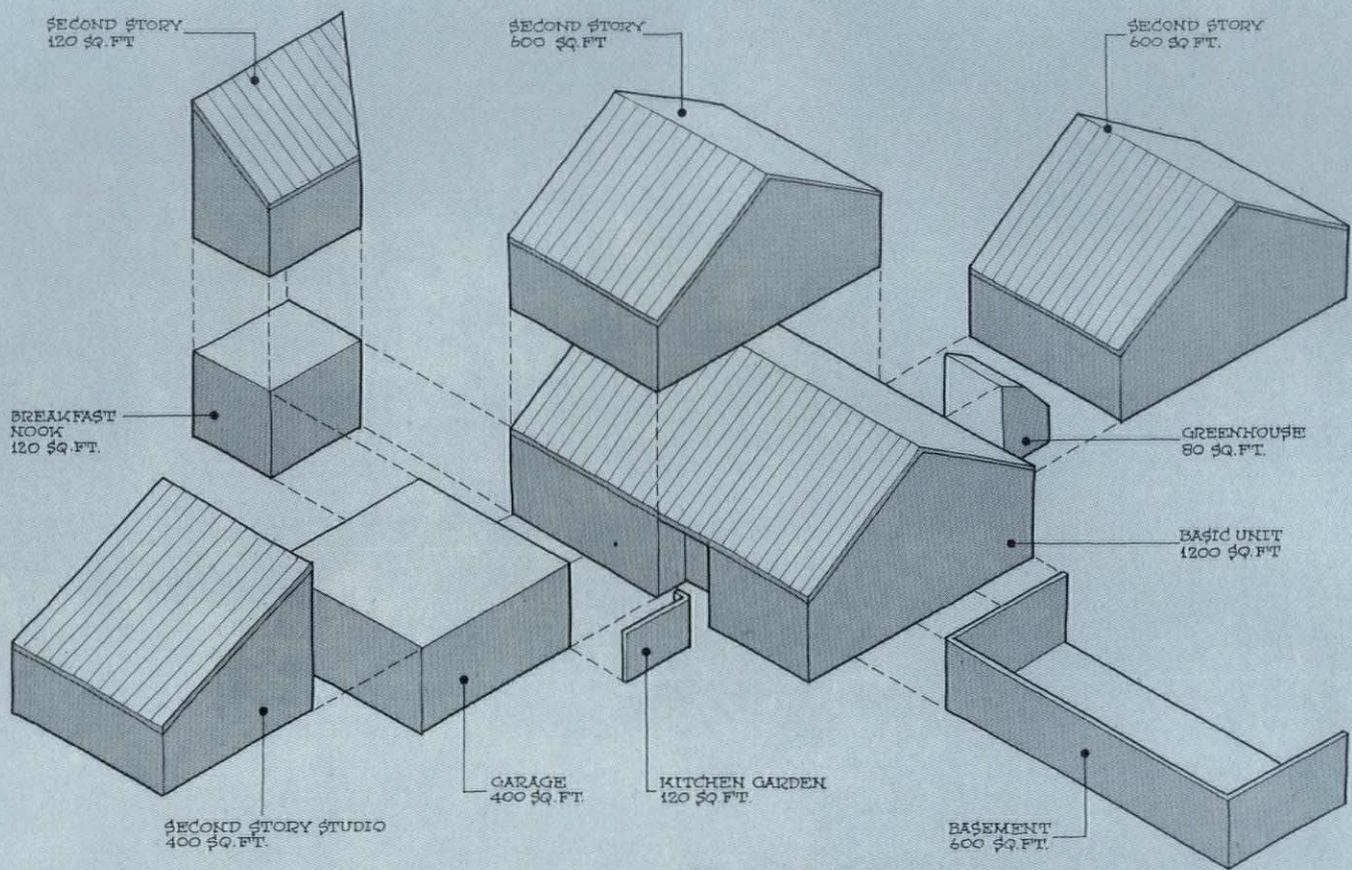
It was designed for a 250-acre former estate with beautiful trees and rolling topography. The aim was to build about 250 single-family houses—from \$75,000 to \$120,000—while keeping as much of the site as possible in its existing state.

The solution shown here raises interesting questions of nomenclature. The units were designed as single-family units, then pulled together so tightly that there are some common walls. But they are far from the row configuration that would make them townhouses in the usual sense, so the designer, Rahenkamp, Sachs, Wells & Associates, calls them attached single-family units.

Regardless of labels, the cluster does its job well, as the site plan on the facing page shows. Some 178 acres of the land are left untouched, to be dedeed as permanent open space.

The clusters are planned around cobblestone courts, and some of them, as shown by the upper plan at right, actually have gatehouses to provide extra security. Finally, to make possible varying house plans without the necessity of changing the cluster layouts, the scheme at the top of the facing page was evolved. It provides for a number of modules that can be added to a small basic house.





## These clusters help to unjam a very high-density area

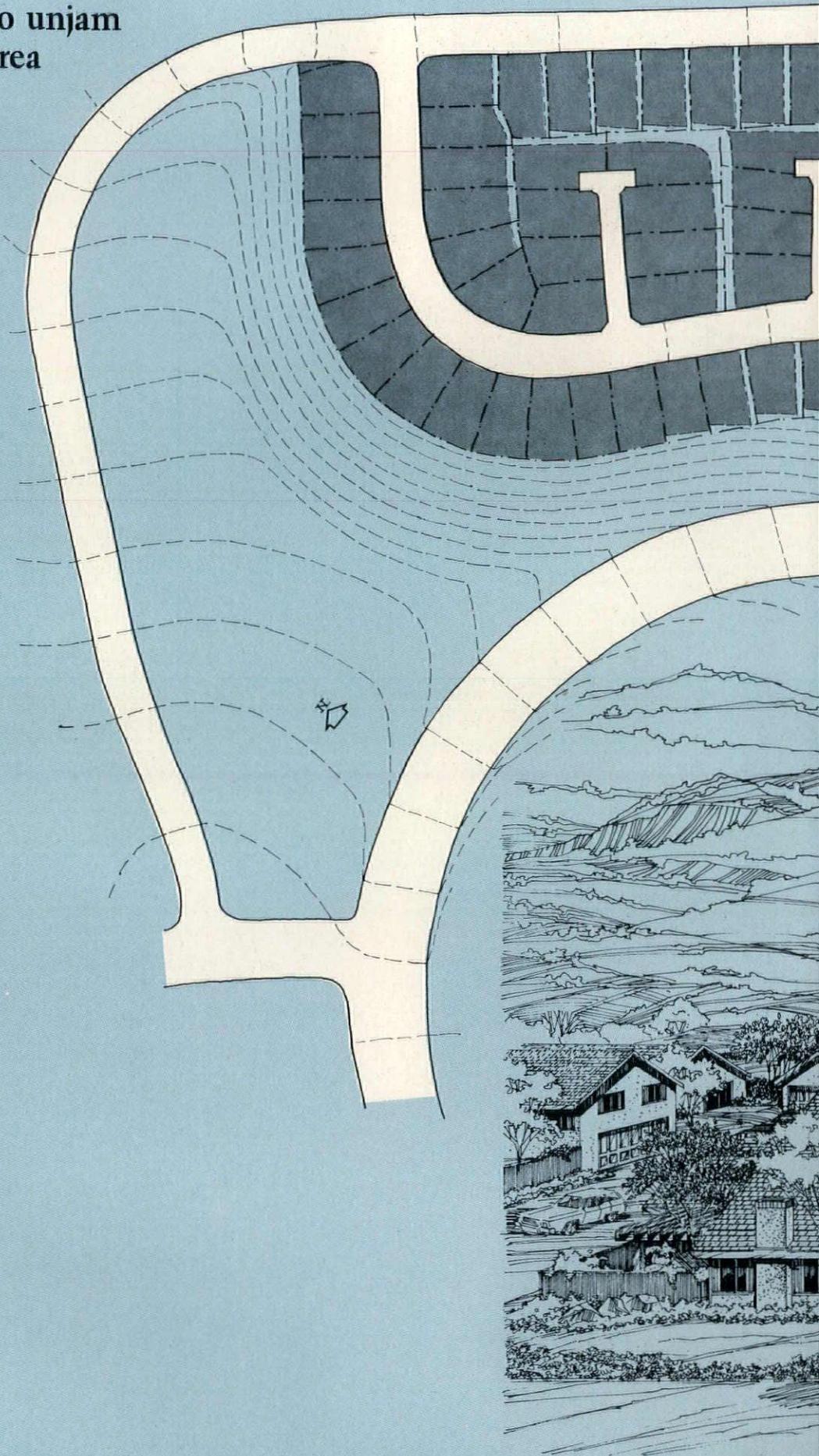
The project, Palisades Highlands, just outside of Los Angeles, has in its single-family areas a density typical for southern California—more than 5½ units per acre. But the effect of this density is not typical, thanks chiefly to the unusual cluster layout shown in the site plan at right.

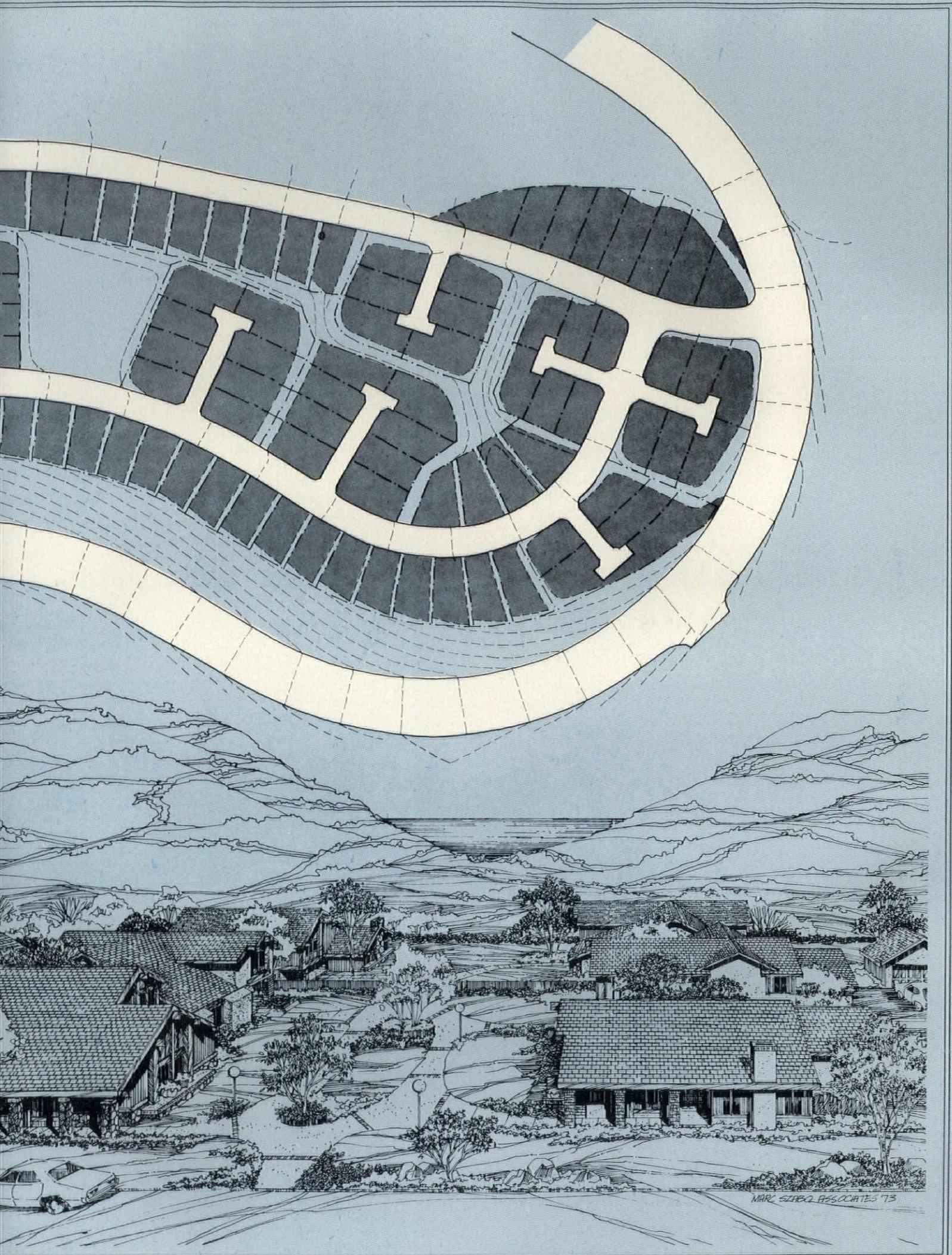
The cluster lots are the same size (6,000 sq. ft.) and the same shape as surrounding conventional lots. However, they front not on collector streets, but on short, 25' wide alleys. And the houses are built very close to these alleys, making short (in fact almost nonexistent) driveways and leaving from 50' to 60' for the front yards.

It is these front yards that really open up the site. Where they abut, as the rendering at right shows, there is a green area more than 100' wide. Ten feet are taken off each lot as an easement to create a 20'-wide pedestrian walkway, and these walkways wander through much of the area.

As the plan evolved, land planner Louis Turrini tried varying depths for the clusters—from two lots deep to six lots deep. Analysis showed that the most efficient and best looking layout would be either three or four deep.

The first 27 units of the project have been built and occupied, and the success of the cluster plan is shown on the overleaf.





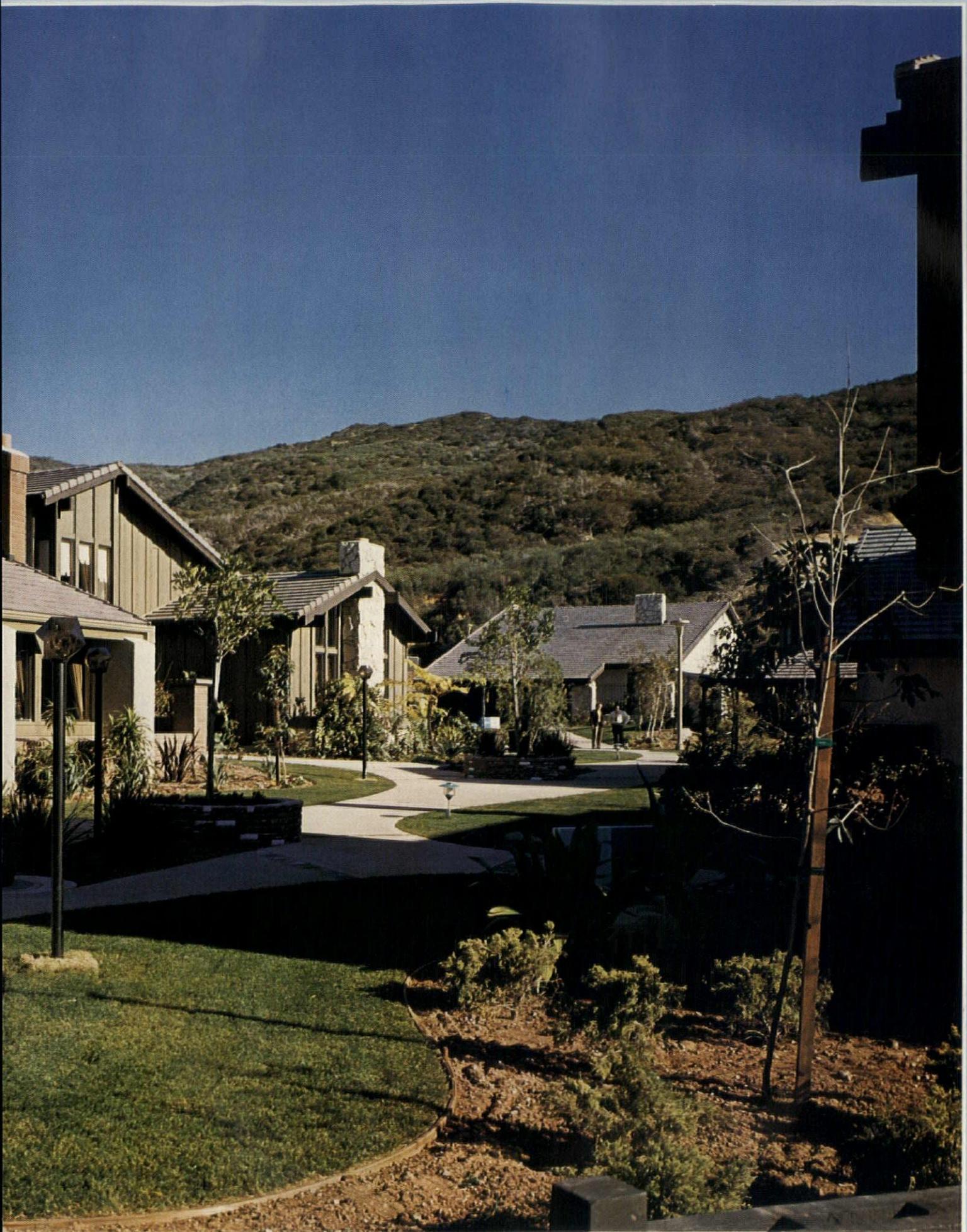
This is one of the open-space and walkway areas that are made possible by Palisades Highlands' clusters. The walkway covers 10' of each lot, and it is maintained by a homeowners' association.

"The most important thing to me," says planner Louis Turrini, "is that the clusters improve the streetscape. The conventional plan would have a driveway entering each side of the street every 60', and it would be terribly boring.

"Now there are no drives—just a road entering the collector every 200'. It looks much better, and the collector can function as a real road, not just a place for garbage pickups every 60'."

Palisades Highlands is being developed by Land Resources Corp., and the housing program shown here, which will eventually include 100-plus units, is being built by M.J. Brock & Sons Inc. Design is by B.A. Berkus. Price range of the units is from \$90,000 to \$116,000.





JULIUS SCHULMAN

## Here's a way to give some cluster advantages to a conventional single-family site plan

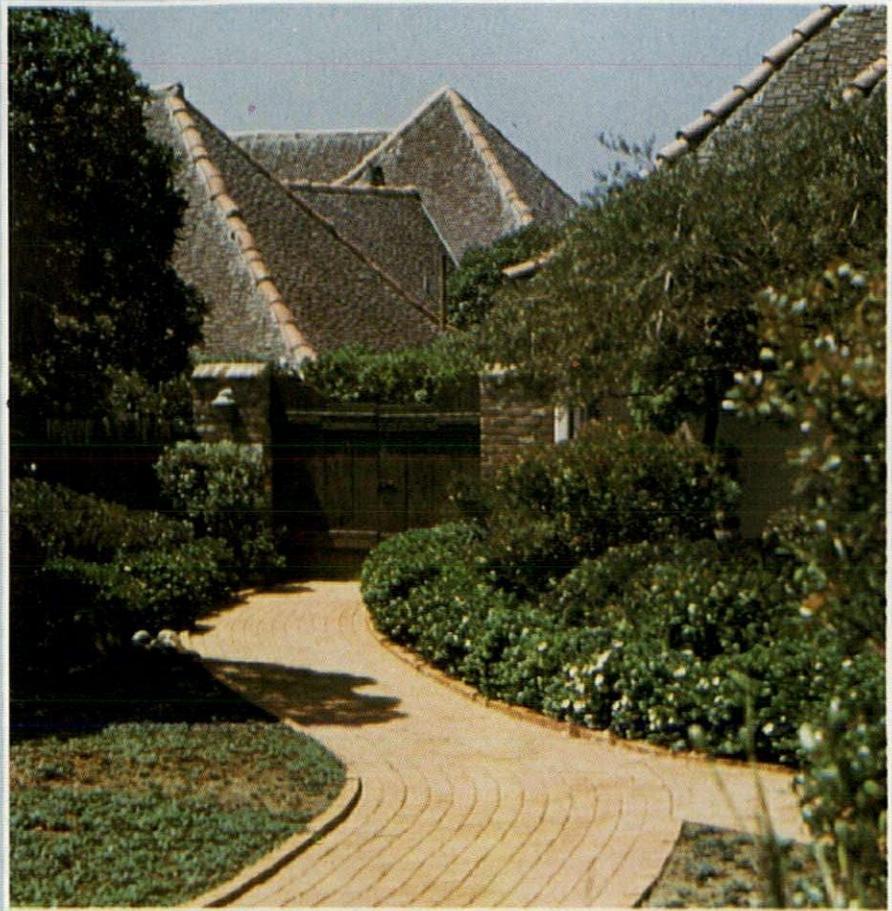
The trouble with most standard subdivisions, in the opinion of architect Walter Richardson, president of Walter Richardson & Associates, is that they have too many wide, straight streets.

"The idea of planning progress that most towns have," says Richardson, "is to put 40' of pavement in front of every house. There's no such thing as a feeling of neighborhood. And the big streets encourage cars to speed, so there's a safety problem too."

Richardson feels that even if a developer is forced to stay within a basic grid layout, there are ways of making such a project better looking, safer and much more livable. And as a case in point he offers the project in which the photos at right were made: St. Malo, a very conventionally laid-out, single-family project of 100 or so lots in Oceanside, Calif., north of San Diego.

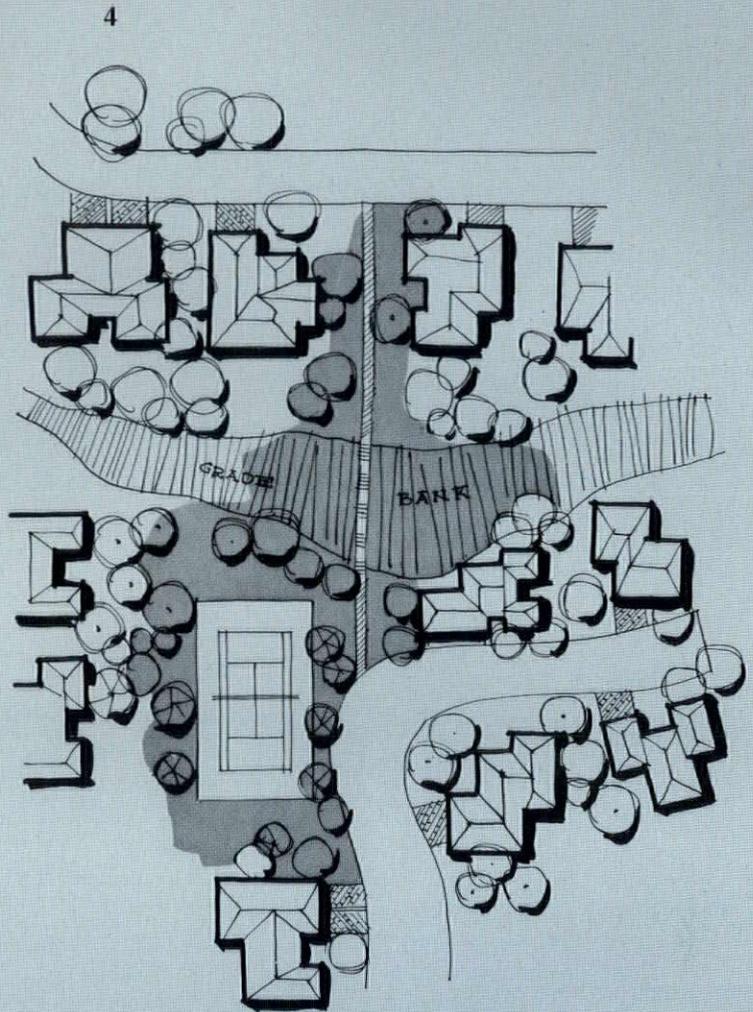
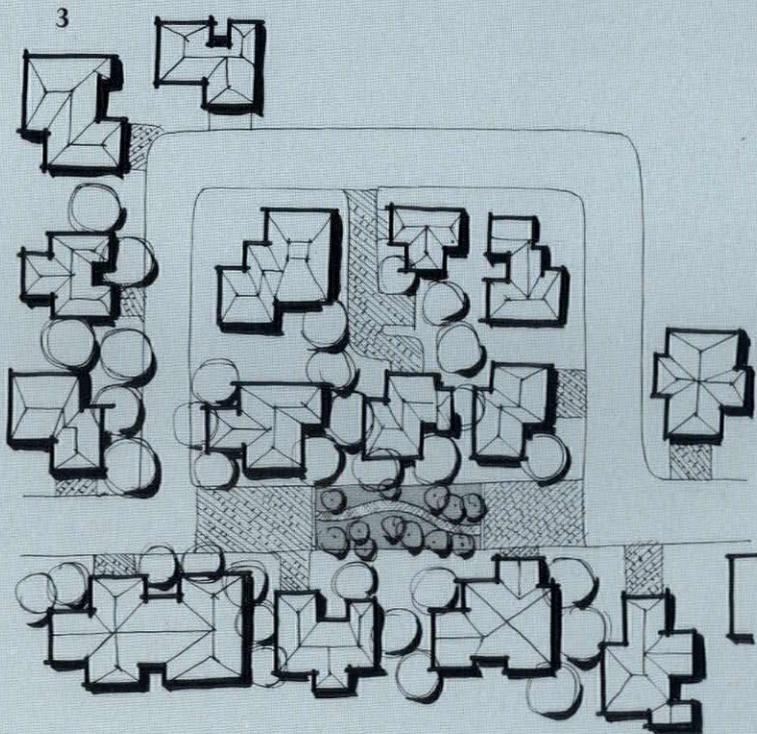
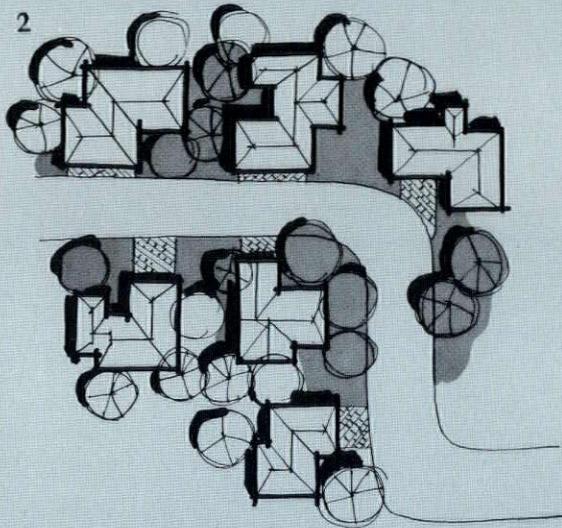
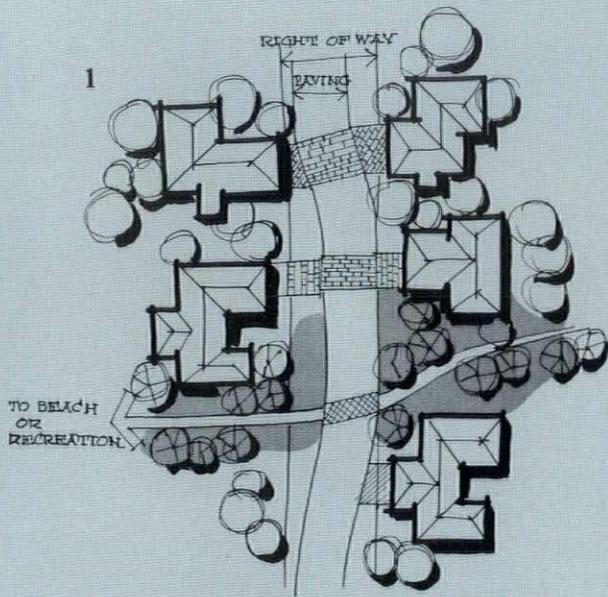
"The streets are relatively narrow," says Richardson, "and curbs, gutters, standard setbacks and anything else that emphasizes the linearity of the roads have been eliminated. The texture of brick has been used to give a strong neighborhood identification. And there's a very good and consistent landscape scheme for the whole project."

Working from the St. Malo concept, Richardson has come up with additional ideas for improving on the standard subdivision layout while still staying within the basic grid. They are shown in the sketches on the facing page.



PHOTOS: JULIUS SCHULMAN





Sketch 1 shows a conventional street broken up in two ways: brick crosswalks to vary the paving texture, and a narrow road offset within the right of way to break up linearity.

Sketch 2 puts two right-angled turns into the road to decrease the impact of automobiles even more. Note the variations in setbacks.

Sketch 3 shows a through road blocked off to become a pedestrian court, while car traffic is forced around a loop.

Sketch 4 shows a pedestrian walkway which turns the area between roads into a central greenbelt and recreation area.

# Here's a new system for figuring project feasibility

Considering the complexities involved in a housing project, most feasibility studies have been remarkably simplistic: Figure the gross revenues, deduct the cost of land, land development, construction and construction financing, and if what's left is enough to cover profit and overhead, the project is feasible.

But this simple approach just doesn't work when it comes to bigger and more complex PUDs with their mixtures of housing types. It doesn't take into account the growing problems of dealing with the community in which the project will be built. And, practically speaking, it doesn't allow the developer to try out on paper the almost infinite number of options from which he can pick the best possible development program.

The new program has two key aspects that deal with these problems:

# 1

---

## It lets the developer calculate his project's financial impact on the community

Town fathers today look very carefully at both the long- and short-term effects the project will have on schools, highways, fire and police costs, etc., and they will be vitally concerned with the relation of these costs to the tax revenue the new project creates. The new system includes all of these factors.

# 2

---

## It's computerized, so the developer can quickly simulate his possible options

Speed is the important thing. The developer may have to try dozens of combinations of house types and prices before he finds one that fully satisfies his requirements. And after he begins zoning negotiations with the town, he may have to go through dozens more before a solution is reached that works for both sides. Calculating all the various combinations with pencil and paper could take months; the developer doesn't have months, so he might have to settle for an inferior development program. But the computer can give him a completely new set of calculations in just a few moments. So there's maximum opportunity to find a program that is feasible for both the developer and for the community.

The new system was developed by Rahenkamp, Sachs, Wells & Associates, a Philadelphia-based planning firm which has worked both with developers and with towns in developing and evaluating PUDs. On the pages that follow are sample printouts of key stages in the system, taken from a study of an actual PUD.

—JUNE R. VOLLMAN

OPERATIONAL DESCRIPTION	INPUT DATA	INPUT SOURCE	OUTPUT DATA
<b>I. LAND USE</b>			
REGIONAL HOUSING DEMAND IS	1570. DU/YR	RSWA	
AVG. DEVELOPMENT PACE IS	100	RSWA	
SITE CAPTURE RATE IS		COMPUTE	6.37 %/YR
GROSS SITE AREA IS	73.1 ACRES	CLIENT	
NON-RESIDENTIAL LAND USE ALLOCATION IS		RSWA	
COMMERCIAL	0.50 AC		
MAJOR ROAD R.O.W.	8.91 AC		
OPEN SPACE	10.97 AC		
COMMUNITY FACILITY	1.05 AC		
LAND AVAILABLE FOR RESIDENTIAL USE IS		COMPUTE	51.67 AC
UNIT TYPES ARE	GA TH SF		
UNIT MIX(%) OF EACH TYPE IS	GA 50.0 % TH 42.0 % SF 8.0 %	CLIENT	
NET DENSITY PER ACRE ACHIEVABLE FOR EACH UNIT TYPE ON THE SITE IS	GA 15.00 TH 8.00 SF 6.00	RSWA	
NUMBER OF EACH UNIT TYPE ACHIEVABLE IS		COMPUTE	GA 260 UNITS TH 219 UNITS SF 42 UNITS
ACHIEVABLE TOTAL UNIT COUNT IS		COMPUTE	521 UNITS
AVAILABLE NET LAND BEST SUITED FOR EACH UNIT TYPE IS	GA 17.33 AC TH 27.38 AC SF 7.00 AC	RSWA	
GROSS ACHIEVABLE DENSITY IS		COMPUTE	7.1 DU/AC

In the first stage of the program (shown here and overleaf), input comes from three sources:

- Marketing studies. This is data on the number and type of units, anticipated sales prices, construction schedule and build-out time—in other words figures that simulate the project from the developer's optimum point of view.

- Land plan. This includes data on the allocation of land for residential and non-residential use, and achievable net density for each type of residential unit.

- Impact standards. This is

data from public and private sources on such things as the expected number of school children and expected number of occupants per unit type.

As shown in the printout above, at this stage of the program the computer is outputting data that will be used in subsequent steps. For example:

- Using regional housing demand and an average development pace the developer believes is feasible, the computer outputs a site capture rate of 6.37% per year. This is a reasonable rate in most markets.

- The developer's desired breakdown of unit types—50% garden apartments (GA), 42% townhouses (TH) and 8% single family (SF)—is combined with data on net density-per-acre achievable for each unit type. Output data indicates 260 gar-

CONSTRUCTION SCHEDULE IS		0 UNITS
PROJECT YEAR	1	100 UNITS
PROJECT YEAR	2	100 UNITS
PROJECT YEAR	3	100 UNITS
PROJECT YEAR	4	100 UNITS
PROJECT YEAR	5	100 UNITS
PROJECT YEAR	6	121 UNITS

CLIENT

THE BUILD-OUT TIME IS 6 YEARS

CLIENT

ANTICIPATED SALES PRICE FOR EACH UNIT TYPE IS		GA	TH	SF
		\$ 18500	\$ 25000	\$ 32500

CLIENT

EXPECTED OCCUPANCY/UNIT FOR EACH TYPE IS		GA	TH	SF
		2.0	3.0	3.5

COUNTY/RSWA

EXPECTED SCHOOL CHDN/UNIT TYPE IS		GA	TH	SF
		0.2	0.7	1.2

CLIENT/RSWA

den apartments, 219 town-houses and 42 single-family homes.

• Input on land best suited for each unit type is combined with the above allocation of units, and the result is a gross achievable density of 7.1 units per acre.

Other input data (not shown)

that the computer must be fed in this early stage of the program includes expected peak automobile traffic, expected sewage output and water demand per day, average square footage, average number of stories in each type of housing unit and the number of parking spaces per unit.

## This is a summary of the project's basic impact on the community

TABULATION SUMMARY OF LAND USE AND IMPACT IS:

COMPUTE

UNIT TYPE	MIX (%)	NO. UNITS	SALES PRICE	PERSONS/ UNITS	SC. CHDN/ UNIT	PEAK TRAFFIC	SEWERAGE/ UNIT(G/D)	WATER/ UNIT(G/D)	COVERAGE/ UNIT(SF)	TOTAL REVENUE
GA	0.500	260	\$ 18500	2.00	0.20	0.60	60.00	60.00	1277.50	\$ 4810000
TH	0.420	219	\$ 25000	3.00	0.70	0.80	75.00	75.00	1400.00	\$ 5475000
SF	0.080	42	\$ 32500	3.50	1.20	1.00	100.00	100.00	2291.67	\$ 1365000
TOTAL	1.000	521								\$ 11650000
WT. AVG.			\$ 22360	2.54	0.49	0.72	69.53	69.53	1410.75	
TOTAL				1324	255	374	36225.00	36225.00	734999.90	

TOTAL COVERAGE, INCLUDING ALL IMPERVIOUS SURFACES, IS 23.08 % OF TOTAL SITE

Here's the first look at the overall effect the project will have on schools, traffic, sewage, water use and water run-off.

Figures in the TOTAL line of this printout raise basic questions about the feasibility of the developer's optimum plan—questions that will become the basis for zoning negotiations be-

tween the town and the developer. For example:

• Looking at the project's land-use access pattern and the surrounding highway intersections, can existing roads accommodate 374 car movements during peak traffic hours? Or will improvements be necessary? If the latter, what will these im-

provements cost and who pays for them? Should density and mix be adjusted to lessen the impact of the automobile? If so, to what degree?

• Is the required daily capacity of 36,225 gallons of sewer and water available? And/or where are the distribution lines? What costs are involved and who will

pay them? Should costs be increased to amortize costs more effectively?

• Since there will be impervious cover on 23.08% of the total site, what are on- and off-site runoff consequences in terms of stream flow and alignment and

in terms of recharging the underground water supply? How much land coverage *should* be allowed? (The last question, says RSWA, can be answered by analysis which is a better measure of density limit than arbitrary zoning. [See *Impact Zoning*, H&H,

Aug. 1972].

Here's a clear-cut example of where the computer's speed is so very important. As various alternatives are proposed during negotiations, the developer can quickly see their effect.

## Here are details of the project's impact on the schools

PROJECT YEARS	1	2	3	4	5	6	
<b>B. SCHOOL DISTRICT FEASIBILITY BASED ON CURRENT COSTS AND REVENUES</b>							
<b>I PROGRAM</b>							
NET SCH CHILDREN	: CUMULATIVE	0.	0.	74.	123.	172.	256.
TAXABLE LAND	(\$): UNSOLD	385491.	385491.	274505.	200515.	126524.	0.
SITE DEV COST	(\$): UNSOLD (CUM)	102340.	204680.	179095.	153510.	127925.	0.
RESID CONSTR	(\$): UNSOLD (.5)	0.	1461420.	730710.	730710.	730710.	0.
RESID SALES	(\$): CUMULATIVE	0.	0.	3354000.	5590000.	7826000.	11649560.
NON-RES SALES	(\$): CUMULATIVE	0.	0.	0.	0.	0.	0.
<b>TOTAL RATEABLE</b>	<b>(\$): CUMULATIVE</b>	<b>487831.</b>	<b>2051590.</b>	<b>4538310.</b>	<b>6674734.</b>	<b>8811158.</b>	<b>11649550.</b>
<b>II REVENUES</b>		<b>9137.</b>	<b>38426.</b>	<b>85001.</b>	<b>125016.</b>	<b>165030.</b>	<b>218193.</b>
<b>III EXPENDITURES</b>							
OPERATING COSTS	2 \$ 661/SC	0.	0.	48662.	81103.	113544.	169018.
CAPITAL COSTS FOR	DEBT SERVICE	0.	0.	32214.	32214.	32214.	32214.
<b>TOTAL EXPENDITURES</b>		<b>0.</b>	<b>0.</b>	<b>80876.</b>	<b>113316.</b>	<b>145757.</b>	<b>201232.</b>
<b>IV ANNUAL SURPLUS</b>		<b>9137.</b>	<b>38426.</b>	<b>4126.</b>	<b>11699.</b>	<b>19273.</b>	<b>16961.</b>
<b>CUMULATIVE SURPLUS</b>		<b>9137.</b>	<b>47563.</b>	<b>51688.</b>	<b>63387.</b>	<b>82660.</b>	<b>99621.</b>

This printout indicates that from the school district's standpoint the project is extremely feasible. To wit: By the end of the buildout period, total ratables of \$11,649,550 will be producing annual revenues of \$218,193, while annual expenditures for the 256 children the project will add to the school system will be \$201,232. These expenditures include both operating costs and capital costs for debt service (on new facilities made necessary by the project). So the school district will benefit from a continu-

market and speed up his sales rate?

• Should he try to attract more families with school children by including more townhouses and single-family homes?

An affirmative answer to either of these questions depends, of course, on whether the developer's marketing data shows the alternatives would still provide a feasible project. And it also depends on whether the developer needs to maintain the surplus to offset other prob-

# Here is the project's impact on other municipal systems

PROJECT YEARS	1	2	3	4	5	6
<b>C. MUNICIPAL FEASIBILITY BASED ON CURRENT COSTS AND REVENUES</b>						
<b>I PROGRAM</b>						
NET RESIDENTS : CUMULATIVE	0.	0.	381.	635.	889.	1324.
TOTAL RATEABLE (\$): CUMULATIVE (SEE SCHOOL DISTRICT)	487831.	2051590.	4538310.	6674734.	8811158.	11649550.
<b>II REVENUES</b>	16098.	67702.	149764.	220266.	290768.	384435.
<b>III EXPENDITURES</b>						
OPERATING COSTS @ \$105./CAPITA	0.	0.	39860.	66434.	93007.	138448.
<b>IV ANNUAL SURPLUS</b>	16098.	67702.	109904.	153832.	197761.	245987.
<b>CUMULATIVE SURPLUS</b>	16098.	83801.	193705.	347537.	545298.	791286.

Once again, an extremely favorable picture emerges—this time in the areas of revenue vs. expenditures for fire, police, road maintenance and other supportive services. The project promises a cumulative surplus of

\$791,286 and an annual surplus of \$245,987.

The reason for these substantial amounts: There were no off-site costs involved—admittedly an unusual occurrence. But had there been a need for off-site ex-

penditures, these figures would provide the developer with a very strong negotiating point had he been pressed with the usual demand to pay all off-site costs.

# Here are the developer's costs, plus his probable profit

## C. TABULATION OF PROJECT COSTS

COMPUTE

	PER S.F.	PER UNIT X 1112. S.F.	TOTAL PROJECT X 521 UNITS
LAND + CARRY	\$ 0.91	\$ 1011.13	\$ 526800.00
PROF. FEES	0.41	451.06	235000.00
OFF-SITE CONSTRUCTION	0.00	0.00	0.00
SITE CONSTRUCTION	0.88	982.15	511700.00
LOT IMPROVEMENTS	0.27	300.00	156300.00
BUILDING CONSTRUCTION	12.50	13896.35	7239999.00
SALES EXPENSE	0.80	894.43	465999.90
INTEREST EXPENSE	1.02	1138.39	593099.80
OVERHEAD EXPENSE	0.30	335.40	174743.30
<b>TOTAL COST</b>	<b>17.10</b>	<b>19008.91</b>	<b>9903640.00</b>
<b>WT. SALES PRICE</b>	<b>20.11</b>	<b>22360.00</b>	<b>11649560.00</b>
<b>PROFIT</b>	<b>3.01</b>	<b>3351.09</b>	<b>1745920.00</b>
<b>% SALES PRICE</b>	<b>14.99</b>	<b>14.99</b>	<b>14.99</b>

## SALES SCHEDULE IS

COMPUTE

PROJECT YEAR 1	0 UNITS
PROJECT YEAR 2	0 UNITS
PROJECT YEAR 3	150 UNITS
PROJECT YEAR 4	100 UNITS
	100 UNITS

ity, higher off-site costs, etc. He will, however, have to consider how these changes might affect his cash flow (see next printout).

But if 15% is his minimum targeted profit, obviously he cannot accept any program

of making such changes. So he has to make sure that any trade-off he makes with the town comes back to him profitably.

Again, here's where the computer comes into play, allowing him to quickly figure the results

\*The per-sq.-ft. and per-unit cost breakdown figures in this printout were supplied by the developer during a stage of the study that is not shown.

## ... and here is an overall picture of the project's cash flow during development

CASH FLOW OF PROJECT COSTS + REVENUES							
PROJECT YEARS	1	2	3	4	5	6	TOTAL
<b>A. PROJECT FEASIBILITY</b>							
<b>I PROGRAM</b>							
LAND ACQUISITION	15	15	15	15	13	0	73
CONSTRUCTION	0	100	100	100	100	121	521
SALES (DU)	0	0	150	100	100	171	521
<b>II REVENUES</b>							
SALES (\$):RESID.	0.	0.	3354000.	2236000.	2236000.	3823560.	11649560.
<b>III EXPENDITURES</b>							
LAND AND CARRY	87800.	87800.	87800.	87800.	87800.	87800.	526800.
PROFESSIONAL FEES	39167.	39167.	39167.	39167.	39167.	39167.	235000.
OFF-SITE CONSTRUCTION	0.	0.	0.	0.	0.	0.	0.
SITE CONSTRUCTION	102340.	102340.	102340.	102340.	102340.	0.	511700.
LOT IMPROVEMENTS	0.	30000.	30000.	30000.	30000.	36300.	156300.
BUILDING CONSTRUCTION	0.	1389635.	1389635.	1389635.	1389635.	1681458.	7239999.
SALES EXPENSE	0.	0.	134165.	89443.	89443.	152948.	466000.
INTEREST EXPENSE	0.	113839.	113839.	113839.	113839.	137745.	593100.
OVERHEAD EXPENSE	0.	0.	50310.	33540.	33540.	57353.	174743.
<b>TOTAL EXPENDITURES</b>	<b>229307.</b>	<b>1762779.</b>	<b>1947254.</b>	<b>1885762.</b>	<b>1885762.</b>	<b>2192769.</b>	<b>9903640.</b>
<b>IV ANNUAL NET CASH FLOW</b>	<b>-229307.</b>	<b>-1762779.</b>	<b>1406746.</b>	<b>350238.</b>	<b>350238.</b>	<b>1630791.</b>	<b>1745928.</b>
<b>CUMULATIVE CASH FLOW</b>	<b>-229307.</b>	<b>-1992085.</b>	<b>-585339.</b>	<b>-235101.</b>	<b>115137.</b>	<b>1745928.</b>	
<b>THE INTERNAL RATE OF RETURN ON THE CASH FLOW= 28.80 %</b>							

At this stage of the study, the developer finds out what his cash flow situation will be throughout the project's buildout period. Concurrently, he learns what internal rate of return to expect. (Internal rate of return shows the maximum he can pay for capital in order for the project to break even.)

margin on his units.

But given today's high interest rates, the internal rate of return shown here probably would not be sufficient to cover costs of borrowed money and still provide an adequate profit. So the developer would have to consider ways to increase his internal rate of return.

# Suppose the community insists on sticking to existing single-family zoning. Here is the impact summary

## TABULATION SUMMARY OF LAND USE AND IMPACT IS:

## COMPUTE

UNIT TYPE	MIX (%)	NO. UNITS	SALES PRICE	PERSONS/ UNITS	SC. CHDN/ UNIT	PEAK TRAFFIC	SEWERAGE/ UNIT(G/D)	WATER/ UNIT(G/D)	COVERAGE/ UNIT(SF)	TOTAL REVENUE
SF-1	0.823	229	\$ 38700	3.50	1.20	1.00	100.00	100.00	2558.33	\$ 8862300
SF-2	0.177	49	\$ 32500	3.50	1.20	1.00	100.00	100.00	2291.67	\$ 1592500
-----										
TOTAL WT. AVG.	1.000	278	\$ 37607	3.50	1.20	1.00	100.00	100.00	2511.33	\$ 10454800
-----										
TOTAL				973	333	278	27800.00	27800.00	698149.90	

TOTAL COVERAGE, INCLUDING ALL IMPERVIOUS SURFACES, IS 21.93 % OF TOTAL SITE

The site was originally zoned for single-family homes at roughly three-and-one-half units per acre. The developer's market studies showed that to attain the kind of sales volume he needs he must price his houses at an average of \$37,607. And when

the computer kicks out his cost-and-profit picture, he will find he's making only a 1% profit.

To raise the profit to an acceptable level, the developer would have to raise the price to roughly \$41,000 which might shrink his market below the

feasible level.

An interesting ecological note: Although the density of this program is only half that of the original, impervious ground cover has hardly decreased at all.

## Look how bad the school picture gets...

PROJECT YEARS	1	2	3	4	5	6	
<b>B. SCHOOL DISTRICT FEASIBILITY BASED ON CURRENT COSTS AND REVENUES</b>							
<b>I PROGRAM</b>							
NET SCH CHILDREN	: CUMULATIVE	0.	0.	84.	168.	252.	334.
TAXABLE LAND	(\$): UNSOLD	407171.	407171.	304646.	202121.	99596.	0.
SITE DEV COST	(\$): UNSOLD (CUM)	207421.	414843.	414843.	414843.	207421.	0.
RESID CONSTR	(\$): UNSOLD (.5)	0.	1381211.	1151009.	920808.	690606.	0.
RESID SALES	(\$): CUMULATIVE	0.	0.	2632490.	5264980.	7897470.	10454740.
NON-RES SALES	(\$): CUMULATIVE	0.	0.	0.	0.	0.	0.
<b>TOTAL RATEABLE (\$): CUMULATIVE</b>							
		614592.	2203224.	4502987.	6802750.	8895092.	10454740.
<b>II REVENUES</b>							
		11511.	41266.	84340.	127413.	166602.	195814.
<b>III EXPENDITURES</b>							
OPERATING COSTS	@ \$ 661/SC	0.	0.	55524.	111048.	166572.	220509.
CAPITAL COSTS EOP							

PROJECT YEARS	1	2	3	4	5	6
<b>C. MUNICIPAL FEASIBILITY BASED ON CURRENT COSTS AND REVENUES</b>						
<b>I PROGRAM</b>						
NET RESIDENTS			245.	490.	735.	973.
TOTAL RATEABLE (SEES SCHOOL DISTRICT)	614592.	2203224.	4502987.	6802750.	8895092.	10454740.
<b>II REVENUES</b>						
	20282.	72706.	148599.	224491.	293538.	345007.
<b>III EXPENDITURES</b>						
OPERATING COSTS @ \$105./CAPITA	0.	0.	25619.	51238.	76857.	101745.
<b>IV ANNUAL SURPLUS</b>						
	20282.	72706.	122979.	173252.	216681.	243262.
<b>CUMULATIVE SURPLUS</b>						
	20282.	92988.	215967.	389220.	605900.	849162.

Municipal cash flow presents an entirely different picture. The annual surplus of \$243,262 is nearly as high as under the original program. And the cumulative surplus is even higher with

the revised program. This is unfortunate from the developer's standpoint because, added to the school picture, a negative municipal cash flow would have provided a great economic negotiating tool.

Instead, the developer may be up against a political situation. Elected officials are likely to be more concerned with expenditures other than school costs.

And, since it is elected officials who approve rezoning, not school districts, the strategy often is to ignore school impact

### And if the town insists on one-acre zoning, look what happens to the developer's profits

C. TABULATION OF PROJECT COSTS		COMPUTE	
	PER S.F.	PER UNIT X 2150. S.F.	TOTAL PROJECT X 73 UNITS
LAND + CARRY	\$ 3.13	\$ 6735.34	\$ 491680.00
PROF. FEES	1.02	2191.78	160000.00
OFF-SITE CONSTRUCTION	0.00	0.00	0.00
SITE CONSTRUCTION	5.29	11365.55	829685.00
LOT IMPROVEMENTS	0.19	400.00	29200.00
BUILDING CONSTRUCTION	14.00	30100.00	2197300.00
SALES EXPENSE	0.80	1720.00	125559.90
INTEREST EXPENSE	1.46	3139.92	229213.80
OVERHEAD EXPENSE	0.30	645.00	47085.00
<b>TOTAL COST</b>	<b>26.18</b>	<b>56297.57</b>	<b>4109722.00</b>
WT. SALES PRICE	20.00	43000.00	3139000.00
<b>PROFIT</b>	<b>-6.18</b>	<b>-13297.57</b>	<b>-970722.00</b>
% SALES PRICE	-30.92	-30.92	-30.92

SALES SCHEDULE IS	PROJECT YEAR	COMPUTE	UNITS
	1		0 UNITS
	2		0 UNITS
	3		37 UNITS
	4		36 UNITS

This is why the American dream of a single-family home on an acre lot is fast becoming obsolete. In this example the sales price was set at \$43,000 to be competitive with adjacent used

housing and new homes built in the area during the previous five years. The school and municipal cost impact is positive (assuming off-site improvements were not required) but the developer

would be picking up a loss to the tune of \$6.18 per sq. ft.

To achieve a 15% profit (the same rate as in the original program), homes would have to sell for \$65,000. This is not very

competitive, and it obviously represents a much smaller market, hence a slower sales rate, than would \$43,000 houses. ■

## Today's bathroom: something for everyone

The wide range of bathroom products available today makes it easy for you to provide attention-getting baths tailored to your market.

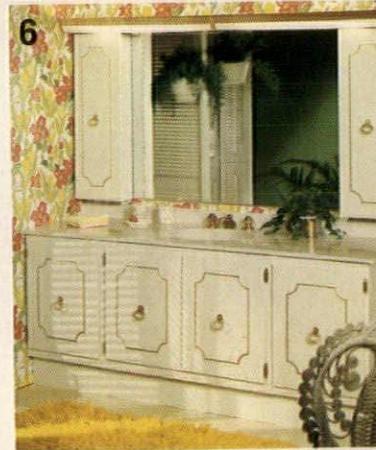
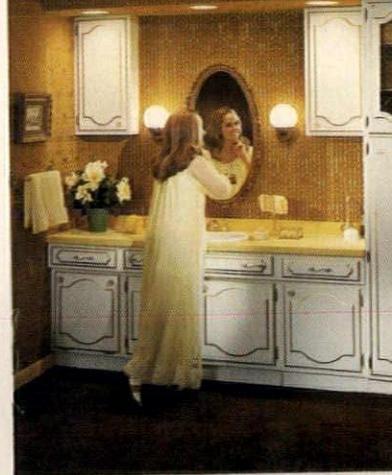
*For the luxury-seekers,* install oversized soaking tubs, private steam baths and personal exercise areas.

*For the practical-minded,* offer compact space-saving fixtures and convenience cabinets that incorporate a variety of storage options.

*For the ecologists,* include plumbing fixtures with built-in water-conserving features.

*And for everyone,* use materials such as plastics and fiber glass or durable acrylic, polymer and enamel finishes that make the entire bathroom easy to maintain.

On the following pages HOUSE & HOME presents a selection of these diversified bathroom products.





8



9



10



11



12

**Modular Fiberglass shower stall (1)** is part of "Bath Systems 4". Easy-to-install unit is supplied in four component pieces and assembled on the job site. Showers come in white or bone with a decorative vinyl insert panel in a choice of seven colors. Owens-Corning, Toledo, Ohio.

CIRCLE 260 ON READER SERVICE CARD

**Flexible bath cabinetry line, "Montreal" (2)**, consists of modular base and wall cabinets, dressing tables and linen storage units. White door and drawer panels are trimmed with gold edging and tarnishproof pulls. Nutone, Scovill, Cincinnati, Ohio.

CIRCLE 261 ON READER SERVICE CARD

**Luxury bathroom/exercise area (3)** features a New Meteor™ fiber glass tub and two "Planet" self-rimming counter-top lavs. Fixtures, which come in acid-resistant colors or white, are equipped with Celebrity™ Celcon-cartridge fittings. Universal-Rundel, New Castle, Pa.

CIRCLE 262 ON READER SERVICE CARD

**Self-rimming countertop lavatory, "Luxobal" (4)**, is of acid-resistant vitreous china. Unit features a concealed front overflow and two integral soap dishes. Sink, shown in avocado, features an 8" widespread faucet with crystallite handles. Gerber Plumbing Fixtures, Chicago.

CIRCLE 263 ON READER SERVICE CARD

**Modular vanity cabinets, "Classic Manor" (5)**, feature molded louver-style decorative doors. Available in base and wall cabinets in a full range of sizes, units have washable vinyl interiors and self-closing hinges. Formco, Cincinnati, Ohio.

CIRCLE 264 ON READER SERVICE CARD

**Traditionally styled bath cabinets, "Mount Vernon" (6)**, come in white and gold or in fruitwood. The 60" unit shown includes drawer and vanity base cabinets, a cultured-marble top and surface-mounted wall cabinets. Rutt-Williams, Elkhart, Ind.

CIRCLE 265 ON READER SERVICE CARD

**Ceramic floor tile, "Crystal Caribbean" (7)**, has a sandy-textured surface. Designed to coordinate with "Caribbean" gloss wall tiles, the 6"x3" floor tiles come in five colors including the surf-white shown. American Olean Tile, Lansdale, Pa.

CIRCLE 266 ON READER SERVICE CARD

**Mediterranean vanities (8)**, available in a variety of sizes, offer a full range of convenience options. Cabinet doors feature distinctive plank-like panels trimmed with antique-brass finished hardware. Long Bell, International Paper, Longview, Wash.

CIRCLE 267 ON READER SERVICE CARD

**Oversized bathing tub, "Gothic Pool" (9)**, shown in a contemporary setting, is molded of fiber glass reinforced polyester. The 6'x4½' tub, claimed to be big enough for two, features a recessed seat in one corner. American Standard, New Brunswick, N.J.

CIRCLE 268 ON READER SERVICE CARD

**Glazed ceramic wall tile, "274 Belinda" (10)**, is part of the "Decor Series". The delicate design, one of 100 new patterns, is an unusual combination of blues and lavender. Shown in ¼"x4¼" squares, the tile also comes in 6"x6", 4"x8" and 8"x8" sizes. Amsterdam, New York City.

CIRCLE 269 ON READER SERVICE CARD

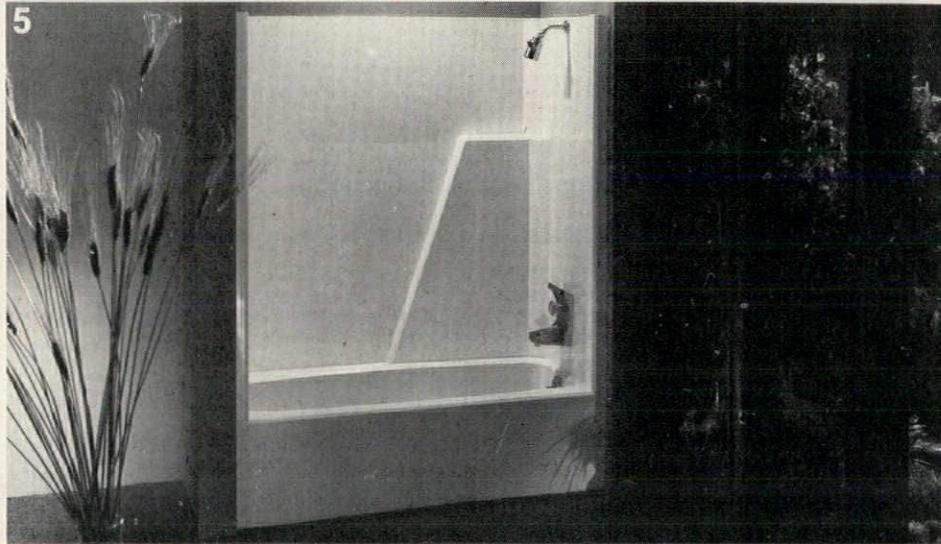
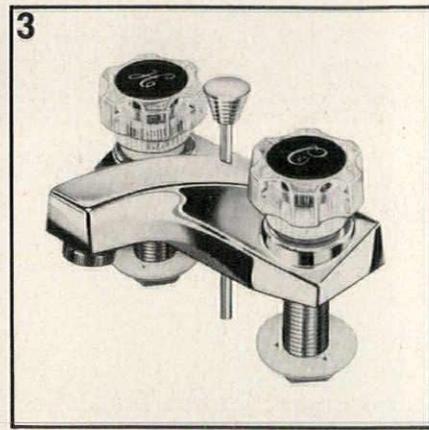
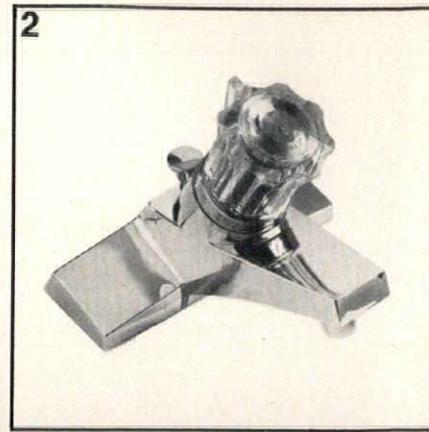
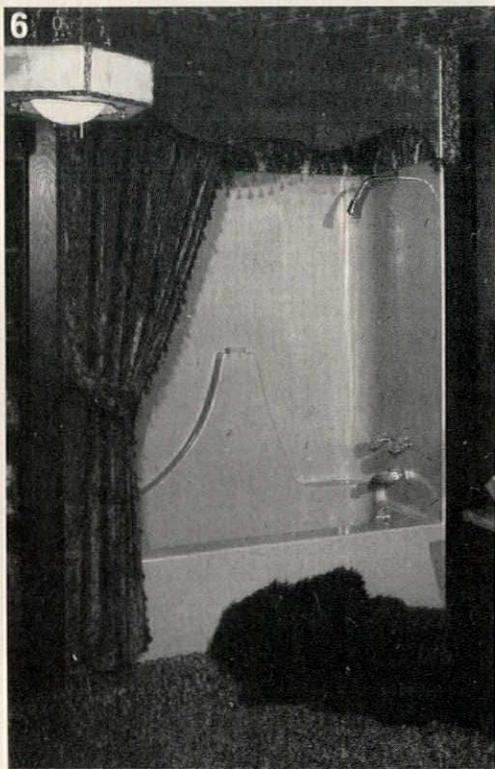
**One-piece fiber glass shower stall, "Aurora" (11)**, has a corner seat contoured out of the wall to allow for sitdown convenience, and a molded in soap-dish-shampoo shelf. Unit is available in a full range of decorator colors including the "Sunnygreen", shown. Eljer, Pittsburgh, Pa.

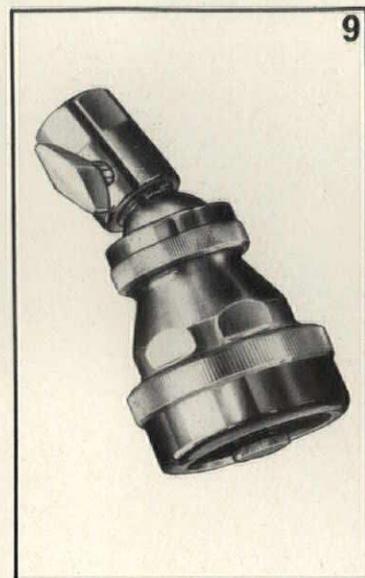
CIRCLE 270 ON READER SERVICE CARD

**Luxurious contemporary bath features all "Pink Champagne" color fixtures (12)**. Pictured are a "Guardian" bathtub with its safety-grip hand rails, a "Caravelle" bidet, a low silhouette "Rochelle" toilet and his and hers lavs. Kohler, Kohler, Wis.

CIRCLE 271 ON READER SERVICE CARD

# marketplace





**Tub/shower combination, "Starlite"** (6), is molded of easy-to-maintain fiber glass. The one-piece, seamless fixture also comes in space-saving stall and corner shower models. Snyder, Lincoln, Neb.

CIRCLE 277 ON READER SERVICE CARD

**Glazed clay bathroom tile, "Earthstone"** (7), has high strength and low moisture absorption. Available in six shapes and six colors, the tile requires no waxing or buffing—only dry or damp wiping is needed. Florida Tile, Lakeland, Fla.

CIRCLE 278 ON READER SERVICE CARD

**Free-form sculptured faucet set** accents the basin and complements this black marble bath (8). Faucet, shown in antique pewter, also comes in gold plate and brushed chrome. Sherle Wagner, New York City.

CIRCLE 279 ON READER SERVICE CARD

**Brass shower head, "Act-o-Matic"** (9), automatically cleans itself as water is turned on and off. Unit is available with 3 or 4 gal. flow controls for water conservation. Sloan Valve, Franklin Park, Ill.

CIRCLE 280 ON READER SERVICE CARD

**Single-handle "Boutique" faucet (10)** features a dial control for water flow and temperature. Unit has a crystal-like body of polycarbonate and brass hardware and internal parts. Moen, Stanadyne, Elyria, Ohio.

CIRCLE 281 ON READER SERVICE CARD

**Plastic laminates** make this bathroom (11) easy to maintain. Countertop of "White Morocco" and cabinets clad in "Spanish Oak" require only a damp wiping to retain their original look. Formica, Cincinnati, Ohio.

CIRCLE 282 ON READER SERVICE CARD

**Ceramic tile (12), "Renaissance"** from the Romany Flair line, is an intricate tracery on a white matte background. Tile, with baked-on low relief design, comes in three colorways. U.S. Ceramic, Canton, Ohio.

CIRCLE 283 ON READER SERVICE CARD



**Decorative oval medicine cabinet (1)** comes with a silver-, walnut- or gold-finished frame. Unit, which can be recessed or surface mounted, is shown with a two-drawer "Provincial" vanity base. General Bathroom, Elk Grove Village, Ill.

CIRCLE 272 ON READER SERVICE CARD

**Chrome-finished single-handle faucet (2)** is constructed of a thermoplastic material. Lightweight unit, with a metallic look, features a "Bradrol" cartridge control that automatically regulates water temperature and volume. Bradley, Menomonee Falls, Wis.

CIRCLE 273 ON READER SERVICE CARD

**Gold and avocado lavatory faucets, "Waverly" (3),** are designed for 4" center mounting. The triple-plated units are also offered in chrome.

Faucets come with either the round crystal handles shown or chrome levers. Mansfield, Perrysville, Ohio.

CIRCLE 274 ON READER SERVICE CARD

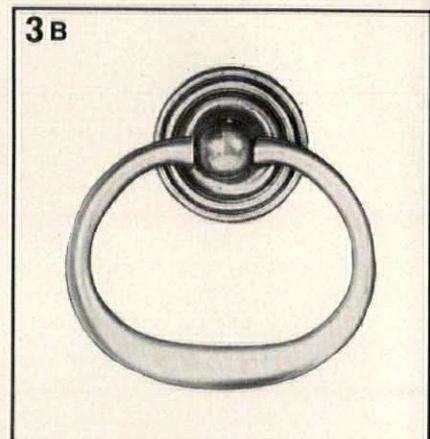
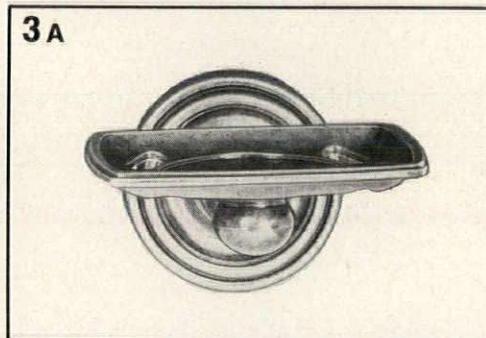
**Powder-room lavatory-vanity package (4)** includes a wood vanity, a cultured-marble "Astra-lav" lavatory, a gold "Flo-master" faucet and drain assembly and matching gold toilet-flush lever. The easily assembled components are shipped in one carton. Borg-Warner, Mansfield, Ohio.

CIRCLE 275 ON READER SERVICE CARD

**One-piece seamless tub/shower (5)** is easy to install and maintain. Molded of stain- and shock-resistant "Corlglass," a fire retardant glass and polyester material, the 60"-long unit comes in a choice of six decorator colors. Corl, Fort Wayne, Ind.

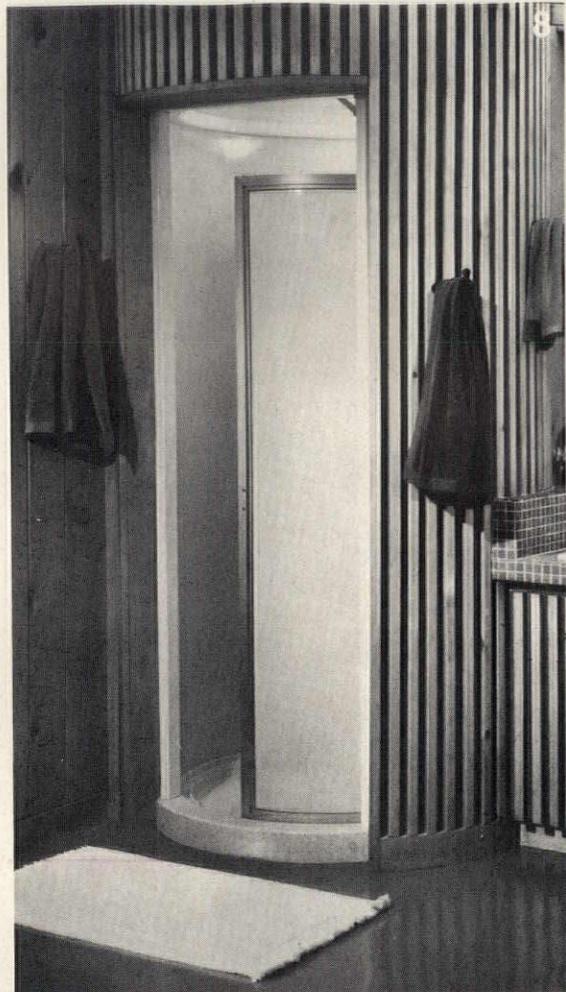
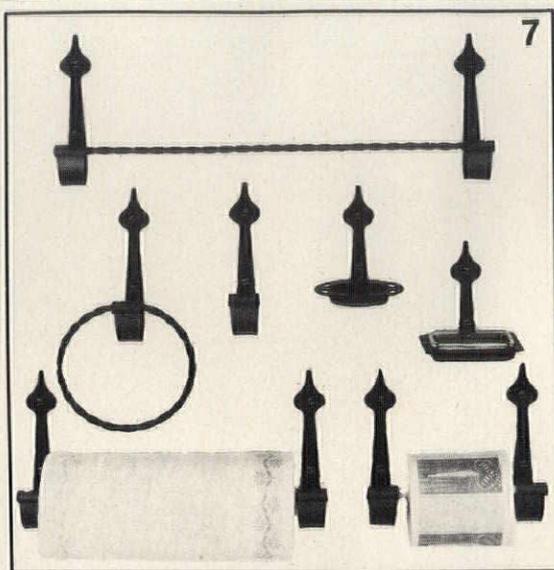
CIRCLE 276 ON READER SERVICE CARD

# marketplace



**Bold line of bathroom hardware (1), "Premiere",** consists of soap dishes, tissue holders, switch plates, towel bars and a towel ring. Also included in the series of decorative accessories is a garment hook, ash tray, glass and toothbrush holder, knob, pull and backplate. Easy-to-install collection comes in antique brass or golden-white finishes. Ajax Hardware, City of Industry, Calif.  
CIRCLE 284 ON READER SERVICE CARD

**Wood vanity cabinet line, "Monterey" (2),** includes base units in single- and double-door versions, drawer models and the combination door and drawer style shown. Wall cabinets can be recessed or surface-mounted. A baked-on polymer top-coat resists scuffs and stains. Connor, Wausau, Wis.  
CIRCLE 285 ON READER SERVICE CARD



**Brass-finished bath accessories** are suitable for use in traditional or Early American decors. The "Concord" line includes soap dishes (3A) towel bars, towel rings (3B), toothbrush and tissue holders, switch plates and outlet backs. Also featured is a dual-track shower bar, which holds decorative curtains and functional liners separately. Kirsch, Sturgis, Mich.  
CIRCLE 286 ON READER SERVICE CARD

**Modular vanity cabinet, "Sea Mist" (4)**, is a clean, contemporary design with no decorative hardware. Part of the "AristoKraft" line, the simple style with distinctive graining adds a touch of elegance. Easy-to-maintain surface is a moisture-resistant plastic laminate. Cabinets come in a variety of widths and models. United Cabinet, Jasper, Ind.  
CIRCLE 287 ON READER SERVICE CARD

**Mediterranean vanity, "Barcelona" (5)**, is available in a full range of drawer and door combinations in a choice of Spanish Oak or white. Completing the unit is a white-on-white cultured-marble vanity top with a center bowl. A 48", tri-view, walnut-framed medicine cabinet/mirror features two separate storage compartments, one on each end. Perma-Bilt, Torrance, Calif.  
CIRCLE 288 ON READER SERVICE CARD

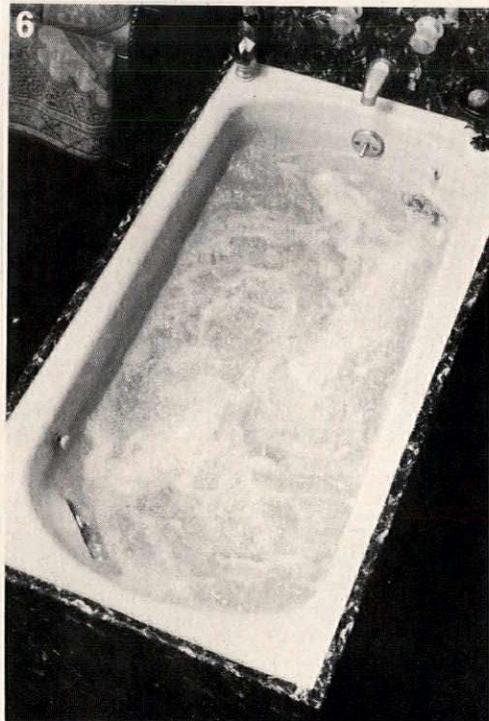
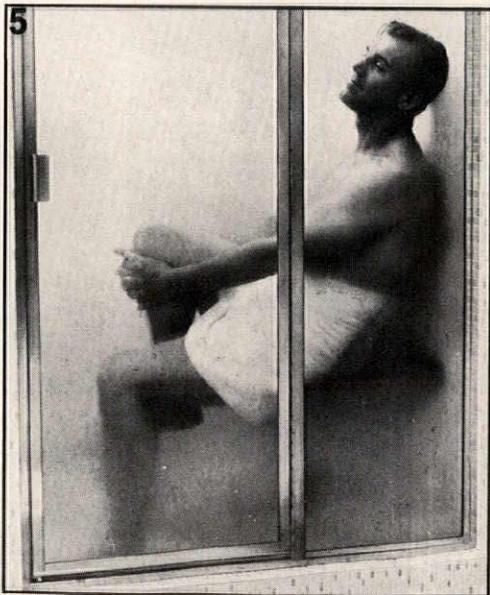
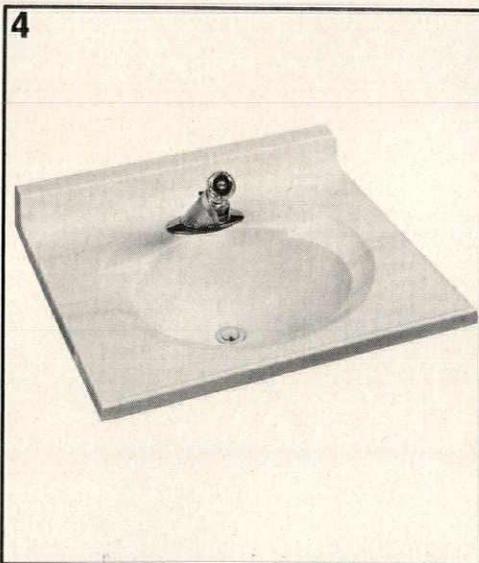
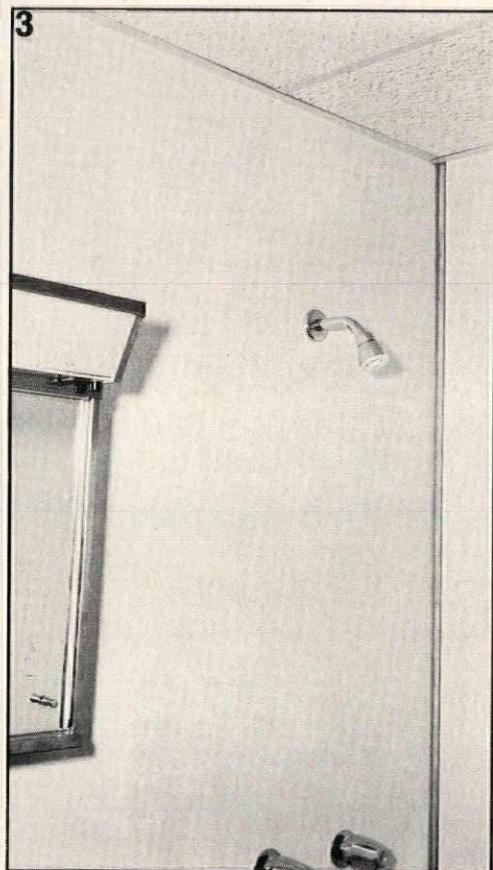
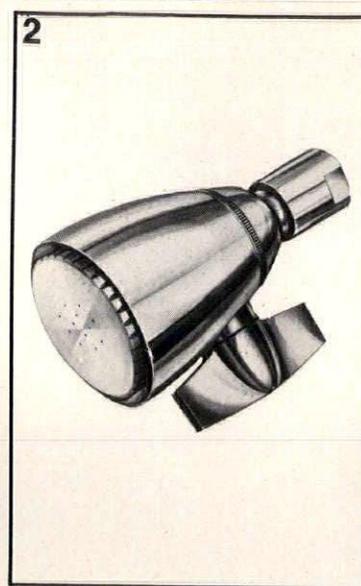
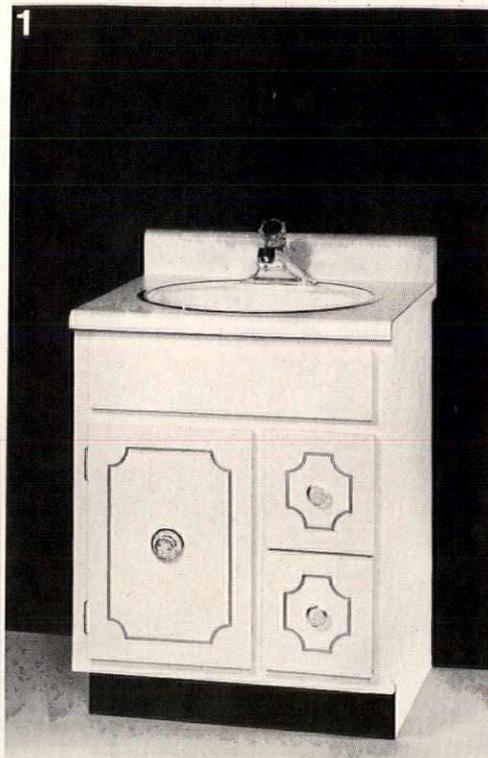
**Single-handle "Starburst" faucets (6)** have a feather-touch control that sets both the water flow and temperature. Faucets, in bath and lav models, feature a tri-plated chrome-finish and hydroseal control. Units come with either the graceful acrylic handles shown or lever-style handles. Valley Faucet, U.S. Brass, Plano, Tex.  
CIRCLE 289 ON READER SERVICE CARD

**Wrought iron bathroom accessories (7)** capture the Early American spirit. Decorative hardware line includes a soap dish, glass holder, towel racks, paper-towel caddy, tissue holder, towel ring and clothes hook. Series is offered in antique pewter, old English brass or satin black finishes. Acorn Mfg., Mansfield, Mass.  
CIRCLE 290 ON READER SERVICE CARD

**Fiber glass circle shower (8)** saves space and is easy to install. The unit, consisting of a one-piece wall and circular top and base pieces, occupies no more than 9 sq. ft. of floor space. Inside diameter is a full 36". A curved fiber glass door conveniently slides inside the circle eliminating the problems of a swing-out door. Easy-to-maintain unit comes in five colors. Swan, St. Louis, Mo.  
CIRCLE 291 ON READER SERVICE CARD

**Coordinated bathroom (9)** features a vanity top and matching tub surround of "Corian" plastic. The lightweight, easy-to-maintain material is made to resemble marble. Vanity tops, in custom cut-out slabs and integrated top and bowl designs and the easy-to-install bathtub wall kits, come in a choice of three colors. E.I. DuPont, Wilmington, Del.  
CIRCLE 292 ON READER SERVICE CARD

**Two-piece water closet, "Conservator" (10)**, operates on 30% less water than similar fixtures. The siphon-jet unit is available in either elongated or rounded front models. A balanced design combines reduced water volume with a highly efficient flushing action. The unit comes in 12 colors including black shown. Briggs, Tampa, Fla.  
CIRCLE 293 ON READER SERVICE CARD



**High-style vanity cabinet**, "Seville 24" (1), accommodates either a cultured marble or plastic laminate top. The 24"-wide, two-drawer, single-door cabinet is available in a suede textured white laminate with gold trim and standard or deluxe knobs. Villa Mfg. Rochester, N.Y.

CIRCLE 294 ON READER SERVICE CARD

**Solid brass shower head** (2) maintains the same flow rate no matter what the water pressure. Self-cleaning, adjustable unit comes with 3 or 4 gal. per minute flow control. Chatham Brass, Linden, N.J.

CIRCLE 295 ON READER SERVICE CARD

**Low-cost bathroom core unit** (3) consists of durable vinyl-surfaced walls with built-in plumbing, electrical and fire protection systems. Easy-to-install unit contains windows, doors and finishing moldings. It can be furnished with wall-hung toilet and lavatory or accept standard fixtures installed on-site. Stahl, Youngstown, Ohio.

CIRCLE 296 ON READER SERVICE CARD

**Vanity top** (4) is thermoformed from continuous cast cross-linked acrylic sheet reinforced by structural plastic. Available in sizes from 22"x25" to 22"x43", tops are not affected by household chemicals, thermal shock and normal impact. Peerless Plastic, Evansville, Ind.

CIRCLE 297 ON READER SERVICE CARD

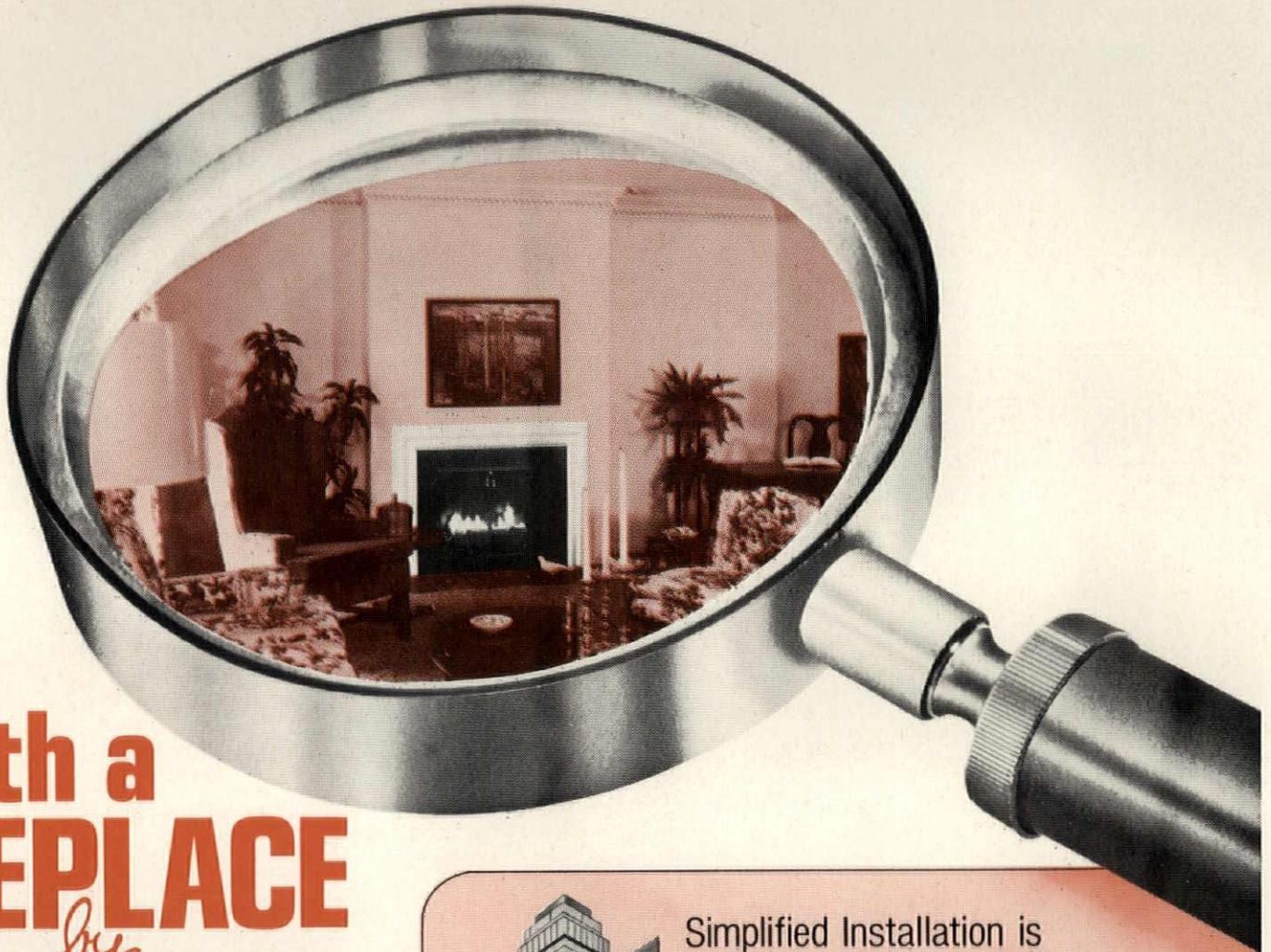
**Steam bath system** can be installed in any home (5). It consists of an electronic steam generator, located up to 50' from the bathing area, and a 30-minute timer that controls length and temperature of the bath. Thermasol, New York City.

CIRCLE 298 ON READER SERVICE CARD

**Bathtub with a built-in whirlpool**, the "Roman Bath" (6), massages the body and stimulates circulation. Contoured fiber glass tub, available in 5' and 6' models, features two recessed inlets that feed whirling water. Jacuzzi, Berkeley, Calif.

CIRCLE 299 ON READER SERVICE CARD

# MAGNIFY YOUR SALES/RENTAL PROFITS



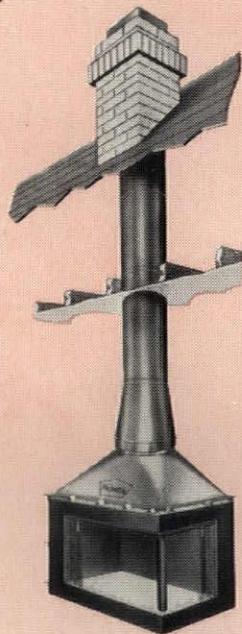
## with a FIREPLACE *by* **Majestic**<sup>®</sup>

Take a close look and it's clear to see that nothing adds more charm and warmth to a home or apartment than a wood-burning fireplace. And the advantages offered with Majestic prefabricated fireplaces now make them a profitable addition to (or, part of) any setting!

Available in full 28", 36" or 42" front openings, and with either side open for corner and island installations, Majestic Built-Ins are adaptable to any location in any room — upstairs, downstairs or stacked one above the other. Unlimited exterior trim possibilities further help make any apartment, house or condominium an instant hit.

Majestic also offers Gasilator — a gas-fired unit with an exclusive damper control. And Majestic features the most complete line of Contemporary free-standing fireplaces to suit the imagination of the hard-to-please buyer.

Bring your sales/rental picture into sharper focus by investigating the many advantages of prefab fireplaces by Majestic.



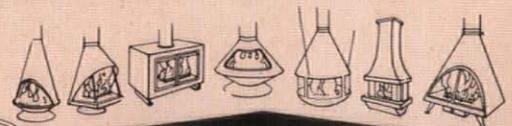
### Simplified Installation is another Profitable Incentive!

Majestic prefabricated fireplaces install so quickly and easily — **with** ordinary tools and **without** the high cost of conventional masonry — that installation economy alone results in substantial profits for you!

Wood-burning built-in units come complete from hearth to chimney top, ready to assemble with no footers or special supports needed. Majestic's exclusive Thermo-Siphoning Principle employs triple-wall construction to allow zero clearance to any combustible materials. Simulated brick top housings are available in three colors and sizes to accommodate multiple installations. Contemporary tops also available.

Design features and installation ease make Majestic Fireplaces the simplest, most economical way to cash in on fireplace charm — for higher sales and rental profits!

Write today for free catalogs on Majestic's complete line of Fireplaces — as well as the name of your nearest Distributor. Designer's Handbook also available. The Majestic Company, Huntington, Ind. 46750



**America's leading fireplace manufacturer**

# "A woman wants the most convenient appliances in her kitchen.



Philip J. Dzieci  
move into it. GE appliances may be able to help do just that.

Not ordinary kitchen appliances, mind you, but kitchen appliances that really make people want to move in.

You're not going to get your money out of a house or apartment until you get somebody to

move into it. GE appliances may be able to help do just that.

Not ordinary kitchen appliances, mind you, but kitchen appliances that really make people want to move in.

Repeatedly, in retail sales, women have shown their preference for refrigerators that defrost themselves, ovens that clean themselves and dishwashers that wash more quietly.

Women buy General Electric's P-7® Total-Clean™ Oven System. It cleans itself so thoroughly a woman won't have to wipe around the edges.

Our self-cleaning ovens are available in three config-

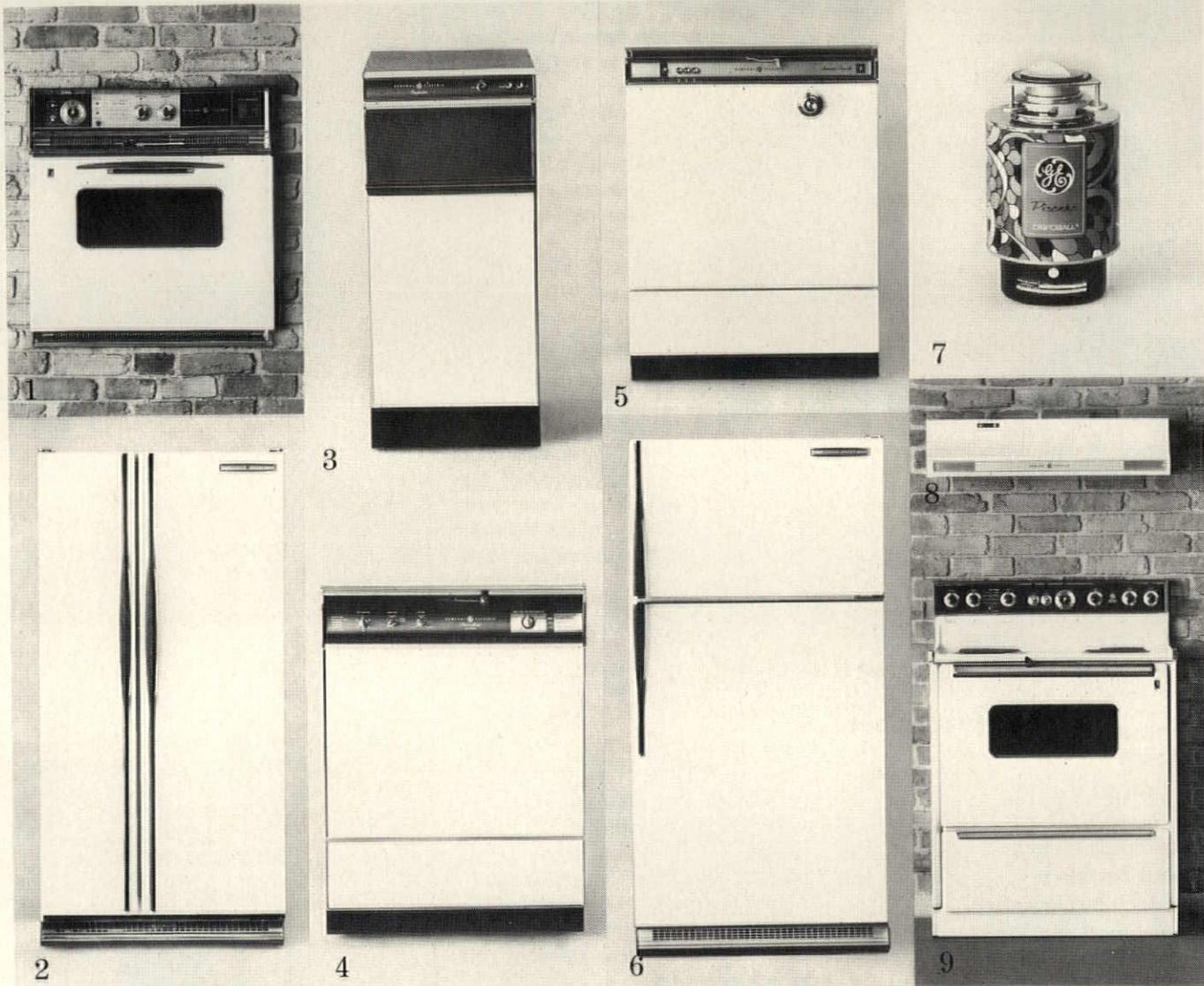
urations; a high-low double oven (Americana® models), built-in (1) and free standing (9). And there's a line of GE quality ventilating hoods (8) to match.

Women also buy no-frost refrigerators. Seventy-eight percent of all the two-door refrigerators sold last year were the no-frost type.

And they look to see how large the refrigerator is. The GE fifteen cubic foot no-frost

# So give her what she wants... from General Electric."

Philip J. Drieci, Manager, General Electric Contract Sales Operation.



top freezer model (6) or eighteen cubic foot no-frost side-by-side (2) model fit into the same space as our fourteen cubic foot cycle defrost model.

Finally, women look for the convenience of a dishwasher, garbage disposer and waste compactor.

Here, too, they'll be looking for a little more. They'll be looking for the GE Disposall® unit (7), our new Compactor

(3), and our sound insulated Potscrubber dishwasher (4-5).

With these three products a woman can put the scraps into the Disposall unit, the trash into the Compactor and the dirty dishes (without rinsing) into the Potscrubber.

These days convenience sells. When it comes to appliances, this means the models with the most convenient features.

That also means General Electric. An independent poll has shown that more than three times as many American women think General Electric makes better major appliances than any other manufacturer.

If you install a convenient GE kitchen, the lady is going to want to move into the house or apartment that comes with it.

And when that happens, you can make money.

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120 Old Post Road, Rye, New York 10580 <small>"Dictaphone is one of the family of registered trademarks of Dictaphone Corporation, Rye, New York, U.S.A."</small>		

CIRCLE 128 ON READER SERVICE CARD

## JOB MARKET

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**Construction Specialists.** Executive positions to \$100,00. **Managers/Engineers,** conventional/industrial, \$25-35,000. **Project Managers,** community building/industrial, \$20-30,000. **Marketing Director,** \$30-40,000+. **Director Architecture,** \$Good. VANCE EMPLOYMENT SERVICE, Box 1609, Amarillo, Texas 79105, (806) 372-3456.

## LAND MARKET

**SARANAC LAKE, N.Y.:** Subdivision for sale as one parcel. Improved, high type, New York Approved, ready to go. Very desirable 100A. Adirondack Park. Brochure Frank Casier, 135 Park Avenue, Saranac Lake, N.Y. Ph. 518-891-1931 or 0323.

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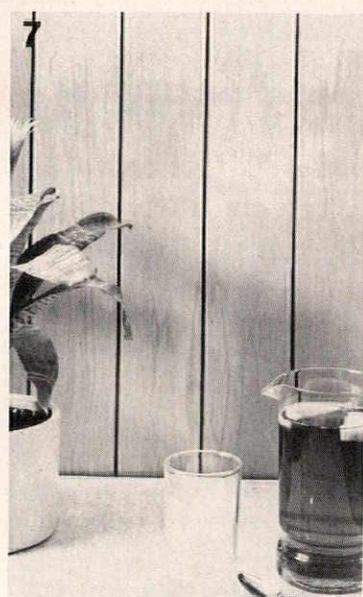
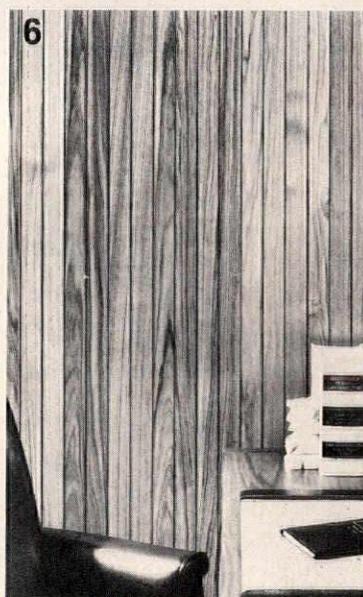
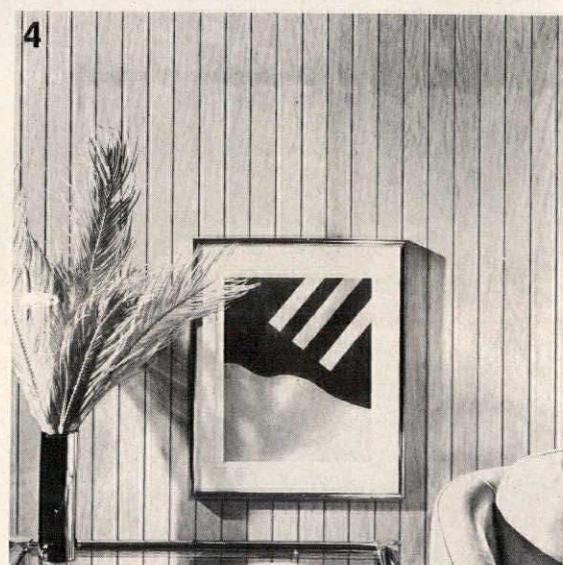


CIRCLE 129 ON READER SERVICE CARD

## Hardwood plywood paneling offers an architectural look

Designed to provide a customized appearance, the new Weldwood Collection of hardwood plywood paneling consists of ten styles in fine furniture wood veneers. Five of the ten designs feature 2" and 4" o.c. planking. The others are random-planked. Three (2, 3, 5) utilize a new highlight and shadow-tone technique. All panels have a maintenance-free, factory-applied finish. "Light Hickory 2", shown in an apartment house lobby (1) and again close up (4) is a close-grained veneer in light blonde with 2" o.c. planks. "Shadow Oak" (2), a random-planked style, is subtly toned. Light and dark shadings add depth to the random-planked "Shaded Cherry" (3). "Accent Walnut" (5), a warm traditional design, is also shadowed and toned. Architectural look "Teak 2" (6), a 2" o.c. plank panel, is especially suited to contemporary interiors, as is close-grained "Light Hickory 4" (7) with 4" o.c. planking. Traditional "Walnut 4" (8), a 4" o.c. plank panel, can be used anywhere. U.S. Plywood, Champion, New York City.

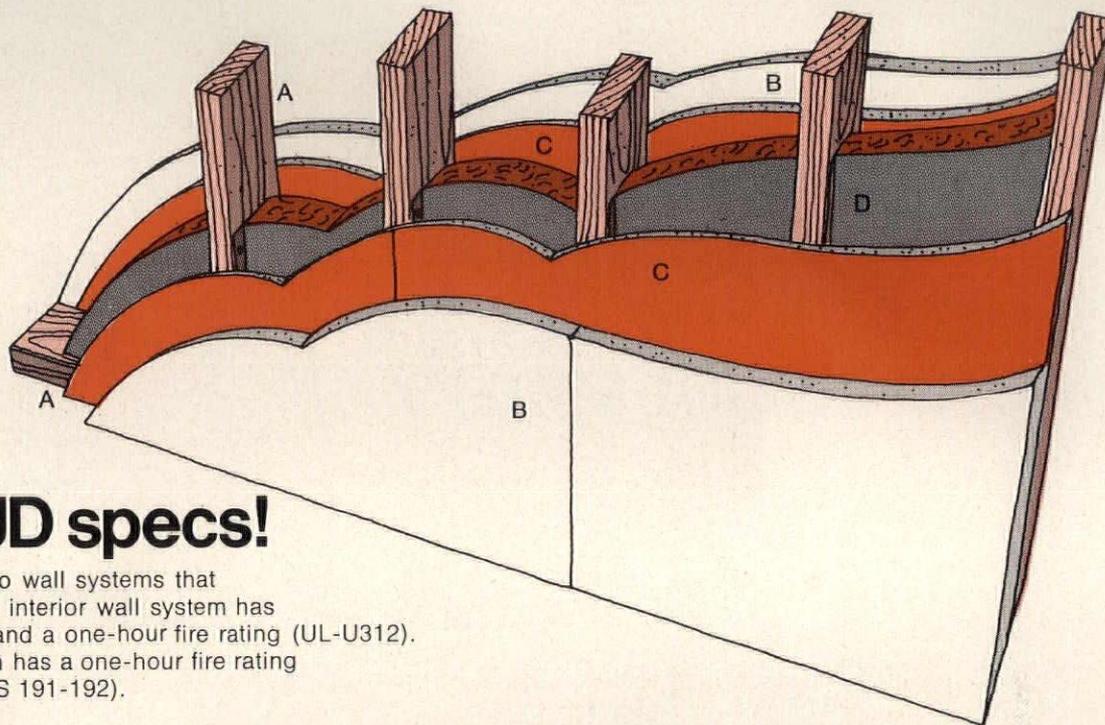
CIRCLE 200 ON READER SERVICE CARD



# You can't beat these systems!

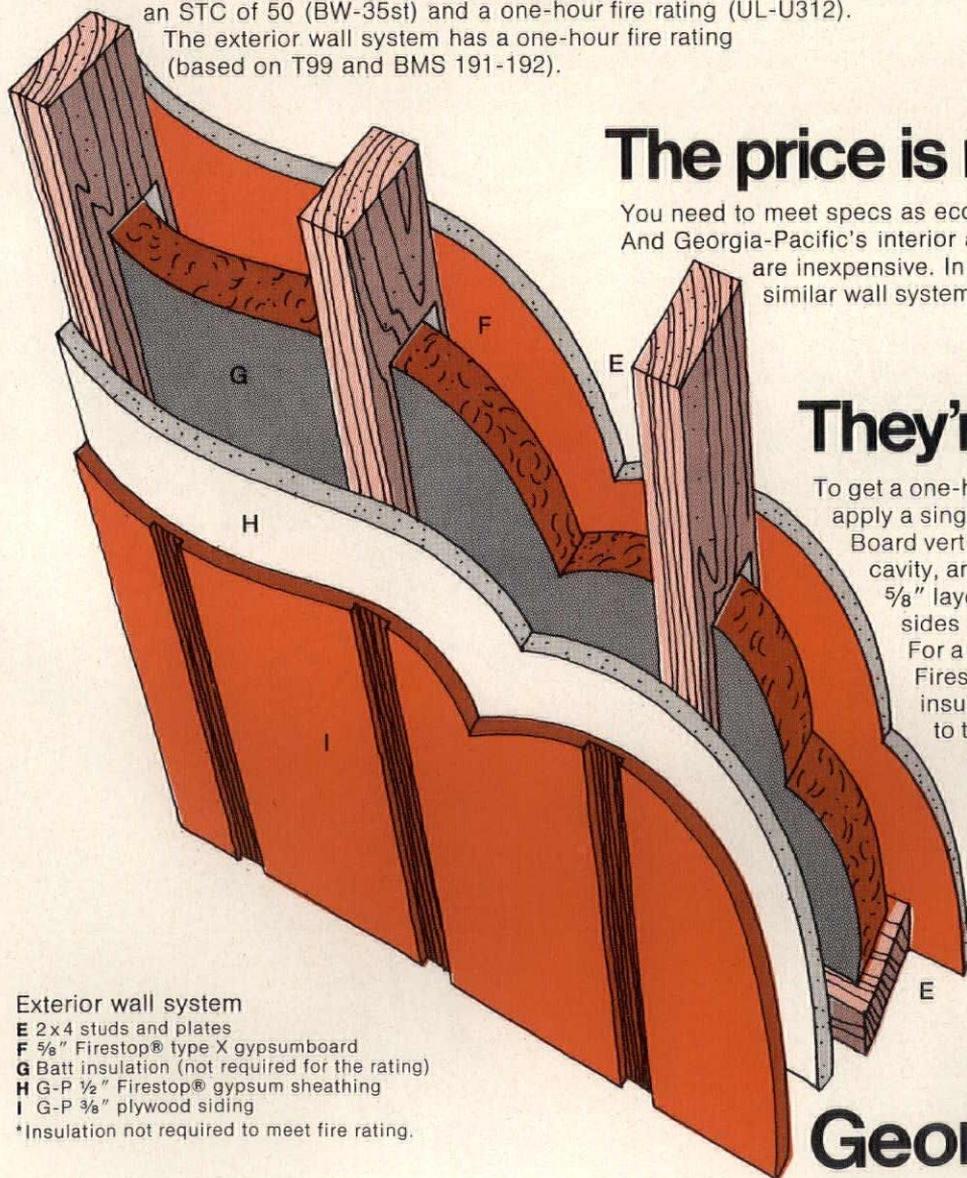
## Interior wall system

- A 2x4 studs and plates.
- B 5/8" Firestop® type X wallboard
- C 1/4" Incombustible Gypsum Sound Deadening Board
- D 2" glass fiber insulation



## They meet HUD specs!

Georgia-Pacific has put together two wall systems that meet your required HUD specs. The interior wall system has an STC of 50 (BW-35st) and a one-hour fire rating (UL-U312). The exterior wall system has a one-hour fire rating (based on T99 and BMS 191-192).



## The price is right!

You need to meet specs as economically as possible. And Georgia-Pacific's interior and exterior wall systems are inexpensive. In fact, there aren't any less expensive similar wall systems on the market.

## They're easy to install!

To get a one-hour fire rated interior wall with an STC of 50, just apply a single layer of G-P's 1/4" Gypsum Sound Deadening Board vertically to both sides of wood studs, with insulation in cavity, and secure with nails. Then, strip laminate a single 5/8" layer of Firestop® Gypsumboard vertically to both sides of the sound deadening board. It's that easy. For a one-hour fire rated exterior wall, apply 5/8" Firestop® gypsumboard over wood studs and insulation.\* Then attach 1/2" Firestop® sheathing to the outside wall and cover with 3/8" or 5/8" G-P plywood siding.

## Exterior wall system

- E 2x4 studs and plates
- F 5/8" Firestop® type X gypsumboard
- G Batt insulation (not required for the rating)
- H G-P 1/2" Firestop® gypsum sheathing
- I G-P 3/8" plywood siding

\*Insulation not required to meet fire rating.

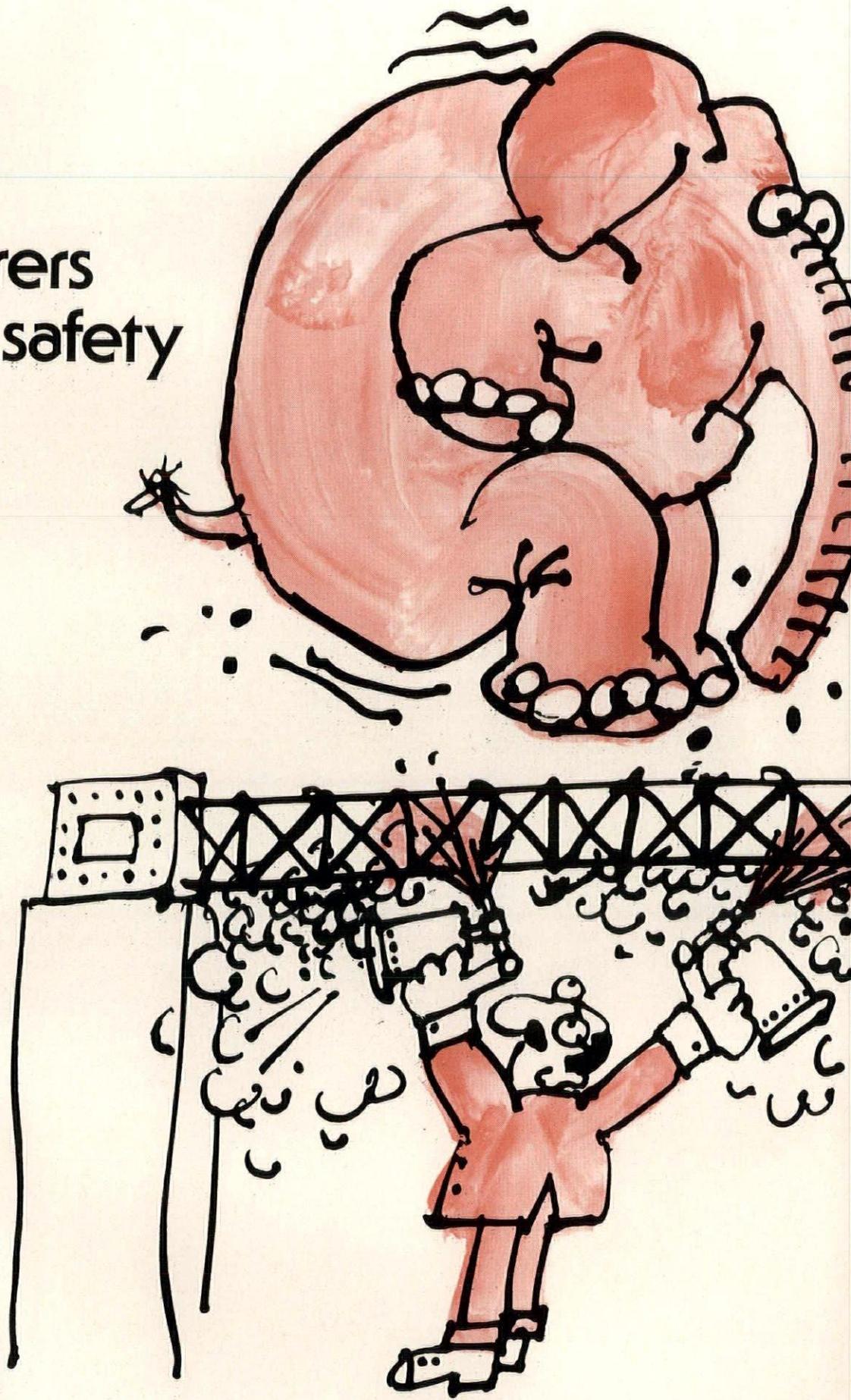
# Georgia-Pacific

The Growth Company

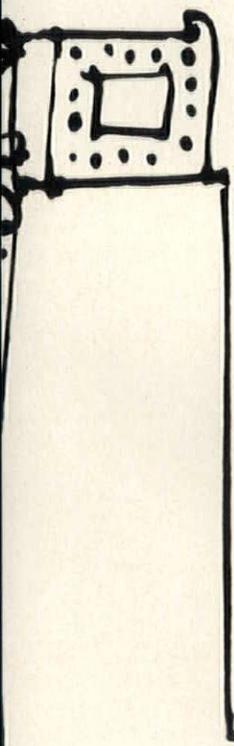
Gypsum Division, Portland, Oregon 97204



Because  
manufacturers  
care about safety



they want UL  
to fire-test  
the complete  
floor and  
ceiling system.



Comprehensive systems testing doesn't come cheap or easy. But manufacturers so value the unbiased verdict of a UL test that they willingly submit their systems to our untender mercies.

Everyone benefits. The manufacturer gains an independent, third-party evaluation of his system so he can offer it with confidence. Jurisdictional authorities and inspectors, architects, insurance underwriters, builders and consumers benefit because UL's findings and Classification ratings are published in UL's **Fire Resistance Index**.

A system has to be good to succeed under the rigors of UL testing. For instance, in the test caricatured here, just the preparation alone for the test can take a week or more. Our engineers used a furnace simulating a room with four brick walls and a network of gas burners within this structure. Then building tradesmen constructed the floor and ceiling system, including the pouring of the concrete floor. This floor-ceiling assembly was lowered onto this "room." Weights simulating maximum floor loads were installed. The test itself was over in a matter of hours, specifically the number of hours at which the system will be rated. Because the test was successful, you can read the results in UL's **Fire Resistance Index**.

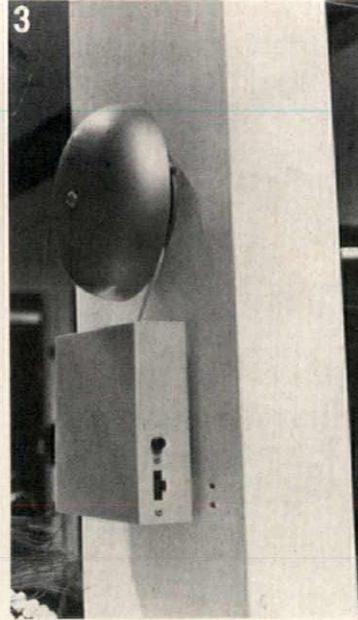
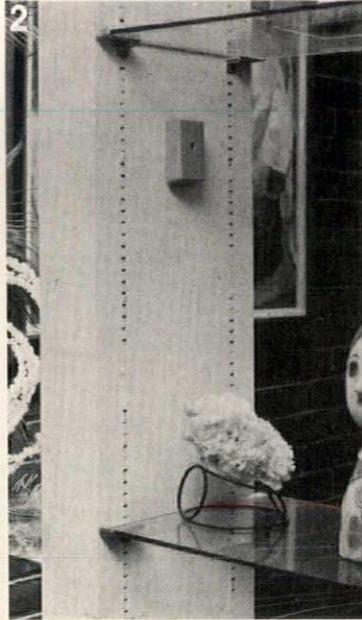
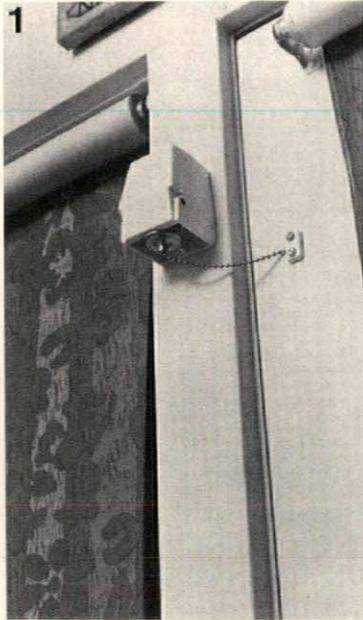
Systems testing is one of many ways we work with building materials manufacturers. In the past decade, manufacturers have doubled their work submittals to UL, indicating their increased concern for public safety.

**Underwriters Laboratories, Inc.**  
An independent laboratory testing for public safety.  
Chicago and Northbrook, Ill., Melville, N.Y., Santa Clara, Cal., Tampa, Fla.

## Light-burst alarm system is geared to the mass market

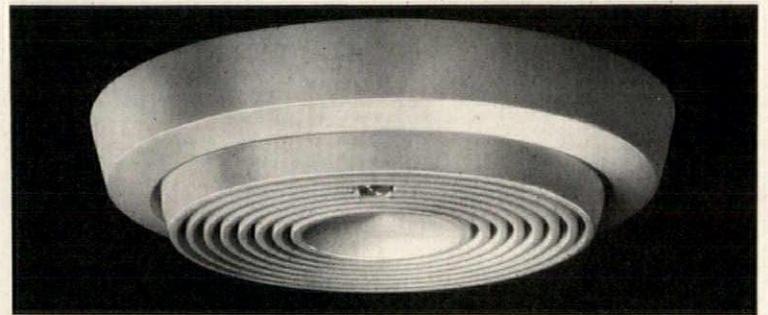
Low cost and ease of maintenance make the "Flashguard" home security system ideal for the mass residential market. The system is engineered so that it is owner serviceable. No maintenance and service contracts are required. "Flashguard" is so easy to operate that chances of accidentally triggering false alarms are greatly reduced. Small wireless sensors (1) are placed at windows and doors. If forced entry is attempted, the sensor trips a Sylvania Magicube® that instantly flashes light. A remotely mounted flash

receiver (2), located up to 50' from the source, detects the light pulse. It signals an alarm control center (3) which activates a piercing 100-decibel alarm bell. Several flash receivers and control centers are used in an average installation. Special exit-entry control centers (4) have built-in time delays that permit authorized passage without setting-off the alarm. Window and door sensors can be equipped with heat sensitive release plugs that provide early warning of fire. Flashguard, Pittsburgh, Pa. CIRCLE 201 ON READER SERVICE CARD



Two-piece entry handle-set, "La Fleur," features an exceptionally long pull. The king-size unit does not appear massive. Available with a jimmyproof 1" deadbolt, a deadlatch or a spring latch, the handle comes in antique brass, antique silver, highlighted brass and antique bronze. Weslock, Los Angeles. CIRCLE 202 ON READER SERVICE CARD

Early warning fire detector is capable of sensing products of combustion in all four stages of a fire—even before smoke and flames. The ionization-type detector measures 7" in diameter. Unit features solid-state alarm circuitry and an alarm horn capable of awakening sleeping people. Device automatically resets itself when cleared of combustion products. BRK Electronics, Aurora, Ill. CIRCLE 203 ON READER SERVICE CARD



Low-cost electronic access control system permits instant cancellation of access cards from a central console. The system provides for centralized monitoring of four entrances and up to 1,000 cardholders. A full range of options includes central recording of all access attempts for each entrance and zoned time control to regulate access status in accordance with work-shifts. Rusco, Los Angeles. CIRCLE 204 ON READER SERVICE CARD



Recessed sprinkler, "Aquamatic," provides fire protection and blends with room decor. Each sprinkler, controlled by heat sensitive bimetallic discs, operates independently. Units will shut themselves off after extinguishing a fire and turn themselves back on if the fire rekindles. Grinnell, Providence, R.I. CIRCLE 205 ON READER SERVICE CARD

# The Cost Cutter is back.

## **1. Plywood is in good supply, again.**

The crisis is over. Fewer housing starts and increased plywood production mean GOOD SUPPLY.

## **2. Price is more realistic.**

Now the Cost Cutter can really go to work for you. Read the next two pages.

## **3. You can count on deliveries.**

Distributors can expect on-time shipments. Dealers have inventories. Builders can count on availability.

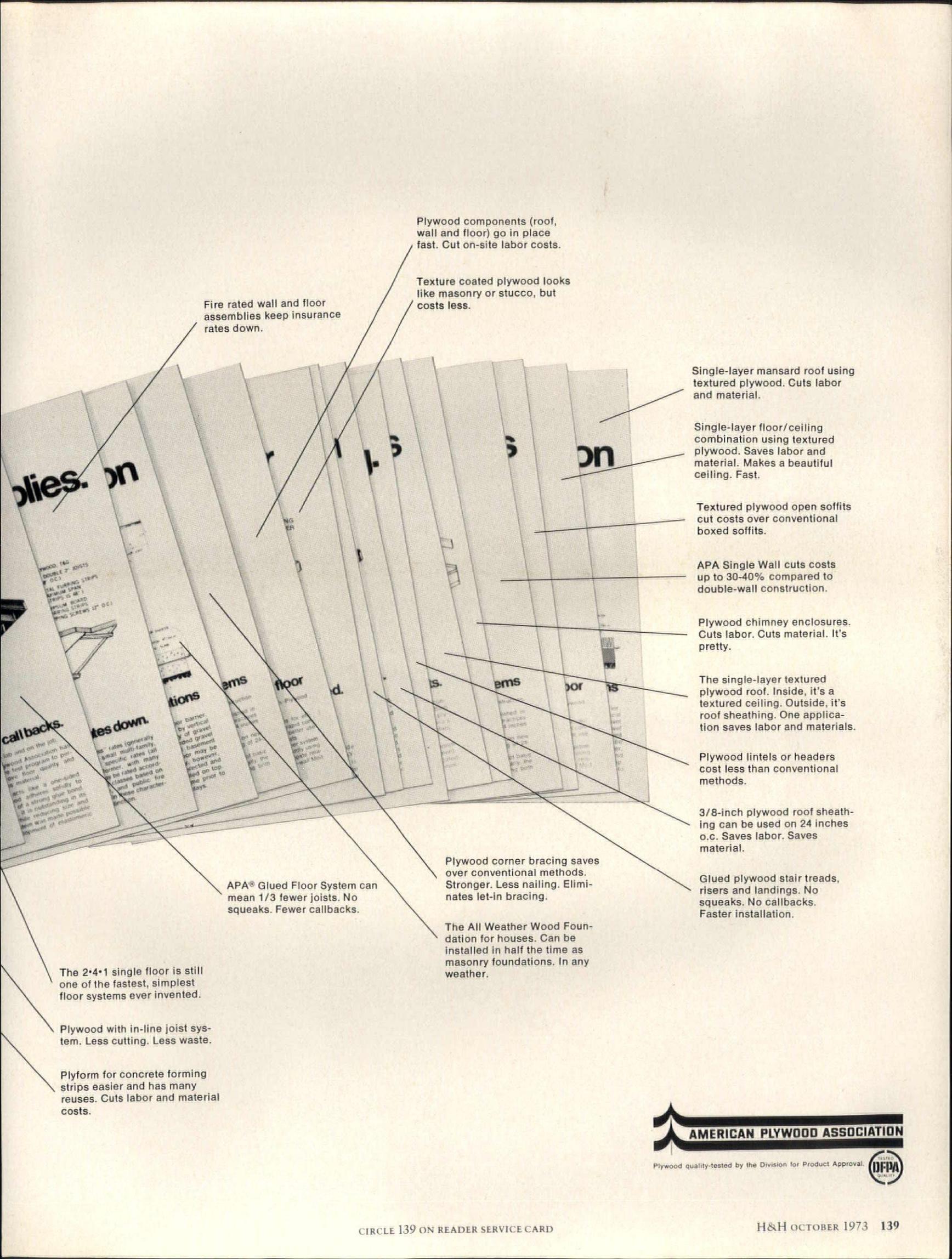


# 19 ways to put the Cost Cutter to work for you right now:



Smile. The Cost Cutter is back.

Plywood over lumber framing spaced on a 24-inch module (Mod 24) saves about \$200 a house.



Plywood components (roof, wall and floor) go in place fast. Cut on-site labor costs.

Fire rated wall and floor assemblies keep insurance rates down.

Texture coated plywood looks like masonry or stucco, but costs less.

Single-layer mansard roof using textured plywood. Cuts labor and material.

Single-layer floor/ceiling combination using textured plywood. Saves labor and material. Makes a beautiful ceiling. Fast.

Textured plywood open soffits cut costs over conventional boxed soffits.

APA Single Wall cuts costs up to 30-40% compared to double-wall construction.

Plywood chimney enclosures. Cuts labor. Cuts material. It's pretty.

The single-layer textured plywood roof. Inside, it's a textured ceiling. Outside, it's roof sheathing. One application saves labor and materials.

Plywood lintels or headers cost less than conventional methods.

3/8-inch plywood roof sheathing can be used on 24 inches o.c. Saves labor. Saves material.

Glued plywood stair treads, risers and landings. No squeaks. No callbacks. Faster installation.

Plywood corner bracing saves over conventional methods. Stronger. Less nailing. Eliminates let-in bracing.

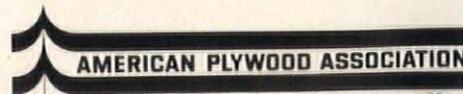
The All Weather Wood Foundation for houses. Can be installed in half the time as masonry foundations. In any weather.

APA® Glued Floor System can mean 1/3 fewer joists. No squeaks. Fewer callbacks.

The 2\*4\*1 single floor is still one of the fastest, simplest floor systems ever invented.

Plywood with in-line joist system. Less cutting. Less waste.

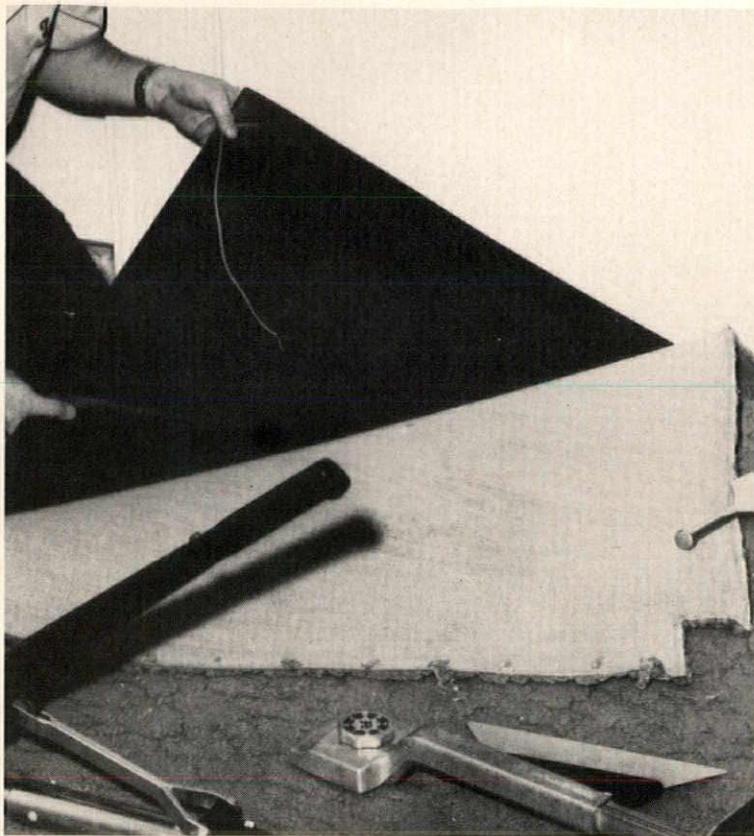
Plyform for concrete forming strips easier and has many reuses. Cuts labor and material costs.



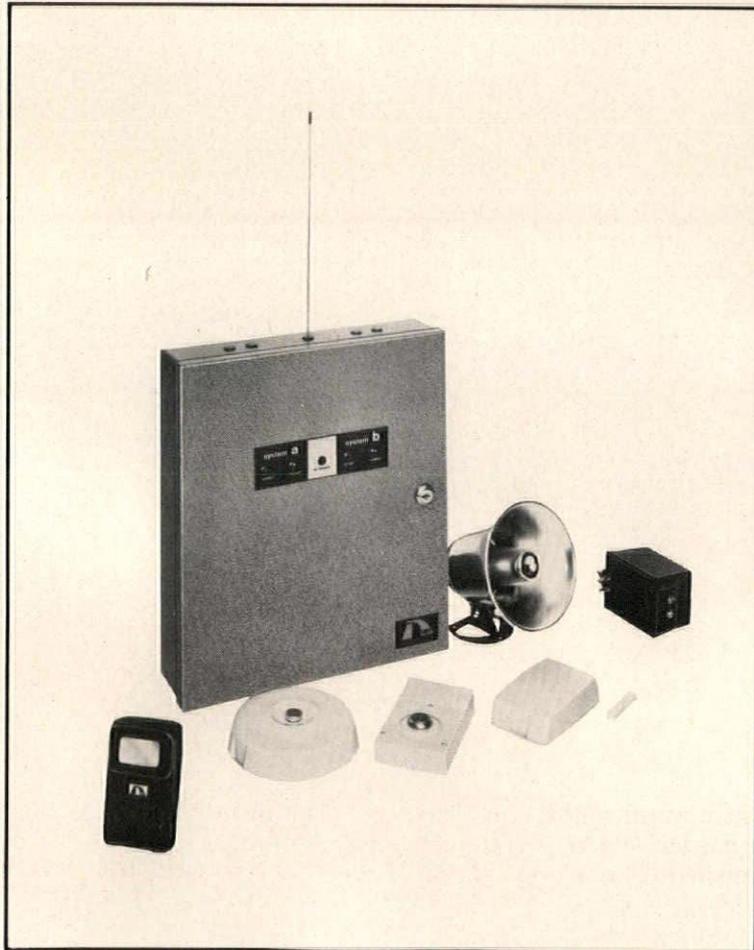
AMERICAN PLYWOOD ASSOCIATION

Plywood quality-tested by the Division for Product Approval.



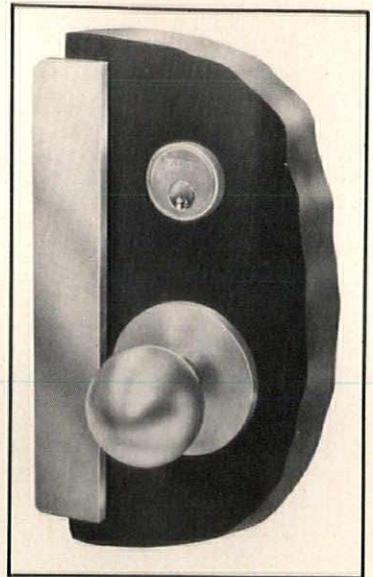


**Pressure sensitive alarm mats** are for installation under rugs and carpeting in front doors and windows and other vulnerable areas. The flat, moisture-proof vinyl mats can be undetectably connected to any warning system. Snyder, Glendale, Calif. CIRCLE 206 ON READER SERVICE CARD

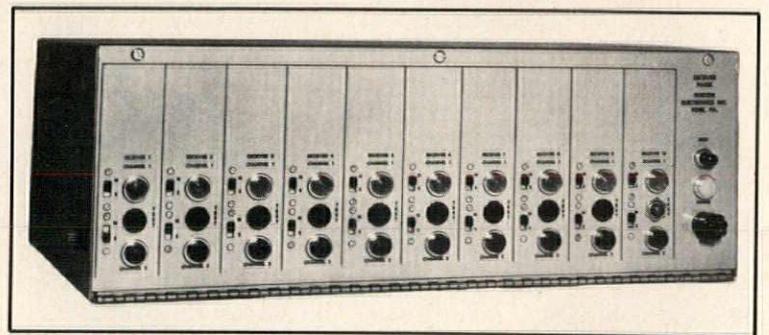


**Radio-controlled alarm system** is completely wireless. The easy-to-install, "Napcon 3" features window, door and heat sensors and an emergency panic button to signal personal danger. When sensors are tripped, tiny wireless transmitters alert a two-channel alarm system located inside the home. This central unit activates a call for help—a siren and/or a silent telephone dialer. Napco, Farmingdale, N.Y. CIRCLE 207 ON READER SERVICE CARD

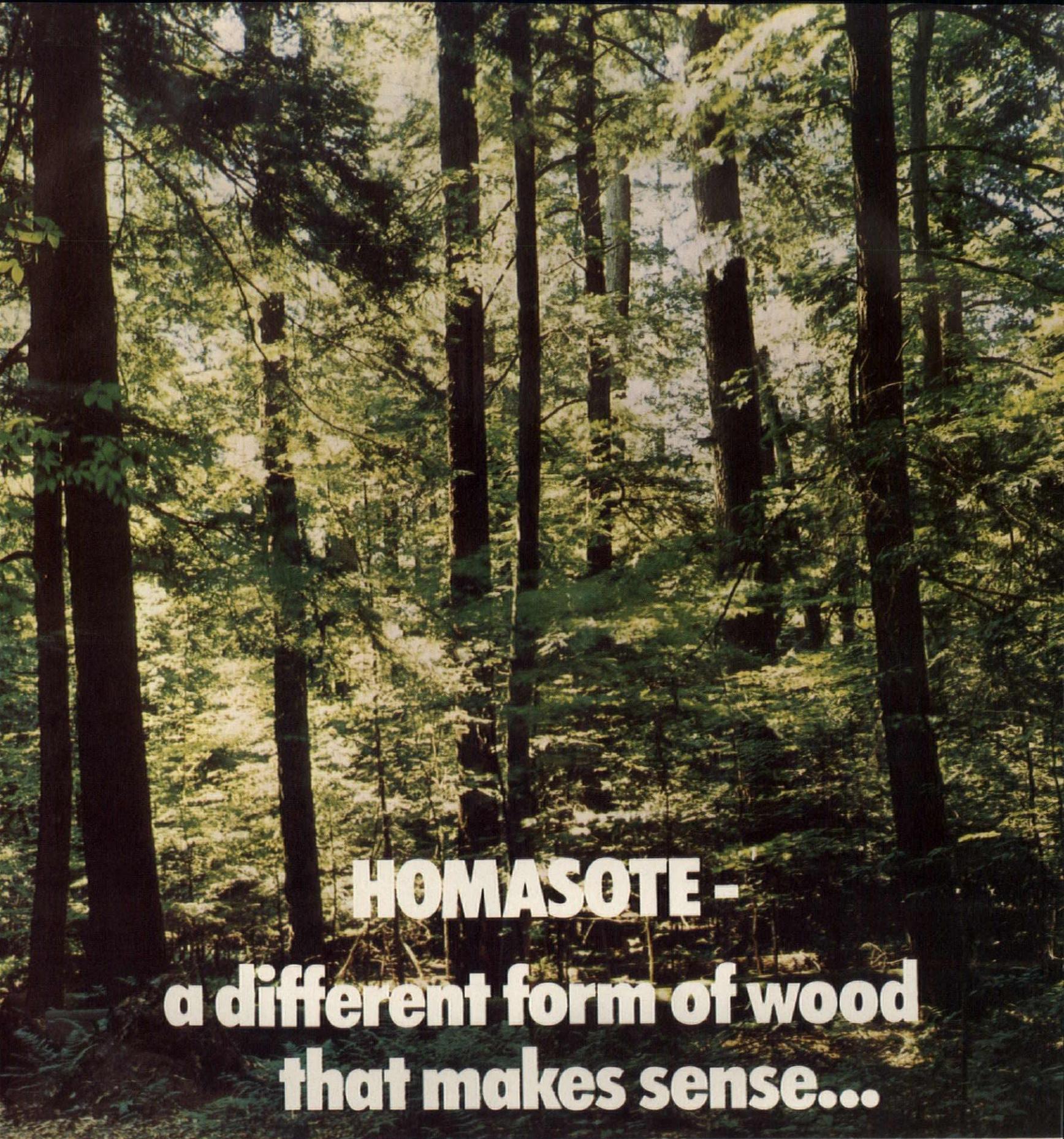
**Lock astragals**, for use on the outside of out-swinging 1 3/4" single doors, completely cover latch areas to prevent tampering or jimmying. The units allow clearance for the lip of the lock strike. Astragals, in a choice of finishes, come in three sizes to accommodate different locks. Builders Brass Works, Los Angeles. CIRCLE 208 ON READER SERVICE CARD



**Remote alarm transmission system** reports emergencies to a central receiving station. The solid-state, frequency-division-multiplex device transmits information over a pair of leased telephone lines. Up to 30 individual transmitting systems can utilize the same pair of lines without the need to worry about signal mixing. Surcom, Yorklite, York, Pa. CIRCLE 209 ON READER SERVICE CARD



**Maximum access control** designed for high security areas, Maxcess Controllock,™ incorporates a set of pushbuttons and a card reader that accepts serially encoded magnetic card-keys. Card-key must be used in conjunction with its own personal button code combination. If the wrong code is punched, the alarm circuitry is activated. Lock combinations can be easily changed. Card-key Systems, Chatsworth, Calif. CIRCLE 210 ON READER SERVICE CARD



# HOMASOTE - a different form of wood that makes sense...

And — Homasote is priced consistently, constantly below plywood's commodity prices. More than 65 years old, the Homasote Company is first in furthering the cause of ecology. Last year we saved some 1,370,000 timber trees and recycled more than 150,000,000 pounds of newsprint for its cellulose content.

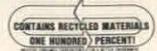
Our "different form of wood" is

used to produce structural sound-control floors for garden apartments and pre-finished decking for contemporary homes, as well as decorative interior panels with cork, burlap and vinyl finishes.

It is also used extensively in many industries including automotive, glass, appliance and others for in-transit product protection, as well as for concrete

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For more information, write direct to Homasote Company, Box 240, West Trenton, N.J. 08628.

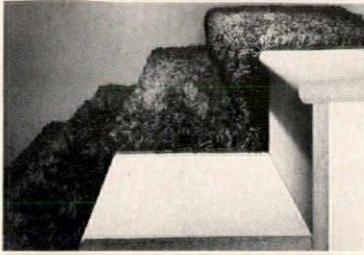


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CIRCLE 141 ON READER SERVICE CARD

H&H OCTOBER 1973 141

## PRODUCTS/FLOORING

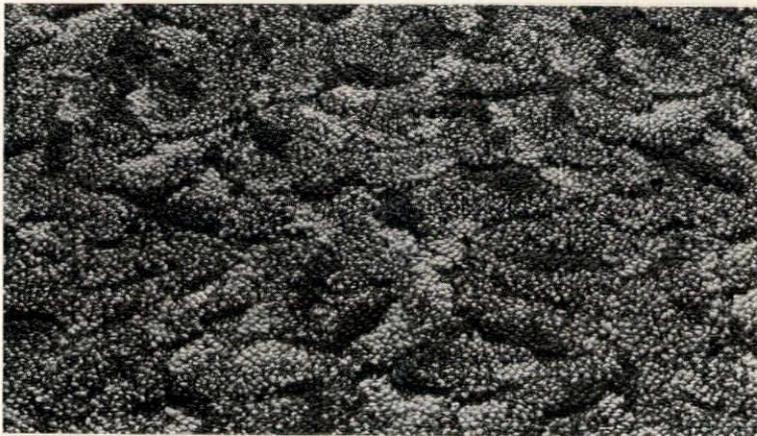


Particleboard stair treads are designed for use under carpets. The low-cost treads help keep building costs down. Available in 8', 12' and 14' lengths and standard widths, the treads come in 1", 1 1/16" and 1 1/8" thicknesses. Front edges are rounded so that carpet installs smoothly. Duraflake, Albany, Ore.

CIRCLE 224 ON READER SERVICE CARD



Two carpets meet FHA standards for flame retardancy. Random-sheared "Warrior" (left) is a 20 oz. carpet available in 12' or 15' widths. Offered with jute and high-density foam backings, the pattern comes in ten colorations. Heat-set nylon shag, "San Antonio" (right), is available with either jute or Pad-Bac. The 12'-wide floorcovering comes in a selection of 13 colorways. Lewis Carpet Mills, Cartersville, Ga. CIRCLE 225 ON READER SERVICE CARD



Random-sheared carpet, "Entree", is part of the bold "Santica" line. The pattern, a sculptured pile of DuPont nylon, is available in 15 colorways. Bright hues help to create a needlepoin effect. Carpet retails for about \$6.95 a sq. yd. Philadelphia, Cartersville, Ga. CIRCLE 226 ON READER SERVICE CARD



Informal carpet patterns provide a casual look. "Mirabel" (left), a floorcovering designed for the young-at-heart, features varying pile heights. Offered in 12 colorations, the pattern retails for around \$7.95 a sq. yd. Multi-colored "Mallorca" (right) is a densely constructed continuous filament nylon plush. Available in 12 colorways in a 12' width, it retails for about \$11.95 a sq. yd. Masland, Carlisle, Pa. CIRCLE 227 ON READER SERVICE CARD

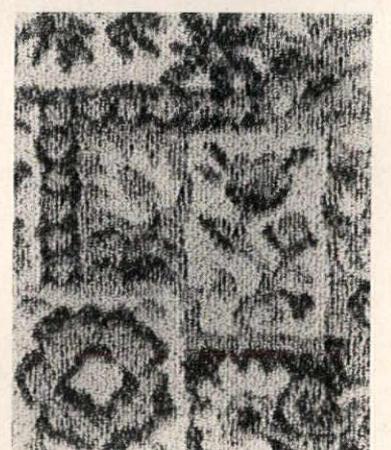
Pressure-sensitive foothold treads guard against potentially dangerous slipping accidents. The easy-to-apply material eliminates the need for a time-consuming cementing process. Treads come in 6'x24", 5 1/2" and 3/4"x24" sizes as well as 60' rolls in a full range of widths from 3/4" to 36". Norton, Troy, N.Y.

CIRCLE 228 ON READER SERVICE CARD



Stylized geometric pattern, "Estrada," features a handwoven appearance. Part of the "Prodigy" line, the carpet is tufted of long-staple acrylic. Available in seven colors, it resists stains and soil. Armstrong, Lancaster, Pa.

CIRCLE 229 ON READER SERVICE CARD



Subtly textured nylon carpet, "Savanna" (left), is an upright twist in a three-color combination. Available in 15 colorways, it retails for approximately \$7.95 a sq. yd. Boldly designed, loop-textured "Americraft" (right) combines stylized florals and geometrics for an early American look. Offered in 5 two-tone combinations, the carpet retails for around \$8.95 a sq. yd. Alexander Smith, Amsterdam, N.Y. CIRCLE 230 ON READER SERVICE CARD



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tells you a lot about the safety  
of C-E Arm-R-Clad<sup>®</sup> tempered glass

Patio doors three to five times stronger than ordinary glass mean built-in safety. But equally important is the extra protection should breakage happen. C-E Arm-R-Clad tempered glass crumbles into small pebbles instead of shattering into dagger-like shards. Chances for serious injury are minimized.

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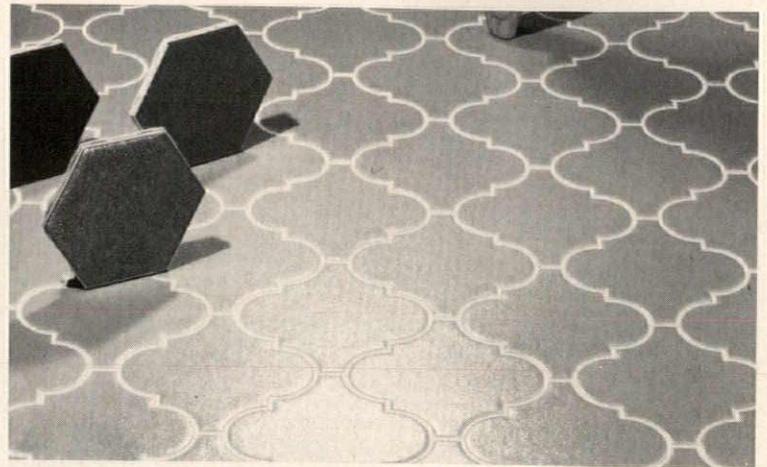
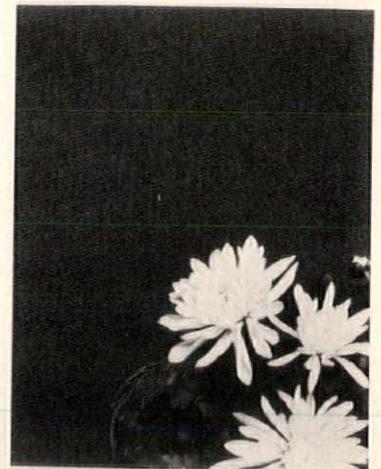
Vinyl asbestos floor tile, "Montclair", has a classic embossed design that provides a sculpted look while helping to conceal scuff-marks and subfloor irregularities. The 12'-square tiles come in a choice of four decorative colorways. Azrock, San Antonio, Tex. CIRCLE 218 ON READER SERVICE CARD

Heavy-duty Webbond carpet, with the look of a tufted floorcovering, is made of solution-dyed Marvess olefin. "Okracoke" is resistant to rot, moisture, mildew and insects, can be used indoors or out. Reeves Carpet, Cornelius, N.C.

CIRCLE 221 ON READER SERVICE CARD

Crystalline ceramic tiles, for floor and wall application, are offered in 5"-hexagon and 5<sup>7</sup>/<sub>16</sub>"-valencia shapes. Available in 21 colors from white to cobalt, the tiles feature a glazed surface with the texture of crystallized sugar. American Olean, Lansdale, Pa.

CIRCLE 222 ON READER SERVICE CARD



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CUPRINOL Stain and Wood Preservative keeps out water and protects best against rot, mildew discoloration and pigment wash-off. Protection for your home that lasts for years and years.

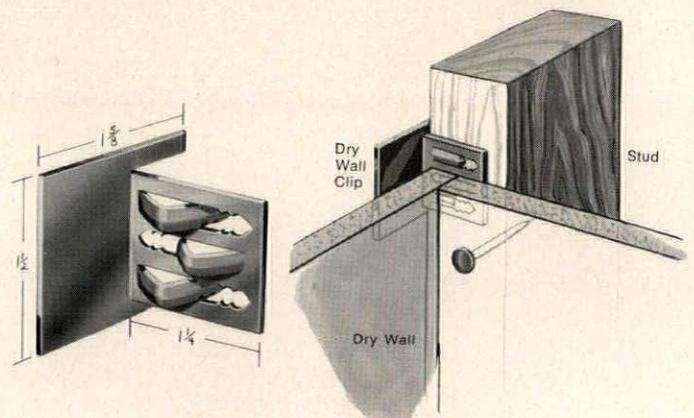
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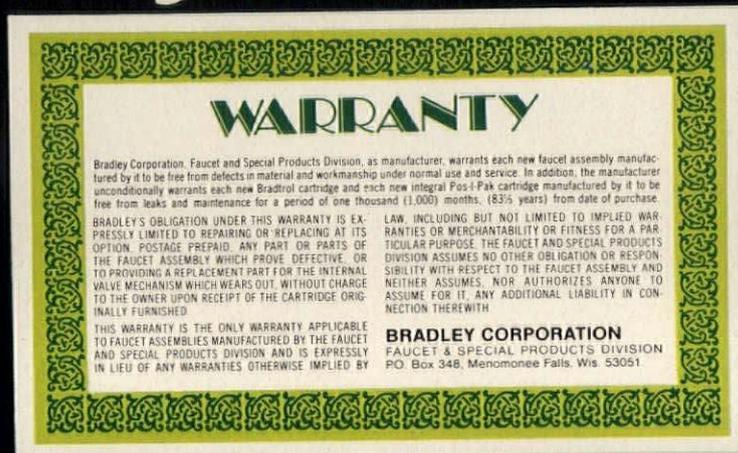
Avoid the high cost of lumber by replacing backing material with Panel Clip's new Dry Wall Clips. Save hours and reduce over-all framing time by not interrupting regular 16" stud spacing. Dry Wall Clips are manufactured from 18 gauge zinc-coated steel. Call or write today for samples and more information.



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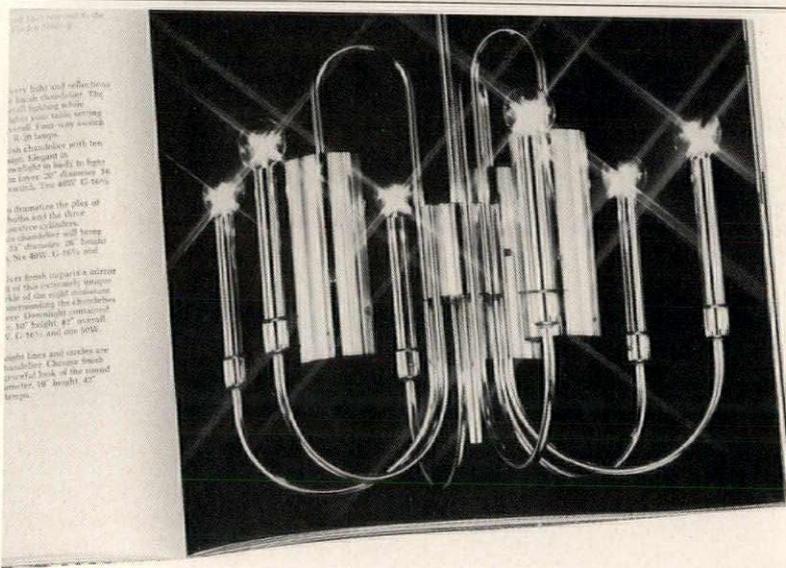


colors, the low-cost, easy-to-clean material can be used indoors or out. Falcon, Mountainside, N.J. CIRCLE 219 ON READER SERVICE CARD

Super-dense plush carpet, "Testimony", suitable for use in heavy traffic areas, is of continuous filament nylon and Herculon™ olefin. Available in 14 colorways, the carpet retails for about \$11.95 a sq. yd. Gulistan Carpet, New York City. CIRCLE 220 ON READER SERVICE CARD



No-wax, "Shinyl Vinyl" resilient flooring, "Reflection", comes in two patterns—"Espana" and "Palace Court" (shown). "Palace Court," a classic design of octagonal shapes with a fired-tile effect in 6 colors, features a textured surface. Congoleum, Kearny, N.J. CIRCLE 223 ON READER SERVICE CARD



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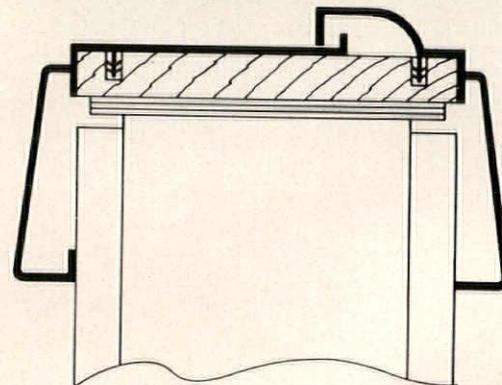
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CIRCLE 146 ON READER SERVICE CARD

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CIRCLE 94 ON READER SERVICE CARD



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Plant and harvest. Farmers have been doing it for centuries. Most sow in the spring, reap in the fall.

Potlatch people are farmers, too—tree farmers. But our crop interval is much longer. So long, in fact, that many people have never thought of timber as a crop.

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In Idaho, Potlatch foresters are leading the research effort in control of the pine bark beetle. In Minnesota, where natural seeding can't always be depended upon to quickly renew the forests, we plant an average of 1,000,000 trees annually.

Today there are healthy new forests growing on Potlatch land in the cedar, pine and fir country of Idaho, the aspen and northern pine stands of Minnesota, and the southern pine and hardwood regions of Arkansas.

While these forests are maturing, they are usually open to the public for recreation. Then, after 40, 50 or even 80 years, we harvest our crop. That's a long time to wait for return on investment, but Potlatch people believe good forest management is good sense and good business—both for today's shareholders and for future generations who will benefit tomorrow from the harvest of the trees we're planting today.

*Good forest management is good for wildlife, too. Write for our Idaho Wildlife brochure.*

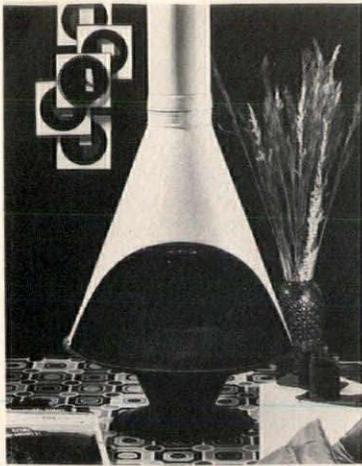
**Potlatch People Mean Business**

## Potlatch

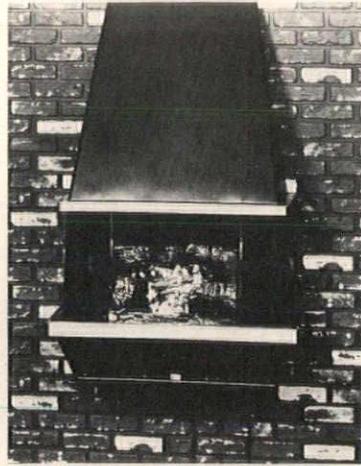
Potlatch Corporation  
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San Francisco, California 94119

Tree planting  
in Minnesota.

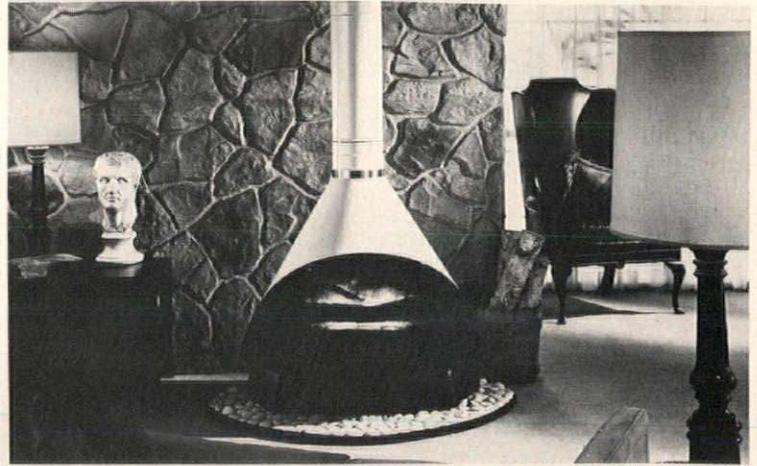
CIRCLE 147 ON READER SERVICE CARD



**Freestanding prefabricated fireplace, "Contempo,"** comes with decorative flue pipe to reach an 8' ceiling. Cone-shaped unit, with a wrap-around hood, can accommodate wood, gas or electric logs. A protective mesh screen is standard. Fireplace comes in white, orange, red or matte black. Arkla, Little Rock, Ark. CIRCLE 211 ON READER SERVICE CARD



**Decorative electric fireplace** provides an easy-to-install, auxiliary heat source. The unit plugs directly into any heavy-duty power line. It can be installed freestanding or mounted on the wall. Available in three heating capacities, the unit utilizes two 8" fans to distribute the warm air. Arvin, Columbus, Ind. CIRCLE 212 ON READER SERVICE CARD

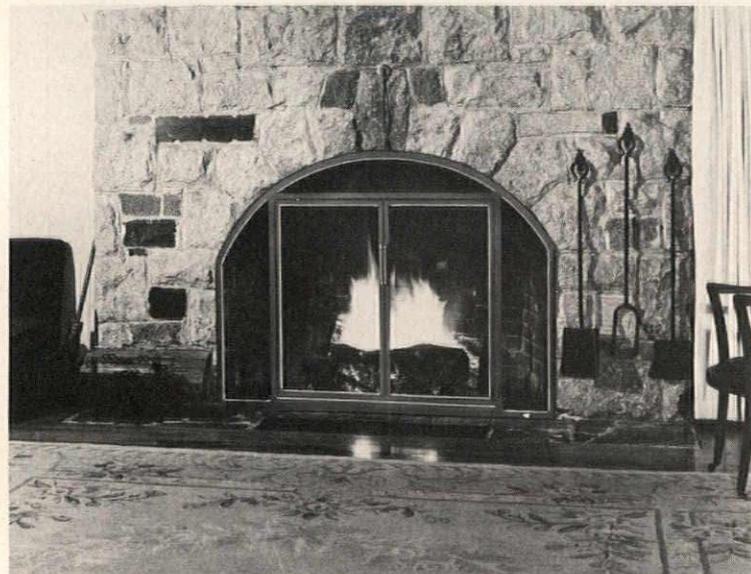
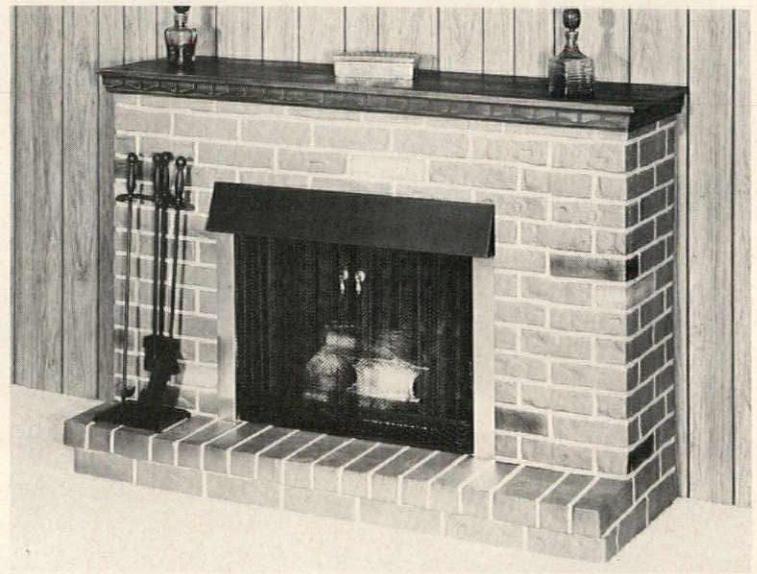


**Freestanding fireplace, "Moderne,"** can be woodburning or use gas or electric logs. The easy-to-install unit features an engineered-to-match chimney package that adapts to any roof configuration. Fireplaces come in a choice of six porcelain finishes or matte black enamel. Preway, Wisconsin Rapids, Wis. CIRCLE 215 ON READER SERVICE CARD

**Decorative electric fireplaces (below),** made of simulated stone and brick, are available with thermostatically controlled forced-air heaters. Units, offered in 40"- and 60"-widths, feature hearths, wood-grained mantels, flickering electric logs and black metal-mesh fire-screens. Rangaire, West, Tex. CIRCLE 216 ON READER SERVICE CARD



**Unique electric fireplace, "Concord,"** has an off-center design. The used-brick unit features a curved hearth and mantel top. Other fireplaces offered include the "Monterey" and the "Granada"—both open-ended units that can be used for wall or corner installations. Built-in black metal screens add an authentic look. Dyna, FAMILION, Lynwood, Calif. CIRCLE 213 ON READER SERVICE CARD



**Arch-topped fireplace screens** permit full appreciation of arched fireplaces. The standing or hanging screens come in mesh or in tempered-glass "Glassfyre" models. Available in polished, brushed or antique brass, copper or nickel, the screens can also be used to dress up dull rectangular fireplaces. Portland Willamette, Portland, Ore. CIRCLE 214 ON READER SERVICE CARD



**Freestanding cone-shaped fireplace, "Freeform,"** features a heavy-gauge steel baffle design inside that protects the sides and back of the firebox. A curved, fitted firescreen and matching-color flue pipe to reach an 8' ceiling are included. Unit is available in antique red or orange porcelain or matte black finishes. Superior, Fullerton, Calif. CIRCLE 217 ON READER SERVICE CARD



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Now, with six of the eight planned high rise units complete, SeaTowers is a luxurious recreation-oriented community of about 1200 persons.



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# TAPPAN

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Charles K. Cheezem  
President,  
Cheezem Development Corp.

# conversions:

a summary of  
selection  
and  
marketing  
considerations

## INTRODUCTION

This report was undertaken by Market Profiles, a nationally-known marketing, merchandising and research consulting firm headquartered on the West Coast. The purpose of the report is to present a study that outlines basic criteria being used in condominium projects in Southern California, concerning marketing and merchandising of the projects.

The study presents the following information on fifteen selected conversion developments in Orange County:

**Development Summary**—A brief discussion and description of the development.

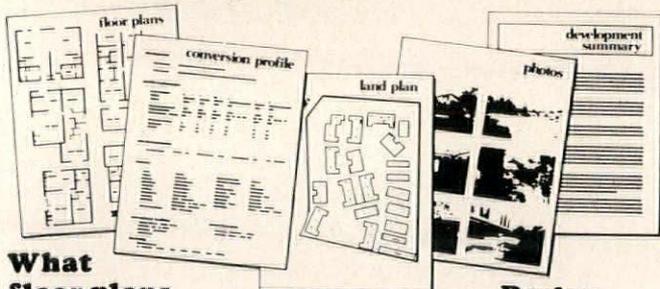
**Conversion Profile**—Provides price and rental ranges, plan types, square footage, elevation type, bedrooms/baths, plan mix, site characteristics, features included, recreational facilities, association fees and financing.

Floor Plans

Land Plans

Photos

What features are  
being included?



What  
floor plans  
are most  
popular?

Amenities

Design

## Order Form

Please send me \_\_\_\_\_ copies of the study, "CONVERSIONS: A SUMMARY OF SELECTION AND MARKETING CONSIDERATIONS," at Fifty Dollars (\$50.00) per copy. My check is enclosed.

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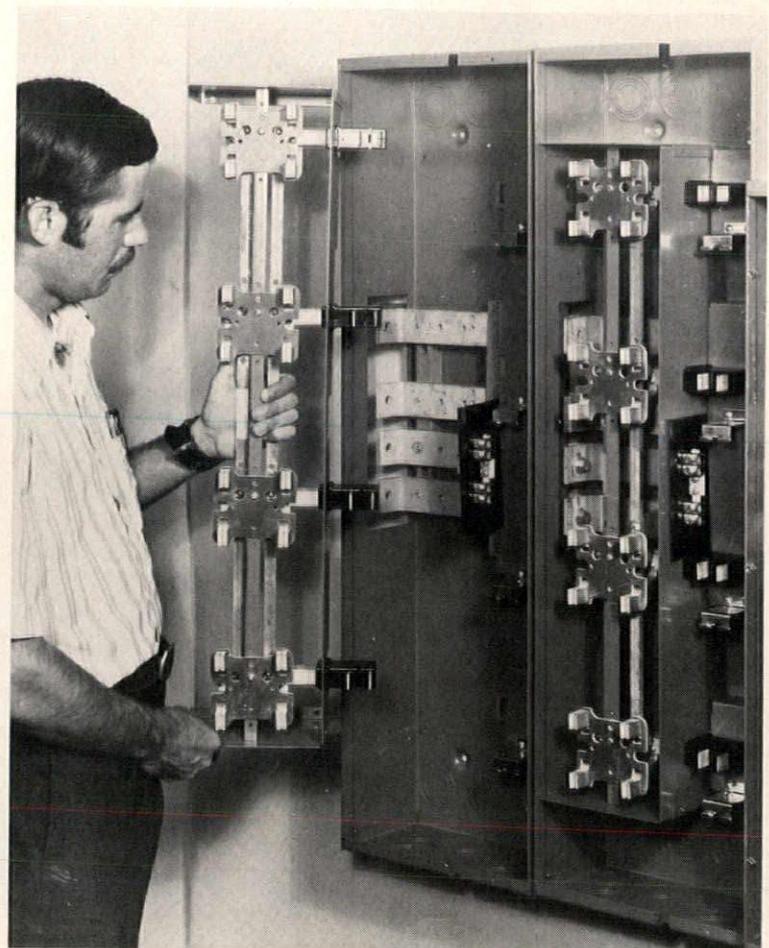
Company \_\_\_\_\_

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City \_\_\_\_\_

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

CIRCLE 150 ON READER SERVICE CARD



Space-saving stacking meter centers for apartment or light commercial use are easy to install and service. Units can be ordered to accommodate two, four or six 125 amp meters and breakers. Centers feature quick-lift interiors and main breaker mounts conveniently located beside corresponding meter sockets. Bryant, Bridgeport, Conn. CIRCLE 244 ON READER SERVICE CARD

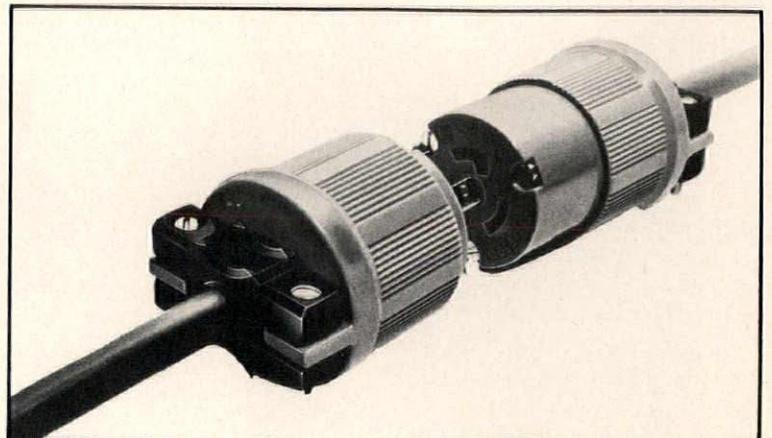


Portable ground tester quickly locates defective ground receptacles, reversed wiring and unsafe or improperly installed AC outlets. The unit tests the quality of receptacle grounds and verifies wiring and level of voltage available on the line. Data-Test, Concord, Calif.

CIRCLE 245 ON READER SERVICE CARD

Locking caps and connectors in NEMA 4-pole and 5-pole configurations feature shells of nylon and terminal bodies of Lexan. A Neoprene safety seal protects the terminal area from moisture and foreign matter, preventing short circuits. Arrow-Hart, Hartford, Conn.

CIRCLE 246 ON READER SERVICE CARD





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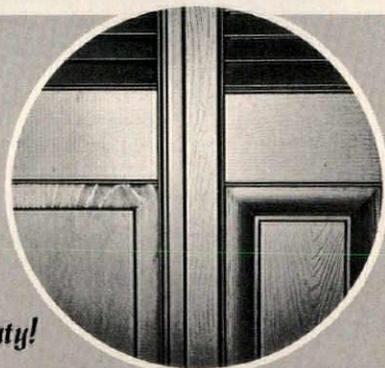
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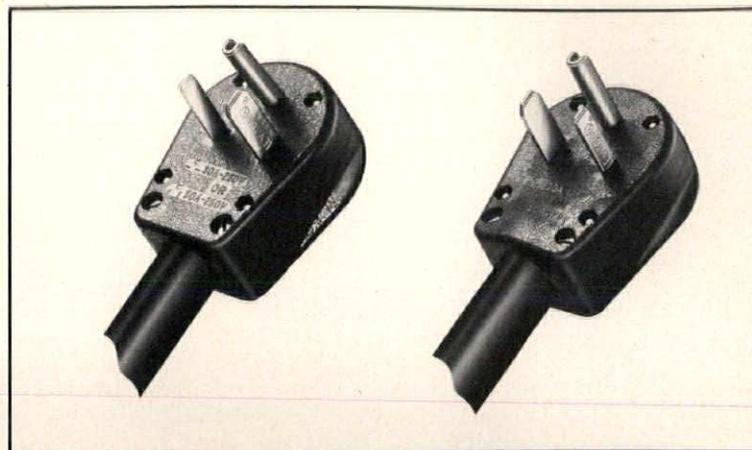
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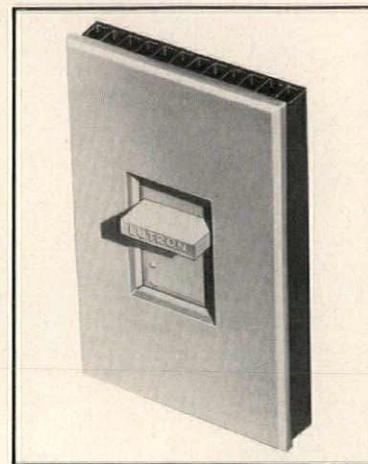
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CIRCLE 152 ON READER SERVICE CARD



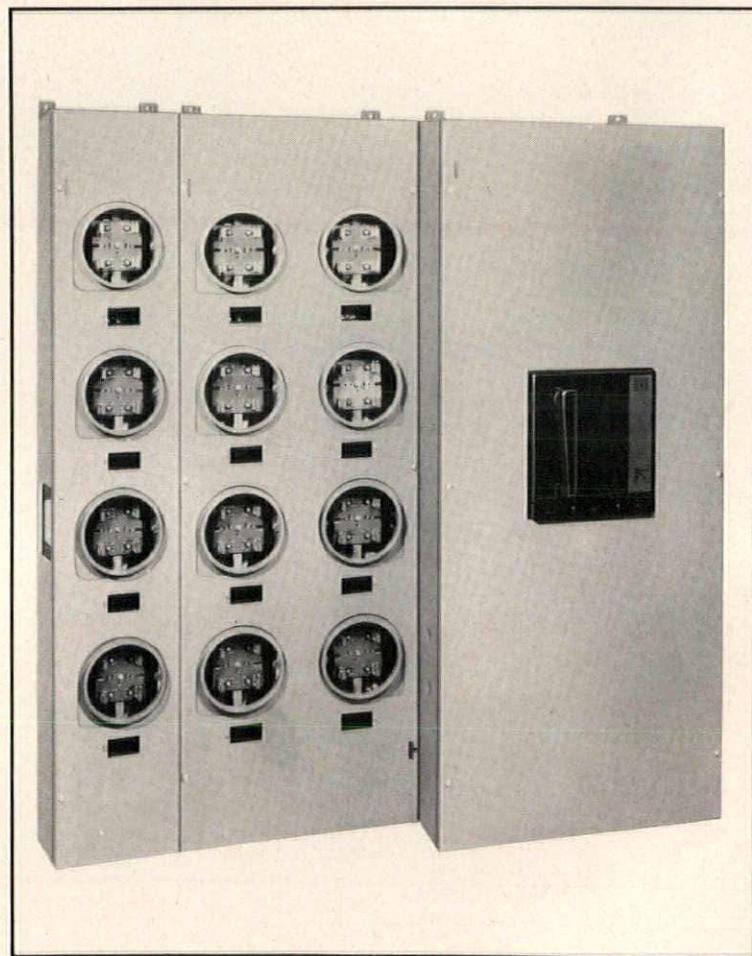
Line of wiring devices and cord sets, geared to the air conditioning and refrigeration market, includes the dual-power angle plugs shown, receptacles, wall plates, connectors and extension and supply cords. All meet UL and federal requirements. Leviton, Brooklyn, N.Y.

CIRCLE 247 ON READER SERVICE CARD



Contemporary-styled dimmers feature solid state slide controls. Available in fluorescent and incandescent models, "Nova" dimmers are designed so that up to 2,000 watts of control can fit into a single-gang wall box. Lutron, Coopersburg, Pa.

CIRCLE 248 ON READER SERVICE CARD



Indoor grouped metering center is especially suited to apartment buildings. Predrilled, prepositioned mounting brackets make installation easy. Units come with either plug-on circuit-breaker space or factory-installed breakers. Meter sockets, rated at 200 amps, are bussed directly to the circuit breakers. Factory-installed equipment ground terminals can be removed in the field if need be. Square D, Lexington, Ky. CIRCLE 249 ON READER SERVICE CARD

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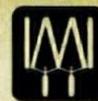
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And you can begin finish work on each floor as soon as the masons begin erecting the floor above it. So your building is finished faster. And you can stop paying interim interest and start charging rent.

You save on maintenance costs too. Because masonry doesn't warp, dent, bend, buckle or rot. It gives superior fireproofing and sound control. And with its inherent beauty, it never needs painting.

When you add all these savings up, you can save enough money to add that eleventh story. If that sounds like an interesting prospect to you, mail this coupon. We'll send you the complete story.



International Masonry Institute  
Suite 1001 823 15th Street, N. W.  
Washington, D. C. 20005 HH

Send me information on the modern  
loadbearing masonry building system.

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Address \_\_\_\_\_

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Nature of Business \_\_\_\_\_



## Consider Sears. We've got 18 thru-the-wall air conditioners.

Two complete lines of thru-the-wall air conditioners. 18 different models for you to consider — one of them has *got* to be right for you. 10 of them heat *and* cool, with anywhere from 8,400 to 15,000 BTUs of heating capacity. (6,500 to 13,500 BTUs cooling range.)

The Coldspot line, pictured above, comes with a special galvanized steel brace in the sleeve to protect it from damage before and during installation. All models in this line have total air exhaust, a system which can change the air in a room in just minutes.

The Wall Temp line (not pictured here) comes with an extra heavy duty sleeve, designed with a minimum depth to flush mount inside or outside any type wall construction with little or no protrusion into the room.

And the prices are right!

Consider Sears. Because you can trust Sears to make a total commitment to your contract air conditioning needs.

**Here are 10 good reasons to consider Sears.**

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

**OK I'll consider Sears Contract Sales**

- Send brochure     Have Contract Specialist call  
 Send address of nearest Contract Sales office

Name \_\_\_\_\_

Position \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

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

Dept. 733G, Sears, Roebuck and Co., Sears Tower  
 Chicago, Illinois 60684/Air Conditioner 16-HH-1073



## Help get her out of the racket.

Hear the thump. The bump. The din. It's coming right through the floor. And we dare you to try sleeping with noise like that.

People living in multi-family dwellings

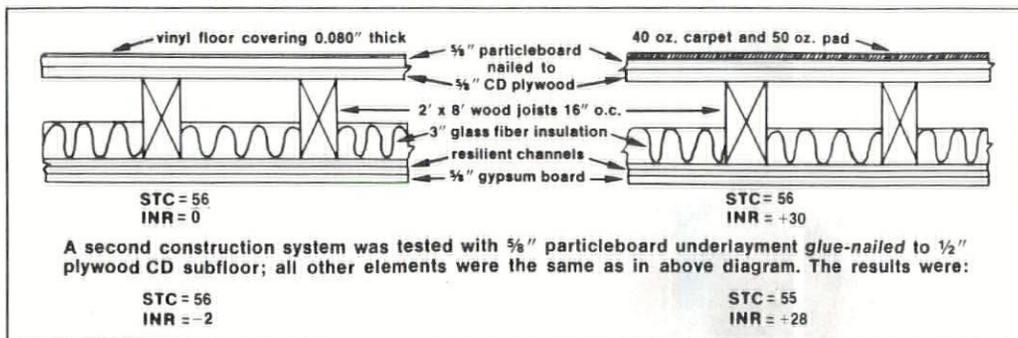
of its particleboard two-floor system. The results were eye popping, not ear shattering.

Using two different types of standard, code approved constructions and testing

Now, compare the numerical ratings with other floor systems. You'll see that particleboard's two-floor system exceeds other wood floor systems by wide margins. While the carpet and pad contribute heavily toward all STC and INR values, particleboard's acoustical properties out-perform all other underlayments, and the two-floor system makes a major difference in cutting out the thumps, bumps, and din commonly found in multi-family dwellings.

So, when you're preparing to build, check out the particleboard two-floor system. That way you'll be helping yourself. And you'll be keeping a girl out of the racket too.

For further technical information, write the National Particleboard Association, 2306 Perkins Place, Silver Spring, Maryland 20910.



don't need that racket. They can live elsewhere or keep complaining until you can't stand the racket.

The National Particleboard Association recently ran a series of sound tests at one of the most famous acoustical laboratories in the country to test the sound transmission and impact noise resistance levels

each with both a vinyl covering and a pad and carpet, the STC and INR ratings were extraordinary as shown in the diagrams.



**National Particleboard Association**  
2306 Perkins Place,  
Silver Spring, Md. 20910

NPA Members: (those with asterisks manufacture underlayment)

American Forest Products Corp.	Hambro Forest Products, Inc.	Southwest Forest Industries*
Boise Cascade Corp.*	International Paper Co.*	Temple Industries, Inc.*
Brooks-Willamette Corp.*	Louisiana Pacific Corp.*	Tenex Division
Cascade Fiber Co.*	Mexwood Products, Inc.*	The Pack River Co.
Collins Pine Co.	Olinkraft, Inc.*	Timber Products Co.*
Duraflake Co.*	Rodman Industries, Inc.	Union Camp Corp.
Georgia-Pacific Corp.*	Resinwood Division	Weyerhaeuser Co.*

# "Jubilee"

## The quick, non-metallic shower.

**QUICK TO INSTALL.** Free-standing, one piece modified acrylic wall unit unfolds, slips into lightweight Molded-Stone® base. Walls are reversible for right or left hand plumbing connections. Molded-Stone® header fits onto top. Comes complete, ready to hook up in one easy-to-handle 80-lb. carton. Optional Jiffie-Joint® drain connector eliminates caulking.

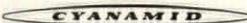
**QUICK TO SELL.** No metal to rust, no dirt-catching wall seams or corner joints... maintenance is a snap. Contoured safety panel protects against accidental bumping of valves. Complete with curtain and holders or optional Neptune door. "Jubilee" is perfect for vacation home, mobile home and lodge.

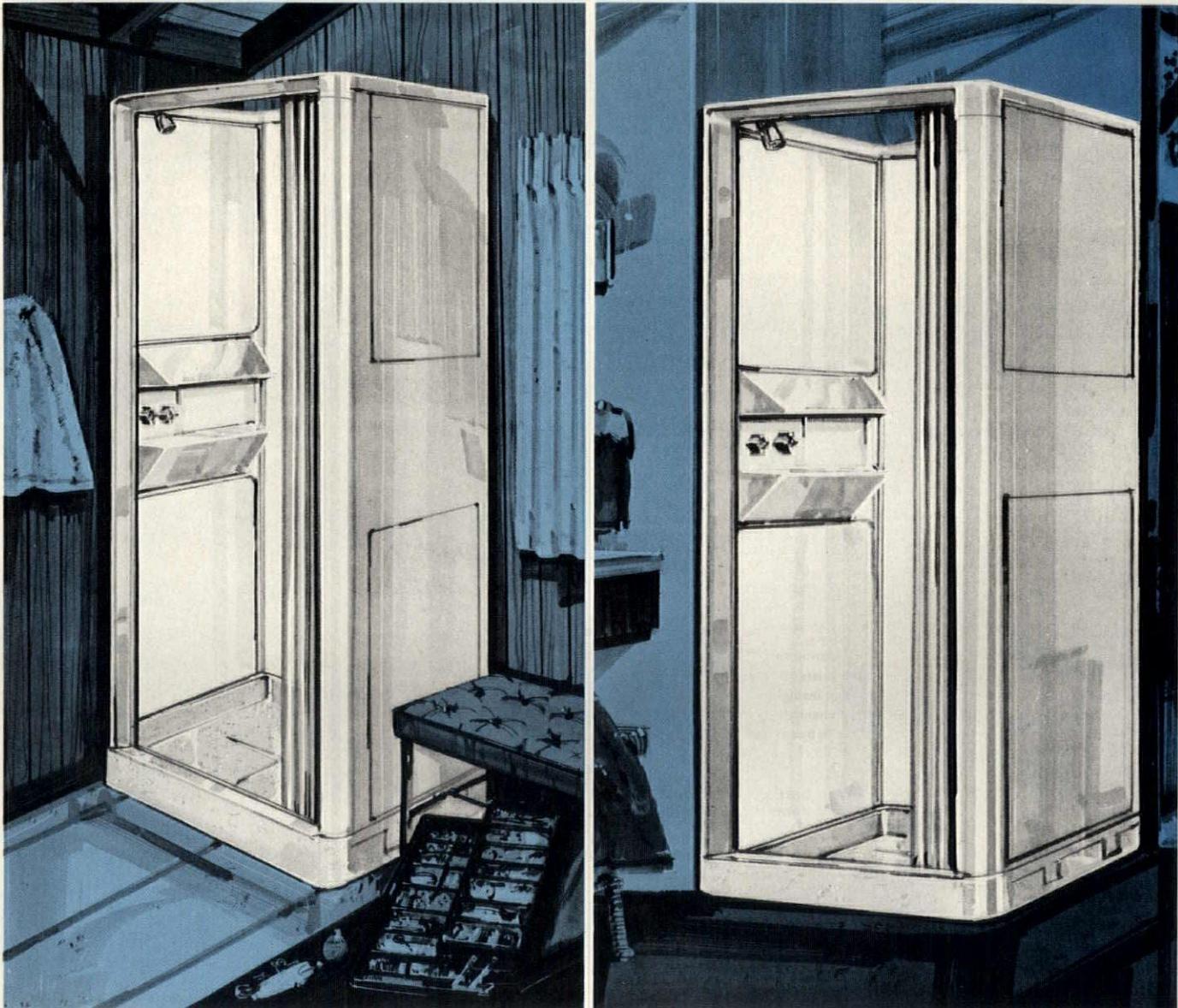
Learn how "Jubilee" can add to your sales and profit. Quick, contact your Fiat representative, or write Dept. HH-10.

QUALITY BY DESIGN



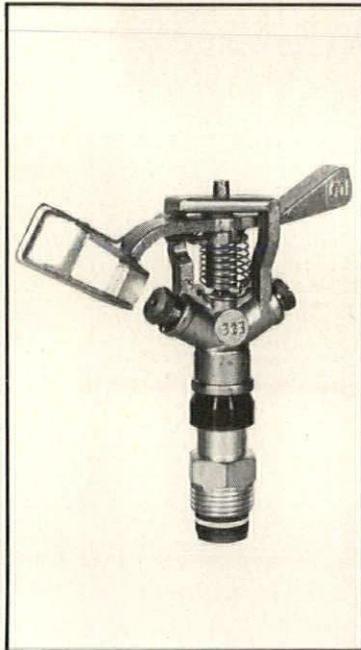
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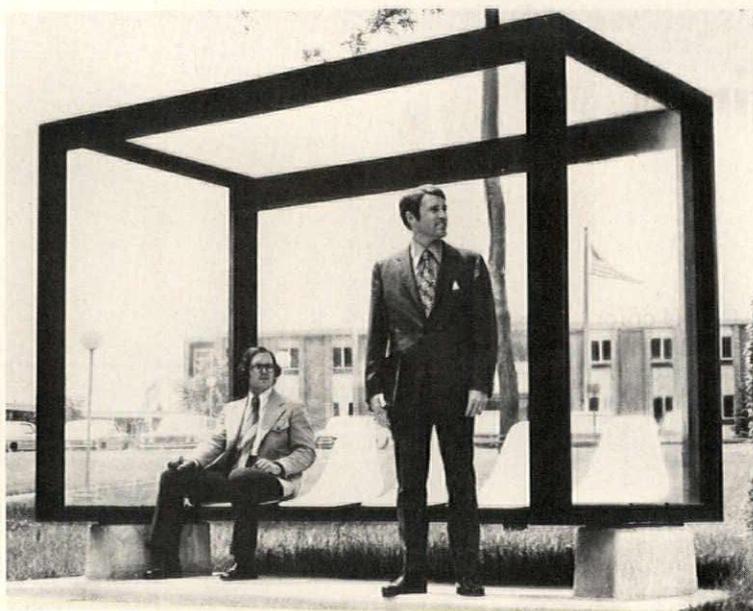


**Marine retaining-wall system, Shore All™** protects waterfront property from the sea. A special corrosion-resistant corrugated bulkhead is formed from sheets of durable aluminum. Sheets are joined by sand-tight ball-and-socket joints and capped with an aluminum alloy extrusion that is bolted into predrilled holes. Kaiser, Oakland, Calif. CIRCLE 231 ON READER SERVICE CARD



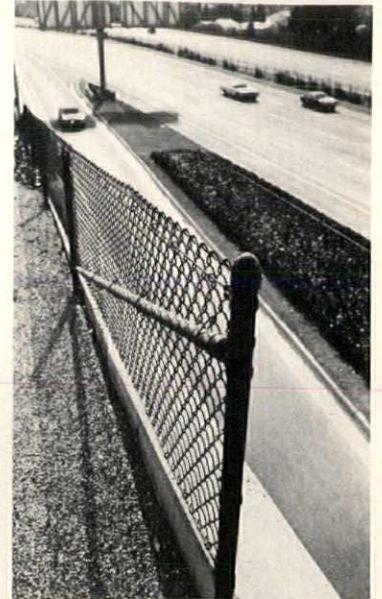
**Solid set sprinkler** for heavy watering and irrigation can be automatically or manually controlled. The unit is of high-grade die castings that provide for smooth water passage. A high degree uniformity of water distribution is assured when sprinklers are properly spaced. Factory-tested sprinkler, equipped with a 7/64" nozzle, rotates at one revolution every 50 secs. Melnor, Monachie, N.J. CIRCLE 232 ON READER SERVICE CARD

**Outdoor people shelter** provides protection from the elements. Unit is constructed of a natural or black anodized aluminum frame and panels of 1/4"-thick sheets of gray-tinted Plexiglas® acrylic. Sides of the easy-to-install shelter are bolted to 1'-high concrete blocks. Easy-to-maintain unit can be equipped with seats, lighting and wind screens. Tubular Products, Soderton, Pa. CIRCLE 233 ON READER SERVICE CARD



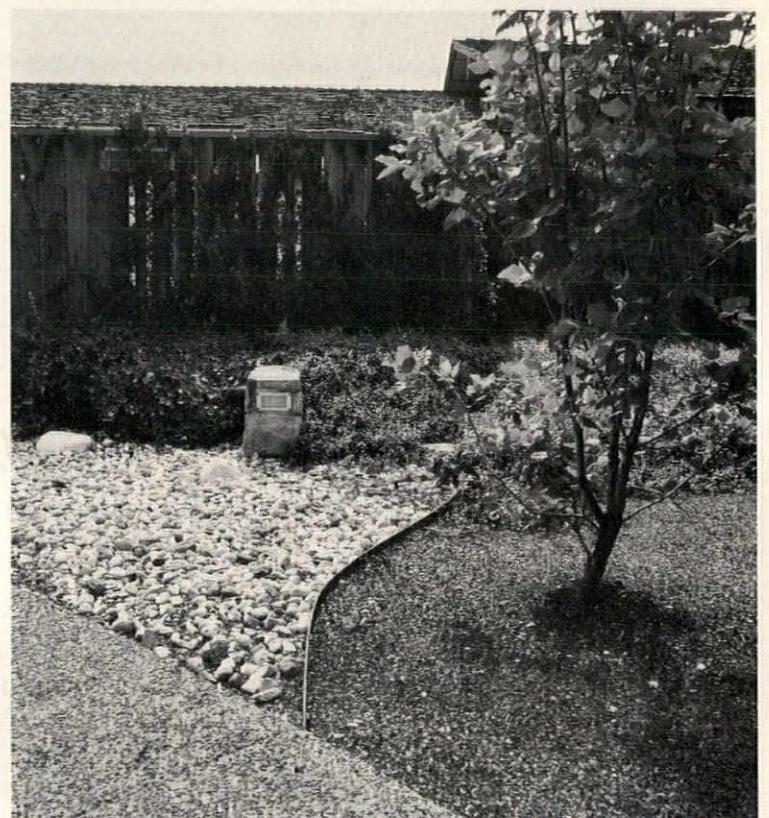
**Vinyl-coated metal fencing, Durogard™**, is produced by an exclusive heat fusion process. The non-toxic plastic coating provides a smooth, lustrous finish that is weather, smog and salt-air resistant. The thick vinyl also prevents rust and corrosion eliminating the need for painting or other costly maintenance. Coating comes in a variety of colors. Durogard, Torrance, Calif.

CIRCLE 234 ON READER SERVICE CARD



**Decorative steel lawn-edging** for landscape application is flexible enough to be curved and shaped as needed. The material, supplied in 4"x30' coils, is offered in white, yellow, green, bitter-sweet, brown and terracotta. Edging also comes in aluminum or plastic. Marathon Carey-McFall, Philadelphia, Pa.

CIRCLE 235 ON READER SERVICE CARD



**Landscape edging** is used to define pathways and perimeter strips, to separate planted areas, to prevent edge erosion and to retain paving or gravel. Easy-to-install edging is available in 16' or 20' lengths or in pre-formed squares and circles for around trees and plants. Special paint finish comes in either green or black. Ryerson, Chicago. CIRCLE 236 ON READER SERVICE CARD



The siding shown above is eight-inch horizontal. It's also available in double four-inch and double five-inch horizontal or 12-inch vertical panels. Matching V-groove soffit and fascia come in 12-inch panels.

4-1

## Let PPG color your thinking about aluminum siding, soffit and fascia.

Color. It gives you a lot to sell, but very little to do. That is, when you use matching or complementary aluminum siding and soffit coated with DURACRON® color finishes from PPG.

And you're sure of a perfect color match, too. Because DURACRON coatings are scientifically formulated and baked on.

You don't have to paint these materials. Your customer won't either, and he'll be thanking you for a long

time. Because DURACRON color coatings stay bright and attractive, without the brush-and-bucket routine every few years.

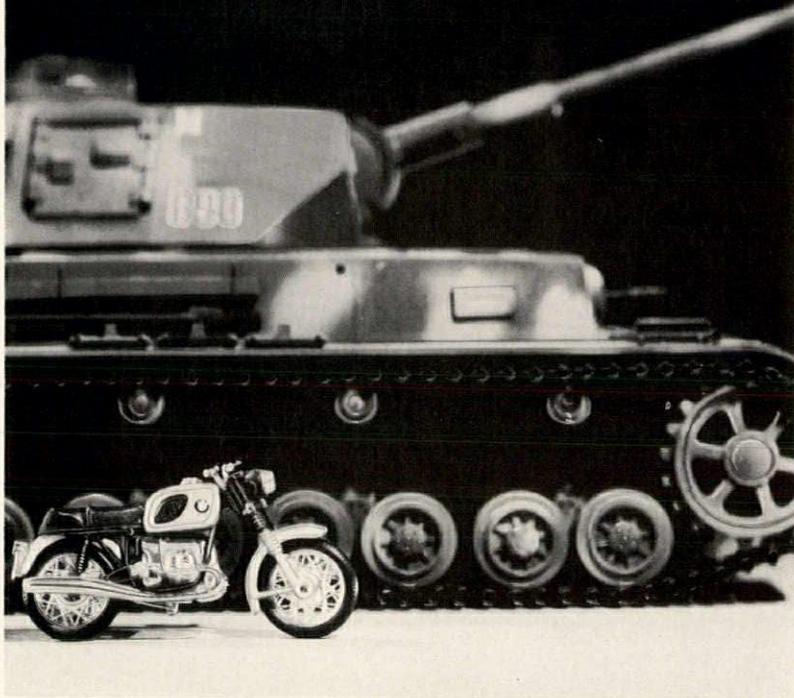
Come on, color your thinking. And match it perfectly with DURACRON-coated aluminum products.

For more information, write: PPG Industries, Dept. 13S, One Gateway Center, Pittsburgh, Pa. 15222.

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# Raynor Doors For The Most Unlikely Garagemates



While most people don't garage a BMW motorcycle and a World War II tank side by side, you do find some unusual garagemates. Campers and bicycles. Trucks and lawnmowers. And if the requirement is for a custom door size, your best bet is Raynor. Because Raynor can make the door you need—in fiberglass, wood, steel or aluminum in a vast range of styles. No matter what kind of enclosure you're planning, chances are better than good that Raynor has the answer in quality garage doors. To be sure you have the information at your fingertips, send for your free catalog.

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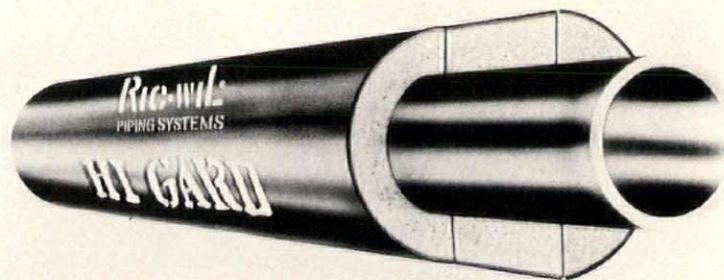


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The Brand You Can Depend On

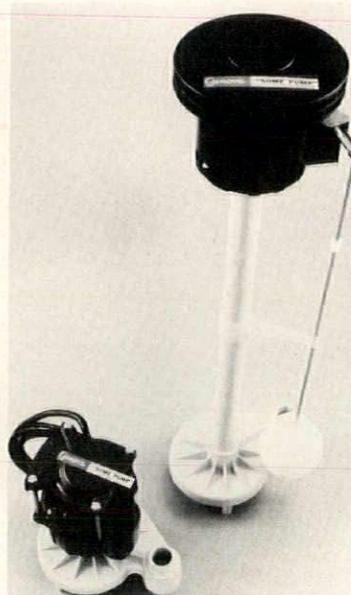
CIRCLE 172 ON READER SERVICE CARD

## PRODUCTS/PLUMBING, PIPES



**Prefabricated insulated piping**, with up to 24"-diameter PVC plastic outer jacket, is for indoor and outdoor overhead distribution lines. The PVC jacket, which can be used with any material carrier pipe, resists corrosion and is chemically inert. Standard pipe sections can be joined with fittings or supplied with end grooving. Ric-Wil, Brecksville, Ohio.

CIRCLE 237 ON READER SERVICE CARD



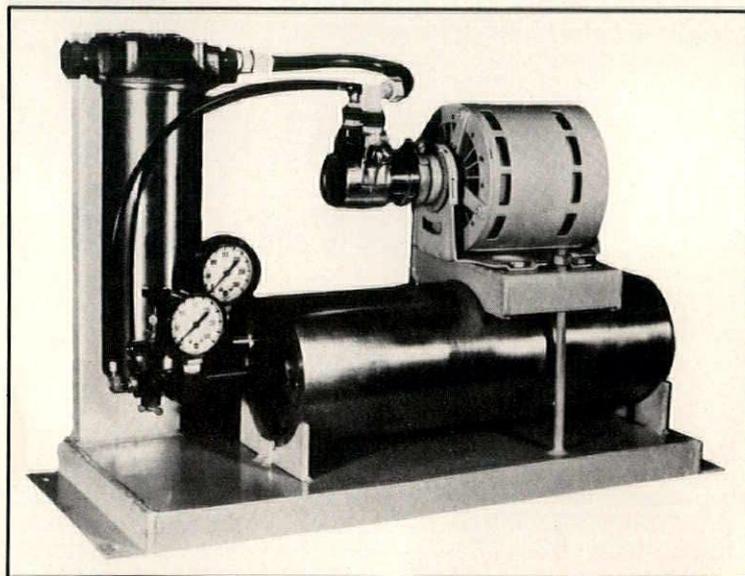
**Improved sump pumps** are of PVC rigid vinyl. Two new models—a submersible and an upright—utilize 1/8 hp motors equipped with overload protectors. New models of the submersible unit can be distinguished from earlier ones by the brown color of the motor. The upright model uses a rod-and-float-actuated switch. Genova, Davison, Mich.

CIRCLE 238 ON READER SERVICE CARD



**Water line fittings**, designed specifically for use with polybutylene flexible tubing, make installation and service of mobile home potable-water lines simple. Solvents, cements and joint-cleaning are unnecessary. Fittings, in coupling or tee configurations, engineered for on-site or factory assembly, use a single-crimp repetitive connection technique. Amp, Valley Forge, Pa.

CIRCLE 239 ON READER SERVICE CARD

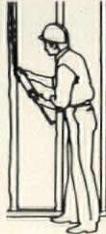


**Household-size reverse osmosis water-treatment system** reduces dissolved solids by as much as 95% in up to 500 gallons of water per day. The system, which cuts chlorides, sulfates, sodium and calcium, can be adapted to remove iron oxide and hydrogen sulfide as well. It can also be used in conjunction with water softening or chemical pretreatment processes and a water storage tank. Puredesal, Levittown, Pa.

CIRCLE 240 ON READER SERVICE CARD

# DURABOND Adhesives from United States Gypsum. Pick the right number to do each job right.

**DURABOND 200**  
for gypsum panel attachment to wood or metal framing. Solvent-based. Gives controlled vehicle evaporation in damp or cold weather.



U.S.G. gives you the one right DURABOND® Adhesive for each job because there is no single all-purpose adhesive made today that can meet all the specialized needs of different applications. That's why we recommend that you order by number. DURABOND Adhesives are available in 30-ounce cartridges and 5-gallon cans, as shown. See your U.S.G. Representative for specifics. Or write to us at 101 S. Wacker Dr., Chicago, Ill. 60606, Dept. HH-103.

**DURABOND 300**  
for gypsum panel attachment to wood framing. Water-based. Offers safety, ease of application and easy clean-up at temperatures above 50°F.



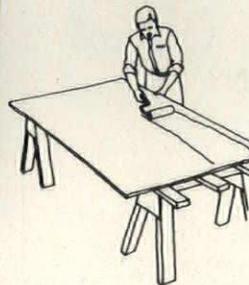
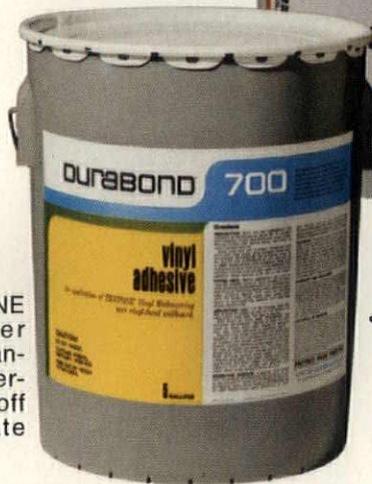
**DURABOND 500**  
for bonding one gypsum panel to another; or to sound surfaces of clean, dry, above-grade, monolithic concrete, concrete block, wood fiber sound deadening board, expanded polystyrene, urethane rigid foam insulation.



**DURABOND 600**  
for contact lamination of gypsum panels in double-layer systems. Water-based. May be applied with a short-nap paint roller to speed application.



**DURABOND 700**  
for application of TEXTONE Vinyl Wall-covering over vinyl surfaces, gypsum panels, painted surfaces. Water-based. No need to strip off old vinyl; allows adequate working time.



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Cabinets bearing this seal meet or exceed ANSI A161.1/1973 "Minimum Construction and Performance Standards for Kitchen Cabinets."\* Certified Manufacturers warrant that their cabinets meet these standards. Your responsibility ends and the manufacturer's begins when you order or specify certified cabinets.

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\*Copy of Standards available for \$2.00  
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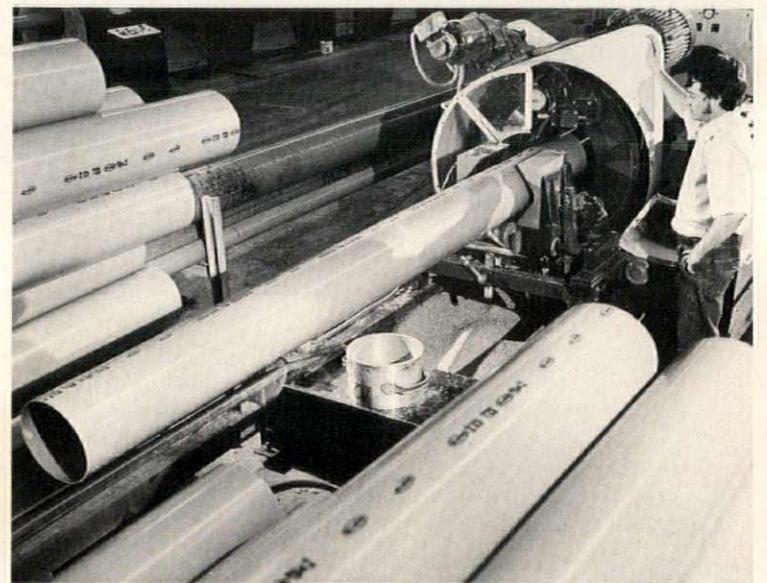
CIRCLE 174 ON READER SERVICE CARD

## PRODUCTS/PLUMBING, PIPES



Low-cost, submersible sump pump operates on the vortex principle—a polypropylene impeller spins at 3,100 rpm creating a whirlpool that passes lint and solids without clogging the mechanism. Top-suction pump is actuated by a rising water level. The lightweight unit has a housing of polycarbonate instead of metal. Penberthy, Prophetstown, Ill. CIRCLE 241 ON READER SERVICE CARD

Water conditioning equipment is engineered around a motor-driven, all-brass valve system. Corrosion-proof valve, with only one moving part, features positive time control for automatic brine refill. The line includes a cabinet model with a fiber glass mineral tank, a fiber glass automatic water softener with separate brine tank and a series of special filters. Myers, Ashland, Ohio. CIRCLE 242 ON READER SERVICE CARD



Water transmission pipes, manufactured of Goodyear PVC plastic, utilize a patented Bell-tite joint system that eliminates the need for cementing or solvent welding. The system permanently seals two lengths of pipes using a rubber gasket. Plastic pipes—12" in diameter or less—can also be adapted to iron pipe jointing systems to permit a smooth transition from iron to plastic piping. Clow, Pell City, Ala. CIRCLE 243 ON READER SERVICE CARD

# TEST PROVES: NO NYLON FIBER HIDES SOIL BETTER THAN ENKALURE II.

The truth is out about soil-hiding nylon commercial carpet fiber.

Enkalure® II is as good as the best.

It's been tested and proven by the independent testing laboratory, Nationwide Consumer Testing Institute. They placed carpets made of the leading nylon fibers in one of the most heavily traffic'd airports in the country.

And when the results came in, Enkalure II's soil-hiding ability proved to be every bit as good as the best-known soil-hiding nylon.

The reason is that, unlike conventional nylon fibers, Enkalure II bulked continuous filament nylon and staple fiber have no deep grooves to trap and hold dirt. Also, its special construction causes light actually

to bounce off the fiber in every direction. So the color looks clean, even when the carpet is dirty.

Anyone installing Enkalure II has our guarantee that it will not wear more than an average of 10% in five years, or we'll replace it.

If you have the kind of floor that takes a lot of traffic as well as a lot of dirt, you would do very well to put down carpeting made of Enkalure II soil-hiding nylon.

In fact, now we know you can't do any better.

For specific carpet information and a 14-page report of the test results, contact American Enka (Dept.HH), 530 5th Avenue, N.Y., N.Y. 10036. (212) 661-6600.

**ENKALURE II.  
THE OTHER LEADING  
SOIL-HIDING NYLON.  
ENKA**

CIRCLE 175 ON READER SERVICE CARD

ENKALURE II IS A REG. T.M. FOR SOIL-HIDING, MULTIBOAL NYLON FIBER MANUFACTURED BY AMERICAN ENKA CO., ENKA, N.C., A PART OF ALZONA INC. ENKALURE II IS LICENSED FOR USE IN CARPET MANUFACTURED ACCORDING TO QUALITY SPECIFICATIONS SET BY ENKA.



# PRODUCTS '74

New Products from House & Home Advertisers



## a timesaving guide to the 1974 NAHB exhibits

Builders attending the big sprawling NAHB convention in Houston next January will face a bewildering array of products, new and old, spread out over a huge exhibit area. Products '74 has been created by House & Home and its advertisers to organize your shopping tour of this impressive display. Copies will be available free at Houston.

### see the best, newest, most exciting

This pocket sized guide to the exhibits is a collection of building products, materials, tools and equipment . . . in each case especially selected by the exhibitors themselves as being the best, the newest, the most exciting they will be offering in 1974. Each product will be handsomely illustrated in full color, described in detail and identified by company and booth number.

### save time and steps

The order of presentation in Products '74 will be by booth sequence enabling you to move quickly and

efficiently through the aisles pin-pointing just the specific products of interest to you.

The booth numbers will also be color coded to match the carpeting and banners that identify the different sections of the exhibit area. This means you can start your Products '74 tour at any exhibit and still save hours of time and thousands of footsteps.

### can't make the show?

If you can't make the show this year you can use Products '74 to see for yourself just what the participating exhibitors are displaying as their

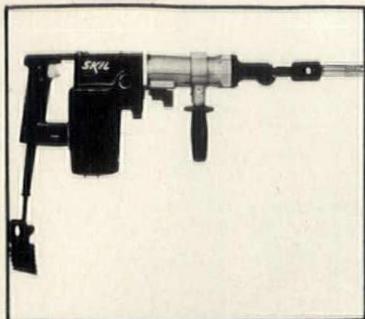
best, their newest, their most exciting. Every copy of Products '74, including those distributed in Houston, will have two reader service cards so that you and your associates can request catalog information by mail.

### reserve your copy now

If you can't make the show, you can reserve a copy now by sending two dollars along with your name and address to Products '74, House & Home, 1221 Avenue of the Americas, New York, New York 10020. Your copy will be mailed immediately on publication in January.

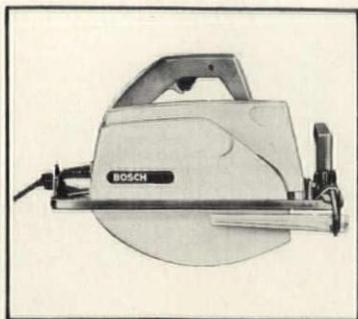
Be sure to attend the NAHB Convention in Houston: January 20-24, 1974

PRODUCTS/TOOLS, EQUIPMENT



Rotary hammers simplify and speed the setting of self-drill anchors. By setting the "Roto-set" control to hammer, an operator can position the anchor and start the hole. Then, without even turning off the tool, he can flip the control to hammer-drill and drill to the proper depth. Skil, Chicago.

CIRCLE 250 ON READER SERVICE CARD



Portable circular saws, with fully enclosed blades, are double insulated. Available in four sizes, saws feature anti-pinch splitters, blade clutches, sawdust ejection chutes and high torque motors. Tools come with depth gauge calibrations in both inches and millimeters. Robert Bosch, Broadview, Ill.

CIRCLE 251 ON READER SERVICE CARD



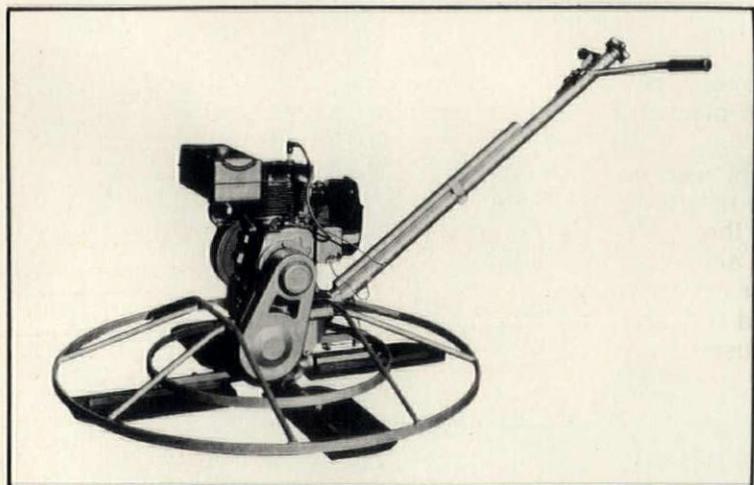
High-speed cut-off saw, "Ripper," can be used on metal, concrete, wood or composition board. The easy-to-manuever tool features a fast-starting McCulloch gasoline-powered engine. Blade speed is 4,800 rpm. "Engineered Balance" built into the unit provides superior cutting control. Stow Mfg., Binghamton, N.Y.

CIRCLE 252 ON READER SERVICE CARD



Self-contained utility breaker meets the demands of extended use under punishing operating conditions. The gasoline-driven tool is equipped with a 5 cu. inch, 2.6 hp two-cycle, air-cooled engine. Breaker meets OSHA requirements and features a sound muffler to hold down noise level. Wacker, Milwaukee, Wis.

CIRCLE 253 ON READER SERVICE CARD



Power trowels for concrete work are chatter-free. An improved shock mounting of the stationary guard rings absorbs vibration. Gas-powered machines feature improved belt guards, easy trowel pitch adjustment, automatic safety switches, extra long handles and low centers of gravity for balance. Whiteman, Pacoima, Calif.

CIRCLE 254 ON READER SERVICE CARD

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AND  
BUILDING SYSTEMS



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CIRCLE 95 ON READER SERVICE CARD

LOOK AGAIN



If you think all shower doors are  
the same, take a better look at  
TUB-MASTER Folding Shower Doors

TUB-MASTER CORP. 413 Virginia Dr., Orlando, Fla. 32803  
2165-B S. Dupont, Anaheim, Cal. 92806

CIRCLE 177 ON READER SERVICE CARD

H&H OCTOBER 1973 177

# The giants aren't that big anymore!

Zenith used to feel a little undersized when it came to competing with the giant medicine cabinet manufacturers. But not anymore.

We've grown up. First, we spent a lot of time determining exactly what builders really wanted. Then we made sure they got it:

PRICES that are as competitively sharp as a Las Vegas oddsmaker.

DELIVERY that's always on time, usually early.

QUALITY that shows in the closeups . . . in the products as well as the pictures.

STYLING that's up to the minute for today's homes.

And a complete line of over 50 impressive cabinets.

No doubt about it: we've come a long way. You might even call us The Little Giant.

Why not get the details? Contact your nearest distributor or sales rep. Or write for our free full color catalog.

**Zenith . . . we live up to our name!**



# Zenith

## METAL PRODUCTS CORPORATION

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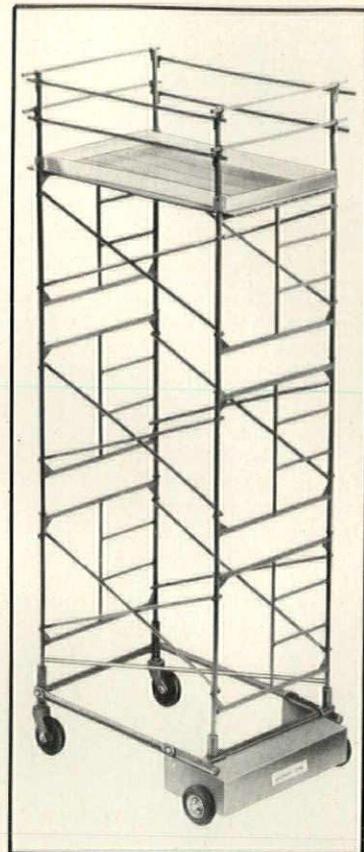


## PRODUCTS/TOOLS, EQUIPMENT



**Pneumatic drill**, with a pistol handle grip and compact 3 hp rotary vane motor, is designed for minimum operator fatigue. Lightweight, heavy-duty tool has an optional overhead hose that holds sound level at 75 decibels. Drill features a rear-exhaust and an adjustable speed regulator. Dotco, Hicksville, Ohio.

CIRCLE 255 ON READER SERVICE CARD



**Lightweight electric power source** is capable of driving a fully assembled movable scaffold at speeds up to 35 ft. per minute. The low-cost unit operates on self-contained batteries or house current. It can be controlled by pushbutton from the top of the scaffold or from ground level. Deal, Easton, Pa.

CIRCLE 256 ON READER SERVICE CARD



**Molded plastic cab** is offered as standard for the 500 lb. capacity maintenance-man attachment for lift trucks. The three layer laminated unit, measuring 25"x32"x42", has an open front for access to work. The fire-resistant cab is fastened to the boom and can be easily and quickly removed. Allis-Chalmers, Milwaukee, Wis. CIRCLE 257 ON READER SERVICE CARD

## Paint job, PF-L style.

PF-L® siding from U.S. Plywood. The minimum-maintenance exterior that can turn your buildings into best sellers. Because it's surfaced with Tedlar® A polyvinyl fluoride film that's just about the most durable exterior finish ever developed.

PF-L comes clean with a simple hosing. Even really difficult staining agents, such as roofing tar, wipe off with soapy water, solvents or detergents.

Thanks to Tedlar, PF-L is unaffected by the usual weatherers like chemicals,

soil, salt air, sandstorms, rain, hail and extreme temperature.

It has great color stability, too. And because PF-L is naturally resilient hardboard, it resists dents, gouges and other damage.

Another advantage of PF-L is that it's a money-saver to install. Finished walls can be put up in any weather, by ordinary workers, with conventional carpentry tools, either direct-to-stud or over sheathing.

PF-L is available in Lap or Board and

Batten. In Shell White, Granite Gray, Doeskin, Georgian Gold and Bayberry, with a full line of Tedlar surfaced accessories to match.

PF-L. A great way to build in minimum maintenance in multi-family and single-family dwellings. For more information, contact your local U.S. Plywood Branch Office.



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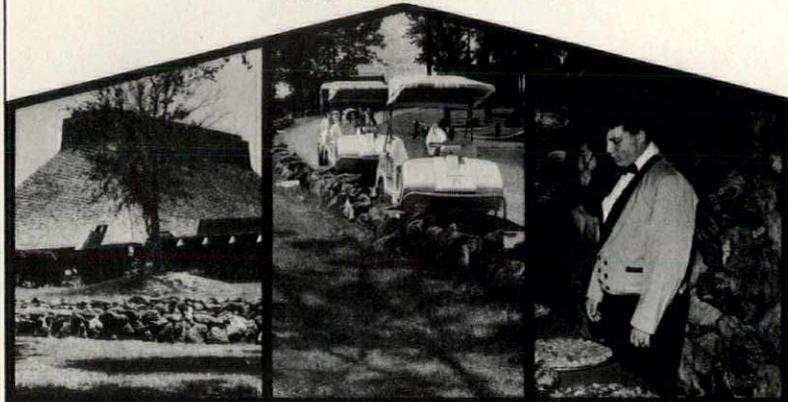
A Division of Champion International  
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CIRCLE 179 ON READER SERVICE CARD



# Souther'Inn

Outside - Inside - Everywhere  
it's featherrock®



**A Total Concept in Architectural & Landscape Stone.** The very in place to be is Diamondhead, new avant-garde resort community on Bay St. Louis, Mississippi. Its beauty is real and so is the stone. Featherrock® decorative veneer facings and landscape stone are nature's design for today's economics and engineering. Unique, light weight with pre-sawed flat back. Featherrock facings work faster, easier. Ton-for-ton covers up to five times the surface area of granite. No footings, anchors or building ties are needed. Move giant boulders into position without heavy rigs. Featherrock's available most everywhere in colors and styles with cost savings all the way to Diamondhead. ICBO approved. Architects, interior designers: specify the one stone that does it all.

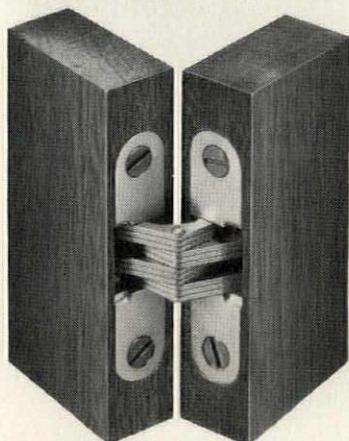
Consult your 1974-1975 Building Stone Institute Catalog.

Write for specifications, A.I.A. file and dealer listings for FEATHEROCK NATURAL STONE VENEERS and BOULDERS to:

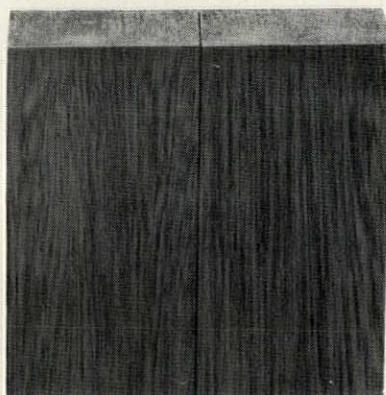
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2890 Empire Avenue, Burbank, California 91504

CIRCLE 96 ON READER SERVICE CARD

# The hinge that hides



NOW YOU SEE IT



NOW YOU DON'T

The Soss Invisibles—for a custom look for any room! These amazing hinges hide when closed, eliminating unsightly gaps, hinges, and door jams. They're the perfect hidden touch for doors, doorwalls, storage cabinets, built-in bars, stereos, and TV's. Specify the Soss Invisibles wherever looks matter. See listing in Sweet's or write for catalog: Soss Manufacturing Co., Division of SOS Consolidated, Inc., P.O. Box 8200, Detroit, Mich. 48213.



CIRCLE 180 ON READER SERVICE CARD

## LITERATURE

Seven premortared masonry panels are shown in full color. Three stone and four brick—for use as exteriors or interiors—are shown. Economy and installation are discussed. Specs are included. Masonite, Niles, Ill.

CIRCLE 320 ON READER SERVICE CARD

**Bathroom vanities** are shown in several furniture styles with matching and contrasting bowls and tops. Swatches of laminated plastic show colors and patterns available for cabinets and tops. Two pages of charts list specifications. Formco, Cincinnati, Ohio.

CIRCLE 321 ON READER SERVICE CARD

**Portable air stapling and nailing systems** are described in this catalog. Product features and uses are discussed, complete specifications are listed and an easy-to-use fastener identification chart and tool use guide are included. Illustrated with diagrams and photographs. Senco, Cincinnati, Ohio.

CIRCLE 301 ON READER SERVICE CARD

**Accent lighting** for residential use is displayed in full color. Several different models of track lighting plus accessories are included with specifications, ordering information and installation instructions. Halo Lighting Div., McGraw-Edison, Rosemont, Ill.

CIRCLE 302 ON READER SERVICE CARD

**Structural wood fiber and its uses** are described and illustrated. Color photographs of actual installations and specifications are included. Goldbond Building Products, Div. National Gypsum, Buffalo, N.Y.

CIRCLE 303 ON READER SERVICE CARD

**Fiber glass bath and shower units** are pictured in full-color room settings. Text and diagrams describe each model. Ordering information is included. Eljer, Pittsburgh, Pa.

CIRCLE 304 ON READER SERVICE CARD

**Rocker switches, receptacles and wallplates** are shown in a full-color brochure. Attributes are listed and specifications and diagrams accompany text. Price list included. Leviton, Brooklyn, N.Y.

CIRCLE 305 ON READER SERVICE CARD

**Sheet vinyl and vinyl tile flooring** is shown in a series of four single pages introducing new patterns. The sheets show full-color representations of patterns. GAF, New York City.

CIRCLE 306 ON READER SERVICE CARD

**Western Woods Use Book** contains structural data and design tables for softwood lumber species graded by the Western Woods Products Association. The 8½x11, hardbound book includes tables and charts, text, illustrations, photographs and diagrams in its 316 pages. Twelve chapters cover lumber standards, de-

sign values, structural glued laminated timber, timber fasteners, tanks and pipe, wood preservation, fire protection, sound control and the design of columns, bending members and plank and laminated floors and roofs. A WWSA span computer is provided. For a copy of the book, send \$10 in check or money order to Western Wood Products Assn., Dept. L-HH, 1500 Yeon Bldg., Portland, Ore. 97204.

**Architectural Precast Concrete** is a well illustrated, 173-page hardbound manual containing design, detailing and specifying information. The book, slanted to the architectural profession, is divided into six chapters: State of the Art, Design Concepts Related to Usage and Economics, Design Considerations, Detailing, Specification Considerations and Short Form Specification. A detailed index is included. Available for \$15 in check or money order, the manual can be obtained by writing the Prestressed Concrete Institute, Dept. L-HH, 20 N. Wacker Dr., Chicago, Ill. 60606.

**Air conditioning and heating** catalog includes room air conditioners, dehumidifiers, console humidifiers, console electric air cleaners, residential and commercial remote air conditioning and heat pump systems, packaged air conditioning and heat pump systems, mobile home air conditioning, roof top systems, gas, oil and electric furnaces, duct-type humidifiers and electric air cleaners. The 20-page booklet contains text descriptions, charts and illustrations of most models. Comfort-Aire, Heat Controller, Jackson, Mich.

CIRCLE 307 ON READER SERVICE CARD

**Construction sealants** card covers eight sealants, which are available in nine colors. Color chart is included. Each of the products is described briefly as to usage and benefits. Con-tech, Minneapolis, Minn.

CIRCLE 308 ON READER SERVICE CARD

**Plywood walls** are the subject of a booklet and folder which opens to make a poster. Binder-hole-punched booklet is filled with diagrams on curtain walls, plaster channel trim, cross hatch design, picture framed panels, Z-bar covering and herringbone patterns. The handy reference poster shows horizontal, vertical, window and corner details. American Plywood Assn., Tacoma, Wash.

CIRCLE 309 ON READER SERVICE CARD

FOR BOOK, CIRCLE 310 FOR POSTER

**Plywood sidings** are depicted in full-color close-up illustrations, which show texture and color. Specifications and cross-section diagrams plus text descriptions fill the 27-page, binder-hole-punched booklet. U.S. Plywood, Champion International, New York City.

CIRCLE 311 ON READER SERVICE CARD

# Most homes are sold in the kitchen and the bath. And that's where ceramic tile can really pay off.

Ceramic tile can make your homes look like they're worth more than your asking price.

Naturally, you'd expect us to say that. But you don't have to take our word for it.

Recently, in a leading trade magazine, Professional Builder, some of the top builders in the country tell why and how they're building more luxury into the kitchen and the bath. And they agree the extra investment is paying off in quicker sales and customer referrals.



Now we didn't ask the magazine for an endorsement. So we were pleased to see ceramic tile used in most of the baths shown.

Which proves what we've said all along: builders who really move houses put their money where the action is. In kitchens and bathrooms.

And when it comes to kitchens, nothing can be more impressive than ceramic tile. Because it's virtually waterproof, fireproof and cutproof. And most people know that.

And here's something you should know. A new, improved joint filler, Acric-fil, is now available.

It's premixed, mildewing, staining, tile joint filler you can so it can harmonize with any tile you can see in the effect terrific.) tile is joy

It resists chipping, And it's also the first color-blend, or contrast design. (As this foyer, can be And a



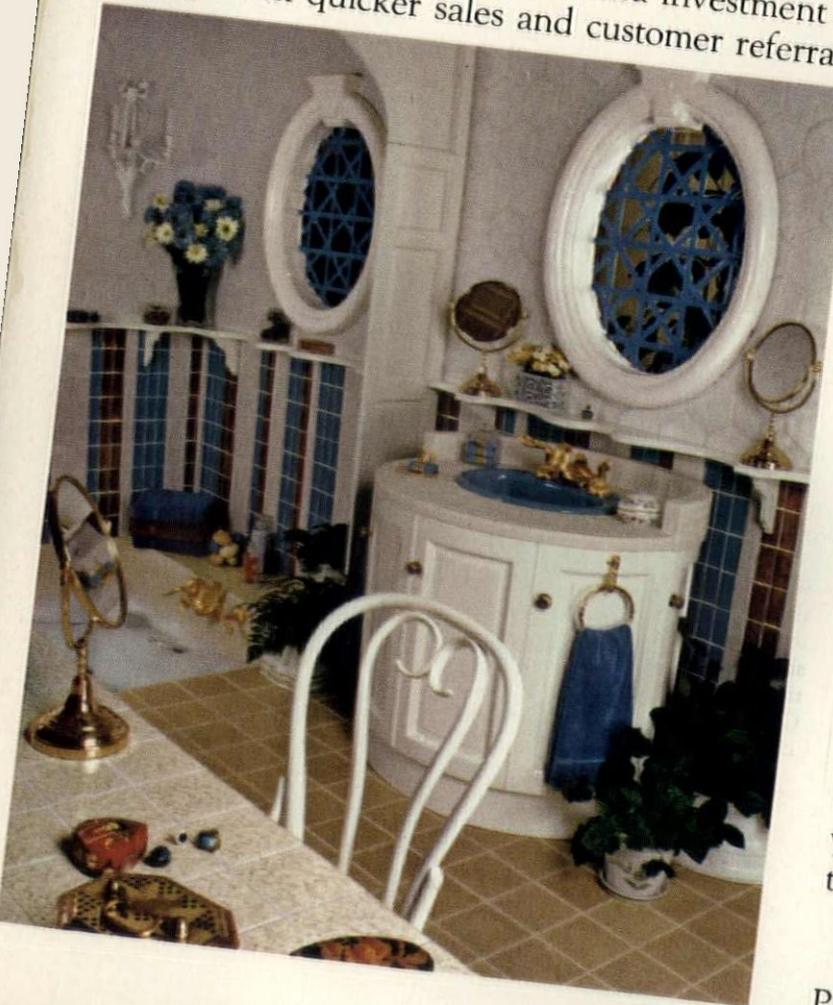
to have in heavy traffic areas like the foyer and hall, where the best carpet shows wear in a short time.

We'll be telling over 48,000,000 consumers this year about the advantages of ceramic tile with beautiful ads in 19 leading national magazines.

For our free color book that shows new and unusual ways you can use ceramic tile throughout your houses, and more information about Acric-fil, the new joint filler, write us at the address below.

**Tile Council of America, Inc.**

P.O. Box 2222, Room 369 Princeton, NJ 08540

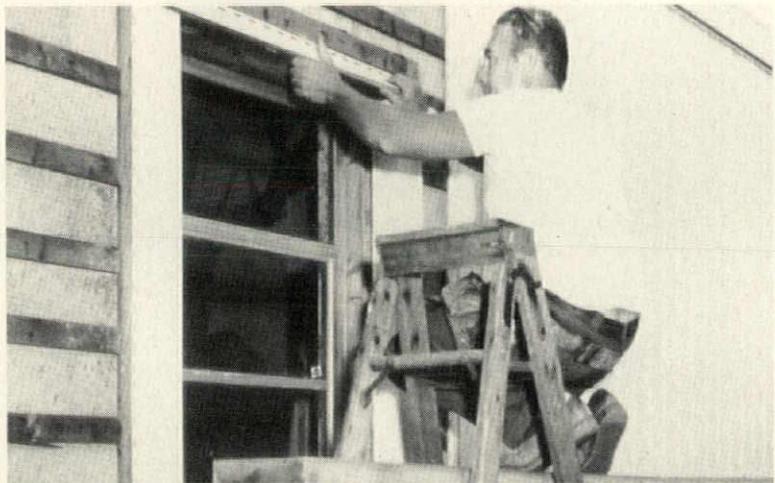


# How to install vinyl siding.

Virtually maintenance-free siding made of Geon® vinyl materials is easy to install. You'll need a power saw, square, rule, chalk line, hammer, utility knife, tinsnips, and snaplock punch.

First, some general tips. Always nail the siding in the center of the slot with aluminum or

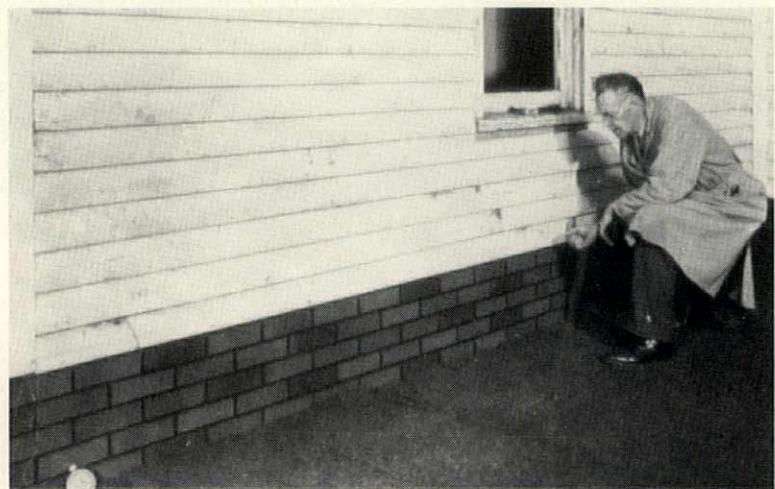
other corrosion resistant nails. Don't face nail, nail too tightly, or force panels up or down when nailing. Since siding made with Geon vinyl expands and contracts with temperature change, allow  $\frac{1}{4}$ " clearance at all openings and stops. When cutting, use a fine-tooth blade. In cold weather, reverse the blade.



**1. Furring.** With masonry or uneven walls, use furring or strapping to provide a nailable base. Use strapping around all door and window frames, and corners.



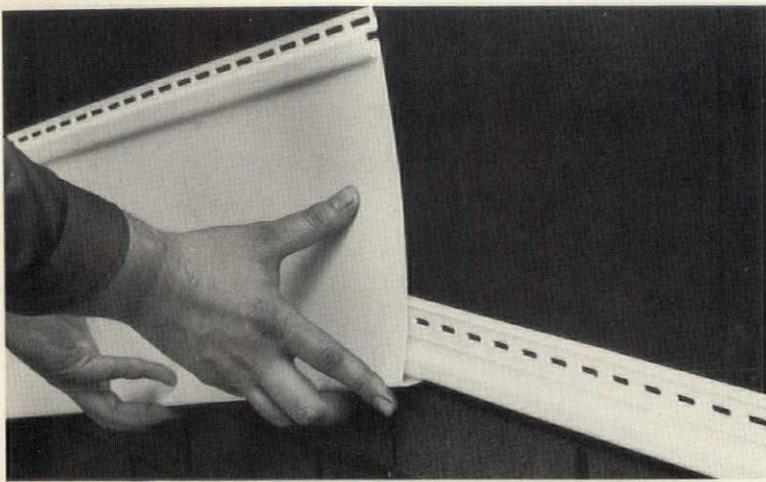
**2. Corner posts.** Place posts on all inside and outside corners, allowing  $\frac{1}{4}$ " at the top. Position the post by placing nail at top of upper slot, placing all other nails in the center of the slots.



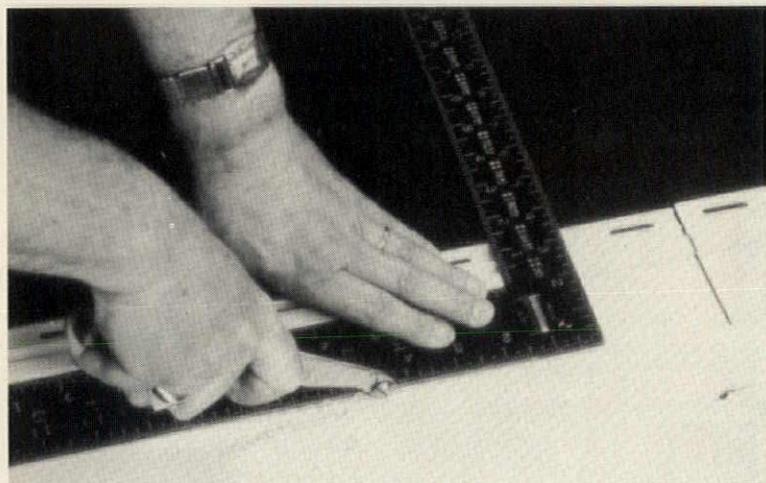
**3. Chalk line.** After determining the lowest corner of the building, snap a line in relation to the eaves or window frames to guide the installation of the starter strips.



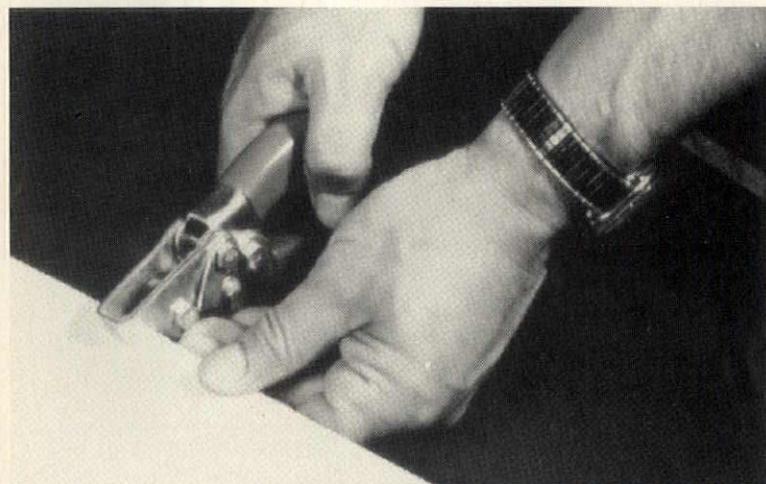
**4. Starter strip.** Install strip along the bottom of the building, allowing  $\frac{1}{4}$ " at the corner posts and channels. Keep ends of starter strip at least  $\frac{1}{4}$ " apart.



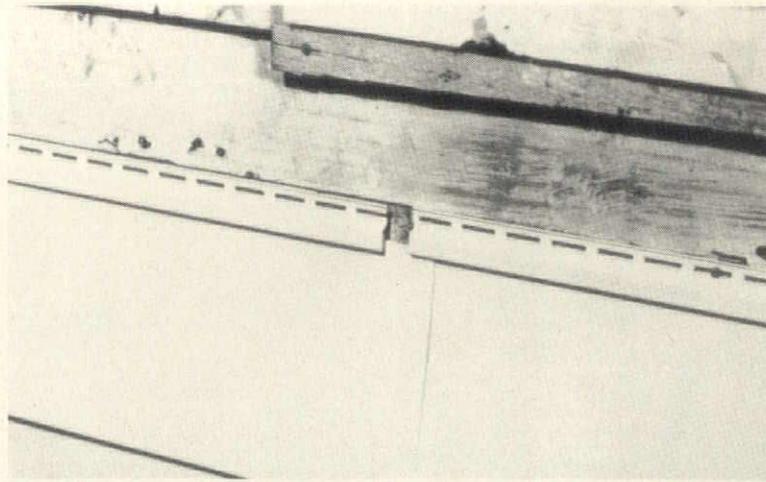
**5. First panel.** Lock it into the starter strip, placing backer-board behind. Leave  $\frac{1}{4}$ " at all corner posts and channels. If individual corner caps are used, cut back panels  $\frac{1}{4}$ " from corner.



**7. Cutting for windows.** Mark the section to be removed, cutting the sides with snips and scoring lengthwise with a utility knife or scoring tool. Bend the section along the scored line to remove.



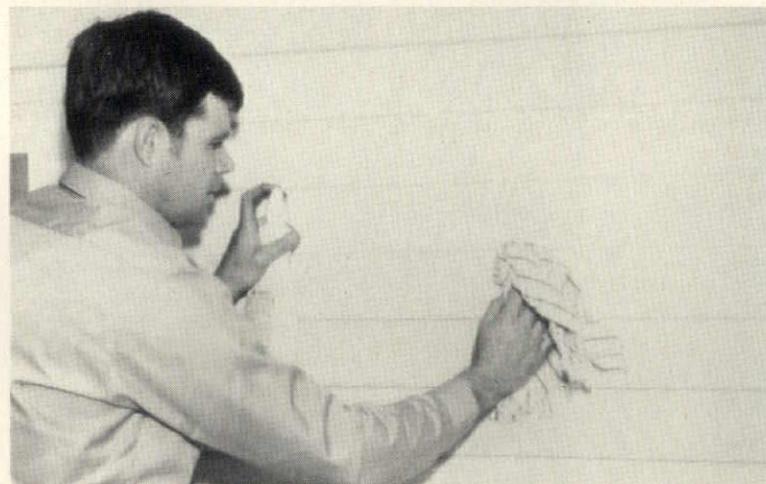
**9. Last panel.** Cut it to cover the remaining open section. Punch lugs every 16"-24" along the cut edge with snaplock punch, raising lugs on outside. Then lock siding into the under-sill trim placed under the eaves.



**6. Lapping panels.** Lap siding half the length of the pre-notched ends. Stagger laps so one is not above another, unless separated by 3 courses, checking every 5th or 6th course for alignment. Always overlap joints away from entrances and traffic flow to improve appearance.



**8. Fitting around window.** Nail J channels on window and door sides and tops, and undersill trim on window bottoms, to receive siding. (Vinyl window head flashing should be used above doors and windows unless previously flashed.)



**10. Clean up.** Simply wipe with a clean cloth. Grease can be easily removed with mild soap and water.

*adapted from a publication by The Society of the Plastics Industry, Inc.*

We know more about vinyl in building products, because we're the people who started it all. For more information about vinyl building products, write B.F. Goodrich Chemical Company, Dept. H-29, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.

**B.F. Goodrich Chemical Company** 

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