

October 1975 House & Home

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Winner in a tough condo market

Kitchen design: It's got to be better than ever

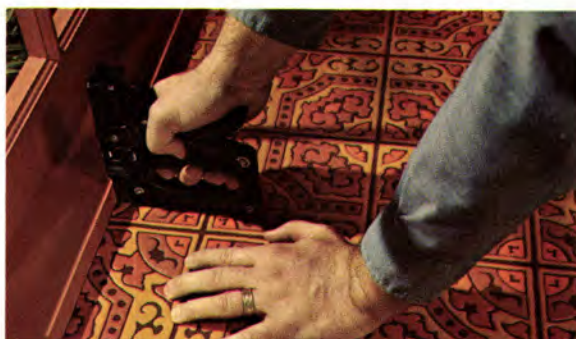
Conversion: Marginal apartments to profitable offices

How to cut heating and cooling bills by 63%

Armstrong Introduces TredwayTM

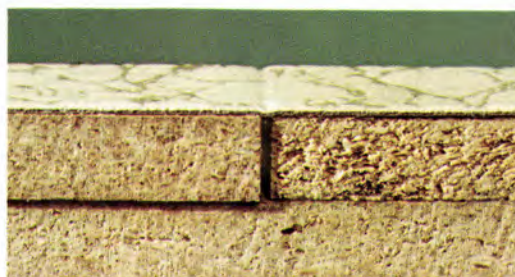
The flexible flooring discovery that installs faster

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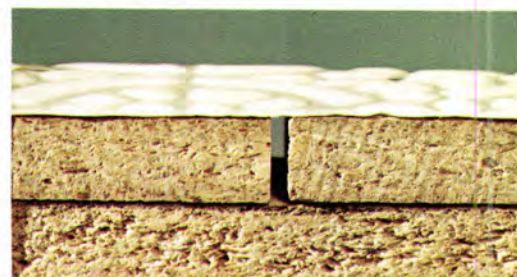
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H. Clarke Wells, Western Editorial Office

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House & Home

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Volume 47 Number 10/October 1975

FEATURES

- 63 Condo is alive . . . now let's get it healthy again—Editorial
- 63 Who says energy-saving construction has to boost costs?—Editorial
- 64 Winner in a tough condo market
- 68 How to cut heating and cooling bills by 63%
- 72 Four HFBL remodeling award winners
- 76 Custom-tailored condos for well-heeled empty nesters
- 80 Conversion: marginal apartments to profitable offices
- 84 Kitchen design: It's got to be better than ever

NEWS

- 5 New commissioner appointed to breathe life into FHA
- 9 Building companies gear up for gold rush into Mideastern markets . . .
- 10 . . . Lineup of U.S. companies building in Mideast
- 10 Arab investors take a wider interest in projects in U.S. . . .
- 10 . . . And Europeans indicate in turn some interest in placing money here
- 12 Chicago's FHA scandals trigger corrective actions
- 12 Coast company offers wide, new house warranty
- 16 California proposes tough rules to bar redlining
- 18 SEC cites First Mortgage Investors for fraud
- 43 A look at what Trustee Vic Palmieri is doing with Levitt and Sons
- 46 Petaluma's exclusionary zoning plan upheld in U.S. court
- 48 Savings and loan leagues choose new presidents

DEPARTMENTS

- 44 Application for the 1976 Homes for Better Living awards program
- 52 Housing stocks prices
- 58 The apartment scene
A tough rent-collection policy can save thousands of dollars a year
- 95 Products
Kitchen products are featured
- 101 Readers service card
- 115 Classified
- 120 Literature
A fire prevention code and two manuals on fire-safe building design
- 126 Advertisers index



Cover/Lakeridge Park (see page 64)

Photo: Julius Shulman

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The popular triple-oven Thermatronic unit, and NEW separate Stay-Hot Oven add convenience for the customer and faster sales for you.



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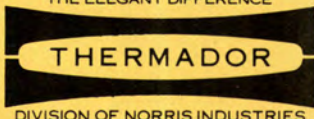
The Stay-Hot Oven — with black glass front — is located conveniently in between, keeps food serving hot.

NEW! Space Saver Stay-Hot Oven

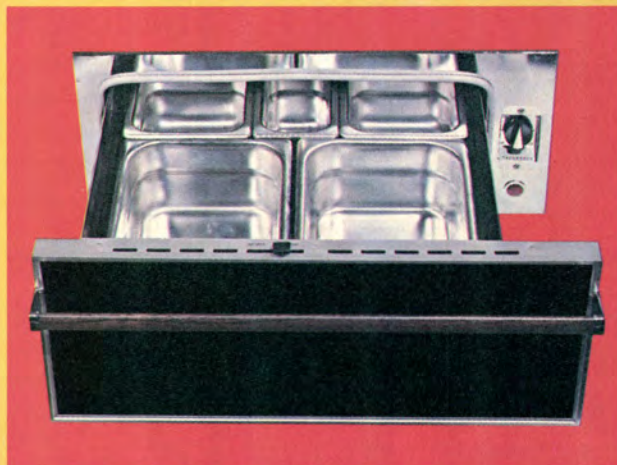
Great for kitchens where space is at a premium; a separate Thermador oven to keep food serving hot (either moist or crisp) without overcooking. Comes with black glass door, but stainless steel and enamel colors in Snow White, Canyon Copper, Golden Tone and Avocado may be purchased as an optional accessory. Instructions are provided for matching wood cabinets, wallpaper or other decorative material.

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Can a new Cook force-feed a starveling FHA back to health?

David Sheldon Cook, HUD's new assistant secretary and FHA commissioner, was told during his confirmation hearings that his predecessor, Sheldon Lubar, "quit because he found it impossible to manage the FHA programs under the existing organization."

Chairman William Proxmire of the Senate Banking Committee said that Lubar, "a constituent of mine from Milwaukee" and like Cook a mortgage banker, became "frustrated and disappointed and I think critical of the organization" at the end of his 18 months in the post Cook was about to assume.

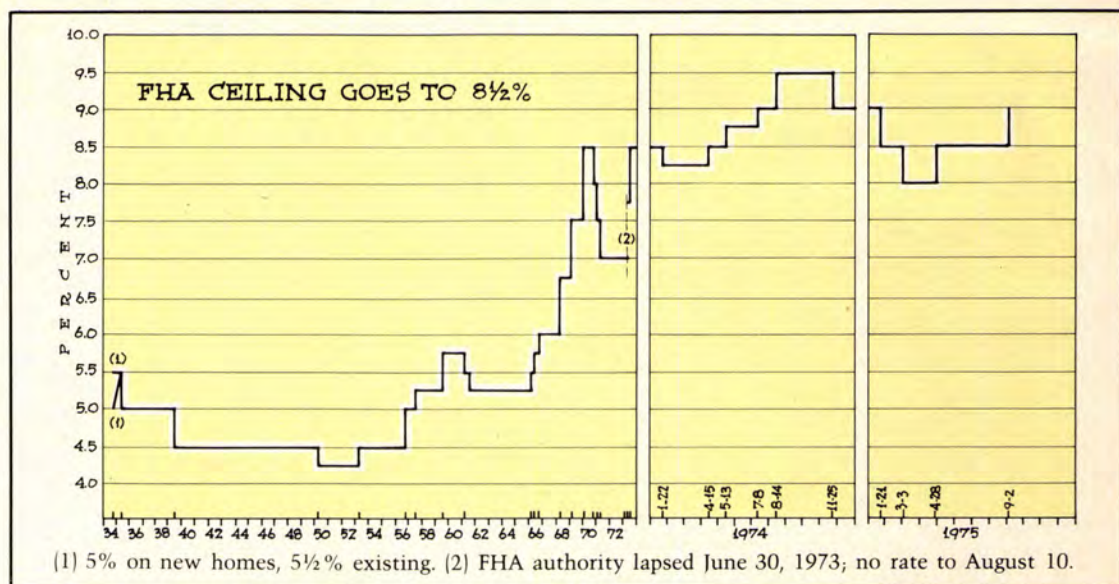
How, Proxmire wanted to know, could Cook be optimistic about the future of the all-but-forgotten FHA?

Cook replied: "If the builders can get quick answers and the support from FHA that they need—a quick no or yes—I think that an optimism can be aroused in the builders as well as the potential buyers."

FHA know-how. Cook, 54, has been president of the Galbreath Mortgage Co. of Columbus, Ohio, since 1964. He has been in mortgage banking for more than 25 years, and he knows the FHA's business from the industry side.

"My companies have pretty much specialized in making the FHA-VA residential mortgage as opposed to the conventional loan," he told the banking committee. "We have been experienced in the large-scale special projects, the multifamily developments, nursing homes and housing for the elderly." (Galbreath, a subsidiary of Chemical New York Corp., a bank holding company, services \$608 million in mortgages. The portfolio is heavily weighted to FHA and VA loans.)

Kind word for 235. Cook said his company had participated in the old Section 235 subsidized homeownership scheme—one of the highly controversial programs frozen by President Nixon in January, 1973—and that his view was "most favorable" toward it. He also said that one way to rebuild FHA morale would be to "continue to fill the vacant positions that are unfilled today (and) give good people credit" for the good work they do.



Proxmire said Cook's views "are those of the entire housing establishment except for HUD. Everybody but HUD and the office of management and budget want to do what you want to do."

Behind the scenes. Cook said in an interview that he did not know why he was selected. He added, however, that he and James Lynn—the Ohioan who was President Nixon's housing secretary and as director of the office of management and budget is now one of President Ford's most influential aides—are "acquainted."

"We had talked about this job in the past," Cook said, "but it never got beyond talk."

The post, vacant for eight months since Lubar's departure in November, 1974, had been offered to at least one other mortgage banker, Washington's George DeFranceaux, now chairman of the National Corporation for Housing Partnerships.

Cook said he had tremendous respect for Housing Secretary Carla Hills and her philosophy—including "her strong belief in the free enterprise system."

Low profile. Cook is described at HUD as "a low-key guy" who will follow the example set by Mrs. Hills when she took office a year ago—keep low profile for several months while getting a grasp of the job.

As the assistant secretary for housing production and mortgage credit as well as FHA commissioner, Cook has charge of all insurance programs. That in-

cludes the subsidy programs, the new Section 8 leasing subsidy program for poor families and the Government National Mortgage Corp.

Decline of FHA. The FHA's status is at an all-time low. In 1974 and the first six months of 1975 it insured only about 7% of the total number of housing starts. This compares with 23% during its early years, 1935-39;



FHA's COOK
Low-key guy in long-odds job

about 45% during the war years of 1940-44; and a range of 14% to 20% for the past three decades, except for 1970 and 1971. Then, the FHA's share jumped to 28% and 25% because the agency was insuring a flood of subsidized single and multifamily units under the widely criticized Section 235 and 236 programs.

The FHA is plagued with a continuing rash of scandals, the latest being a flurry of cases in Chicago where mortgage bankers have been accused of abusing

their lending powers and making premature foreclosures. (see story page 12).

Restricted role. Cook's range of influence is bound to be severely limited. The Ford administration's housing policies are fixed for the time being. The White House has—in Lynn and in James Mitchell, a former housing undersecretary now working for Lynn at OMB—the heavyweights who will decide what, if any, changes are to be made or recommended.

Cook's understanding of FHA and the industry could count in the inner councils of HUD later this fall as the President works up his election-year program for presentation to Congress in January.

Already a new task force of the Domestic Council is at work on a major review of housing subsidies, housing allowances, and other income-transfer programs of all kinds—including food stamps, social security and welfare. President Ford is expected to make a case for reform, whether or not he recommends legislation.

Several committees of Congress—including two subcommittees of the House Banking Committee—are at work on other recommendations for reforming the mortgage system. The question to be decided is the future role of the federal government in the housing industry.

The answer may not become known until after next year's presidential election.

DON LOOMIS
McGraw-Hill World News,
Washington

Installing vinyl siding is something less.

"We figured it would be tougher to install vinyl siding. But we wanted to try it anyway. We felt home owners would be interested in what we were doing for them. Less maintenance, with jobs like painting eliminated." So says Donald E. Burtchin, Vice President, Koch Distributors, Sandusky, Ohio.

Russell Carpenter, who installs siding for Koch, says, "It came as a surprise when I found installing vinyl siding is just as easy as any other. In some ways, easier."

The siding they're talking about is made of Geon® vinyl. B.F. Goodrich Chemical Company makes Geon vinyl, which other companies use to manufacture siding. We've printed a new booklet that tells how to install vinyl siding. Send the coupon for your free copy.



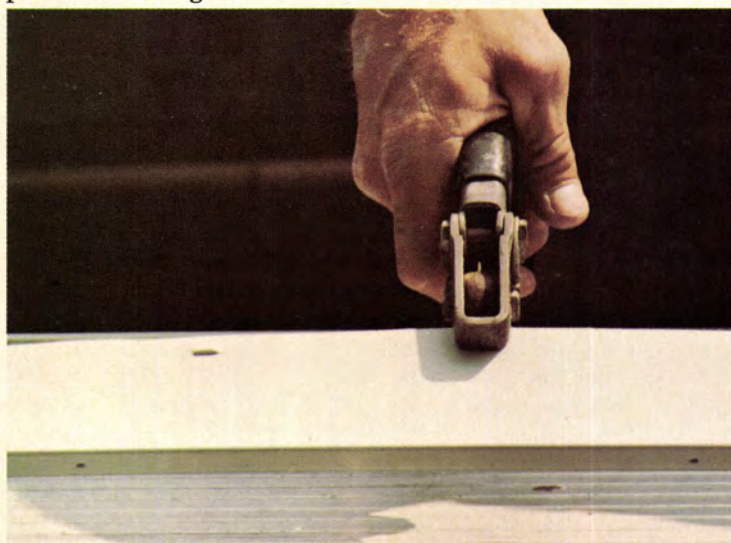
1. Check to see that all sidewalls and base are level and plumb. Snap chalk line for the starter strip.



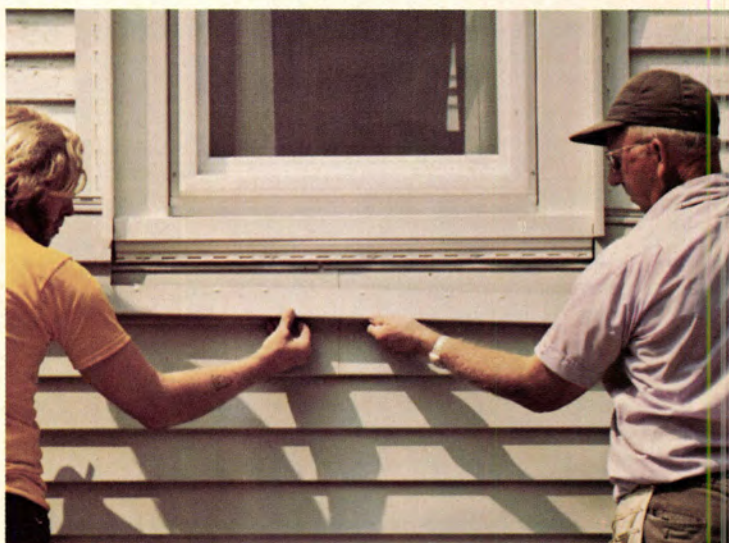
4. Trim sides and tops of doors and windows with J channels or window/door caps. Installation of siding panels now begins.



5. Snap bottom panels into the starter strip and nail. Backer board can be used for extra insulation.



8. To fit a panel under a window, cut undersill trim the width of the opening and nail in place. Crimp the under window portion of panel with snap lock punch.



9. Slide the panel into the undersill trim. Installation of the top course follows a similar procedure.

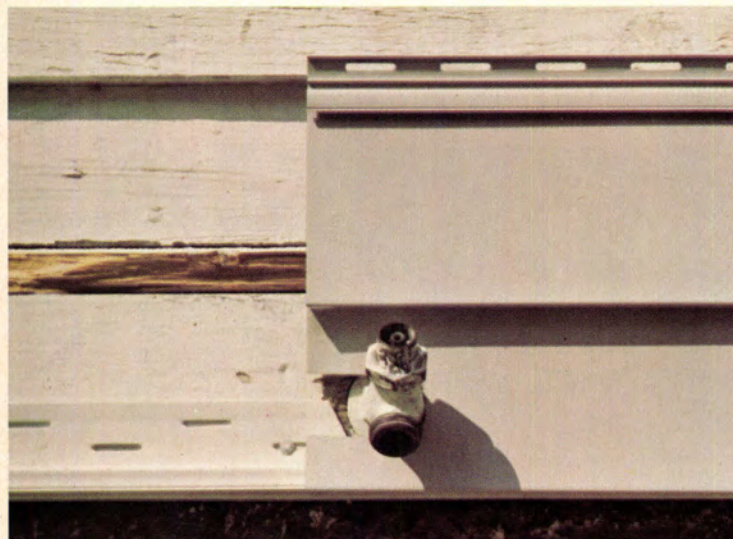
so easy, it's a shame to accept



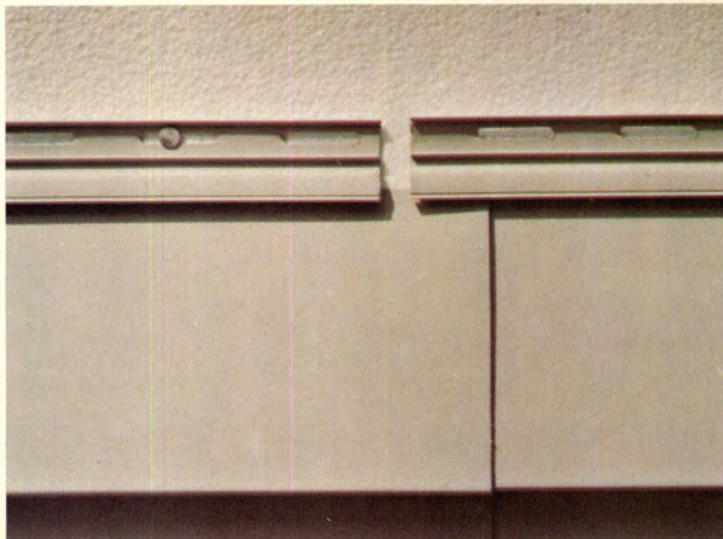
2. Install all inside and outside corner posts. Leave $\frac{1}{4}$ " at top. Finish nailing every 10" to 12" in the center of the slots.



3. Position starter strip with top edge on the chalk line. Do not nail too tight; stop when hammer head touches edges of nailing strips.



6. Obstructions, such as faucets, are easily passed. Cut a slot, using tinsnips, in one end of the siding panel.



7. Overlap panels by $\frac{1}{2}$ of the factory pre-notched cutouts. Leave $\frac{1}{2}$ inch space between the nailing strips.



10. When installation is completed, wipe clean with mild detergent solution and you have a vinyl clad house that will stay beautiful for years.

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Cleveland, Ohio 44131

Please send free copy, "How to install vinyl siding."

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CIRCLE 8 ON READER SERVICE CARD



U.S. companies rally for gold rush into Middle East housing market

Big construction outfits and small homebuilders are already tapping a major market for housing in such Middle Eastern countries as Saudi Arabia, Iran, Iraq and Kuwait. These countries are loaded with dollars and other hard currencies to back their plans for hundreds of thousands of housing units, including complete new towns and new subdivisions. *(Some petrodollars are filtering into U.S. real estate; see story, p. 10.)*

Already in the market are such giants as General Electric, Boise-Cascade, Bechtel, Kaiser Engineers and Starrett Housing Corp. Also on the scene, with contracts of varying sizes, are mobile home builders, concrete modular producers and prefabricated manufacturers *(see box, p. 10)*.

Market in billions. "It's like a gold rush," says L. Wayne Gertmenian, top international-affairs aide to Housing Secretary Carla Hills. At a recent Washington housing producers' conference Gertmenian described the Middle East market this way:

"Iran plans to spend \$1 billion each year for the next ten years on housing ... Kuwait is implementing projects that will likely become a billion-dollar housing program ... Last December, Saudi Arabia invited contractors to qualify for the construction of 100,000 housing units in various parts of the country."

Governor Bill Waller of Mississippi, who led a trade mission from his state to the Middle East that has generated \$100 million in orders for a variety of products, said that there is a "fantastic market for housing and building products in the Middle East, but the competition is fierce." The people prefer and want American products, Waller told the conference, but other nations outsell the U.S. there because of what he called the almost lethargic attitude of U.S. government officials toward stimulating foreign trade.

Strategy conference. The two-day conference, organized by the National Association of Building Manufacturers, drew nearly 200 at \$200 per head to hear government officials from the Departments of Commerce, State, Housing and Urban Development; bankers from New



Prefab houses from GE, all in a row in Sar Cheshmeh, Iran. Besides building 500 units here *(see story)*, GE's licensee, Gostaresh Maskan Co., has a \$50,000,000 contract to start a new town for 200,000 people.

York; consultants from architectural or engineering firms; lawyers and housing producers. The speakers discussed their experiences and made strategy recommendations for companies now considering whether to take the plunge into the Middle Eastern market. Among those attending were 15 executives from manufactured housing companies, eight homebuilders, ten system builders, 12 developers and 26 building-products producers.

How to proceed. In dealing with the authorities and entrepreneurs in the Arab countries, government officials and industrial executives gave these guidelines:

- Expect to become a partner in a joint venture with a local contractor or entrepreneur. Expect to devote months to finding and establishing such a relationship with a local official or business executive.

- On private projects, expect to bring in capital along with management to run the enterprise.

- On government projects, expect to sign performance guarantees for the life of the contract.

- Expect to make a long-term commitment to the market, which means you have to expect to make these operations a large part of your business over the long-term.

As one government official advised, "Don't try to get in if you figure you'll pull out as soon as business picks up here at home."

And one builder told the conference that the "key to the entire operation is the right partner."

A small company. President Bernardo Majalca and vice president John Cameron of Worldwide Resources and Technologies, San Francisco, have airlifted to Saudi Arabia almost a million tons of equipment for mixing concrete and casting blocks under a contract they have to build 10,000 homes near Jidda.

The company had built houses in California on a small scale, Cameron says, but in the last 18 months Majalca has been spending 90% of his time in Saudi Arabia organizing production. Asked about competing in the same market with such companies as Bechtel and Kaiser, Cameron says only half facetiously: "Sure the big boys are in there ... 'We're just picking up the small \$10-million and \$20-million stuff.' His own company's \$50-million contract, Cameron allows, could run to much larger figures if he performs successfully what he's doing now.

And a giant. Rudy A. Brown, who heads Boise-Cascade's Kingsberry Homes Division, has delivered 250 units to Saudi Arabia—all two- and three-bedroom panelized townhouses—under contract with Joe M. Rodgers & Associates, a Nashville, Tenn. general contractor building a hospital. The housing is for the nursing staff.

Brown believes, contrary to what other sources suggest, that there is a market there for wood housing, despite the almost universal preference for a flat-roofed, two-story, box-like dwelling with walls, roofs and decks of concrete or stone.

"They are not totally opposed to wood at all," Brown says, not-

ing that Aramco, the oil company, built stick housing in Arabia for years. "There is not the resistance that a lot of people would have you believe."

Warnings. Brown told the NABM meeting that the shortage of skilled labor of any kind—and the virtual absence of labor experienced with wood-frame construction—means that subcontracting is impossible, that means in turn that everything has to be brought in as part of the job.

Brown contends that the average U.S. homebuilder lacks the expertise to compete in the Middle Eastern market. Furthermore, shipping costs render it difficult for an exporter of panelized homes to compete—although buyers in Arabia have shown they will pay the price to get a quality unit quickly. He pointed out that returns can be high—that a 1,000-sq.-ft. "villa" can rent for \$1,000 to \$1,200 per month.

Steel and concrete. General Electric is building two projects in Iran. One utilizes a million-dollar plant that will produce 500 units at Sar Cheshmeh, with an additional 700 units to be supplied by other contractors. The development will take 1,615 units from a \$7-million plant still under construction at a new town near Bandar Shapur on the Persian Gulf, where 40,000 units in all are planned.

The units, according to William L. Dwyer, in charge of GE's international housing ventures, are of steel frame and cast concrete with stucco applied outside and plaster inside after erection. The roof is concrete. The walls have one-inch glass fiber insulation. The unit cost, he said, is about \$21 a square foot. The plants are expected to be used for other housing contracts or other production.

According to the Commerce Department's Frank Ocweije, "There's a preference for U.S. technology and prefabricated design, although the preferred material is concrete." He points out that all contracts generally are open to international bidding, so that a U.S. company could be up against Japanese, German, English or other foreign competitors.

—DON LOOMIS
McGraw-Hill World News
Washington

Story on Arabs and U.S. real estate: Lots of smoke, some fire

By contrast with overbought, inflated foreign real estate, the U.S. real estate market increasingly appeals to foreign capital as a place where prospects for investment appreciation in the late twentieth century are increasingly alluring. The fact that the world's greatest concentration of investable reserves is in the hands of land-minded Arabs adds fuel to guesses that many billions of dollars of foreign money will be showing up here eventually. Some of those billions appear to be closer to home than anyone realizes. *(And some are being earned abroad by U.S. builders; see story, p. 9.)*

Open buying. The Arabs operating most out in the open, and also the ones who are reputed to be most interested in residential activities, are the Kuwaitis. They are responsible for the two well-publicized big deals everyone has heard of, a \$200 million luxury resort project on Kiawah Island, South Carolina, and a \$10 million participation in a hotel/commercial building complex in Atlanta. In addition, a lot of Kuwaiti money seems to be directed to a lot of other places. About \$20 million is going into commercial and apartment buildings in the Boston area, and there is much talk of Kuwaiti activity in California. One large Southern California bank says the Kuwait Investment Company in Beverly Hills has come into the bank to talk real estate—including possible purchase of a race track in Las Vegas.

Rumor mills. As for other Arab activity, rumors—some true, some not—abound. It seems to be fact that a Saudi entrepreneur named Adnan Kashoggi has bought California and Arizona land. It is true that Bank of America and Chase Manhattan Bank are advising Arabs on real estate investments. But some industry people were burned on a rumor, so far false, that \$6 billion in Saudi money was going into Texas land.

The fact is, no reliable overall data exist; even a planned special Commerce Department survey, prompted when aggressive Japanese hotel-buying ruffled feathers recently in Hono-

lulu, is not likely to tell much. In general, notes a U.S. official, "Real estate is a difficult animal to tie down. It's really controlled at the county level, and nobody there asks, 'Hey man, are you Lebanese?'"

Moreover, many deals are not publicized because the beneficial foreign owners of the equities—including Arabs—choose to be screened by several layers of intermediaries.

Guessing totals. So even those close to foreign deals for American real estate disagree about

the scale of activity. One student of foreign buying is Frank Hawkinson, publisher of "Foreign Investment Inside the U.S.A. Report." He estimates that a major collapse of the British real estate market forced between \$500 million and \$1 billion in British and closely-affiliated Canadian real estate investment into the U.S. in the last 12 months; he counts the British as pacing current investment by foreigners. He numbers Arab investment, in toto, at not more than \$500 million as yet.

But other sources with reason to know calculate that if a fair proportion of the Arab deals now under discussion come off the aggregate volume could soar much higher than that in the next 12 months.

Virtually all informants agree with Hawkinson that there has been more talk than action—"There are a hell of a lot of Arab projects touted, but 75% of them have fallen through" so far, he says. He counts about five Iranian (non-Arab) real estate deals actually consummated, and roughly twice that many with funds out of Kuwait.

Seeking glamour. One reason for the fall-throughs is that Arabs, so far, are only attracted to the glamorous, big concept. They are still looking for the deal that is both surefire and offers an inordinately fat return. A story real estate men tell has a group of Saudi princelings being taken by a New York investment company on a limousine trip through the San Fernando valley of California to view some land parcels. The Saudis were cool to the offered parcels but, told Bob Hope had land in the valley, said, "Can't we buy next to him?"

Given high Arab profit expectations, says California lawyer John Thorpe, who is informed about some Middle East investments being made, the average homebuilder shouldn't look to this source of capital. "But," he adds, "they appear to be interested in financial institutions, which in turn will provide more capital to housing."

More a-coming. Discussion of real estate with Middle Easterners is proliferating. Arabs are certainly shopping around for long-term investments. And the disposable funds lurking behind all the talk is growing to be a gargantuan pile of cash. Last year the Organization of Petroleum Exporting Countries (OPEC) gained \$60 billion of surplus earnings, most of it going to Middle Easterners. By 1980 that hoard will have risen to a peak of \$250 billion. Says a U.S. Treasury official, "There's no question the potential for OPEC investment is there."

The real question is, when will all that potential be realized?

—STAN WILSON

McGraw-Hill World News

AMERICAN PIONEERS IN ARAB HOUSING MARKET

(See story on page 9)

IRAN

General Electric, Fairfield, Conn.—has built one house manufacturing plant at Sar Cheshmeh, is completing another at Bandar Shahpur. The plants will build 2,115 steel frame and cast concrete units on their initial orders.

Starrett Housing Corp., New York City—building a \$500-million, 6,000-unit highrise condominium development in suburban Tehran.

Skidmore, Owings & Merrill, Chicago—designing city for 200,000 near Bandar Shahpur.

Pacific Air Transport, Salt Lake City, subsidiary of K-Products—has contracted to build the first 5,000 to 10,000 prefabricated units of 50,000 planned in Tehran.

International Housing Ltd., Connecticut—building 2,000 units.

Kaiser Engineers Inc., Oakland, Calif.—one of 38 semi-finalists in a competition for \$2 billion of industrialized housing planned by government of Iran.

SAUDI ARABIA

J.A. Jones Construction Co., Charlotte, N.C.—has contracted, at \$90 million, with U.S. Corps of Engineers to build housing for hospital personnel at three sites.

Boise-Cascade, Kingsberry Homes division—has delivered 250 prefabricated units from its Fort Payne, Ala., plant to Riyadh under contract with an Arabian contractor.

Starcrete International Industries, St. Petersburg, Fla.—building \$5-million plant near Dahrhan to manufacture modular units.

Tidwell Industries, Haleyville, Ala.—has contracted to install mobile-home production lines in existing plants.

Worldwide Resources & Technologies, San Francisco—has air-freighted concrete machinery to build 10,000 units for project on Red Sea coast north of Jidda.

CRS Design Associates, Houston, Tex.—is building contractor for university in Riyadh and will build community of prefab houses and apartments.

Will Europeans buy here too?

Taxes, inflation, and political and economic insecurity have sapped the European investor's enthusiasm for placing money at home. Says Dutch investor Peter Van Deven, "In the U.S. there is optimism that inflation will go down. Real estate prices don't really reflect inflation, so you still have very long term mortgages with fixed rates. In Europe we've lost the belief that inflation will disappear."

Van Deven is representing a Dutch investment group, Buvermo, which plans to inject \$5 million to \$10 million into Washington-area real estate dur-

ing the 1970s via a joint venture with the Savage/Fogarty Companies, a Washington builder-developer combine.

Europeans put first priority on safety. They look to tax breaks, and to amortization as the route to realize appreciation of capital. Most of them buying into the American market now are hunting for existing buildings with low mortgage costs. Says Savage/Fogarty's president, William Savage, "A European is much more willing to gamble on inflation and so he looks on amortization of the mortgage as profit."

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Count on Copper

FHA scandals inspire great new idea at HUD: ounce of prevention

Was the recent FHA mortgage-company scandal in Chicago anything more than just a black eye for HUD? Most of those involved think it was and they claim that the shots fired in Chicago are still echoing in the central office in Washington.

"I think we've seen fantastic progress and activity on the part of Carla Hills," said John Waner, the often disgruntled and outspoken regional administrator for HUD in Chicago. It was Waner's accusations that precipitated the Chicago scandal [NEWS, Sept.], but now he seems mollified. Claiming that the flow of legalese from Hills and company in Washington has been in a word "prodigious," Waner said, "She began immediately instituting a system of new regulations, new orders and new directives. The audit teams came out immediately and so far her actions speak for themselves."

According to Waner those new regulations, orders and directives now demand that:

- Credit examiners and clients must verify the authenticity of employment and deposit verifications on all FHA transactions.

- Contract credit reports must be made on a minimum of 10% of the "firm stage" applications received from each mortgagee.

- A minimum of five cases per mortgagee per month must be covered in making these checks.

- These reviews apply to all mortgagees who frequently submit poorly prepared applications.

- All the particulars of names, places, and events will be gathered each time any case of falsehood is uncovered.

- Regional examiners must analyze each mortgage application for evidence of sloppy mortgagee workmanship or material falsehood.

- All cases of material falsehood will be referred directly to the office of the Inspector General in Washington.

- FHA regional offices will cease correcting and developing applications for mortgage insurance—a job mortgagees are supposed to be doing.

Waner claims that these directives are only the begin-

ning and that there are more to come. "And if nothing else," he said, "one mortgagee, Advance Mortgage Corporation in Detroit, has been recommended for suspension—which is one more than has ever happened since 1968. That in itself is a 100% improvement."

Moss gathers. Advance Mortgage was one of five mortgage companies mentioned in the FHA "Moss Report," an in-house investigation made by the HUD central office of Chicago FHA mortgage practices last May. Others named include Unity Savings & Loan of Chicago, Percy Wilson Mortgage &

Finance Corp. of Chicago, Mortgage Associates of Milwaukee, and National Homes Acceptance Corp. of Lafayette, Ind.

While the report said that in general most mortgagees in Chicago were assisting mortgagors, serious deficiencies in collection practices and property preservation and protection were noted—particularly in the cases of Mortgage Associates of Milwaukee and Advance of Detroit.

"The property deficiencies at both were significant enough to be deemed unacceptable," said a HUD official in Chicago.

Audit praised. Robert Mylod, president of Advance Mortgage

in Southfield, Mich. said, "We received a letter from HUD saying that they were going to recommend suspension but it's now our understanding that they're doing some further analysis."

Mylod didn't knock the HUD audit that has put his company on the spot, but said, "I think audits are something HUD ought to do more of. It's a positive thing. Obviously the world changes and the regulations tend not to change as fast as the world does—but the end result will be positive."

Forbearance. William Long, vice president of marketing at Percy Wilson in Chicago is somewhat less optimistic. "The HUD actions are polarizing our communities," he said. "For example, out of 9,300 loans in the Chicago area we have 3,200 on partial payment programs which are a form of informal forbearance. No one asked us to do this and no one is printing that we've done it."

Long claims that Percy Wilson also has 400-500 formal forbearance programs in effect and has managed to reduce foreclosures by 50% despite unemployment that has risen 100% in the Chicago area over the last year.

Limiting factor? Many in the mortgage banking industry in Chicago feel that the nasty picture that's being painted of "carpetbagging mortgage bankers" may actually backfire on HUD and, specifically, limit the success of David S. Cook, a former mortgage banker from Ohio, who is the new assistant commissioner for HUD in charge of FHA [see story, p. 5]. "He may be put under unnecessary pressure by various interests who see him as a mortgage banker and who believe in guilt by association," said one observer. That very sort of pressure and the frustration that follows it, said the source, was the reason Cook's predecessor, Sheldon Lubar, formerly of Mortgage Associates in Milwaukee, left HUD in December to return to the Milwaukee banking community.

"He just couldn't get things done," said the banker, "and that's the real problem at HUD." —MIKE KOLBENSCHLAG

McGraw-Hill World News
Chicago

Builder offers new, wider warranty

A California building company believes it has gone the NAHB Home Owners Warranty program one better.

Covington Bros., of Fullerton, has just introduced a ten-year warranty that, the company contends, goes beyond HOW coverage. The new, transferable warranty is called Extrequity on the argument that it adds value to the house. It seems to have struck marketing gold, judging by initial reports.

"We sold 15 units the first Sunday it was offered," said a spokeswoman for the builder, "and at least one in each of the weekdays following," out of an inventory of about 120 units.

Before Extrequity, the spokeswoman said, sales had run at four or five a week.

The warranty program, she added, will be made available to other qualified builders by the insurer backing the plan.

Terms compared. The differences between the Covington program and HOW's are:

- Covington covers defects in workmanship and materials for ten years; HOW covers a home this thoroughly for only the first year, with more limited protection for subsequent years.

- Covington includes all built-in appliances—stove, water heater, garbage disposal and so forth—in the ten-year coverage (not as generous as it looks; Covington relies on five-year manufacturers' warranties, and covers only the depreciated value of the appliances thereafter). HOW covers appliances one year, if the manufacturer re-

neges on his own warranty.

- Covington has nothing like HOW's complex mechanism for handling disputes.

- Covington includes a \$100 deductible clause; HOW's is a slightly more alluring \$50.

- The little matter of cost—Covington's plan currently costs \$250 to \$300 per unit, paid by the builder. This ain't cheap, and it may go higher in the future. HOW's charge is \$2 per \$1,000 of selling price (\$2.10 in Michigan)—only \$80 on a \$40,000 house.

Experience. Covington Bros., which closed \$22 million in sales last year, has been building in southern California and the Southwest for 14 years. The inspiration for its warranty, according to the company's spokeswoman, came from numerous small rental buildings the company has built, sold and then managed for the owners.

"We've been servicing some of these projects for 14 years," she said, "and our records showed we never had to replace anything like a dishwasher or a forced-air unit. That started the management thinking."

Insurer. The company spent more than a year putting the package together.

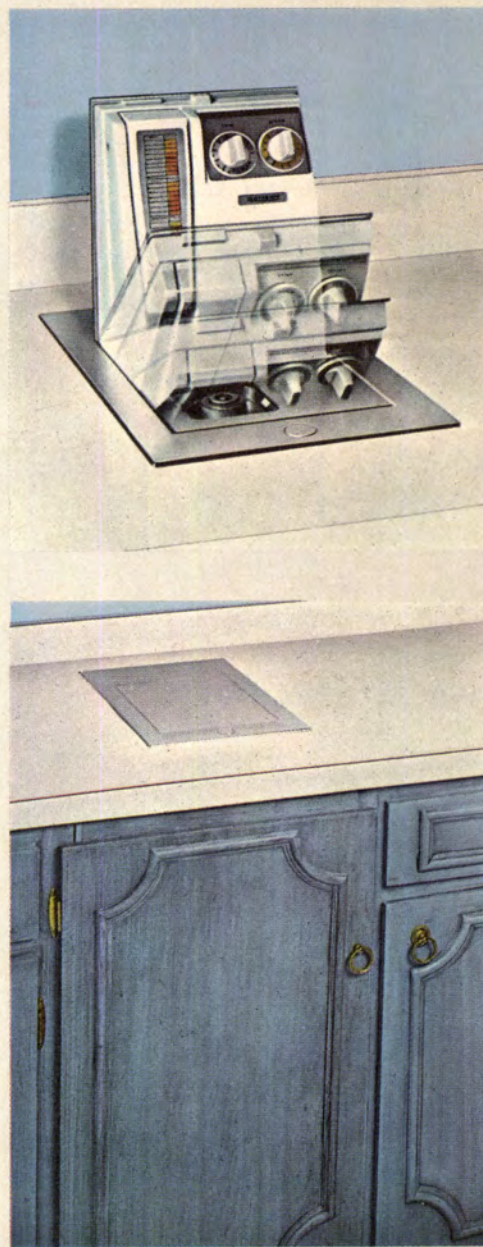
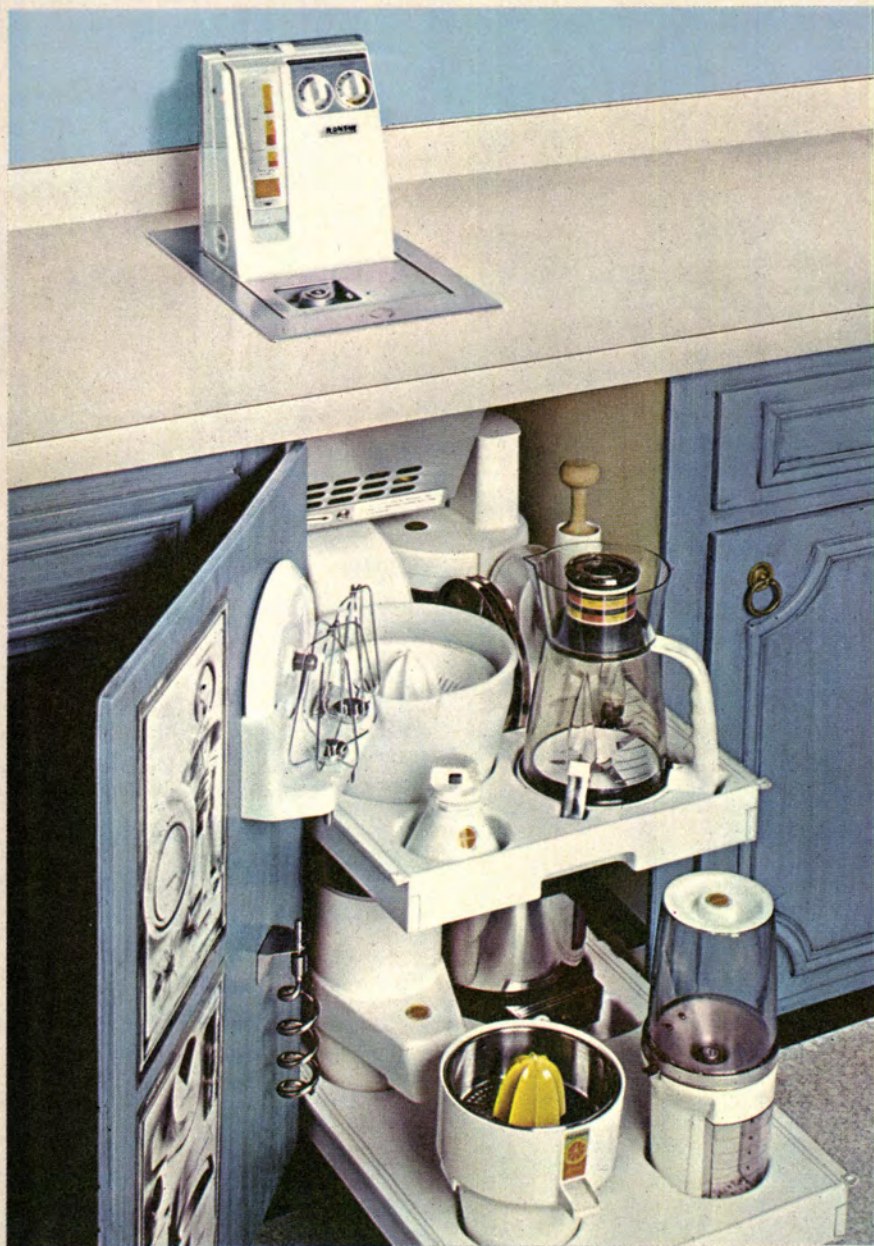
"It was months before we could find an insurer who would even talk to us," said the spokeswoman. "We were breaking completely new ground and insurers are very cautious."

The carrier that finally joined Covington is El Dorado Insurance Co. of Palo Alto, Calif.

—H. S.

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
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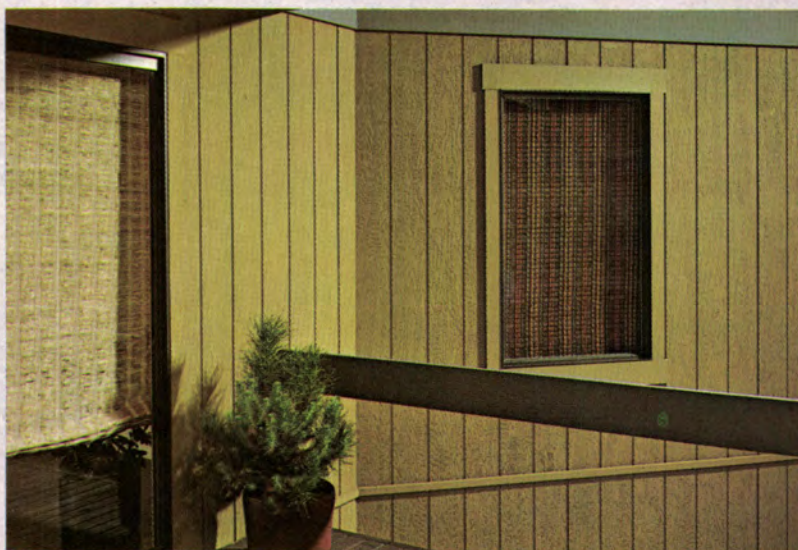
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California proposes goldfish-bowl rules to halt S&L redlining

Stiff new regulations to prevent state-licensed savings and loan associations from redlining have been announced by the California Business and Transportation Agency.

The regulations, proposed August 26, are scheduled to take effect January 1. Interested parties will be able to comment at hearings October 17 in Los Angeles and October 24 in San Francisco.

Under the regulations, the state-chartered S&L's would be required to make regular and extensive disclosure of loan distribution as well as geographical sources of their deposits. The rules would not apply to federally chartered associations or—as yet—to banks, but S&L's say a "domino effect" could lead to tougher regulations for all mortgage lenders.

Pooling. Donald E. Burns, Secretary of the Business and Transportation Agency, asked S&L's "to voluntarily join together to form a 'joint underwriting association' so as to provide a 'pool' of mortgage credit for areas which are redlined."

He also warned that the regulations "put the associations on notice" that the Savings and Loan Commissioner will closely review an association's redlining record before he approves branches, mergers, or changes of location.

Redlining defined. The regulations, which concern "family home loans" (on privately owned residential structures for one to four families) would "prohibit associations from denying mortgage loans, or approving them on terms less favorable than are usually offered, because of the association's assessment of neighborhood factors which in the view of the associations may affect present or future real estate values in the geographical area in which the property to be purchased is located."

An individual who thinks his loan application has been improperly denied, or granted under unfavorable terms, would be able to complain to one of six boards of inquiry which would be established around the state.

Baring the soul. As the proposals stand now, each association would be required to compile voluminous records for the Savings and Loan Commissioner, starting with the year

1976, and to make the information available for public inspection and copying at each principal and branch office. The data would include: number and total dollar amount of all mortgage loans; number and dollar amount of "family mortgage loans" separated into conventional, FHA-financed, and VA-guaranteed categories; number and dollar amount of all mortgage loans and savings accounts in the primary service area of each branch and principal office on a monthly basis by census tract (standard statistical area established by the U.S. Bureau of the Census); unpaid balances by census tract; number of loans denied; loans made to persons who reside outside the state;

loans to borrowers not intending to live in the property; forward commitments and other data.

Wait, there's more. The new regulations also would require S&L's to provide additional information when seeking to open new offices, to change the location, or to close a principal office or branch. Preparation of a neighborhood impact statement would be included. The proposals also call for S&L's to undertake affirmative marketing programs, to acquaint people with the opportunities for housing loans.

Llewellyn Werner, Assistant Secretary of the Business and Transportation Agency, said Gov. Edmund G. Brown Jr.'s ad-

ministration believes the dearth of available mortgage money for certain areas is one of the more serious problems in California.

"This basically results in economic strangulation of the inner city by impeding the flow of capital, rightful capital, to credit-worthy borrowers who are precluded from the availability of mortgage credit because of where they live," Werner said.

"In Los Angeles, the Watts area is heavily redlined," according to Werner. "A study of census tracts over a seven-quarter period shows less than \$100,000 loaned on family homes in the Watts area, and over \$5 million in a census tract in such areas as Beverly Hills."

Spreading the regulation. Redlining also is prevalent in certain areas of the San Fernando Valley, Altadena, Pasadena, and East Los Angeles, Werner said. In Northern California, some redlined areas include San Francisco's western addition and Hunters Point, and parts of Oakland.

The agency also supervises state-chartered banks, and is asking them for lending data which may result in similar regulations, Werner said.

"We are also strongly urging the Federal Home Loan Bank Board, which regulates federally chartered S&L's, and the Comptroller of the Currency, who regulates national banks, to come into compliance with the spirit and intent of our regulations," he added.

—J.K.



A mob scene at a nice place like this? That's how Barclay Hollander Corp. described reaction to the sales approach at this townhouse project in Torrance, Calif.; 37 of the 148 condos were sold the first two weekends, done with a computer. The prospect fills out a form and gets back a personalized, confidential printout comparing his own cost over five years of renting versus buying—taxes, interest, equity buildup, inflation, the whole bit. The computer's usual decision: You can't afford not to buy. Nice computer.

Los Angeles FHA fraud toll: 50 guilty so far, 9 more indicted

The FHA scandals in Los Angeles have elicited guilty pleas from nine more persons.

Total convictions won by the U.S. attorney's task force in Los Angeles now exceed fifty. Within a month of the convictions, nine fresh indictments were handed up as a result of the continuing, 20-month investigation headed by U.S. Attorney William D. Keller.

The latest convictions include Michael J. Whelan, an FHA-area management broker (responsible for the care of FHA-acquired properties); Angel Chavez, a former FHA realty specialist; and contractors John D.

Cummings and John H. Newton.

Complex of schemes. The Whelan group and five other men cooperated, the U.S. attorney's office said, in a series of schemes involving bribery, fraud and as many as six fictitious companies established to divert FHA money illegally—over \$200,000 to Whelan and his employee, William Radich.

Whelan drew a \$2,500 fine and five years' probation. Cummings drew a \$1,500 fine; Newton and Chavez are awaiting sentencing. Radich was sentenced to six months in prison.

104,500 repossession. Frauds

related to the FHA's mortgage programs have been the subject of intensive investigation throughout the U.S. for several years [News, Feb. '74]. One measure of the vast damage wrought by these frauds is the volume of properties reclaimed by the FHA. That agency's inventory of single-family homes alone was 97,500 in 1974 and is expected to rise to 104,500 this year. The average mortgage approximates \$20,000.

In Los Angeles, the FHA inventory was 5,874 in 1974, with an average loss of \$8,514 on each house it acquired, rehabilitated and resold that year.

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FMI hits the fan: SEC charges fraud, banks seek Chapter 10

The walls are closing in on First Mortgage Investors, the oldest, one of the largest—and now one of the most troubled—of the mortgage REITs.

Four creditor savings banks petitioned a federal court in September to place FMI in involuntary bankruptcy under Chapter 10 of the Federal Bankruptcy Act.*

Within days of that motion, the Securities and Exchange Commission accused the trust of fraud and violation of disclosure rules. The SEC made its charges in a complaint filed in another U.S. court and sought an injunction halting the alleged practices.

Meanwhile, six other creditor banks have started legal actions to recover FMI debts.

Off the Big Board. The New York Stock Exchange delisted FMI's shares on Sept. 5 and the SEC halted over-the-counter dealing three days later. The stock had not been traded on the Big Board since its suspension on April 9, by which time it had plunged to a low of $\frac{1}{8}$. Its all-time high was 33 $\frac{3}{4}$ in 1971; this year's high was 2 $\frac{1}{4}$.

The reason for most of the trouble is red ink.

FMI took a whopping loss of \$160,269,000 for the fiscal year ended January 31. It lost another \$10,187,000 in the April 30 quarter.

Uncertainty complicates matters. The auditors, Arthur Young & Co. of New York City, have withdrawn their certifying opinions for the fiscal years 1971-74, and they say they are unable to express an opinion on the financial position of FMI as of January 31, 1974 or January 31, 1975.

REIT's reaction. FMI said it planned to fight the Chapter 10 action in court. The company acceded to the SEC injunction without admitting guilt—to avoid excessive legal costs, it said.

Commenting on the delisting, FMI Vice President Joseph Gratton said, "We're surprised it didn't happen sooner."

Prior to the bankruptcy motion, FMI proposed a restructuring plan that involved converting \$70 million in debt and un-

*Under Chapter 10, an outside trustee is appointed to manage the company's affairs.



FMI'S COURSHON
Accused in SEC complaint

paid interest into preferred stock; reducing—in some circumstances to 1%—the interest rate on \$400 million that had been lent to FMI by a consortium of 100 banks at 130% of prime; paying off some bank debt with mortgages and property held by FMI; deferring other debt payments and eliminating FMI's status as a REIT.

A Chapter 10 bankruptcy would, of course, set all this aside.

Creditors. The banks seeking the bankruptcy action were Bowery Savings and Anchor Savings, both of New York City; Home Savings Bank of Upstate New York in Albany, and Elmira (N.Y.) Savings. The four said they had claims totaling \$3,350,000 on FMI.

The banks contended that the REIT was planning transactions favoring holders of private debt to the injury of the banks and other holders of public debt. In particular, they cited an alleged transfer of property to Ford Motor Credit Co., a subsidiary of the auto manufacturer, made at a time when they claim FMI was insolvent.

They also said in the petition that FMI's capital deficit exceeded \$60 million as of May 31, and that at least 78% of its assets were in non-earning status. (As of January 31, FMI had reported a negative net worth of \$44,939,000.)

SEC action. The bankers filed in Boston, location of the REIT's principal offices. The SEC went to Federal District Court in Miami for its injunction—FMI is controlled from Florida by Jack R. Courshon, the well-known Miami Beach financier who is its founder and chairman and president of its advisory company.

The SEC accused the REIT, its advisory company and several of its officers of failing to tell regu-



FORBES'S LALLI
First revelations on FMI

lators and stockholders of allegedly fraudulent dealings and statements aimed at making earnings look better than they were.

The officers accused were Courshon; William H. Leach, former chief operating officer of FMI's management company; John W. Halvorson, who had been senior vice president of First Mortgage Advisory Co.; Frank E. Pero, former vice president, accounting, for FMI; and Stanley J. Magenheimer, former trustee and chairman of FMI's loan-policy committee.

Examples cited. In one of several noteworthy instances, the SEC said the REIT, faced with unsatisfactory earnings, arranged for apartment developer Walter J. Kassuba to take over troubled projects to get them off the REIT's books. FMI had foreclosed on \$7 million in mortgages on the properties.

As inducement, the SEC said, FMI lent Kassuba the money to buy the projects at 4% interest, at a time (September 1971) when most borrowers were charged the prime rate plus 4.5%.

In addition, claimed the SEC, the REIT offered Kassuba an \$80 million line of credit for future use. Another deal later added \$120 million more to Kassuba's line of credit, the SEC said.

The SEC charged that FMI did not reveal the true nature of the Kassuba deals as required by law.

The government agency detailed half a dozen other instances of what it considered fraud or violations of disclosure rules.

First voice. The existence of questionable, if not fraudulent dealings at FMI was first revealed in February of this year by *Forbes* magazine, after a lengthy investigation spearheaded by a former associate editor of *HOUSE & HOME*, Frank

Lalli. Many of the *Forbes* allegations were reiterated and substantially expanded in the SEC complaint.

At the time the article appeared, G. N. Buffington, executive vice president of the National Association of Real Estate Investment Trusts, dismissed the revelations as "a bit of yellow journalism."

—HAROLD SENEKER

First Mortgage Investors is not the only housing stock to cease trading in the last few weeks. Four other companies have seen their shares suspended by the major exchanges. Continental Mortgage Investors, a major mortgage trust based in Boston, and Cavanagh Communities, a land developer based in Miami Beach, were suspended by the New York Stock Exchange. Empire Financial Corp., an S&L holding company in Van Nuys, Calif., and Pacific Coast Properties, a diversified real estate concern in Los Angeles, received the same treatment from the American Exchange.

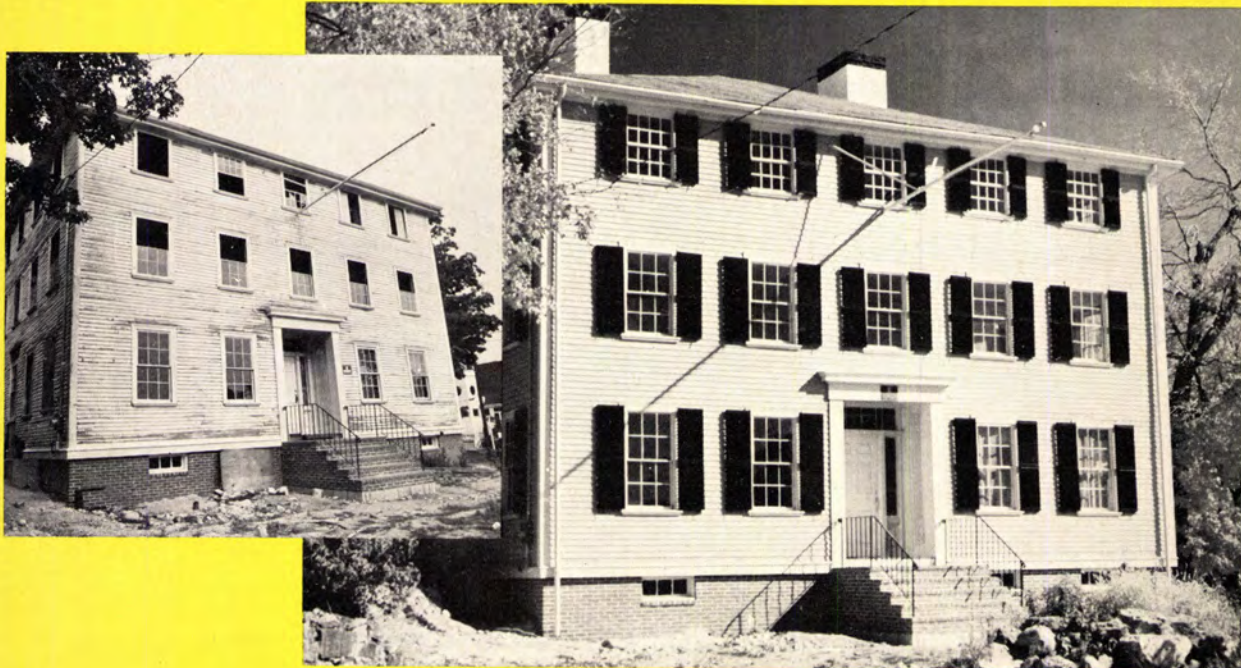
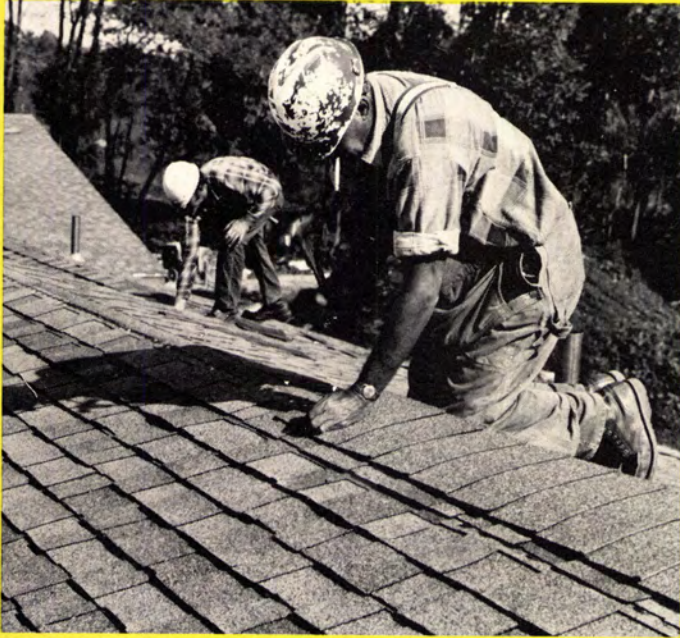
FHA's watchdogs

A new group of inspectors has been created inside the Federal Housing Administration in Washington. It will seek out and recommend improvements in the business practices of mortgage lenders who are having "problems" in the origination of mortgages that fall short of serious violations of HUD regulations or the law. Heading up the new unit is veteran FHA official C.E. Hall Jr., who hopes to have ten men at work by September and perhaps another 15 within a year.

On-the-spot inspections will be made of mortgage lenders referred to the new unit by local FHA officials. Hall says his men won't be "investigators" but will focus on helping mortgagees who may be cutting corners in following FHA rules and practices. Outright violations will be referred to HUD's Inspector General, who has a force of about 500 investigators. The new unit is in HUD's Office of Management Systems, whose director reports to FHA Commissioner David Cook.

Hall says his staff of ten will make about 600 examinations a year.

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The chance to make money—good money—is what keeps home improvement ticking year after year. Professionals in the field have known it all along. They've been making a tidy profit ever since the home improvement boom began in the early 1950's. More than that, most remodelers have racked up profits in banner years and bad years. The cyclical nature of construction affects remodeling contractors less than any other single group in the field. *House & Home* (Feb. '75) reporting on Belie Williams, a building executive who went into remodeling in a big way, said that Williams thought "remodeling can be just as respectable as homebuilding, just as profitable and a lot less cyclical."

One of the 20 largest home builders in the country, American Housing Guild, considers remodeling important enough to establish a fully-staffed division of the company, AHG Home Improvement Co., now the largest remodeling contractor in San Diego.

Is the remodeling market, good as it is now, going to decline in the years ahead? Just the reverse. The numbers have been going up ever since 1950, and economists, building industry researchers and even experts outside the field say the numbers and the potential will keep right on climbing. For example, from NYSE member Tucker Anthony & R. L. Day comes a report entitled "Maintenance, Repair and Remodeling: The Growth Segment of the Building Industry." The report, dated January, 1975, states: "... growth in expenditures for repair and remodeling is expected to accelerate from 6.5% during the last eight years to perhaps 9% annually."

The author bases his prediction on seven trends. (1) Despite such movements as Zero Population Growth,

numbers of people in the U.S. continue to rise. Add to this more family formations and increasing family income. (2) An aging housing stock far larger than it was a decade ago—a stock that will demand increasing maintenance. (3) Rising costs for service and repairmen. Fed up with paying higher and higher rates to fix the old refrigerator, more owners will opt to remodel the kitchen and start fresh. (4) The increasing cost of new housing and the high cost and shortage of mortgage funds. (5) A more sophisticated and effective distribution system. (6) Product innovations. (7) Possibly legislation to provide tax incentives for home improvements.

And there's another stimulant for the remodeling market: energy conservation. While much of the public is already bored about saving energy generally, when energy losses in the home begin to cost the consumer more money, he perks up his interest about savings. Edward Gerber, Director of the NAHB Rehabilitation and Remodeling department, says in the *NAHB Journal-Scope* (Sept. 1, 1975) that the market for remodeling to conserve energy is enormous. Gerber says the most impelling reason can be traced to the dramatic rise expected for all home heating fuels. He also attributes his comment to the fact that a whopping majority of U.S. homes are inefficient from an energy-saving standpoint.

Even the gloomiest seer would have to admit the remodeling market is out there, and the potential is nothing short of electrifying.

Yet, for all the business begging to be written and all the success stories of present and past remodeling contractors, more than a few have failed in remodeling. If the business is so profitable, how does anyone go broke? The consistent winners hold a not-so-secret ingredient: knowledge. It takes know-how to run a remodeling operation profitably. Most who have built their business in new construction and then taken on remodeling would second the motion that remodeling holds more risks. Each alteration, every wall that's moved or removed, every sagging beam shored up can present a new set of problems. Profits go to the company that meets and overcomes the problems with an experienced hand. Developing experience is an individual, very personal enterprise. No one buys it. But help is available. A great deal of help—from the people who are already successful, through their organi-

zation, the National Home Improvement Council.

N.H.I.C.— WHAT IS IT?

In 1955, President Eisenhower foresaw a shortage of mortgage money looming on the 1956 horizon. He urged members of the building industry to take up the slack by expanding the market for remodeling. (Story sound familiar so far?) Material manufacturers, distributors, dealers, builders and remodeling contractors pooled their promotional efforts and came up with a slogan, "'56, the Year to Fix", a home improvement drive unequalled until that year, and an organizational name, "Operation Home Improvement."

Their efforts proved resoundingly successful. Homeowners throughout the country got the message to the tune of \$8 billion, the largest expenditure for maintenance, repair and home improvement made to that date. The inevitable sequel was agreement that a continuing effort would enlarge the remodeling market again. As a result, what was temporary at the President's behest became permanent. After a time, a more lasting name than Operation Home Improvement was assumed, and from that point on OHI was known as the National Home Improvement Council. The Council, next year celebrating its 20th Anniversary, anticipates many more years of lusty life in the business.

Today, NHIC is an organization binding together building material manufacturers (29), other national organizations partially dependent on home improvement business (4), shelter-oriented consumer magazines (4) and nearly 1,800 contractors, dealers, builders and local suppliers belonging to 30 regional NHIC chapters spread from Boston to Los Angeles and Milwaukee to Mobile.

Today, the combined efforts of all these industry members are helping generate \$23 billion in revenues for 1975, nearly three times the 1956 figure and another record. No one has to be reminded of the problems currently besetting new construction.

Tomorrow, the NHIC picture is still brighter. Based on a no-nonsense estimate, by 1980, NHIC will have 100 chapters, over 6,000 members and at least 75 national participants.

Continued

INSULATION! INNOVATION!

AlSCO's Rigid Bak-R-Foam® provides a complete insulated wall system – here's how . . .

① Aluminum Siding

Aluminum is the outer portion of AlSCO's Rigid Bak-R-Foam insulation "sandwich". No other material known to man can so economically provide the long lasting benefits necessary to give both protection and ease of maintenance.

② Insulation

The center of the Bak-R-Foam insulation "sandwich" is made of polystyrene foam. This same material, in the form of a cup, permits you to hold boiling coffee or ice water with little apparent temperature change to the outer surface.

③ Reflective Foil

The third and inner portion of AlSCO's insulation "sandwich" is a special reflective foil coated with an epoxy resin to protect against corrosion. This foil is adhered to the polystyrene foam and the foam to the aluminum, making a one piece panel ready to install, that can increase your insulation value by an R-factor of 2.96.

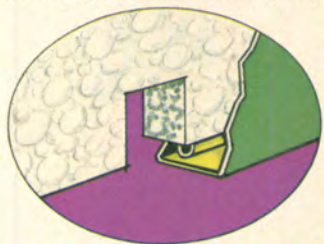


④ Thermal Break

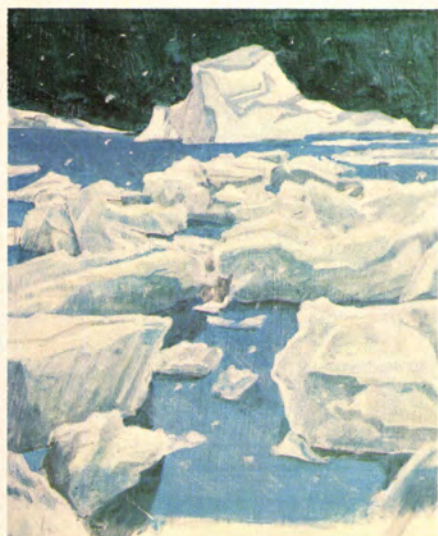


Thermal break . . . top ridge of aluminum rests on foam insulation, breaks metal to metal contact, prevents air infiltration.

⑤ Moisture Control



Moisture control notches spaced every 31 1/2" in foam insulation board . . . help dissipate trapped moisture.



AlSCO gives you a choice of either smooth or embossed in two exterior surfaces on the aluminum panel. Our Premium 30® panel is surfaced with DuPont Tedlar® and carries a 40-year non-prorated warranty. Our Dymalar panel is a thermal set polyester chemical coating and carries a 20-year prorated warranty. Both are available in a variety of beautiful mellow-tone colors. All panels come with an exclusive AlSCO "Zip Shield" protective cover which is easily removed for a quick clean-up after installation. All panels have AlSCO's exclusive Electrical Grounding System "built-in". AlSCO's "wall system" permits the wall to "breathe" and helps dissipate moisture. AlSCO's Rigid Bak-R-Foam panels are approved for direct stud application by the major building codes.

Rigid Bak-R-Foam, Electrical Grounding System and Zip-Shield are patented products of AlSCO Anaconda.

ALSCO ANACONDA

1 Cascade Plaza • Akron, Ohio 44308
Phone: (216) 253-7701



• VISIT ALSCO ANACONDA'S BOOTH AT THE NHIC SHOW JAN. 30, 31, FEB. 1, '76

© AlSCO Anaconda 1975

**"From concept to installation, the General
solving our special heating and**



Electric people were a major factor in cooling problems at Harbor Point."

Joseph Downey, Vice President, Seay & Thomas, Inc.



It was a team effort that made Harbor Point in Chicago the success it is.

"I recommended GE Zoneline™ packaged terminal air conditioners with 2 fan motors in each unit. GE supplied precisely what was specified!"

William Goodman, Consulting Engineer

"GE customized their Zoneline cabinets so they would create an unbroken line with our interior design in each room!"

John B. Buenz, Solomon, Cordwell, Buenz & Assoc., Inc.

"...and I can't praise the GE people enough for their recommendations to us on setting up a system for servicing the Zoneline units and for their excellent service!"

Joseph Downey, Seay & Thomas, Inc.

Technical and Merchandising Assistance. GE's specialists will work with your engineers and architects at the planning stage, to help with your heating and cooling needs. And merchandising people can help develop programs for your sales or rental objectives.

On-Time Delivery. General Electric can get your appliances to you where and when you need them. We have 9 factories, 5 regional distribution centers and over 60 warehouses throughout the country. Our Contract Register records and updates your delivery requirements.

Kitchen and Laundry Design. GE's designers can custom-style kitchen and laundry plans based on your budget, space, etc. You can choose from an array of efficient, dependable GE appliances.

Customer Care® Service. This means we have Factory Service Centers covering 350 cities, and, in addition, there are more than 5,000 franchised servicers across the country. Many of them are listed in the Yellow Pages.

Nationwide Staff of Contract Sales Reps. They coordinate and expedite all GE builder services. When you order GE products you also get know-how, service and professionalism...all from a single source. You can reach a GE Contract Sales Representative through your local GE Major Appliance Distributor.

Over 25 years of consistent service to builders.

GENERAL  ELECTRIC



OK, WHAT'S IN IT FOR YOU?

If you want a slice—a profitable slice—of this huge remodeling pie, affiliation with NHIC can help. There you can gain the know-how that is the key ingredient in a successful remodeling operation. This is true no matter where you are in the chain of distribution between maker and user.

In fact, a primary advantage to you bears on the membership mix. If your problem is distribution, you can meet and talk to the people who do the distributing. Trouble finding the right product and the right price? There's more than one supplier of the same general item in the membership. You want to develop new markets? You'll meet people out on the "selling line" who can do it.

As the figures above clearly tell, contractors, dealers and builders outnumber their compatriots in the association. Of course, there are many more remodeling contractors in the nation than manufacturers in the building business, but the real reason lies in the drawing power of NHIC. Pittsburgh contractor Joseph Billante explains it this way, "I joined NHIC to get information from successful business people in the remodeling industry, and the rewards were much greater than I expected. I've learned about overhead, material prices, discounts and how to pay salesmen—just the kind of education a small contractor needs. But more than that, I met representatives of Pittsburgh's biggest banks—the Mellon, Equi-bank and Pittsburgh National. With that kind of contact, as long as I qualify, there's no limit to the amount of business I can write. Where else can one go to meet the people who make the remodeling business go?"

Contractor Joe Howard of Denver, who has built new houses and remodeled existing ones, urges home builders thinking about remodeling to join NHIC. "Remodeling calls for a different set of

skills, and an NHIC chapter is the source of that new information you need," he said.

Paul and Sydney Kemper, principals of Welsh Construction Remodeling Co. in the Baltimore area, would agree. They switched to remodeling after having engaged in home building, community development and apartment construction. They've found their NHIC membership invaluable.

CONVENING TO LEARN

Meetings. That's where it happens. In the seminars, at the buffet table, on the golf course, at a cocktail party—this is where dealer, contractor, builder, distributor, supplier, utility people, national company executive and expert speaker mingle. This is where valuable trade information is passed along. And where the sum of proven experience is given freely for the asking.

Without belaboring the point, what distinguishes NHIC meetings from those of other trade groups is, again, the mix—the opportunity to swap stories with men and women from every facet of the remodeling business. It's no fluke at all when the executive vice-president of a national manufacturing concern stops between seminars to chat with a salesman from a Canton, Ohio, home improvement company.

High point in a year liberally sprinkled with local, regional and national meetings is the NHIC national convention. What awaits you here is an unparalleled chance to refine and sharpen what you know and absorb what you don't know. It is a meeting devoted essentially to providing hard information usable now, not in the theoretical future. While a number of manufacturers lay out tabletop exhibits during a portion of the convention, there are no floor displays.



Serious conferences at NHIC meetings bring together industry members from all levels of the business.

At NHIC, the stress is on learning. Entertainment? Of course. Who ever heard of a convention without some frivolity. But when convention attendees return to their desks a day or so after the final banquet, the lessons learned are what will put their businesses ahead of the competition.

That's why a contractor like Mel Gardner of Kansas City said of the convention last winter in Houston, "To say that we received our money's worth is an understatement." Or from utility executive Willa Owens of Cleveland, "I feel sorry for anyone in the business who missed your conference."

Here are some of the subjects typically presented: bathroom and kitchen remodeling (the two most frequently renovated areas in U.S. dwellings); how to hire and train salesmen; the keys to market research; how your business is affected by the new laws; what OSHA wants you to do; how to meet consumerism head on; inventory control; getting the most out of advertising; finding new sources of money.

Early next year, NHIC will hold its fifth annual convention in Miami Beach. The dates: January 30 to February 1, 1976. (Rather a pleasant time to go, especially since business is often slower in mid-winter). Meetings will be held at the Americana Hotel.

If the NHIC convention sounds enticing and you want more information, circle Reader Service Card No. 24

HOW TO GAIN IN YOUR OWN MARKET

National meetings are beneficial, enjoyable and help you plan for both the short and long range. Local meetings are beneficial, enjoyable and may well bring you new business tomorrow. In a very real sense, joining an NHIC local chapter is like hiring a half-dozen super salesmen. With the strength of its membership, chapter efforts can capture the attention of prospective customers through publicity, advertising, home shows or, often, simply by existing. General contractor Ken Skowronski of Franklin, Wisconsin, says, "As a member of NHIC's Milwaukee Chapter, I've benefited from the image of reliability and quality presented by our chapter advertising. As soon as a new customer learns

Continued

What more could you want in a window?

Easy installation.

Out of the carton and into the wall. No hardware or weatherstripping to apply.

Sells your business.

The Andersen trademark says a lot about your work. It's a sign of quality.

Saves on customer heating bills.

Three ways: vinyl-clad wood core, optional double-pane insulating glass and a snug-fitting design that's two times more weathertight than industry air-infiltration standards. An excellent sales message for you.

Cuts costly call-backs.

Installed right, Andersen® Windows and Gliding Doors provide years of smooth, easy operation. Resist sticking and binding.

Saves on finishing costs.

Andersen Wood Windows and Gliding Doors are factory primed. Perma-Shield® Windows and Gliding Doors are sheathed in long-life rigid vinyl that doesn't chip, crack or peel.

Beauty, inside and out.

Neat, attractive lines and interior wood trim highlight your work with charm and character. Help build customer pride and satisfaction.

For more information, see your Andersen Dealer or Distributor. He's in the Yellow Pages under "Windows, Wood." Or write us for a free detail catalog.

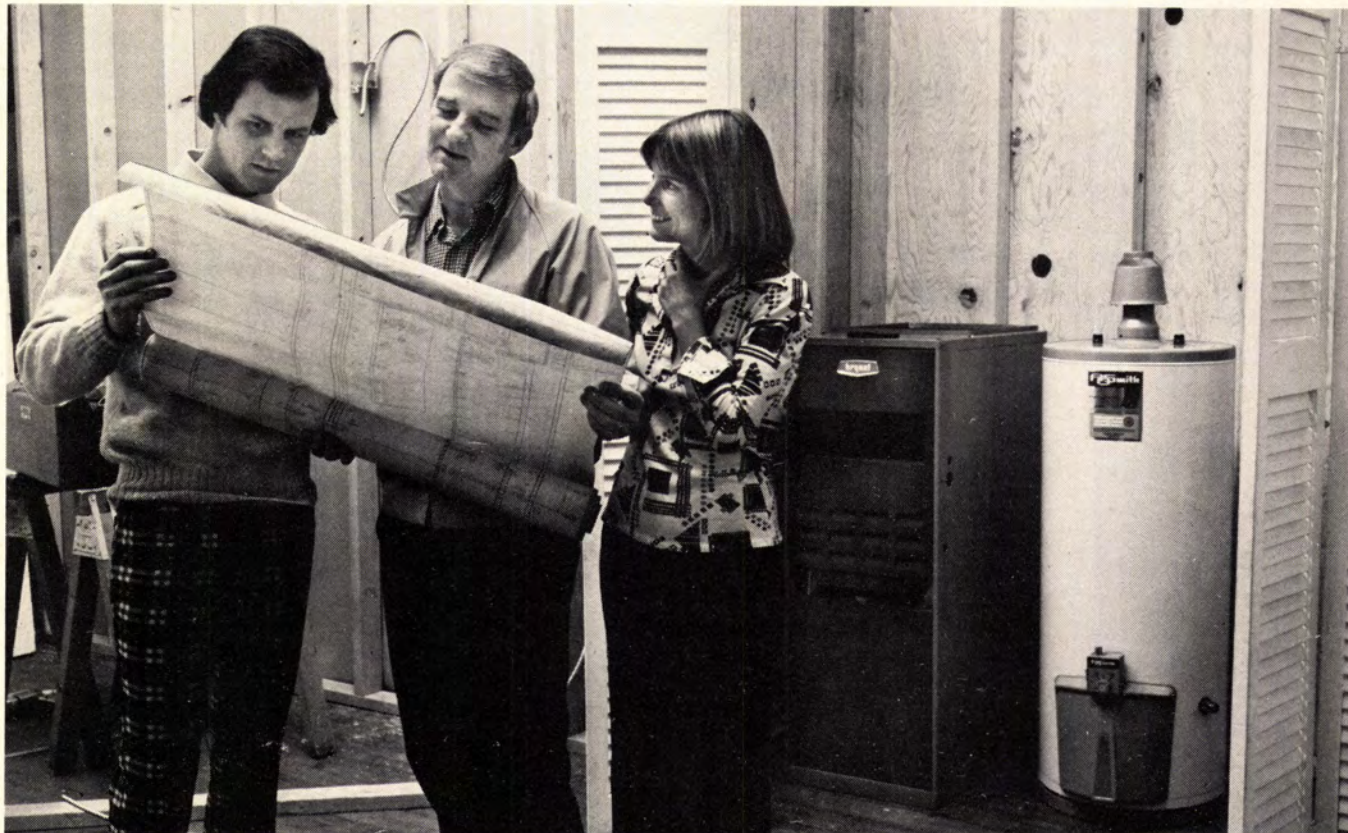
The beautiful way to save fuel.

Andersen Windowalls®
ANDERSEN CORPORATION BAYPORT, MINNESOTA 55003



5100 Copyright © Andersen Corp., Bayport, Minn. 1975.

Tell your remodeling customers: It pays to stay with gas.



Gas appliances use less energy, cost less to operate.

Huge remodeling/replacement market. 33 million families heat with gas. 29 million families heat water with gas. 32 million families cook with gas. 9 million families dry clothes with gas. A lot of them will be remodeling this year and replacing their gas equipment. Here are some facts you should know about gas:

Gas is the efficient energy. People replacing their old gas equipment with new gas equipment don't add to the energy problem. Studies by the U.S. Government's Council on Environmental Quality show that gas appliances use considerably less of America's energy resources than other comparable types of appliances. And they cost less than half as much to operate.

Gas will keep coming. The Federal Power Commission has specified that the natural gas industry's first priority must be to keep on supplying homes that now have gas. So your customers for home additions and other remodeling can expect to have continued gas service.

How to have satisfied clients. Recommend that your customers stay with gas. They already know about the convenience and dependability of natural gas. They'll thank you for pointing out its efficiency and economy. Now more than ever, it pays to stay with gas.

**Use gas wisely. It's clean energy
for today and tomorrow.**





Andersen® Perma-Shield®

THE NO-SHUDDER SHUTTERS.



No frightful appearance. Even close up, Andersen® Perma-Shield® Shutters have the beauty of traditional wood shutters. Deep vacuum forming gives sharp details at corners and an attractive, natural pine grain pattern on every panel and louver.



No troublesome installation. All hardware is factory fitted for easy mounting. Special mounting brackets are available for brick.

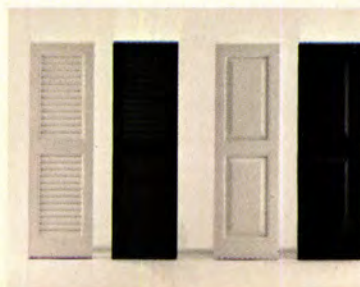


No questionable quality. Treated wood sub-frame means rigidity with lightness. Corners are mortised and tenoned and pinned. Center frame bar glued to one-piece rigid vinyl shell. Shell formed around frame edge for added durability.

No costly painting. Perma-Shield long-life rigid vinyl instead. Doesn't chip, crack or peel.

No nervous waiting. Your Andersen Dealer or Distributor will provide prompt delivery of louver or raised panel styles, in black or white and in your choice of 10 heights and two widths.

For more details about Perma-Shield Shutters, call your Andersen Dealer or Distributor. He's in the Yellow Pages under "Windows." Or write us direct.



The beautiful, carefree shutters.

**Andersen
Windowalls®**



ANDERSEN CORPORATION
BAYPORT, MINNESOTA 55003

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Masonite® it's the difference between

Durability. Ease of installation. Weatherability. Thermal insulation. Reliability. With Masonite brand hardboard sidings, you get all these qualities in one superior product.

Plus, Masonite brand siding adds an important, extraordinary difference—an unequalled choice of styles, textures and colors for the exact architectural effect you want. Check this sampling of the selections.

RUF-X® REVERSE BATTEN. Ruf-X, in four styles, has an embossed surface with a cross-sawn texture. Reverse Batten panel has 1½" wide grooves, 12" o.c., as shown. Also available in Panelgroove® with ½" wide grooves, 8" o.c.; an ungrooved panel for use with battens; and a 12" wide lap siding. All are primed or unprimed; Reverse Batten and Panelgroove available in three prestained colors.

WOODSMAN™ LAP. The embossed rough cedar texture has no repeat pattern in the full length of any piece, for a truly natural look. 12" widths. Primed, unprimed or pre-stained in four colors.

STUCCATO®. The look of professional skip-trowel stucco on panels you merely nail up. Primed or prefinished white.



siding: ordinary and extraordinary.

BAYSIDE® The rustic informality of cedar shingles or shakes in convenient lap siding. Use on mansard roofs as well as side walls. Unprimed or prestained in four colors.

COLORLOK® LAP. Smooth, hard finish in white and popular colors. Laps are 12" and 9 $\frac{3}{8}$ ". Also offered in panels. Both styles feature concealed nailing.

WOODSMAN™ PLANKED PANEL. $\frac{3}{4}$ " wide grooves separate what appear to be 8" wide rough cedar planks. Primed, unprimed, or prestained in four colors.

WOODSMAN™ BATT-N-PANEL (not shown). A unique panel with a rough cedar surface texture and raised integral battens 12" o.c. Primed or unprimed.

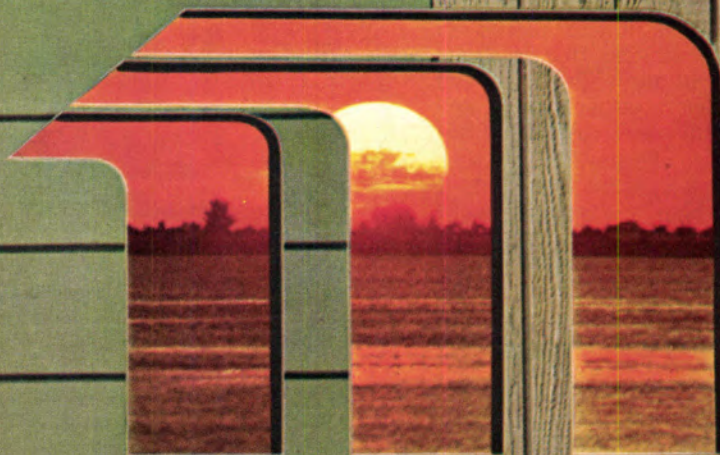
All lap sidings are 16" long. All panels are available in 4'x8' and 4'x9' sizes.

BAYSIDE

COLORLOK LAP

WOODSMAN PLANKED

CIRCLE 29 ON READER SERVICE CARD



The extraordinary difference.



we're members of NHIC, his confidence in us goes up 100%."

Some examples may underscore the advantages of belonging to a chapter. In Kansas City, NHICmen have tapped a lode so valuable they gained a bundle of local publicity, including prime-time on local television. The idea? Here's a quote from the newspaper program notes: "7:00 ④The HOMEE Awards—The Kansas City Office of Consumer Affairs gives awards to the homeowner and contractor with the best resolution for home remodeling problems. Presented by the Kansas City Home Improvement Assn. Amanda Jones—Miss U.S.A., Channel 4 News Team, and Mayor Charles Wheeler. Project Director—Rob Feder." As you can imagine, the concept began with the K.C. HICA, an NHIC chapter.

Milwaukee area homeowners now anticipate the Annual Home Improvement Show, an event held by the Milwaukee Chapter of NHIC and the *Milwaukee Sentinel*. The event generally falls around the beginning of February, when Milwaukee homeowners are fed up with snow and cold, and ache for Spring (and the chance to get out and fix up their home). Sixty-seven exhibitors displayed their products and services on the Show Hall floor last February. Because the crowds and sales were larger than at any previous show, still more exhibitors are expected next year. The modest price to an NHIC member for a booth is \$150. To a man, exhibitors said their investment was repaid many, many times over. For the price of their ticket, visitors saw a wide array of home products, watched an Add-A-Room demonstration and heard speakers talk about (and show) the pleasures of remodeling and the basics of good decorating and gardening.

New York's Long Island chapter has become so strong it now publishes a regional magazine, *The Professional Remodeler*, six times a year. Distribution is free to contractors and builders in the area interested in home improvement (non-members, as well as members). Articles in the most recent issue discussed: recision, siding material

costs and comparisons, member news, the details of the chapter's yearly trade show (with 84 exhibitors in 1975), arbitration and recruiting members. The issue was 42 pages thick, and carried 43 display ads and two columns of classified advertising.

As unique and important as the magazine is, Executive Director Bill Seitz says, "Probably the most important aspect of chapter activities is our advertising program. This produces over one million dollars in sales each year and at least 3,000 leads for chapter members." The ads, which appear primarily in Long Island newspapers, are aimed at building a favorable image for members of the Council. Two typical headlines: "We pledge your dream-house won't become a nightmare. . . . The members of the Home Improvement Council are men you can trust for professional results," and "Your home improvement should be a sweet experience" (beneath a rendition of Hansel and Gretel's Gingerbread House.)

Those are examples of star events. Though the day by day job of chapter councils is far less noticeable, the results benefit members every bit as much. For example, maintaining contact with local code and licensing officials, to keep members right up to date on changes, as well as represent the Council attitude on a change deemed necessary.



Add-A-Room demonstration gets under way at the annual Milwaukee Home Remodeling Show in February.

Or keeping in touch with the many other legal and legislative bodies, the consumer groups, Better Business Bureau, FHA and the financial institutions. Most chapters also hold periodic seminars on issues vital to their membership and on the basics of selling, advertising and merchandising.

There's a lighter side, too. Christmas parties sprout around the second week in December, and during the summer, members usually find a good reason to convene at a country club, where golf and tennis, swimming and conviviality are the

order of the day.

If you're anxious to join a chapter, or want more information about local NHIC groups, circle Reader Service Card No. 30

MOTIVATION FOR MANUFACTURERS

Executives of building material manufacturers do not become deeply involved in trade association activities without a reason. Nor do representatives of other national groups. One reason is self-serving. NHIC represents a smooth route for building sales. But there's more to it than that.

One of the underlying attractions to NHIC for any organization with national goals is the deep-seated belief that concerted effort *can* broaden the market. This was the impetus for diverse elements of the industry to combine forces back in 1956. It remains a sound and profitable reason for doing so today. If more owners are persuaded to improve their homes, more business ensues and everyone gains.

There is also at work an inverse learning quotient. Just as contractors absorb usable knowledge from suppliers, so in equal measure do the building product makers learn from contractors. Call it instant research. One plywood maker vice-president said, "NHIC meetings give me valuable insights into the current market trends for remodeling. I get those impressions from only one source at the meetings—the contractor members themselves. I am delighted to have the chance every year to talk to so many contractors first hand in so short a time."

Membership for national organizations gives them a chance to truly get a handle on the market. By pitching into the work of joint committees on marketing, research and financing, they can help solve industry problems facing everyone in the business.

The names of those that have found it profitable to belong to NHIC make up an impressive list.

Manufacturers

Abitibi Corporation
Alcoa Building Products, Inc.
AlSCO Anaconda, Inc.
Alside, Inc.
Andersen Corporation
Bird & Son, Inc.

Continued

Roofscape® by Bird.

A beautiful way to help sell homes this year.

These days, people are more conscious than ever of the investment they're making when they buy a new home. And a Bird Architect® 70 roofscape could be just what you need to clinch a sale.

The value of an Architect 70 roof is tough to beat. Its deep, irregular shadow lines give the richness of wood shake shingles. But it's actually today's premium quality asphalt. That means it won't rot, warp, or burn like wood. And it'll save money in the long run.

Architect 70 offers more than superior resistance to wind, weather, and fire. It improves the landscape, too. We call it Roofscape because its warm, textured earthtones are in harmony with the sky, trees, and terrain . . . blending with everything from formal shrubbery to rugged wilderness. It's a look that makes single homes move faster, and gives apartments and condominiums more curb appeal.

Bird Architect 70's are backed by a 25-year prorated warranty covering materials and initial cost of application. Their weight: approximately 345 lbs. per square.

Look into a total Roofscape by Bird for your next job. And if you'd like to know more about why "the best dressed homes wear Bird," mail in the coupon below.

Bird & Son, inc.
E. Walpole, MA 02032

House & Home
October '75

Please rush me additional information and samples on Bird Architect 70 Asphalt Shingles.

Name

Company

Street

City County

State Zip

CIRCLE 31 ON READER SERVICE CARD





Certain-teed Products Corporation
Durawood Industries, Inc.
Eljer Plumbingware Division
The Flintkote Company
Formica Corporation
GAF Corporation
General Electric Company
Georgia-Pacific Corporation
Globe Industries
Johns-Manville Sales Corporation
Masonite Corporation
National Gypsum Company
Owens-Corning Fiberglas Corporation
Pacesetter Building Systems, Inc.
Reynolds Aluminum
Season-All Industries
Stanadyne, Inc.
The Tappan Company
U.S. Plywood-Champion Papers, Inc.
White-Westinghouse Corporation
Whirlpool Corporation

National Associations

American Gas Association, Inc.
American Plywood Association
Architectural Aluminum Manufacturers Association
Edison Electric Institute

Consumer Magazines

Better Homes & Gardens
House Beautiful
House & Garden
Popular Science

Financial Groups

FBS Financial, Inc.

Retail Organizations

Lowe's Companies

Should any national organization or supplier want information on the advantages of NHIC membership, circle Reader Service Card No. 32

A VOICE IN WASHINGTON

Your time is valuable. The most pressing business takes precedence over those things you've always wanted to do to

help your company, but couldn't quite justify spending the time. For most industry members, keeping in touch with events and people in government falls into the category of shelved activities.

Balanced against your lack of time to stay abreast of Washington happenings that affect remodeling is the uneasy feeling that if you don't, you'll face problems ahead. The legislative arms reaching into the home improvement business today are many indeed.

If you were an NHIC member, someone "on your side" would have the job of making those contacts for you. NHIC's general counsel, Randolph J. Seifert keeps up a regular liaison with the alphabet groups, FHA, FTC, OSHA, along with the White House Office of Consumer Affairs, Bureau of the Census, Department of Labor and Congressional Committees working in areas that influence the remodeling industry.



NHIC President John E. St. Lawrence, standing, addresses the first NHIC/Congressional breakfast meeting in Washington.

"It's impossible for the small contractor to know all the laws passed recently by the Federal Government on OSHA, flood control, consumer protection and so on," said Contractor Billante. "By being a member of NHIC, I get all the facts and can operate my business in a legal manner."

Any results? Yes. Listen to a statement made recently by NHIC Executive Vice-President Edgar V. Hall:

"When President Ford called a Summit Conference on the Economy, he invited NHIC to contribute its thinking on the problem.

"When the Federal Energy Administration plans programs to encourage Americans to retrofit their houses, it invites our representatives to sit in on the planning.

"Virginia Knauer, White House Consumer Adviser, writes Council personnel: 'Thank you for your splendid work in making our fuel conservation program a big success. We are grateful for your efforts.'



Congressman Bob Casey (Tex.) greets a visitor at the NHIC/Congressional breakfast.

"Michael Moskow, former Assistant Secretary for HUD, cited suggestions from the Council that have received favorable Administration consideration.

"And the Secretary of Commerce has sent us a letter of thanks for work well done."

Without the right industry statistics in hand, business planning is hobbled if not halted. One seemingly small but vital NHIC effort was the resurrection of the Census report on remodeling (which report was slated for dumping). Moreover, NHIC helped in remapping the survey so as to provide data that means more to industry members.

Reflecting the current sentiment of members on NHIC's Washington voice, John Marshall, President of Alumabilt in West Newton, Massachusetts, says, "I believe it's very important for me and my company to belong to NHIC, since it vigorously supports legislation that strengthens the home improvement industry, as well as its relationship with the consumer. I think such efforts produce a more truthful and more favorable image of our business."

On June 5, 1975, with the support and cooperation of Congressman Bob Casey of Texas, NHIC held the first of what it expects will be many congressional breakfast meetings. Fifty-two congressmen and women, including staff members met with 53 NHIC representatives. At the meeting, NHIC President John E. St. Lawrence, an executive at General Electric, pledged member efforts to assist federal and local governments in carrying out the Community and Neighborhood Development Act of 1974. This legislation is directed at healing the sick urban core reserve of housing.

St. Lawrence tied with his pledge the need for a home improvement tax incentive. Specifically, he told the legislators:

"It is our understanding that municipalities are now preparing programs for presentation to HUD for federal assistance to improve housing in urban core

Continued

If you're selling
to the remodeling
market...



"It pays to sell Kemper"

Why? Because Kemper understands remodeling better than any other cabinet-maker. It takes the right lines to satisfy the remodeling business and Kemper has them. It takes a different attitude and different policies toward credit, delivery, stocking, training and dealer help. Kemper's right on target here, too. So if you want to get a larger share of the important remodeling business, Kemper wants to talk with you. For complete details, call or write now.

Pictured is Kemper's exciting all new Pinehurst line.

Kemper



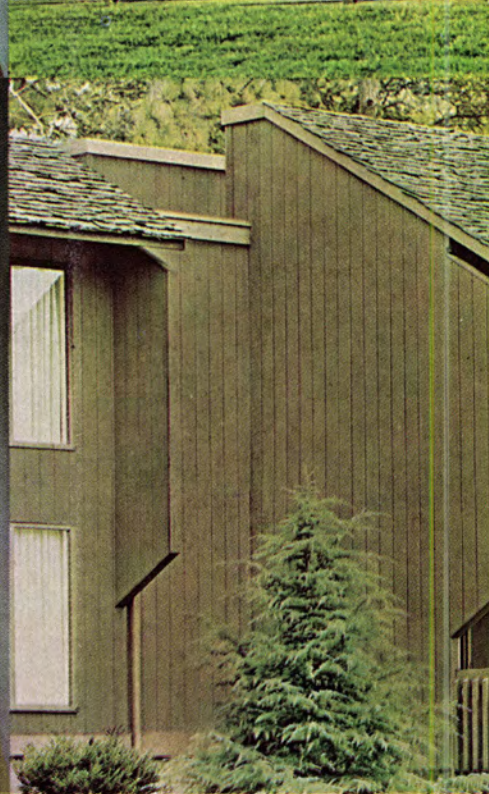
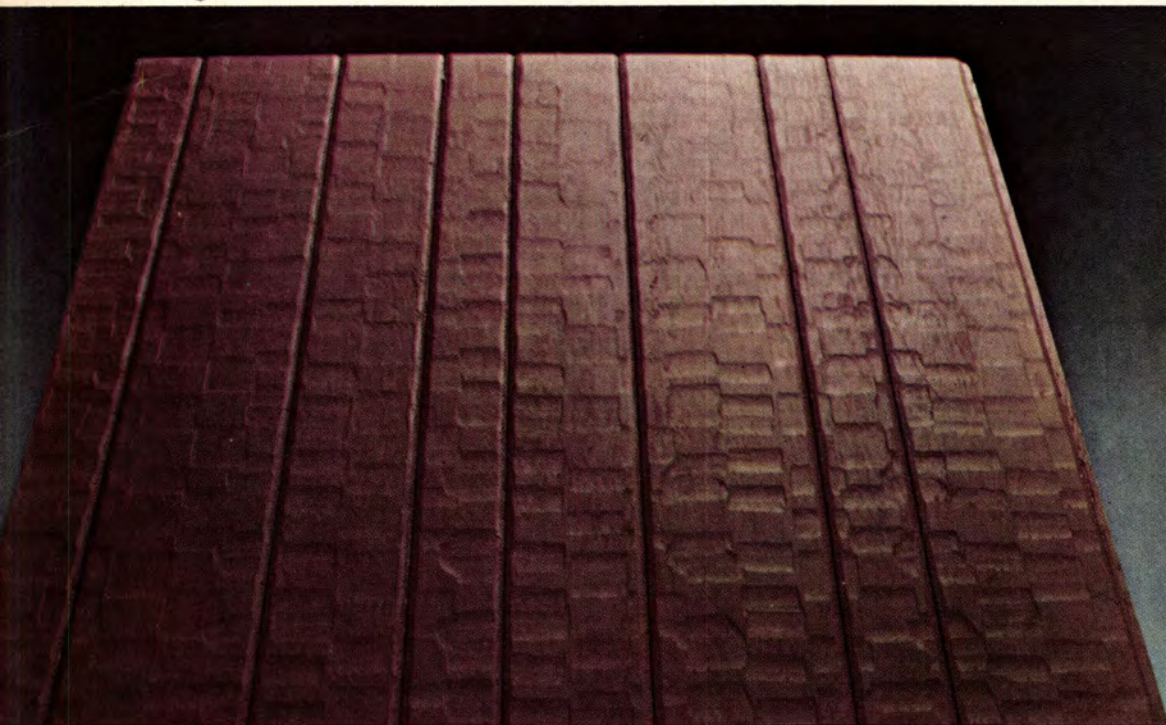
a **TAPPAN** division • Serving the heart of the home

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**A TEXTURED SIDING WITHOUT A UNIQUE TEXTURE
IS LIKE A SAW WITHOUT TEETH
AND SANDPAPER WITHOUT BITE.**

Oldbridge



Planktex

**THAT'S WHY U.S. PLYWOOD GIVES YOU
OLDBRIDGE AND PLANKTEX TEXTURED PLYWOOD SIDING
WITH THE RUSTIC LOOK THAT'S IN DEMAND TODAY.**

It's the look a home buyer wants.
Because it's natural basic Americana.

U.S. Plywood has two distinct
kinds of textured sidings to give the
homes you build and remodel that look.

Oldbridge® with the hand-hewn
look of the adze that was used when man

built his own home.

Planktex® with circular saw cuts
creating a pattern etched into the wood.
Two totally original sidings.

But Oldbridge and Planktex are
only part of the largest collection of
textured sidings available today from

U.S. Plywood. Available prestained in
26 handsome tones of red, brown, gold,
green, blue and gray.

All easy and economical to install.

For more information about these
unique textured sidings, call your local
U.S. Plywood Branch Office.



U.S. Plywood

Champion International Corporation

Owens-Corning Fiberglas announces 15 new sales aids for turning bathroom browsers into bathroom buyers

We like to think that the beauty, durability and easy installation of our Tub/Showers help them sell themselves. But with homeowners pinching pennies hard these days, a strong merchandising program doesn't hurt, either.

That's why we've come up with over 15 different sales aids to help build your bathroom installation business. Some of these aids are designed to bring customers into your store. Some to demonstrate the selling points of our Tub/Showers and Shower Stalls. And some to help you clinch the sale.

They're all listed in a free brochure, which we'll send you when you fill out the coupon below. Among the items:

Beautiful showroom displays

Now you can have full-size Owens-Corning Tub/Shower and Shower units standing in your showroom or window.

They come in their own sturdy jewel-case settings, so you don't have to build stud pockets. There's even a "silent salesman" turning panel describing the unique features and benefits of each unit.

Other showroom eye-catchers include a vividly illuminated clock sign that identifies you with Owens-Corning, Bathrooms Beautiful, window decals and satin banners that help to associate your reputation for quality with ours.

Your own traffic-building ads

To help bring customer traffic into your showroom in the first place, we've designed an entire program of local consumer advertising that can bear your imprint.

There are six newspaper ads that flag the benefits of installing Bathrooms Beautiful. These consumer benefits range from "Increase the value of your home now" to "Turn your bathroom into a beautiful room... at a price you can afford."

There's even an ad featuring a "plumber's helper" program which enables your customers to save a

few dollars by doing some of the simpler work themselves, while you do the major installations.

And we also have radio advertisements, envelope stuffers and doorknob hangers. Use only the ads you need, to precisely tailor a program to your own market.

At last, a contract proposal that will help sell the homeowner

We even have merchandising aids that can help lock up a sale while you're talking about it—and that can help you do a little extra selling in the bargain.

One of these aids is a contract proposal that actually assists in the sale. It's surprisingly easy to understand. It uses simple checkoff boxes to clearly state who is responsible for each step of a job, from securing permits to painting. What's more, the contract gives your customer an opportunity to specify you for extra jobs when he orders a new Tub/Shower or Shower Stall. Jobs from electrical work, to bathroom vanity installations, to new flooring.

There's even more, from specification sheets, to catalogs, to a merchandising portfolio. Mail coupon for full details on this business-building opportunity or write Z. M. Meeks, Owens-Corning Fiberglas Corp., Fiberglas Tower, Toledo, Ohio 43659.



Send coupon, see everything

Z. M. Meeks
Owens-Corning Fiberglas Corp.
Fiberglas Tower, Toledo, Ohio 43659

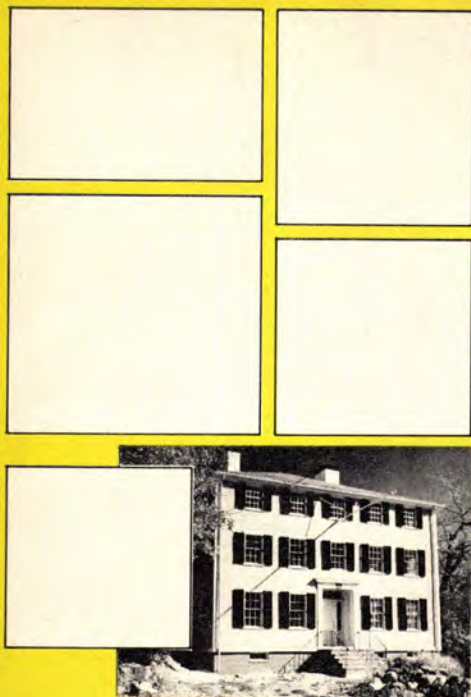
Sure I could use more bathroom installation business. Please send me free literature on all the sales and advertising aids you have available.

Name _____ Title _____
Company Name _____
Address _____
City _____ State _____ Zip _____



Owens-Corning is Fiberglas

OWENS/CORNING
FIBERGLAS
TRADEMARK



areas. We have experience and knowledge of existing structures that can be tapped by local agencies trying to upgrade urban housing while preserving the character and legacy of neighborhoods. We are urging our national and local members to volunteer their services to local planners who must write the overall program, for we know what it costs to get the job done properly.

"The National Home Improvement Council is hoping that as the Congress continues legislation to improve the nation's housing, it will include a tax incentive for some portion of the owner's cost of remodeling. This would be a very modest and affordable incentive for constituents back home to preserve their homes and neighborhoods.

"We are not asking for this tax incentive plan as a stimulant for our business, but rather as a long-term insurance premium for the preservation of family, neighborhood and community living."

What this said beyond the surface to the Congressional representatives was "maturity". The home improvement business has come of age. When asked about future Congressional get-togethers, General Counsel Seifert said, "The Congressional breakfast is but one of a series of meetings we intend to bring about to reinforce our efforts toward establishing home improvement and remodeling as a responsible, substantial and professional segment of the American construction industry."

REMODELING IN THE NATIONAL SPOTLIGHT

All would agree that local publicity brings in the business—right now. And much of the individual chapter efforts are pointed toward that goal. Results of national publicity are not as easy to trace, but the impact is many times as effective, even though some writings stir the ire of an industry member here and

there. For example, a July, 1974, *Business Week* article on home remodeling, that ran six pages, without any question tipped the scales for many of its readers from "... not so sure we ought to do it right now" to "... go ahead!". Yet, because the report was a balanced news story, including a few jabs at the charlatans in the business, some people grumbled. They thought it wasn't necessary to show the black side of the coin. What these few complainers missed was the force of human nature. *Because* the report was straight, readers tended to believe it more readily than if only the bright side of that coin had been shown.

But even the grumblers would have no quarrel with most of the publicity generated by NHIC efforts. Certainly contractor Bob Becht of Cleveland (and a Regional Vice-President of NHIC) had few complaints when NHIC initiated a cooperative publicity effort between Becht's company and *House Beautiful*. That combination brought about a seven-page color story of an old house rejuvenation by the Becht Company in the May, 1975 issue. In 1976, the magazine will publish a bathroom remodeling, elegantly carried out by Busy Beaver Remodelers in Pittsburgh. NHIC Director Felix Oppenheimer is the principal of that company.

Even when NHIC does not start a story rolling, it usually becomes involved simply by existing. For example, Oppenheimer and other NHIC members were quoted liberally in the *Business Week* article mentioned above. The reporter had contacted the NHIC office before beginning the story. It happens constantly, and is as good a reason as any for having a national office, a focal point where reporters can get remodeling data quickly and, even more important, dependably.

As a result, one way or another, of NHIC work, the good news about remodeling has been spread every year in the national media. That includes trade reports in this magazine, *Professional Builder*, *Qualified Remodeler*, *Home Improvements*, *American Building Supplies*, *Home Center*, *Building Supply News*, and many others. Among consumer magazines, the list is long and impressive. NHIC-aided stories have appeared in *Time*, *Redbook*, *McCall's*, *Good Housekeeping*, *Better Homes & Gardens*, *American Home*, *House & Garden*, *Popular Science*, *Reader's Digest*, and the list continues. There was even a remodeled bath, complete with appropriate model, in *Playboy*, an event which

occurred unbeknownst to NHIC, but which nevertheless was partially a result, indirectly, of that office.

For television, the Council has produced 10 30-minute shows directed to educational stations. The series, entitled "More Room for Living," has reached as many as 20 million viewers through approximately 100 stations.

NHIC has also produced 31 five-minute radio features, completely pre-recorded. The series, called "Fix-up Facts" have been picked up by radio stations throughout the nation.

The Council, in cooperation with Metro Newspaper Services, delivers a sheaf of home improvement stories to 4,000 newspapers each year, a service that has continued uninterrupted for 15 years. All the foregoing publicity is in addition to the regular flow of monthly NHIC press releases sent out to all media.

The nation's press also leans on NHIC for information, and barely a week goes by when the national office isn't delivering some statistical or factual nugget to a major newspaper, such as *The National Observer*, *Christian Science Monitor*, *New York Times*, *Chicago Tribune*, *Wall Street Journal*, and the like.

Far and away the most concentrated effort by NHIC is the stimulation for and direct aid in producing a special, multi-page editorial and advertising section on home improvement in *House Beautiful* each May and September. The section often runs to more than 40 pages total. The section begins with an opening page produced by NHIC, headlined, "It's Home Improvement Time", and ended last May with a full-page ad and member listing by NHIC, with the admonition that readers should "Look for the National Home Improvement Council Member in your community".

AND THEN SOME

NHIC benefits to members are not exhausted by the comments above. Considering the complexity of the industry, it's remarkable that NHIC has made so much progress. For example, within the most recent decade, NHIC has:

- Established a lenders task force, a cooperative group made up of NHIC members and leading representatives of the banking community. This group works toward improving the terms of remodeling financing, among other aims.
- Sponsored more than 100 "How to Im-

Continued



How close to wood can you get?

A deep sculptured Certain-teed Hallmark Shingle™ roof may look like wood in all its natural beauty, but it's not. It's asphalt. So, unlike wood, our wood-textured Shingles resist rot and fire. Won't warp or split.

Nationally advertised Certain-teed Hallmark Shingles come in 5 colors that are sure to fit right into your plans, enhance the beauty of your homes, and help you sell them faster. And, like all Certain-teed shingles, each is $\frac{1}{4}$ " deeper than ordinary, non-Certain-teed shingles. That means a $5\frac{1}{8}$ " exposure, instead of the usual 5". You save 2 shingles/square; half a square on the average 20 square job. This adds up to a 2½% savings on both labor and material.

Certain-teed Hallmark Shingles, with a 25 year guarantee, are available at a Certain-teed distributor right in your own backyard. See him for more information. Or, fill out the coupon.



Certain-teed Product Corporation
Box 860, Valley Forge, Pa. 19482

HH

Gentlemen: Please send me more information on your Hallmark Shingles.

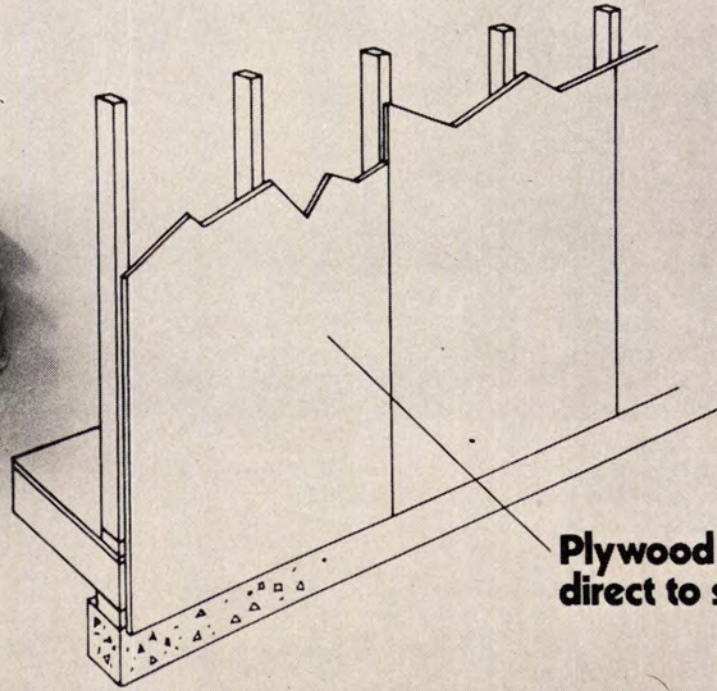
Name _____

Company _____

Address _____

City _____ State _____ Zip _____

APA Single Wall



**Plywood siding
direct to studs.**

Can your wall pass the Plywood Scrooge Test?

Six builders talk about cutting costs with APA Single Wall.



"We studied systems for two years before we decided on APA Single Wall with studs spaced 24 inches o.c. Saves time. Saves material. And the heat and energy loss rating is very good." *Burton Eaton, Beaton Builders, Inc., Hartsdale, New York.*



"We have built 1,000 homes using APA Single Wall. And in a nutshell, they sell faster than others. We use a stain that really brings out the natural beauty of plywood." *Ralph Heavrin, Pacesetter Homes, Inc., Omaha, Nebraska.*



"Speed and cost is the big advantage. APA Single Wall fits right into our panelized operation. We prefab the walls in our yard. And compared to stucco, which is big in this area, Single Wall is a lot cleaner and faster." *Bob Campbell, Sun Home Builders, Inc., Las Vegas, Nevada.*



"To me, APA Single Wall means great insulation and minimum utility bills. Also, we use Texture 1-11 on the interior. Brings the outside in." *Jim Gilmore, Coronado Builders Corp., Franklin, Tennessee.*



"Erection time is less. Maintenance is minimum. The appearance is great. I'd recommend Single Wall to anyone." *Gene Schnippel, Schnippel Construction, Inc., Botkins, Ohio.*



"I like to use plywood with a resawn finish. Single Wall is the best of both worlds, speed of erection and great looks." *Wilburn Wallace, Janis Construction Corp., Sausalito, California.*

Can your walls pass the Scrooge Test?

☐ My walls are a single layer of rack-resistant plywood siding nailed right on the studs.

☐ My walls cut costs 30-40% compared to double wall construction.

☐ My walls cut *more* than 30-40% because the framing is spaced 24 inches o.c.

☐ My walls are super energy savers because I use insulation that completely fills the stud space.

If you flunked this test, don't waste any more time. Send the coupon for a good book on APA Single Wall.

Free.

AMERICAN PLYWOOD ASSOCIATION

Department H-105
Tacoma, Washington 98401

☐ My walls flunked the Scrooge Test. Send me the book on APA Single Wall. Free.

Name _____

Title _____

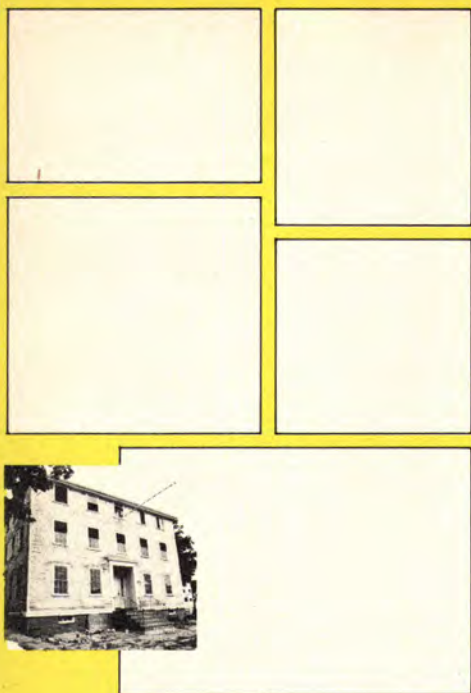
Firm _____

Address _____

City _____

State _____ Zip _____

the cost cutter



prove Your Home" schools around the nation, which have drawn a total of more than 40,000 homeowners.

- In cooperation with local chapters, held clinics for contractor, distributor and supplier members to improve management techniques. Some of the topics were perennial, such as "How to Train Top Salesmen" and "Stretching Your Advertising Dollar". Others were more specific, dealing with topical subjects, such as "The new OSHA rules", and "Dealing with the Recision Laws Intelligently."

- Published and distributed over 500,000 copies of the *NHIC Newsletter*, a monthly compilation of NHIC, national and chapter news. The letter maintains a continuing tie among all members and appraises them of upcoming events, laws, regulations, and marketing news, often before non-members receive the same data. Naturally, members gain a knowledgeable and sometimes competitive edge on others in the industry.

- Organized and administered Home Improvement Time, a nationwide promotion that has yearly turned the thoughts of homeowners toward improving their dwellings. HIT occurs in May and September, timed to fall when owners think most about home improvements, and slotted as well to match the *House Beautiful* special HIT remodeling section. This, in turn, is backed up by newspaper and market promotion at the local level.

- Has made great strides in reducing and in some cases eliminating the small but damaging percentage of unethical elements in the business. Some of the results have been brought about by the potency of NHIC itself, and the chapter advertising and promotion at the local level. The impression is left in an owner's mind that NHIC members are ethical and ready to perform quality service and deliver products at a fair price.

In addition, membership in NHIC entitles members to order a wide range of sales and management aids, which are often gratis, or carry only a nominal price.

Through a Council grant of several thousand dollars, the University of Texas produced a manual on home improvement selling. The twofold aim was to aid marketing students in schools throughout the nation, and at the same time provide a teaching vehicle for NHIC local member use. The manual covers such subjects of vital concern to the contractor as selling, locating prospective customers, qualifying the prospect, the importance of the closing, accurate costing techniques, preparing plans, designing for remodeling, financing, managing a home improvement company and sales promotion and advertising.



Showroom bath display at Welsh Construction was inspired by knowledge gained at NHIC marketing seminars.

Moreover, contractor membership in NHIC entitles those who qualify to a set of Sweet's Light Construction File, provided free of charge through NHIC. As anyone dealing with the most basic room addition knows, this is an invaluable tool for the contractor.

NHIC AND THE CONSUMER

In one form or another, the consumer movement has been with us for decades. Prior to Ralph Nader's reign and the spearheading consumer groups that followed, Mr. and Mrs. Homeowner exercised their own brand of watchfulness. It was called, "no sale."

Let it be said that NHIC was one of the earliest advocates of consumer protection. For though most people in those early days were able to see through the gyp, some owners were burned. An early and good example of policy in favor of the consumer is NHIC's Code of Ethics, adopted soon after the Council was formed 20 years ago.

In addition, NHIC has set out advertising guidelines for the industry (flatly discouraging, for example, any ad that even smacked of "bait and switch"), and encourages arbitration and bonding programs for its chapters.

The Council's pamphlet, "How to Start Your Home Improvement Project With the Help of a Reliable Contractor" has been distributed to over 1,000,000 people. An additional 5,000,000 readers were reached when the pamphlet was placed in a national magazine as an advertisement.

Consumer confidence is elevated in still another way. NHIC has recently been teaming with the Brand Names Foundation to help select the "Quality Remodeler of the Year". The Becht Company, Alumabilt, Inc. and K-S Remodelers (headed by Ken Skowronski), all mentioned above, have won this award. The benefits that accrue are on the local level, where local newspaper, radio and television publicity shine a spotlight on the remodeler for a respectable period of time. The competition is open to all home improvement companies, but it is a credit to NHIC that its members have consistently walked away with the coveted top prize.

A WORD FROM THE PRESIDENT

Summing up the enormously wide range of industry projects initiated by NHIC and the real results they brought for each and every member (and could for you), NHIC President John E. St. Lawrence said, "The National Home Improvement Council has been an effective and forceful stimulus in the remodeling market."

"As the coordinated voice of the home improvement industry, including home modernization contractors, builder-remodelers, building material dealers and manufacturers, lending institutions, utilities and trade associations with interests in the remodeling market, NHIC encourages millions of homeowners each year to invest in better living by improving their homes."

"The Council is the definitive information source on home improvement matters. This is true for the government, industry, press and consumer."

"And by organizing home improvement councils on the local level, NHIC provides focal points for industry promotional programs, management training for professional contractors and establishment of ethical practices."

"In short, NHIC continually and effectively contributes to the upgrading of this industry."



Build your customers a new home on top of their old one.

our remodeling customers don't have to house hunting to cure house problems. Not if you tell them about GAF® remodeling products.

Show your customers our beautiful GAF® Timberline® asphalt roofing shingles. Now Timberline has the elegant look of wood without the problems of wood; like warping, splitting or cracking. How Timberline's six beautiful colors can make their homes look distinctive.

Sell your customers on GAF® Vanguard® vinyl siding and shutters.

Unlike other forms of siding, Vanguard won't flake, peel, rust or dent. And because Vanguard never needs painting, their homes will look new for years to come.

You're not telling your customers all this by yourself. While you're out selling your customers on GAF remodeling products, GAF is out helping you sell with advertising that's aimed directly at the consumer. Everything from full-color ads to television commercials featuring Henry Fonda.

GAF Vanguard vinyl siding
CIRCLE 41 ON READER SERVICE CARD

and GAF Timberline asphalt shingles. The beautiful way of building a new home on top of an old one.

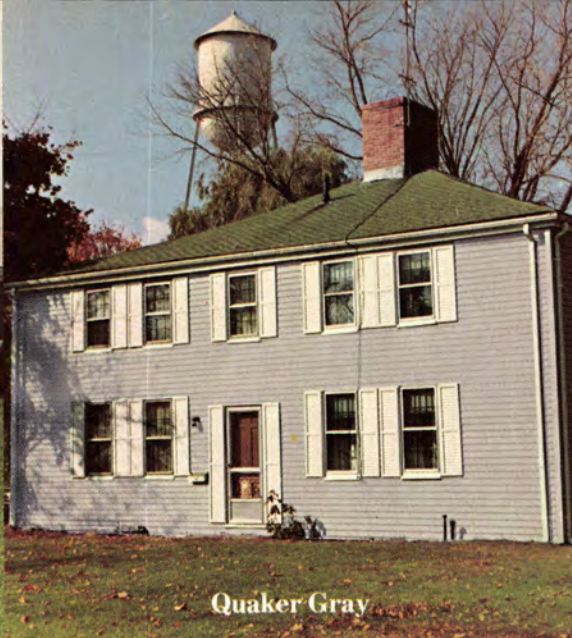
For complete information on GAF Building Materials, see your GAF dealer or write or call GAF Building Materials, Dept. HH 105, 140 W. 51 St., N.Y. 10020.



Roofing and Siding



Oyster White



Quaker Gray



Lexington Green



Sunshine Yellow



Apple Green



Butternut Beige

Give your customers a more colorful place to come home to.

When you want to sell beauty that's virtually maintenance-free, Bird Solid Vinyl Siding is a great beginning. But it's often color that closes a sale. And that's where we can make a big difference in your profits.

Bird offers more color choices, and a wider distribution network, than any other manufacturer. So you and your customers can get what you want exactly when you want it. What's more, each one of our six shades is a proven favorite that's included in the House & Garden's Color Program. It's a color selection system that places identical chips of today's fastest-selling shades in the hands of the most important purchasing influences in the country. And it really



works when it comes to predicting what people will buy this year and every year.

The color you get with Bird solid vinyl goes all the way through from front to back, so our siding never needs paint. It can't blister, peel, flake, or rot like wood . . . or rust, corrode, scratch, attract electricity and spoil TV reception like metal. And we offer a complete line of complementing accessories and ornamental plastic shutters.

Our six shades in solid vinyl siding mean you can give the public what they've asked for . . . more colorful homes, and more time to enjoy them. Contact your local distributor for samples, or write to us. Bird & Son inc., E. Walpole, Mass. 02032.

Bird Solid Vinyl Siding. Now the quality leader is the color leader.

Levitt and Sons looking for the bottom after \$73,203,000 loss

The court's trustee for Levitt and Sons has made plans to reduce sharply the company's size and to restructure what's left after closing the books on massive financial losses.

On August 5, the 1974 audit for Levitt and Sons was finally completed for the trustee, Victor Palmieri & Co. The seven-month delay is one measure of the problems the trustee must deal with; the figures themselves are another.

Ouch. The company endured a 1974 pretax loss of \$64,813,000 on total revenues of \$143,658,000—a "loss margin," if you will, of 44.4%. (This includes \$5,688,000 in red-ink accounting changes last year, but does not include \$35,116,000, pretax, of additional accounting-change losses applied to prior years.)

The after-tax operating deficit for 1974 was \$51,335,000, or 35.7% of sales. Throwing in all the accounting changes produces a total after-tax loss of \$73,203,000.

Ouch II? And this may not be the final figure; the auditors included a qualified opinion with the report—they were unable to estimate what might be realized from certain land and money-losing operations still carried on the books at about \$108 million. They made no provision for losses from these assets.

Quo vadis? What is the trustee doing to turn Levitt and Sons around?

First and foremost, he is chopping down the size of the company drastically.

Volume is down; the company started 568 houses in the first half of this year, compared to a depressed 1,382 in the first half of 1974, the trustee reports.

Employment is down too. At the beginning of the year, Levitt and Sons had 725 "indirect" employees, that is, management and staff people not directly involved in construction; by mid-year their number was reduced to 607. The trustee, in his recent report to Judge M. Joseph Blumenfeld of U.S. District Court in Hartford, Conn., promises to cut the number again, by a similar amount.

Shrinking property. Inventory is being dumped. Some of it is unsold homes; there were 1,405 as of March 23, the date of a nose count, but only 943 on June 30.

The huge land inventory is also being prepared for disposition, which in many cases will mean sale.

Subsidiaries and operating divisions are being consolidated or eliminated. Regional offices are being moved or combined in California, Washington, France,

Chicago and Detroit. It is not yet clear which of the company's present 16 regional markets might be retained and which abandoned.

Leaving Lake Success. Levitt and Sons' palatial headquarters building in Lake Success on Long Island has become too

large and expensive for what is left of the company. The trustee has been negotiating for space in southeastern Connecticut and the Lake Success building is on the block. Headquarters' office space will shrink, after the move, approximately 70%.

On the positive side, Palmieri & Co. is dividing Levitt and Sons into two major divisions: the Homebuilding Division and the Land Development Division. In homebuilding, the trustee noted in a report to the court, "apparently profitable building operations (may be) only marginally profitable, if profitable at all, the profits actually being generated by appreciation in the value of the underlying land."

Buy and sell. The building division, as the trustee envisions it, will buy land at the going rate from the development division or from outside the company, as it chooses. And the development division will be free to sell land to other builders. The two units will calculate profits separately.

The trustee is also recruiting new officers for certain key positions even as the staff shrinks in total numbers.

Losses cut. These actions appear to be bearing some fruit. The company lost \$10,799,000 in the first half, \$7,000,000 less than in the 1974 first half. Levitt's heavy negative cash flow, \$6,209,000 in the first quarter, improved to \$4,500,000 in the second, and was near zero in May and June. (Levitt also borrowed, as a result of the cash outflow, another \$10,709,000 from its parent, ITT.)

Easier land costs. Those accounting changes, so costly in 1974, will benefit later results. The bulk of them involved "unwinding" previously capitalized carrying costs in the land inventory and expensing them instead. Land will appear far more profitable when sold without this burden of accumulated costs. (The changes, by the way, were instituted by previous management, before the trustee's arrival.)

What will emerge from the trusteeship is unknown. Levitt and Sons will be smaller. But how small the once largest private homebuilding concern can become is not yet clear. —H.S.



Paradise Lost. The central atrium of Levitt and Sons' headquarters at Lake Success, N.Y. Only about half the building consists of office space, but even that's too much now for the sadly shrunken company. So are sky-high operating costs of the energy-inefficient structure.

Aluminum wiring may burn makers

Convinced that aluminum-wire home electrical systems are inherently unsafe, the Consumer Product Safety Commission has begun a countdown on them that could culminate in a manufacturer-paid recall of especially hazardous wiring installed in more than 2 million homes between 1965 and 1971.

The first step in the countdown will be hearings, for which no date has been set, at which both CPSC staff attorneys and manufacturers will be allowed to present evidence and cross-examine witnesses. This will be the producers' best chance to challenge recent commission decisions that brand all aluminum-based home electrical systems as "unreasonable risks" and "old technology" pure-aluminum wire systems as "a substantial hazard."

Pure-aluminum electrical wire has been found to be incompatible with many terminals and connectors: It apparently tends to corrode and creep, causing loose connections and heat buildup.

Revised standards. Underwriters Laboratories, Inc. approved all copper-technology-based connectors for use

with aluminum wiring in 1965, except one type in which wire was merely pushed into the connection with no fastening device. But less than three years later UL began receiving reports of serious problems with pure-aluminum wire.

The earlier, pure-aluminum wire systems have been linked to some 500 fires and at least 12 deaths. The CPSC, through its hot line, now receives an average of two aluminum-wire hazard complaints every day. These range from "wall socket is hot to the touch," to "flashing lights," to "burning smell behind the wall."

If replacement or repair of pure-aluminum wire connecting devices is required, it will be complicated by the fact that only devices marked **CO/ALR** have UL approval for use with aluminum wire. Currently only one style of snap switch and one double wall socket with the **CO/ALR** rating are commercially available. Many of the homes with wiring liable for recall have double and triple switch plates, dimmer switches, and mercury switches that couldn't be replaced with currently available devices.

INCREASE YOUR 1975 INCOME WITH TEMPLE TEXTURED SIDING.

Home buyers like the rich, natural look that Temple textured siding gives a house. And you'll like the way it helps you make more sales, easier!

You'll also like the way that Temple medium density hardboard siding nails easier, saws easier, and the fact that it is easier to handle and install.

Ask your dealer for all the facts on Temple hardboard

siding in textured, lap and panel styles. Or write for a colorful catalog of Temple building products.



CIRCLE 50 ON READER SERVICE CARD



PRODUCTS '76

New Products from House & Home Advertisers

a timesaving guide to the 1976 NAHB exhibits

Builders attending the big sprawling NAHB convention in Dallas next January will face a bewildering array of products, new and old, spread out over a huge exhibit area. Products '76 has been created by House & Home and its advertisers to organize your shopping tour of this impressive display. Copies will be available free at Dallas.



see the best, newest, most exciting
This 7th annual pocket-size 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 1976. 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 Prod-

ucts '76 will be by booth sequence enabling you to move quickly and efficiently through the aisles pinpointing just the specific products of interest to you. This means you can start your Products '76 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 '76 to see for yourself just what the participating exhibitors are displaying as their best, their newest, their most excit-

ing. Every copy of Products '76, including those distributed in Dallas, 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 three dollars along with your name and address to Products '76, 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 big NAHB Convention in Dallas: January 18-22, 1976

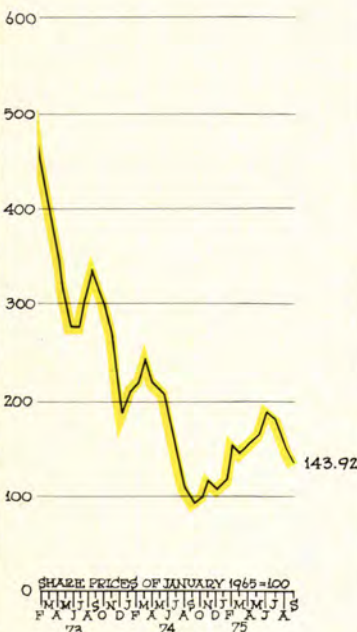
Housing stocks down for third month—Retreat is broadly based

HOUSE & HOME's value index of 25 of the housing industry's most representative stocks sank to 143.92 from 150.92 in the month ended Sept. 2.

It was the third straight monthly loss for the list, and the decline extended through all five sections of the index.

Issues on the index are over-printed in yellow in the tables that follow.

Here's the graph of 25 stocks.



Here's how the companies in each sector performed.

| | Sept. '74 | Aug. '75 | Sept. '75 |
|------------------------|-----------|----------|-----------|
| Builders | 73 | 154 | 146 |
| Land developers | 71 | 95 | 88 |
| Mortgage cos. | 155 | 198 | 196 |
| Mobile homes | 259 | 434 | 415 |
| S&Ls | 51 | 101 | 95 |

| Company | Sept. 2 Bid/ close | Chng. Prev. Month |
|---------|--------------------|-------------------|
|---------|--------------------|-------------------|

BUILDING COMPANIES

| | | | |
|-------------------------|----|--------|---------|
| Alodex—d | OT | .08 | + .04 |
| AVCO Comm. Devel.—d | PC | 11/16 | + 1/16 |
| American Comm. Homes | OT | 2 | - 1/4 |
| American Urban Corp. | OT | 1/4 | - |
| Bramalea Cos. (Can.) | TR | 4.80 | - 325 |
| Campanelli Ind. | OT | 1 3/8 | - 3/8 |
| (New America Ind.) | | | |
| Capital Divers (Can.)—d | OT | 3/8 | + .036 |
| Centex Corp. | NY | 8 7/8 | - 1/2 |
| Cervill Communities—d | AM | 3 3/4 | - 1/8 |
| Cheezem Dev. Corp. | OT | 1/2 | - 1/8 |
| Christiana Cos. | AM | 1 1/2 | - 1/4 |
| Cons. Bldg. (Can.) | TR | 2.80 | - |
| Dev. Corp. Amer. | AM | 3 3/8 | - 3/8 |
| Dev. Int. Corp.—d | OT | .03 | - .02 |
| Edwards Indus. | OT | 2 1/8 | - 1/8 |
| FPA Corp.—d | AM | 3 | - 1/4 |
| Carl Freeman Assoc. | OT | 2 1/4 | - 3/8 |
| Frouge Corp.—d | OT | 4 | - |
| General Builders | AM | 1 | - 3/8 |
| Hoffman Rosner Corp. | OT | 2 3/4 | - |
| Homewood Corp. | OT | 6 1/2 | - 1/2 |
| Hunt Building Corp. | OT | 1 1/8 | - 1/2 |
| Kaufman & Broad | NY | 7 1/8 | - 1/8 |
| Key Co. | AM | 2 1/8 | + 5/8 |
| Leisure Technology | AM | 1 1/8 | - 1/8 |
| Lennar Corp. | NY | 5 3/8 | - 7/8 |
| McCarthy Co.—d | PC | 1 | - 1/4 |
| McKeon Const. | AM | 2 1/4 | - 1/2 |
| H. Miller & Sons | AM | 8 | - 1/2 |
| Mitchell Energy & Dev. | AM | 16 1/4 | + 1 1/4 |
| Onole Homes Corp. | AM | 5 1/2 | - 1 1/8 |

| Company | Sept. 2 Bid/ close | Chng. Prev. Month |
|--------------------------|--------------------|-------------------|
| Presidential Realty—d | AM | 4 1/8 - 1/4 |
| Presley Development | AM | 4 1/8 + 3/4 |
| Pulte Home Corp.—d | AM | 2 1/4 - 5/8 |
| Robino-Ladd Co.—d | AM | 1 - |
| Rossmore Corp. | AM | 3 1/8 - 3/8 |
| Ryan Homes | AM | 19 - 5/8 |
| Ryland Group | OT | 8 3/4 - 1 3/4 |
| Shapell Industries | NY | 9 3/8 - 1 3/8 |
| Shelter Cp. of Amer.—d | OT | 1 1/8 - |
| Standard Pacific—d | AM | 3 3/8 - 1/4 |
| Universal House & Dev.—d | PC | 3/8 - 1/16 |
| U.S. Home Corp. | NY | 5 1/8 - 3/4 |
| Valley Forge Corp.—d | OT | 1 - |
| Washington Homes | OT | 2 1/4 + 3/4 |
| Del. E. Webb | NY | 4 1/4 + 1/4 |
| Westchester Corp.—d | OT | 1 1/8 - 1/4 |

SAVINGS & LOAN ASSNS.

| | | |
|------------------------|----|----------------|
| American Fin. Corp. | OT | 10 1/8 - 1 1/4 |
| Calif. Fin. | NY | 2 3/4 - 1/2 |
| Far West Fin. | NY | 6 1/8 - 1/4 |
| Fin. Corp. Santa Barb. | AM | 9 - 7/8 |
| Fin. Fed. | NY | 8 1/8 - 1 1/4 |
| First Charter Fin. | NY | 11 1/4 - 1/2 |
| First Lincoln Fin. | OT | 1 1/8 - 1/4 |
| First S&L Shares | AM | 5 1/8 - 1/8 |
| First Surety | OT | 2 1/8 - |
| First West Fin. | OT | 1 1/8 - 1/8 |
| Gibraltar Fin. | NY | 8 1/8 - 1 |
| Golden West Fin. | NY | 10 3/4 - 1 3/8 |
| Great West Fin. | NY | 13 3/8 - 5/8 |
| Hawthorne Fin. | OT | 7 3/4 - 1/2 |
| Imperial Corp. | NY | 8 3/8 - 1/8 |
| Transohio Fin. | NY | 5 3/8 - 1 |
| (Union Fin.) | | |
| Trans World Fin. | NY | 10 - 1 |
| United Fin. Cal. | NY | 6 1/2 - 1/2 |
| Wesco Fin. | NY | 10 - 7/8 |

MORTGAGING

| | | |
|--|----|--------------|
| Charter Co. | NY | 4 7/8 - |
| CMI Investment Corp. | NY | 8 3/8 - 3/4 |
| Colwell—d | AM | 4 1/8 - 1/4 |
| Cont. Illinois Realty | NY | 2 - 3/4 |
| Fed. Nat. Mtg. Assn. | NY | 13 3/8 - 1 |
| Fin. Resources Grp. | OT | 1 1/4 - 1/8 |
| (Globe Mortgage) | | |
| Lomas & Net. Fin. | NY | 6 1/8 - 7/8 |
| MGIC Inv. Corp. | NY | 12 3/8 + 1/8 |
| Palomar Fin. | AM | 1 3/4 - 3/8 |
| United Guaranty Corp. | NY | 8 3/8 - 1/4 |
| (formerly FMIC Corp.) | | |
| Western Pac. Fin. Corp. | OT | 3 3/4 - 1/2 |
| (formerly So. Cal. Mort. & Loan Corp.) | | |
| UPI Corp. | AM | 3 - 1/2 |
| (United Imp. & Inv.) | | |

REAL ESTATE INV. TRUSTS

| | | |
|--------------------------|----|----------------|
| Alison Mtg. | NY | 3 7/8 - 3/4 |
| American Century | AM | 1 3/4 - 1/4 |
| Arlon Property Invest. | OT | 6 - |
| Atico Mtg. | NY | 2 1/8 - 1/2 |
| Baird & Warner | OT | 5 - 1/4 |
| Bank America Rlty. | OT | 6 1/4 - 1/8 |
| Barnes Mtg. Inv. | OT | 2 1/4 - 1/4 |
| Barnett Mtg. Tr.—d | NY | 2 - |
| Beneficial Standard Mtg. | AM | 3 1/4 - 1/4 |
| BT Mort. Investors | NY | 2 1/8 - 1 |
| Cameron Brown | NY | 1 3/4 - 3/8 |
| Capitol Mortgage SBI | NY | 1 1/8 - 1/4 |
| Chase Manhattan | NY | 3 1/4 - 1/2 |
| CI Mortgage Group | NY | 1 3/8 - 3/8 |
| Citizens Mtg. | AM | 2 - |
| Citizens & So. Rlty. | NY | 2 1/8 - 5/8 |
| Cleve. Trust Rlty. Inv. | OT | 2 1/4 - 3/8 |
| Colwell Mtg. Trust | AM | 2 1/4 - 3/4 |
| Conn. General | NY | 13 1/2 - 1 3/8 |
| Cousins Mtg. & Eq. | NY | 1 1/8 - |
| Inv.—d | NY | 2 1/8 - |
| Diversified Mtg. Inv. | NY | 1 1/8 - 1/8 |
| Equitable Life | NY | 18 - 1/4 |
| Fidelco Growth Inv. | AM | 7 1/8 - 2 3/8 |
| First Memphis Realty | OT | 2 3/4 - 1/4 |
| First of Denver | AM | 2 3/8 - 1/2 |
| First of Pennsylvania | NY | 2 1/8 - 1/4 |
| Franklin Realty | AM | 2 1/8 + 1/2 |
| Fraser Mtg. | OT | 8 1/2 - 3/4 |
| Gould Investors—d | AM | 4 - |
| Great Amer. Mtg. Inv.—d | NY | 2 3/4 - |
| Guardian Mtg. | AM | 1 7/8 - 1/2 |
| Gulf Mtg. & Realty | AM | 2 - 1/2 |
| Hamilton Inv. | OT | 1 1/2 - 1/8 |
| Hettman Mtg. Investors | AM | 1 1/8 - 3/8 |
| Hubbard R. E. Inv. | NY | 13 1/4 - 1/2 |
| ICM Realty | AM | 8 7/8 - 7/8 |
| Lincoln Mtg. | OT | 5 1/8 - |
| LMI Investors | NY | 1 3/8 - 3/8 |
| (Larwin Mort. Inv.) | | |
| Mass Mutual Mtg. & Rlty | NY | 10 1/8 - 1/8 |
| Mission Inv. Trust | AM | 1 - 1/4 |
| (formerly Palomar) | | |
| Mony Mtg. Inv. | NY | 6 3/4 - 1/4 |
| Mortgage Trust of Amer. | NY | 2 3/4 - 1/2 |
| National Mortgage | | |
| Fund—d | NY | 1 1/8 - |
| Nationwide R.E. Inv. | OT | 3 1/4 - 1 |
| (Galbreath Mtg. Inv.) | | |
| North Amer. Mtg. Inv. | NY | 5 7/8 - 3/4 |

| Company | Sept. 2 Bid/ close | Chng. Prev. Month |
|--|--------------------|-------------------|
| Northwest Mut. Life | | |
| Mtg. & Rlty. | NY | 9 1/2 - 1 1/2 |
| PNB Mtg. Rlty. Inv. | NY | 4 3/4 - 3/8 |
| Penn. R. E. Inv. Tr. | AM | 9 7/8 - |
| Property Capital | AM | 6 1/8 - 1/4 |
| Realty Income Tr.—d | AM | 5 1/8 - |
| Republic Mtg. Inv.—d | NY | 1 1/2 - 1/4 |
| B. F. Saul, R.E.I.T. | NY | 3 3/8 - 5/8 |
| Security Mtg. Inv. | AM | 1 - 1/2 |
| Stadium Realty Tr. | OT | 4 - 1/8 |
| State Mutual SBI | NY | 1 1/8 - 1/4 |
| Sutro Mtg. | NY | 4 3/4 - 1/4 |
| Unionamerica Mtg. & Equity | AM | 1 1/2 - 3/8 |
| United Realty Tr. (Larwin Realty & Mortgage Trust) | AM | 5 1/2 + 1/8 |
| U.S. Realty Inv. | NY | 2 - 5/8 |
| Wachovia Realty Inc. | NY | 3 1/2 - 1/4 |
| Wells Fargo Mortgage | NY | 6 1/2 - 5/8 |

LAND DEVELOPERS

| | | |
|-------------------------|----|---------------|
| All-State Properties | OT | 1/4 - |
| AMREP Corp. | NY | 2 3/8 - 1/4 |
| Arvida Corp. | OT | 4 1/4 - 1/2 |
| Canaveral Int. | AM | 5 1/8 - 1/8 |
| Crawford Corp. | OT | 4 - |
| Deltona Corp. | NY | 4 1/4 - 7/8 |
| Dominion Holding | OT | 3/8 - |
| (Disc. Inc. of America) | | |
| Fairfield Communities—d | OT | 1 1/2 + 1/4 |
| Gen. Development | NY | 4 3/8 - 5/8 |
| Getty Financial Corp. | OT | 2 1/2 + 1 1/2 |
| (Don the Beachcomer) | | |
| Horizon Corp. | NY | 2 1/4 - 1/2 |
| Landmark Land Co. | AM | 1 1/8 - 1/8 |
| (Gulf State Land) | | |
| Land Resources | OT | 3/4 - 1/4 |
| Major Realty | OT | 1 - 1/8 |
| McCulloch Oil | AM | 4 1/8 - 1/8 |
| Sea Pines Co. | OT | 1 1/8 - 1/8 |

MOBILE HOMES & MODULES

| | | |
|----------------------------|----|----------------|
| Champion Home Bldrs. | AM | 3 3/8 - 3/8 |
| Commodore Corp.—d | AM | 1 1/4 - |
| Conchmore—d | AM | 6 - 1 1/4 |
| De Rose Industries—d | AM | 1 3/8 - |
| Fleetwood | NY | 11 1/2 - |
| Golden West—d | AM | 3 3/8 - 3/8 |
| Moamco Corp.—d | AM | 1 3/4 + 1/8 |
| (formerly Mobil Americana) | | |
| Mobile Home Ind. | NY | 3 3/4 - 1/8 |
| Monarch Inc. | OT | 1 - 1/4 |
| Redman Inc. | NY | 2 3/4 - 1/4 |
| Rex Noreco | NY | 1 1/4 - 1/4 |
| Skylite | NY | 16 1/4 - 1 1/2 |
| Town and Country | AM | 2 1/8 - 1/4 |
| Zimmer Homes | AM | 3 - 1/4 |

DIVERSIFIED COMPANIES

| | | |
|-----------------------------|----|----------------|
| American Cyanamid | NY | 24 - 1 1/8 |
| Amer. Standard | NY | 13 3/4 - 3/4 |
| Amterre Development | OT | 7/8 - 1/8 |
| Arlon Realty & Develop. | NY | 2 1/8 - 3/8 |
| AVCO Corp. | NY | 5 1/8 - 3/8 |
| Bendix Corp. | NY | 40 - 1 1/8 |
| Bethlehem Steel | NY | 37 1/8 + 3 1/8 |
| Boise Cascade | NY | 22 1/8 + 1 1/2 |
| Building & Land Tech. | OT | 1 - 1/4 |
| CNA Financial (Larwin) | NY | 6 - 5/8 |
| Campeau Corp. | TR | 5 1/4 - 3/8 |
| Castle & Cooke | NY | 14 3/4 - 1 3/8 |
| (Oceanic Prop.) | | |
| CBS (Klingbell) | NY | 44 1/8 - 1 1/2 |
| Champion Int. Corp. | NY | 16 - 1/2 |
| (U.S. Plywood-Champion) | | |
| Christiana Securities—d | OT | 117 - 1 |
| Citizens Financial | AM | 3 3/4 - 1 1/16 |
| City Investing | NY | 7 1/2 + 3 3/8 |
| (Sterling Forest) | | |
| Corning Glass | NY | 41 1/2 - 4 1/4 |
| Cousins Properties | OT | 1 3/4 - 3/8 |
| Dreyfus Corp. | NY | 6 1/8 - 3/4 |
| (Bert Smokler) | | |
| ERC Corp. | OT | 17 1/4 - 1 1/4 |
| (Midwestern Fin.) | | |
| Evans Products | NY | 5 1/8 - 1/2 |
| Ferro Corp. | NY | 22 - 1 1/4 |
| First Gen. Resources—d | OT | 1 1/16 + .01 |
| First Rlty. Inv. Corp.—d | AM | 3/4 - 1/4 |
| Fishback & Moore | NY | 27 1/8 + 1 3/8 |
| Forest City Ent. | AM | 3 3/8 - 5/8 |
| Flag Industries—d | AM | 2 - |
| Frank Paxton Corp. | OT | 7 1/4 - 1 3/4 |
| (Builders Assistance Corp.) | | |
| Fruehauf Corp. | NY | 16 1/8 - 1 1/8 |
| Fuqua Corp. | NY | 5 1/8 - 1/8 |
| Georgia Pacific—e | NY | 43 3/8 + 3 3/8 |
| Glasscock Products | AM | 2 3/4 - 3/8 |
| Great Southwest Corp.—d | OT | 1/4 + 1 1/16 |
| Gulf Oil (Gulf Reston) | NY | 20 3/8 - 1/2 |

| Company | Sept. 2 Bid/ close | Chng. Prev. Month |
|----------------------------|--------------------|-------------------|
| Gulfstream Land & Dev. | AM | 5 3/8 - 3/8 |
| (Bel-Aire Homes) | | |
| INA Corp. (M. J. Brock) | NY | 33 3/8 - 3/8 |
| Inland Steel (Scholz) | NY | 41 7/8 + 4 3/8 |
| International Basic Econ. | OT | 2 1/4 - 1/2 |
| International Paper | NY | 57 1/2 + 4 1/4 |
| Inter. Tel. & Tel. | NY | 20 - 2 1/8 |
| Investors Funding—d | AM | 1 - |
| Killebrew Properties—d | AM | 1 3/4 - |
| Leroy Corp. | OT | 1 1/4 + 1/4 |
| Ludlow Corp. | NY | 7 7/8 - |
| Monogram Industries | NY | 6 1/8 - 1 1/8 |
| Monumental Corp. | OT | 8 3/8 - 1 1/8 |
| (Jos. Meyerhoff Org.) | | |
| Mountain States Fin. Corp. | OT | 4 - |
| National Homes | NY | 3 3/8 - 5/8 |
| National Kinney | AM | 3 3/8 - 1 1/8 |
| (Unis Bldg.) | | |
| NEI Corp. | OT | 1 - |
| Occidental Petroleum | NY | 17 1/2 - 3/8 |
| (Occ. Pet. Land & Dev.) | | |
| Penini Corp. | AM | 5 - 1/4 |
| Philip Morris | NY | 43 1/2 - 5 1/4 |
| (Mission Viejo Co.) | | |
| Pope & Talbot | NY | 15 1/8 + 1 1/8 |
| Republic Housing Corp. | AM | 1 3/4 - 1/8 |
| Rouse Co. | OT | 3 1/4 - 3/8 |
| Santa Anita Consol. | OT | 5 1/2 - 1 |
| (Robt. H. Grant Corp.) | | |
| Tenneco Inc. | NY | 25 1/4 - 1/2 |
| (Tenneco Realty) | | |
| Time Inc. | NY | 57 3/4 + 1 1/4 |
| (Temple Industries) | | |
| Tishman Realty | OT | 12 - 1 1/2 |
| Titan Group Inc. | OT | 1 1/2 - 1/8 |
| UGI Corp. | NY | 12 1/4 - 7/8 |
| Weil-McLain | NY | 6 1/8 - 1 3/8 |
| Westinghouse | NY | 15 1/8 - 1 1/4 |
| (Coral Ridge Prop.) | | |
| Weyerhaeuser | NY | 38 1/8 + 1 1/8 |
| (Weyer Real Est. Co.) | | |
| Whittaker (Vector Corp.) | NY | 2 1/8 - 1 1/8 |
| Wickes Corp. | NY | 10 1/4 - 2 1/4 |

SUPPLIERS

| | | | |
|----------------------------|----|--------|---------|
| Armstrong Cork | NY | 20 1/4 | - 7/8 |
| Automated Bldg. Comp.—d | AM | 2 5/8 | - 1/4 |
| Bird & Son | OT | 44 | + 3 1/2 |
| Black & Decker | NY | 26 | - 7/8 |
| Carrier Corp. | NY | 9 | - 1 |
| Certain-teed | NY | 10 3/4 | - 3/4 |
| Crane | NY | 46 | - 1 1/2 |
| Dexter | NY | 11 3/8 | - 2 3/8 |
| Dover Corp. | NY | 37 1/2 | - 3 3/8 |
| Emerson Electric | NY | 34 7/8 | - 1/4 |
| Emhart Corp. | NY | 20 1/4 | - 1/4 |
| Fedders | NY | 4 3/8 | - 1/4 |
| Flintkote | NY | 18 1/4 | - 3/4 |
| GAF Corp. | NY | 10 1/8 | - 3/8 |
| General Electric | NY | 44 1/4 | - 1 3/8 |
| Goodrich | NY | 16 1/8 | - 1/2 |
| Hercules | NY | 29 3/4 | + 3/8 |
| Hobart Manufacturing | NY | 19 3/4 | - 4 3/8 |
| Int. Harvester | NY | 25 1/4 | + 7/8 |
| Johns-Manville | NY | 21 3/4 | - 1 1/2 |
| Kaiser Aluminum | NY | 29 | - 3/4 |
| Keene Corp. | NY | 5 | - 7/8 |
| Leigh Products | AM | 8 | - 1/8 |
| Masco Corp. | NY | 44 1/2 | - 1 3/4 |
| Masonite Corp. | NY | 31 | - 4 1/2 |
| Maytag | NY | 27 | - 2 1/2 |
| National Gypsum | NY | 13 1/8 | + 7/8 |
| Norris Industries | NY | 19 | + 1/4 |
| Overhead Door | NY | 6 3/4 | - 1/8 |
| Owens Corning Fibrgl. | NY | 37 | - 1/8 |
| Pottlatch Corp. | NY | 48 3/4 | + 4 |
| PPG Industries | NY | 29 3/8 | + 1 1/8 |
| Reynolds Metals | NY | 21 1/4 | - 1/4 |
| Rohm & Haas | NY | 74 1/2 | + 2 3/4 |
| Ronson | NY | 5 1/8 | - 1/8 |
| Roper Corp. | NY | 15 | - 1/4 |
| St. Regis Paper | NY | 31 | + 3 3/4 |
| Scovill Mfg. | NY | 9 3/4 | - 3/8 |
| Sherwin Williams | NY | 38 3/8 | - 3 3/8 |
| Skil Corp. | NY | 9 | - 1/4 |
| Slater Electric | OT | 3 3/4 | - 1/4 |
| Stanley Works | NY | 17 1/4 | - 7/8 |
| Tappan | NY | 5 | - 1 1/4 |
| Thomas Industries | NY | 7 1/4 | - 7/8 |
| Triangle Pacific | NY | 10 | - 9/8 |
| U.S. Gypsum | NY | 17 3/4 | + 1/2 |
| U.S. Steel | NY | 64 1/2 | + 5 1/2 |
| Wallace Murray | NY | 9 3/8 | - 1/4 |
| Jim Walter | NY | 36 1/2 | - 1 3/8 |
| Whirlpool Corp. | NY | 24 1/4 | - 7/8 |

Speakman

SENTINEL MARK II

Balanced Pressure Valve
...stands guard over safety, comfort and economy

Here's a new concept in design for single-handle controlled shower and shower/bath valves, developed especially for institutional, commercial or residential installations. The benefits will please you and your customers . . . at a price you can both live with!

Speakman's Pressure Compensating Valve* protects against sudden, dangerous changes in water temperature due to pressure variation. As an added safety feature, water flow is automatically reduced to an insignificant trickle when either cold or hot water supplies are cut off completely.

There's even less chance of scalding because the valve must be turned off in the cold position. Selection of desired water temperature must progress from cold . . . through warm . . . to hot . . . and back.

Adjustable Temperature Limit Stop, an added safety feature (standard on all models), can be set to limit the temperature

by restricting travel of the control handle. You get not only additional protection, but water and fuel conservation as well. Volume control is available on Sentinel Mark II, conveniently located on the face plate.

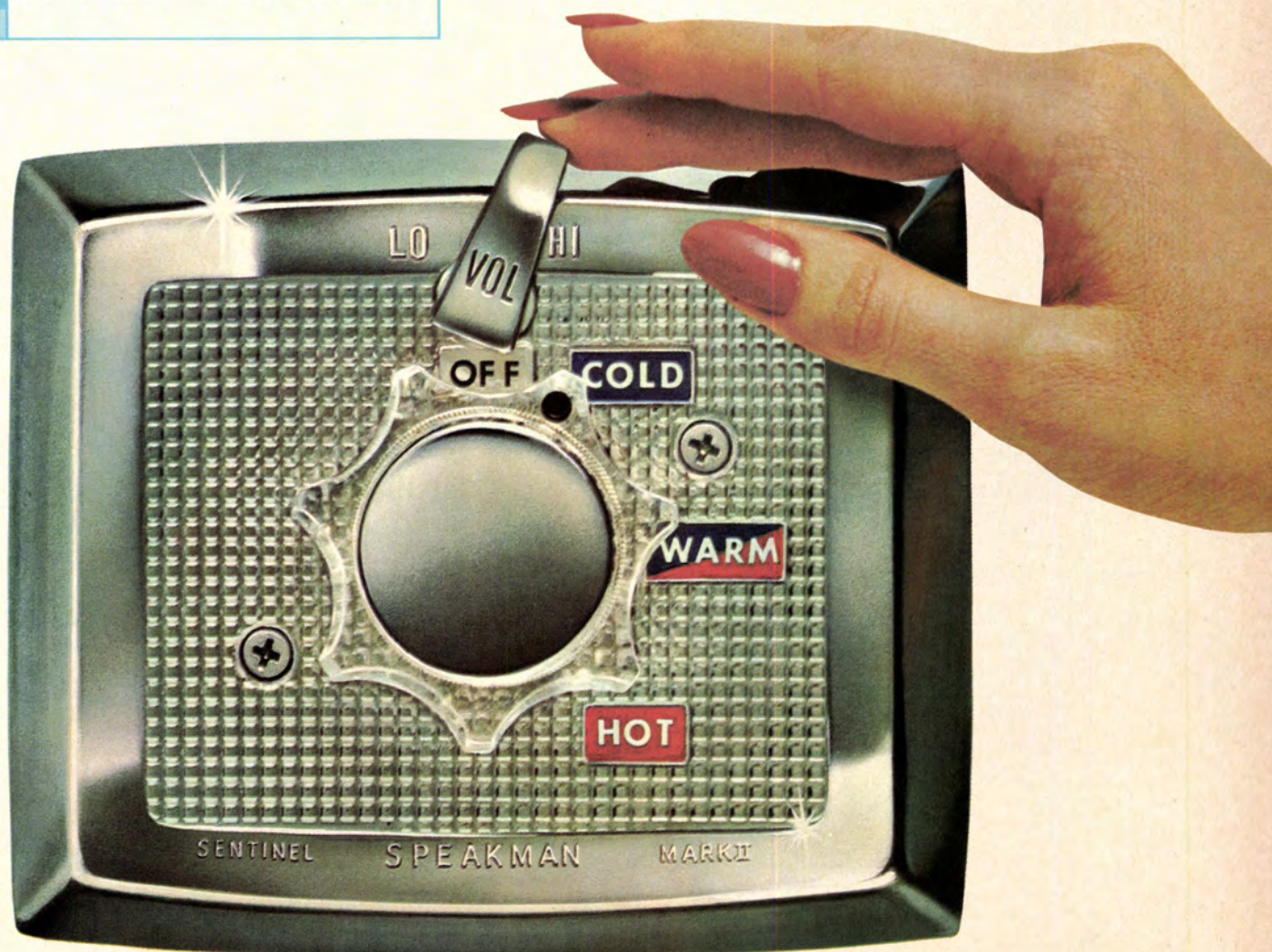
Factory-sealed balancing module is easy to replace as inlet seals are located at the back where they can't bind. Long-lasting ceramic valve module is also easy to remove and concealed stops are available. And for Back-to-Back installations, a reversible supply requires only a simple reversal of the ceramic valve module.

Combine the features of laboratory and field tested Sentinel Mark II with the traditional quality you get from Speakman. Then call your Speakman representative. He'll see you get the full story on all 32 models. Or write Speakman Company, P.O. Box 191, Wilmington, Del. 19899, for free brochure.

*Patent Pending



Speakman Company





Pecky Cypress
Gray Design #211



Masonite® captures the lost look of Pecky Cypress.

Until now, it would have cost a small fortune to panel a room with Pecky Cypress.

But now you can specify the beauty of Pecky Cypress in durable, economical, hardboard paneling. Only from Masonite. We've captured the rich random look of real Pecky Cypress. Right down to the rare "character marks" and impressions.

Just look at what happens when you put it in a rec room, bedroom or study. Masonite's Pecky Cypress Design turns an ordinary room into a showcase.

And our Pecky Cypress Design paneling features a man-made finish on real Masonite brand hardboard. So it's tough. It can take knocks, bumps and bruises; won't splinter or crack. And like all Masonite hardboard paneling, cleaning Pecky Cypress Design is as easy as a wipe with a damp sponge.

You can put six panels of the Pecky Cypress Design side-by-side without repeating the design. So you can maintain a random planking look, even on long walls.



Pecky Cypress
White Design #210



Pecky Cypress
Golden Design #213



Pecky Cypress
Brown Design #214

So, when you're looking for the elegant authenticity of Pecky Cypress, specify Masonite's new Pecky Cypress Design; it's available in four intriguing finishes.

**When you ask for
Masonite paneling,
make sure you get
the Masonite brand.**



29 N. Wacker Chicago, Ill. 60606

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to combustible surfaces
are completely adaptable!**

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performance, versatility!**

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A good carpenter can probably drive about 650 bulk nails per hour. With a Paslode nailer, that same carpenter can easily drive 3600 nails per hour on similar applications. At \$10 an hour for labor, bulk nails cost about \$17 per thousand nails in place. With Paslode power nailing this cost drops to only about \$8 per thousand.

Obviously there's more to fastening cost than the cost of the nail alone.




These savings are only a portion of the benefits that Paslode has to offer the construction contractor. Paslode also has a network of over 200 construction dealers who are experts in the field of fastening. Your Paslode dealer is a local

businessman who maintains inventories of Paslode products and provides all the services required, including assistance on the job site. He can help you realize the full savings potential

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 **PASLODE®**



Memo to owners/managers: Rent is due on the 1st of the month; it's late on the 2nd; and if it's not paid by the 3rd...

... start knocking on delinquent tenants' doors. Otherwise your complex could lose thousands of dollars a year needlessly if you have to borrow to pay bills when rents are late.

Your long-term troubles start the first time you let tenants fall behind. Why? Because today many people spend all their monthly income. So once they've slipped behind on their rent, it's very hard for them to ever catch up. As an owner with many years of experience once told me: "If a tenant can't pay one month's rent, how can he pay for two? And if he can't pay for two, he'll never pay for three."

The late payers. For the most part it's no mystery who's going to be late each month. That's because paying rent is a matter of habit. A tenant who starts out by paying on time generally continues to do so. And a tenant who is habitually late will continue that bad habit—unless you do something about it.

Try this experiment: Write down the names of tenants whose rent you think will be unpaid by the tenth of next month. Compare this list with what actually happens. You'll discover the list is 100% correct—or close to it.

One way to improve your collection rate is to spot potential late payers before they move in. Here are two warning signals:

- If a tenant's rent will be more than 25% of his gross income, that's bad. And the risk of late payments increases sharply for each rent dollar beyond the 25% mark.

- You're in danger, too, if the combination of rent plus the tenant's monthly installment payments will take up 40% of his income. There won't be enough money to go around and someone will be short-changed—usually the landlord.

A third warning sign comes after a tenant moves in. It's a rent check that bounces. If you get one, visit the tenant immediately and demand cash or a certified check. And make it clear that another bad check will mean trouble.

Set up a tough program. Even more important than spotting warning signals is the need for a firm policy on rent collections. And that policy should be spelled out twice: first when a would-be tenant fills out his

application and again when he signs the lease.

Make the policy very clear: "Rent is due on the first; it's late on the second; and we'll start eviction proceedings on the third."

Granted, in most states you can't evict on the third day. But you must convince tenants you mean business. By spelling out your tough collection policy up front, before they move in, you'll eliminate 90% of potential delinquencies before they start.

And you have to stick with that firm policy at the first hint of late-payment trouble because tenants quickly discover how late they can be with their rent and get away with it. They learn your routine collection procedure: 1) reminder notice; 2) five-day notice; 3) final notice; 4) letter; 5) telephone call; and finally 6) attorney. So they'll wait until just before the nasty personal letter or phone call before they pay up.

That being the case, why waste time on the preliminaries?

Take quick action. If rent isn't paid by the third day, knock on the delinquent's door on the fourth day. A personal visit is the strongest medicine. Next best is a phone call. Either way, your message is clear: Pay up now or we'll take action.

Some tenants will try to make a deal. Instead of admitting they don't have their rent money, they'll submit a list of problems in their apartments and refuse to pay rent until the problems are corrected. The problems may or may not exist. But the main problem really is that these tenants don't have the rent money and are stalling for time.

Or they may try the time-payment deal, saying they're waiting for a bonus or a tax refund, etc. In this kind of situation, chances are other creditors are waiting too. So don't you wait. Tell these tenants to borrow from a bank or loan company. Your job is to collect rent when it's due, not to finance tenants.

'Alibi-Ike' tenants. A lot of owners have late-payment problems because their rent-collection programs give tenants excuses to be late. Here's what *not* to do:

- Don't bill for rent except in unusual circumstances, e.g., when variable charges have to be tacked on. If tenants wait to be billed, chronic late payers can claim they

didn't get their bills or that there was an error in the billing.

- Don't have tenants pay to a central lock-box if you can avoid it. Information is so slow in getting back to the office that 15 days may pass before you find out whose rent is late. Obviously, this is too long if you're going to take quick action against delinquencies.

- Don't refuse to accept cash. Some complexes set this rule because they're afraid the central office will be robbed. But cash is legal tender; so if you refuse cash payments you may forfeit a legal claim to the debt. To minimize any loss in case of theft, make daily bank deposits.

- Don't set a late-penalty policy. Some owners and management companies think they can avoid unpleasantness by imposing a charge for late payments. This is a bad idea because, in effect, it's telling tenants they can be late if they pay for the privilege. Furthermore, penalty charges usually are not collectible in court.

When all else fails. If you can't collect the rent, you must start eviction proceedings. Some owners resist this step; they think it's better to be owed rent than to have vacant apartments.

That's wrong. It's far better to have an apartment waiting ready for someone who can pay for it than to have the apartment occupied by someone who can't.

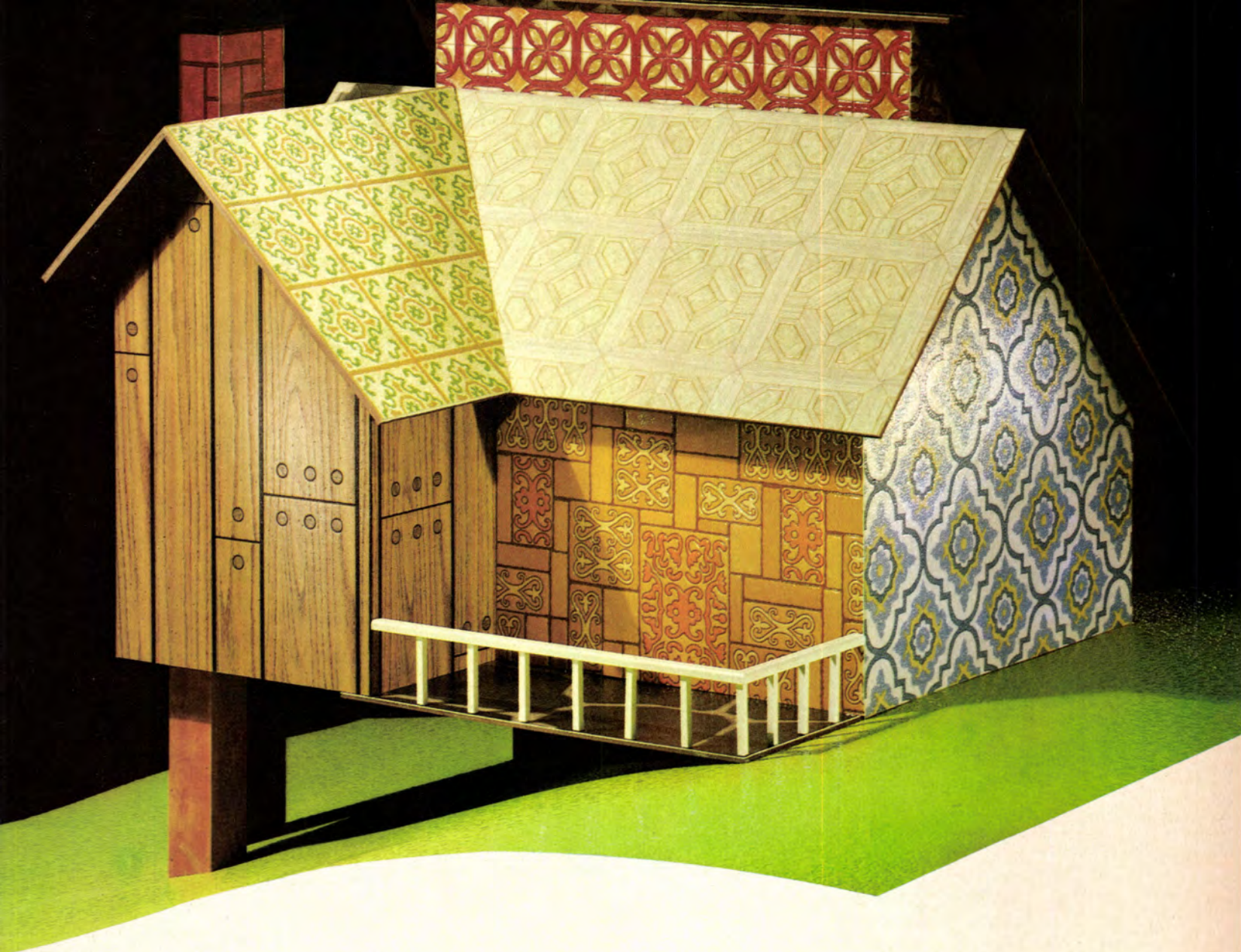
Besides, if you fail to follow through on your tough collection policy, word will get around and you'll jeopardize on-time payments from other borderline tenants.

If by this time you're wondering just how good (or bad) your rent-collection program is, see how your complex ranks on this scale:

| RATING | % LOSS OF GROSS POSSIBLE INCOME |
|-----------|------------------------------------|
| Excellent | .25% |
| Good | .5 |
| Average | 1.0 |
| Poor | over 1.0 |

If you don't like what the scale shows about your complex, remember this: The weaker the rental market, the stronger your rent-collection policy must be. Rent has no value unless it's collected. So set up a get-tough policy.

EDWARD N. KELLEY, CPM, PROPERTY MANAGEMENT CONSULTANTS, OAK BROOK, ILL.



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And now's the time to make sure every house you put up for sale has the built-in sales appeal of GE's New Home Sentry Smoke Alarm.

Why a Smoke Alarm?

Because prospective buyers in increasing numbers are demanding the protection against the hazards of fires that a reliable smoke alarm affords. *Because* the FHA requires the installation of a smoke alarm in new homes insured through the FHA. And *because* more and more local building codes require them.

Why the GE Home Sentry Smoke Alarm?

First of all, the GE name is assurance to you and prospective home buyers that the Home Sentry Smoke Alarm is a reliable quality product. In addition, hard-hitting national television and print advertising throughout the fall will make your customers aware of the benefits of GE's Home Sentry Smoke Alarm.

How GE's Home Sentry Works

GE's New Home Sentry Smoke Alarm is a true early-warning device—an ionization

detector so sensitive it can detect a fire and set off an alarm often before appreciable smoke is visible. When seconds count, the Home Sentry Smoke Alarm can help give the homeowner the time it takes to evacuate his family safely. Solid-state circuitry helps ensure reliability.

The Home Sentry AC model operates on ordinary household current and is easily installed in a standard 3½" octagonal or 4" square junction box. It has an operating signal light and a test button to help assure that the unit is in working order. There's a "quick disconnect" feature for easy servicing, and GE has almost 200 service facilities to answer questions and help solve servicing problems.

The wired-in unit retails for less than \$40. GE's Home Sentry is also available in a battery-operated model that retails for under \$55. Both models are UL-approved, and both are available now through all 190 GESCO outlets.

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In the past 12 months I have built _____ living units: _____ single family _____ townhouses
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Editorial

Condo is alive . . . now let's get it healthy again

Recent reports that the condominium market isn't as sick as some of us feared should come as good news to an industry that needs all the good news it can get.

It's good news too that HUD recently recommended that condominium abuses be policed by the states, not the federal government [News, Aug.]. Anyone who's worked with federal housing programs knows that most of them embody an important but little-known corollary of Murphy's law: the higher the level of government, the more red tape. Federal control could stop condo building dead in its tracks.

It's terribly important right now that all unreasonable barriers to the building of condominiums be eliminated. Condos fill needs that other kinds of housing don't. They can be offered at lower prices than comparably-sized detached units. And they have proven extraordinarily popular with the empty nester and single person who doesn't want the maintenance headaches of a house, but would rather buy than rent.

More than a million condo sales have been generated by these appeals since 1970. The housing industry desperately needs to move back toward previous levels of production, and as soon as possible.

There are, it seems to us, two things that must be done if condos are to regain their importance in the market:

First, public confidence, badly eroded by the actions of a few unscrupulous builders, chiefly in Florida, must be restored. And second, the way in which the states regulate condos must not cripple the builder or force his costs so high that his units are priced out of the market.

Both of these goals can be achieved by the same means—intelligent condominium statutes. Fortunately, the model for such statutes exists; in fact it has been in force for more than a year now. It's the Virginia Condominium Act [H&H, Sept., 74], a statute so sensible and so protective of the rights of both builder and buyer that more than half of the 50 states have so far indicated that they have or will use it as a model for their own condo legislation.

Among other things, the Virginia Act deals effectively with the problems which, according to HUD's recent report on condominium abuses, are highest on condo owners' complaint lists: lowballed common fees (budgets and reserve funds must be disclosed in detail); undecipherable and inadequate documentation (subjects are spelled out at length and in detail, but they can be incorporated in the builder's documentation reference—a much simpler and shorter method); and rip-off recreation lease-backs (once the owners take over the association they can terminate any lease deal).

On the other side of the fence, while that act is very demanding of the builder, it is also very fair. And in many cases—particularly the area of expandable and contractible condominiums—it gives him far more flexibility than does any other statute.

There is considerable agitation in Congress, if not for federal condo control, at least for standards that would apply where state laws were considered inadequate. We infinitely prefer HUD's position: Keep the federal fingers out of the pie. But if politics prevails and a standards bill is passed, we hope it will be modeled on the Virginia Act. That would make the federal presence bearable if not desirable. —MCH JR.

Who says you can't build in energy savings without boosting housing costs?

Most of the housing industry, that's who. But most of the housing industry could be wrong. And now evidence of just that comes from Arkansas where a handful of small builders have completed 74 houses that save up to 63% on heating and cooling bills and cost no more than conventional homes built to FHA's Minimum Property Standards.

The story of these houses starts on page 68. But a couple of points should be made here.

First of all, these houses are not prototypes or special designs aimed at a special market.

Most of them look like ordinary, run-of-the-subdivision ranch homes. They are priced as low as \$25,000. And many of them could qualify as the so-called basic, no-frills house that so much of the industry is

talking about—and striving to produce—these days.

Secondly, the reported energy savings, which may strike you as almost unbelievable, are not the result of some high-powered, heavily bank-rolled technological breakthrough. They are simply the result of doing what comes logically—namely, packing in extra insulation where it can do the most good.

Of course, there are obstacles. Local codes, for example, and subcontractors who may balk at change.

But this much is clear: The energy problem is bound to get worse before it gets better. The Arkansas builders have demonstrated a simple way to deal with it. Now what's stopping the rest of the housing industry?

—JFG

How to buck the tide and come up with a winner

If developer Max Schechter had paid attention to conventional wisdom, he'd never have built Lakeridge Park.

It's a condominium project at a time when everyone's talking single family.

It's in a less than prime neighborhood, with factories on one side, a school for dropouts on another, 1950s tract houses on a third.

It's priced higher than anything else in the neighborhood.

It has conventional financing—rates have gone as high as 9¾%—at a time when nearby builders offer 7¾% Tandem Plan mortgages.

Even its stucco exteriors represent a potential handicap, for buyers in its market area—the San Diego suburb of El Cajon—tend to equate stucco with economy.

Still, Lakeridge Park has averaged more than two sales a week since opening in January. And today it is almost two-thirds sold.

The obvious question: Why?

First, and most important, developer Schechter knew his market—he's been building in the San Diego area for 17 years—and so he knew there was still a demand for quality condominiums.

Second, an imaginative concept—a Mediterranean village—gave the project emotional appeal and made the most of a steep, rocky site.

Third, a well-thought-out land plan by architect Paul Thoryk set the project apart from its neighbors and turned it into a separate enclave. Houses are clustered around landscaped courtyards and buffered from the surrounding area by greenbelts, picnic grounds and the swimming pool complex. All have good views, either of the project itself or of a mountain range on the eastern horizon.

Fourth, a large percentage of end units—the nearest thing to single-family—was achieved by keeping clusters small—four units or less.

Fifth, Schechter countered bad publicity

about condominiums by building out the whole project at once. Although this meant higher financing costs, it paid off in creating buyer confidence.

Other builders had sought to develop the Lakeridge Park site before Schechter's company, College Ranch Properties, of La Mesa, Calif., acquired the 16.5 acre parcel in 1973 for \$12,000 an acre. But everyone had thought in terms of blasting away the rock outcroppings and building apartments—and so had quickly aroused strong community opposition.

Schechter, just back from a trip through France and Spain, saw the site's potential for re-creating a Mediterranean village. Despite its drawbacks, the location has several advantages: It is just 20 miles from downtown San Diego, within walking distance of a major regional shopping center and just below a prestigious hillside residential area.

So Schechter decided to work within the limits of the R-2 zoning—two units per 6,000-sq.-ft. lot—and to preserve the natural rock outcroppings, some of which are four stories high (*photo, right*). The final plan has a density of only 5.8 units to the acre and leaves 62% of the land in open space. Even so, it took nine months to convince the community that the project would not destroy the site's natural beauty.

The job of preserving the natural beauty fell to two men: Paul Thoryk of Del Mar, Calif., the architect, and Gerald Fischer of Environmental Research Associates, Del Mar, the landscape architect.

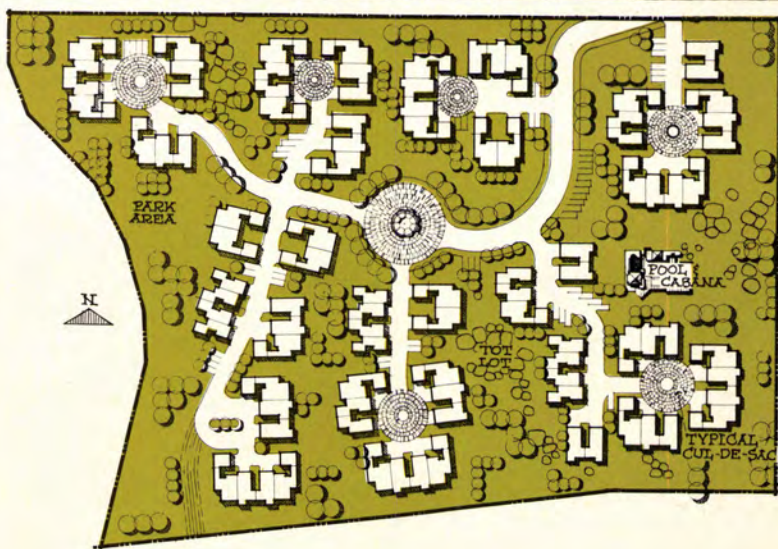
Thoryk managed to weave the housing clusters in and out of the boulders and to work with the terrain to keep cut-and-fill banks and retaining walls to a minimum. And in the process he added interest to the facades and floor plans by the use of different levels.

The smallest unit, for example, is built on four different levels. And a meandering path leading to one of the two-story units rises a few steps, continues, rises again, etc., for



PHOTOS: JULIUS SHULMAN





Recreation complex (above and cover) was limited to a large swimming pool, a Jacuzzi, dressing rooms, saunas and barbecue areas because developer felt buyers were tired of paying for fancy facilities they rarely used. Later surveys showed he was right—with one exception: Buyers would also have liked a tennis court.

Site plan (left) for 16.5-acre site clusters 96 units on 38% of the land leaving rock outcroppings and boulders undisturbed (photo, left).

a total of eight or nine feet, producing an attractive and private entryway. In the only one-story model, a flight of stairs leads from the house to the garage, which is about 6 ft. lower on the slope.

Fischer came in after building had already begun. When he looked at the grading that had been done to solve engineering and drainage problems, he found it was unsuitable for landscaping. So Schechter doubled the landscaping budget—to about \$250,000—and began an ambitious regrading operation.

About 20,000 cu. yds. of earth and a number of huge boulders were moved, corners and sharp edges were softened, and the steep slope was turned into a rolling hillside. After that, the landscaping was mainly a matter of planting grass and trees.

Fischer departed from California custom by planting a good many deciduous trees to shield the units from the sun in summer and let in the sun in winter. He was also careful to plant trees of all sizes—from seedlings to full-grown—to re-create the natural look of a forest.

Finally, he treated a gully that ran through half the project as a dry stream bed, strewing rocks and boulders along its path and planting it with alder trees and other plants that grow naturally in California water canyons.

The money that went into the architecture and landscaping was well spent: Lakeridge Park is easily outselling its less expensive competitors. Many of the buyers are empty nesters moving out of \$90,000-to-\$120,000 homes and paying cash for their condominiums. Others include divorced people in their thirties, widows and young families. Schechter has not tried to segregate the families with children, and so far there have been no complaints.

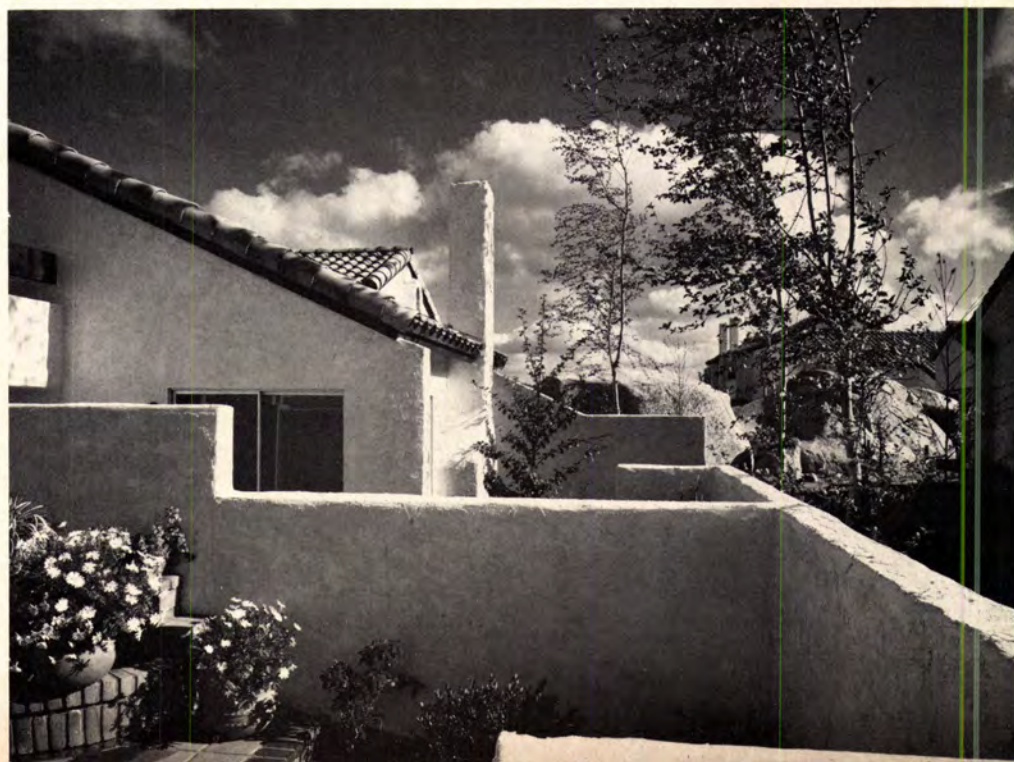
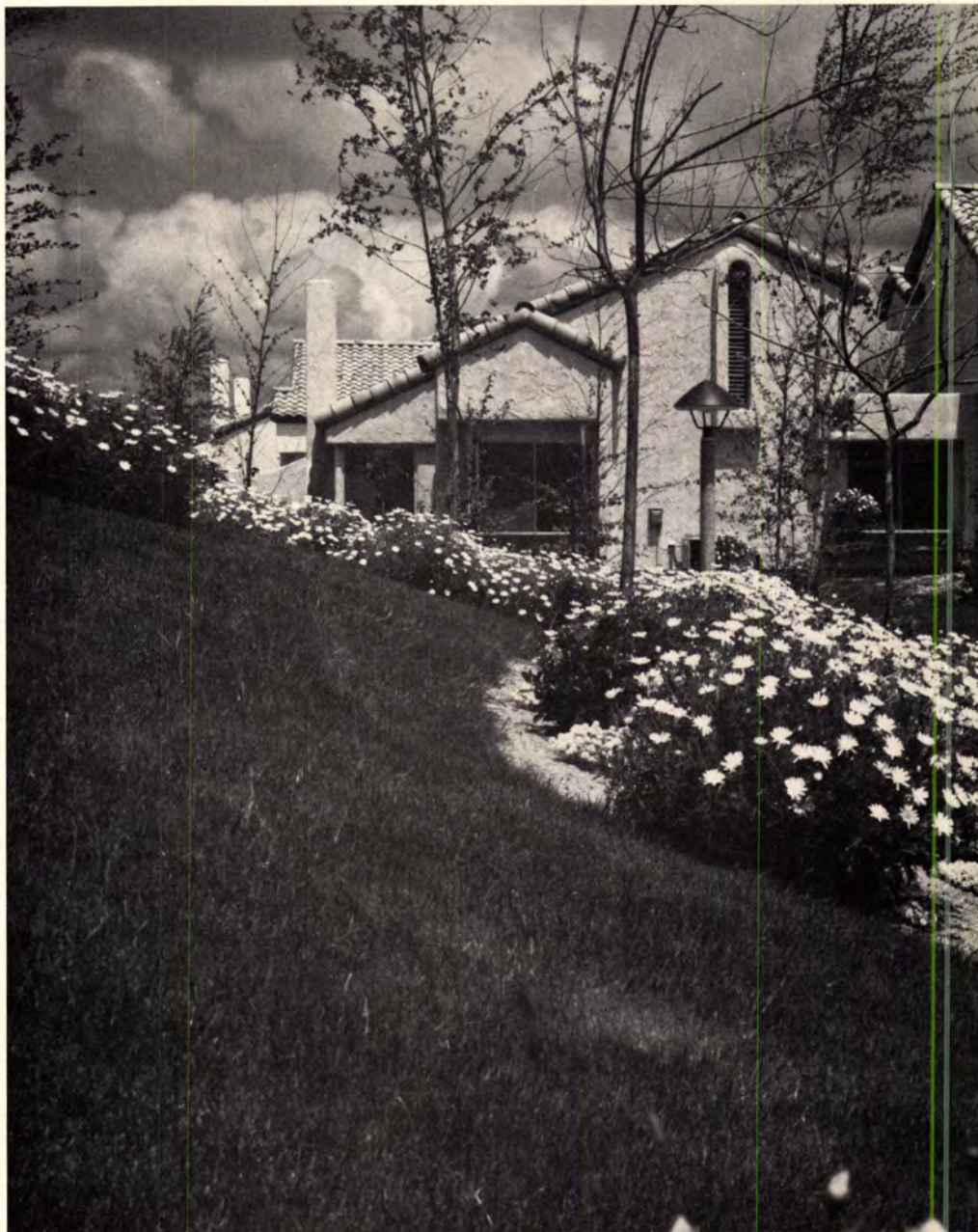
While most of the Lakeridge Park buyers came from within 20 miles of the project, only about 10% came from within three miles. A good number are from the beach areas.

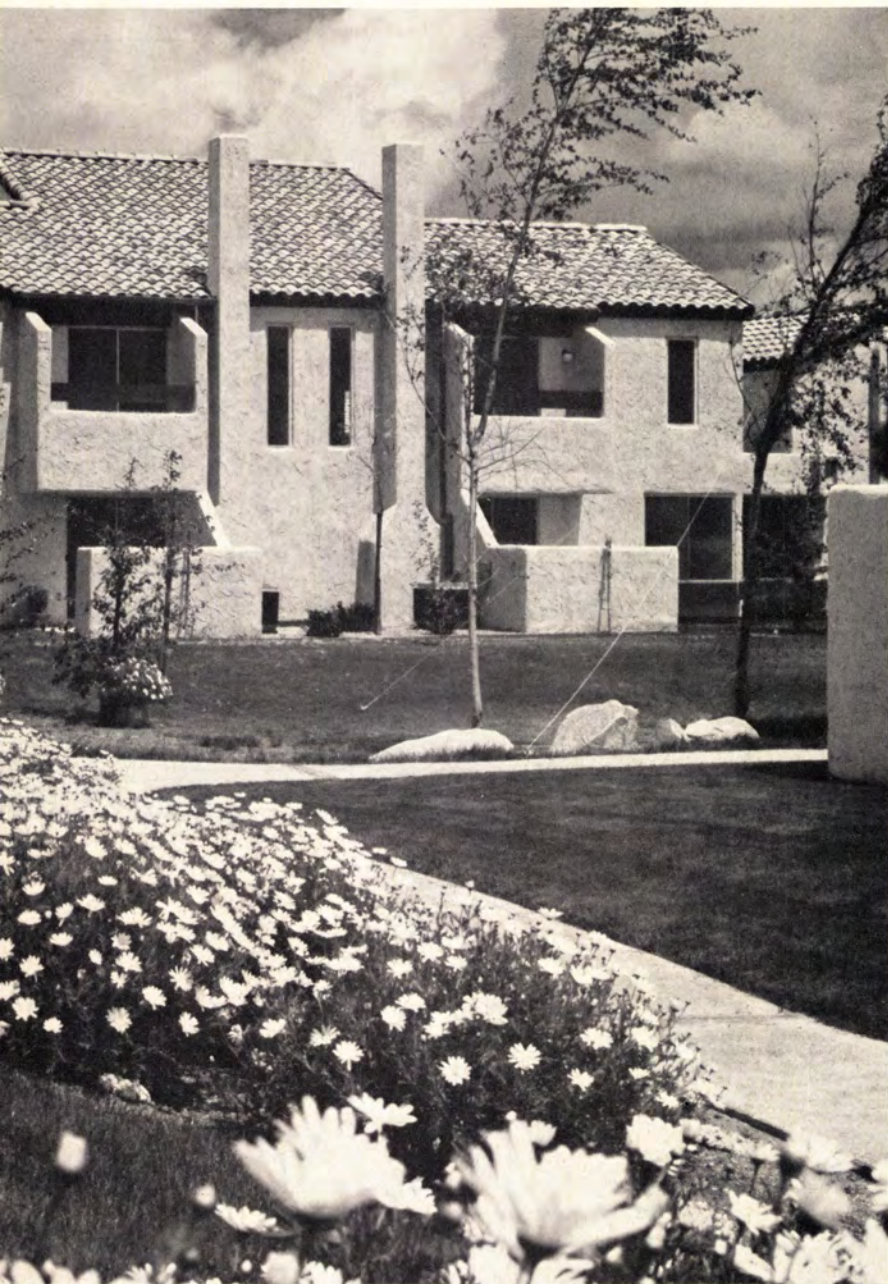
"A lot of people who come to San Diego settle in La Jolla, because that's our Beverly Hills," says Schechter. "After a year or two they discover they don't like it because of the fog and the dampness. Then they move inland where it's dry."

Most of the earlier buyers learned about Lakeridge Park from newspaper advertising. "Sales really lagged for a while," Schechter recalls. "People kept coming back and looking at the project, but they didn't buy. Later they admitted that they wanted to see what it was going to look like before they bought."

Today prospects are drawn by the red tile roofs, which are visible for miles around. And a healthy 25% of sales come from referrals.

—NATALIE GERARDI

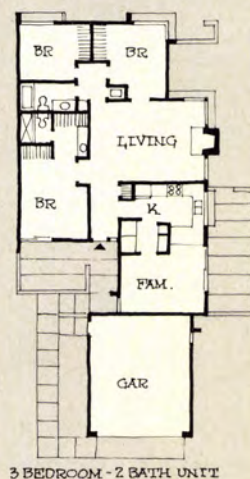
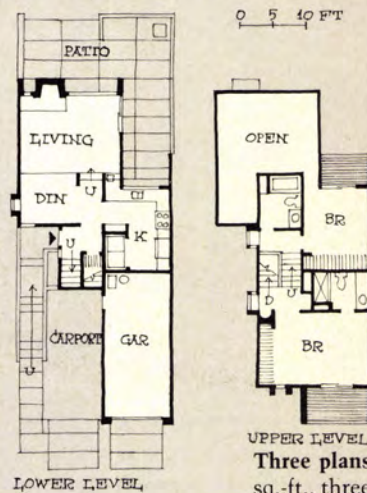
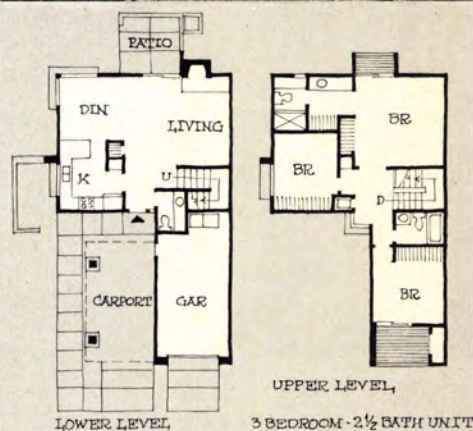




Clusters (photo, above) were kept to four units or less so that there would be a high percentage of end units, always the top sellers in townhouses.

Patios (photo, far left) and decks are popular with buyers, who are adding such creative touches as fountains, barbecues and hibachi stands—most of them built by Joseph Thoryk, the architect's father, who did the project's brickwork.

Staggered entryways (photo, left) were made necessary by the irregular terrain, but they lend interest to the facades and afford privacy.



Three plans include a 1,378-sq.-ft., three-bedroom plan at \$39,000-\$45,000 (top plan and photo above); a 1,109-sq.-ft., two-bedroom plan at \$36,500-\$39,500 (center); and a one-story, 1,391-sq.-ft., three-bedroom plan at \$42,000-\$45,000 (left), the best seller.

One-car garages plus carports were built instead of two-car garages. The architect wanted to avoid having rows of garage doors facing the courtyards, and he felt that the carports would have the feel of patios.

Models were decorated by Gary Donaldson and Associates of Irvine.

OFFICE CONVERSION CONTINUED

The apartment plans, too, lend themselves to conversion. The main remodeling that has been done—at the tenants' expense—has been to partition the living-dining areas to create private offices, cut doorways through party walls to connect two or more apartments, and eliminate or enlarge closets.

Finally—and perhaps most important—the complex was made to order for conversion because of its zoning. It is in an R-4 area, which means that residential apartments and offices are permitted in the same building. Thus all Simpson had to do to meet zoning requirements was to add more outdoor parking spaces, for offices require one space per 500 gross sq. ft. while apartments need only 1.5 spaces per unit. Simpson was generous with the new parking spaces; he wanted to keep office visitors from parking in the lots of two adjacent apartment buildings which he also owns.

Adding these parking spaces and installing the underground conduit and other facilities needed to handle a tenfold increase in telephone lines were the main expenses of



the conversion. There was also some expense for newspaper advertising and brochures, but a good number of the office tenants came through word-of-mouth and drive-bys.

At this point some 38 apartments are still occupied by residents—and they don't like the conversion at all.

"We thought the two types of tenants would be compatible," says Simpson. "Residents are away during the day and office tenants are gone nights and weekends. But the residents resent the commercial atmosphere created by so much coming and going of office workers and visitors."

Tenants have been moving out as their leases expire. "We're not forcing anyone out," says Simpson. "But we're phasing out the residential tenants at a natural rate." Thus he offers no one-year lease renewals although he sometimes gives six-month extensions.

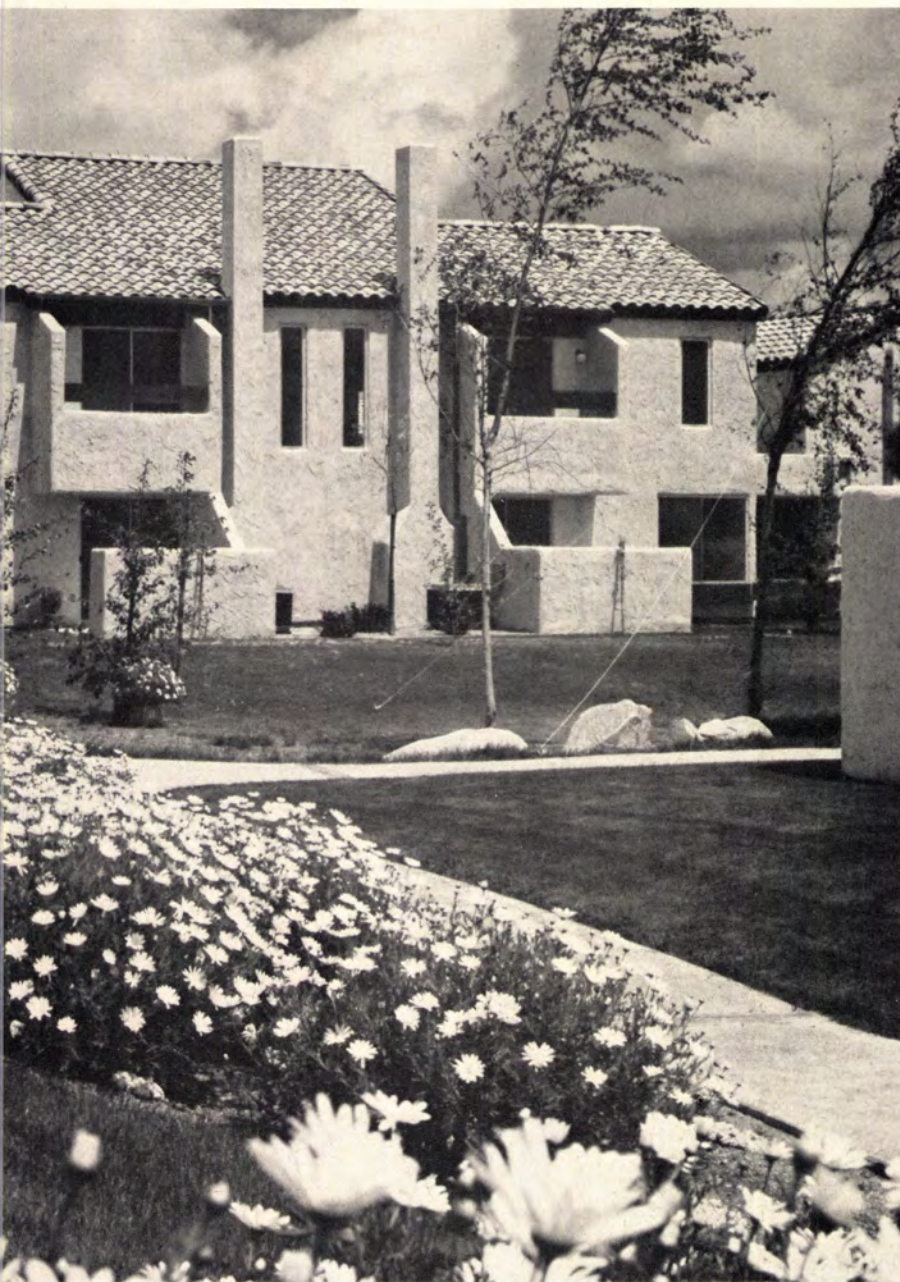
If office rent-up continues at the present rate of eight leases a month, the conversion should be finished by February—exactly a year after it began. —H. CLARKE WELLS



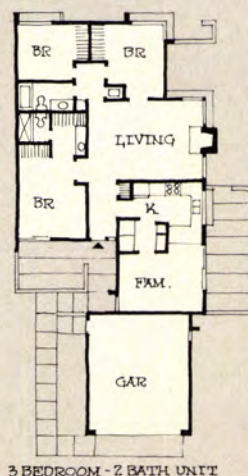
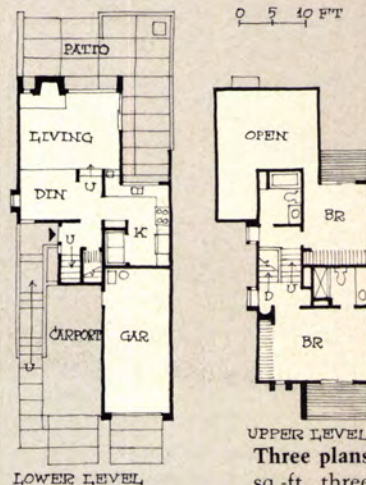
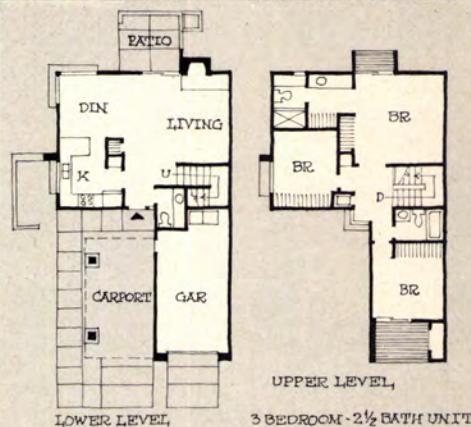
Concrete structure, built in 1971, contained 120 apartments—60% one-bedroom and 40% twos—plus underground parking, two swimming pools and a variety of other amenities.

Developer Harold Simpson (left) reviews office-conversion lease-up rate with partners Donald Simpson, Mark Bryan and Gene Chamberlain.





PHOTOS: JULIUS SHULMAN



Clusters (photo, above) were kept to four units or less so that there would be a high percentage of end units, always the top sellers in townhouses.

Patios (photo, far left) and decks are popular with buyers, who are adding such creative touches as fountains, barbecues and hibachi stands—most of them built by Joseph Thoryk, the architect's father, who did the project's brickwork.

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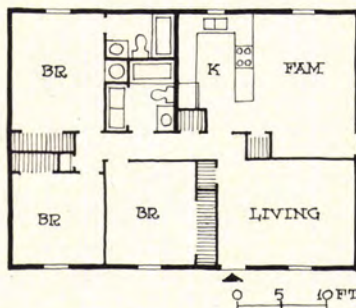
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Models were decorated by Gary Donaldson and Associates of Irvine.

Here is a house that cuts heating and cooling bills by 63%



Energy-saving house by builder Whited, at right, has slightly larger plan than the one below, which was used for heat-loss comparisons shown in table.



Heat loss: conventional house vs. energy-saving house

| | FHA MPS Construction | Energy-saving Construction | Reduction |
|---------------|-------------------------|-------------------------------|------------|
| Windows/doors | 13,131 BTUH | 3,050 BTUH | 77% |
| Flooring | 8,722 | 3,179 | 64% |
| Ceiling | 4,320 | 2,041 | 53% |
| Walls | 6,757 | 4,411 | 35% |
| Ducting | 6,072 | 471 | 92% |
| Infiltration | 7,548 | 3,007 | 60% |
| TOTAL | 46,550 | 16,159 | 65% |

Based on 1,131 sq. ft. of conditioned space (plan, above) on slab foundation in Little Rock area, where 3,300 degree days result in six months each of heating and cooling.

It slashes heating and cooling bills, according to the local power utility. Yet the builder says it cost no more to build than a conventional house of the same size.

More importantly, builder Bill Whited's house in Jacksonville, Ark. is no isolated example of how to build for lower fuel costs. It is one of 74 energy-saving houses built since late 1974 in a 3,300-degree-day belt between Little Rock and Marion, Ark.

Each of the 74 includes most, if not all, of the energy-saving features developed over a 15-year period by three Little Rock men—an Arkansas Power & Light Co. engineer, a HUD construction analyst and an HVAC equipment wholesaler (see p. 71). And 10 of the 74 have been monitored in a test program by Arkansas Power & Light. Results: Their electric heating and cooling bills average 63% lower than the bills of similar, conventionally built houses in the same area.

Those savings come surprisingly close to the 65% heat-loss reduction projected by the three

Little Rock men and shown in the table at left. Several factors may account for the spread of two percentage points. For instance, the houses were tested for four to nine months instead of for a full year. And there were significant house-to-house differences in internal heat loads generated by ovens, washers, dryers, television sets, etc.

How do the energy-saving houses cut down heat loss?

Mainly with lots of insulation in all the places that really count. Specifically:

- Heat loss through doors and windows is reduced by 77%. Doors are metal with urethane cores and magnetic weatherstripping. Windows are double glazed and total only 8% of the floor area compared with 12% to 20% in conventional houses.

- Heat loss through the floor is reduced by 64%. There is either 1½"-thick urethane sheeting around the perimeter of a floating slab or 6" of friction-fit insulation between the floor joists (drawings, right).

- Overhead heat loss is reduced by 53%. The ceiling has



12" of blanket insulation or the equivalent in blown-in insulation.

- Heat loss through the walls is reduced by 35%. Outside walls have 6" of friction-fit insulation between 2x6 studs 24" o.c.

- Heat loss through ductwork is reduced by 92%. All ducts are in furred-down space below the ceiling. So there is almost no leakage of heated or cooled air to the outdoors.

- Finally, heat loss caused by the infiltration of outside air is reduced by 60%. Ceilings as well as walls have vapor barriers—either foil-backed gypsum board or 6 mil polyethylene sheathing under the slab or under the floor in a crawl-space house.

All that extra insulation adds from \$500 to \$700 to the cost of a house with 1,131 sq. ft. of heated and cooled space.

Nevertheless, builders like Whited and Rex Rogers of Marion, Ark. (a Memphis, Tenn. bedroom community) are bringing in energy-saving houses at the cost of conventional houses built to FHA's Minimum Property Standards.

Whited has built 11 energy-savers ranging from 1,050 to 1,660 sq. ft. and priced from \$25,400 to \$36,500. Rogers has completed 30 of them; they range from 1,017 sq. ft. for \$28,000 to 1,560 sq. ft. for \$38,000.

"I can put one of these houses on a lot for no more than the cost of conventional construction," Rogers says.

So how do builders Whited and Rogers save enough elsewhere in the house to offset the cost of extra insulation?

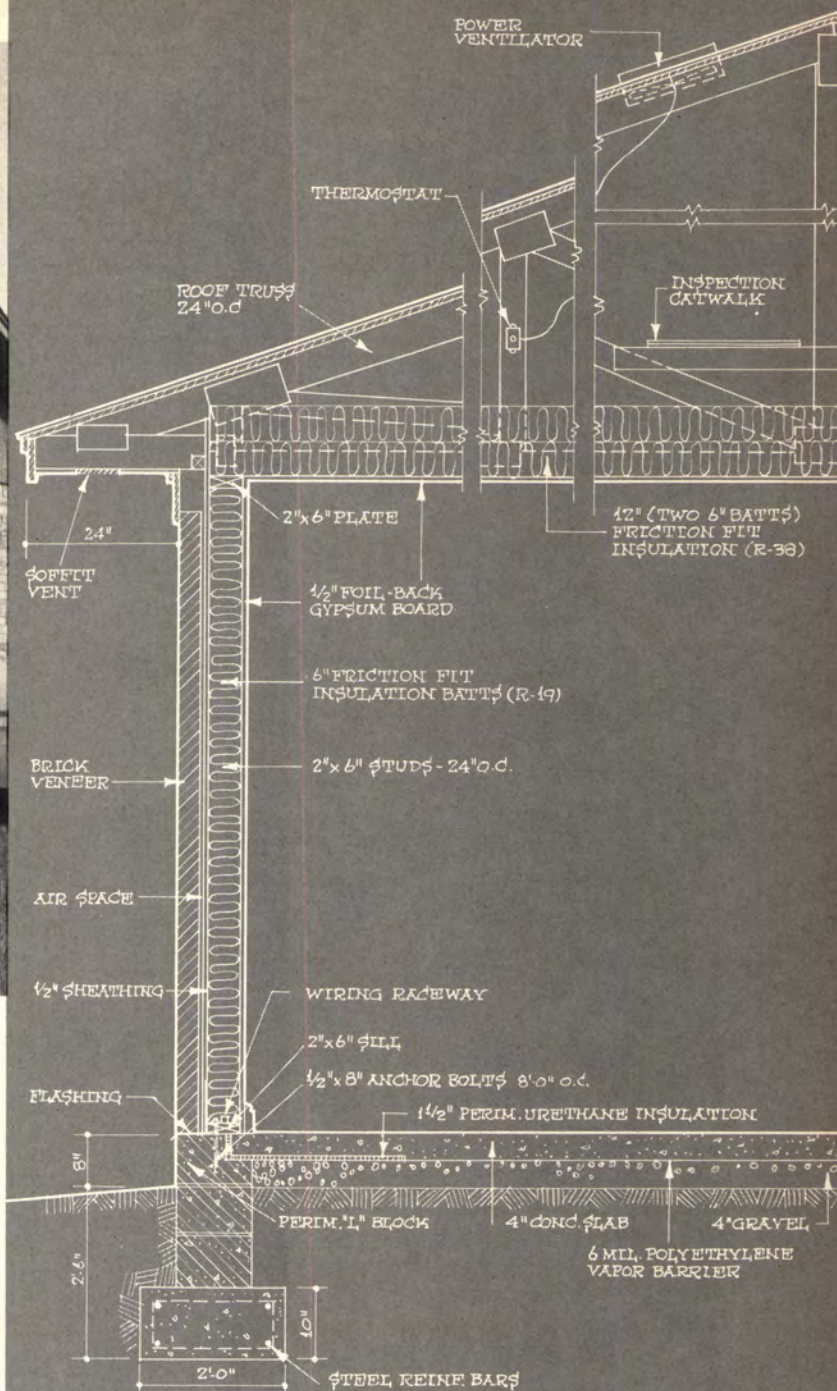
Mainly in two ways.

Framing shortcuts save from \$400 to \$500

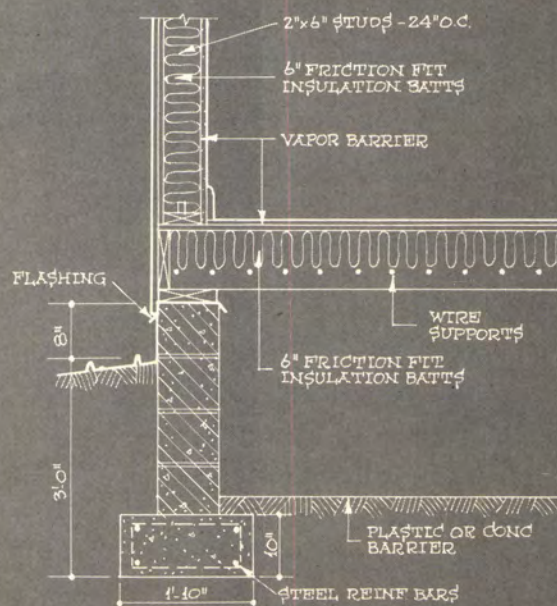
Even though he uses 2x6 studs instead of 2x4s, Whited says his energy-saving houses require 30% to 35% less framing lumber than conventional houses of the same size.

In a 30'x54' house, that's a reduction of about 1,300 bd. ft., according to HUD construction analyst Frank Holtzclaw, one of the three originators of the energy-saving designs.

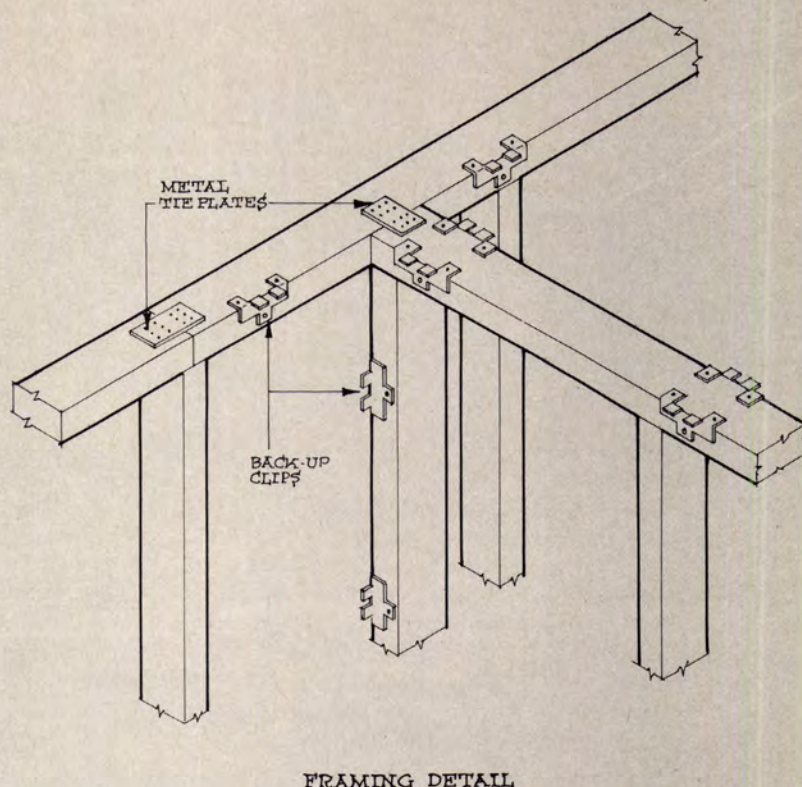
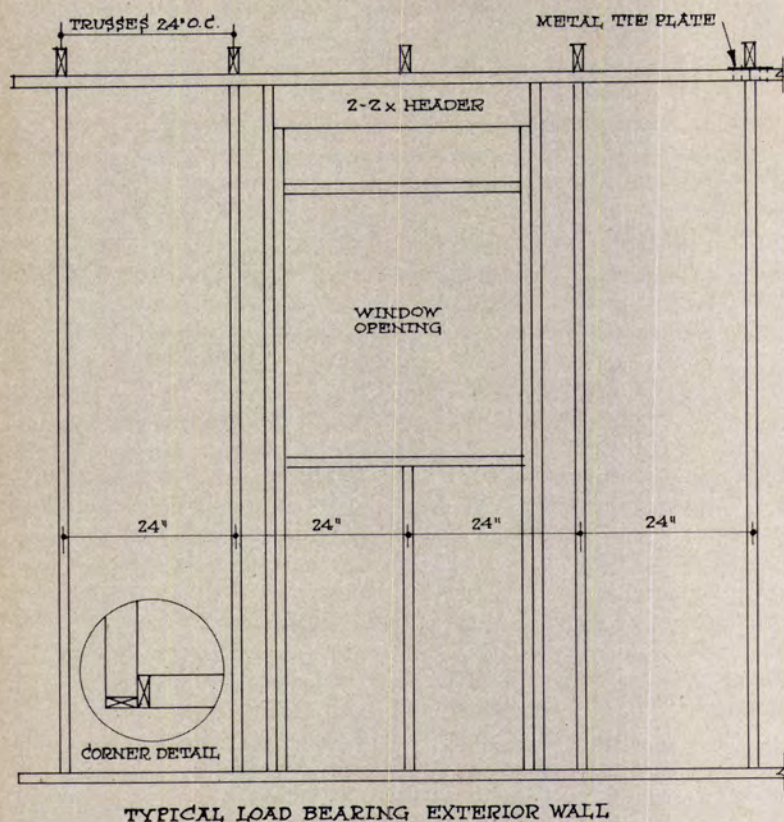
Labor, too, is reduced because there are less board feet in the house. And Whited saves by



TYPICAL WALL SECTION—FLOATING SLAB ENERGY SAVING CONSTRUCTION



CRAWL SPACE AND BASEMENT IN ENERGY SAVING CONSTRUCTION



using a 2x6 grade—No. 3 pine at \$150 per 1,000 bd. ft.—that's less expensive than precut cedar 2x4s (\$210).

Framing shortcuts in the energy-saving houses have been discussed by housing research groups for years but generally ignored by builders. They include not only 2x6 studs 24" o.c. in outside walls but also the following:

- Steel gussets (tie plates) are used instead of double top plates. So each top-plate splice must occur right over the stud centerline.

- Steel back-up clips replace T's to support gypsum board where partitions occur between the 24" o.c. studs.

- Trusses drop squarely over studs eliminating jacks, cripples and headers except where openings exceed 24" in width.

- Windows drop between studs without extra framing.

- Interior partitions are framed with 2x3 studs 24" o.c.

Such shortcuts and innovations are bound to arouse a certain amount of opposition.

Framing crews are resistant—partly because at first the old

way is always the easier way and partly because they make less money per house. In fact, Rogers faced so much opposition that he finally switched framing subs.

Local codes are also an obstacle. In Marion, Rogers got his permits by pointing out that his framing was akin to post-and-beam construction. But in adjacent West Memphis, the building department still insists on double top plates.

Framing aside, unfamiliar materials also pose a problem. Both Rogers and Whited found they had to allow three- to four-week lead times when ordering such specialty items as insulated doors and foil-backed gypsum board.

Says Whited: "My first three energy-saving houses actually cost about \$200 to \$300 more than my previous houses. But after a lot of sweat, I found the right suppliers and re-educated my subs."

Some HVAC subs also take a dim view of the energy-saving houses. Their objections are understandable because the heating and cooling systems used are

scaled down—and thus less profitable for the subs.

A smaller-than-normal HVAC package saves about \$400

That figure is based on the installed costs of a split system—separate heating and cooling units—in a typical 1,131-sq.-ft. house in Arkansas.

Costs in a conventionally built house come to about \$1,500. Equipment includes a 2½-ton air conditioner, a 15-kw electric furnace and round ducting in the attic.

By contrast, costs in an energy-saving house total roughly \$1,100. Equipment includes a 1½-ton air conditioner, a fan coil over a 5-kw strip heater and rectangular ducts that are lined to reduce noise. Another \$40 or \$50 could be trimmed from costs by dropping down to a one-ton air conditioner, which, according to HUD's Holtzclaw, would be quite adequate for cooling a house of this size.

A split system costs some \$200 less than a heat pump of equivalent capacity. Nevertheless, 30 of the 74 energy-saving houses have 1½-ton heat

pumps. The reason? An impression among several builders, including Rogers, that heat pumps last longer and are more reliable.

Would energy-saving houses like those in Arkansas slash fuel bills in cold northern areas?

"Of course," says Holtzclaw. "The higher the cost of energy and the higher the number of degree days, the more the homeowner stands to save. In northern Michigan, for example, he'd save twice as much on heating as here in Arkansas."

—MICHAEL J. ROBINSON
and LORRAINE SMITH

MORE DETAILS AVAILABLE

As a service to builders, Owens/Corning has just published a basic report on the energy-saving house called "The Arkansas Story—Report No. 1—Energy Conservation Ideas to Build On." Requests for copies may be sent to Stewart Byrne, Special Projects Manager, Owens/Corning Fiberglas Corp., Toledo, Ohio 43659.

KEY ELEMENTS OF ENERGY- SAVING HOUSE

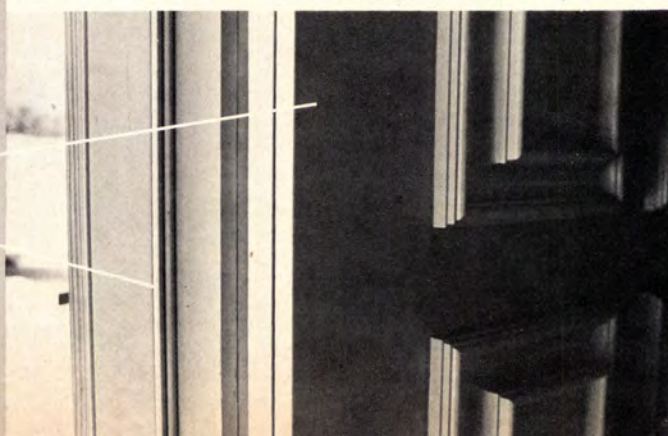
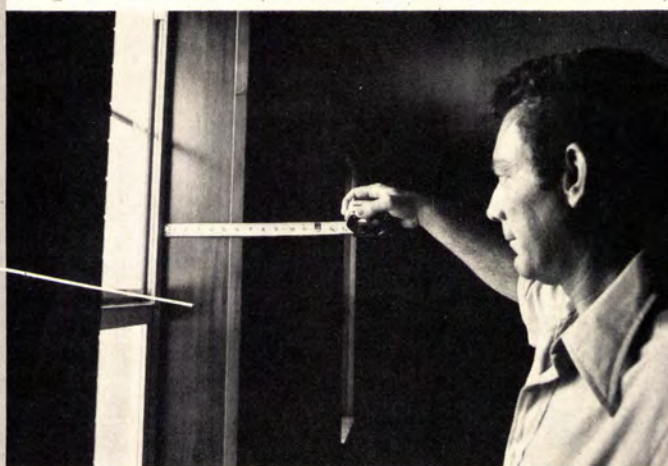
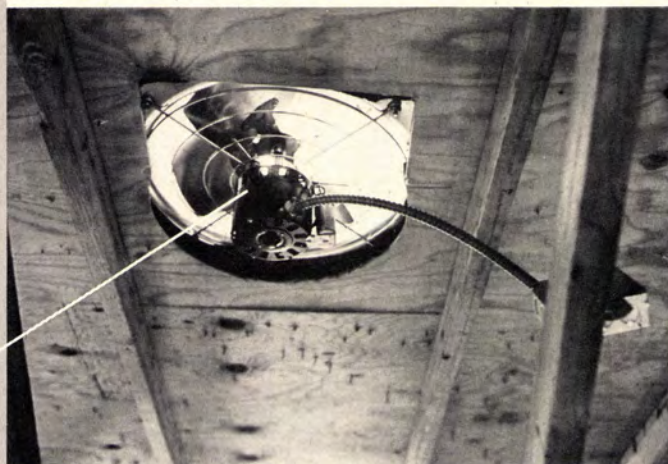
12" of fiber glass insulation (R-38) in ceiling

Thermostat-controlled attic fan—turns on at 100°F and off at 85°F

6" of fiber glass insulation (R-19) in walls

6" stud makes for deep window recess

Metal door with urethane core and magnetic weatherstripping



'They said we were crazy for preaching such nonsense'

The Arkansas energy-saving houses are not the results of a highly organized research program generated by the energy crisis. Instead, they were developed over a 15-year period by three friends working together and independently in their free time.

Two of the trio are Frank Holtzclaw, a construction analyst in HUD's Little Rock office and a former homebuilder, and Harry Tschumi, an HVAC equipment wholesaler. The third, who died late in 1974, was Les Blades, an Arkansas Power & Light Co. engineer.

"We felt real strongly that a hell of a lot of energy was being wasted with conventional construction and oversized heating and cooling equipment," says Tschumi. "But when we showed builders how much they could cut heating and cooling bills for their buyers, they said we were crazy for preaching such nonsense."

That all changed, however, with the sharp rise in electrical rates. Three builders went ahead with energy-saving houses. And when meter readings on the first houses confirmed the test data gathered by Holtzclaw, Tschumi and Blades, Arkansas Power & Light started promoting energy-saving design to other utilities and to builder groups as far away as Denver.

"The response has been nothing short of phenomenal," says Fred Clark, AP&L's technical services manager.

But Holtzclaw, who put together the framing shortcuts that help to offset the cost of extra insulation, warns that code acceptance won't come easily. He has little official support outside his local office. In fact, other HUD offices may withhold approval.

"So far," he says, "I haven't seen much evidence that local codes will be changed to accept the energy-saving house. So builders will have to fight to win acceptance."



FIRST HONOR AWARD

From carriage house to residence

This is a big building (40'x100'), and its original interior demarcation was carried over as the basis for the new living zones. Specifically, the central garage area became an enormous main living-dining area (*photo, facing page*); the stable at one end of the building was turned into a sizable art gallery for the owner; and what used to be chauffeur's quarters is now a study-library area

downstairs, with three guest bedrooms above. The second-floor sector above the gallery was turned into a commodious master-bedroom suite. Existing openings and dormers were kept, but large glass doors were added in the rear (*below, right*).

Architect: Myron Goldfinger; Builder: John Allen; Location: Bedford, N.Y.

PHOTO: NORMAN MCGRATH

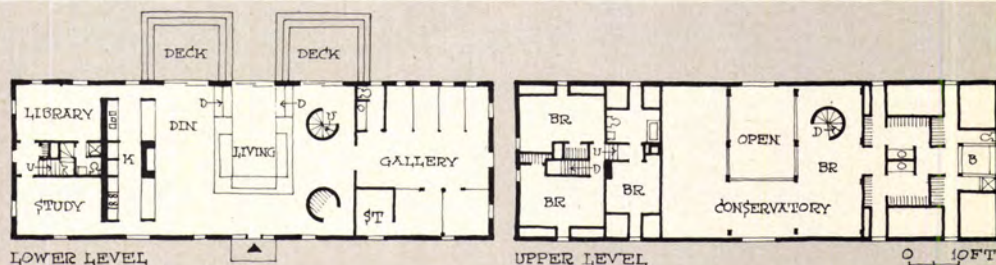


PHOTO: GREG HEINS



FIRST HONOR AWARD

From factory to specialty apartment building

This renovation project was so successful HOUSE & HOME devoted six pages of its February issue to it; now the HFBL judges have recognized its esthetic merit with an honor award. A former piano factory, the building has been turned into 174 apartments for artists plus 30,000 sq. ft. of commercial space.

The photo at right shows some original structural elements.

Architect: Gelardin/Bruner/Cott, Inc.; Developer: Gelardin-Bruner, Inc.; Contractor: Noram Construction Co.; Location: Boston, Mass.



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H&H OCTOBER 1975 73



AWARD OF MERIT

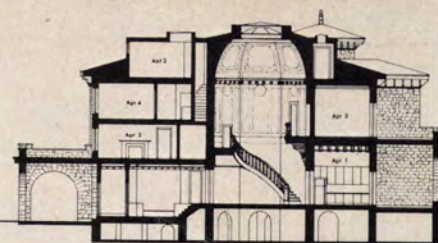
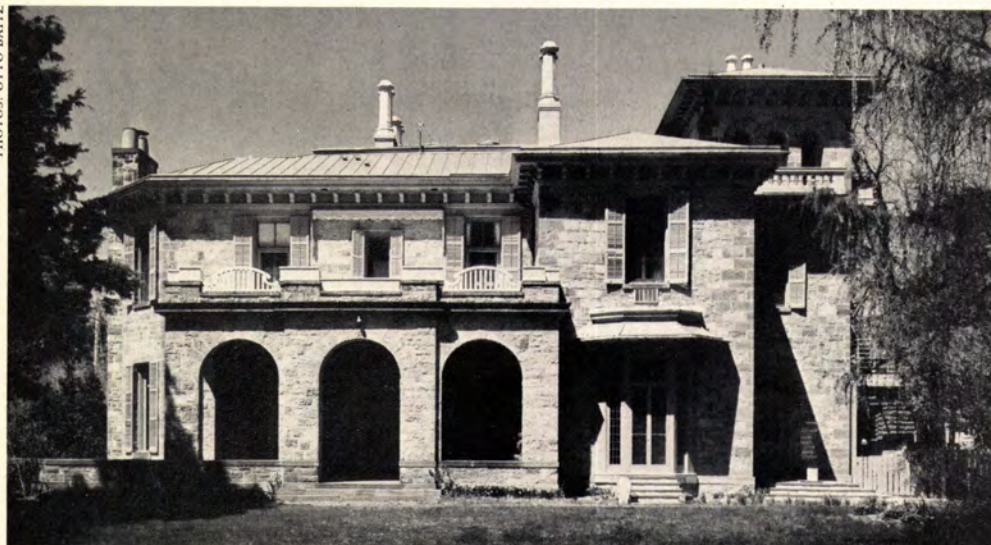
From villa to luxury condominiums

In 1850, when it was built, this mansion was considered an excellent example of the Italian Villa style; in 1971, when demolition was threatened, the surrounding community felt that such an architectural landmark should be preserved. One of the leaders in the successful preservation fight was the architect who later turned the mansion into six condominium apartments, ranging in size from 933 sq. ft. to 2,706 sq. ft., and in price from \$95,000 to \$115,000. The plans

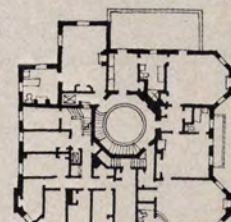
at right show how the original house was turned into apartments, some on one floor and some on two. And the photo on the facing page shows the high ceilings, trim details and cabinet work that make the units unique and impossible to duplicate today.

Architect: William H. Short; Builder: SBH Builders Inc.; Developer: Guernsey Hall, Inc.; Landscape Architect: William F. Shellman; Location: Princeton, N.J.

PHOTOS: OTTO BAITZ



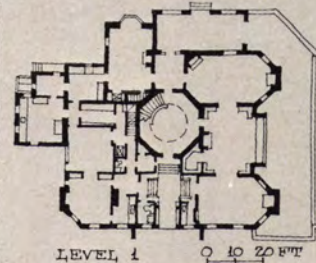
LEVEL 3



LEVEL 2 1/2 LEVEL 2



LEVEL 1 1/2



LEVEL 1

0 10 20 FT.



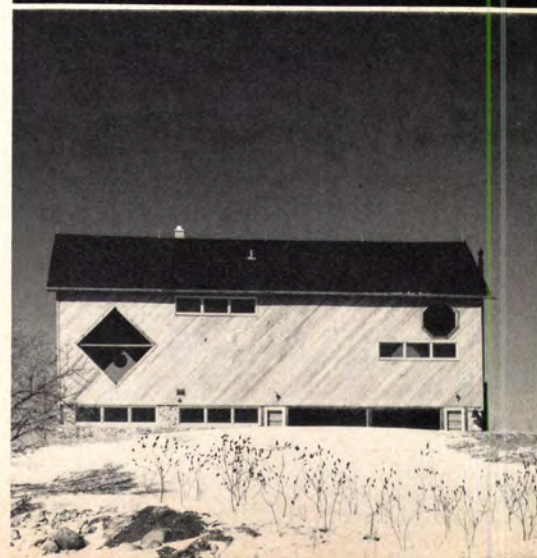
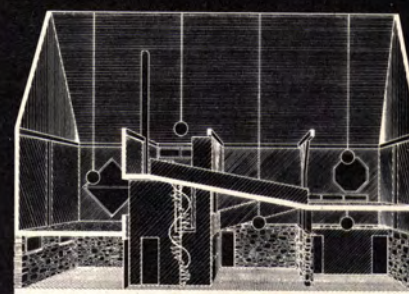
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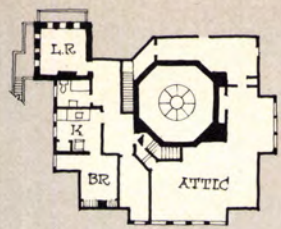
From dairy barn to country house

The owners of this house discovered that the best site on their 200-acre farm was occupied by a dilapidated but still basically sound barn. The obvious conclusion: rebuild the barn. The existing structure—post and beam with knee braces—was preserved, and diagonal boards were used as both interior and exterior finish (set at right angles to each other for strength). The bottom story is set into the foundation of the old barn, adding space and getting esthetic mileage out of the handsome old stone walls (photo,

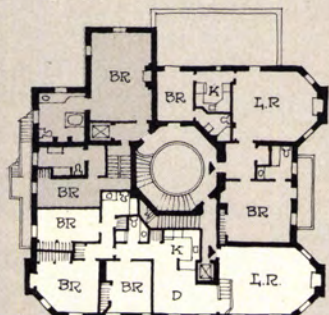
facing page). Informal living areas and bedrooms are on this bottom level, formal living is on a second level reached by a circular stairway, and there is also a guest bedroom and bath in a small third-level area. An adjoining silo had blown down, but its foundation was used for an extra conversation room (plans, facing page).

Architect: Stanley Tigerman & Associates; Builder: Lee Whitmore; Location: Burlington, Wis.



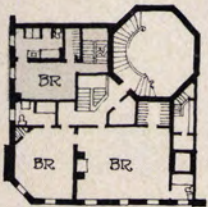


LEVEL 3

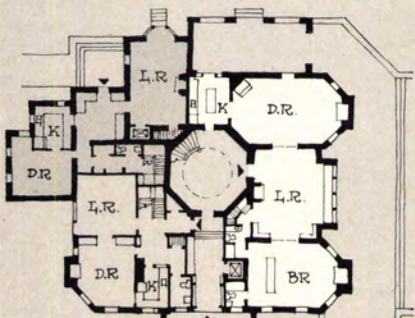


LEVEL 2 1/2

LEVEL 2



LEVEL 1 1/2

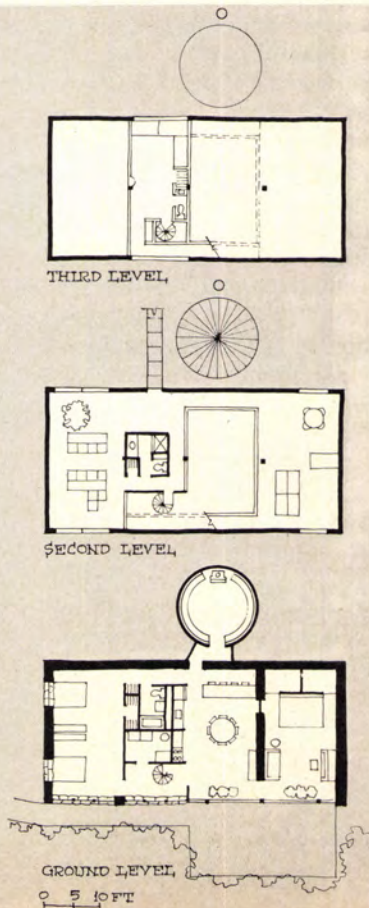


LEVEL 1

0 40 20 FT



PHOTOS: PHILIP TURNER





Custom tailored condos for well-heeled empty nesters

Most builders entering a new market do at least some research. But few go to the trouble of asking specific prospects exactly what kind of home they'd like to buy; and fewer actually build what those prospects ask for.

Yet that's just what Bobby Davenport did when he set out to develop Stonedge, an 11-acre condo project on the east brow of Look-out Mountain, overlooking Chattanooga, Tenn. And the results suggest that any builder shooting for the high-income condo market might follow Davenport's lead.

He has sold 25 out of his first 32 units at prices that range from \$58,000 to \$250,000. More than half were sold before ground was broken. And while the economic slump put a temporary damper on sales (they dropped to one every two months during much of this year), interest is now reviving to the point where Davenport is preparing to start the remainder of the project's ultimate 48 units.

Davenport made the in-depth survey of his market for several reasons. Specifically:

No one had built luxury condominiums in the Chattanooga market before. So even though the prospective project's site was spectacular—a former estate with formal gardens, a stream, and a breathtaking view from its 2,000-ft. elevation—Davenport was unsure of his market potential.

The projected price range would have been high for conventional single-family homes; for condos it seemed astronomical.

Davenport himself was new to the housing business. Before undertaking Stonedge

he had spent 18 years as an executive in his family's fast-food chain. So he felt keenly the need for a strong basic understanding of his proposed market.

His approach was sensible and direct. He and his wife traveled from Massachusetts to California, talking to residents of high-income condominiums and noting their likes and dislikes.

Then, reasoning that most of their buyers would come from the immediate Chattanooga area, they called on 150 friends, acquaintances and friends of friends in the economic bracket that would qualify them as prospects, and asked them specifically what kind of appeals would lure them out of their present homes and into condominiums.

The project shown here is the result of the answers Davenport received. These are its key elements:

A strongly traditional environment

Davenport engaged architect William Thompson, former resident architect of Colonial Williamsburg, and Thompson translated this demand into homes with exteriors of brick, native stone and clapboard, cedar-shake roofs, off-white trim and black-green shutters.

Land planner Phillip Winslow, an associate of Edward D. Stone, Jr. & Associates, sited the houses (42 attached, six detached) in quadrangles surrounded by mature trees and dense foliage (*see plan, facing page*). Brick walks link the clusters with each other and with the woods and gardens.

But while most prospects asked for colonial-style architecture, a few also expressed a liking for contemporary homes. So Davenport changed his original plans to include six contemporary units "that will hang out over the edge of the mountain." They will be sited on a lower level where they can't be seen from the colonial-style units.

This design change also represents a small shift in Davenport's marketing plan. Originally, he intended to sell only to empty nesters. But some buyers and prospects said they'd like to have younger families with children in the project. So Davenport decided to include the contemporary homes to appeal to young families. And he is also building five smaller units (under 1,500 sq. ft.) that relatively less affluent young families can afford. All five have been sold at from \$58,500 to \$71,500.

Amenities that don't attract crowds

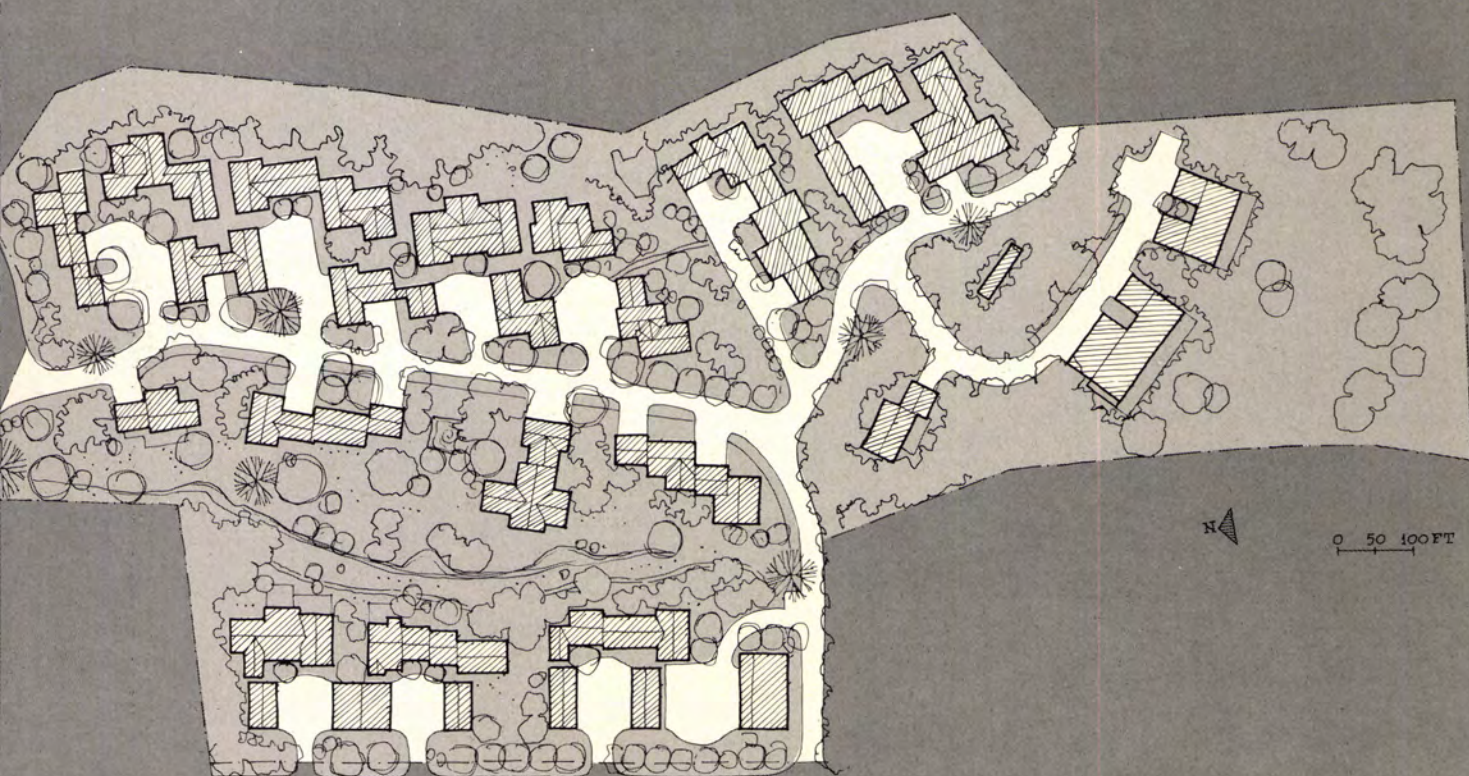
Peace and quiet is very important to people in this market, says Davenport. They don't want tennis courts, swimming pools or anything else that creates crowds or causes a commotion. Those that want active recreation facilities already belong to nearby country clubs.

What these prospects do want, Davenport found, are what might be called passive amenities—the environment. So Davenport put a lot of effort into landscaping, refurbishing existing gardens and a lily pond and creating seven more pools in an existing stream.

TO NEXT PAGE



View from Stonedge, (right), 2,000 ft. above Chattanooga, encompasses five states. Porches and decks take advantage of this panorama. Typical courtyard (at left, facing page) serves as entry for several units. Garage buildings are at extreme left and right sides of the photo.



Site plan emphasizes privacy by clustering houses around courtyards. Units at far right, at a slightly lower elevation, will be contemporary design.

custom tailored condos

CONTINUED

Privacy and security

Davenport found this to be a key need for condo buyers in all parts of the country. So Stonedge is a limited-access project. There are two entrances; one is locked at night, and a security guard is posted at a gatehouse at the other entrance. (Part of the gatehouse also answers another request—a private dining facility where residents and their guests can order evening meals.)

Houses with views

This request came from the prospects Davenport talked to in Chattanooga. They knew where his land was, and that its 2,000-ft. elevation provided a spectacular panorama.

So Stonedge has an abundance of patios, decks, upper-story porches and large windows opening to the views and those units that are not on the perimeter of the project look out over expanses of greenery and stream-fed pools.

On the negative side of this request, prospects said they strongly objected to eyesores such as overhead wires and garbage cans. Hence all utility lines were laid underground, even though the subsoil is 99.7% rock. And each unit has its own arrangement of latticework, shrubbery or fencing to screen electric meters, mailboxes, bicycles, etc.

Emphasis on gracious living

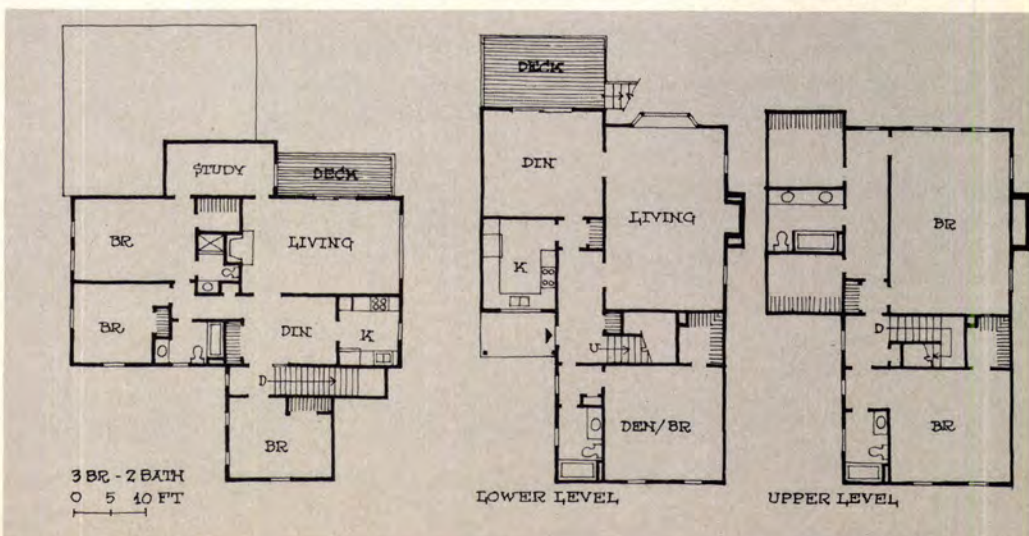
This request was translated by Davenport into a number of design features. Items:

Large living areas, so buyers have space for the furniture they bring from large, single-family houses. Living rooms are typically 16' x 24' and adjacent dining rooms at least 14' x 16'.

A main-floor bedroom. It can be called a den, sitting room or library and it should have one or two full-baths adjacent to it. That's so it can be converted to a master bedroom should the owners become unable to climb stairs. (Even so, some owners have asked for small elevators to be installed.)

Trash compactors. These were requested for two reasons: 1) residents will need only one garbage can per unit, and 2) they will need less frequent garbage pick-up service, minimizing both the sound and the smell of garbage trucks.

—MICHAEL J. ROBINSON



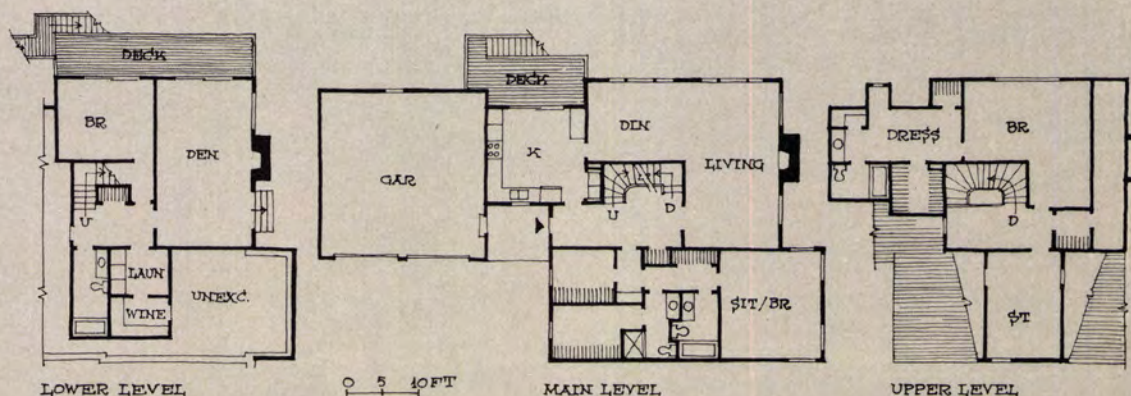


Model living room (left), designed by interior decorator Edith Hills, appeals to affluent empty nesters with conservative, traditional furniture. Most garages (below) are in buildings whose second levels house one lowest-priced unit. Each house gets two garage spaces.

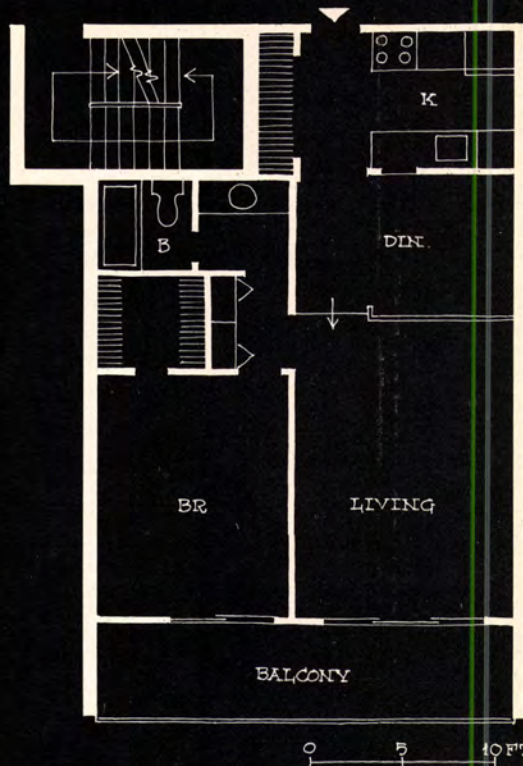
Private entrance court (left) with wrought-iron gate is surrounded by native stone walls. In keeping with colonial tone, exteriors of clapboard are combined with antiqued brick. Note that a mature tree was preserved despite its proximity to the house. Main gate (right) is locked at dusk; residents and visitors then must pass a guard posted at the other end of the project.



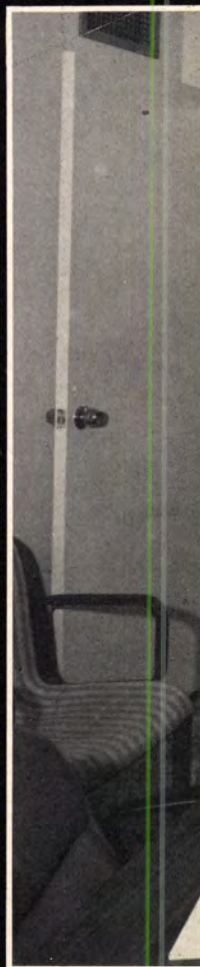
Floor plans of three typical units include (from left to right): a single-level, 1,500-sq.-ft. unit with two baths; a two-level, 3,250-sq.-ft. townhouse with three baths; and a three-level, 3,600-sq.-ft. townhouse with four baths.

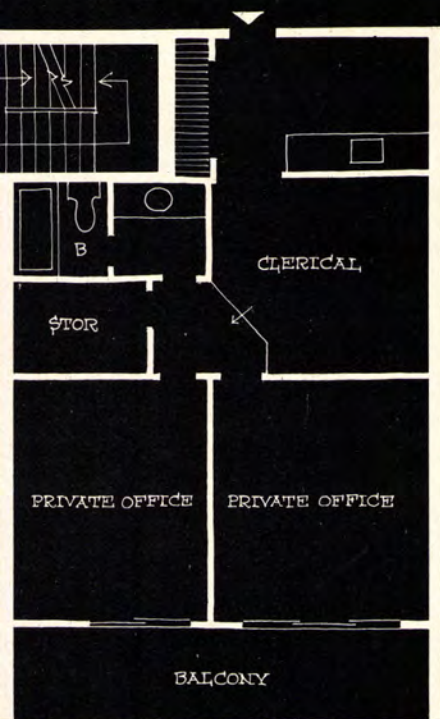


convert
rent operator
units
his



units renting at 27¢ a sq. ft. into offices





37½¢ a sq. ft.



Apartment developer Harold Simpson had the usual headaches with a 120-unit midrise apartment complex in Denver's fashionable southeastern quadrant: high vacancies—his rate was better than average but it was still 15%—and soaring operating costs. The building had required 78% occupancy to break even when it opened in 1971; by the end of 1974 it needed 94%. But Simpson found a way to raise the rents 28% and fill the empty units at the same time: He turned the apartments into offices.

What's more, he offered the offices at the bargain price of \$4.50 a sq. ft.—\$3.00 below the going rate for comparable space in nearby office buildings. And by August, lawyers, engineers, architects, real estate brokers, insurance agents, CPAs, manufacturers' representatives and a host of small businesses had snapped up 60% of the space. (Another 32% is still rented to residents.)

Simpson's 680-to-790-sq.-ft., one-bedroom apartments had rented for \$184-\$213 a month and the 1,000-sq.-ft., two-bedroom apartments had averaged \$270—for an overall average of 27¢ a sq. ft. Now, as offices, the same space rents for \$4.50 a sq. ft. a year, which works out to 37½¢ a sq. ft. a month. With the higher rent schedule, the project's break-even point is down to 68%.

One reason for the below-market rate is that Simpson cannot offer tenants the same flexibility in subdividing space as would be possible in a complex built especially for offices. This has not been a problem, however, and the one- and two-bedroom apartments have been equally popular. Five tenants have rented more than one unit.

Simpson also saves 40¢ a sq. ft. by offering the space without the usual office cleaning services. But mainly the rate was pegged at a level that would provide him with a good return when the building achieves 90%-95% occupancy.

By the standards of today's suburban office complexes, Simpson's apartment project was made to order for conversion. It is in the area where Denver's most prestigious office complexes are located, about a mile from an interstate freeway and 20 minutes from downtown. It is also across the street from a shopping center with restaurants and banks.

The project's amenities—indoor and outdoor swimming pools, saunas and steam rooms, exercise room with lockers, whirlpool bath and tennis courts—are the types of things now being touted by suburban office developers. And as the residents move out, the party and card rooms will become conference and cafeteria facilities. Also, an 80-car underground garage has turned out to be a strong selling point in Denver's chill winters.

The apartments also have some conveniences that conventional offices don't have: private bathrooms, private balconies with views of the Rocky Mountains, and kitch-

The apartment plans, too, lend themselves to conversion. The main remodeling that has been done—at the tenants' expense—has been to partition the living-dining areas to create private offices, cut doorways through party walls to connect two or more apartments, and eliminate or enlarge closets.

Finally—and perhaps most important—the complex was made to order for conversion because of its zoning. It is in an R-4 area, which means that residential apartments and offices are permitted in the same building. Thus all Simpson had to do to meet zoning requirements was to add more outdoor parking spaces, for offices require one space per 500 gross sq. ft. while apartments need only 1.5 spaces per unit. Simpson was generous with the new parking spaces; he wanted to keep office visitors from parking in the lots of two adjacent apartment buildings which he also owns.

Adding these parking spaces and installing the underground conduit and other facilities needed to handle a tenfold increase in telephone lines were the main expenses of



Concrete structure, built in 1971, contained 120 apartments—60% one-bedroom and 40% twos—plus underground parking, two swimming pools and a variety of other amenities.

Developer Harold Simpson (left) reviews office-conversion lease-up rate with partners Donald Simpson, Mark Bryan and Gene Chamberlain.



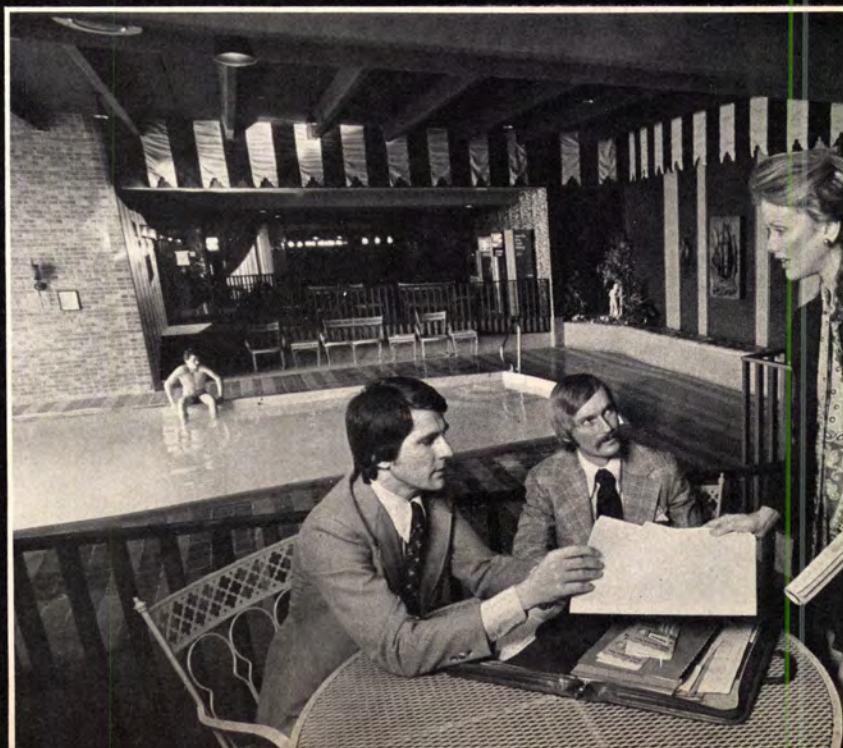
the conversion. There was also some expense for newspaper advertising and brochures, but a good number of the office tenants came through word-of-mouth and drive-bys.

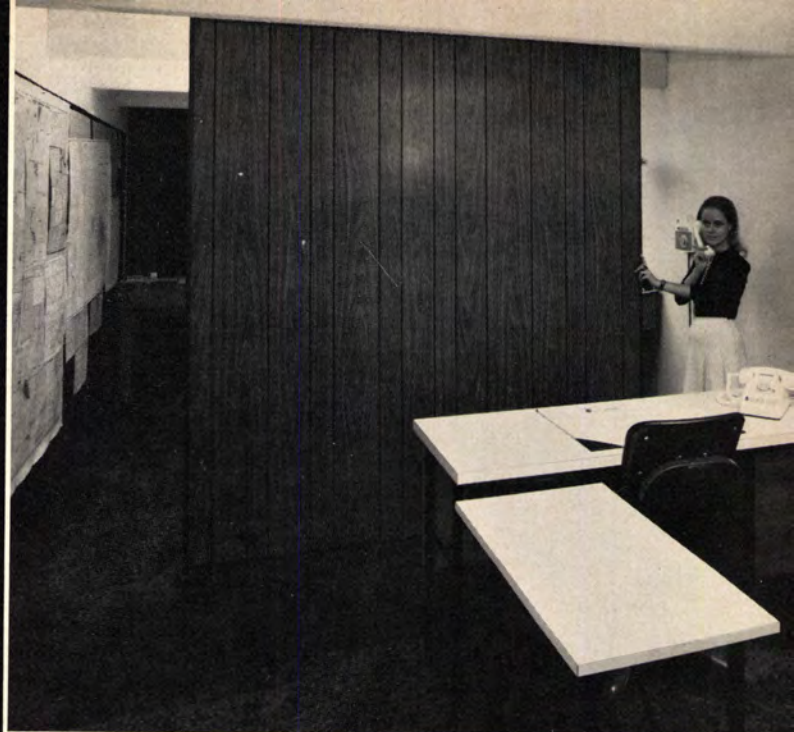
At this point some 38 apartments are still occupied by residents—and they don't like the conversion at all.

"We thought the two types of tenants would be compatible," says Simpson. "Residents are away during the day and office tenants are gone nights and weekends. But the residents resent the commercial atmosphere created by so much coming and going of office workers and visitors."

Tenants have been moving out as their leases expire. "We're not forcing anyone out," says Simpson. "But we're phasing out the residential tenants at a natural rate." Thus he offers no one-year lease renewals although he sometimes gives six-month extensions.

If office rent-up continues at the present rate of eight leases a month, the conversion should be finished by February—exactly a year after it began. —H. CLARKE WELLS



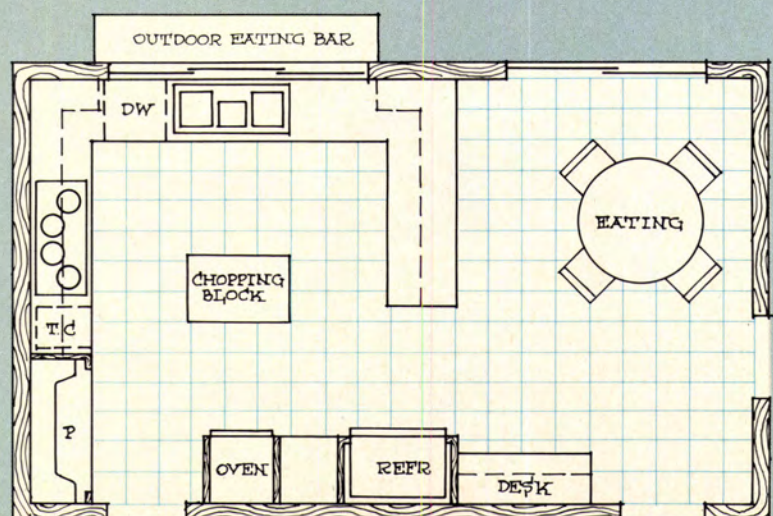


Three new offices (top) are examples of how different tenants treated the living-dining area (left and center) and how a partial partition divided a bedroom into a work area and secretarial space (right).

Business takeover is also evident in the lobby (above, center), which now has a business directory, the pool area (left), which serves both for relaxation and conferences, and the party room (right), which is being used as a conference room even before it is remodeled.



THERMADOR



Here's a luxury kitchen that's workable as well as glamorous. It has a center island which breaks the large floor space into practical work areas, a non-glare luminous ceiling and pass-through counters which serve both outdoor- and informal eating areas. Convenience features include everything from a full-width pantry cabinet and a desk to a griddle/cooktop and a trash compactor.

The floor plan at right shows the first floor of a single-family house at Casiano Estates in Bel Air, Calif. where prices are around \$200,000. Shapell Industries is the developer/architect.

Kitchen design

**It's got
to be
better
than
ever**

That's the word from builders around the country who say that today's hard-nosed buyers are no longer sold merely by gadgets and fancy decorations. Instead, the first question they ask is "Does the kitchen work?"

"Prospects shopping our models spend a lot more time than they used to studying the kitchens," says Richard Gunzel, design director for the Korman Co. of Philadelphia. "They check to see that there's plenty of counter and storage space and that the traffic pattern doesn't cross through the work area."

"Super gimmicks don't turn our buyers on," says Ron Felix, design director of Long Beach (Calif.) Construction Co. "But a workable design does." Buyers act the same way in the Atlanta area, says architect/developer Gary Coursey. "In today's market, a kitchen that doesn't work just won't sell."

What's turning buyers into kitchen-design experts? Primarily the economy. Most families are living on tight budgets. So they eat out less, entertain at home more and, reports the July issue of *Chain Store Age*, they're buying less of the expensive convenience foods. "Families with budgets stretched to the breaking point are spending a little extra time in the kitchen for preparation and clean up and a little less of their money on convenience."

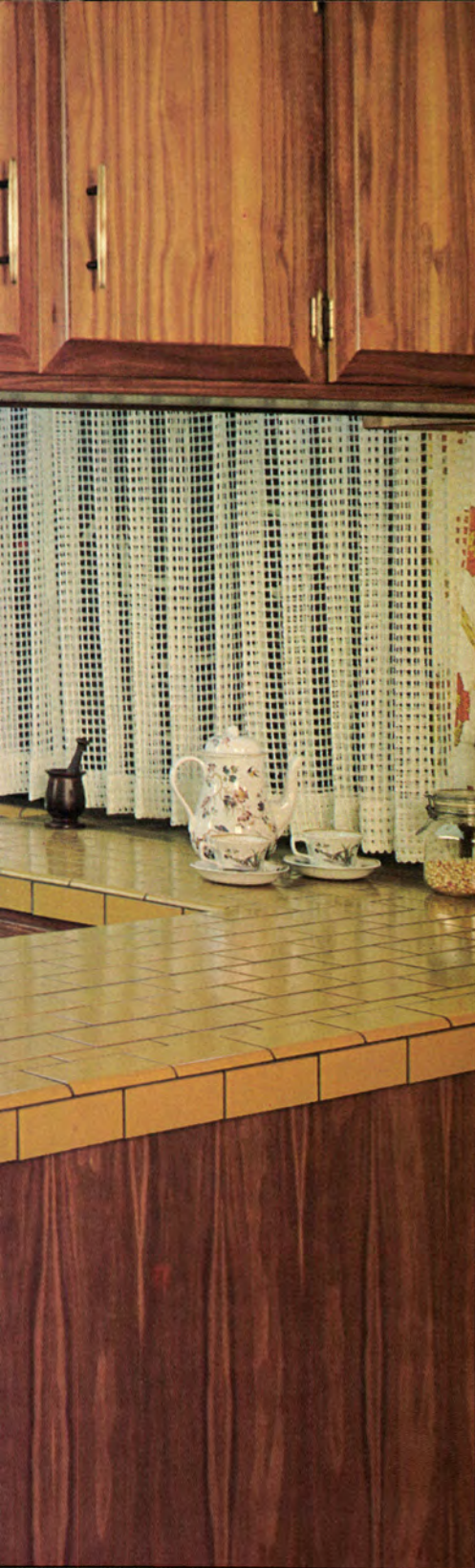
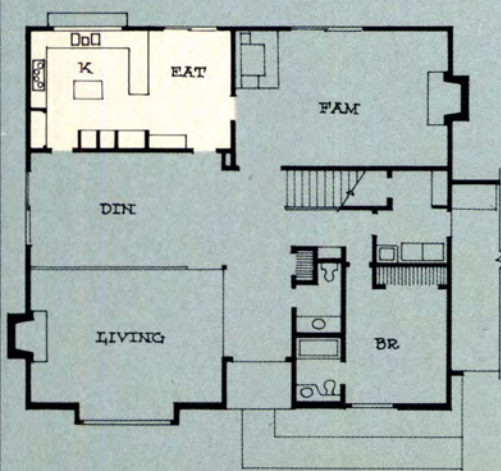
What all of this means is that more than ever, builders have to design kitchens that are in tune with the life-style of their buyers. For example, in markets where casual outdoor living is emphasized, kitchens should work with the outdoor living area.

"If you can tie the kitchen directly to a patio or yard, the kitchen is no longer just a place to work," says Dallas architect Michael Borne of Envirodynamics. "It's part of the living area, so whoever is working there isn't isolated from the rest of the family."

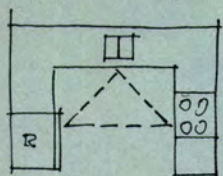
On this and the following pages, you'll see 10 workable kitchen plans designed to meet the tougher standards of today's selective buyers. They include everything from kitchens for small apartments (*overleaf*) to the one at left that's especially designed for a very large single-family house. Each was chosen because it solves a particular kitchen-design problem. All contain ideas you can adapt to a variety of common housing situations.

A final thought on kitchens: Workable design starts with some basic do's and don'ts (*see overleaf*). It ends with the selection of the right products. For a close look at what's available in kitchen products, turn to page 95.

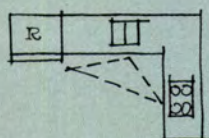
—ELISE PLATT, JUNE R. VOLLMAN



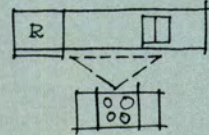
Workable kitchen design starts with some basic do's and don'ts



U' SHAPE



L' SHAPE



CORRIDOR

• Work with one of the three basic kitchen layouts at left or a variation.

• Whenever possible maintain a work triangle among the three main activity centers. Legs should be 4'6" to 7'3".

• Keep the traffic flow out of the work triangle.

• Provide enough floor space to allow freedom of movement.

• Leave a minimum of 12 inches of counter space next to every appliance; 18 inches to 24 inches is preferable.

• Use at least 17 running feet of cabinetry to provide sufficient storage.

• Wall cabinets should be to-the-ceiling wherever possible.

• At least one tall cabinet or closet is needed for storage of cleaning equipment.

• The refrigerator door should open toward the sink for easy access.

• Position the dishwasher and compactor so they do not block the sink.

• Make sure the range is at least 12 inches from the window and the sink.

• Place the washer and dryer so they don't interfere with main kitchen activities.

• Use non-glare lighting over

main work centers.

• Illuminate dark corners under cabinets.

On the other hand . . .

• Don't place doors where they interfere with work space.

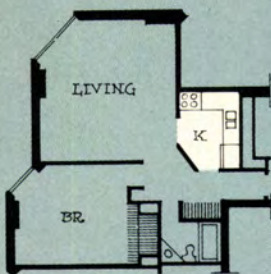
• Don't position appliances so they open into each other or create dead corners.

• Don't place the refrigerator too close to a corner.

• Don't position the range directly next to the refrigerator or at the open end of a counter.

• Don't block traffic with the refrigerator door.

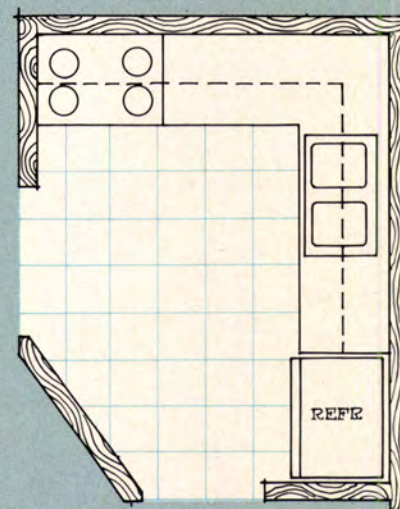
Screen off a small corner kitchen



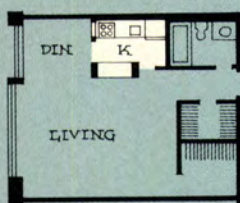
The diagonal wall that separates this compact, L-shape kitchen from the living area provides privacy without creating a closed-in feeling. Using this type of partitioning instead of the typical right-angle wall allows a dining table to be placed inside or outside the kitchen. Openings at

wall ends are wide enough to permit a free flow of traffic.

This plan is a one-bedroom apartment at Lake Village, a highrise in Chicago. Subsidized rents range from \$72 to \$163. The developer is Lake Village Assoc.; the architect, Harry Weese & Assoc.



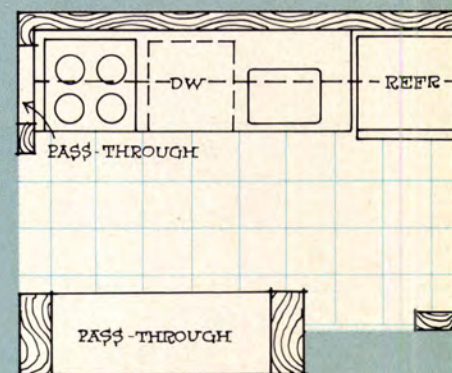
Add work space with a counter divider



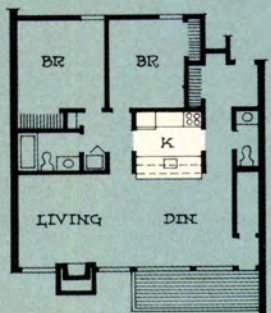
One of the main problems with a one-wall kitchen layout such as this is limited counter space. Here the installation of a divider wall with a bar-height pass-through counter is the solution. The divider wall also supplies a second place to eat and separates the kitchen from the living area. A solid wall would have closed

in the kitchen, making it seem smaller than it is.

The floor plan shows one type of efficiency unit available at 2000 Broadway, a highrise in San Francisco. Rents for the furnished units start at \$275. The developer is Angelo Sangiacomo; the architect Backen, Arrigoni & Ross.



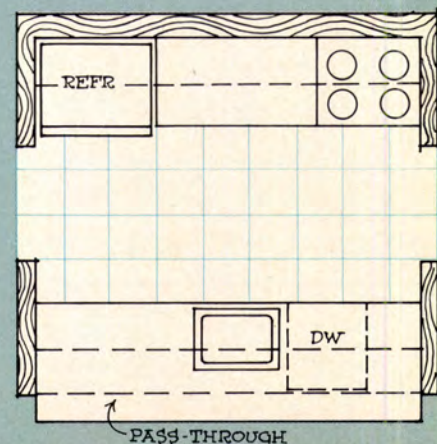
Open an inside kitchen with a full-width pass-through

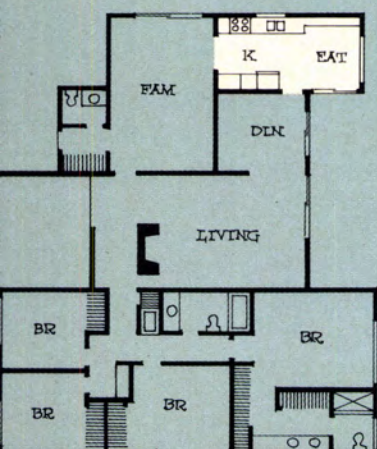


One wall of this windowless corridor kitchen has been opened to the dining area. This permits serving directly from the preparation area and also keeps the kitchen private without isolating it as a solid wall would. With this kind of arrangement, cabinets can be hung so that they either help

screen the kitchen or allow easy conversation from room-to-room.

The plan shows a two-bedroom unit at Cottonwood, a resort condominium in Timberlee Hills, Mich. Prices range from \$34,900 to \$39,900. The developer is Site 4/d Partnership; the architect, Rossetti/Assoc.



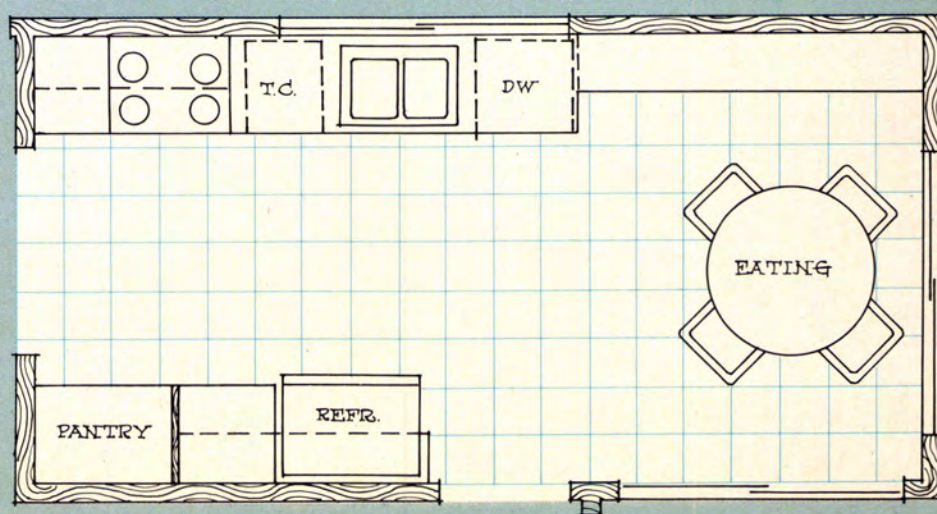


Extend the kitchen to make an eating area

Lengthening this corridor kitchen creates a casual dining area. Cabinetry is included in the extra space to provide more storage. In this plan the centrally located kitchen is easily accessible from the formal and informal dining areas as well as from the family

room and outdoor living area.

The plan is a one-story house at Anaheim Hills, a single-family project in Anaheim, Calif. Prices range from \$59,000 to \$73,000. The developer is Broadmoor Homes; the architect, Morris and Lohrbach.

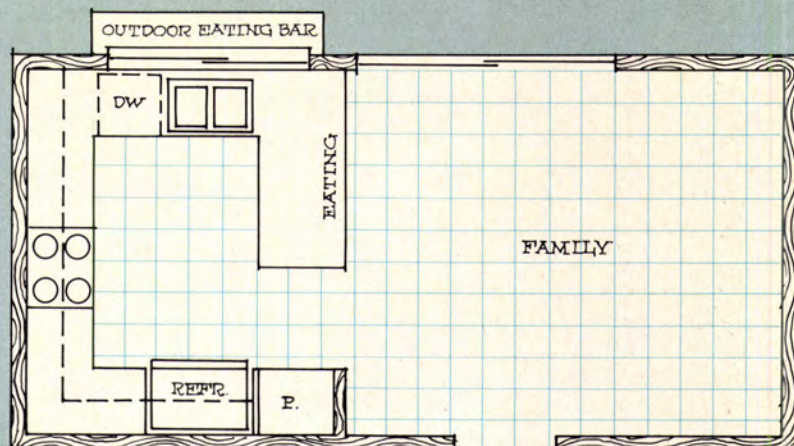
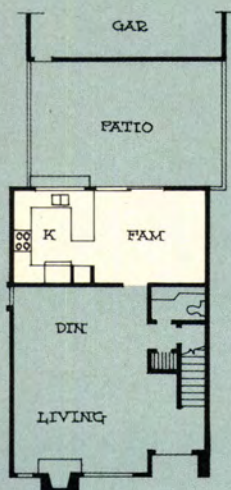


TO NEXT PAGE

Create an eating spot with a counter

In a plan like this, where family-room space is limited, a bar-height divider serves as the informal eating area, eliminating the need for a table in the family room. This kind of arrangement is especially important when the formal dining room is an extension of the living room, as it is here. Note also the pass-through window on the sink-dishwasher wall which links the kitchen directly to the outdoor living area.

This floor plan is the first floor of a townhouse at Deerfield Town Homes in Irvine, Calif. Prices range from \$37,490 to \$48,990. The developer is Broadmoor Homes; the architect, Morris and Lohrbach.



Put eating space in a kitchen corner

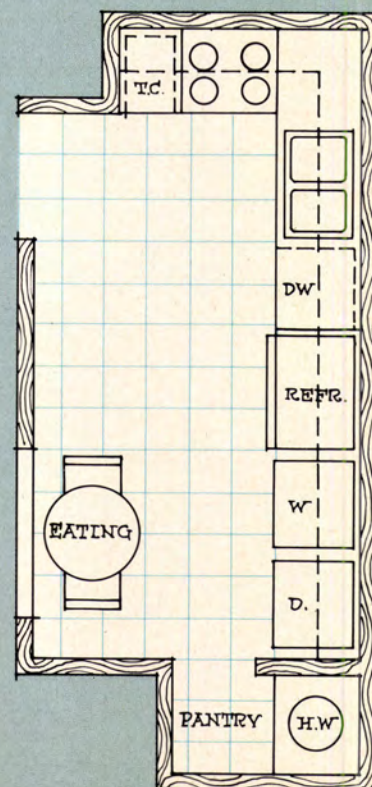
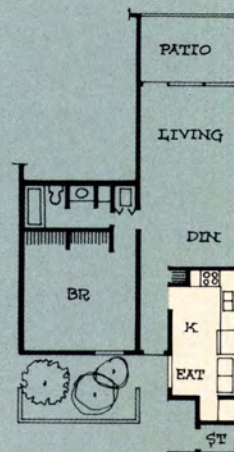
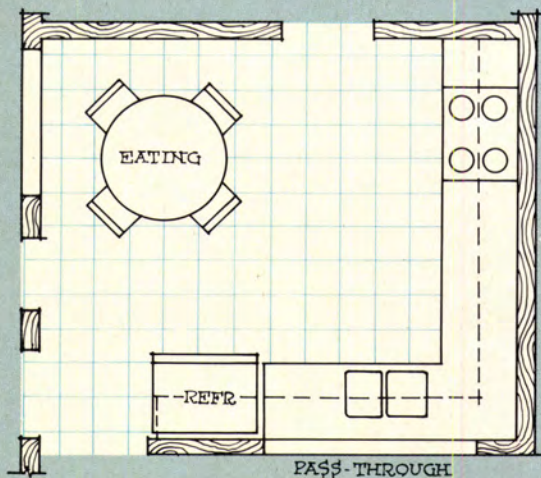
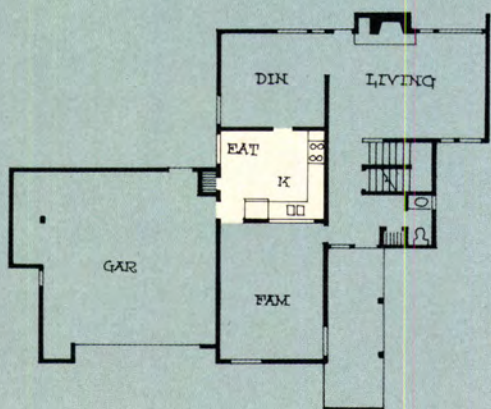
It's hard to beat the sales appeal of an eat-in kitchen even when a unit has plenty of other dining space. For example:

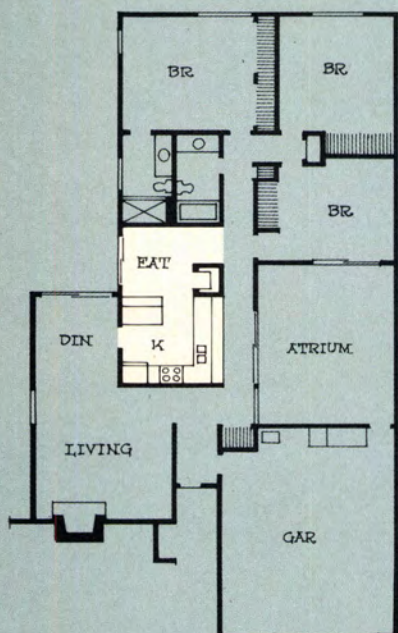
In the floor plan at left there is a fully separate formal dining room and space in the family room for eating. So the family-size eating area in the kitchen is an added convenience. The latter is created by using an L-shape layout that keeps a corner free for a table.

This plan shows the first-floor layout of a two-story, three-bedroom house at Woodbridge Meadows in Montgomery County, Pa. Single-family houses sell for \$72,000 to \$88,000 without land. Spring Hill Development is the developer; Lynn Taylor the architect.

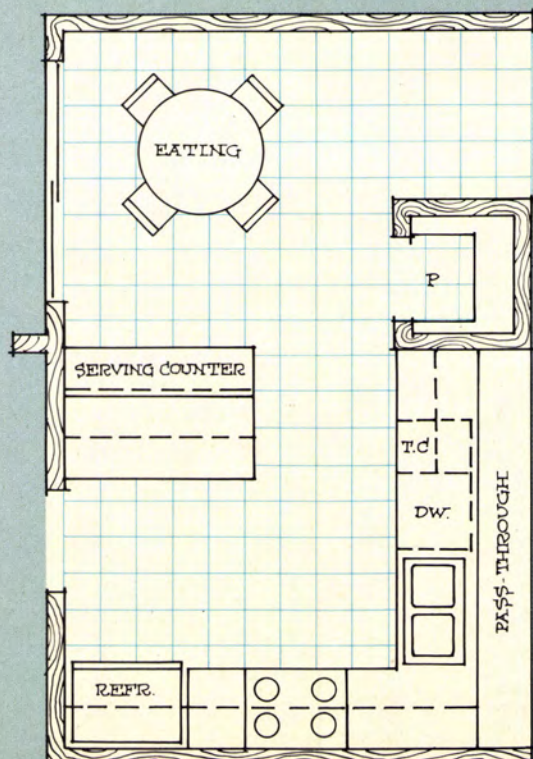
On the other hand, in the small apartment plan at right the eat-in kitchen is almost a necessity; the only other place to eat is in a corner of the living room. Yet, typically, most units like this have narrow, rectangular kitchen space designed with a corridor layout that leaves no room for eating. In this case, the L-shape layout opens the windowed wall for a table. Other salable features in this small kitchen are a pantry closet, a washer and dryer, a compactor and a dishwasher.

The plan is of a one-bedroom unit at Lynnfield Woods, a townhouse rental project in Memphis, Tenn. where rents range from \$170 to \$355. The developer is Makowsky/Harkavy/Kruger/Weiss; the architects are Walk Jones and Frances Wah Inc.





Make the eating area a semi-separate room

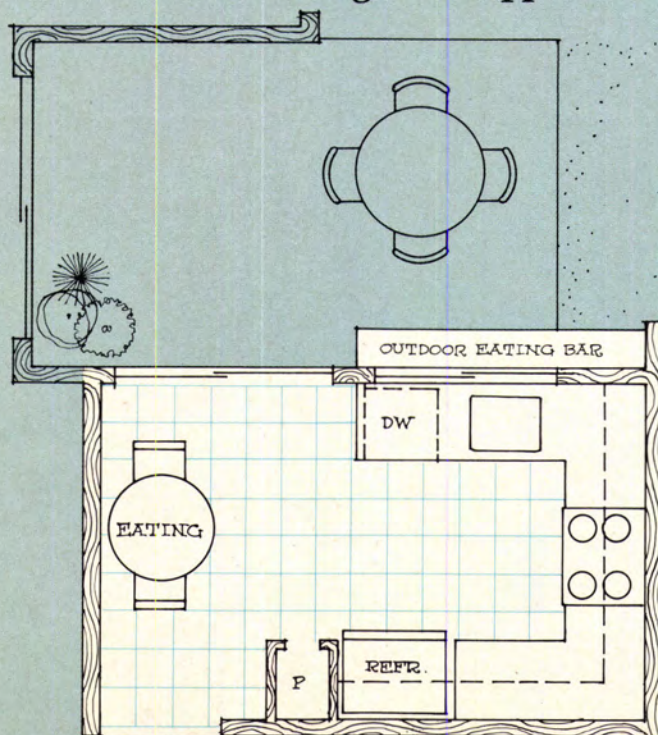
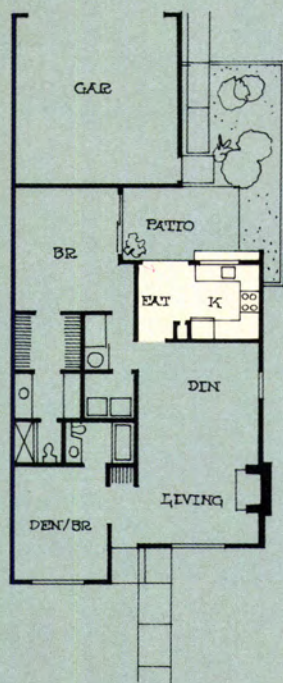


Here, a short counter pass-through, installed at right angles to the dining-room door, cuts a long space into two smaller squares. In addition to creating the illusion of separate rooms, the counter-divider provides extra work- and storage-space. Using this type of partitioning instead of a wall makes it easier to serve both formal and informal dining areas and doesn't close in the kitchen. An added plus in this particular plan is the wide pass-through between the kitchen and entry hall which leads directly to the atrium. This plan shows another single-family home at Anaheim Hills (see page 87).



JOSHUA FREEMAN

And don't forget the appeal of the indoor-outdoor kitchen



In this plan a pass-through window, an outdoor eating bar and sliding glass doors contribute to the feeling that the indoors and outdoors are one. Even the eat-in section of this kitchen is oriented to the outdoors. This compact plan shows that the increasingly popular patio (or garden) kitchen is workable even on a small townhouse site.

The plan shows a one-story unit at Meadow Townhouses, Campus Commons in Sacramento, Calif. Prices range from \$37,500 to \$52,500. The developers are R. C. Powell and A. Teichert; the architects, Dreyfuss & Blackford.

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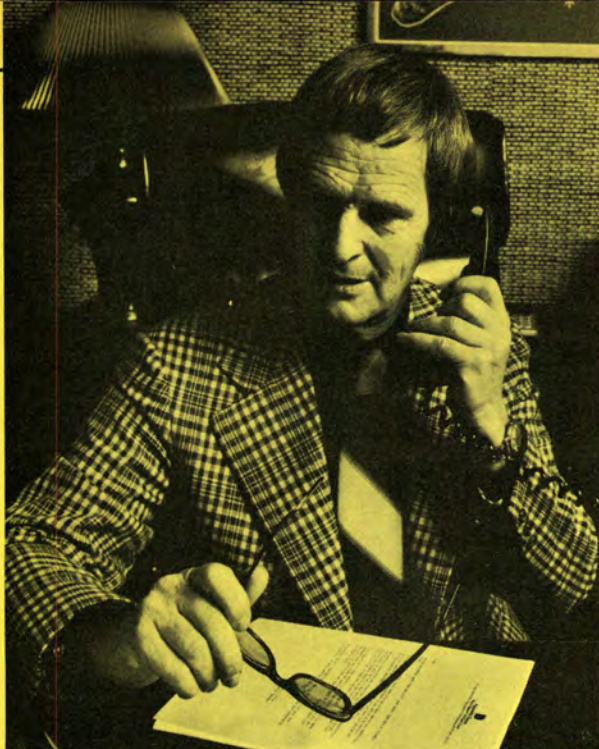
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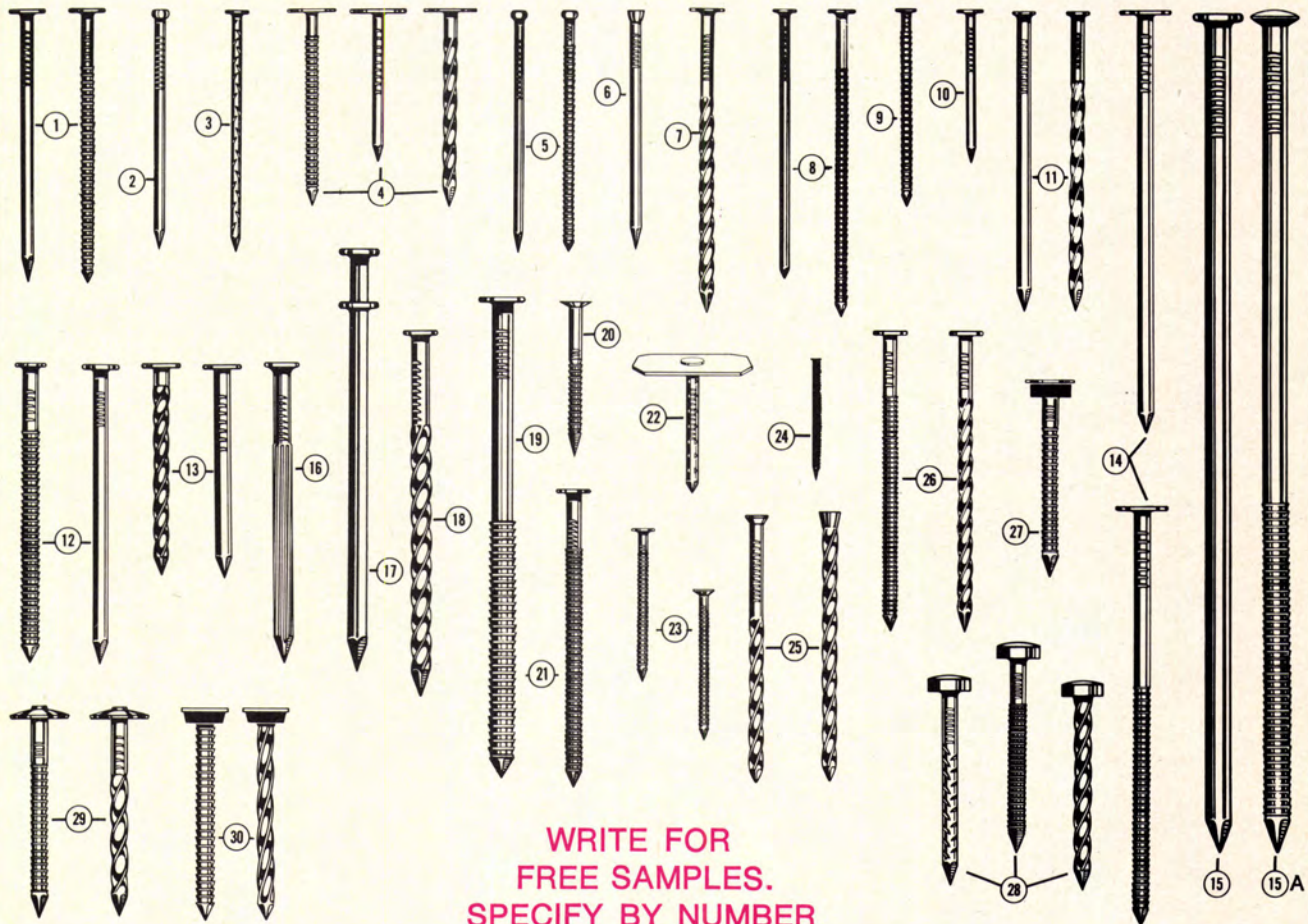
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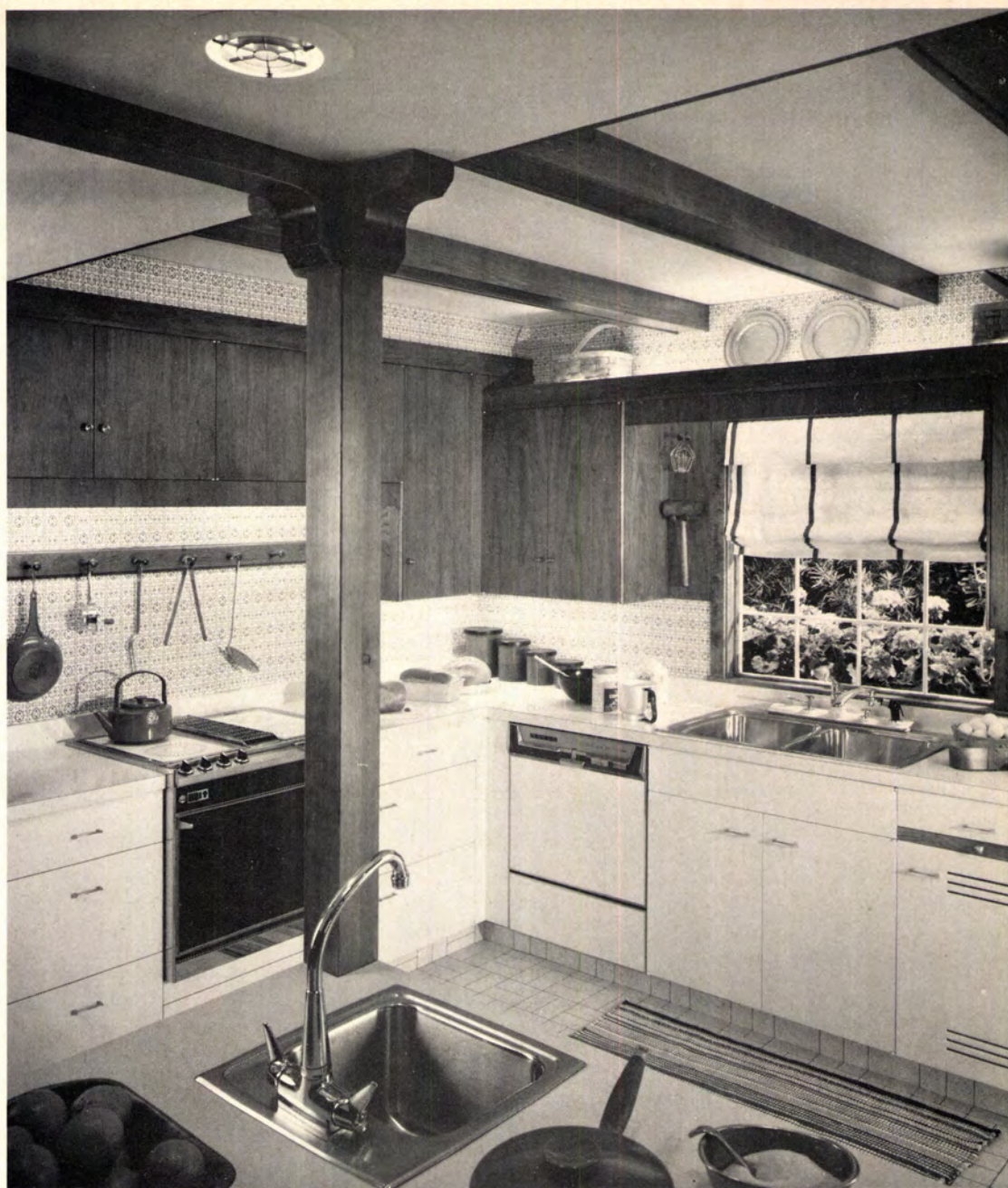
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Utilitarian yet elegant, "Shaker Kitchen" features St. Charles textured steel cabinetry in white and pecan finishes. Also shown are a matching Kitchen-Aid dishwasher, a Jenn-Air range and Elkay sinks. CIRCLE 275, 276, 204 AND 265 RESPECTIVELY

Kitchen products: Choose them carefully, they can make or break your sale



Space saving laundry equipment can be stacked so that it fits easily into tight spots. Set side by side, the compact washer and dryer measure 48" wide, installed vertically—24" wide. Sears Roebuck, Chicago.

CIRCLE 277 ON READER SERVICE CARD

The growing emphasis on consumerism has made buyers more product-conscious than ever. Educated by the mass media to demand value for every dollar, they're concerned about operating and maintenance costs. And they expect you to be too. This means that you've got to choose products that the market you're aiming at can afford to run.

Buyers also expect you to consider their life-style when you specify the kitchen products. For example: Families with young children need large-capacity appliances; empty nesters, who are accustomed to luxury, still want top-of-the-line

features; and the singles market wants every time-saving convenience you can build in.

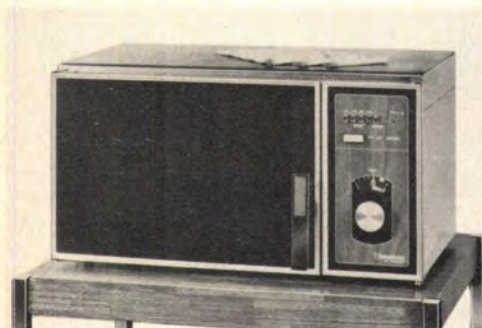
No matter what market you build for, the wide range of products available today makes it easy for you to give buyers what they want and need. These products include everything from space-saving appliances, like the stackable laundry center at left, to luxury items, like the custom-fitted cabinetry and self-ventilating range above. And many kitchen-product manufacturers have consulting and design services to help you make the right choice.

For more kitchen products, see the index above.

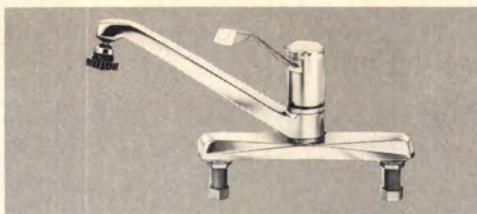


Cabinetry with solid-oak frame and doors, "Harvest Oak," has a hand-rubbed look. Easy-to-maintain, finished interior can be wiped clean with a damp cloth. Adjustable shelves are standard in wall cabinets, and base cabinets have slide-out trays. Lazy susans are optional. Merillat, Adrian, Mich. CIRCLE 223 ON READER SERVICE CARD

Microwave oven, "Model MC17," (below) offers a stay-hot setting that keeps food warm for serving. Unit with browning element has high, medium and low settings. The control panel is simulated rosewood. Thermador, Los Angeles. CIRCLE 224 ON READER SERVICE CARD



Compactor, Trash Masher®, (below) features touch-toe drawer opener. Drawer side drops down for easy removal of compactor bag. Unit comes with four color-panels so front of compactor can be matched to decor. Whirlpool, Benton Harbor, Mich. CIRCLE 225 ON READER SERVICE CARD



Single-handle faucet, "Easy-Mix Model 40-214," features convenient push/pull, on/off lever for volume and temperature control. Unit, with swivel spray aerator, is triple chrome-plated brass in a classic style that suits any decor. Gerber, Chicago. CIRCLE 226 ON READER SERVICE CARD

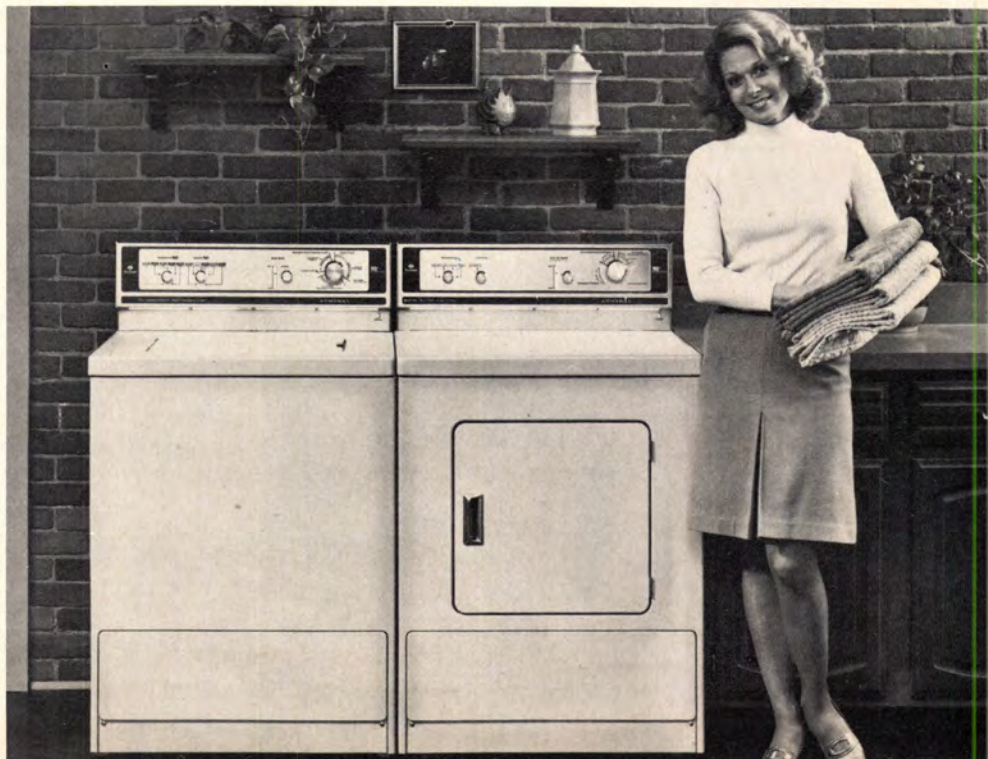


Range hood, "2300 Series," (above) features infinite speed solid-state controls. Ducted or ductless, unit is UL-listed. Hood is available in smooth or hammered steel, copper, brass, Swedish iron, stainless steel and colors. National, Ocala, Fla. CIRCLE 227 ON READER SERVICE CARD



Fruitwood-toned cabinets, "Monmouth," (above) feature a beveled, raised-panel design on solid-oak-core doors. Units with durable, three-coat, baked finish are offered in a full range of sizes for apartment- or home-installation. Excel, Lakewood, N.J. CIRCLE 228 ON READER SERVICE CARD

Laundry equipment (below) is designed to clean modern fabrics. Washer and dryer controls are labeled by fabric type; washing time has been lengthened. Water-level control saves water and fuel. Washer capacity is 18 lbs. Admiral, Schaumburg, Ill. CIRCLE 229 ON READER SERVICE CARD



more products on page 98

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Custom-fitted cabinetry, "Form 2000," imported from West Germany, comes in a wide choice of finishes and color combinations. Countertops are available in stainless steel, ceramic tile or in a range of laminate finishes. Poggenpohl, West Germany. CIRCLE 267 ON READER SERVICE CARD

Sleek contemporary faucet Orbic 75® is constructed entirely of celanese Celcon® plastic. The maintenance-free single-handle unit is offered in a wide range of colors to blend with any kitchen decor. Webstone, Goddard, Worcester, Mass. CIRCLE 268 ON READER SERVICE CARD



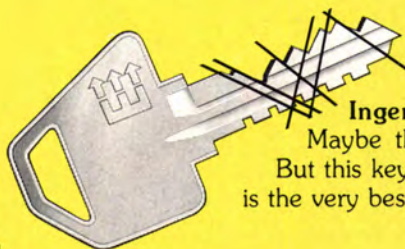
Early-American styled cabinetry, "Pinehurst," features pine drawer and door fronts. Hand-rubbed golden-pine finish is accented by specially-designed hardware. Cabinets have finished interiors and self-closing hinges. Kemper, Richmond, CIRCLE 269 ON READER SERVICE CARD



Undercounter dishwasher has two separate spray arms to insure thorough washing. The unit has two pushbutton controls; one provides a full wash/warm dry, the other a full wash/cool dry to save energy. Magic Chef, Cleveland, Tenn. CIRCLE 270 ON READER SERVICE CARD

more products on page 10

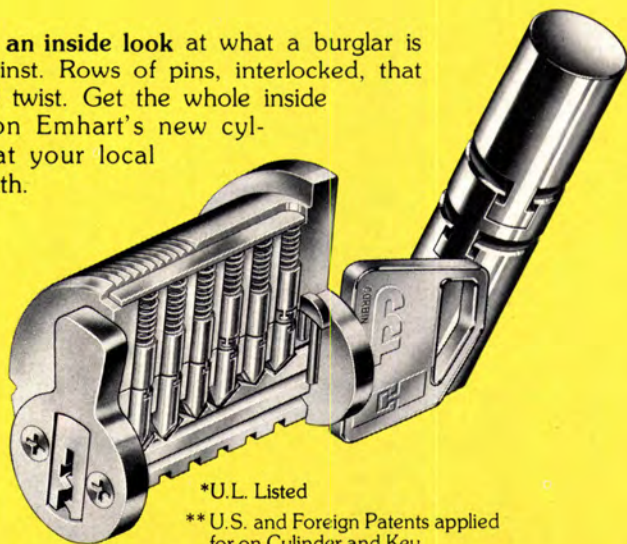
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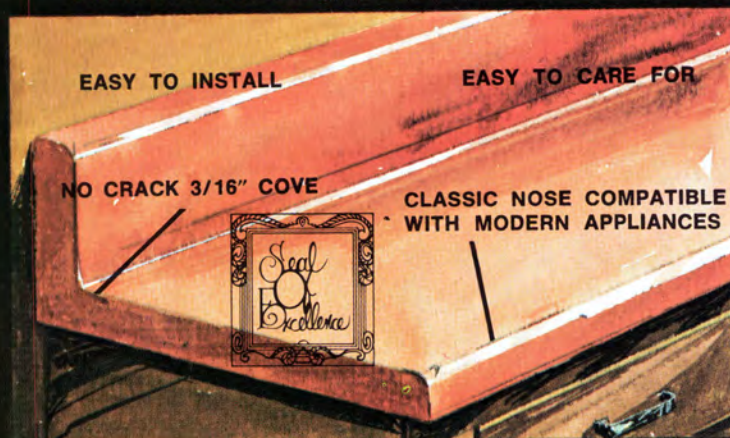
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Cast-iron sink (above) features raised garbage disposal section at a convenient working height. Enamel-coated "Terrace" also has an extra large flat-bottomed bowl to accommodate large pots and pans. Graning, El Monte, Calif.

CIRCLE 202 ON READER SERVICE CARD

Contemporary-styled cabinets, "Ascot," (left) are black-stained oak with anodized-aluminum gripbars. Convenience features are offered, including easy-access front-lift doors on wall cabinets. Contemporary Systems, Needham, Mass.

CIRCLE 203 ON READER SERVICE CARD

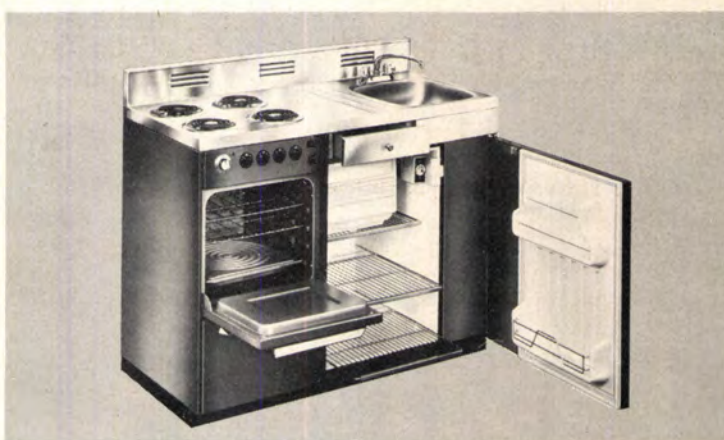


Electric grill/range, "Convertible Cooktop," (left) has exhaust vent in the center so no overhead hood is required. Either or both sides of four-element cooktop convert to a grill. Accessories include griddle and rotisserie. Jenn-Air, Indianapolis.

CIRCLE 204 ON READER SERVICE CARD

Compact kitchen unit, Mini-Kitchen®, includes four-burner range, oven, refrigerator and stainless steel sink. Models with 30" through 72" widths are factory-assembled. Matching wall cabinets are offered. King, Glendale, N.Y.

CIRCLE 205 ON READER SERVICE CARD

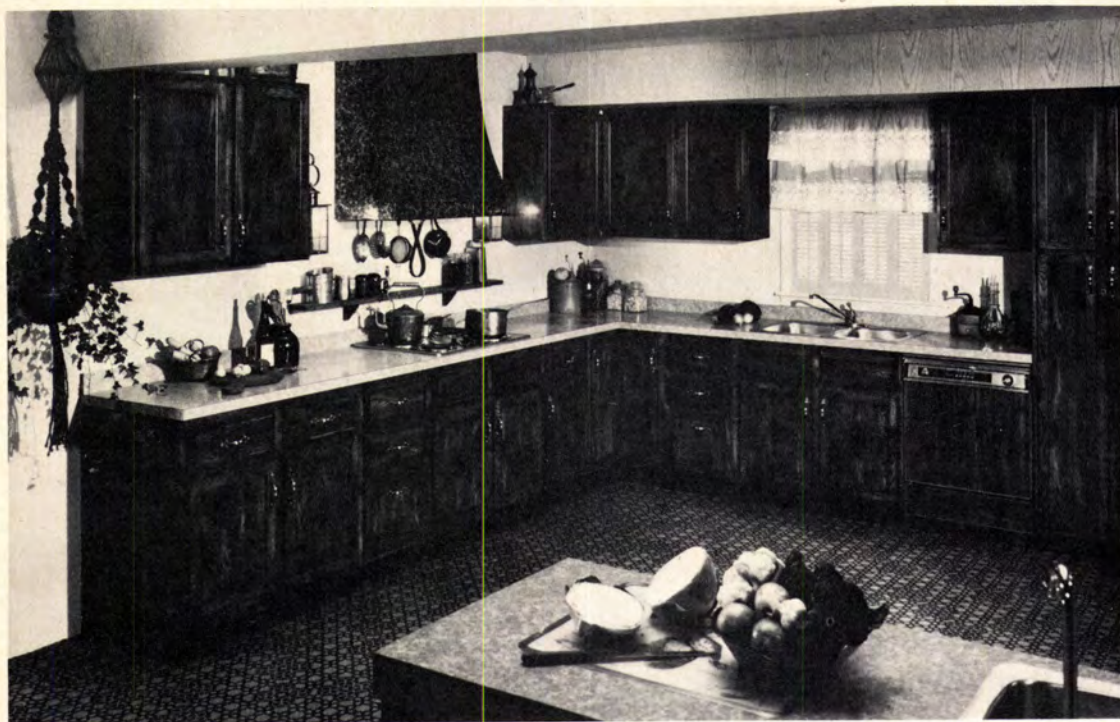


Cabinets with hand-hewn look, "Country Rustic," have a distinctive, bold grain. Door knobs are white porcelain; drawer pulls are brass. Versatile units are also appropriate for sewing room and other storage applications. IXL, Elizabeth City, N.C. CIRCLE 206 ON READER SERVICE CARD



Combination range, "Micromatic™," offers both microwave and conventional cooking. "Model 630" includes a food shelf in the oven designed for cooking small amounts of food by microwave. Metal utensils can be used at any setting. Litton, Minneapolis. CIRCLE 207 ON READER SERVICE CARD

more products on page 104

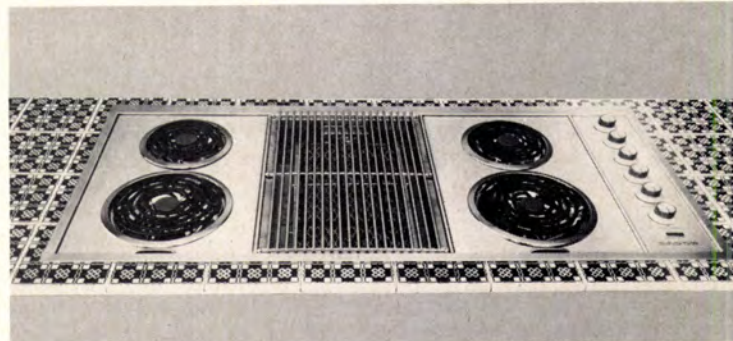


Garbage disposer, "Model 333/SS," (above) is a 1/2-hp unit. Featured are stainless steel grinding chamber and self-service wrenchette. In-Sink-Erator, Racine, Wis.

CIRCLE 208 ON READER SERVICE CARD

Cabinetry for a country-style kitchen, "Century Oak," (left) features panel-on-frame construction. Brown finish on solid-oak drawer and door fronts is hand wiped, highlighted and distressed. Three-roller monorail drawer glides, self-closing hinges and dovetailed drawers are included. Brammer, Davenport, Iowa.

CIRCLE 209 ON READER SERVICE CARD

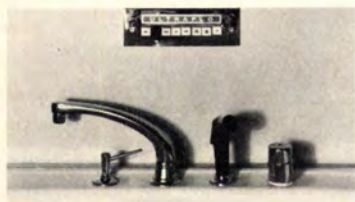


Barbecue/range, "EBR-46," (above) converts from a stainless steel four-element cooktop to a built-in electric barbecue. Modular units plug into a pre-wired chassis. Rotisserie and griddle units are optional. Distinctive, Sun Valley, Calif.

CIRCLE 211 ON READER SERVICE CARD

Dishwasher (above) can be built in 18 inches from the floor to simplify loading and unloading. A cabinet panel directly below the appliance comes off for easy servicing. The kitchen shown also includes a roll-around appliance cart equipped with a warming tray on the top surface. Maytag, Newton, Iowa.

CIRCLE 210 ON READER SERVICE CARD



One-line water distribution system, "Ultraflo," (above) helps save water and fuel. Solenoid valves at water heater blend hot and cold. Preset temperature and flow rates reduce wastage that results from prolonged mixing. Ultraflo, Sandusky, Ohio.

CIRCLE 212 ON READER SERVICE CARD



Ducted or ductless range hood, "Chuck Wagon," (above) is a solid state unit with infinite air control. Pre-wired unit is easily mounted to ceiling or soffit. Removable aluminum grease filter is completely washable. Broan, Hartford, Wis.

CIRCLE 213 ON READER SERVICE CARD

Contemporary-styled cabinetry, "Spartan," (left) is surfaced with FORMICA® melamine. Scratch-resistant, easy-to-clean cabinets have a pecan woodgrain design on exterior and chocolate-brown cabinet interior. White-Meyer, Oakland, Ill.

CIRCLE 214 ON READER SERVICE CARD

more products on page 106

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PRODUCTS/KITCHENS

Stainless steel bar sink, "Harvest," (right) is shown with "Aquamix" bar fitting and gooseneck spout. Bowl has satin finish; flush fittings-deck and a sound dampener are provided. Unit measures 15"x15". American Standard, New Brunswick, N.J.

CIRCLE 230 ON READER SERVICE CARD

Kitchen-in-a-cabinet (below) includes a 6-cu.-ft. refrigerator, sink, drop-in electric stove and under-counter storage space. Easy-to-install "Model RE-63" is available in a variety of colors. Cervitor, South El Monte, Calif.

CIRCLE 231 ON READER SERVICE CARD

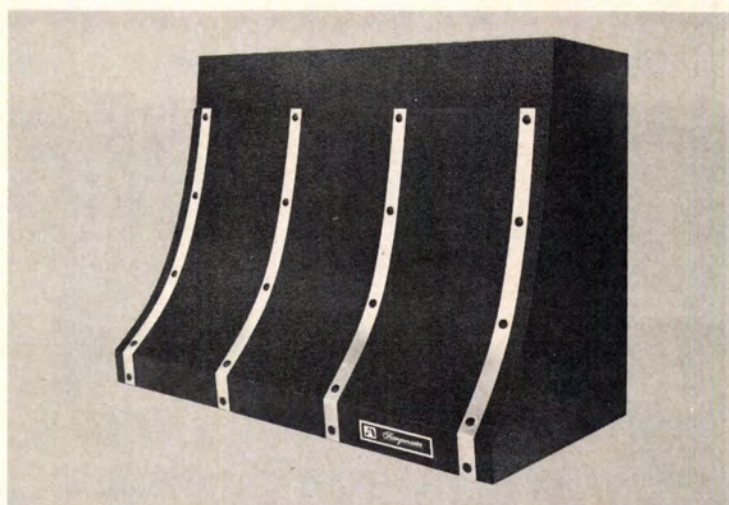


Lightweight microwave oven features a gourmet-defrost cycle designed for thawing frozen food or cooking at conventional temperatures. "Model MR-3" has a removable broiler tray and an automatic electric lock. Amana, Amana, Iowa.

CIRCLE 233 ON READER SERVICE CARD

Canopy-style range hood, "The Innovator," has snap-in bracket for quick installation. Unit is 24" high and is offered in 30" and 36" sizes and most appliance colors. Decorative straps are optional. Rangemaster, Union, Ill.

CIRCLE 234 ON READER SERVICE CARD



Pilotless gas range, "Model 30-2656," can help reduce fuel bills. Top burners and oven broiler are ignited by an automatic system. Pressure-regulated and pre-adjusted burners provide a constant, steady supply of gas. Tappan, Mansfield, Ohio. CIRCLE 232 ON READER SERVICE CARD



Range hood features sloped line and a lip channel for easy installation of decorative tile (shown above), laminated plastic or glass. Model is equipped with fluorescent lighting and fireproof blower system. Vent-A-Hood, Richardson, Tex. CIRCLE 235 ON READER SERVICE CARD

more products on page 110

"With Maytags, the net from our laundry beat our most optimistic expectations at Campus Green Apartments," writes Mr. Sally.



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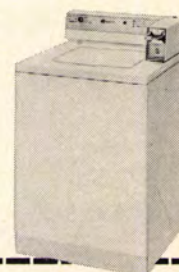
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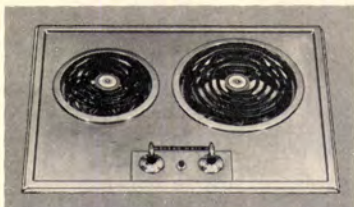
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PRODUCTS/KITCHENS

Two-element electric cooktop (right) can be used in vacation homes or recreation rooms. Less than 3" deep, brushed-chrome unit leaves room for a drawer beneath it. A comparable gas model is offered. Modern Maid, Chattanooga, Tenn.
CIRCLE 236 ON READER SERVICE CARD



"Country Estate" cabinet (above) complements almost any kitchen decor. Drawers and door fronts are accented by antique-brass hardware. Positive-stop monorails, self-closing hinges and pre-finished drawers are featured. Connor, Wausau, Wis.
CIRCLE 237 ON READER SERVICE CARD

Smoothtop drop-in range (below) can be installed in a side wall, work island or peninsula. Three-plus-one surface provides three thermostatically-controlled heating areas and one conventional heating element. Corning, Corning, N.Y.
CIRCLE 238 ON READER SERVICE CARD



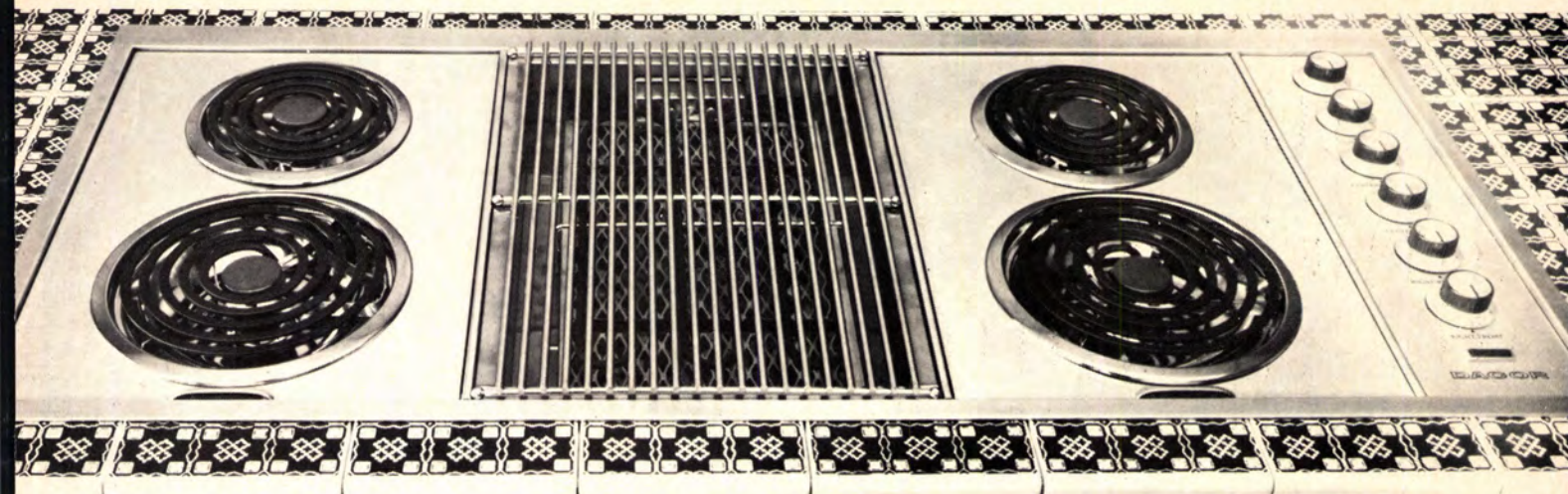
"Yorkshire" cabinets feature solid maple doors with raised panels in a cathedral design. Hinges are concealed and catches are magnetic. Thumb-latch door pulls are antique brass and finish is nutmeg. Yorktowne, Red Lion, Pa.
CIRCLE 239 ON READER SERVICE CARD

Trash compactor (left) can be built into a work counter. Compacted by 2,300 lbs of force, contents are disposed of in moisture-proof, plastic-lined bags. Automatic deodorizing spray is included. Gibson, Greenville, Mich.
CIRCLE 240 ON READER SERVICE CARD

One-piece countertop and sink, "KTS," is molded of Du Pont "Corian." Unit has pre-drilled faucet holes and can be cut to fit with common tools. Counter is white or beige with look of marble. Du Pont, Wilmington, Del.
CIRCLE 241 ON READER SERVICE CARD



more products on page 112



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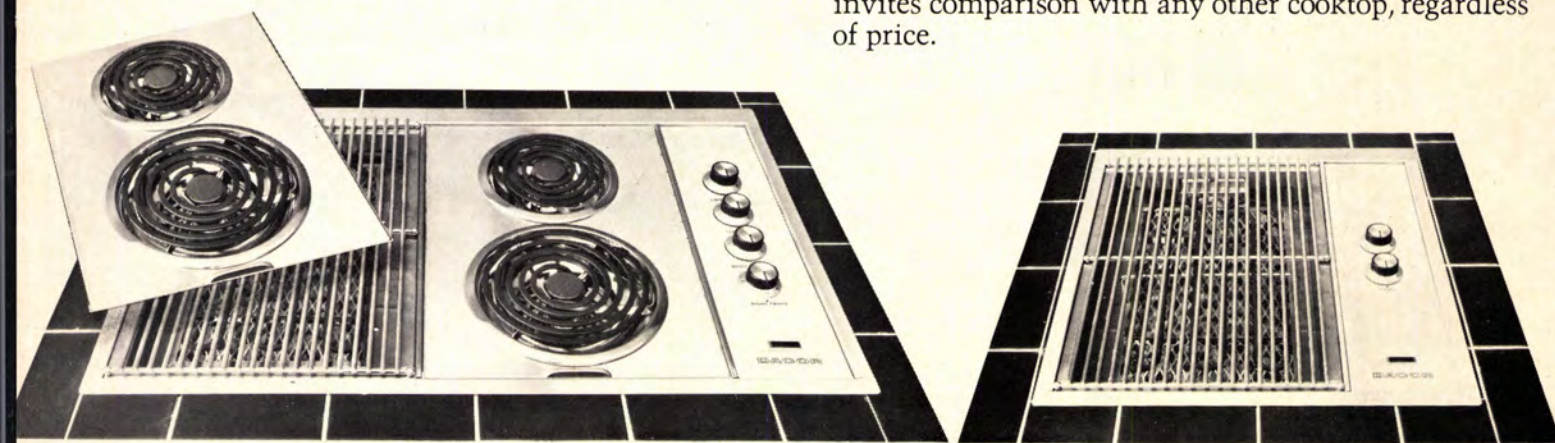
The-DACOR Convertible Barbecue/Range is the ultimate in cooking performance and convenience.

DACOR now introduces the first complete line of Convertible Barbecue/Ranges.

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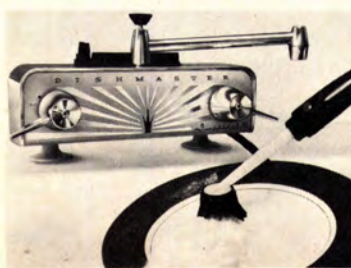


Pecan-tone cabinet line, "Anniversary," is shown in a greenhouse kitchen. Staggered cabinets are attached to studs on an open-look window wall. Modular construction makes unconventional cabinet arrangements possible. Long-Bell, Portland, Ore. CIRCLE 260 ON READER SERVICE CARD

Wall-mount range hood, "Heritage," (below) is offered with a choice of ten power units to meet the ventilation needs of any kitchen. Funnel-shaped model has built-in housing and twin aluminum-mesh filters. NuTone, Cincinnati. CIRCLE 261 ON READER SERVICE CARD



Hand-held dishwasher, "Imperial III Dishmaster," (right) is an easy-to-install, labor-saving device. A pull on the diverter knob directs water through the brush or back to the faucet. Washer can be used on all dishes and glassware or to supplement an automatic dishwasher. Manville, Pontiac, Mich. CIRCLE 262 ON READER SERVICE CARD

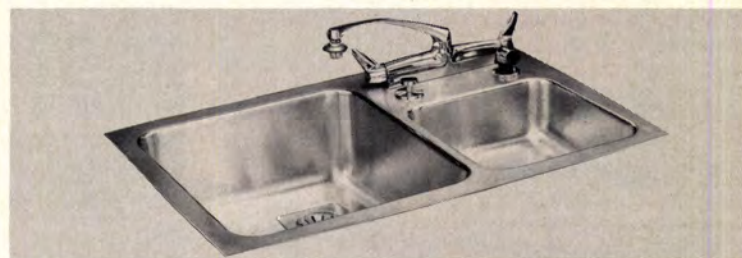


Water-controlling device, "Flow-Matic," offers temperature and volume selection with a single handle. Fitting has ceramic cartridge that eliminates need for lubrication or washers and requires no "O" rings. Price Pfister, Pacoima, Calif. CIRCLE 263 ON READER SERVICE CARD



Faucet 8" on center, "Concord," (left) features red-brass cast body with chrome-plated ABS shield. Clear or charcoal crystal handles are offered. Line includes shower, bar, pantry and laundry fittings. Streamway, Westlake, Ohio. CIRCLE 264 ON READER SERVICE CARD

Double stainless steel sink, "Cuisine Center," simplifies kitchen cleanup. Oversized cooking utensils can be soaked in the large compartment while garbage disposal is taken care of in the smaller. Elkay, Broadview, Ill. CIRCLE 265 ON READER SERVICE CARD



Range with automatic pilotless ignition helps conserve gas. Line includes models with low or waist-high broiler units and self- or continuous-cleaning ovens. Black-glass doors and woodgrain control panels are featured. Caloric, Topton, Pa. CIRCLE 266 ON READER SERVICE CARD



more products on page 11

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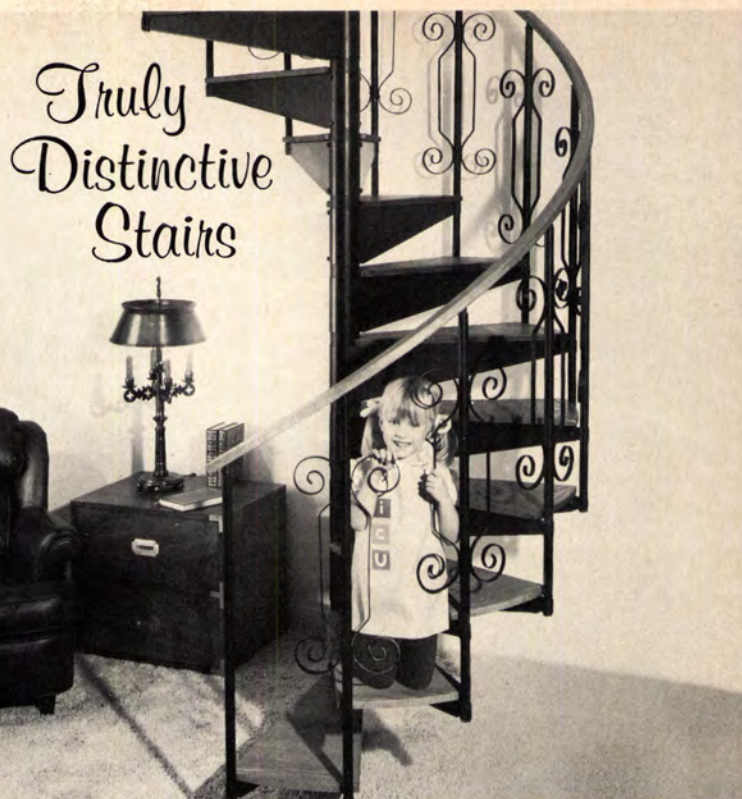
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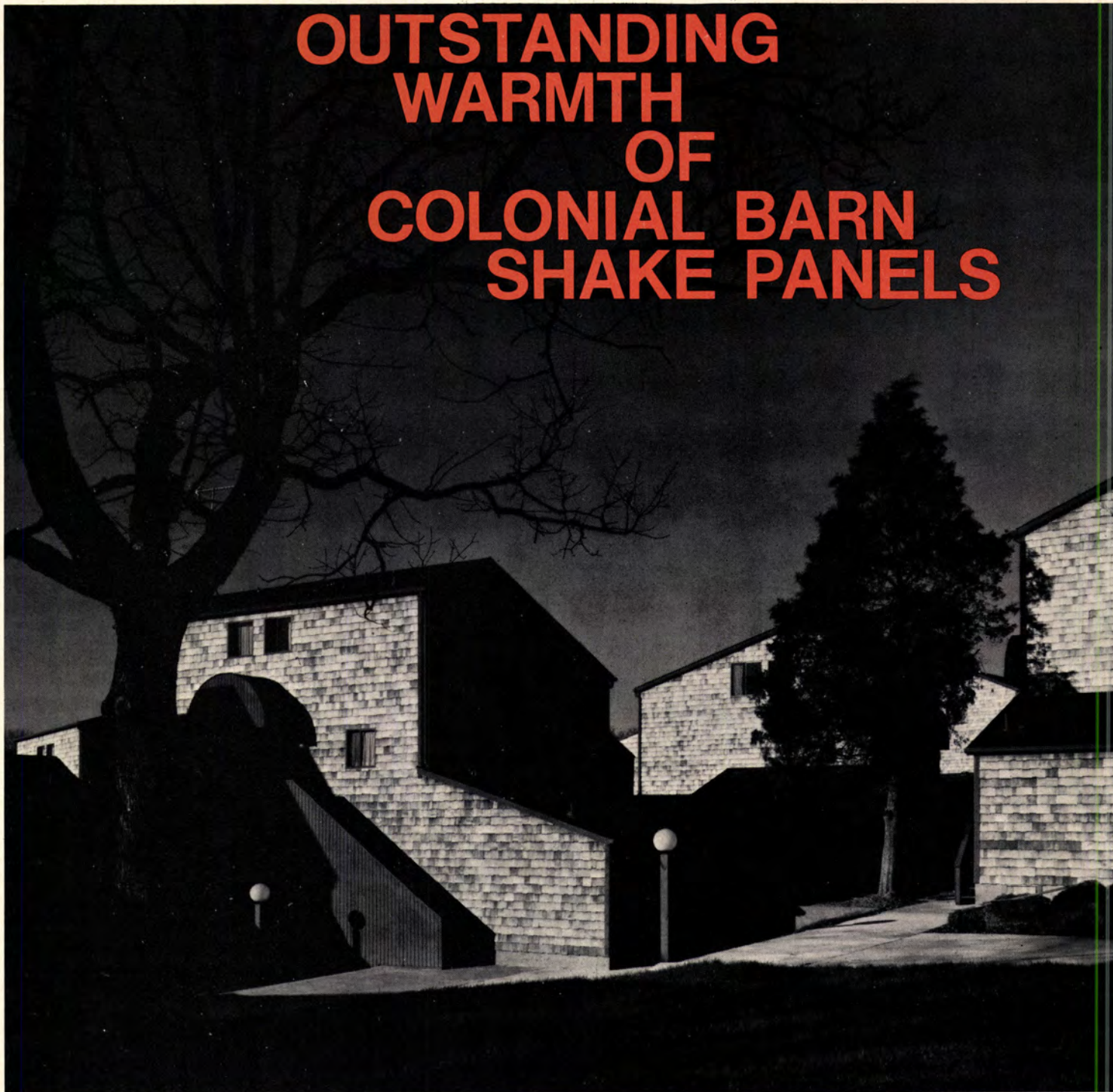
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Water-based contact adhesive, "Hybond/40," is easily applied by brush, roller, trowel or spray. Non-flammable, neoprene-based substance is odorless and needs only contact pressure to complete bonding. Pierce & Stevens, Buffalo, N.Y.

CIRCLE 251 ON READER SERVICE CARD



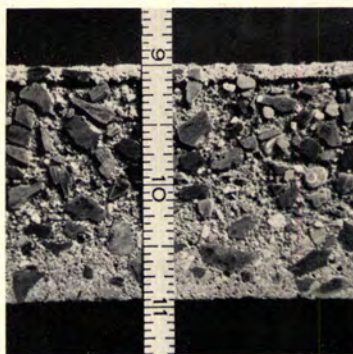
Seamseal™ caulk and adhesive are latex-based, thus easy to apply and clean up. Adhesive may be used on wood, brick, glass, plaster and concrete. Caulk is formulated for use under paint. Both come in 11-oz. cartridges. Darworth, Avon, Conn.

CIRCLE 252 ON READER SERVICE CARD



Fast-drying grout (left) quickly resets loose ceramic and mosaic tile. Stain-resistant grout is firm within an hour, then dries to a bright, white finish. It is available in sizes ranging from a 2.5 fl. oz. tube to a one-gallon can and can be tinted to match tiles. Red Devil, Union, N.J.

CIRCLE 254 ON READER SERVICE CARD



Epoxy sealer, "688," penetrates as much as 2" (as above) into untreated concrete surfaces before hardening. Brush-, roller- or spray-applied sealer provides resistance to chemicals that cause decomposition. Ceilcote, Berea, Ohio.

CIRCLE 255 ON READER SERVICE CARD



Waterproofing liquid, "Nerva-Deck," (above) is formulated from polyurethane rubber with coal tar additive. Applied with brush, roller or squeegee, liquid is fungi-, acid-, and alkaline-resistant. Rubber & Plastics, Long Island City, N.Y.

CIRCLE 256 ON READER SERVICE CARD



Textured protective coating with Pliolite resin base helps preserve the surface of a concrete building. Imperfections are hidden and water, salt, mildew and air-pollution damage are prevented. Spray-applied coating is offered in textures ranging from gritty to pebbly and in white and most standard colors. Goodyear, Akron. CIRCLE 253 ON READER SERVICE CARD



Concrete-patching compound, "Liquid Patch," (above) repairs driveway surface cracks and broken or chipped mortar. One application of the cement and silica sand-base product fills a 1"-wide crack or joint. Macco, Wickliffe, Ohio.

CIRCLE 257 ON READER SERVICE CARD



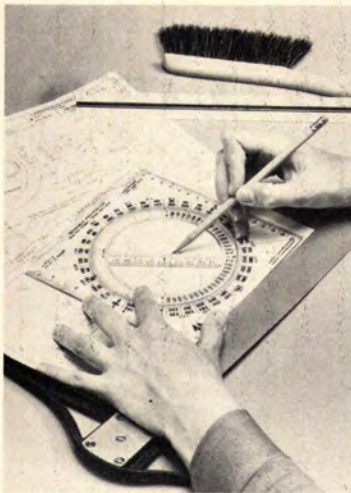
Exterior acrylic latex coating, "Olympic Overcoat," (above) is used to re-coat previously painted surfaces or hardboard. Fast-drying coating is easy to apply and has a low viscosity, high pigmentation formula. Olympic, Seattle.

CIRCLE 258 ON READER SERVICE CARD



Liquid plastic coating, "Flexlon #3," is waterproof, fire retardant and flexible. Interior/exterior compound may be used on all common building materials and on exposed polyurethane-foam insulating surfaces. Coating cures dust-free in 30 minutes and expands and contracts with surface it is bonded to. Weber & Sons, Freehold, N.J. CIRCLE 259 ON READER SERVICE CARD

more products on page 118



Protractor square, ROTANGLE™, (left) provides readings as precise as 0.1°. Any angle to 360° may be dialed and a line drawn through the vertex without changing position. Acrylic device is calibrated in inches and centimeters. Labindustries, Berkeley, Calif.

CIRCLE 243 ON READER SERVICE CARD

Modular drafting furniture (below) can be used in a variety of arrangements. Reference tables can be placed to the right or left of drawing board, and both can be moved easily to another location. Eight models are offered in black or sand finish. Huey, Franklin Park, Ill.

CIRCLE 244 ON READER SERVICE CARD



Circular drawing board, "Rotobord," (right) rotates to any convenient angle. Sliding horizontal rule, connected to a vertical spacer, can be set to move by precise increments. Height and slope may be adjusted for use on flat surfaces. Portable board comes with carrying case. Zi-Tech, Palo Alto, Calif.

CIRCLE 245 ON READER SERVICE CARD

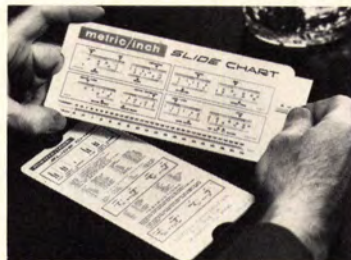


Magnetic calendar, "Timewise," (above) makes daily, weekly or monthly schedules immediately accessible. By moving magnets, information can be arranged and rearranged without erasing or rewriting. Color coding can be used to highlight important items. Board is available in several sizes and styles. Caddylak, Westbury, N.Y. CIRCLE 247 ON READER SERVICE CARD



Hand-held calculator with printout offers eight-digit display plus a permanent record on plain paper tape. "Mini-printer," which operates on rechargeable battery or AC current, has electronic memory and square root capability. A switch controls whether all entries or only intermediate or final answers are printed. Casio, New York City.

CIRCLE 248 ON READER SERVICE CARD



Metric/inch converter in handy slide-chart form is used to translate U.S. units of measurement into metric units. Interchange between 35 metric and U.S. units is provided, including lengths, weights, volumes and areas. Plastic-coated calculator is small enough to fit in a shirt pocket. Jaydee, Wilmette, Ill.

CIRCLE 249 ON READER SERVICE CARD

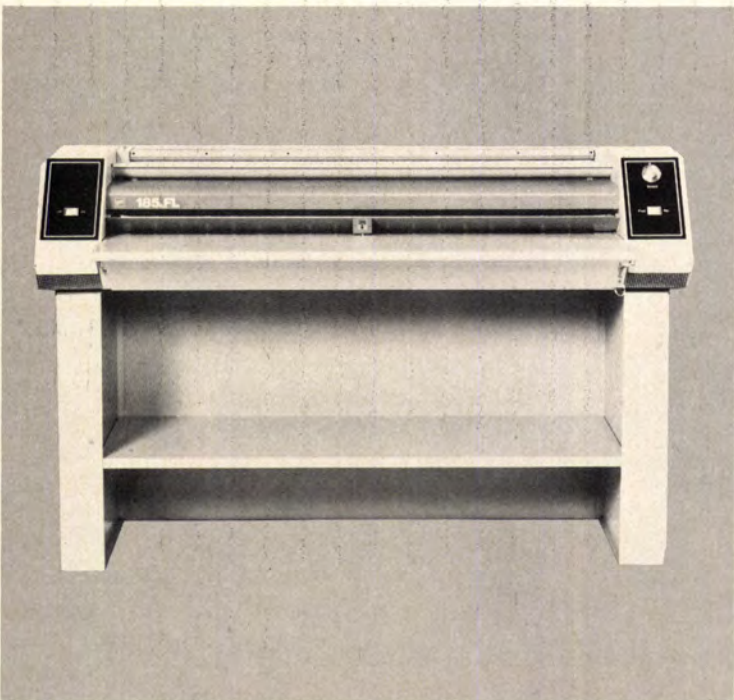


Table top diazoprinter, "185FL," has a convenient 11"x54" feedboard for handling large plans. Non-vent unit has negative-pressure processing with self-contained developer system. Printer has a reverse switch to retrieve misfed originals. GAF, New York City. CIRCLE 246 ON READER SERVICE CARD



Repro-center console fits printer in step-down rear of the table top, stores paper in a hinged drawer below. A wire paper cutter is built in. Walnut-grain Formica and chrome console is adjustable in height from 30" to 38". Teledyne Rotolite, Stirling, N.J. CIRCLE 250 ON READER SERVICE CARD

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LITERATURE

Booklets give ideas that can increase fire safety; may help reduce insurance costs

They each give practical, tested suggestions for fire protection. One discusses fire-safety in on-going construction. Two discuss fire-retardant qualities of specific materials and assemblies, give background information on fire ratings and on building codes. One of the latter gives ideas, through case studies, that saved money and construction time and reduced insurance rates. All three are new editions of industry-association publications.

Fire protection for buildings under construction (and being demolished) is the subject of the 1975 edition of a National Fire Protection Assn. publication first issued in 1973.

A recent study of fires in construction projects, says the standard, shows that 25% were started by portable heating equipment, 20% were started by cutting and welding operations and 15% were caused by smokers.

The standard gives practical suggestions for fire prevention and fire fighting. For instance:

- Each building site should have a fire command post with plans, emergency information, keys, communication and other needed equipment.
- If underground water mains are part of a project, they should be installed and in service as directed by the local fire authority before other construction begins.
- Hoses and nozzles should be provided as soon as the temporary or permanent water supply is available for new construction.

The "Standard for Safeguarding Building Construction and Demolition Operations" (NFPA 241) is available from the National Fire Protection Assn., Publications Sales Dept., 470 Atlantic Ave., Boston, Mass. 02210 for \$2.50 a copy.

Gypsum fire-resistant construction manual indexes partition, deck, girder and other structural assemblies by fire- and sound-resistance ratings. It gives assembly thicknesses and height limitations, cross-section sketches and detailed descriptions of each assembly. Manual includes sound-test results for each assembly and other information. An introductory section gives information on insurance savings possible with use of fire-resistant gypsum and other background information. Each section of the manual begins with three-dimensional, cutaway illustrations of the assemblies indexed in that section. The manual is referenced in HUD's *Minimum Property Standards* and by three major building codes.

For two or more copies of the "Fire

Resistance Design Manual" send 85¢ per copy plus postage to the Gypsum Assn., Suite 1210, 1603 Orrington Ave., Evanston, Ill. 60601. For single copies:

CIRCLE 301 ON READER SERVICE CARD

Fire-safe plywood construction is the subject of a 31-page, 1975 update of an American Plywood Assn. publication. It discusses the basics of fire protection, defining flame spread and fire resistance and describing different types of construction for fire safety. Sections discuss building codes in force throughout the country and briefly compare fire-insurance provisions for wood and metal construction.

Sections on wall, floor and roof systems discuss construction for a variety of fire ratings and give construction details for one-hour rated floor-ceiling assemblies and for treated-plywood roofs. The section on roof systems gives information on the effects of different wind- and fire-resistance ratings on premiums.

Case studies document plywood uses that:

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- Produced an inexpensive solution to the rigid San Francisco building-code requirements for roof systems on small commercial buildings.

An appendix gives suggestions for increasing the allowable area of light-frame buildings through various fire-protection methods. For example:

- The *Basic Building Code* allows a 200% increase in the area of a light-frame building with the addition of a sprinkler system.
- The *National Building Code* permits a 33% increase in wood-frame buildings' areas if approved fire-retardant structural systems are used.

"Construction for Fire Protection" includes a table that contrasts the costs of wood-frame and steel-frame buildings. Another table lists flame-spread ratings required by the *Basic Building Code* for different types of construction.

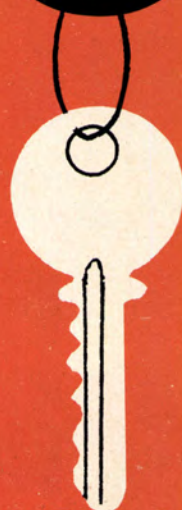
CIRCLE 302 ON READER SERVICE CARD

Major-appliance catalog for building and remodeling covers a complete line of kitchen products, manufacturer's kitchen-design service and service contract. General Electric, Louisville.

CIRCLE 303 ON READER SERVICE CARD

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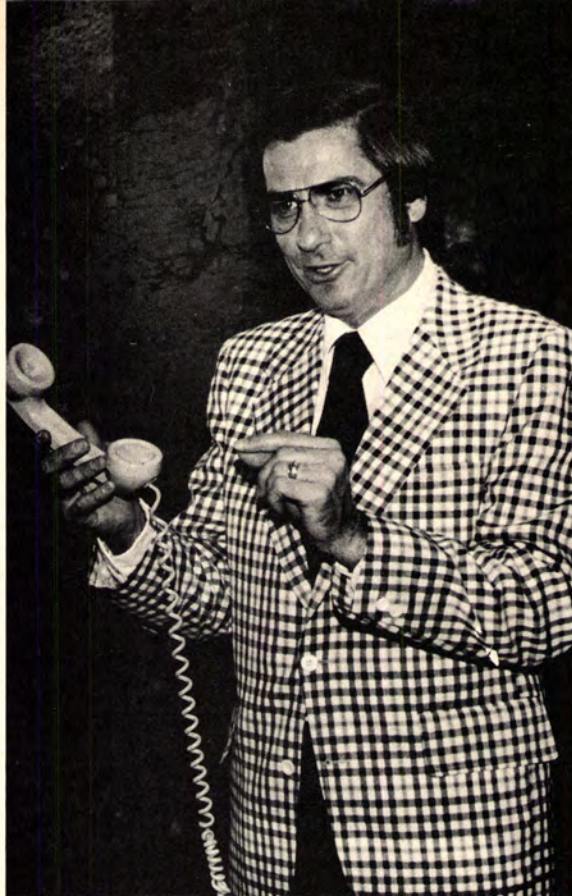
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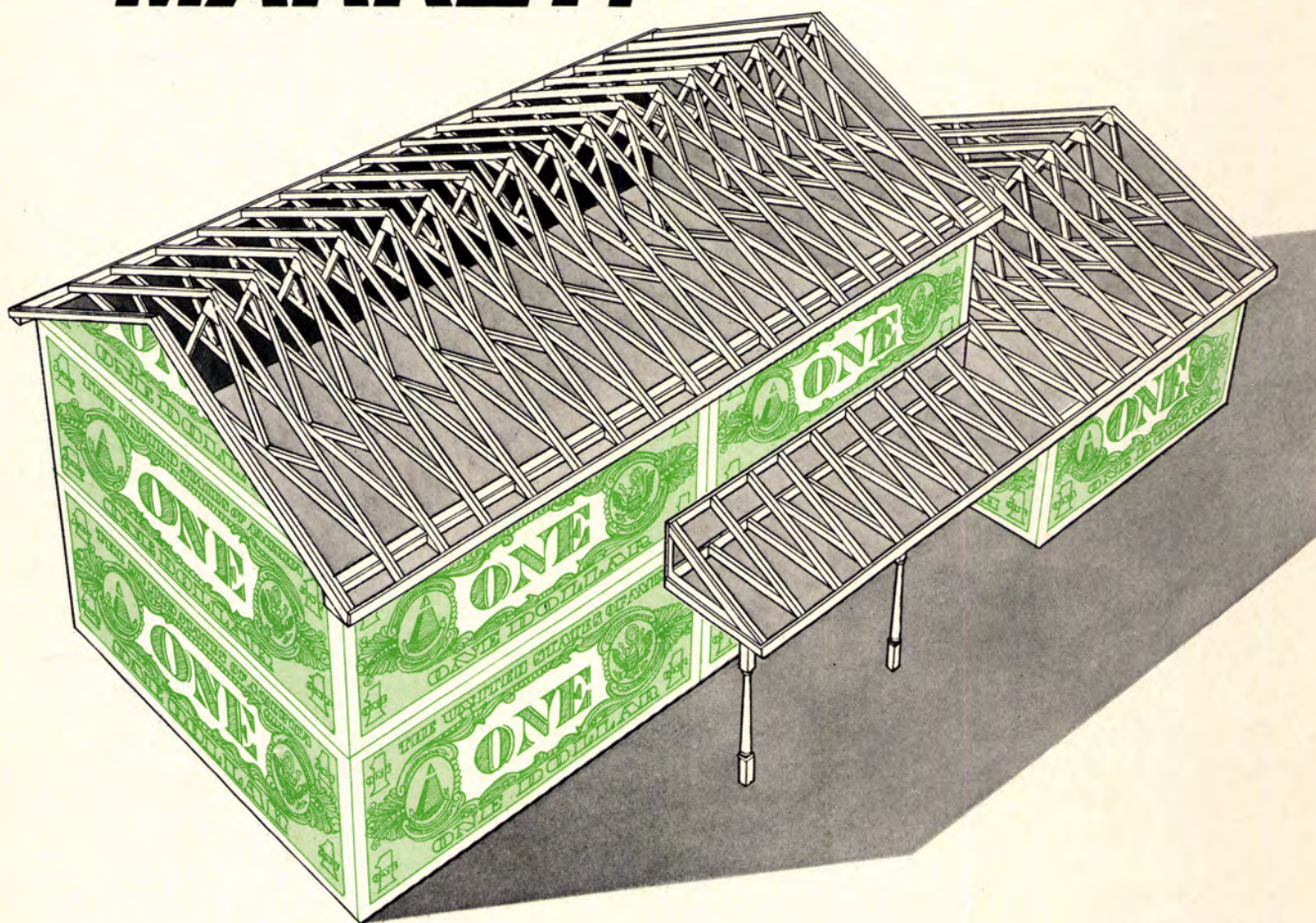
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Grey-North Inc.
- American Gas Association 26
J. Walter Thompson
- American General Products 115, 120
David H. Durbin
- A-I-L American Plywood Assn. 38, 39
Cole & Weber, Inc.
- A-L Andersen Corp. 25, 27
Campbell-Mithun, Inc.
- Architectural Aluminum Manufacturers Association 120
David Hawbaker & Assoc.
- A-I-L-D Armstrong Cork Company Cov. II
Batten, Barton, Durstine & Osborn, Inc.
- Atlantic City Housing Authority 112
Mullahy Company
- B**
- B.F. Goodrich Chemical Co. 6, 7
Griswold-Eshleman Co.
- A-L Bird & Son, Inc. 31, 42
Humphrey Browning MacDougall Inc.
- A-L Boise Cascade Building Materials Group 14, 15
Young, White & Roehr, Inc.
- C**
- Certain-teed Products Corp. 37
Lewis & Gilman Inc.
- Charles Machine Works, Inc. 113
Jordan Associates
- Classified 115
- Congoleum Industries 59
Welsh, Benesics & Bolles, Inc.
- A Copper Development Assn. 11
Ross Roy of New York, Inc.
- Corbin Cabinet Lock 98
Div. Emhart Corp.
- Madison & Feldman*
- Custom Home Plans Club 110B
- D**
- Distinctive Appliances Inc. 111
Gaskin Creative Communications
- G**
- A-I-L-D GAF (Bldg. Products Div.) 41
Daniel & Charles Associates, Ltd.
- General Ecology, Inc. 58A
The Pinewood Agency
- A-L General Electric 22, 23, 105
Young & Rubicam International Inc.
- A-L General Electric 60
Batten, Barton, Durstine & Osborn, Inc.
- A-I-L-D Georgia-Pacific Corp. 92, 93
McCann Erickson Inc.
- H**
- Home Comfort Products Co. 99, 100
Hult, Fritz & Heinrich Inc.
- House & Home 58B
- J**
- L Jenn-Air Corp. 91
Foote, Cone & Belding
- K**
- Kemper, A Tappan Division 33
David K. Burnap
- Kingsberry Homes 119
Liller, Neal, Battle & Lindsey, Inc.
- Kitchen Kompact, Inc. Cov. III
Frank-Thomas Adv. Inc.
- Kwikset Cov. IV
(Div. of Emhart Corp.)
- Coltrane & Co.*
- M**
- McGraw Hill Book Co. 102B
- Mannington Mills 47
Gray & Rogers, Inc.
- L Martin Industries 56
Eric Ericson & Assoc. Adv.
- Marvin Windows 8
Discovery Designs Adv.
- A-L-D Masonite Corp. 28, 29, 54, 55
Marsteller Inc.
- Maytag Co., The 109
Leo Burnett Co., Inc.
- Maze Co., W.H. 94
Hanson Adv.
- N**
- National Homes Corp. 61
Garfield-Linn & Co.
- National Home Improvement Council 19-42
- A Nutone, Div. of Scovill 1, 2
The Media Group, Inc.
- O**
- A-I-L-D Owens-Corning Fiberglas 35
Ogilvy & Mather, Inc.
- P**
- A-I-L PPG Industries 49
Kethum, MacLeod & Grove
- Panel Clip 110A
Stieff/Cyporyn Adv. & Communications, Inc.
- Paslode Co. 57
Marsteller Inc.
- Plastic Clad 102A, 102B
EBSCO Industries, Inc.
- Products '76 51
- R**
- L Ronson Corp. 13
Norman Craig & Kummel, Inc.
- S**
- St. Charles Manufacturing Company 102A
Campbell-Mithun, Inc.
- A-L Scheirich Co., H.J. 62
Doe-Anderson Adv.
- A-L Sears, Roebuck & Co. 97
Gerson Marketing & Advertising Inc.
- A-L Shakertown Corp. 116
Pascoe, Starling and Pollack, Inc.
- Solite Corporation 102A
Cabell Eanes, Inc.
- Speakman Co. 53
Beaumont, Heller & Sperling
- T**
- Temple Industries 50
Ritchie Hopson & Assoc.
- A-L Thermador 4
A Norris Industries Co.
- Hardware Engineering Co.*
- U**
- A-L-D U.S. Plywood 34
Grey Advertising, Inc.
- A-I U.S. Steel Corp. 106, 107
Compton Advertising, Inc.
- A-I-L-D United States Gypsum 125
Needham, Harper & Steers Inc.
- W**
- Workshop 121-124
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 D Interior Design File (black)

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