

House & Home

MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY

JANUARY 1997

16

idea houses designed to wake up a slow market

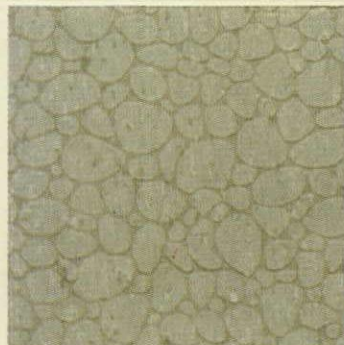
Azrock creative styling helps sell for you. Good example:

ROMAN STONE

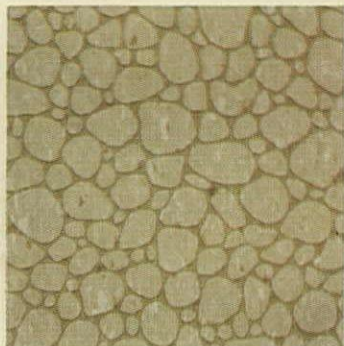
embossed vinyl asbestos floor tile



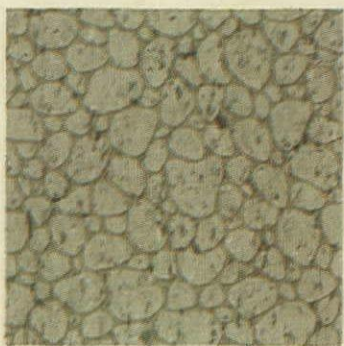
VE-935 Romano



VE-937 Via Veneto



VE-936 Greco Sand



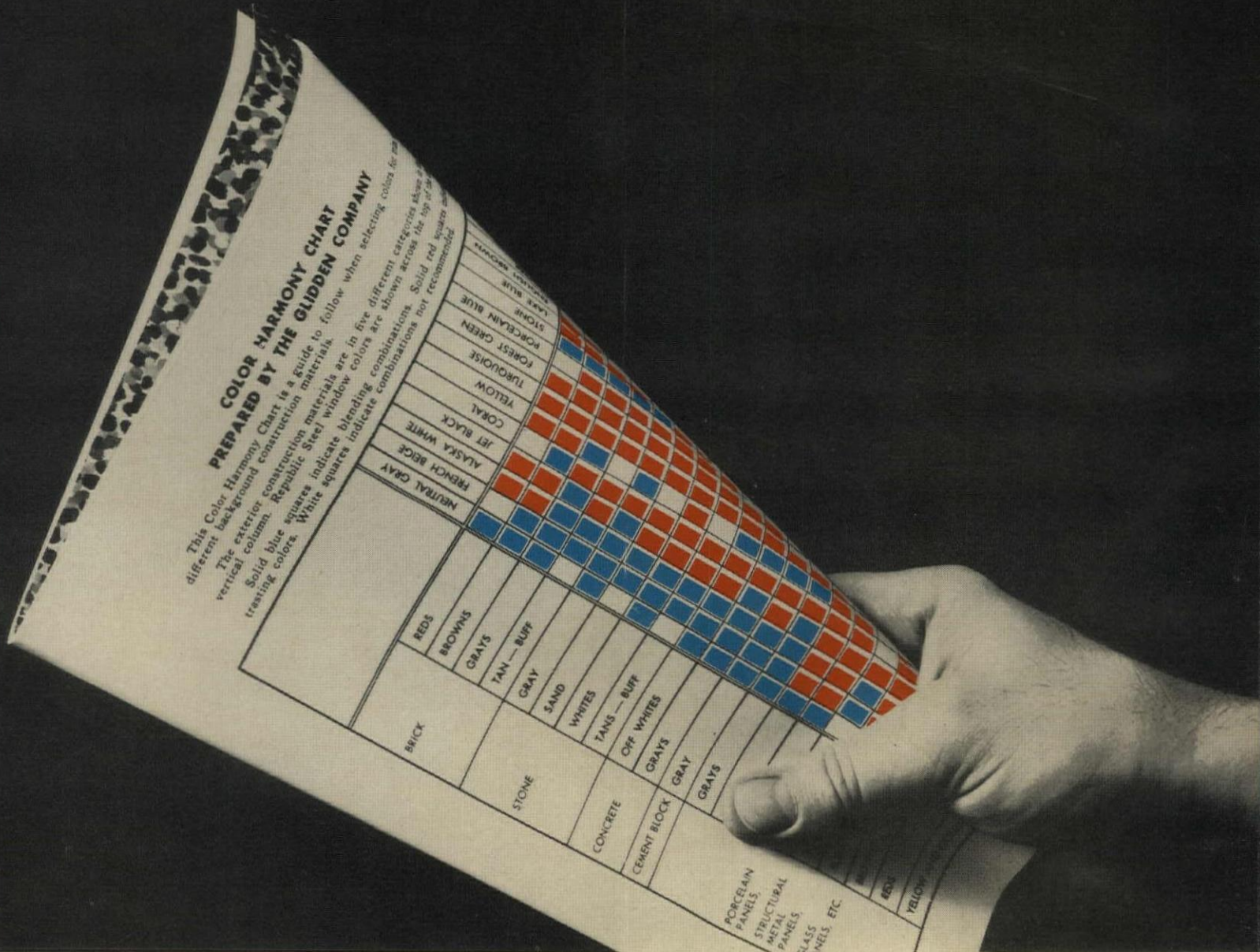
VE-938 Vatican

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NAHB convention: Builders throw away the crying towel

Instead of a wake, NAHB presented a wake-up show at its annual Chicago convention last month. What was expected to be a tone of somberness turned out to be one of sober determination.

On policy, the builders resolved to pursue reforms to keep housing from ever again becoming the nation's economic yo-yo.

On marketing, manufacturers unveiled new concepts that should put housing well on the road to getting a bigger share of the consumer's dollar (*story below*).

On the future, builders predicted an unprecedented rebound in housing starts to 2 million units in 1968. "My biggest job is to stay in business two years till that happens," remarked one builder.

Housing goals. NAHB is banking on a new "housing goal" program to keep homebuilding from ever again being caught in an economic nutcracker of the 1966 variety. NAHB leaders vowed to draw upon the best estimates of manufacturers, lenders, and realty men to establish a national target for new housing production each year.

The industry would then work to have all levels of government adopt this goal—on the assumption that officials would not then take economic action to let homebuilding fall short of the mark.

In seeking a privately established goal, NAHB shied away from endorsing a bill by

Sen. J. W. Fulbright (D., Ark.) requiring the President to establish and announce a housing goal in his annual economic message to Congress. Housing men feared that letting officials establish a national goal unilaterally could lead to government-enforced quotas for public housing or to cutbacks of the 1966 magnitude without consultation with private industry.

To achieve future housing goals, NAHB said coordination of federal monetary and fiscal policy is "essential." The builders blamed the 1966 credit squeeze squarely on the Federal Reserve Board's unilateral tightening of money to fight inflation while the Johnson Administration's fiscal weapons—taxes and spending—remained largely on the sidelines. "Any governmental action . . . must equally restrain all segments of the economy," said NAHB.

To this end, the builders urged the President to create a fiscal and monetary policy board, representing all major federal agencies, to "consider the equity of any proposed monetary or fiscal actions." And NAHB asserted, "The public interest demands the highest priority for homebuilding."

'Buy now.' The second half of NAHB's formula to terminate the housing downturn is an aggressive 'Buy Now' campaign.

"It's raining and we've found the leak,"

incoming NAHB President Leon Weiner told the conventioners. "The way to fix it is through the 'Buy Now' campaign."

Hence NAHB festooned Chicago's McCormick Place with green-and-black banners (*photo*) and passed out thousands of promotion kits and brochures with this message to customers: "Buy now—and the increased valuation in both house and land will be your gain and not your loss."

Several dozen NAHB locals had already started ad campaigns boosting the 'Buy Now' theme, and initial reports indicated it is attracting more prospects to model homes. But solid sales results still appear spotty; many builders report customers are growing increasingly cautious because of tight money talk, some of it the result of NAHB's lobbying activities.

One builder said the campaign has brought out eager prospects, but "deal after deal is lost every day when it gets down to how much the buyer is going to lose in reselling his present house." That knotty problem has vexed builders all year, and at convention-end a joint task force, led by Marketing Consultant David Stone of Millbrae, Calif., began work on a national network of local trade-in programs aimed at the transferee market. NAHB, manufacturers, and the National Association of Real Estate Boards are sponsoring it.

Sidelights: Exit the product house, enter a mobile home

Redman Industries of Dallas became the first mobile-home maker to exhibit at an NAHB exposition. Its display: a 12' x 52½' plywood vacation model with a redwood deck (*below*). Some 300 builders an hour trooped through the mobile home, attracted by the sale price (about \$5,000) and by a claim that installation takes four men only eight hours.

'Where's all the steel?'

That searching question came from U.S. Steel President Roger Blough, a convention press conference was told, after he toured Ryan Homes' Projection '70 model house in Pittsburgh.

Why did he ask? Because Big Steel had gone to a lot of effort and expense to pack the model with 6½ tons of steel.

The steel was there, all right, replied his tourguide, uss Residential Marketing Manager Bob Ritchey—in exterior siding, doors, room dividers, in fact, almost everywhere. But instead of promoting the model as a steel house, Big Steel (along with the other 70 manufacturers who helped Ryan design Projection '70) concentrated on helping the builder provide a final product—the house—to satisfy basic customer desires.

"It's obvious the material itself doesn't have to be the focal point any longer," observed Ritchey of Ryan's 10% sales gain.

Barba wins run-off

On a dramatic second ballot, Builder Lou Barba of Chatham, N. J., emerged as NAHB's vice president-secretary for 1967, victor by five votes in the race for the low rung on the association's leadership ladder. In a three-way fight, George C. Martin of Louisville was eliminated by a scant 31 votes on the first ballot. Then Barba bested J. S. (Mickey) Norman of Houston.

As expected, NAHB advanced Leon Weiner of Wilmington, Del., to the presidency, Lloyd E. Clarke of Des Moines to first vice president, and Eugene Gullede of Greensboro, N. C., to vice president-treasurer.



MOBILE HOME MAKER showed vacation house.



'BUY NOW' BANNER adorns directors' session.



FOREIGN EXHIBITS included Japanese booth.

Photos: HGH Staff

What Kwikset can do for a sales-minded, profit-conscious builder.

Kwikset is America's largest-selling residential lockset. The right to make that statement is the result of more than two decades of producing locksets of *superior quality* and *premium value*.

In today's highly competitive housing market, the little details are even more critical. Kwikset understands the builder's problems, knows how to create products that will help to *increase profits*. Even a little bit. Here's what we mean:

Kwikset puts the premium on quality, not price.

In short: Value. Kwikset gives you more *value* per dollar than any other lockset. Compare Kwikset, feature by feature, with every competitive lockset in the same price bracket.

You will see proof that Kwikset gives you more. More quality, more performance, more beauty. More value.

Kwikset locksets install faster, easier. Whether you are building five homes or 500, hardware-installing time mounts up. By using fast-installing Kwikset locks, you *save money*, increase profits.

Kwikset locksets eliminate call-backs. Because of Kwikset's *troublefree* performance, you no longer have to worry about expensive, time-consuming call-backs. The less complicated the mechanism, the less chance for breakdown.

Kwikset locksets have only three precision-

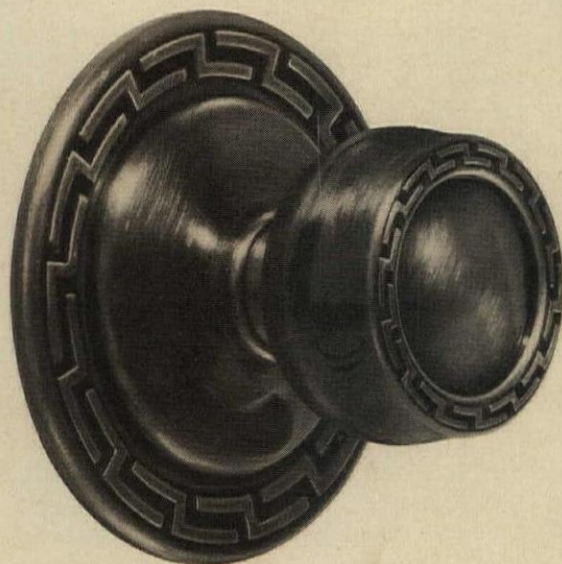
engineered components. They are simple yet rugged. And they are *guaranteed*.

Kwikset gives beauty plus performance. Door-knobs can no longer be just pieces of hardware. Homebuyers today demand more *beauty* in everything. Even doorknobs. Kwikset's "400" Line now has eight distinctive knob designs, entrance handle sets, and a score of decorative trim rosettes styled to every taste.

This design variety is *enhanced* by an array of superb finishes, including the rich, new etched and antique. Kwikset will complement the beauty of the homes you build.

These are just a few of the reasons why Kwikset is the leader in locksets. And they are a few of the reasons why more of the nation's prominent builders buy Kwikset than any other lock.

The new Grecian knob design and matching trim rosette shown here exemplify Kwikset's beauty and styling. The Grecian is created exclusively in antique brass, bronze, and nickel.



kwikset  **locksets**

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Kwikset Sales and Service Company Anaheim, California A Subsidiary of Emhart Corporation

Builders rally for campaign to tap new mortgage sources

And NAHB's Chicago convention developed a strong consensus on how to do it.

Builders and mortgage experts agreed that three immediate goals are imperative:

- Formation of a central mortgage bank—perhaps a reorganized FNMA—to buy and sell standardized conventional loans.

- A new bond, debenture, or certificate to replace the mortgage and sell competitively in today's money market.

- A nationwide drive to bring pension-fund money into home mortgaging.

These aims imply a complete reexamination of the basic mortgage structure and a virtual revolution in home financing. But half a dozen speakers warned that builders must embrace one or all of them if housing is ever to escape its role as a periodic victim of tight money.

So efforts to achieve all three goals are under way. President-elect Leon Weiner of NAHB will make a national tour to solicit support for the housing industry's new production goals, and as part of the effort he will seek backing for various long-range methods of tapping new money sources.

Mortgage bank. The builders met one week after the American Bankers Assn. had urged that banks get together with competitors to establish a private secondary mortgage-market facility.

Economist Oliver Jones of the Mortgage Bankers Assn. suggested one way to finance such a facility—a 1% charge on the \$23 billion in new mortgages written annually. Southern California's mortgage expert, Milt Gordon, proposed an NAHB drive to get \$500,000 from each product manufacturer.

But the builders rejected a private facility as vulnerable to fluctuations of the money market. The NAHB directors asked instead that FNMA be modified to trade in all loans, conventional and insured.

Mortgage bond. It was Economist Jones who led the convention appeal for a new mortgage.

"In the wildest days of competition for money in the 1920s," he said, "mortgaging stayed in the game because there was a mortgage bond.

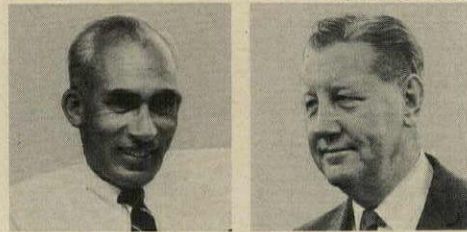
"You simply must develop an instrument that stands in the stead of mortgages and can compete with corporate issues and with federal paper coming into the money market at 6% and 6½%."

John G. Heimann, a New York investment banker (Smith, Barney & Co.) who advises the Department of Housing and Urban Development for \$100 a day, was more specific.

"Let's adapt the mortgage to be issued as a bond," he told the convention's financial panel. "If money eases tomorrow, it will tighten on you some other time unless you get away from your reliance on traditional forms of savings flow."

Pension Funds. Executive Officer Bill Leonard of the Greater East Bay HBA urged NAHB to convert his builder group's successful pension-fund drive in California to a national campaign.

Leonard said private, non-insured pen-



DEANE

SCHLICK

sion funds have \$85 billion in assets, with only 5.8% of that in mortgages. He asked NAHB to set a two-year goal of 25% for all major private funds.

Financial Vice President John Schlick of U. S. Plywood (New York) called on materials producers to form a corporation that would borrow from the pension funds and then purchase loans with the proceeds.

Word of caution. Builder Ben Deane of California said more builders could reach the pension funds if the housing industry were to devise a system under which FHA or some private agency could readily insure the loan on any house that met general construction standards.

"We need pure insurance without the technical standards of FHA," he said, adding that red tape now makes it impossible for most builders to use FHA.

Deane's proposal would help standardize conventional loans, and mortgage men estimate that it would eliminate much of FHA's paperwork on government loan insurance. They compare the proposal to the system used by a private mortgage insurer, the Mortgage Guaranty Insurance Corp.,

which relies on local lenders to police the quality of houses, make sure new homes meet local building codes, and to certify minimal quality.

The experts also pointed out that FHA's certified agency program for remote areas has for years allowed local appraisers to approve housing for loan insurance. FHA has had some difficulties with the program, but on balance it has worked.

President frees \$750 million to revive housing industry

President Johnson, acting at the urging of outgoing NAHB President Larry Blackmon, has freed \$250 million of FNMA's special-assistance funds and directed the Home Loan Bank system to advance \$500 million to savings and loan associations to expand home lending.

The \$250 million lets FNMA buy mortgages on 15,000 new houses at \$15,000 in most states, \$17,500 in a few high-cost areas and \$22,500 in Hawaii, Alaska, and Guam. FNMA will allow only 10 commitments per builder. The \$500,000 will finance loans on 25,000 houses at an average of \$20,000.

The San Francisco district gets the largest share—20.6%—of the \$500-million S&L fund. Each of the 12 Home Loan Bank districts receives a percentage, based on its savings capital. Boston gets 2.8%, New York 10.4, Pittsburgh 4.8, Greensboro, N. C., 14.6, Cincinnati 9.5, Indianapolis 5%, Chicago 11.3, Des Moines 6, Little Rock 7.2, Topeka 4, Spokane 3.8.

HOME BUILDER'S MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending December 16.

| City | FNMA Secd. Mkt. x-y FHA-VA Up to \$17,500 Used or New | FHA Sec. 203b Discount paid by builder Min.-Down* 30-year Immed. w | | FHA 207 Apts. Firm 5/4 % | Conventional Loan Rates | | | Construction Loan Rates |
|--------------|--|---|----------|-----------------------------------|--------------------------------|-----------------------------|----------------------------------|----------------------------|
| | | 6% | Trend | | Comm. banks, Ins. Cos. 7 1/2 % | Savings banks, S&Ls 8 1/2 % | Savings banks, S&Ls Over 8 1/2 % | |
| Atlanta | 6 | 5 1/2-7 | Steady | a | 6 1/4-7 1/4 | 6 1/4-7 1/4 | 6 1/4-7 1/4 | 7-7 1/2+1 1/2-2 |
| Boston | 5 | 3 | Up 1 | a | 6 1/2-7 | 6 1/4-7 | a | 6 1/2-6 3/4+1-1 1/2 |
| Chicago | 5 1/2 | 6-7 | Steady | a | 6 1/2 | 6 1/4 | 6 1/4-7 | 7+1 1/2-2 |
| Cleveland | 5 1/2 | 5-7 | Steady | a | 6 1/2-6 3/4 | 6 1/2-6 3/4 | 7+1-2 | 7-7 1/2+1-2 |
| Dallas | 6 | 5-6 | Down 2 | a | 6 1/2-6 3/4 | 6 1/4-7 | 7-7 1/2 | 7+1 |
| Denver | 6 | 5-7 | Down 1/2 | a | 6 1/2 | 6 1/4-7 | 7-Up | 7+1-2 |
| Detroit | 5 1/2 | 5-7 | Steady | a | 6 1/2-6 3/4 | 6 1/4-7 | 7 | 7+1 |
| Honolulu | 6 | 6-8 | Steady | a | 7-7 1/2 | 7 1/4-7 1/4 | a | 7-8+1-3 |
| Houston | 6 | 6-6 1/2 | Down 1/2 | a | 6 1/2-7 | 7-7 1/2 | 7-7 1/2 b | 7+2 |
| Los Angeles | 6 | 6-7 | Steady | a | 6 1/2-7 | 6 1/2-7 1/2 | b | 6 1/2-7+1 1/2-3 |
| Miami | 6 | 6 | Down 1 | a | 7 | 6 1/2-7 | a | 7+2 1/2-4 |
| Newark | 5 | 5-6 | Down 1 | 10 | 6+1 | 6+1 | b | 7+3 |
| New York | 5 | 3-4 | Steady | 10 | 6+2 | 6+3 and up | b | 6 1/2-7+1 |
| Okla. City | 6 | 6-8 | Steady | a | 6 1/2-6 3/4 | 6 1/2-6 3/4+1 | 6 3/4-2b | 6 1/2-7+2 |
| Philadelphia | 5 | 5-6 | Down 1/2 | a | 6 b | 7 | 7 | 7+2 b |
| San Fran. | 6 | 6-7 | Steady | a | 6 1/2-7 1/4 | 7-7 1/2 | b | 7+1 1/2-3 |
| St. Louis | 6 | 5-7 | Steady | a | 6 1/2-6 3/4 | 6 1/4-7 | a | 6 1/2-7+1-2 |
| Wash., D.C. | 5 1/2 | 6-7 | Steady | 10-12 | 6+4-6 b | 6+4-6 b | 6+4-6 b | 6 1/2-7+2-3 |

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.
 • Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.
 • Quotations refer to houses of typical average local quality.
 * 3% down on first \$15,000; 10% of next \$5,000; 25% of balance.

Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 6% mortgage plus extra fees, w—for comparable VA loans also, x—FNMA pays 1/2 point more for loans with 10%, y—discounts quoted are net after seller pays 1/2 marketing fee and 1/2% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$130 units, of which \$30 is contribution to FNMA capital and \$100 is for a share trading at about \$62.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson,

pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacone, pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettles Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, vice pres., Bankers Mortgage Co. of California; Washington, James C. Latta, sr. vice pres., Associated Mortgage Cos. Inc.

NEWS continued on p. 14

Here's one freezer- refrigerator that can warm up a kitchen

And warm up sales, too!

The new Admiral *Decorator* Duplex freezer/refrigerator puts all the warmth of real wood textures into the kitchen.

It's a sure way to make your entire home or apartment stand out and catch your prospect's eye the moment she enters the kitchen. And there's a size to fit every builder's needs!

The mouldings are conveniently installed and easily fitted with any choice of wood grain or textured panels on the market. Here's remarkable new design flexibility for you!

The Admiral Duplex is the Number 1 side-by-side freezer/refrigerator. A full 20 cubic feet of storage space, only 33 inches wide! And it has a clog-free forced-air condenser for service-free reliability and complete built-in installation. Available in four models: 20 cu. ft. (33" wide), 22 cu. ft. (35 $\frac{3}{4}$ " wide), 25 cu. ft. (41" wide) and 30 cu. ft. (48 $\frac{3}{4}$ " wide). In white, avocado, copper bronze, halo beige, yellow and brushed chrome.

The famous Admiral Dual Temp (refrigerator with top-mounted freezer) also comes in a choice of sizes, in white or decorator colors.

For specifications on all Admiral products, including air conditioners, ranges, disposers, dishwashers, call your nearest Admiral Distributor or write:

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Admiral Corp., 3800 Cortland St.
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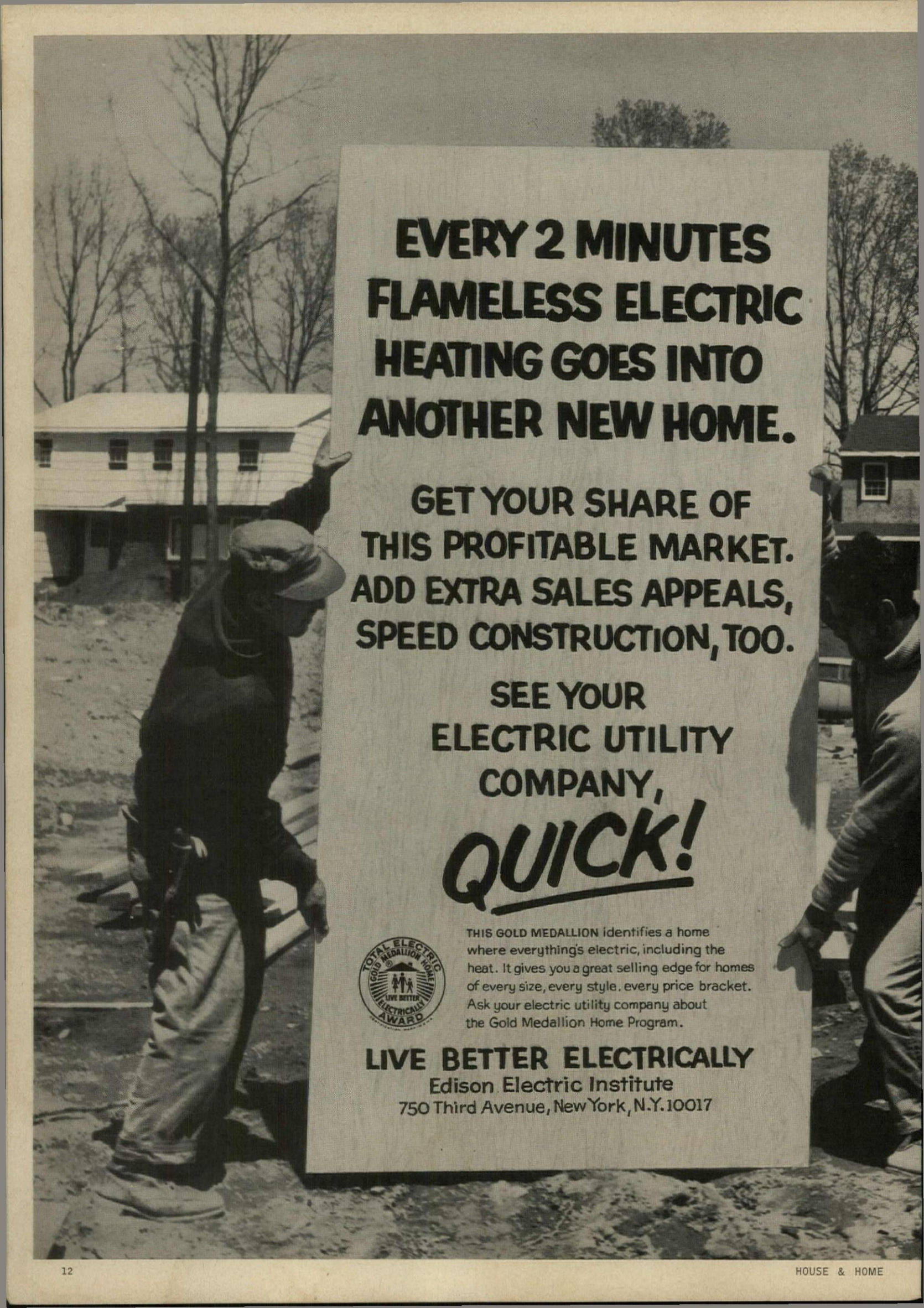
Admiral Duplex freezer/refrigerator ND2079, with decorator panels

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Stan Baughman walks out on an old girl friend named Fanny Mae—she has changed, it seems

Buffeted by the cruel winds of housing-agency politics and disenchanted with the government's role in home finance, FNMA's president has retired a full year before the mandatory age of 70.

His exit casts doubt on the future success of the government's sales of "participation certificates," the new debt instruments that permit federal agencies to sell debts—often of questionable value—to private sources with a government guaranty against loss.

Speculation about a successor centered on Baughman's top deputy, Harry Gilbert.

Awards and an image. At 69 (Jan. 1) the universally respected James Stanley Baughman (pronounced BOCK-man) has headed the government's quasi-private mortgage-buying facility, the Federal National Mortgage Assn., for 16 years. He won President Kennedy's award for distinguished federal civilian service and the Rockefeller public-service award for administration, both in 1962, and last year HOUSE & HOME recognized him as one of the housing industry's Top Performers (H&H, Nov.).

Baughman was the most important financial personality in housing in 1966, a tight-money year in which his agency became a primary market for FHA-VA mortgages that could not find private buyers. He bought \$1.8 billion worth of loans in the first ten months.

But Baughman grew increasingly restive under the additional load of \$3.2 billion in financing assigned to FNMA via the notorious PCs, authorized by Congress in the Participation Sales Act of 1966 (NEWS, July). Aides said Baughman, who had over the years become the very symbol of integrity in government financing, felt his image was being used to lend a specious



FANNY MAE'S BAUGHMAN
So long—nice knowing you

respectability to the PC scheme.

Spending and politics. Baughman was also known to be unhappy with the housing industry's action in forcing a \$4.7-billion mortgage-purchase program through a compliant Congress during the tight-money days of August. He wrote a letter opposing the program but did his best to support it after the President endorsed it.

The reorganization of the old HHFA relegated FNMA, the most important agency in housing in 1966, to lower-echelon status. FHA Commissioner Phil Brownstein became, by law, the assistant secretary for mortgage credit, and housing executives had expected Baughman to win the post of deputy assistant secretary. The job went unfilled.

Baughman decided on retirement last summer but postponed the announcement until the NAHB December convention. His "Dear Bob" letter to Housing Secretary Robert C. Weaver ran to two cryptic paragraphs.

Personalities: Cortese leaves Chicago market as Levitt enters; K&B drops d3 loans

California Builder Ross Cortese, whose roaringly successful Leisure World retirement colonies set the trend for adult communities, on the eve of the NAHB convention abruptly "postponed" a planned Leisure World west of Chicago.

Chicago builders said his 3,400 acres were for sale, and that report set off rumors that Cortese's Los Angeles banker had refused new financing. Both the bank ("We're not worried") and Rossmoor Corp. financial Vice President James Rigney spiked that rumor. But LA sources did verify the layoff of an unknown number of Rossmoor personnel.

Even as Cortese pulled back from the Chicago market, Long Island's Levitt & Sons unveiled plans to build on 1,400 lots in Buffalo Grove northwest of the city and 11 miles from Cortese's tract, its first foray into Chicago.

President Eli Broad of Kaufman & Broad, an early and big user of FHA's Sec.

221d3 submarket 3% loan program, startled a convention panel scheduled to praise the program by announcing that K&B would "take a vacation from the d3 program." He said five changes made by local offices in the last year limit its profitability. FHA Commissioner Phil Brownstein, a panel member, sat unsmiling but made no rebuttal.

From San Francisco came word that veteran Builder Joseph Eichler had quit Eichler Corp., the company he founded in 1947, to form a new homebuilding concern, J. L. Eichler Associates. Last fall Eichler fought a bitter battle with adman Charles Parr Jr. for control of Eichler stock (NEWS, Nov.). Parr, meanwhile, said Eichler Corp. was buying Palomar Oil & Refining to diversify.

And at convention's end, New Orleans realty man Sam Recile, renovator of many French Quarter apartments (H&H, Aug. '65), sought bankruptcy court protection.

Washington serves notice it will police local zoning

The Johnson Administration has taken a tough stand in forcing local governments to hew to comprehensive planning.

A year ago Congress began insisting that local governments follow area-wide plans if they wanted to collect federal grants for water and sewer lines, open space and parks, and similar community facilities. But only last month did it become clear how far Washington would go to enforce this new stance. The case in point was a local zoning tangle in the shadow of the Capitol.

Montgomery County, home of most top Administration officials and one of the wealthiest counties in the nation, elected a new county council in November. But the week after election, the lame-duck council approved a series of rezoning applications so fast that even its own clerk couldn't keep up. Several of the rezoned sites transformed some 2,000 acres of greenbelt or open-space into commercial or multifamily zones—contrary to the county's proposed but never officially adopted master plan.

Newspapers and federal officials howled. The Agriculture Dept. withdrew a recreation dam grant. And Interior Secretary Stewart Udall, whose department had been squabbling with the old council for years over development of the Potomac riverbanks, characterized the lame-duck council members as tools of "a dreary little band of zoning lawyers and political fixers." Then the Housing and Urban Development Dept. stepped in and halted the processing of eight open-space and water and sewer grants totaling \$10.4 million. This action was unprecedented, since all the grants had received preliminary approval and none had been requested by Montgomery County itself.

"We are aware, of course, that the actions of the council are not under your control," Assistant HUD Secretary Charles Haar said in letters to the three local units seeking funds—the State of Maryland, Maryland-National Capital Park and Planning Commission, and City of Rockville.

To compound the confusion, the newly elected county council has decided to review all the blitz-like rezonings, and a spate of lawsuits is expected to follow any reversals.

HUD officials acknowledge the drastic potential of their decisions to act without any official notice that the local comprehensive plan was being violated. "This means," said one, "that we are concerned about planning on something more than a theoretical level. Just to devise a plan is not enough; it must be respected by local authorities."

Not everyone applauded. "There persists a feeling that the department [HUD] has shot from the hip," editorialized the *Washington Post*. Noting HUD's refusal to relax its freeze while the new council reviewed the zonings, the *Post* added, "But if it insists on turning the thumb-screw while the council is sitting on these controversial cases, it may defeat its own purpose."

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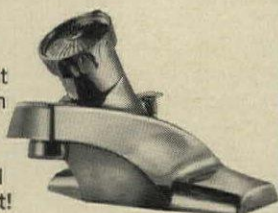
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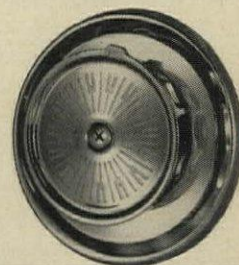
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Selling open-space communities: a primer for profit

Builders who still think they are selling only houses are falling ever farther behind in the race for the markets of the late 1960s.

That's the gist of a new, no-holds-barred report, *Open Space Communities in the Market Place**, from the Urban Land Institute and NAHB.

"In today's competitive markets," all builders should also be "selling environment," says the report, written by Marketing Consultant Carl Norcross and based on a study by Norcross and the Sanford R. Goodkin Research Corp. of Los Angeles.

But, the report points out, relatively few builders have capitalized on the new customer demand for well-planned, open-space communities (i.e., planned unit developments). And even in some well-planned developments, marketing bobbles, graphically described by Norcross, have stymied sales.

The report also overturns the misconception that only big builders can apply open-space principles, asserting, "The developer of a 12- or 20-house subdivision can profit as much from a good street plan and a good environment as the developer of 500 or 1,000 lots."

To prove that point, the study ranges from tiny 29-house Lakeside in Fullerton, Calif., to 7,100-acre Reston outside Washington; from second-home communities like Sea Pines Plantation in North Carolina and New Seabury on Cape Cod to high-density (90 townhouses on nine acres) Heather Green in Louisville.

Consultant Norcross, former executive editor of *HOUSE & HOME*, beams the findings straight at builders and developers, including copious lists of "Dos" and "Don'ts" drawn from interviews with developers of 28 open-space communities. Their experience is backstopped by the results of interviews with 721 families who bought or rented in 15 of the communities—by far the most consumers ever sampled in a survey of planned unit developments.

Why they buy? Three-fourths of these families say they bought to get more community features. To them, "community" connotes recreation areas, trees, parks, good street layouts, lakes, shops, and schools. About 80% said they would recommend that friends move there because of the community or environment.

Those attitudes, Norcross notes, are most prevalent among upper-income, better-educated buyers of single-family houses and townhouses, who seem most attracted to open-space communities. Of the 721 families, 75% of the men and 61% of the women had attended college, 33% of the men had graduate degrees, and 59% of the men were professionals, executives, or business owners.

Among buyers or renters in lower-priced units, typically townhouses, the researchers found just the opposite. Here young, blue-collar workers made up a



AUTHOR NORCROSS

"Builders are selling an environment"

heavy proportion of buyers, and, to them, "the house comes first and the community a very poor second. They tend to buy strictly on getting their money's worth and if the community happens to be a good one, they take it as a windfall."

Sure-fire sales tool? "None of these [the communities studied] have had a runaway sales successes, but they have had steady sales in competitive markets.... When a house or apartment is considered 'a good buy', then open space and related community features are of real value in selling.

"However, open space and good planning ideas will not overcome such inherent marketing defects as a poor location, poor design, inadequate floor plans, a poor merchandising presentation, or other basic marketing mistakes. No reasonable person would expect that a greenbelt, a golf course, cluster planning, or a handsome swimming pool would attract buyers to houses which are in a poor location or are badly designed or overpriced." Items:

- Village on the Green was planned for 225 townhouses fronting on a four-acre green in West Haverstraw, N.Y. But prospects from New York City liked the plans and exteriors of nearby competing townhouses so well that the rival builder sold 100 units in a few months while Village on the Green virtually closed shop. What's more, the developers left the four-acre "green" as a "barren, open field, looking the way it did when the farmer left it," so the open space hindered sales instead of helping them. Sales eventually picked up after the houses were redesigned and the common green was landscaped.

- Hartshorn Homes offered 98 townhouses on cleared urban-renewal land in Richmond, Va. at \$11,500 under a pioneering condominium plan. But "three open areas, plus off-street parking and a swimming pool, had little or no influence on sales." The site was too small (10 acres) to create an island of good environment in a surrounding slum; potential buyers—mostly low-income, Negro families—were confused by the condominium plan and balked a \$4 monthly fee to maintain the

open space; and noisy use of the open space had led to controversy. So the mortgage holder took over the units and sold them under land contract.

No. 1 attraction. In almost every community, swimming pools topped the list of most wanted recreation facilities—even though most pools are used only three months of the year. In communities with golf courses, the pools sold more houses than the links. Norcross gives these hints to help builders get the most out of their pool investments:

- Group as many recreation facilities as possible around a pool. Concentrate facilities whenever possible; otherwise salesmen will spend more time taking prospects on a grand tour from tot lot to ball field to pool than in selling.

- Expand the pool building to include a year-round meeting room in addition to showers, offices, and storage space.

- Leave ample space for expansion of the building and the pool itself.

- Plan a pool and clubhouse as a showpiece. Many developers have minimal swimming facilities put to shame by competitors.

What cost? Most developers say recreation facilities add about \$125 to \$250 to the value of the house.

Developers should ponder these costs before opening models and plan accordingly. Advises Norcross: "Build your recreation facilities early and put in more than you think you should."

What to promise? If you cannot build everything early, promise nothing you cannot deliver, says Norcross. The toughest job an open-space community builder has is convincing his buyers that he will deliver what he advertises.

And, cautions Norcross, promises—sometimes made unwittingly—can backfire. Two examples:

1. A builder got in trouble with buyers because his sales brochure contained a rectangle labeled "park" around a proposed pool. The developer built the pool but could not complete a park because of a steep ravine. Homeowners felt cheated, and ill-will developed.

2. A builder set up a homeowners association to maintain open space and copied legal forms used by another builder. But he neglected to cross out a reference to tennis courts, so his buyers started demanding courts.

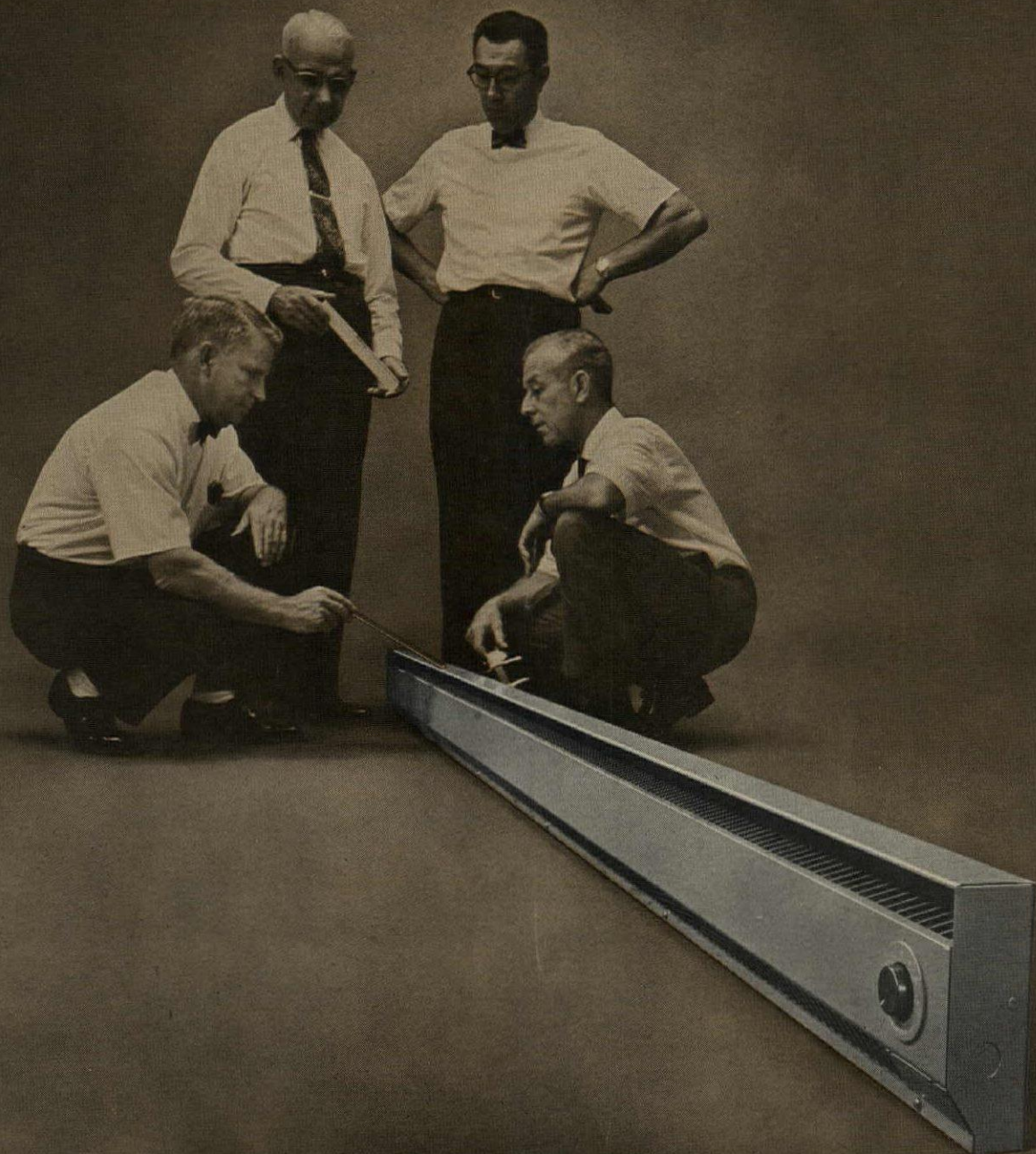
Include townhouses? From the seven open-space communities with townhouses, Norcross draws these suggestions:

- Work closely with a good land planner because higher densities can be tricky for one-family builders or developers.

- Stress the townhouse resident's freedom from maintenance chores in your merchandising sales. In some townhouse communities residents said almost to a man they did *not* enjoy working on their lawn.

- Anticipate that townhouse residents will be more mobile than one-family-house owners—but more stationary than apartment renters.

* Technical Bulletin 57, Urban Land Institute, 1200 18th St., Washington, D.C. 20036, \$6.



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A feverish new push to rehabilitate the slums

For the first time, influential government representatives are advancing bold plans for a combined government-business assault on the nation's slums.

These plans, drawn by both senators and Housing and Urban Development advisers again raise the hope that a long-promised rehabilitation industry may yet be born after a ten-year gestation.

Although there are at least five different plans floating around Washington, D. C., they are in striking agreement in key areas. All are based on the same two sweeping conclusions:

1. Something new must be tried because it is obvious that government, which inherited the job by default from private builders, can't rehabilitate the nation's 5-million substandard dwelling units alone.

2. Private industry, which shies away from the costly and risky job, nevertheless can be lured into making massive investments in rehabilitation—if there is profit.

Moreover, the proposed methods of operation are similar. Each would create a nonprofit corporation—with some government financing support—to purchase run-down housing and then invite private industry to rehabilitate or replace the units at a limited (6%) profit. Management would likely be turned over to nonprofit church or civic groups.

Smart politics. The time seems right to press such a plan on industry and government. For one thing, the depressed state of housing has aroused at least cautious interest among construction companies and building-product suppliers in the rehab market's \$100 billion potential. And

from a political point of view, the plans to lure private investment seem tailor-made to restrain government spending without hurting existing housing programs.

In fact, the profusion of plans reflects just how attractive the joint-effort idea is to politicians, especially the new breed of Republicans who are wooing urban voters. It is not surprising that three of the four Senators' plans were framed by Republicans—Senator Jacob K. Javits of New York, and Senators-elect Edward Brooke of Massachusetts and Charles Percy of Illinois. The fourth—and the one closest to implementation—is being developed as a local rehab project by New York's Democratic Senator Robert F. Kennedy.

Although the government-business concept seems attractive, the specific plans are surrounded by confusion. Typical is the informal name of the HUD corporation—"Comsat Corporation for Housing." The Communications Satellite Corporation, for which it is named, makes a profit and has offered shares of stock for sale to the public. The so-called housing "Comsat" would do neither. And the uncertainties will remain.

Go national. All the plans are under active review, but there is no doubt that HUD is proposing the most ambitious housing program. And that is about all that is known for sure about HUD's plan. Few Washington sources have been willing to discuss the HUD plan at all since a story leaked to *The New York Times* reportedly angered President Johnson and HUD Secretary Robert C. Weaver.

According to the best available information, HUD and President Johnson's im-

mediate staff are considering the creation of a nationwide, nonprofit corporation to launch the rehabilitation of 30,000 units next summer in several cities at a cost of \$400 million. Eventually, the independent corporation, which would be staffed entirely by private industry, would upgrade all of the country's 5-million substandard units at a cost of \$50 billion. Such funds supposedly would come from existing federal housing and poverty programs, such as rent supplements, and from banks and other lending institutions, which would make loans backed by FHA mortgage insurance. Also, cities would be expected to contribute building sites bought with urban renewal funds, and foundations and corporations would be asked to extend grants.

Uncertain future. The plan, which evolved from a HUD conference on technology in June, reportedly has the blessing of Weaver. But its fate is hardly certain because no one knows whether the President likes it. And though first indications were that the plan needs no Congressional approval, such a far-reaching proposal may well be sent to Congress for endorsement.

The plan is sure to have detractors. Some critics in HUD complain because whole government programs would have to be put at the disposal of the independent group.

In for careful inspection, too, is the HUD report's assumption—key to the entire plan—that enough cost-reducing innovations in technology and labor practices will be made in the next ten years to cut per-unit costs for rehabilitation from \$16,000 to \$8,000. That big assumption flies in the face of steady labor and material-cost increases.

Cleveland: Lumber and plywood men join in \$1.8 million rehab

The American Plywood and National Forest Products Associations will put up \$150,000 to begin renovating 140 units in Cleveland's Negro slum of Hough.

The two wood-product trade groups propose putting up front money to let a private, nonprofit organization buy two-story apartments and one-family houses in a two-block area and obtain a \$1.8 million rehabilitation loan covering 100% of the estimated rehabilitation cost. The loan would be under Sec. 221d3 at 3% interest.

The nonprofit group—it may be the church-sponsored Hope Inc., which last month began the nation's first rent-supplement project, also in Hough—would own and manage buildings after renovation.

As envisioned by American Plywood President C. L. Morey, the renovation would be a massive demonstration that materials producers could make rehabilitation work: "We would provide an opportunity to develop and test new techniques. We would fashion a showcase that would demonstrate the inherent qualities of wood products in the rehabilitative process. We would prove there is money to be made in the process of renewing our nation's cities."



Pittsburgh: Producers asked for ideas on 'no props' job

Action-Housing's energetic executive director, Bernard Loshbaugh, has the \$229,000 (via an FHA Sec. 221d3 loan at 3%) to begin rehabilitating the first 22 of 40,000 substandard units in Pittsburgh. He calls it a "no props" project—meaning no government or foundation grants, no building-product demonstrations.

Instead, Loshbaugh last month invited the "foremost research brains" of eight companies and associations* and FHA to inspect his in-process rehab job on 60-year-old

*Alcoa, Koppers, Westinghouse, U. S. Steel, Pittsburgh Plate Glass, American Plywood Assn., U. S. Gypsum, National Forest Products Assn.

row houses (photo) and to suggest better ways to do the job. Some ideas: an infra-red device to test strength of existing lumber; an attached outside unit containing electrical and plumbing facilities.

But manpower turned out to be the biggest bottleneck: Loshbaugh reported negotiating with seven contractors before choosing one. This contractor (non-union but paying prevailing wages) is testing multi-skilled tradesmen who can rip out walls, fix plumbing, replaster, or set brick.

Loshbaugh has his eye on 24 nearby row houses but is impatient: "If we worked at our present pace, we would still have 38,000 units left by 1980."

New York City: Churches join civic group in nonprofit push

Four major denominations will each contribute \$25,000 yearly for the next two years as seed money to let Urban America Inc. set up nonprofit housing corporations in major U.S. cities. The new organizations will rehabilitate housing and build new units as the need arises. They will not be limited to working with church groups, according to Urban America President Stephen Currier and Local Development Director James Twomey. *NEWS continued on p. 22*



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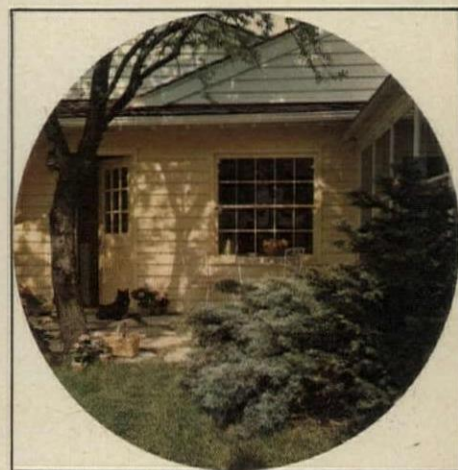
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Why wood windows?

First, let's take condensation. When warm interior humidity hits a cold metal frame in winter, condensation takes place. Water drops form, drip over sills and down walls or wallpaper. Homeowners can't do anything about this problem. It's just the nature of metal—what heating engineers call excessive Thermal Conductivity. With quality wood windows, troublesome condensation cannot happen—the chart at right tells you why.

Then, take total home comfort. Cold metal surfaces conduct heat or cold from rooms faster than wood surfaces. Again, too much Thermal Conductivity. Wood simply is a better insulator against heat and cold. That's why wood windows help keep homes more comfortable in winter, cooler in summer.

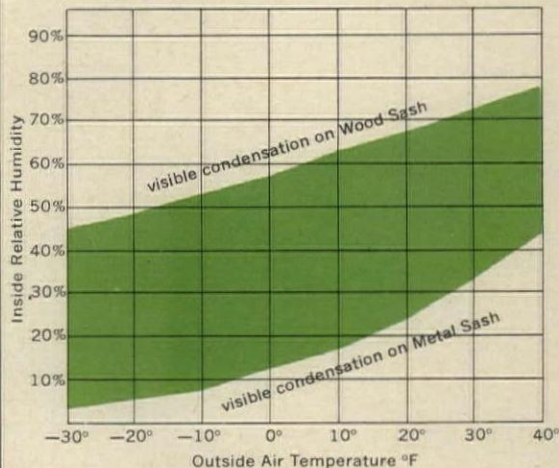
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Visible Condensation of Inside Surfaces.

Room temperature 70°. Outside wind velocity 15 mph.

Chart shows comparative condensation on inside surface as outside temperature drops. Example: when outside temperature is 20° it would take as much as 69% inside relative humidity before condensation would appear on wood sash—but condensation will form on aluminum sash with just 22% inside relative humidity (and, most homes average 30-35%).



Source: ASHRAE Standard Psychrometric Chart



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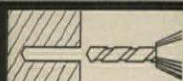
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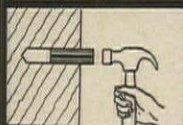


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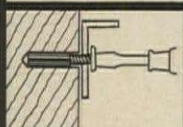
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WHERE THE LABOR ACTION WILL BE IN '67

| City | Trades | Contract expires | Workers |
|----------------|--|-------------------|----------------|
| Atlanta | Laborers | July 1 | 2,000 |
| Chicago | Carpenters, laborers, plumbers | June 1 | 67,000 |
| Cleveland | Bricklayers, carpenters, laborers, painters, plumbers, operating engineers | May 1 | 34,500 |
| Des Moines | Laborers | May 2 | 2,100 |
| Jersey City | Laborers Electrical workers | July 1 Aug. 16 | 2,500 2,100 |
| Mpls.-St. Paul | Electrical workers | May 2 | 2,500 |
| New York | Bricklayers | June 1 | 9,100 |
| Philadelphia | Electrical workers | Sept. 1 | 3,100 |
| Pittsburgh | Bricklayers, carpenters, laborers | June 1 | 11,200 |
| Portland | Operating engineers | June 1 | 5,500 |

'67 labor negotiations: Unions scorn 5% hike as practically deflationary, aim for 7%-plus

Union performance in 1966 negotiations favors this conclusion. Last year was, in fact, an off-year for wage bargaining: Only 350,000 workers, out of 3.5 million in the industry, were involved. But even then, construction settlements averaged increases of 6.1%. Post-strike settlements brought wage hikes averaging a remarkable 8.1%. And in individual cases, negotiated increases climbed by as much as 14%.

This year twice as many workers—700,000—will seek new contracts and labor experts have this dour prognosis: More dissatisfied than ever, and more powerful, the construction trades are mobilizing a campaign for still-bigger wage increases.

Not all of the workers in the industry are in residential construction, of course. But the settlements achieved by the larger segments of the heavy-construction industry will invariably set the pattern for wages in all phases of construction (see chart for key cities).

Catching up? The fluctuations of the economy are to some extent at fault for the expected high wage demands. The major statistic with which the unions will arm themselves at the negotiating tables is the cost-of-living index. Wage increases in the construction trades have, of course, stayed well ahead of the rise in living costs. But last year the gap narrowed more sharply than usual as the cost of living—which in earlier times climbed by 2% a year—spurred upward by an inflationary 3.5%.

In Chicago, for example, wages have traditionally led living costs: Since 1960, according to President John H. Cain of Chicago's Uptown Federal s&L, the cost of living rose 10%, while construction costs, paced by rising wages, rose 18.5%. But now the rise in living costs has caught up with the 4% annual rise in building costs.

And with this situation, inflationary settlements are more than likely so workers can regain the lead in wages over prices. The irony is that higher wages merely fuel inflation, say economists.

United front? An overriding reason for large wage gains by unions is the fragmented nature of the construction industry itself. A united front by major manufacturing industries will be keeping factory wage gains down to 5%—an advance in real in-

come of 1½%. However, the construction industry—disorganized as it is—has traditionally been the weak sister at the bargaining table. Caught in the twin threats of whipsaw bargaining and costly strikes, contractors tend to settle quickly and meekly.

Perhaps the biggest underlying problem is the unwillingness of larger contractors to take the idea of a national bargaining front seriously. Up to now, they've been notorious for dismissing the problem of rising costs with a shrug, so long as they can easily pass them on to the buyer. This tendency is already hurting the residential builder who can't pass on his costs with anywhere the same ease. Working in a competitive and price-conscious market, in 1967 he'll be in a worse cost-price squeeze.

Who's in charge? Meanwhile, the unions are already consolidating their power beyond the sphere of wages. Several struck in 1966 over such issues as control of workers. Examples:

1) In New York, a strike by 4,000 plumbers of Local 2 dragged into its fifth month in December, tying up \$550-million of construction. The union rejected an offer of \$1.30 hourly over three years that would have brought them to \$8.59 hourly. Crux of the strike: The union wanted the right to select 25% of the men for work at construction sites, while contractors were willing to grant 10%. The real block to any settlement was an intra-union fight between two candidates for local president.

2) In St. Louis, the sheetmetal workers settled a 72-day strike in September that gave them \$6.85½ an hour in wages and fringes, plus some control over hiring. The contractors got the right to call back foremen and workers by name, provided the latter are unemployed and haven't worked for another contractor more than 37½ hours; the union got control of all other referrals. Homebuilders had fought the strike to avoid higher house prices.

In face of such aggressiveness, few labor observers think the unions might moderate their demands in 1967, despite a drop-off in construction. Most believe that until the industry finds a way to equalize bargaining power, the unions will continue pressing for gains without regard to the health of the industry.



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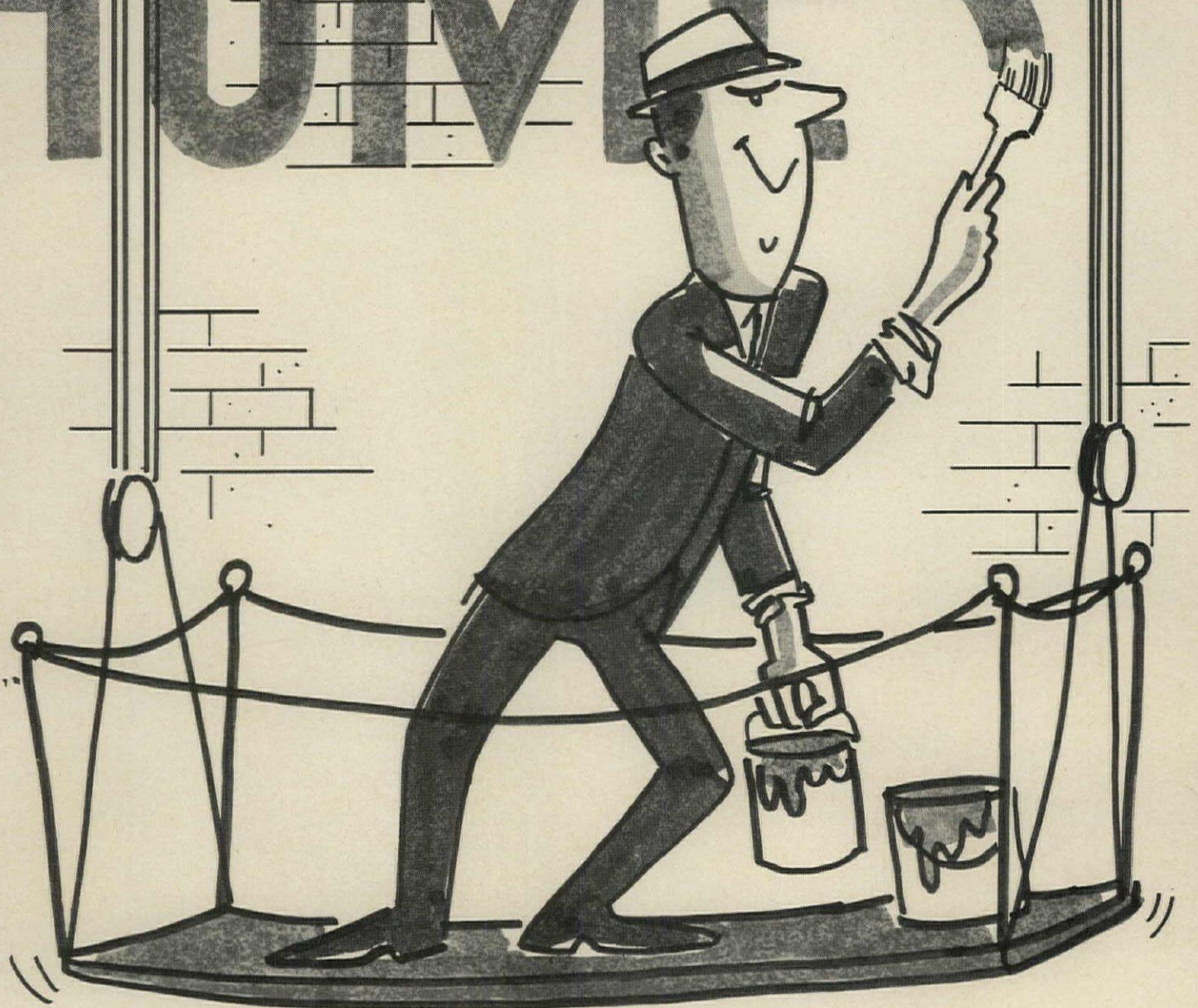
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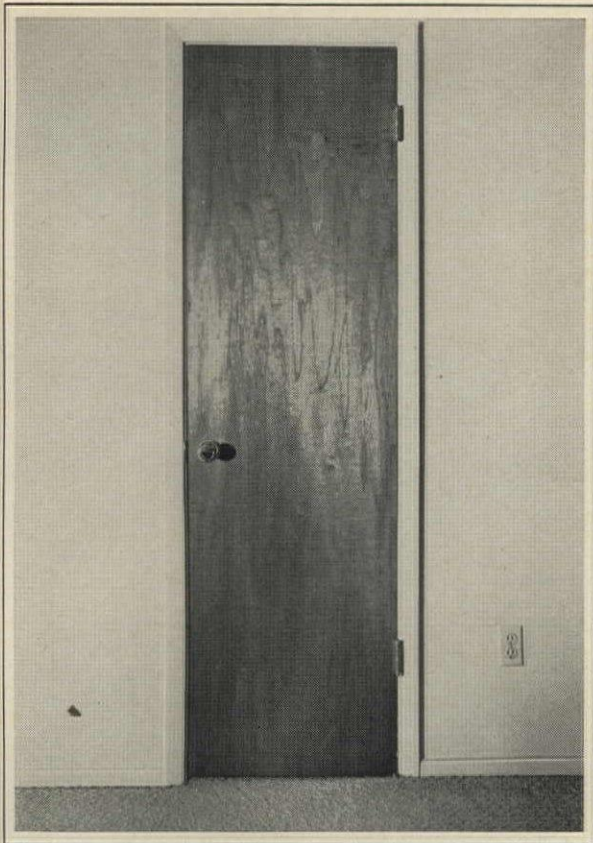
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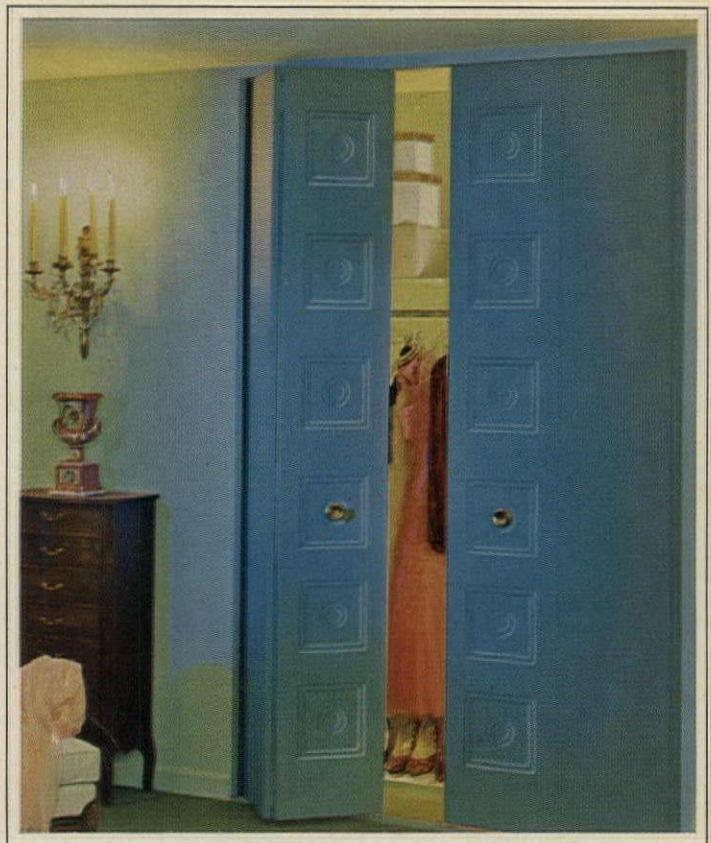
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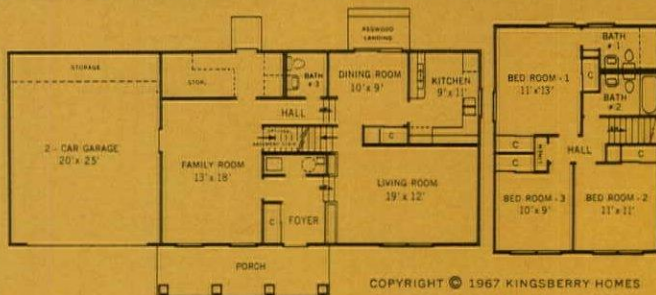
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Weaver confronts realty men on open-housing laws

With the flush of victory, the National Association of Real Estate Boards invited Housing Secretary Robert C. Weaver—an advocate of anti-bias housing laws—to speak at its annual convention in segregated Miami Beach.

NAREB was the lobby group that, along with Illinois Senator Everett M. Dirksen, was primarily responsible for the death of the 1966 Civil Rights Bill and for the prior evisceration of Title IV, the bill's controversial clause to ban race bias in new housing.

Weaver, a Negro, could hardly have missed the point: The realty men papered a 200-ft. wall at convention headquarters in the Fontainebleau Hotel with thousands of newspaper clippings proclaiming the demise of the bill. And prior to Weaver's speech, they approved a policy statement pledging "aggressive resistance" to any renewed legislative efforts to halt race discrimination in housing.

But if the realty men expected any gentle courting from Weaver, they were in for a surprise. The normally soft-spoken HUD secretary was as blunt as they had been. Speaking directly of equal opportunity in housing, he told them: "It is urgent. It is legally mandatory. It is morally right."

Weaver called open housing ("forced housing" in NAREB's lexicon) the key to the rebuilding of America's cities. The mobility of minorities in pursuit of better housing must be accelerated, he said, "if we are to preserve our democratic integrity and meet



EMLLEN

WEAVER

the imminent challenges of urban growth." "Again," intoned Weaver, hurling a barb of his own, "I invite you to join the trend, which is inevitable."

Right to sell. The realty men's opposition turns on their interpretation of the rights of real estate sellers. Said Alan L. Emlen, head of NAREB's Washington Committee: "The right to own property includes the right to determine its disposition, and the power granted to the Congress . . . does not extend to the private acts of individuals where the state is in no way involved."

Said Weaver: "It seems to me that, in a free market, once an owner puts his property up for sale, any qualified buyer is a potential purchaser. If he can qualify economically, he should have access to the property."

With an eye to 1967, Emlen predicted that the 1966 elections had changed Congress enough to defeat any housing bill tied to new civil-rights legislation by a 225-to-190 margin.

"This," he said, "is a complete reversal

of the vote last summer when the House approved the bill by 222 to 190" [it was finally shelved in the Senate].

NAREB, of course, affirms the "principle" of open housing. Complains Emlen: "Proponents of forced housing are inclined to dismiss NAREB's constitutional argument as a smokescreen for 'bigotry' and 'intolerance.'" Yet, he adds, strict adherence to NAREB's code of ethics would free realty men of such charges. The group's opposition to Title IV, argues Emlen, doesn't mean it opposes open occupancy per se.

Voluntary answer. Senator Dirksen, speaking to the realty men in a special film, told them to solve the problem voluntarily if they expected to stave off congressional compulsion permanently.

He advised them to examine the advisability of stricter municipal and state laws to combat "blockbusting" and to devise a formula for multiple listing "entirely free from any discrimination."

NAREB's Emlen himself urged his fellow realty men to do more than just support the principle of equal access to housing.

Said Emlen: "NAREB might consider breathing life into these words through implementing action on the national level. Only in this way will NAREB be able to forestall for all time the injection of the coercive power of the state to force 'equal opportunity in the acquisition and enjoyment of real property.'"

NEWS continued on p. 30

California S & L shares lead housing stocks to new gains

Sharp advances by the big California savings and loan associations have just carried HOUSE & HOME's index of 72 housing stocks to an impressive 14% price gain—the list's second upward move in two months (NEWS, Dec.).

All categories advanced except prefabrication. The S&L section, composed of 22 associations, ran up a 30% gain. Financial Federation was up 4 7/8 to 14 1/4, Gibraltar up 4 to 13, First Charter up 3 3/4 to 15, and Wesco up 3 1/2 to 12 3/4. Optimism generated by new federal rules giving the California S&Ls a savings-rate advantage was partly responsible.

Among the building companies, Levitt & Sons, moving confidently into Chicago to set up a ninth branch, climbed to a 1966 high of 14 1/2 before yielding 1/4 point. Richard L. Weiss, formerly a vice president of Sunset International Petroleum in Beverly Hills, Calif., is directing the Chicago operation as a Levitt vice-president.

The averages:

| | Oct. 7 | Nov. 4 | Dec. 5 |
|------------------|--------|--------|--------|
| Building | 4.37 | 4.56 | 4.95 |
| Prefabrication | 1.71 | 1.63 | 1.62 |
| S&Ls | 5.59 | 5.71 | 7.44 |
| Mortgage banking | 8.58 | 8.76 | 9.35 |
| Land development | 4.99 | 5.04 | 5.28 |
| Average | 5.20 | 5.29 | 6.02 |

HOUSING'S STOCK PRICES

| BUILDING COMPANY | Dec. 5 Bid/Close | Chng. Prev. Mo. | COMPANY | Dec. 5 Bid/Close | Chng. Prev. Mo. | COMPANY | Dec. 5 Bid/Close | Chng. Prev. Mo. |
|-------------------------------|------------------|-----------------|----------------------------------|------------------|-----------------|--------------------------------|------------------|-----------------|
| * Adler-Built Inc. | 1/16 | -1/16 | Lytton Fin. ^a | 5 1/2 | + 1 | * Disc Inc. | 1 1/2 | - 1/8 |
| * Capital Bld. Ind. | 40c | - 1c | Midwestern Fin. ^b | 2 1/2 | + 3/8 | Fla. Palm-Aire | 1 1/4 | - 1/8 |
| Cons Bldg. (Can.) | 1.20 | + 20c | Imperial Corp. ^{ca} | 5 1/2 | + 1 1/4 | Forest City Ent. ^b | 4 | - 1/4 |
| * Dev. Corp. Amer. | 3/8 | | Trans-Cst. Inv. | 1 1/2 | - 1/4 | Garden Land | 4 | |
| Edwards Inds. | 1 1/4 | | Trans World Fin. ^c | 6 1/2 | + 1 3/8 | Gen. Devel. ^b | 5 1/2 | |
| Eichler Homes ^b | 1.30 | + 20c | Union Fin. | 4 1/2 | - 1/4 | Gulf American ^b | 7 3/8 | + 1/2 |
| * First Hartford Rlty. | 6 | + 1 1/4 | United Fin. Cal. ^c | 7 1/2 | + 2 1/4 | Holly Corp. ^b | 13 1/16 | + 1 1/16 |
| First Nat. Rlty. ^b | 7 1/2 | + 1/2 | Wesco Fin. ^c | 12 1/2 | + 3 1/2 | Horizon Land | 3 3/8 | + 3/4 |
| * Frouge | 3 3/8 | + 3/8 | | | | Laguna Nig. | 2.25 | - 10c |
| General Bldrs. ^b | 1 1/2 | | MORTGAGE BANKING | | | Lake Arrowhead | 6 1/2 | + 1/2 |
| Kaufman & Bd. ^b | 12 1/2 | + 3/4 | Advance | 5 1/4 | - 3/8 | * Major Rlty. | 7 1/2 | + 2c |
| Levitt ^b | 14 1/2 | + 2 1/2 | * Amer. Mort. Ins. | 5 1/2 | - 1 1/8 | * McCulloch Oil ^b | 8 1/4 | + 1 1/4 |
| Lou Lesser Ent. ^b | 2 1/2 | + 1/8 | Associated Mtg. | 5 1/2 | - 1/8 | So. Rlty. & Util. ^b | 1 1/2 | - 1/4 |
| Lusk | 1 1/2 | - 1c | Charter | 1 1/2 | | Sunasco ^c | 12 1/2 | + 2 1/2 |
| * Nationwide Homes | 13c | - 1/4 | Colwell | 7 1/2 | + 1 1/4 | | | |
| Pres. Real. A. ^b | 9 1/2 | - 3/8 | Cont. Mtg. Inv. ^c | 27 1/2 | + 2 1/2 | DIVERSIFIED COMPANIES | | |
| * Sproul Homes | 1/2 | - 1/4 | * Cont. Mtg. Ins. | 3 1/4 | - 3/4 | * City Invest. ^c | 43 1/4 | + 8 1/4 |
| U.S. Home & Dev. | 1/2 | - 1/4 | * FNMA | 63 | - 2 | * Rouse Co. | 7 1/4 | - 1 1/4 |
| Jim Walter ^c | 17 | + 1 1/2 | First Mtg. Inv. | 13 1/2 | + 3/8 | * Tishman Rlty. ^c | 21 1/4 | |
| Del. E. Webb ^c | 2 1/2 | + 1/8 | * Kissell Mtg. ^b | 2 1/4 | + 1/8 | | | |
| | | | * Lomas & Net. Fin. ^a | 2 1/2 | - 3/8 | | | |
| | | | MGIC ^b | 17 1/2 | + 3/4 | | | |
| | | | * Mortg. Assoc. | 3 | + 1/4 | | | |
| | | | * Palomar Mtg. | 1 1/2 | | | | |
| | | | * Southeast Mtg. Inv. | 3 1/2 | - 3/8 | | | |
| | | | United Imp. & Inv. ^b | 3 1/2 | + 3/8 | | | |
| | | | | | | | | |
| PREFABRICATION | | | LAND DEVELOPMENT | | | | | |
| Admiral Homes | 3 1/2 | | All-State Prop. | 15c | + 1c | | | |
| Albee Homes | 11 1/16 | + 1 1/16 | * American Land | 1/2 | - 1/8 | | | |
| * Continental Homes | 2 1/4 | | Am. Rlty. & Pet. ^b | 3 1/4 | + 1/4 | | | |
| Inland Homes ^b | 3 | | Arvida | 5 1/2 | + 1/4 | | | |
| Modern Homes | 1 1/2 | - 1/4 | Atlantic Imp. | 16 1/2 | + 1 1/2 | | | |
| Natl. Homes A. ^c | 2 1/2 | + 1/4 | Canaverl Intl. ^b | 4 1/4 | + 1 1/2 | | | |
| * Scholz Homes | 2 1/2 | - 1/4 | Christiana O. ^b | 2 1/2 | | | | |
| Steel Crest Homes | 1 1/2 | - 1/4 | Coral Ridge Prop. | 5 | + 1/4 | | | |
| Swift Industries | 1 1/2 | + 1/4 | Cousins Props. | 12 | - 3/4 | | | |
| | | | Crawford | 2 | + 1/4 | | | |
| S&Ls | | | Deltona Corp. ^b | 9 1/4 | - 1/8 | | | |
| American Fin. | 13 1/2 | + 1 1/2 | | | | | | |
| Calif. Fin. ^c | 3 1/2 | + 3/8 | | | | | | |
| Empire Fin. | 5 1/2 | + 1 1/4 | | | | | | |
| Equitable S&L | 13 1/2 | + 2 1/2 | | | | | | |
| Far West Fin. ^c | 7 | + 2 1/2 | | | | | | |
| Fin. Fed. ^c | 14 1/4 | + 4 1/4 | | | | | | |
| First Char. Fin. ^c | 15 | + 3 1/4 | | | | | | |
| First Fin. West | 5 | + 1 1/4 | | | | | | |
| First Lincoln Fin. | 6 1/2 | + 1 1/4 | | | | | | |
| First Surety | 3 1/2 | + 3/4 | | | | | | |
| First West Fin. ^c | 3 | + 1 1/4 | | | | | | |
| Gibraltar Fin. ^c | 13 | + 4 | | | | | | |
| Great West. Fin. ^c | 8 1/2 | + 2 3/8 | | | | | | |
| Hawthorne Fin. | 6 | + 1/4 | | | | | | |

SHORT-TERM BUSINESS LOAN RATES

Percent interest and (net change) in year

| LOAN SIZE | New York City | 7 other Northern & Eastern cities | 11 Southern & Western cities |
|----------------|---------------|-----------------------------------|------------------------------|
| \$1-10 | 6.60 (+ .95) | 6.62 (+ .74) | 6.84 (+ .82) |
| \$10-100 | 6.57 (+1.20) | 6.75 (+1.13) | 6.65 (+ .92) |
| \$100-200 | 6.39 (+1.26) | 6.60 (+1.29) | 6.51 (+1.06) |
| \$200 and over | 6.05 (+1.41) | 6.31 (+1.44) | 6.26 (+1.23) |

Source: Federal Reserve Board, September 1966.


Solid, big-truck strength! Sure, smooth ride!

Get set for surprises when you take off in a new Ford pickup. The road's unchanged. It's the ride that's different. Smooth, carlike—yet beneath

this smoothness is all the toughness you could ask of any pickup truck! The look is new, too—broad, massive and handsomely styled. **EXCLUSIVE TWIN-I-BEAM SUSPENSION** utilizes two front axles, one for each wheel. Wheels step over bumps independently to smooth the roughest roads. Each axle is a big, forged steel I-beam that's held in place by a rugged I-beam radius rod to provide exceptional big-truck durability. For '67, Ford makes a Twin-I-Beam model for every pickup job . . . F-100 ½-tonners, F-250 ¾-tonners and big F-350 one-tonners! **NEW, MORE COMFORTABLE CABS** . . . choice of three interiors—extra practical to extra plush—with comfort standard in every one! Ford's big cabs have nearly four extra inches of shoulder room . . . there's plenty of space for three husky workmen to ride in comfort! Seats are three inches wider, deeper too. Swept-away instrument panel gives extra room for knees and legs! **ALL 1967 FORD PICKUPS ARE COMPLETELY NEW—INSIDE AND OUT!** **NEW**, foot-operated parking brake—quicker and easier to apply! **NEW**, longer 131-inch wheelbase for F-100, F-250 gives improved weight distribution . . . easier ride! **NEW**, double-section hood construction for greater strength!



NEW wiring harnesses, new fuse panel and voltage regulator locations to speed electrical servicing! **NEW**, reversible ignition key you can use in the dark—with gloves on! **NEW**, optional SelectShift Cruise-O-Matic transmission gives complete manual control or fully automatic 3-speed operation! **NEW**, optional 25-gallon frame-mounted fuel tank! **PLUS PROVEN PERFORMANCE AND DURABILITY FEATURES:** Efficient 240-cu. in. Six, 300-cu. in. Six or 352-cu. in. V-8. ■ Fully synchronized 3-speed transmission standard. (4-speed F-350) ■ Double-sidewall Styleside pickup box with all-steel floor and one-hand tailgate latch.

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JANUARY 1967

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Circle 50 on Reader Service Card

NAREB picks leader who practiced what it preaches on public housing

Fontainebleau Photography



NAREB'S MORRIS
Putting principles into practice

For years the National Association of Real Estate Boards has stuck to its blunt policy on public housing: "We urge that the Congress terminate all government-owned public housing programs and provide for liquidation to private ownership of existing projects."

Meeting in Miami Beach last month, NAREB selected as president one of the few men ever to have had a hand in such an undertaking, Realtor **Richard B. Morris** of Buffalo, N. Y. The delicate problems he and Buffalo civic leaders encountered make a nationwide transformation unlikely at best.

The effort began in the mid-1950's, Morris recalls, with plans for turning a blighted waterfront area into "one of the nicest residential sections in the city." Only trouble was that the area included six apartment buildings built by the Buffalo Municipal Housing Authority shortly after World War II and occupied by 500 Negro families.

Says Morris: "The tenants of the state-subsidized buildings made a mess of them. Crime was rampant. There was dope peddling. Garbage was thrown out the windows. It was a real disgrace. With this eyesore along the waterfront, nobody would want to develop it or live there."

The problem, as Morris saw it, was how to get 500 families out and then how to "attract a better class of tenants"—though still at modest rentals of \$80 to \$120 a month. The solution would have been simple if the buildings could have been purchased outright. But since they were publicly owned, this was impossible.

So in 1957 Buffalo's concerned leaders took their proposal and their problem directly to State Housing Commissioner **James**

Gaynor, and to Governor **Nelson A. Rockefeller**.

From subsequent discussions emerged a relocation plan that was soon executed. It called for converting the apartments to private ownership while leaving them under nominal control of Buffalo's housing authority.

Each new tenant was to put up \$300 for his apartment, so—technically, at least—the project became a semi-private cooperative and/or condominium. The new tenants were also to elect officers of their governing corporation.

A group of Buffalo's leading citizens, Morris among them, underwrote a nonprofit corporation to rehabilitate the apartments with the aid of housing-authority funds. And, over a forest of picket signs, the original tenants were relocated one by one to a new public-housing project in another part of town.

"Today," Morris says proudly, "the waterfront apartments have a waiting list of 100 people."

But today, too, nothing has yet been done to develop the waterfront area along the visionary lines that Buffalo's leaders presented to Gaynor and Rockefeller nearly ten years ago.

Republican mayor taps democrats

Walter E. Washington, 51, the talented director of the National Capital Housing Authority in Washington, D.C., bowed to weeks of persuasion from Mayor **John V. Lindsay** and agreed to take over as head of the New York City Housing Authority. A year after his election, Lindsay is still consolidating a workable government, and a growing number of federal executives—all Democrats and all trained in the fields of housing, city planning, and social welfare—have abandoned Washington to work for his Republican administration. Lindsay has also appointed 34-year-old **Donald H. Elliott**, his counsel, as chairman of New York's Planning Commission.

One notable exception: Boston

Renewal Director **Ed Logue**, who rejected a Lindsay offer almost as an aside during a blast at "the Feds"—Washington officials who "give advice on attaining nirvana in the slums with a collection of cliches. What we need is less guidelines, more dough, less red tape."

ASSOCIATIONS: **James M. Shedden** of Chicago is the new president of the National Lumber and Building Materials Dealers Assn., replacing **George V. Stein**. Shedden was elected at the group's 50th annual meeting at Lake Tahoe. Shedden is president of Lord & Bushnell Lumber Co., Chicago's oldest lumber and building materials distributor.

NEWS continued on p. 34

Circle 51 on Reader Service Card →



~~CHILDREN
BEWARE~~

~~This lock
is not
panic-proof!~~

How to make a non panic-proof lock safe.

Take the "lock" part out.

That takes away the unlocking button. No button for little fingers to try to grasp. No button to tug at and turn. Even if they panic—the kids can escape.

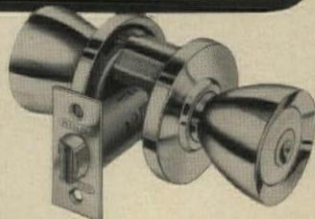
If your doors have Weslocks, they are already safe. You don't have to de-button them.

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Your gas company will treat you very nice if you install Bryant gas air conditioning in your next project.

If all you ever get from your gas company are bills, here's a surprise.

If you feature gas air conditioning in your new homes, your gas company will give you active support.

(Active support. Has a nice ring to it, doesn't it?)

Gas companies, you see, are spending more than ever on gas air conditioning advertising this year. And, since so many homeowners already prefer gas-for-everything else, they're sure to prefer gas for air conditioning, too. Some gas companies are even offering their customers reduced rates in summer.

Then, after you and your gas company have worked it out, that's where Bryant comes in.

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Btu per hour.

And the Bryant line of gas air conditioners is quiet, dependable and economical. There're no major moving parts in the cooling system, so there's less to wear out and less call for service. And because it's gas, it costs less to operate.

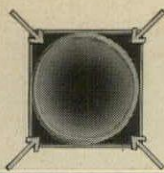
But when servicing is needed, it's never a problem. Most gas companies service Bryant equipment.

With Bryant gas air conditioning, you could be sitting pretty, too.

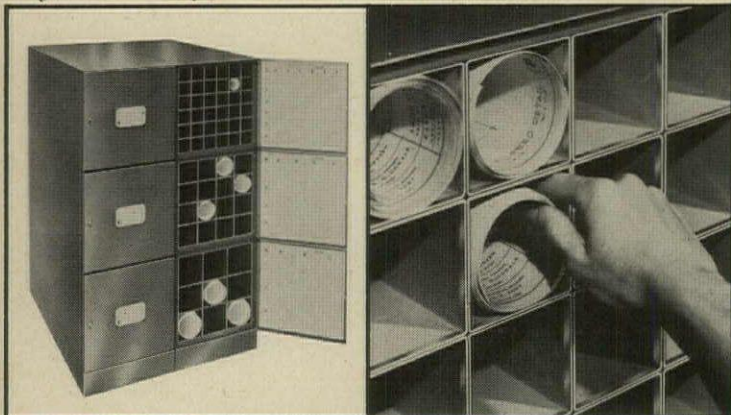
For more information call your local gas company, or write Bryant Manufacturing Company, 2020 Montcalm Street, Indianapolis, Indiana 46207.



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Circle 53 on Reader Service Card

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Cabot's STAIN WAX

Stains, Waxes, Seals in one operation

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Samuel Cabot Inc.

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

- Send color card on Cabot's Stain Wax
- Send color card on Cabot's Interior Stains

Circle 54 on Reader Service Card

NEWS
continued from p. 30

Unified appraisal code: Appraisers are willing but Realtors say no

Builders and lenders have waited more than 30 years for a uniform valuation code that would result from a merger of the nation's two largest appraisers' groups.

And it looks as if they'll have to keep right on waiting for at least another year.

After a lot of conciliatory backslapping, the nearly consummated merger between the American Institute of Real Estate Appraisers and the Society of Real Estate Appraisers is off.

Even though the merger was approved last fall by the officers and members of both groups, it was rejected by the organization with the last word: The National Association of Real Estate Boards, IREA's parent body.

Ratification of the merger required a two-thirds vote of NAREB's 1,500 local real-estate boards. Opponents forced a record vote and the merger failed by less than 1% to attain the needed majority. Reason: The merger would have let non-realty appraisers (from banking, insurance, and government) hold

appraisal-institute memberships without belonging to local real-estate boards. And many small-town realty boards felt this would be a big drain on their membership and, consequently, their income from dues.

However, appraiser officials saw every likelihood that the merger setback was only temporary. An IREA spokesman pointed out that even if 30% of the membership of both groups refused to join local boards, the combined group, with a membership of 3,800, would still be substantially larger than IREA's current membership of 3,000.

The merger proposal got as far as it did this year because the two 1966 chief officers—the institute's Harry R. Fenton and the society's Edward B. Horton Jr.—had developed a close rapport and a mutual desire to cut through confusing evaluation verbiage.

Fenton's term has now expired, and he was replaced by S. Z. Bennett, a Florida appraiser who will continue the efforts of his predecessor.

David Lawrence death clouds role of federal housing anti-bias group

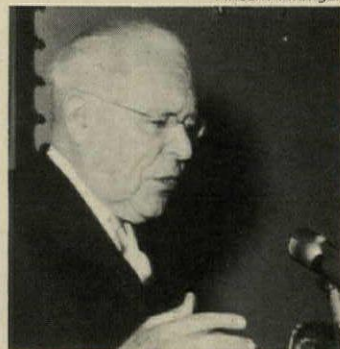
Vincent Finnigan

Former Gov. David L. Lawrence of Pennsylvania, chairman of the President's Committee on Equal Opportunity in Housing since it was formed in 1963, died Nov. 21 in Pittsburgh at the age of 77. He had collapsed from a heart attack while addressing a political rally Nov. 4.

The committee was set up by the late President John F. Kennedy to carry out his 1962 executive order banning bias in federally aided housing. Even though the post of chairman posed many frustrations, Lawrence, a national Democratic leader and four-time mayor of Pittsburgh, said many times that no other job in Washington could be as challenging or as worthwhile.

He fought for a broadened executive order to impose open occupancy requirements on all mortgage financing undertaken by federally insured institutions, but was ultimately over-ruled by Justice Dept. lawyers. Then he urged President Johnson to propose an open-occupancy housing law—although he didn't have much of a voice in drafting the bill that was rebuffed last year by Congress. Meanwhile, he set up the current program of federal help for community conferences to stimulate public acceptance of open housing.

The staff of the Equal Opportunity Committee hopes for an expanded role, but the commit-



BIAS COMMITTEE'S LAWRENCE
No other job so challenging

tee's future is not clear. There is speculation that President Johnson will ask Congress to make the group into a quasi-independent agency, similar to the Civil Rights Commission, with broader powers to probe bias in home sales.

DIED: Ward Mayer, 75, founder of Ward Timber Structures Inc. to develop his idea of fabricating glued-laminated structural members, Nov. 17 in Tucson, Ariz.; Marvin T. Broyhill Sr., 78, whose M. T. Broyhill & Sons built 15,000 homes and apartments in northern Virginia, Nov. 23 in Arlington, Va. Max W. Korman, 60, president of Hyman Korman Co. since 1933 and builder of 25,000 houses and apartments in Philadelphia, Nov. 27, in Philadelphia.

Letters start on p. 40

Chuck Cisne knows how to please 33 women. Including his wife.



The 32 other women are tenants in the luxurious Albrecht Manor apartments he just built in Charlotte, North Carolina. Chuck is vice president of Boyd & Goforth, Inc., contractors for this project.

His happy secret? He puts a KitchenAid dishwasher in each and every kitchen.

"I've found that once I can sell a woman on a kitchen, it's easy to sell her on an apartment," Cisne says. "They know the KitchenAid reputation for being the best. And I know that KitchenAid dishwashers

won't give me service problems."

KitchenAid dishwasher quality fits right in with the quality of the whole building. For example, every apartment is sound-proof and has its own individual heating and cooling controls. There's a central swimming pool, plenty of storage space and an elegant lobby.

Does all this pay off? Cisne thinks it does. The owners tell him the building is fully occupied. (There's even a long waiting list.) Tenants are happy. And his wife

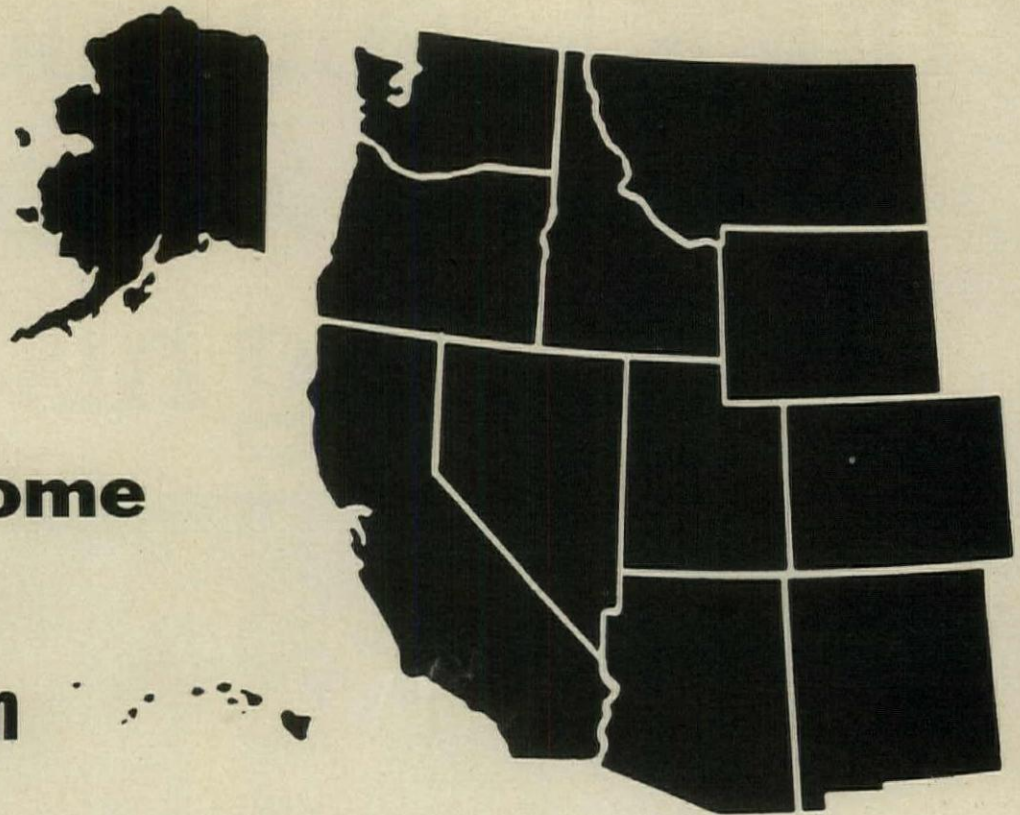
is happy with her KitchenAid, too. Has been for years.

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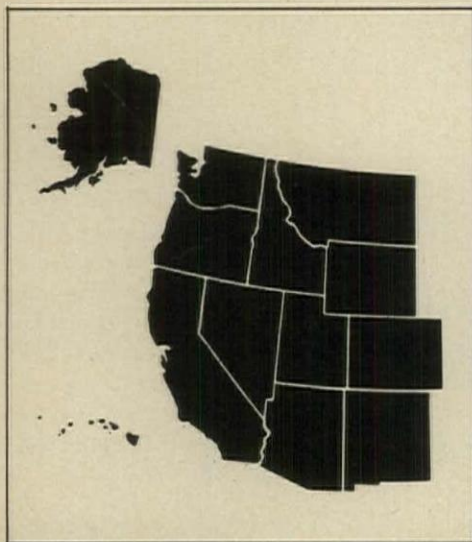
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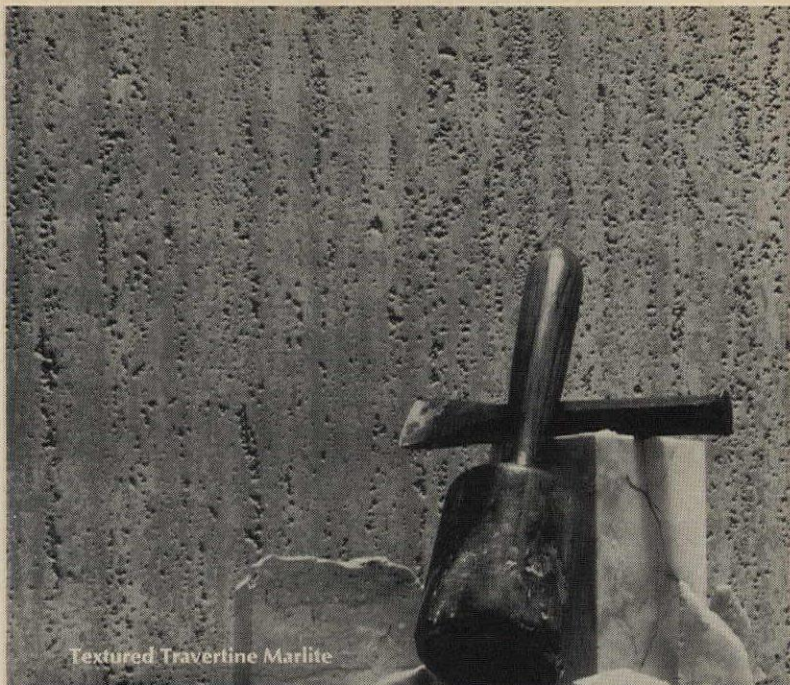
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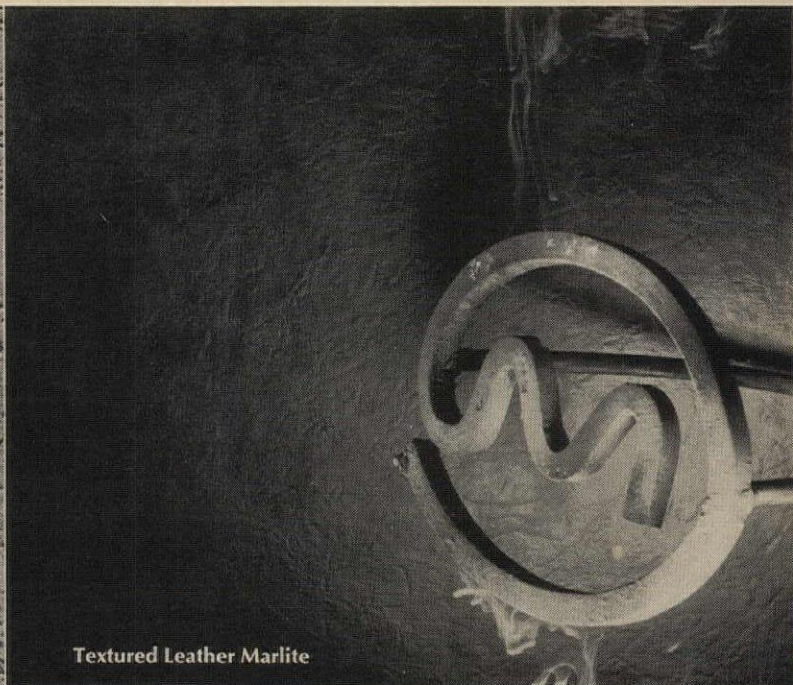
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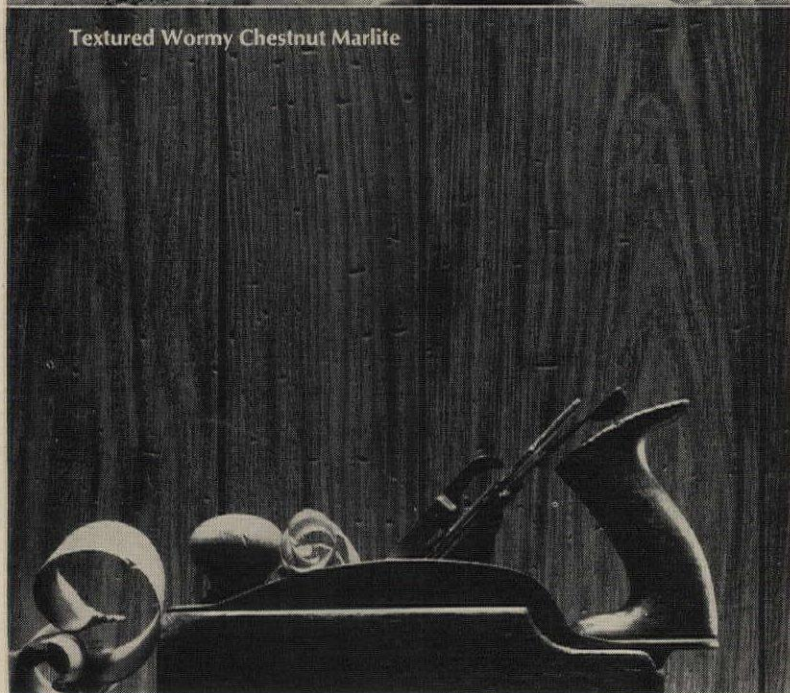
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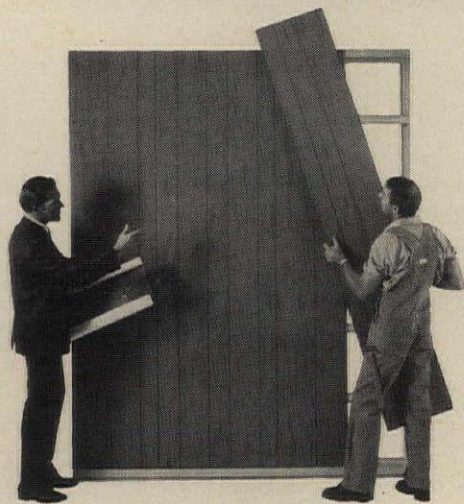
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Marlite Textured Paneling goes up fast, adds a new dimension to any interior.

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Leigh products help you sell houses

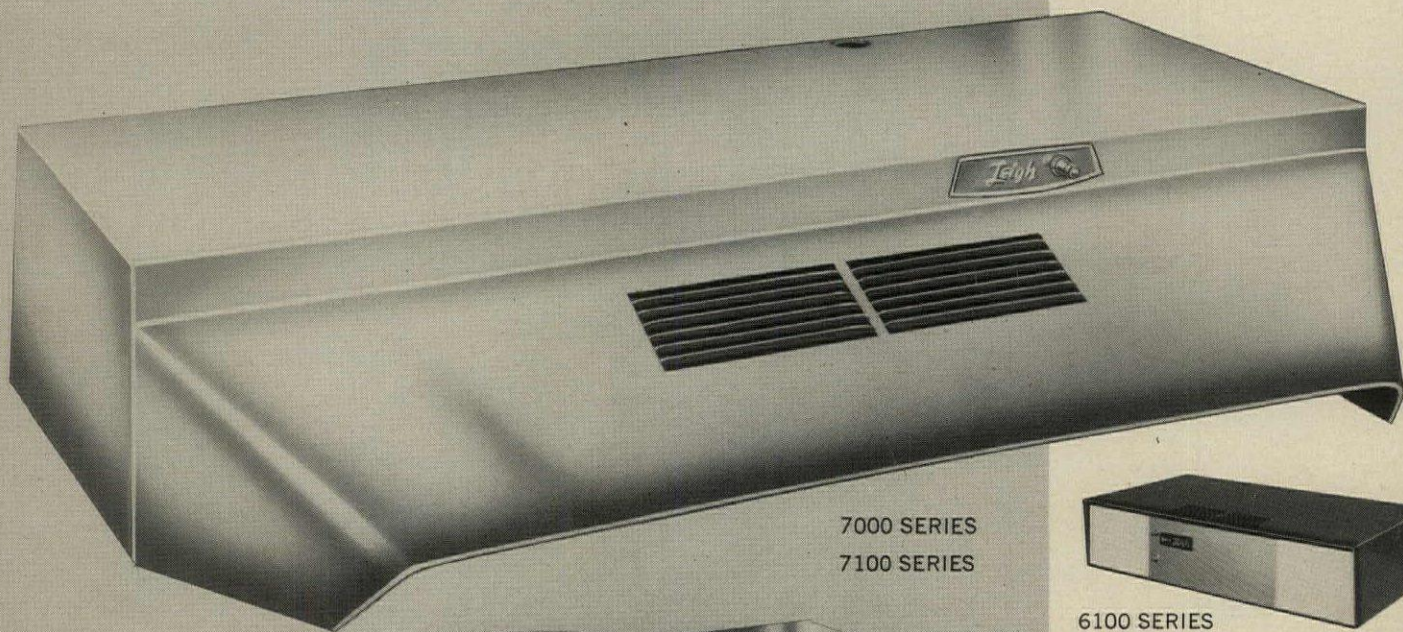
Eight great *Leigh* Range Hoods! So why these new ones?



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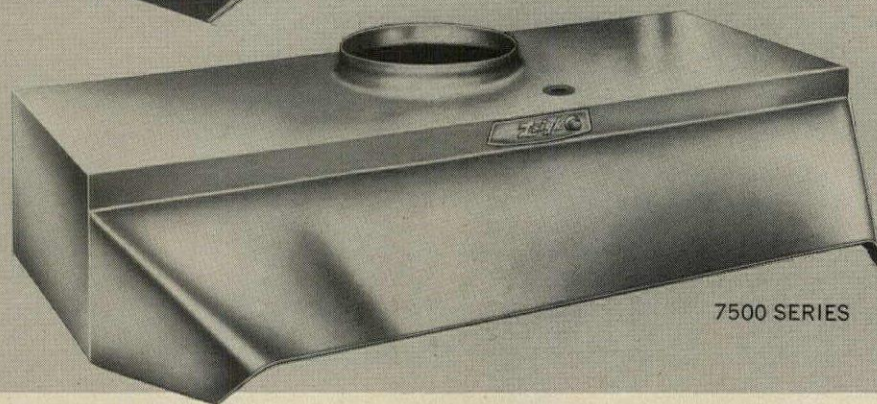


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30% lower prices—*that's why!*

Yes, Leigh is introducing two new lower priced Duct-Free hoods and one lower priced ducted hood. Use them to meet competition—with high quality hoods—and happier profit margins. And to generate sales for you, too.

Take a look at the new 7000 series hood—lowest priced of the new Leigh Duct-Free hoods. Excellent for one home or a hundred (where the price advantage *really* shows). Easy filter maintenance makes it ideal for apartments. The 7000 series hood has two aluminum mesh filters, one for grease removal, one pre-coated with hexachlorophene to remove odors. Tenants can refresh both filters!

The 7100 series hood has an activated char-

coal odor filter—and an aluminum mesh grease filter—popular with homeowners.

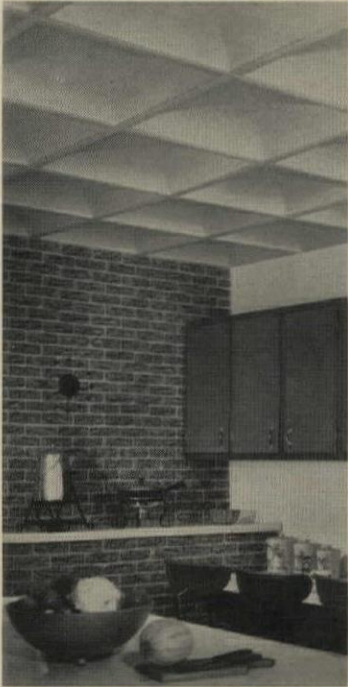
And—at rock bottom prices—the new Leigh 7500 series hood—7" round top duct. Ventilating performance in excess of F.H.A. requirements.

These three series of new Leigh range hoods are yours in gleaming coppertone, luxurious shaded coppertone, or modern white. Remember, Leigh hoods carry the finest appliance finish in the industry.

In the four popular sizes. U.L. approved. 3-way switch. Pre-wired circuit for easy hook-up. For full information—see your supplier. Or write for Bulletin 457-L.

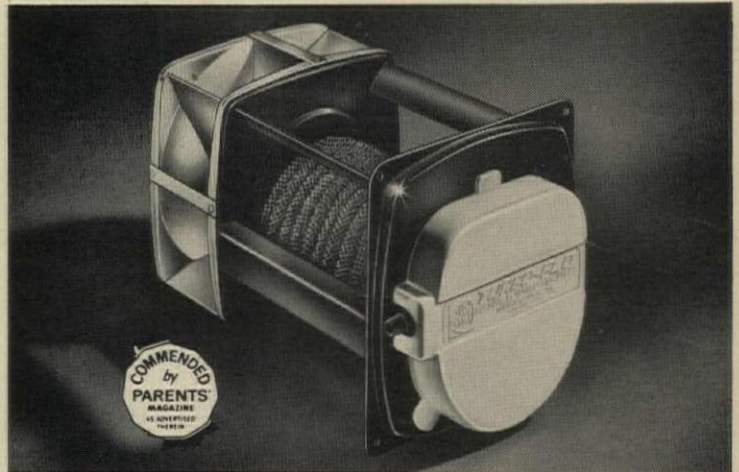
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-- and help you cut building costs too!



Suspended ceiling system for kitchens, bathrooms, foyers. And soon, all through the house! Leigh offers grid hardware and a full assortment of 2' x 2' and 2' x 4' light diffusing or opaque panels. Ideal for new construction or remodeling. Ceiling illustrated at left is formed of new Leigh dome-shaped panels. Crisp lines. White. Light diffusing and exceptionally strong. Easy to install. And economical — a Leigh ceiling often eliminates cost of plastering, painting or tiling, and eliminates cost of fancy light fixtures. The savings are considerable. In fact, one of the most economical ceilings you can install is the combination of Leigh grid hardware and the exclusive Leighfoam opaque panels—perfect for remodeling large residential or nonresidential rooms. For complete information on the full line of Leigh suspended ceiling materials, write for Bulletin 438-L.

Circle 12 on Reader Service Card



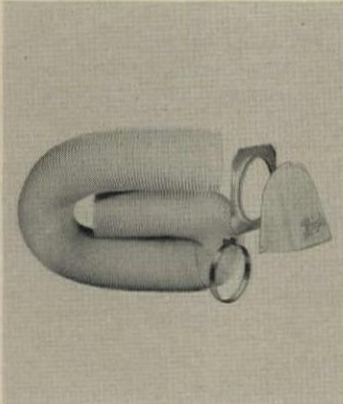
Automatic humidifier—A low-cost house-selling feature! Now carries Parents' Magazine seal of Commendation. The new Air Control Turbo-Flo Humidifier, built by Leigh, runs on air circulated by the blower in a forced warm air system. It has no electric motor, requires no electric wiring at all. Low priced—less than \$25 list! Yet has capacity enough for a 2,000 sq. ft. house. Ask your heating contractor or building materials supplier! For more information, write for Bulletin 414-AC.

Circle 13 on Reader Service Card



Doorknockers with built-in viewers give homeowners the vital safety feature of a Leigh thru-the-door, wide-angle optical viewer set in an attractive doorknocker. Protection against unwelcome callers. Inexpensive. A house selling plus! Write for Bulletin 408-L.

Circle 14 on Reader Service Card



New dryer vents and kits by Leigh. For lowest cost venting of clothes dryers (ventilating fans, too). High impact hood, flexible GAMMA-POL duct with sections that thread together for runs of any length. See full line, write for Bulletin 411-L.

Circle 15 on Reader Service Card



New balanced-suspension Full-Vu Doors. Captive nylon glide can't jump out of track, shares weight of door. Doors operate smoothly, silently, never sag, even when extended in normal closed position. New widths. Five sizes. Write for Bulletin 468-L.

Circle 16 on Reader Service Card



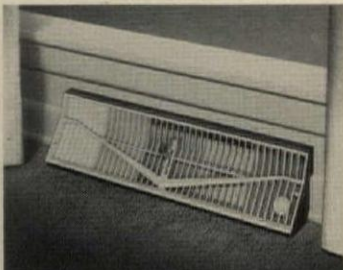
Shhhh — WHISPERVENT. Leigh's exclusive ventilating fan turns so slowly it doesn't create noise. Yet it has enough capacity for a 55 sq. ft. bathroom. G. E. motor is guaranteed a full year. Lots more plus features. Write for Bulletin 329-L.

Circle 17 on Reader Service Card



Patented Leigh roof ventilator in aluminum or galvanized steel. Roof proved, weather proved on thousands upon thousands of homes. One piece base, "Rol-Lock" collar, special baffle, 8-mesh screen. Ask for this ventilator by name — the Leigh 405.

Circle 18 on Reader Service Card



Air Control Super 38 base-board perimeter diffuser offers modern styling, modern features. One piece face can't chip, peel or rust. Removable for cleaning. Low priced. Made only by Leigh. Ask your heating contractor. Or write for Bulletin 321-AC.

Circle 19 on Reader Service Card

Leigh makes more than
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Circle 20 on Reader Service Card

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Hardwood floors by Wood-Mosaic are the perfect way to sell up to the style conscious buyer of today. Haddon Hall, like all Wood-Mosaic floors, is based on classic design principles that never grow obsolete.

Wood-Mosaic floors come in patterns and price ranges to fit every requirement of design and will outlast other floor coverings with a minimum of upkeep.

They are the ideal way to sell the buyer who is looking for something unique.

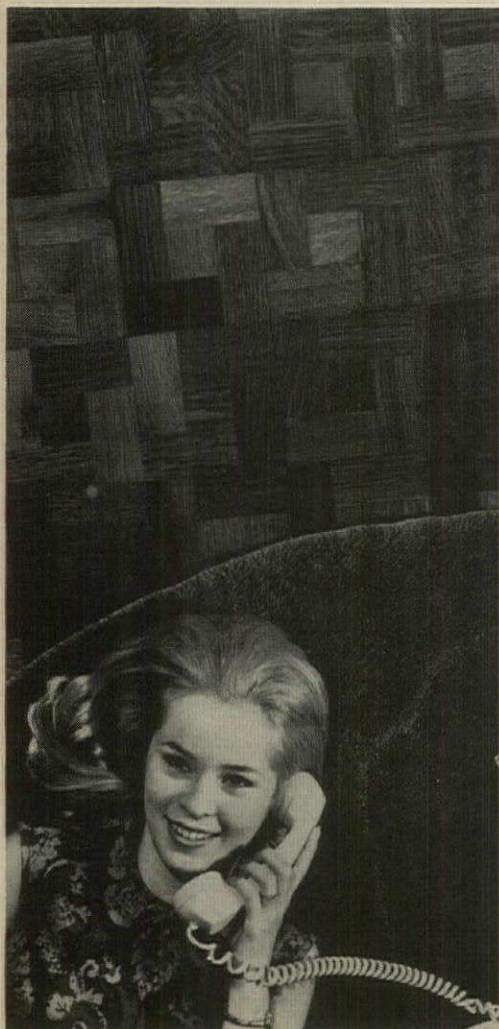
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Wood-Mosaic CORPORATION

5000 Crittenden Drive
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LETTERS

Who's liable?

H&H: AlSCO Inc. is most appreciative of your favorable mention of its system of bonding and grounding metal-clad houses [Technology, Oct.].

However, we feel that the last paragraph [stating that without a manufacturer's warranty, the builder is liable for shocks caused by metal siding] may have been somewhat misleading. It is conceivable that a court might find an electrical contractor at fault for using faulty materials or labor and [thus] creating an electrical hazard.

From the courts' new interpretation of "unlimited liability," "implied warranty," etc., it appears that the plaintiff can sue almost anyone involved with a product.

M. R. COLLINS, technical sales
AlSCO Inc.
Akron, Ohio

Critiques

H&H: I agree with much of what you say in HOUSE & HOME, especially with your marketing concepts.

But consider that the typical homebuilder builds perhaps 25 houses a year and does not generally have the broad view and overall judgment to place your avant-garde approaches in proper perspective. On the other hand, I realize you must not be hampered by mediocrity in discussing causes, trends, and ideas. All I'm asking is that you realize your basic responsibility to the small businessman and how "gospel-like" he considers the written word in HOUSE & HOME. Your responsibility is not only to prod, awaken, stimulate, and suggest but also to lead the many unsophisticated homebuilders in a constructive manner.

Before McGraw-Hill purchased HOUSE & HOME, I and many other builders had just about given up getting a straight story or meaningful comment from the magazine. The new orientation has been more down to earth, realistic, and bread-and-butter-like, and I think HOUSE & HOME has gained renewed status and prestige.

I enjoyed your November editorial, and I agree with you completely. Local market conditions can vary the overall national statistical approach, as I have found on many occasions. Strangely enough, in the New Orleans area, basic low-cost housing is the hottest item going now, and it looks like it's going to be this way for the next four years. I would suggest that future articles point out that while we must look to the national trends, nevertheless what is happening in a builder's particular local market is even more important. I have seen the New Orleans economy actually improve while the nation was going through a recession, and I have seen just the reverse.

This is still a very localized business with local market research and feasibility studies required for any builder's success.

JIM RUSSELL
Jim Russell Construction Corp.
Marrero, La.

H&H: I have been accused over the years of being less than generous in handing out compliments; however, I feel more than a little inclined to tell you of the excellent job you have done with HOUSE & HOME.

The features, the news items, and the editorials are well done and to the point. If the "Housers" of this age don't become professionals, it "ain't your fault."

DON L. DISE, president
Don L. Dise Inc.
Aurora, Ill.

New name for 2x4s?

H&H: The new lumber sizing as reported in your October issue news section is most interesting, especially in regard to the need for a new name for the lowly 2x4.

We could call the 2x4 a 5-8 structural or a 5-8 ST. And so on for basic structurals: 8-12ST for 2x6; 11-16ST for 2x8; 14-20ST for 2x10; 17-24ST for 2x12; 20-28ST for 2x14.

The first number represents the actual cross-sectional area of the member very closely: $1.5 \times 3.56 = 5\frac{5}{16}$ or a round 5, and the second number represents the nominal dimension cross-sectional area: $2 \times 4 = 8$, $2 \times 6 = 12$, etc.

The two numbers would also represent very closely the minimal and maximal spans in feet for most structural conditions for that particular size member. For instance: If a designer were to specify a rafter or joist, he would choose it relative to the structural condition, span, and member numbers. A 14-20ST would be readily selected for a floor joist in a house 32 ft. wide with 15 ft. spans. In other words, the piece is named not so much for what it is as for what it will do.

GEORGE MOLBERG
Duluth Area Institute of Technology
Duluth, Minn.

Correction

H&H: Regarding your item on Eichler Homes [NEWS, Nov.], this firm was the architect for some 2,300 houses built by Eichler Homes in the past six years and for the Central Towers and Geneva Towers projects, as well as associate architect for the Eichler Summit.

CLAUDE OAKLAND & ASSOC.
San Francisco

H&H inadvertently omitted *Claude Oakland & Assoc.* from the roster of top architects who have designed houses and apartments for Eichler Homes.—ED

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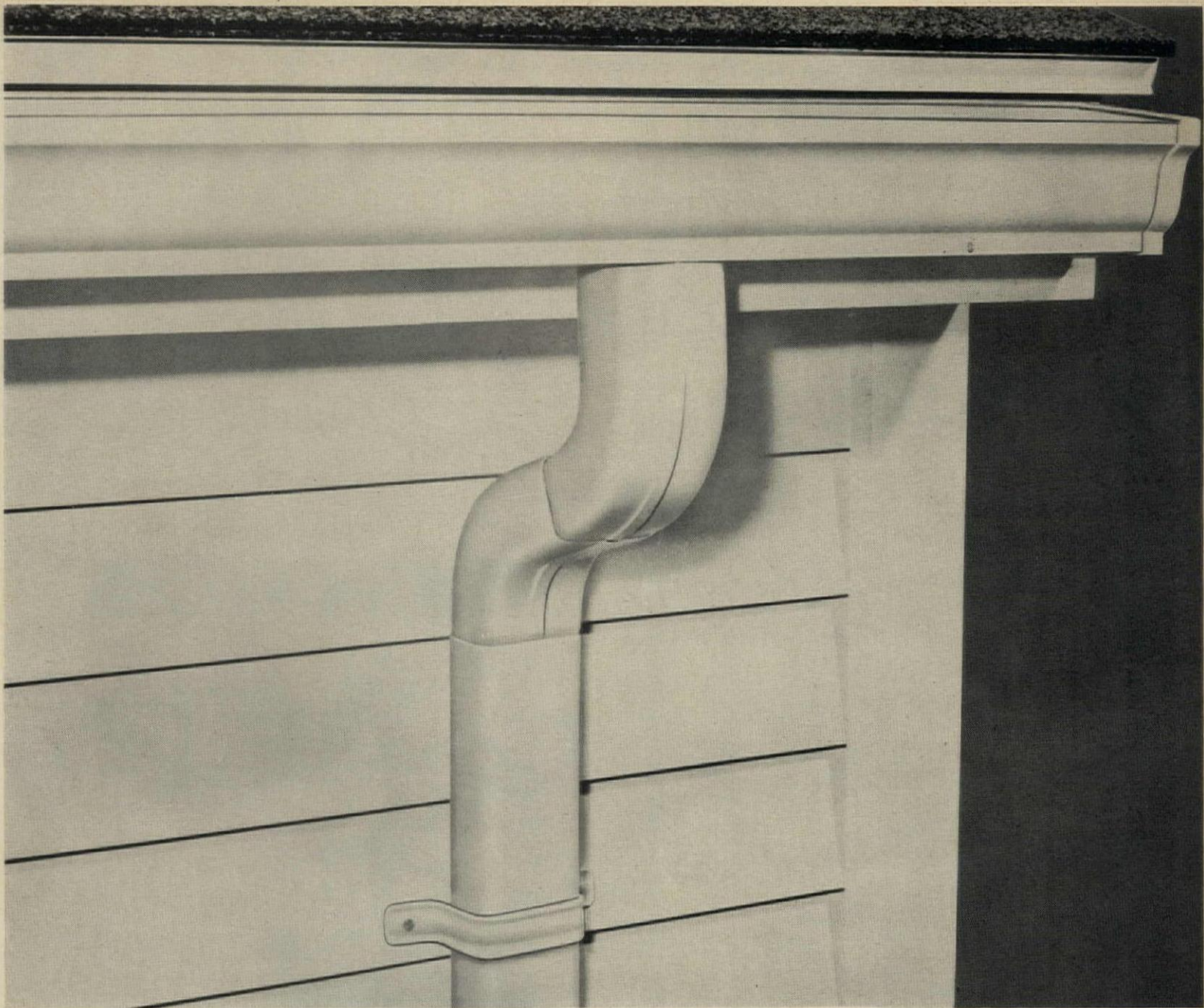
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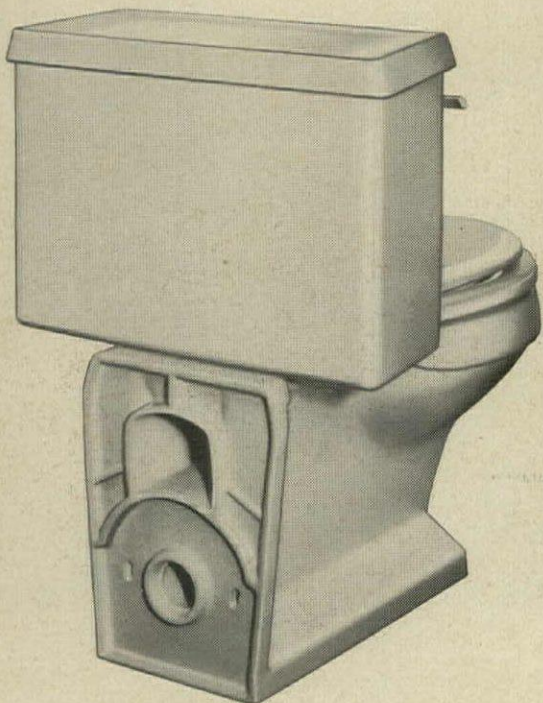
Every day our customers make the truly maintenance-free home closer and closer. Ideas like this make it so—a rain system that sheds water without being bothered by it, because it's made entirely of rigid Geon vinyl. □ Geon vinyl does many things for many building products...for windows, siding, conduit, pipe, gutters, downspouts, shutters. And more will come. □ We wouldn't say



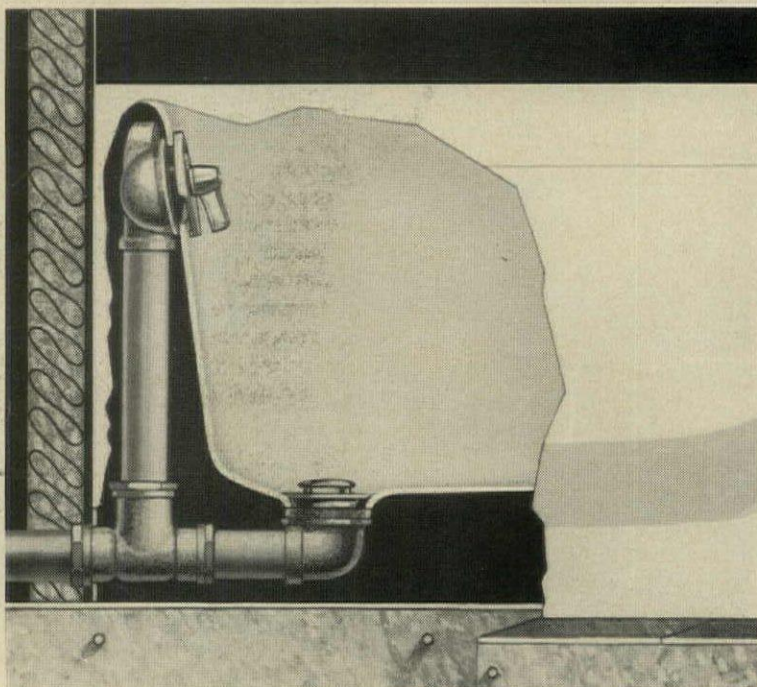
homes will one day be 100% vinyl; but they're getting closer to it. B.F. Goodrich Chemical Company, Department H-4, 3135 Euclid Avenue, Cleveland, Ohio 44115.

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Eljer has a concrete solution for sidestepping slab piercing.



The Orlando floor-mounted toilet roughs-in through the wall.



The Sarasota bath features a raised outlet, 3 1/2 inches from the floor, permits waste line to be installed through the wall.

Eljer's floor-mounted fixtures with raised wall outlets cut slab piercing to a minimum! Permit roughing-in right through the wall.

Orlando toilet and Sarasota bath are quickly and easily installed. Save you time and money. Orlando fits flush with the floor and wall. Features a full-angle back and base for easy cleaning.

Both Sarasota and Orlando are available now through your Eljer plumbing contractor. For information about more Eljer on-the-job time- and money-savers, call your contractor or write Eljer Plumbingware Division, Wallace-Murray Corporation, Dept. HH7, P.O. Box 836, Pittsburgh, Pa. 15230.



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Let's stop kidding ourselves

Our programs to house the poor do not cut the mustard and it's time we all faced up to a few hard facts

Fact No. 1: There are today in the U.S. almost ten million families who anyone reading this page would describe as poor.

Fact No. 2: About half of these families are virtually trapped in cramped and often stinking quarters in our urban cores, where they erode the tax base and hasten the flight of businesses and the affluent to the suburbs.

Fact No. 3: FHA's 221d3 program and rent supplements are workable, but they are a drop in the bucket and will remain so. Why? Because it is bad politics to give some borrowers a subsidized interest rate while everyone else pays up to 7% and to pay part of someone's rent because he doesn't earn enough to pay it himself.

Fact No. 4: Public housing can't do the job either—partly because it, too, is bad politics and partly because of its unusually high cost. Over the past decade, public-housing construction has averaged 20,000 new units a year, even though the average authorized has been 30,000. And if Congress authorized 30 times that amount for the next ten years, the total would still not be enough to house all the families who live in one kind of slum or another.

Fact No. 5: Urban renewal programs have not involved much low-income housing because local agencies have not designed them for that purpose.

Fact No. 6: Rehabilitation of old and dilapidated housing is workable only on a block-by-block basis, and it's too risky to tempt private enterprise on big jobs. Rehab costs cannot be estimated with anything like the accuracy of new construction, so they can range from 50% less than new-building costs to 50% more.

Fact No. 7: There's a steady increase in substandard housing. In New York City, for example, the number of substandard units has risen from 420,000 to 520,000 since 1960. Replacing these slum dwellings with state-subsidized public housing would now cost roughly \$14 billion. And New York City is not about to get more than a tiny fraction of that amount for existing programs.

The latest anti-slum plan—known informally (and erroneously) as the Comsat Corporation for Housing and formally as the Urban Development Corp. (see p. 18)—is bold and visionary. But it is already shackled by what it ignores.

As a first step, UDC would buy and rehabilitate 30,000 dwelling units in at least three cities. In the next decade it would build 4,344,000 units and rehabilitate another 656,000. Total tab: \$50 billion.

What may kill this plan is that its sponsors start out by overlooking two basic factors:

1. Most Americans and their elected representatives will not accept the subsidizing of home buyers and renters. This country's economic development, created by private enterprise, generates an almost passionate belief that subsidizing people not only does them no good but is also morally wrong. Evidence: the almost futile efforts of all our low-income housing programs over the last 30 years.

2. Construction costs—excluding land—are already dirt cheap. But UDC envisions new technology to cut costs in half in ten years. Apparently, the UDC sponsors didn't do their homework on costs. Otherwise they would have realized that the direct building cost of the average house, priced at \$22,000 in 1966, was only \$12,000. The house included two baths, full air conditioning, and 1,600 sq. ft. of living area. So its cost per sq. ft. was only \$7.50. What's more, a few builders have sq.-ft. costs of under \$6.50, and some mobile-home makers get below \$6. Fact is, we couldn't build mass-produced housing any cheaper if we used mud block.

Actually, there is a better, more politically palatable way to provide low-income housing: Don't subsidize people; subsidize the land. Such a subsidy would simply involve municipal ownership and improvement of new-housing sites. It would be a one-time, known-price tag on the land alone, and the city could own the land in perpetuity.

On this land private enterprise could provide good housing—two- and three-story townhouses at densities of 20 to 30 per acre—for \$60 to \$70 a month, including amortization, management, and realty taxes equivalent to those on the original slum property.

All of this discussion springs from two very real forces:

First, housing the poor better may soon become a hard political fact of life. In California today, one-third of all families can't afford to buy or rent a new dwelling unit. They represent a political force that, if aroused, could vote in its own form of housing subsidy.

Second, like it or not, we are already subsidizing the poor in our slums. A slum exacts a subsidy from a city in the taxes it does not pay, in the extra police and fire protection it needs, and in the social and economic problems its residents create.

To sum up, if present programs to house the poor won't work, we've got to find programs that will.

—RICHARD W. O'NEILL



16

Idea houses designed to wake up a slow market

If there's a grain of comfort to be salvaged from this time of tight money and lagging sales, it's that homebuilding is emerging with a better product.

There has been a marked change in just the ten months since HOUSE & HOME's last Idea-House issue; the houses shown on the next 30 pages are, as a group, better planned and better designed, and they offer more of those elusive but all-important qualities, livability and sales appeal. More specifically:

Floor plans are more efficient, even though the price of better traffic and more privacy has often been a more complex structure.

Design is more exciting, and the excitement comes less from the desire to attract attention than from an effort to create a more spacious and more interesting environment.

Outdoor living is better integrated into the plan. The trend to courts and atriums is not new, but this year it is obvious that architects and designers see these areas not as novelties but as a real part of the house and its environment.

An interesting sidelight: Three of this year's Idea Houses are sponsored by manufacturers and/or associations (the photo at left shows the entrance of one of them), and they are among the most interesting in the entire portfolio. This is an encouraging change from previous promotion houses which, too often, were overloaded with proprietary products and materials.

For details on the house whose entry is pictured at left, turn the page.

George Szanik



WINDOWLESS FACADE (view 1 in plan) faces street for privacy. Bedroom wing over carport is supported by glue-lam beams on concrete piers.

1

Here's a reverse twist on contemporary California living: a house that brings its outdoors indoors

George Szanik



LIVING-ROOM ENTRANCE (2) is a stone walk flanked by gardens. Sunken fire pit is at rear.

The central feature of the house is a 44'-long living room that is, literally, half garden. Rocks and shrubs line the flagstone "hallway" that leads from the entry (left); and there are two indoor pools, one in the entry and one in the living room.

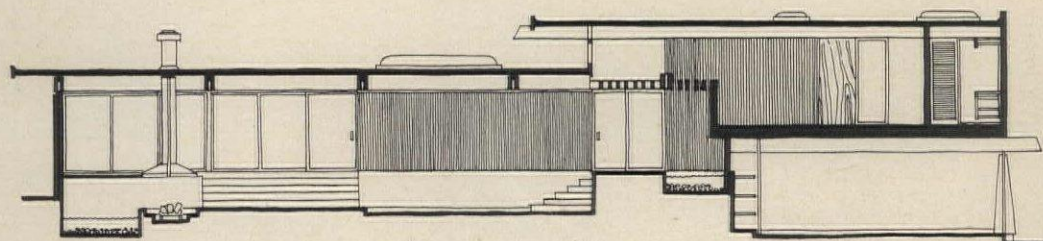
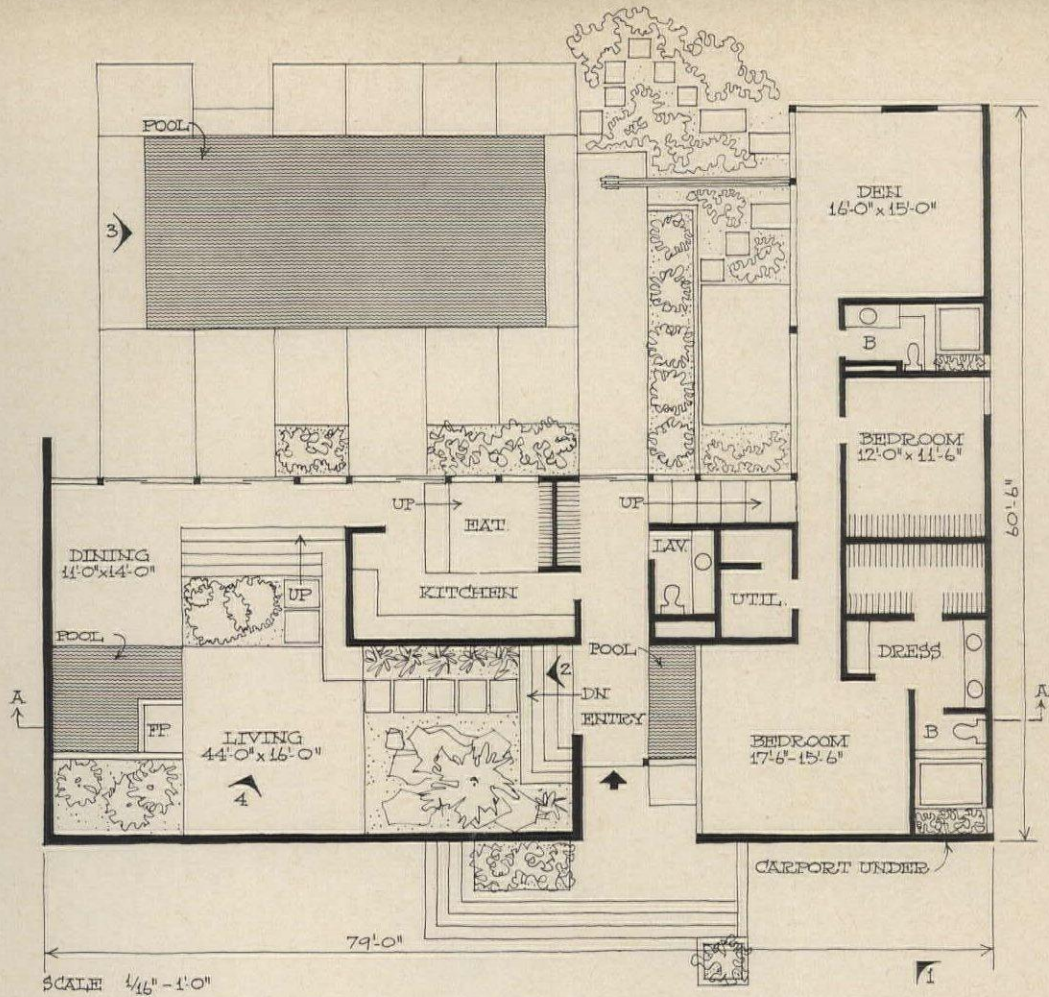
Significantly, while this is a promotion house, big Builder Ray Watt (he has built 20,000 houses in the Los Angeles area) has made it his first model in a new 600-acre luxury project. Its purpose: to provide a showcase for new materials, equipment, and building techniques. Visitors' preferences will be studied with an eye to incorporating some of the ideas in Watt's future production homes. Innovations include 8" sand-blasted concrete walls around the living-room wing and an 11½' living-room ceiling with glue-lam beams that span 32'.

The house has 2,800 sq. ft. of area, 700 sq. ft. of it in interior gardens, and is tentatively priced at \$85,000. Sponsors are the Southern California Gas Co., Southern Counties Gas Co., Wood Information Bureau, Portland Cement Assoc., and Ceramic Tile Institute.

BUILDER: R. A. Watt Co.
 ARCHITECT: Raul Garduno & Assoc.
 STRUCTURAL ENGINEERS: Birnbaum-Erickson & Assoc.
 LOCATION: Pomona, Calif.

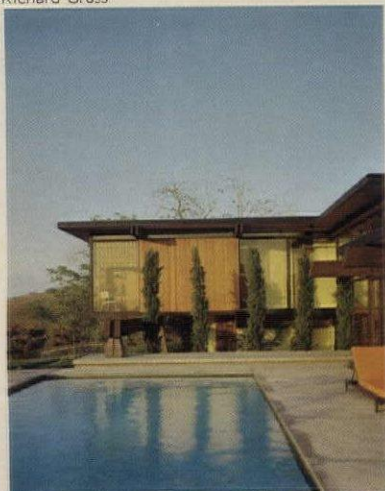


Richard Gross



SECTION

Richard Gross



SWIMMING POOL (3) fits into L between wing, rear, and living room, right.

George Szanik



WIDE STAIRS (4) lead from sunken living room to dining room-kitchen level and rear pool.

continued



STREET VIEW (*1 in plan, p. 65*) shows only fences and gable roof. Fencing is not standardized; buyer gets a package of stakes, plans his own terraces.

2 **Behind its fenced facade, this house is a combination of simplicity and almost unlimited flexibility**

From the street, this house is an intriguing and seemingly complex structure surrounded by rustic fences. Actually, as the aerial view at top right shows, it is a simple rectangular box; its distinction is that every room opens to a patio. Front patios are shielded from the street by grape-stake fences, and trellises of the same material serve as overhead sun screens.

The house itself is made up of three separate areas (*see plan, p. 65*). The center section, topped by a gable roof, includes the kitchen, dining room, and sunken living room. Bedroom wings with flat roofs are added

to either end, and herein lies the house's flexibility. The wings can be as large or small as desired and can be laid out in any fashion without changing either the basic appearance or concept. (One alternate bedroom layout is shown in the plan.)

Built by Emil Hanslin in New Seabury on Cape Cod, this is intended primarily as a vacation house. In the form shown here, it provides just under 1,600 sq. ft. of living area and has three bedrooms (the master bedroom and den can each be divided into two rooms) and 2½ baths. Price, with land, is \$29,900.



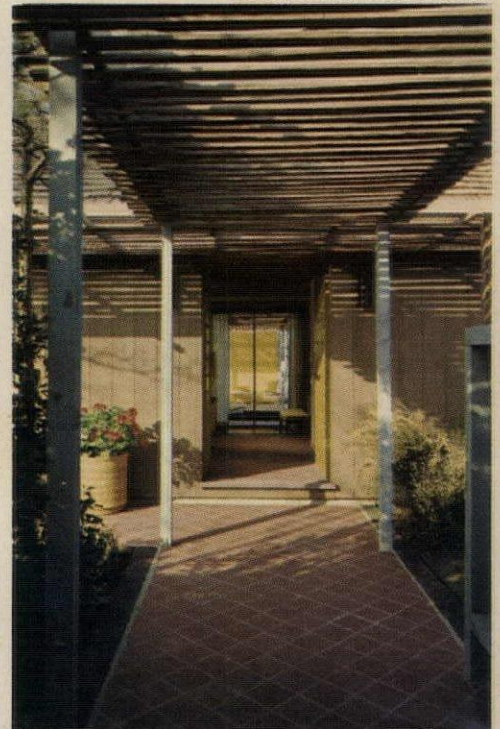
AERIAL VIEW of front (2) shows relation of terraces to the basic house. Entrance is under trellis in foreground, service yard at far right.



FRONT AND REAR PATIOS (3) are visible in end view. Eave trellises extend 3' as sun shields.

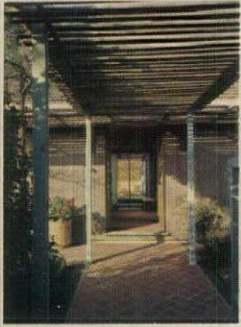
BUILDER: *Emil Hanslin & Assoc.*
 ARCHITECT: *Bedar & Alpers*
 LOCATION: *New Seabury, Mass.*

Beadle, courtesy House & Garden



ENTRANCE WALK (4) is covered by grape stakes, paved with tile (see cover photo).

continued



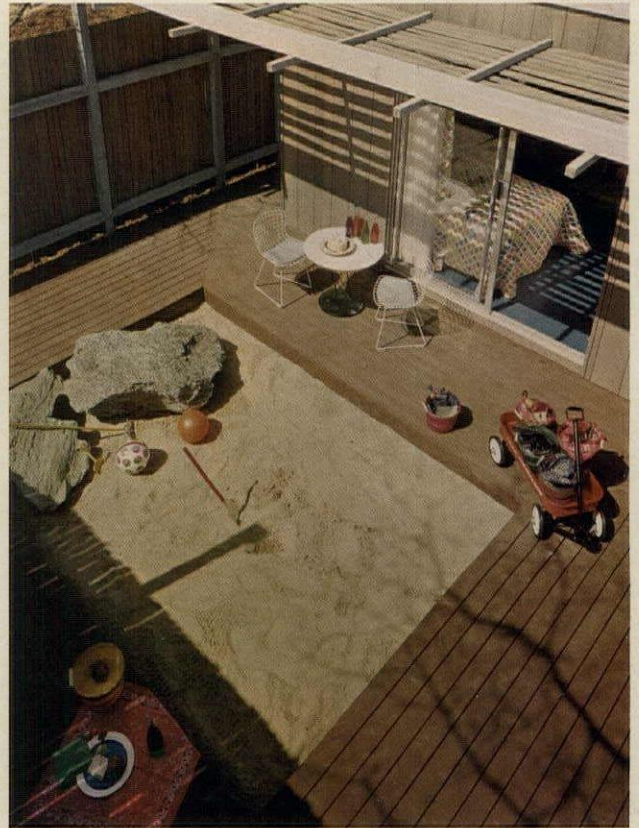
2

continued

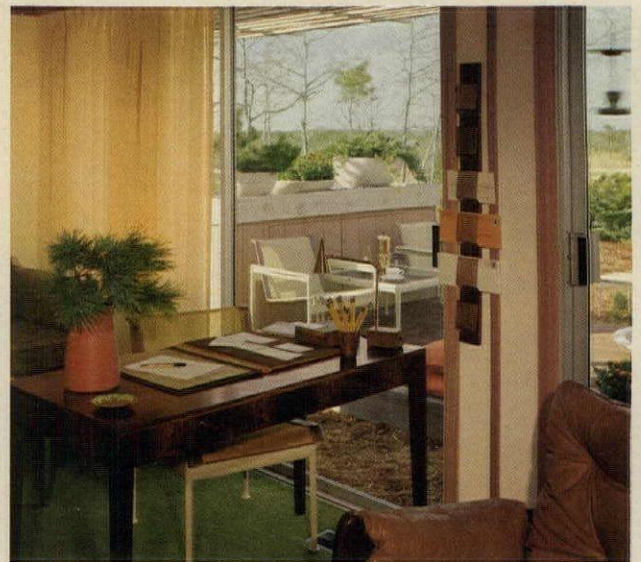


LIVING ROOM (6) has cathedral ceiling and prefab fireplace flanked by built-in couches.

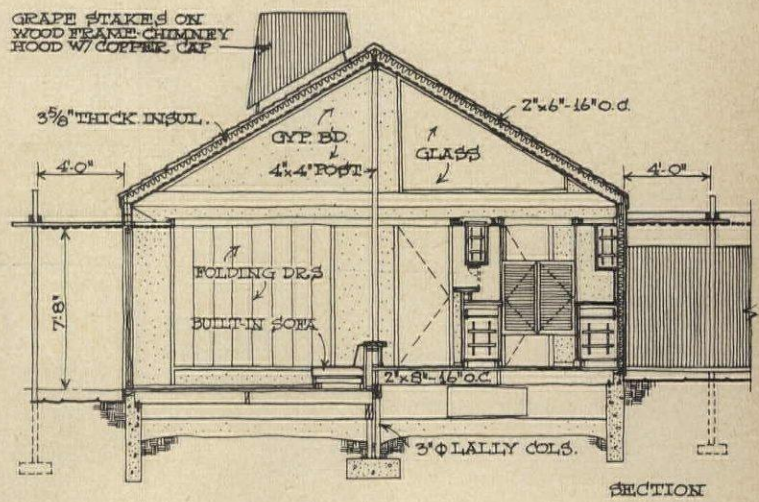
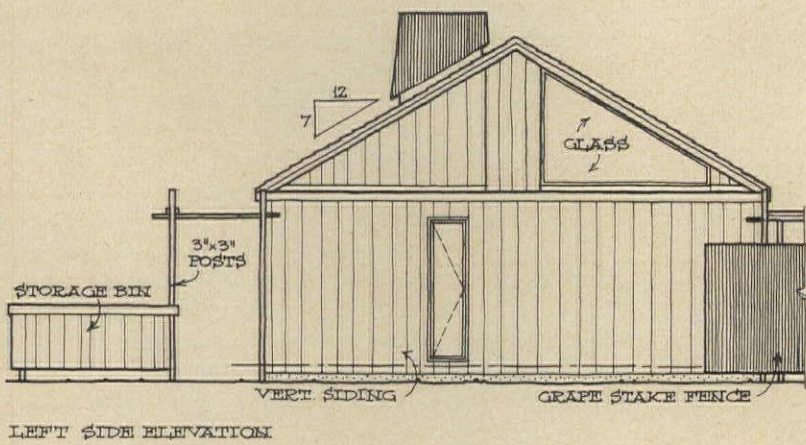
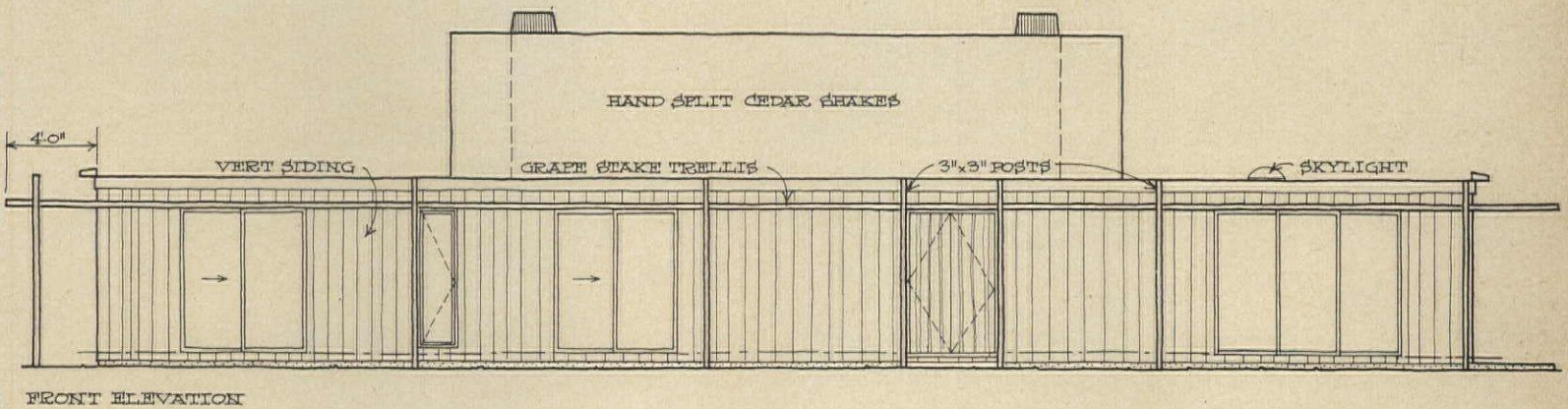
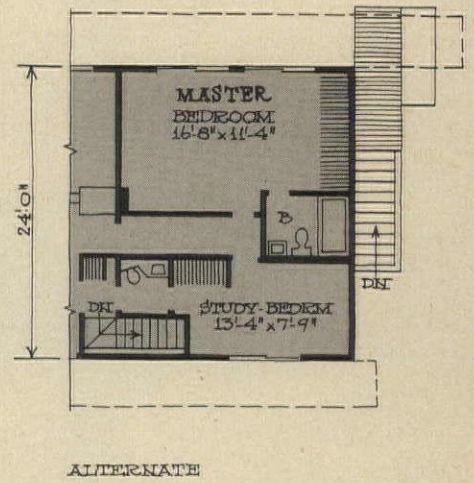
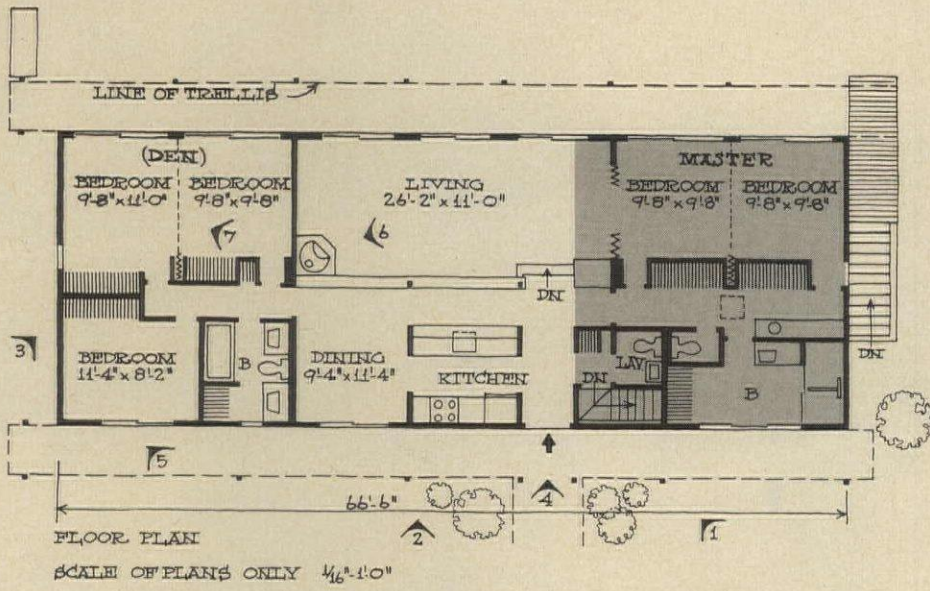
Photos: Beadle, courtesy House & Garden



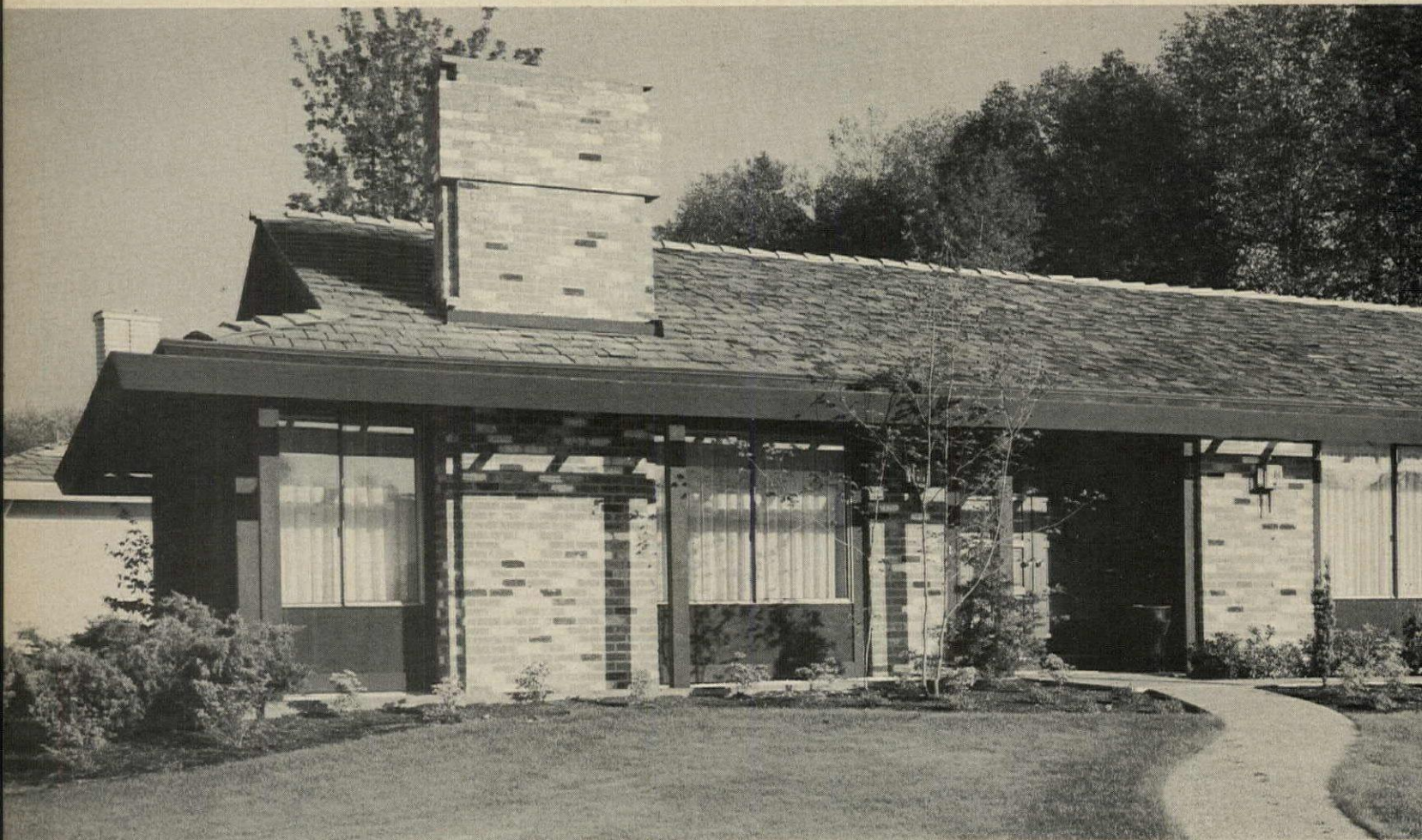
SANDBOX PATIO (5), a fenced 20'x30' yard, opens from children's bedroom via glass doors.



DEN (7) can be divided into two bedrooms, each with its own glass door to a rear patio.



Continued



FRONT ELEVATION (view 1 in plan) has brick panels alternating with sections of glass and wood. Heavy slanted fascia ties all the elements together.

3

Neatly separated living areas give this modest-sized model the livability of a much larger house

And this livability, combined with simple, attractive design, has made the house not just the fastest seller for its builder (70 sales in ten months), but the second fastest seller in the entire Seattle market.

The plan has three clearly defined areas:

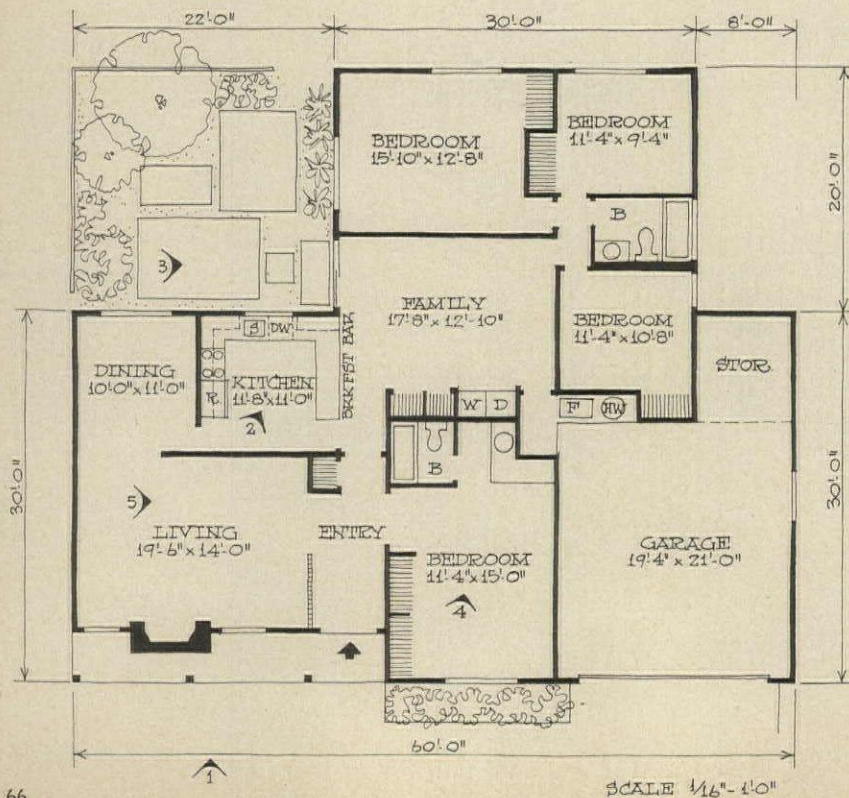
1. A formal area with living and dining rooms and the kitchen. The kitchen also serves the adjacent family room and forms a buffer between the family room and the formal area.

2. A children's wing with three bedrooms, one bath, and a family room and laundry wall. The family room takes traffic to the bedrooms, so no space is wasted in hallways. A short corridor leads to the garage.

3. A master-bedroom suite in the front of the house. It is separated from the living room by the main entry.

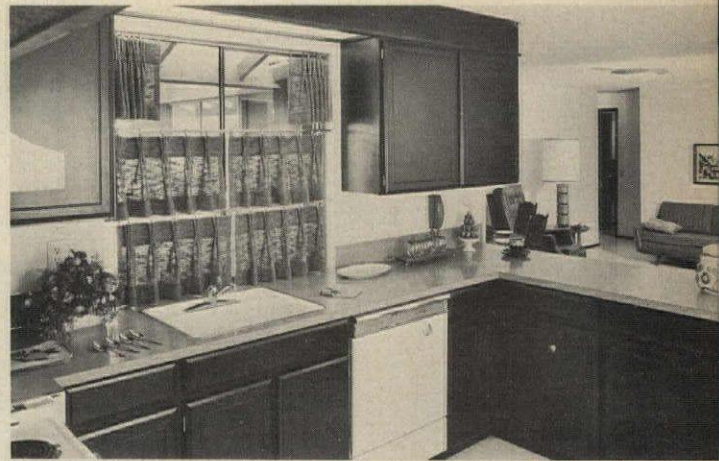
The garage, reached directly from the family room, includes utilities and a large storage or work space.

Price of the house without land is \$21,950; it is being built in three projects.





Photos: Darrel Wood



U-SHAPED KITCHEN (2) opens to family room, right, across counter that doubles as snack bar.



REAR PATIO (3) is sheltered by two wings of house. Family room is behind glass doors at rear.



VIEW FROM LIVING ROOM (5) shows tiled entry foyer and double doors to master bedroom.

BUILDER: *Bell & Valdez*
 ARCHITECT: *Laurence S. Higgins*
 LOCATION: *Seattle*



DRESSING AREA (4) in master bedroom has vanity at right. Bathroom is behind wall, left.

continued



FIREPLACE NOOK in family room (view 1 in plan) is finished in dark planking. Study is through door at left, kitchen behind snack bar at right.

4 Authentic early-American flavor is just as important inside the house as it is on the outside

Photos: Joseph Molitor



GAMBREL-ROOF MODEL (2) has pup dormers for two second-floor bedrooms and bath.

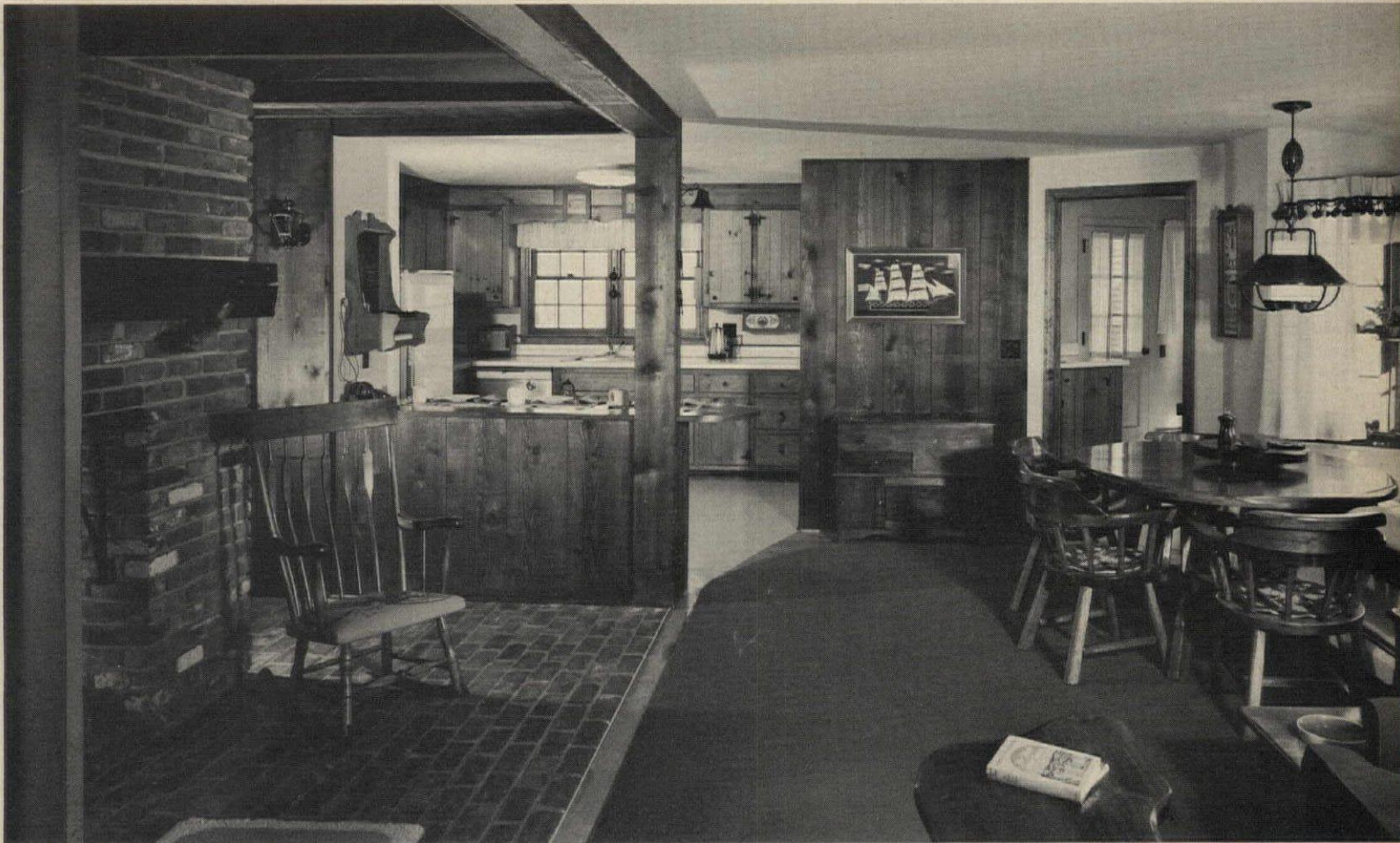


GARRISON MODEL gets bigger second floor from overhang. Note 4" exposure of clapboards.

The heart of this house is a huge family room, the modern counterpart of the old colonial family kitchen. And the heart of the family room is the massive fireplace pictured above. The walls and ceilings immediately adjacent to it are planked with rough-sawn cedar stained dark, and the floor is brick laid flat.

The secret behind the family room's size is that while the house looks like an ordinary two-story, it is actually a salt box. And, as the plan shows, the extra area at the rear of the first floor makes possible both the family room and the study next to it.

The house has been built with two different exterior styles: a gambrel-roof model (shown in plan) and a gable-roof model with garrison overhang. In both cases, a garage and breezeway are angled off from one rear corner. The garage has a second floor which can be finished off as two generous bedrooms and a bath; and the breezeway includes a large mudroom and a half bath. The gambrel-roof model, with 2,400 sq. ft., is priced at \$43,000 without land, and the garrison, with 2,600 sq. ft., at \$50,000.

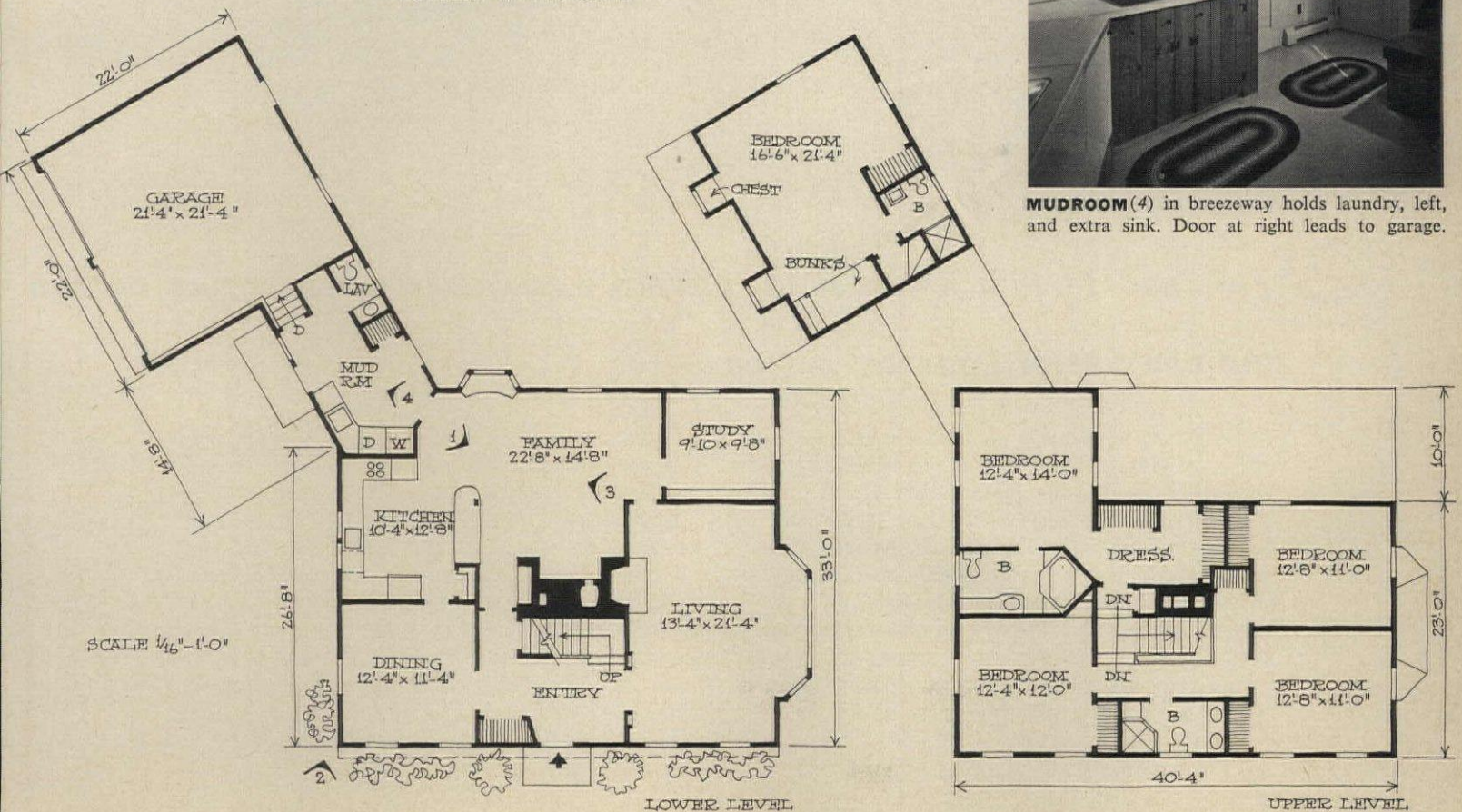


U-SHAPED KITCHEN (3) is adjacent to both family room and dining room. Door next to bay window at right leads to mudroom and garage wing.

BUILDER: *Hearthstone Homes Inc.*
 ARCHITECT: *Lynedon Eaton*
 LOCATION: *Weston, Conn.*



MUDROOM (4) in breezeway holds laundry, left, and extra sink. Door at right leads to garage.





VAULTED ROOF over main living area (view 1 in plan) is framed with curved glue-lam beams, planked with pecky cedar. Skylight is 25' above floor.

5 *This spectacular house is for buyers who want contemporary design but can't afford custom prices*

Its builders, who normally do custom contemporaries in the \$75,000-to-\$150,000 class, feel there is a small but strong market among young buyers who appreciate contemporary design but whose budgets limit them to an under-\$40,000 house. Apparently they are right; since last winter, they've sold some \$500,000-worth of houses based on this model.

Next to its soaring vaulted roof, the model's chief attraction is its flexibility. Four posts support the curved glue-lam beams in the main building, so no bearing partitions are needed, and rooms can be laid

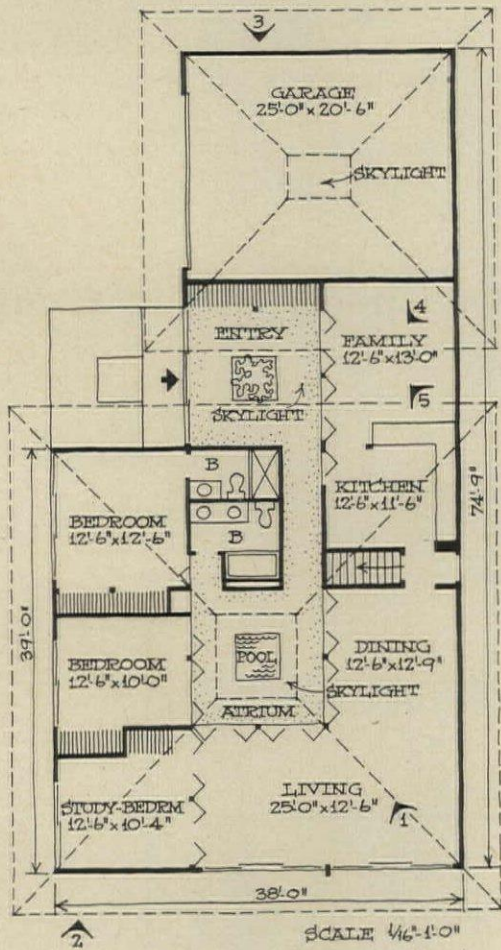
out to suit each buyer. Light comes in through skylights in the main room and over the family room, and through clerestories above the top plate.

The unusual structural module—13'—is based on the span of the T&G pecky-cedar roof decking between roof beams. Partitions are 7' high, and interior plastic skylights are built over rooms, such as baths, which require acoustical privacy. Other rooms are completely open to the vaulted roof.

The house has 1,900 sq. ft. of living area and is priced at \$39,500, including land.



REAR ELEVATION (2) has two 13' sliding glass doors opening to terrace from living room.



Photos: Herrlin



GARAGE WING (3), seen here from street, is a smaller-scale version of the main house.



STRIP-PLASTIC SKYLIGHT (4) bridges gap between main house, left, and garage wing, right.



ENTRY (5), beyond folded doors, has terrazzo floor with planting area in center.

BUILDER: *Architectural Enterprises*
 ARCHITECTS: *Erickson & Stevens*
 LOCATION: *Palatine, Ill.*

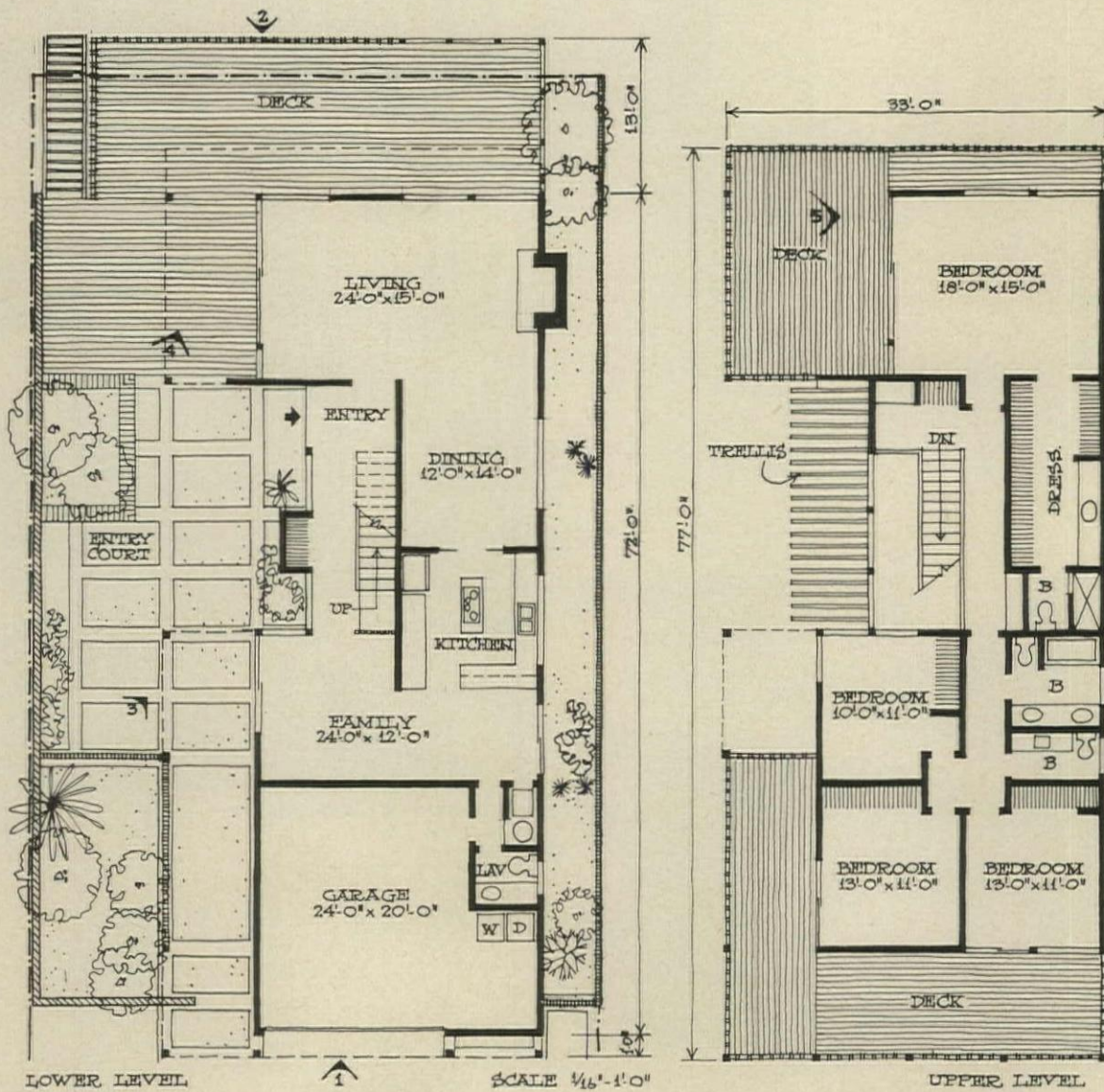
continued



STREET ELEVATION (view 1 on plan) has garage entrance below bedroom wall and sheltered deck. Gate at left of garage leads into walled entry court.

6

If you think a narrow lot puts restrictions on indoor-outdoor living,





WATERFRONT ELEVATION (2) has jutting decks. Frames at left hold windscreens.

take a look at the terraces and decks around this waterfront model

The lot is only 50' x 100', and the house takes up more than half of it. Yet there are 1,100 sq. ft. of walled entry court and garden, nearly 900 sq. ft. of deck around the first floor, and more than 800 sq. ft. of deck opening off the bedrooms on the second floor.

Careful siting is the key to all this outdoor area. The house is built right on the 5' setback line on one long side and as close to the street as possible. This leaves space for an 18'-wide terrace and garden on the other long side and for a 14' deck (which extends 3' beyond the seawall) in the rear.

Despite its narrowness (24'), the floor plan is efficient. On the first floor, the living, dining, and family rooms and the kitchen are wrapped in a U around a large, two-story entry hall; the laundry and a half-bath are tucked into a corner of the garage. The second floor is divided into two areas, with a master-bedroom suite on the end facing the water and three bedrooms and two baths on the street. Total living area is 2,600 sq. ft. Price of the house on a \$40,000 lot is \$79,900.

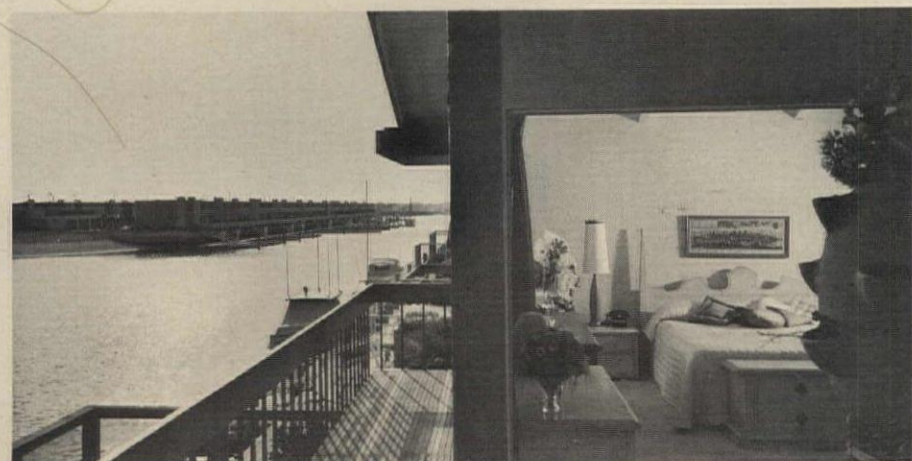
BUILDER: Huntington Harbour Corp.
ARCHITECT: Thomas & Richardson
LOCATION: Huntington Beach, Calif.



ENTRY COURT (3) leads to inset front door at right. Upper deck opens off master bedroom.



LIVING ROOM (4) has glass walls on two sides. Glass doors open to deck in foreground.



MASTER BEDROOM (5) has decks on two sides. Top of windscreen is visible at left.

continued

BUILDER: *Contemporary Homes*
 ARCHITECT: *Joseph A. Ward*
 LOCATION: *St. Louis, Mo.*

7

A two-story center section gives this house a dramatic living room plus

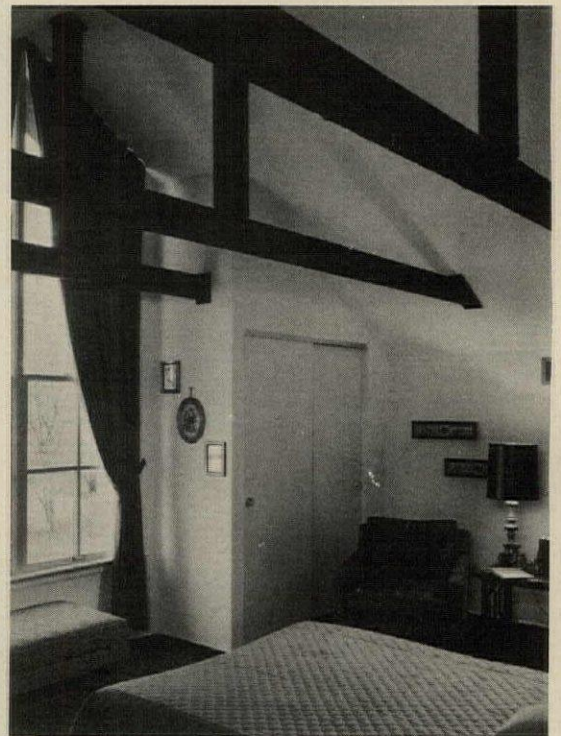
an isolated master bedroom



The 35' x 20' section cuts across the middle of the house like the crossbar of a T. Its walls are slightly more than 12' high—less than two full stories, but more than enough for a second-floor room with a vaulted ceiling (*below*). And the section's full height gives the living room a spacious feeling all out of proportion to its relatively modest (20' x 15') dimensions.

Placing the master bedroom on the second floor makes possible a compact, well-zoned plan. Two more bedrooms and a bath occupy a wing on one side of the two-story section, and the entry, dining room, kitchen, and garage are on the other side. The family room is below the master bedroom in the center section. Total living area is 2,350 sq. ft.

Like most of the builder's models, this one is available in the more-or-less traditional style shown here or in a contemporary version with a full-width living-room window wall. Basic price with basement is \$32,450 on a \$4,500 lot. Extras include a rear-entry garage, \$550, and an all-masonry chimney, \$765.

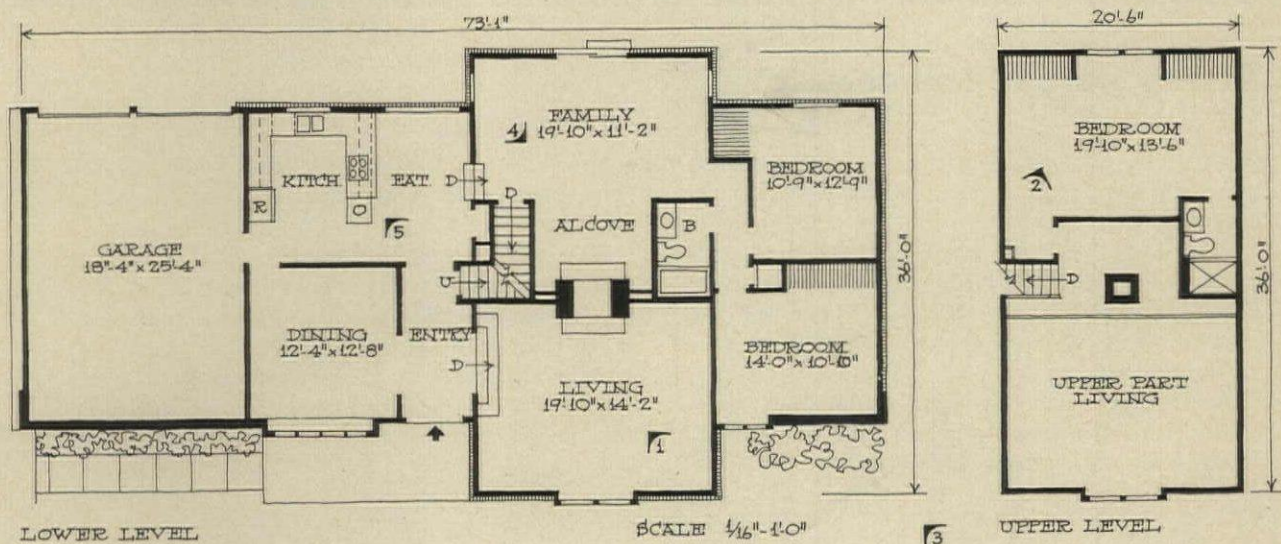


MASTER BEDROOM (2) has low side walls, cathedral ceiling, and dark-stained collar beams.

TWO-STORY LIVING ROOM (*view 1 in plan*) is dominated by brick fireplace wall and chimney.



FRONT ELEVATION (3) features two-story living-room window. Wing at right has two bedrooms and a bath; wing at left includes kitchen, dining room.



LOWER LEVEL

SCALE 1/16" = 1'-0"

3

UPPER LEVEL



FAMILY ROOM (4) shares see-through fireplace with living room on other side of brick wall.



EATING BAR (5) with surrounding cabinets separates kitchen, left, from breakfast area.

continued



TERRACE FENCING (view 1 in plan) of alternating masonry and wood panels, an optional extra, screens front of house. Roofing is hand-split shakes.

8

This is a Florida house, but its efficient plan would make sense in any part of the country

Reason: The plan is compact—and hence provides maximum living space at minimum cost—but it is not cramped. Specifically:

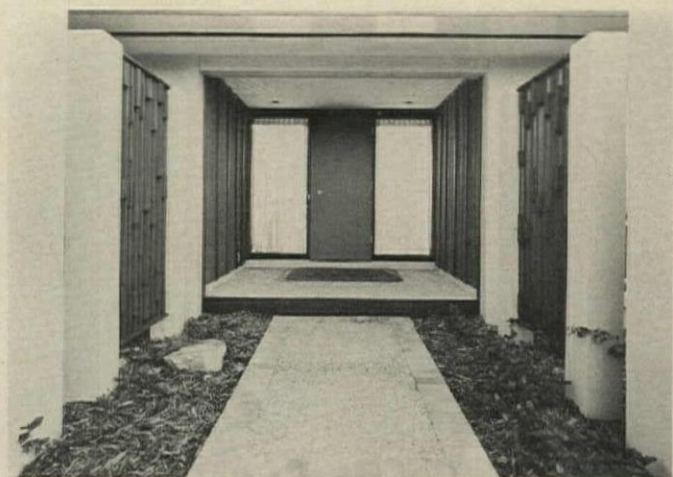
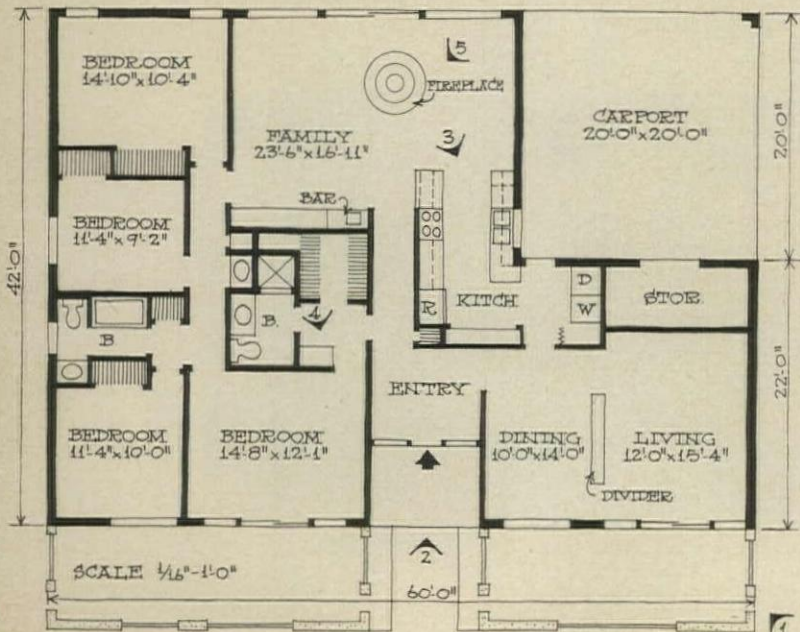
A big bathroom-dressing area in the master suite is positioned so that it can double as a guest bath.

A lavatory sink in the bedroom hall takes some of the load off the second bath and also provides a place for light laundering.

An L-shaped kitchen is wrapped around an inside corner, making it possible to serve the widely separated family and dining rooms.

The children's bedrooms are close to the informal family room and well separated from the formal living room.

Even though the house has been duplicated only once, it has amply fulfilled its basic role as an "idea starter" for the builder's custom-house community. In the form shown here it has 2,000 sq. ft. of living space and is priced at \$29,990 without land. Minus options like the shake roof, front fencing, hall lavatory, and built-in bar, the price can be as low as \$24,600.



FRONT ENTRY (2) is sheltered by deep recess. Flanking walls enclose front terraces.



L-SHAPED KITCHEN (3) extends into family room. Louvered doors cover pantry shelves.

BUILDER: Sunstate Builders Inc.
ARCHITECT: Russell J. Minardi
LOCATION: Tampa, Fla.

Photos: Nelson Medina

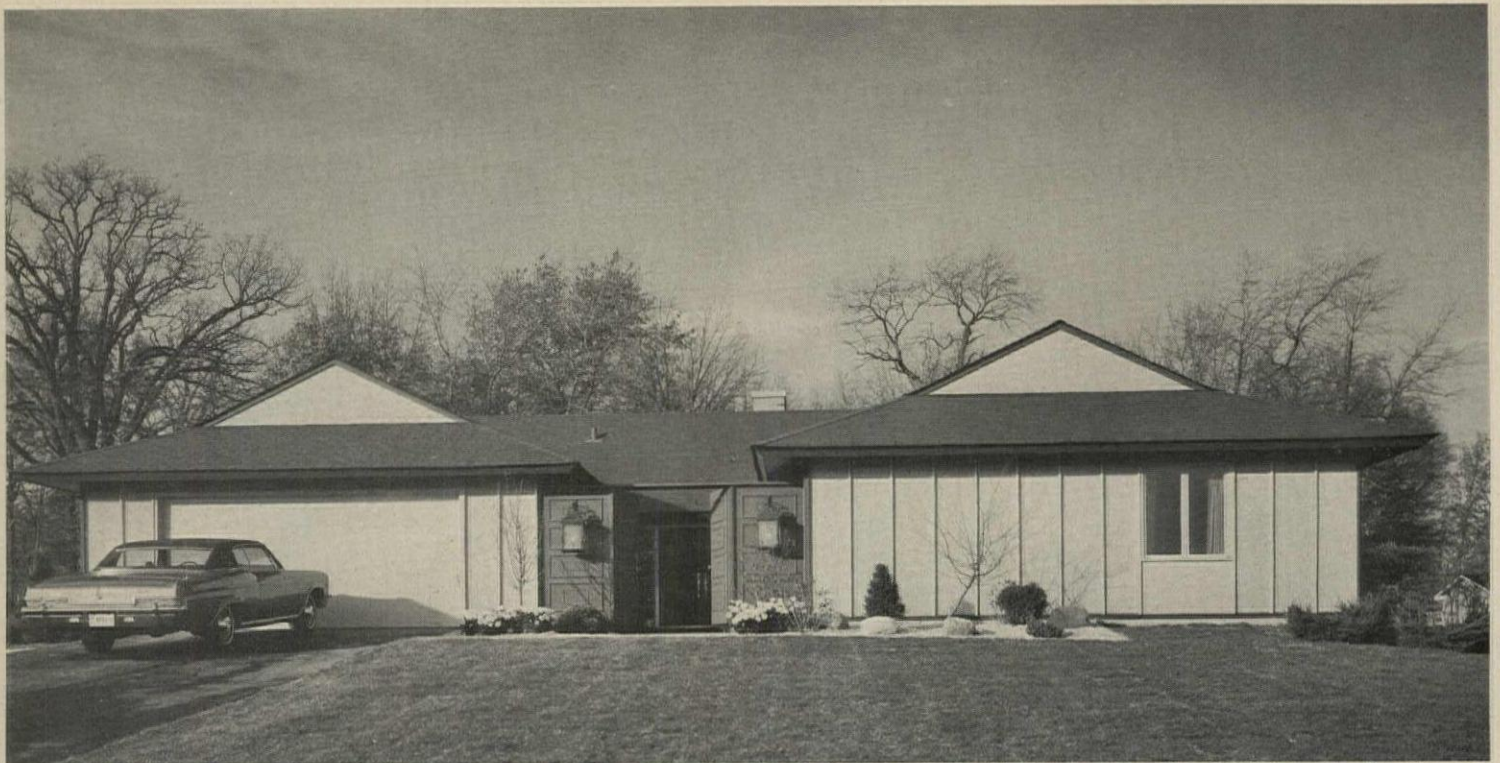


DRESSING ALCOVE (4) is part of master suite (through door) but is also handy for guests' use.



FAMILY ROOM (5) has optional built-in bar, left, and free-standing fireplace with metal hood.

continued

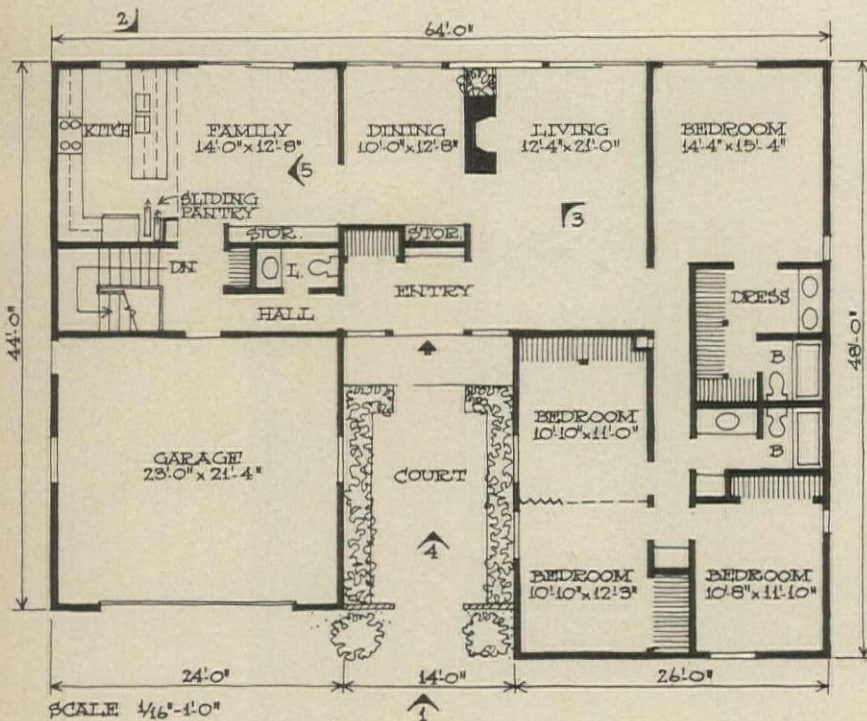


FRONT ELEVATION (view 1 in plan) shows garage wing, ornamental gates and wall of entry court, and bedroom wing. All active-living areas face the rear.

9

Here's proof that there's still a lot of life in the L-shaped ranch if it's

handled with imagination



The difference between this house and the run-of-the-mill ranch, which has been around for years, lies chiefly in its carefully arranged plan. Items:

The garage has been moved from its usual position at the end of the house to the front, creating a U which encloses a deep entry court.

Four areas—the family room, dining room, living room, and master bedroom—have sliding glass doors opening to a rear terrace.

The kitchen and family room, informal (and often noisy) areas, have been moved to one end of the house, where they are well separated from bedrooms by the living room, dining room, and entry hall.

A hall between the kitchen and garage keeps traffic out of the family and dining rooms.

A plywood-skin, folded-plate roof allows the combination of a cathedral ceiling and long glass wall in the living room.

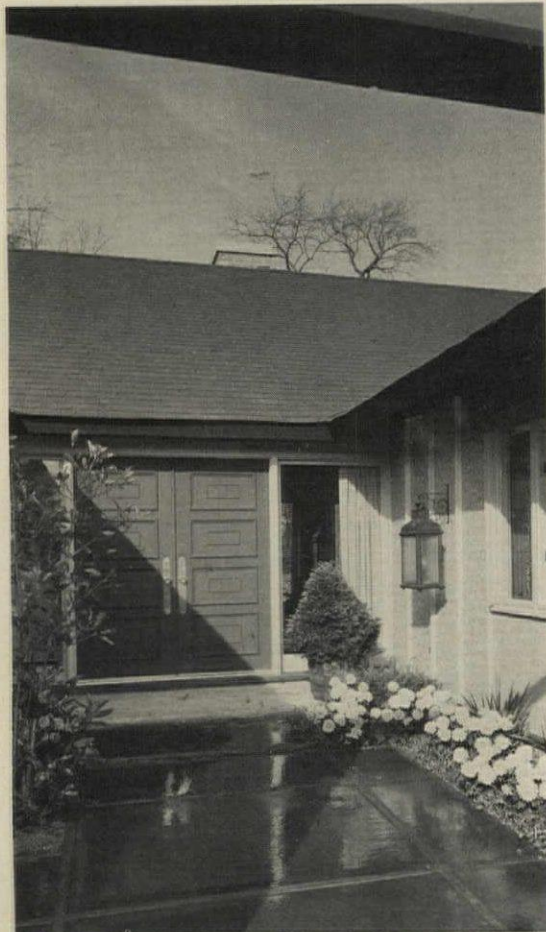
One large bedroom—it's 24' long—can be made into two rooms with a folding partition.

The house has 2,130 sq. ft. of living area. Price without land: \$35,000.

Photos: Hedrich-Blessing



REAR TERRACE (2) serves (left to right) master bedroom, living, dining, and family rooms.



ENTRY COURT (4) leads to double front door. Siding is epoxy coating with sand aggregate.

BUILDER: Kepler/Clark Ltd.
ARCHITECT: George Hugh Tsuruoka
LOCATION: Downers Grove, Ill.

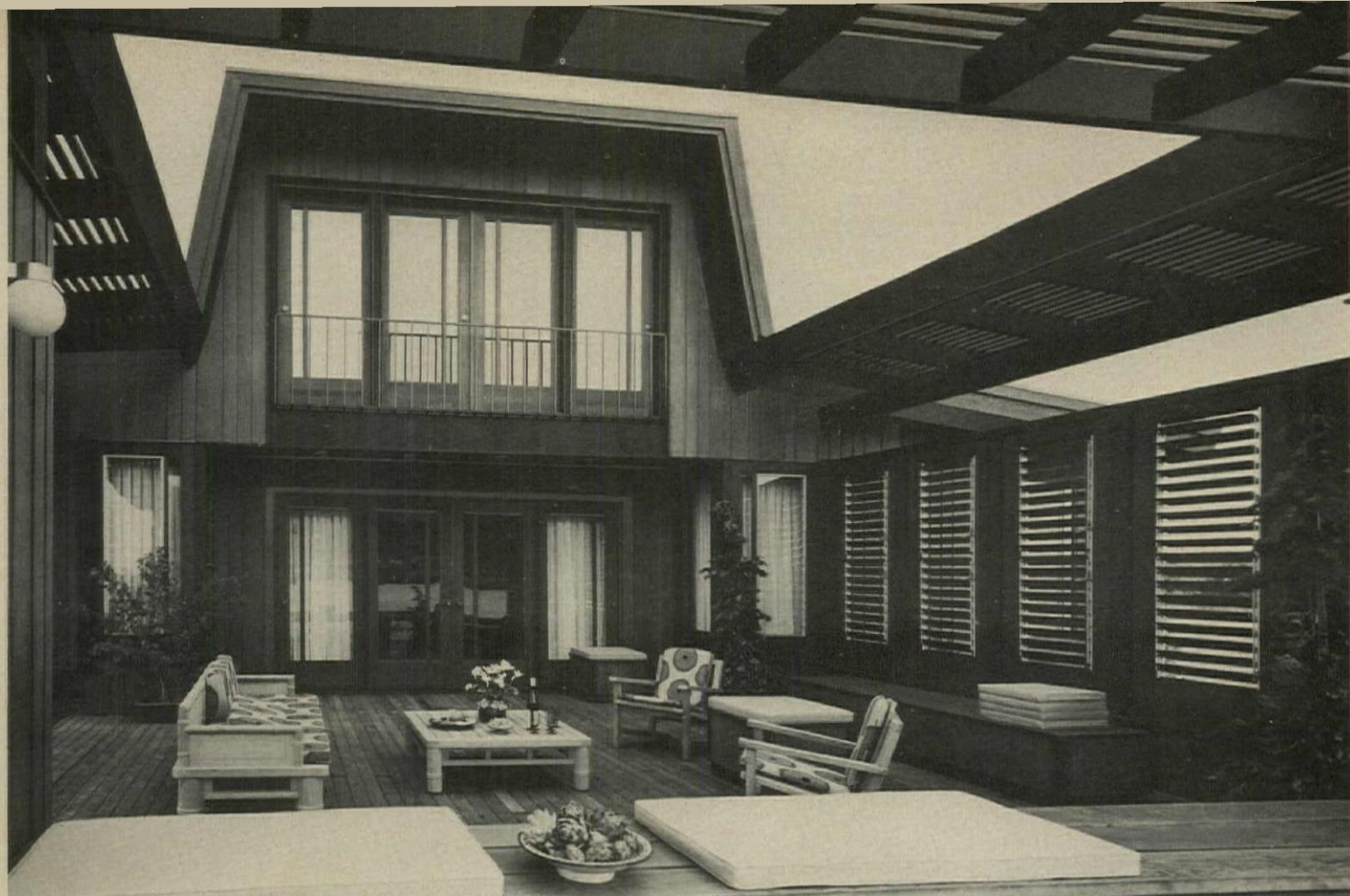


FIREPLACE WALL (3) separates formal living room, foreground, from dining room at left.



FAMILY ROOM (5) doubles as informal dining area. Door at left leads to back hallway.

continued



OUTDOOR ROOM (view 1 in plan) has redwood deck, perimeter sun screens. Lower doors lead to living room, upper ones to master-bedroom suite.

10

If outdoor privacy is a problem, why not enclose the terrace so it becomes an outdoor room?

This house will eventually be close to a neighbor because it is on a small, waterfront lot. So Architect Robert Engelbrecht planned a big deck (over 400 sq. ft.) off the living room, designed a wall across the side facing the adjacent lot, and pierced the wall with jalousie windows (*at right in photo above*). Result: a completely private outdoor area contrasting dramatically with the living room, which is windowless on three sides.

The master-bedroom suite was also designed for privacy. Built over the living room, it has four glass doors opening to a deck (*above*) and screened by extended walls that match the roof overhang.

Since the house is sponsored by a California lumber manufacturer, it is not surprising that redwood is used extensively for walls, decks, and interior finish. And although the second-floor walls are sloped in mansard-roof fashion, their surface is board-and-batten redwood.

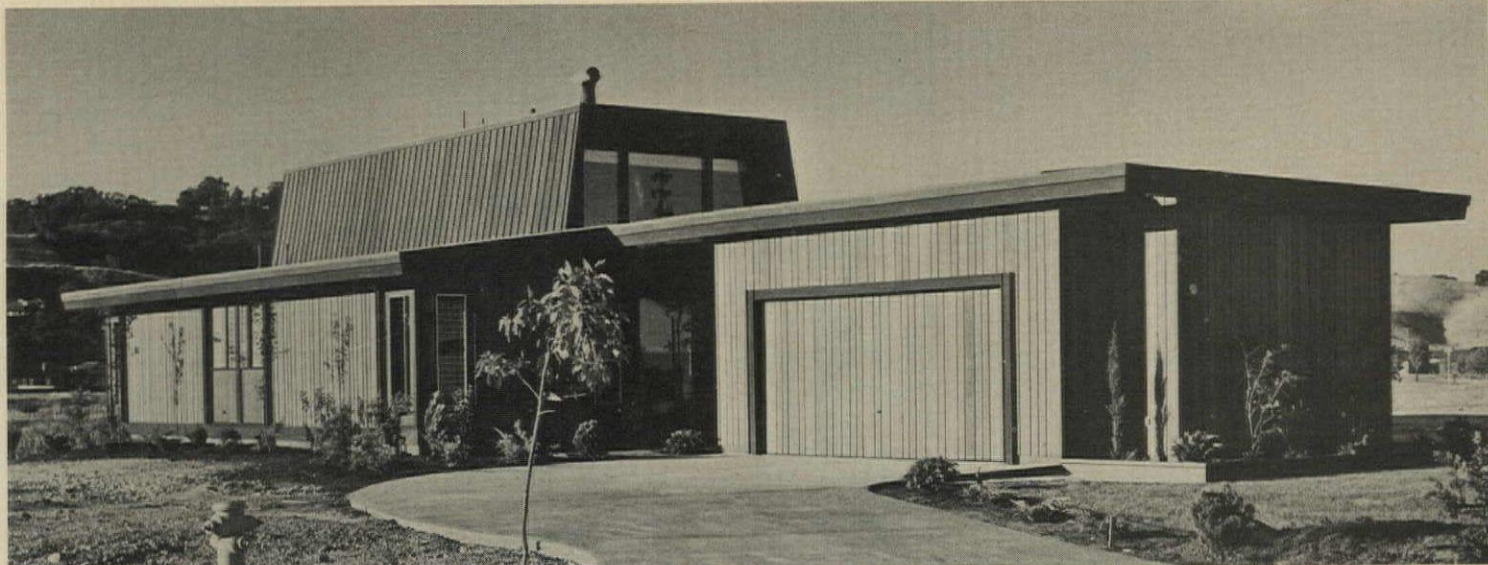
The house includes 1,800 sq. ft. of living area, not counting the deck. Price is \$70,000, nearly half of which represents the price of the lot.



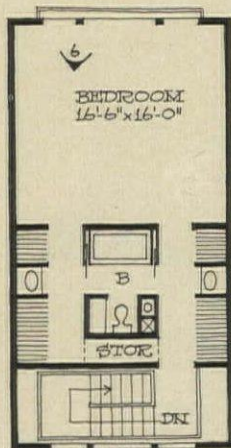
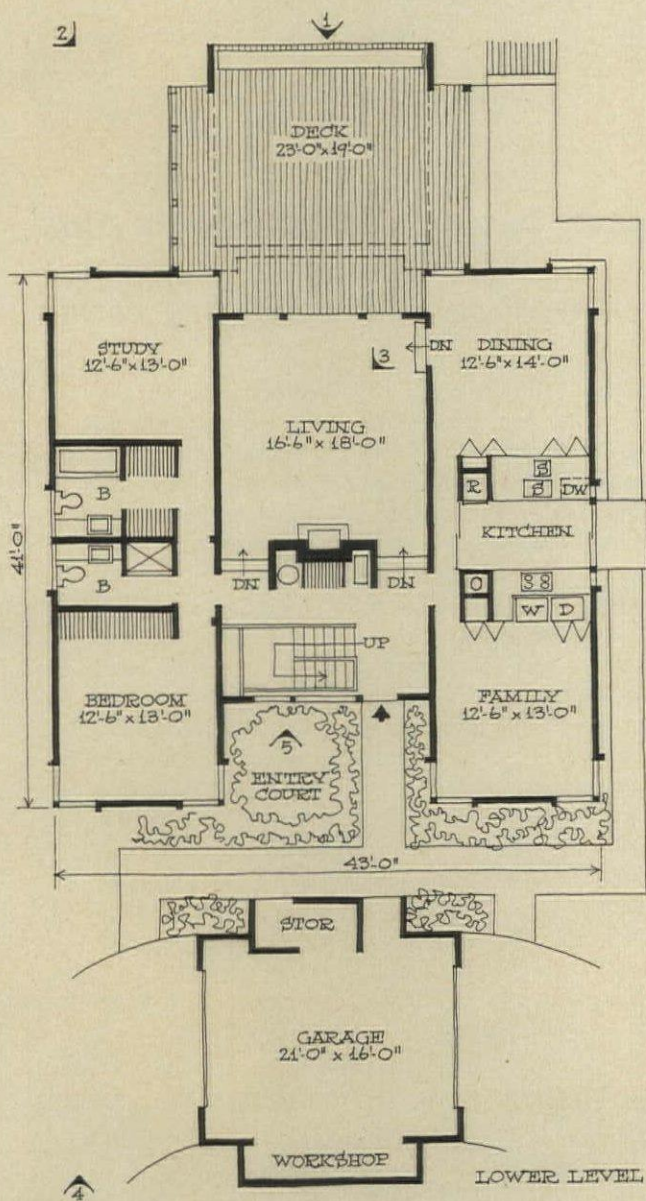
SIDE VIEW (2) shows deck, left, walled on one side and open to view of lagoon on the other.



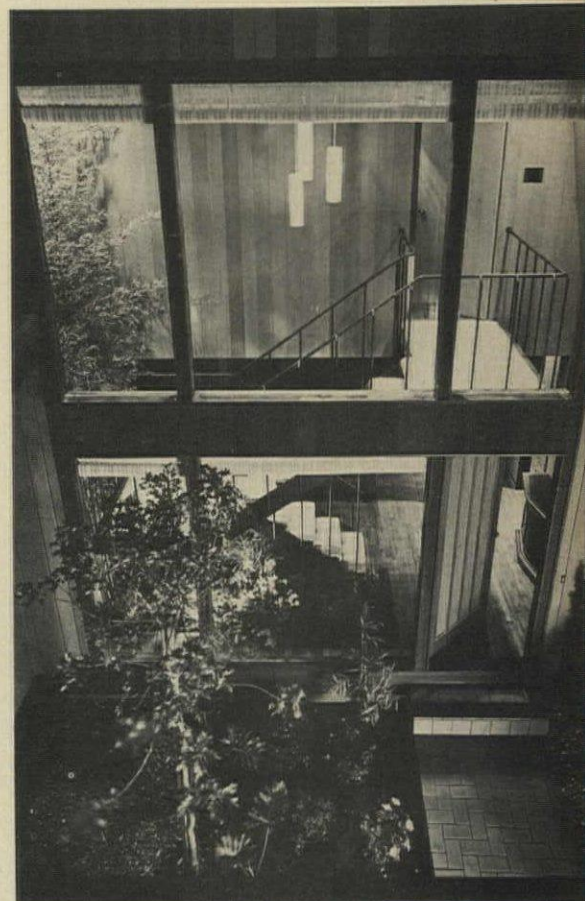
LIVING ROOM (3) has fireplace at one end, with steps leading up to foyer on either side.



DRIVE-THROUGH GARAGE (4) is tied to house by flat roof section which also shelters entry court. Corner windows, left, provide cross ventilation.



UPPER LEVEL



TWO-STORY GLASS WALL (5) separates entry court from foyer and open staircase.



BUILDER: *Simpson Timber Co.*
 ARCHITECT: *Robert Martin Engelbrecht*
 LOCATION: *San Rafael, Calif.*

MASTER-BEDROOM SUITE (6) has two dressing room corridors that lead to central bath.



REAR ELEVATION (view 1 in plan) shows shed roofs over wings, gable roof over center living room. Siding is stained vertical boards.

11

Look what the H plan can do for a house: two sheltered courts plus three well-separated living zones

Photos: Richard Averill Smith



FOYER (2) gets daylight through glass gable end and glass panels flanking door to entry court.

FRONT ELEVATION (3), with roof connecting side wings, has relatively conventional look.

The legs of the H contain the bedrooms on one side and the kitchen, family room, dining room, and garage on the other. The crossbar includes the foyer, opening into a walled front-entry court, and the living room, opening into a large rear patio. The master bedroom and family room also have glass sliding doors leading to the patio.

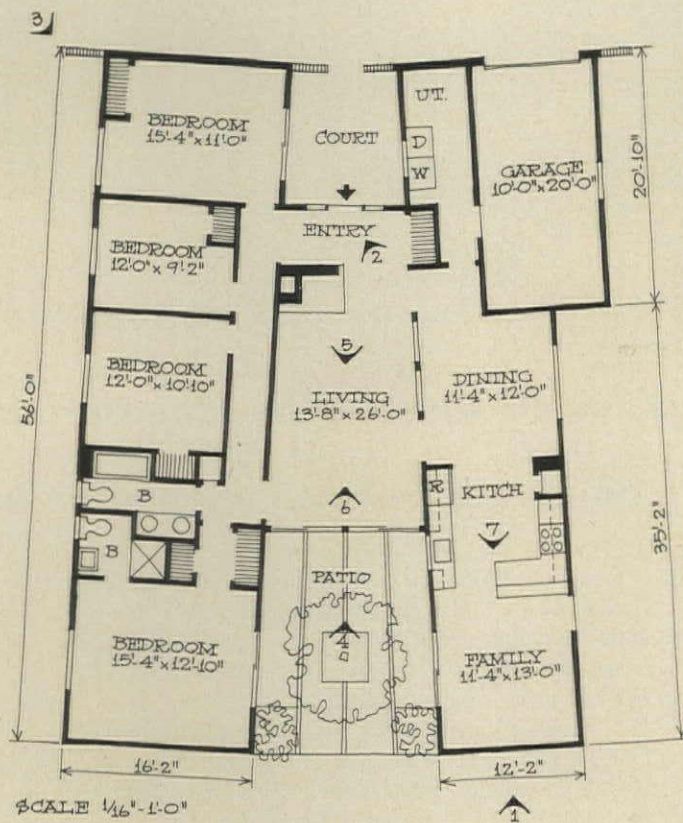
This is an unusual house for Long Island (which spawned the raised ranch and the splanch), and there's a marketing story connected with it. Soon after the model opened, the builder found that more than half of the prospects who placed deposits on it were canceling out. So he started screening prospects more carefully. If they were creative people—artists or writers, for example—he asked no questions. But to others he pointed out such practical drawbacks as higher heating costs and the difficulty of washing high windows, then suggested his more conventional models. Result: Dubious buyers chose his other models, and cancellations dropped to zero.

The house has 1,750 sq. ft. of indoor area. Price without land: \$20,990.





REAR PATIO (4) can be reached through sliding glass doors from three indoor areas: master suite, left; living room, center; and family room, right.



LIVING ROOM (5) has all-glass rear wall. Arches, left, lead to dining room and kitchen.



LOW BRICK FIREPLACE (6) with a metal chimney separates living room from foyer.

BUILDER: *Pickwick Organization*
LOCATION: *Brookhaven Township, N.Y.*

FAMILY ROOM (7) is a dead-end area past kitchen. Glass doors at right lead to patio.



continued



UNUSUAL ROOF DESIGN (*view 1 in plan*) is a key factor in model's non-boxy look. Shingles add traditional feeling to contemporary lines.

12 **This model should once and for all squelch the idea that a small house has to be an unimaginative box**



ENTRANCE WALK (2) is sheltered by a post-supported extension of the flat garage roof.

It has just 1,400 sq. ft. of living area, and at \$29,950 (including land) it is the lowest priced of four models in its community. Yet it offers a quality of design and a degree of livability seldom found in houses twice its size and price. For example:

While it is indeed a box, and a flat-roofed box at that, its squareness is relieved at one end by a raised gable-roof section, which also admits extra light to the living room and master bedroom.

Texture is provided inside by planked decking, painted white, and outside by cedar shingles.

Deep overhangs in the front and back keep sun and rain off glass walls, and the garage roof is extended to form a sheltered entrance walk (*left*).

Although there is a clearly defined dining area, it is positioned so that it can also work as an extension of the modest-sized living room.

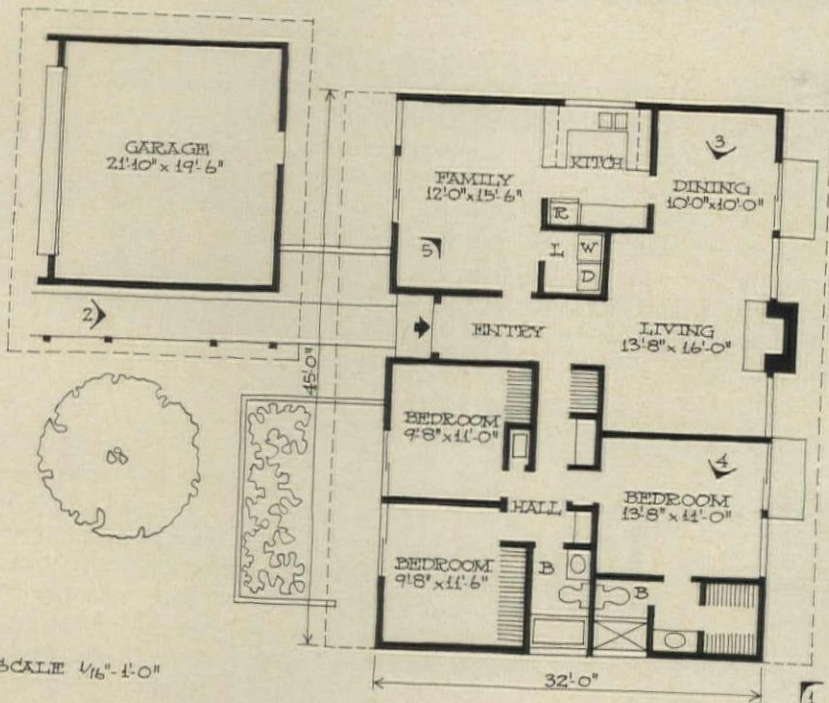
A compact bath-and-dressing area is partitioned off at the far end of the master bedroom.

Outdoor areas are accessible from every room in the house; and those in front are screened by the garage on one side and a high wall on the other.

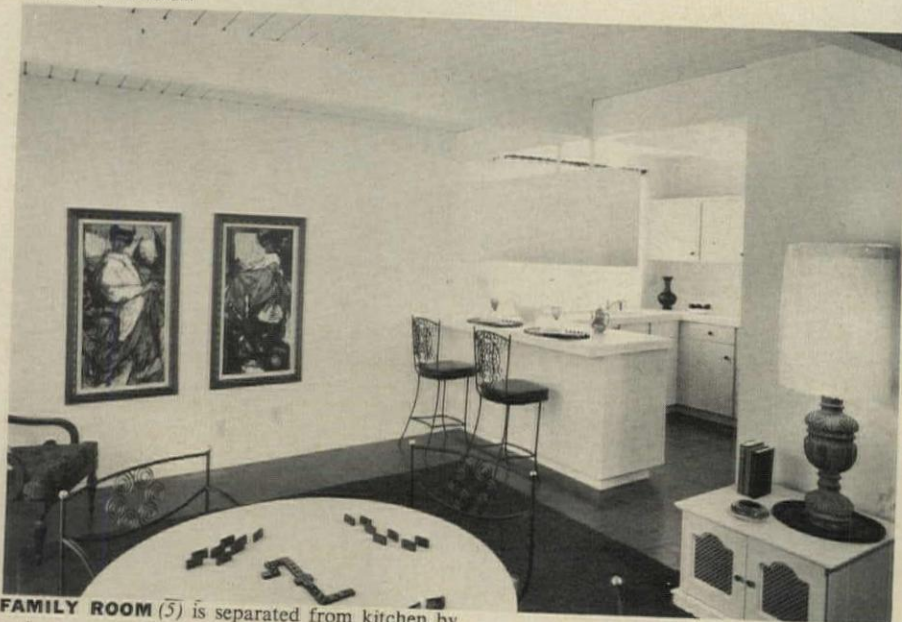


PEAKED CEILING (3) with heavy rafters and collar beams gives living room a spacious feeling.

BUILDER: *Sunset International Petroleum Corp.*
 ARCHITECT: *Fisher-Friedman Assoc.*
 LOCATION: *Novato, Calif.*



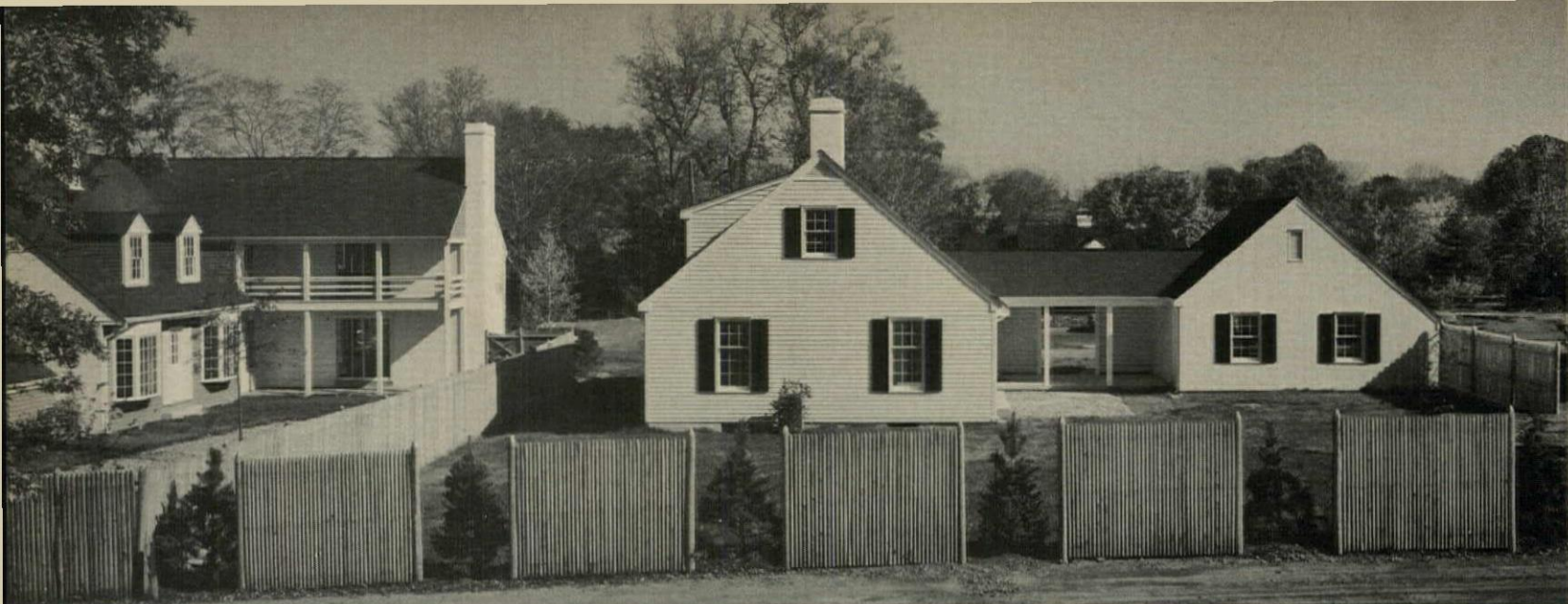
Photos: Don Meacham



FAMILY ROOM (5) is separated from kitchen by eating counter. White ceiling adds brightness.



GABLE WINDOW (4) permits both privacy and light in master bedroom. Door leads to bathroom.



House 16

House 13

Here's a lesson in small-project planning: how to maintain unity in a

The project, shown above from the rear, consists of four houses, each on a $\frac{1}{3}$ -acre lot and the biggest priced at well over \$60,000. Buyers in this price range want one-of-a-kind houses; but these houses are so close together that without some design consistency, the result could have been a hodge-podge.

The site itself, although it looks simple, also presented problems. It is treeless; two of its lots are corner lots; and its orientation made it necessary to turn the houses sideways to give the outdoor-living

areas a sheltered southern exposure.

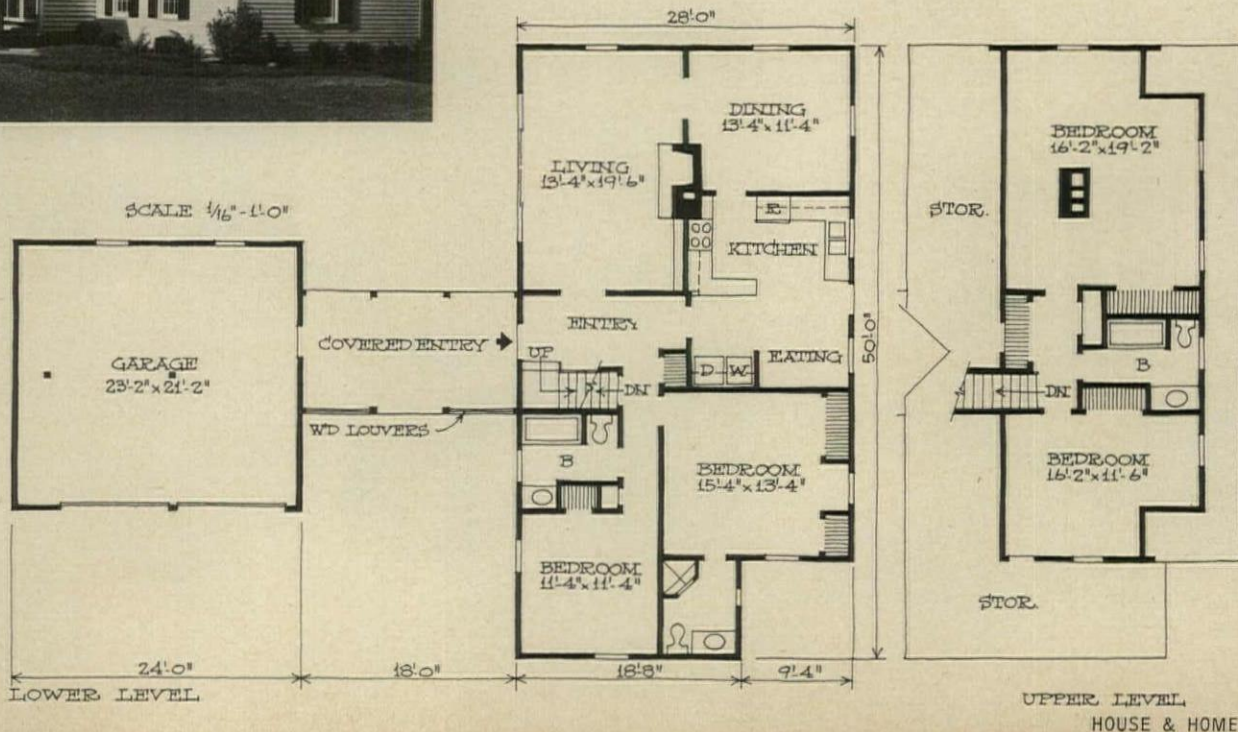
The solution to the design problem is shown above. All four houses are colonial in style, and continuity comes from the common use of horizontal siding and stucco. The mass of each house is kept to the north end of its lot (*land plan, above at right*), leaving the south end free for terraces. Wood fences on three sides help maintain privacy.

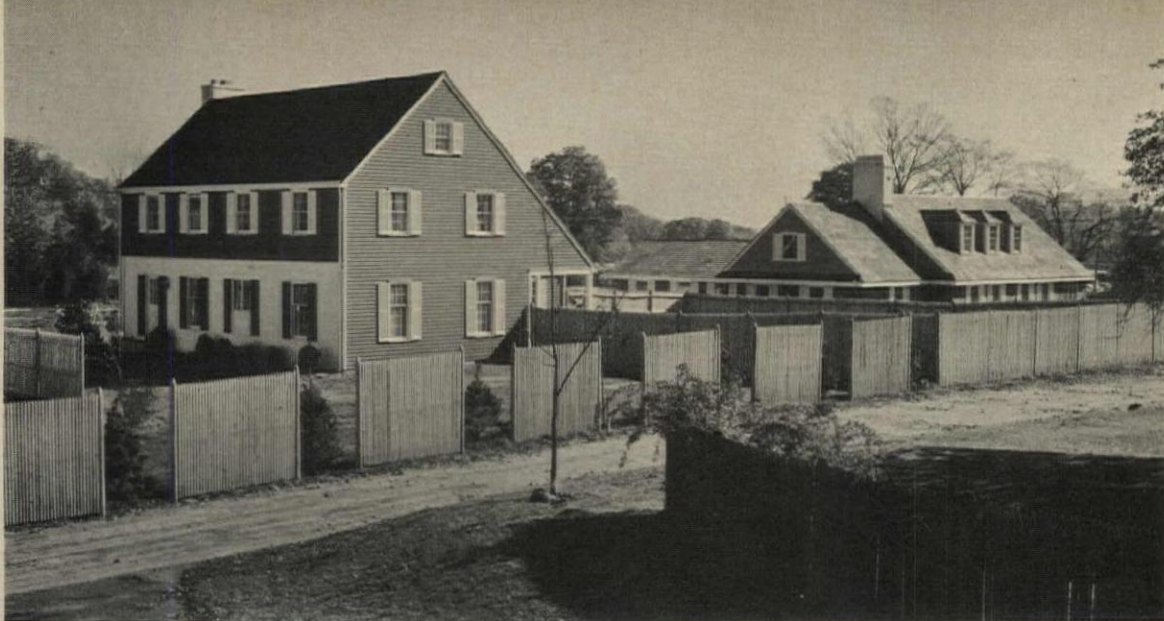
The houses themselves are completely individual, as you can see below and on the next two pages.



13

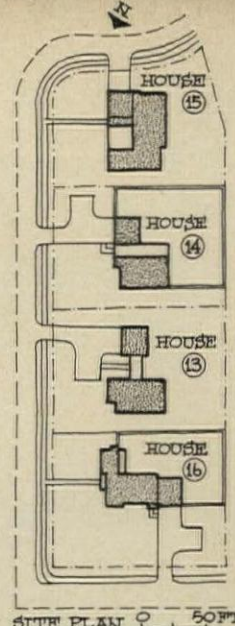
This modified Cape Cod was designed with an eye to either an older couple or a younger couple whose children are yet to appear. The 1,330-sq.-ft. first floor includes two bedrooms and two full baths; the second floor, with 630 sq. ft., was sold unfinished, but is planned for two more bedrooms and a bath (and was, in fact, completed soon after the house was sold). A partly walled breezeway connects the house and garage and also serves as a covered entry porch. Price, minus land and broker's commission: \$31,000.





House 14

House 15



SITE PLAN 0 50' FT

group of high-priced houses without sacrificing their individuality

BUILDER: Benedict Yedin Inc.
 ARCHITECT: William Thompson
 LOCATION: Princeton, N. J.

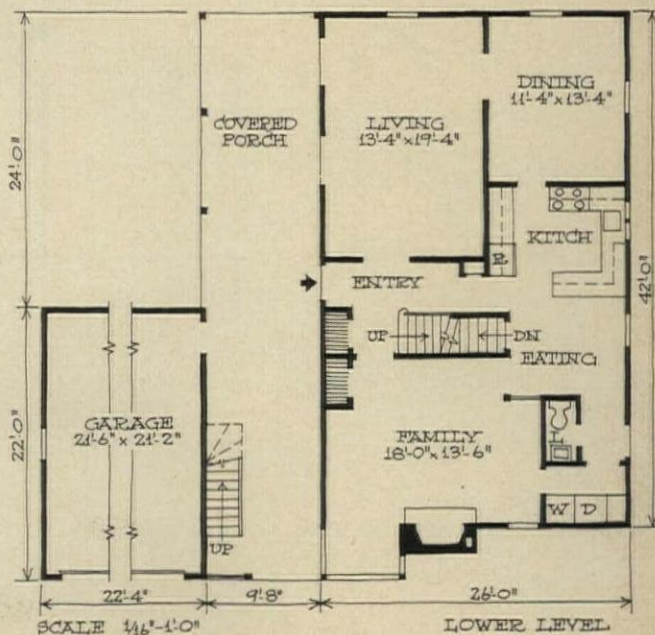
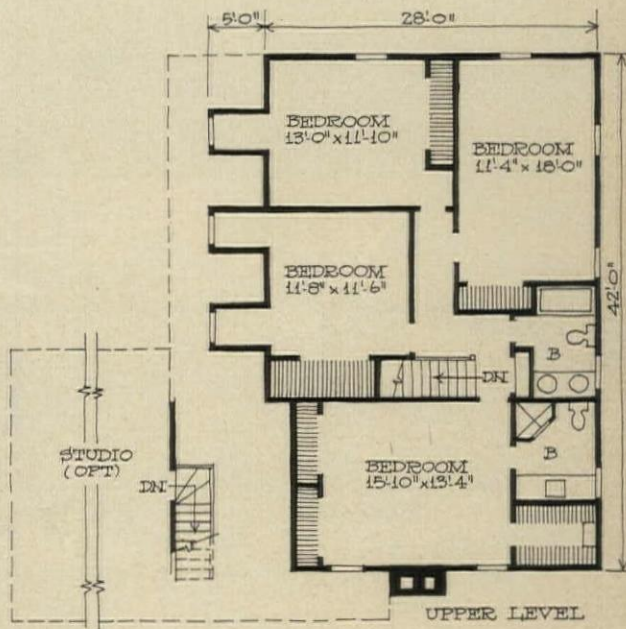
Photos: Joseph Molitor



14

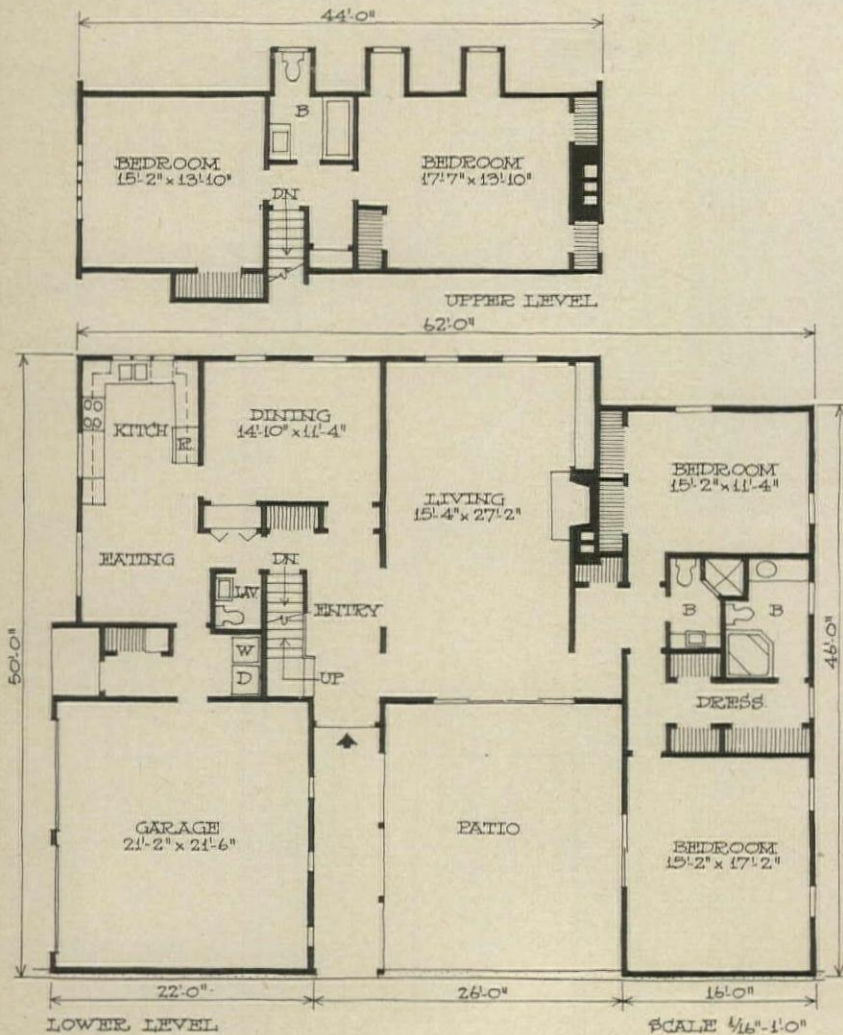
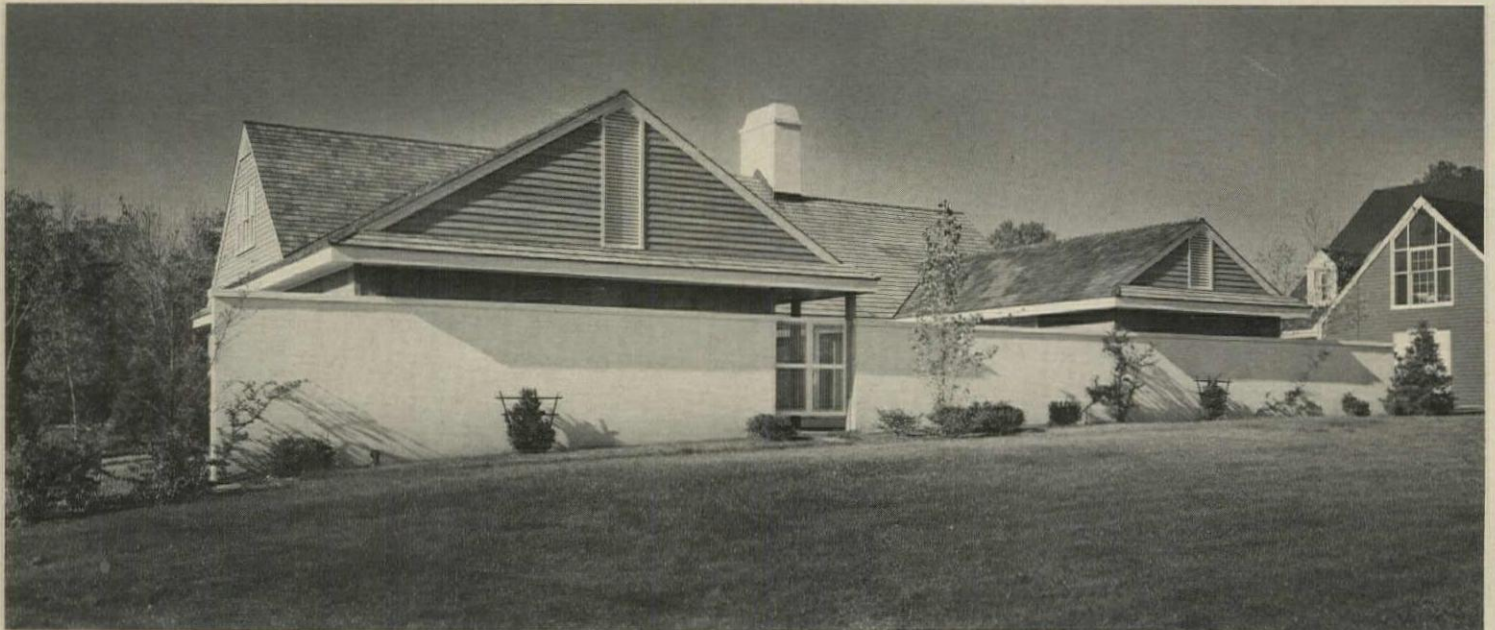
From the front, this is a colonial two-story with an integral garage wing; from the rear (*photo, top of page*), it is a salt box with a porch tucked under the low side of the roof. There are actually two entrances: a pair of louvered doors (next to the garage) opening into a breezeway and, off the breezeway, the front door proper.

The house has 2,200 sq. ft. of living area, including four bedrooms, 2½ baths, and a large front family room. There is also potentially usable space over the garage. Price: \$40,000.

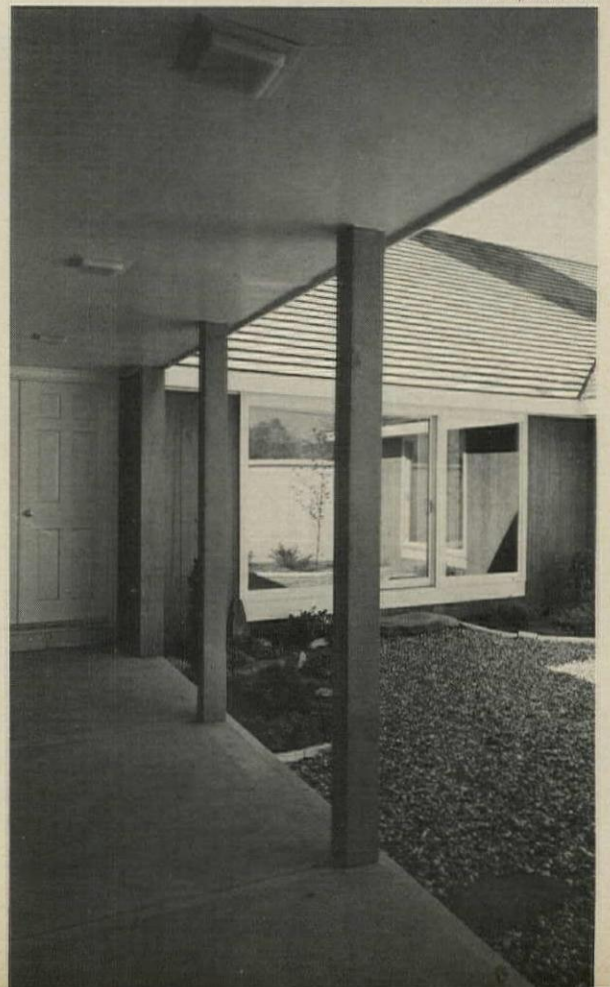


15

Unlike the other houses in the four-house group shown on p. 86, this one is walled off from the street. Because it occupies the corner lot on the south end of the small project, a south terrace, used with the other houses, would lack privacy. So outdoor living was moved into an east-facing front court that's walled for visual privacy and to reduce noise from a school across the street. The house was sold with 2,020 sq. ft. of finished area and a 620-sq.-ft. unfinished second floor. Price without land and broker's commission: \$46,000.



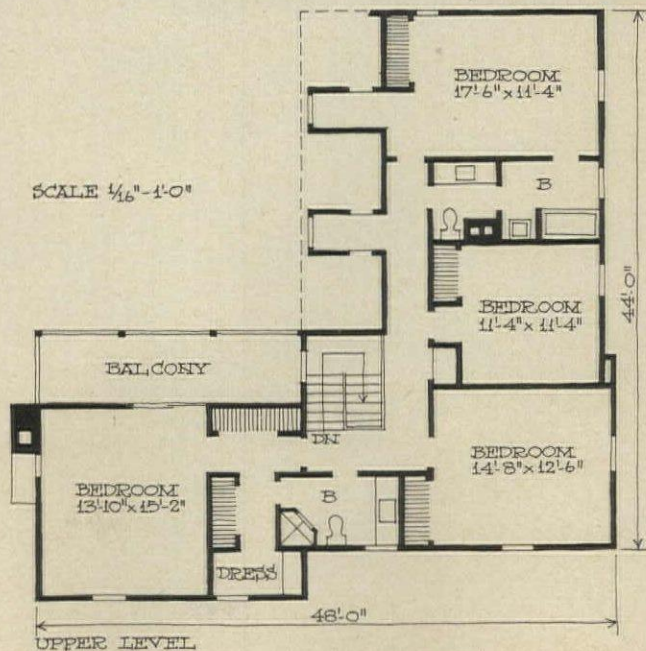
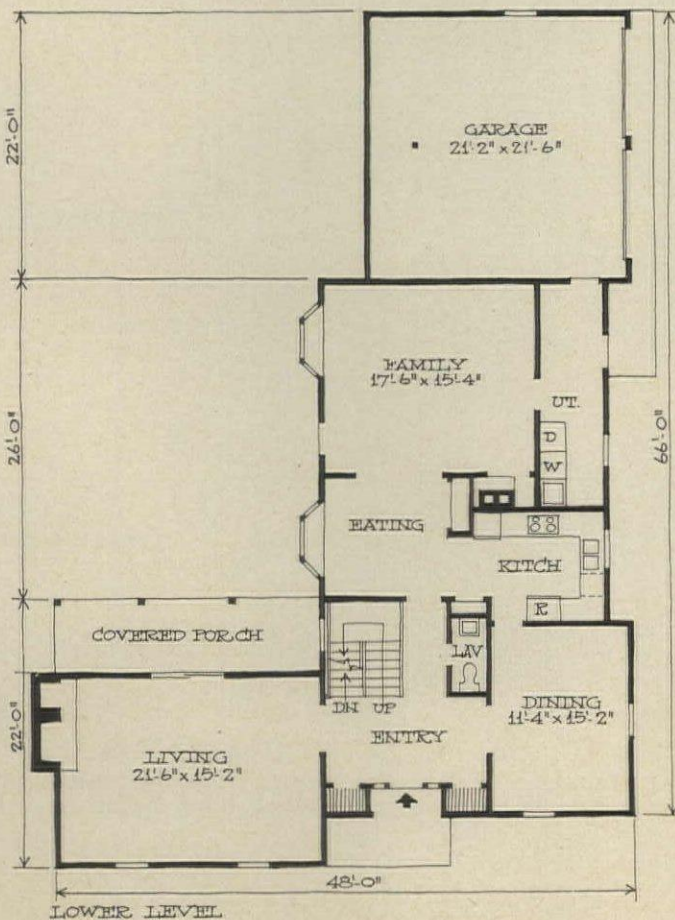
Photos: Joseph Molitor





16

From the street, this looks like a conventional colonial. Actually, it is an L-shaped house with its main axis at right angles to the street. A shallow wing, at left in the photo above, includes the living room, the master bedroom, and a two-story rear porch, shown in the photo at right. The plan, with its relatively isolated master suite, was designed for a family with older children, and a big family room, for teen-age entertaining, was placed at the far end of the house from the living room. Indoor living area: 2,700 sq. ft. Price: \$42,500.



SCALE 1/8" = 1'-0"

ROUND TABLE:

Forty-three mortgage lenders, bankers, builders, manufacturers, and government officials face up to the housing crisis brought on by

TIGHT MONEY

Round Table participants

Building and developing

George Arquilla Jr.,
Burnside Construction Co.
Chicago Heights, Ill.

Milton Brock Jr.,
M.J. Brock & Sons Inc.
Los Angeles

F. Coin Campbell Jr.,
Atlanta

Lewis Cener,
Atlanta

Fred G. Fett Jr.,
Fett Developing Co.
Atlanta

Eugene A. Gullidge, vice president
National Association of Home Builders
Greensboro, N.C.

Roger W. Ladd,
Ladd Enterprises
Crystal Lake, Ill.

Rodney M. Lockwood,
Birmingham, Mich.

Vincent Mazzara,
Home Insulating Co. Inc.
Birmingham, Ala.

Fred P. Meagher,
Meagher Construction Co.
Primos, Pa.

J.C. Neely, president
Alcan Design Homes Ltd.
Montreal, Quebec

Alexander B. Paulsen,
Howard Beach, New York

Janis Risbergs,
General Builders Corp.
Babylon, L. I., New York

Ray A. Watt,
R.A. Watt Inc.
Gardena, Calif.

Financing

C.A. Bacon, president
Mortgage Investments Co.
Denver

Philip S. Barrett, vice president
Citizens & Southern National Bank
Atlanta

Bundy Colwell, president
The Colwell Company
Los Angeles

Aubrey Costa, chairman
Southern Trust & Mortgage Co.
Dallas

Lon Worth Crow Jr., president
The Lon Worth Crow Co.
Miami

George De Franceaux, president
Associated Mortgage Companies
Washington, D.C.

John De Laittre, vice president
Mortgage Bankers Association of America
Washington, D.C.

Robert H. Dunn, vice president
Trust Company of Georgia
Atlanta

John A. Gilliland, first vice president
Stockton, Whatley, Davin & Co.
Jacksonville, Fla.

Philip L. Greenawalt, president
The Kissell Company
Springfield, Ohio

George Hanc, director of research
National Association of
Mutual Savings Banks
New York City

Oliver Jones,
Mortgage Bankers Association of America
Washington, D.C.

Harland G. Keller, exec. vice president
Bankers Mortgage Company of California
San Francisco

Everett Mattson, exec. vice president
T.J. Bettés Co.
Houston

Philip O'Connell, partner
Huntton Page & Co.
New York City

Robert H. Pease, vice president
Draper & Kramer Inc.
Chicago

Irving Rose, president
Advance Mortgage Corp.
Detroit

Clarke S. Stayman, vice president
First National Bank of Chicago
Chicago

William Taylor, vice president
and mortgage loan manager
Life Insurance Company of Georgia
Atlanta

Robert Tharpe Sr., chairman of the board
Tharpe & Brooks Inc.
Atlanta

Jay F. Zook, president
Jay F. Zook Inc.
Cleveland

Government

Stanley Baughman, president
The Federal National Mortgage Assn.
Washington, D.C.

Rep. Richard T. Hanna,
House of Representatives
Washington, D.C.

Hiram J. Honea,
Federal Reserve Bank
Atlanta

Marshall Kaplan,
Office of Research
Federal Home Loan Bank Board
Washington, D.C.

Manufacturing

Frank P. Flynn Jr., president
National Homes Acceptance Corp.
Lafayette, Ind.

J. B. Nowak, president
Kingsberry Homes Corp.
Chamblee, Ga.

James V. Rice, vice president, finance
Pease Woodwork Co.
Hamilton, Ohio

Sidney Woodd-Cahusac, treasurer
American-Standard
New York City

From House & Home

Moderator: **Richard W. O'Neill**, editor
Edwin W. Rochon, financial editor

Housing was facing a series of unprecedented financial restrictions when HOUSE & HOME called this Round Table on tight money in September. Builders first found that mortgage commitments had become scarcer and scarcer, and when they could lay their hands on a dribble of take-outs, they were further shocked to find that construction money had disappeared.

What money was available, especially for rental apartments, often carried rates, terms, and conditions far more stringent than most builders would accept. Interest rates rose to their highest point in 40 years, and housing starts began a precipitous slide after a strong first six months.

The Round Table, in Atlanta, was invoked to put all of housing's financial problems into perspective. More than 40 leading finance men, builders, manufacturers, and government officials

1 Consumer spending, industrial expansion, and the needs of war are taking so much savings that housing is suffering

The slices of the money pie traditionally taken by other borrowings used to leave plenty of money for long-term investment in mortgages. But the recent explosive expansion of our economy has outrun savings and cut heavily into housing's slice.

Clarke Stayman: Adequate funds are available in many financial institutions for a good mortgage. But I do not believe there are adequate funds at this time for all mortgages. The individual mortgagee can be taken care of on an individual basis, but the national market has dried up and will remain dry for some time.



George De Franceaux: Aren't we forgetting that we're going to have a very drastic cut in production? We still have amortization going on; we still have money being paid back into the banks. We will see some switches to long-term traditional type savings, and then we'll see more money coming back into this market.

Robert Pease: Where is the money? Where is the credit? We have the most unusual conditions in the last 30 years.

The Chase-Manhattan Bank is about 83% loaned-out of deposits. It used to be that 60-65% was a high loan position, now banks in Chicago are 78% and 79% loaned. On top of this you've got \$40 billion of CDs floating around on a 30-day to two-year delivery program. Savings and loans are tighter than a drum.

We've got the Vietnam War. We've got the greatest retail boom

we've ever had. Add Christmas business, crop borrowing, and then \$4.5 billion in maturing CDs in the next 30 days, and we've got a credit situation that can't expand ten cents.



Eugene Gullede: People just aren't willing to save to provide money for long-term investments, so everybody including the federal government has to use short-term rollovers. We must restore incentives so people will want to save.

Richard O'Neill: Will there be any easing of long-term mortgage funds, excepting federal programs, within four months? What about six months?



Phillip Greenawalt: May I qualify it? We've already had an easing of long-term funds compared to three or four months ago. I don't know about other mortgage bankers, but we have all the long-term funds that we can pro-

spent two days examining the state of the industry and exploring courses of action that could offer some relief from present stringencies and, more importantly, debating long-term improvements in housing's financial methods and instruments.

As expected, they came up with no glib and easy answers. They did ask that the FHA interest rate go to 6% (it since has), they endorsed the idea of a private central mortgage facility, and they urged a nationwide effort by the housing industry to educate pension funds to the advantages of putting a larger share of their assets into insured residential mortgages. They also emphasized that housing can still be sold at higher interest rates if it is made attractive enough to potential buyers and if buyer motivation is really understood. On the next seven pages are the highlights of the discussion.

vide mortgages for right now. True, the cost is high.

Edwin Rochon: To sum up: When will the cooling come? Second: how much easing has there been in the mortgage market? Third: When will credit demand slacken? It all depends on when the boom tops out, and there are signs that this is here now.

One of the signs of the top is the sudden rise in interest rates. Another is the decline in the stock market. A third is that the general price index on industrial products has begun to ease. All this certainly won't be communicated to mortgage interest rates immediately.

Certain favorable developments in the mortgage market have been taking place through the summer. The New York State Legislature did pass a law to let savings banks go out of state to acquire conventional mortgage loans, and we now have banks looking for mortgages nationwide. The crisis among savings and loans in California that was predicted for the first ten days of July did not take place. They survived.



Pease: To most people in the mortgage banking business, your market is bad. It is getting worse, and it probably will get still harder to find mortgage money. I'd like to point out a few facts. The first is that policy loans are becoming a very disruptive factor in life insurance cash flow.

And the second is life-insurance-company commitments. Normally you have an attrition of 20% to 25% at the end of the year for various reasons. I question whether you'll have a single commitment unused this year.

Savings and loan associations for 30 years have had a premium rate differential in their favor. S&Ls will not be a source of additional money in the immediate future.

Commercial banks have less available funds and increased demand. This will have increasing stringency on construction loans.

One final statement: This is the first time in the history of this country that we've had business as usual during a war.



Irving Rose: No matter what the situation is today, I feel it's going to get worse. I think it's possible for it to get so bad we have a real crisis.

Secondly, I know it's going to change. I don't know when.

We get our money from a few kinds of institutions. It comes from insurance companies, from savings banks, from savings and loan associations. Now as far as the first two are concerned, the vast majority are simply not making mortgage loans today.

I'm sure that at some stage of the game it's going to change, but it hasn't changed yet. We deal with a lot of investors and it appears to us that it's getting worse.

John Gilliland: I just don't see any tremendous increase in funds in the immediate future to ease this shortage.

Greenawalt: The savings banks in New York City that went to a 5% rate early in July showed substantial deposit increases during that period. These banks had built up a reservoir of funds to take care of the anticipated deposit loss. So instead of having a big loss at 4½%, they had a gain, plus what they had in the reser-

continued

voir. All of a sudden they had a lot of funds.

A number of them, however, are afraid that 5% will not hold deposits in the future. But if they get by the October period in good shape, they will be looking for FHA-VA mortgages at attractive yields.

Rose: All I know is that those we deal with are not buying mortgages. It's just as plain and simple as that. They were buying more from us a month ago than they're buying today.



Stayman: I think Irv Rose is correct. Everybody grabs at straws. One savings bank is buying mortgages, therefore, the mortgage market is easing. Some of the major New York banks who have invested so heavily this year for their pension funds are filled up and will be less active.

If CD interest rates remain at the present level, as well as issues such as government and commercial paper, the banks are going to lose their CDs to these markets. There will be no construction money and it doesn't make a darn bit of difference how much one savings bank has if there aren't any mortgages to sell to them. I hate to say this and I hope I am dead wrong, but you may look upon these days as days of easy money compared to what's ahead.



Milton Brock: Had I left the room 30 minutes ago to catch a plane, I would have gone home and thought things are getting better. Now, had another builder come in when I left and been sitting here the last 20 minutes he would have gone home and said things are getting worse.

Rodney Lockwood: While housing is cutting back to reduce the demand for money, I can't see any definite assurance that anybody else is going to do so.

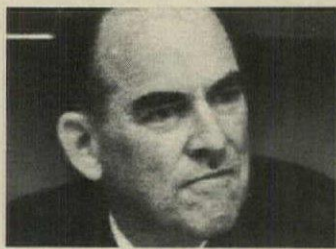
George Hanc: The problem is that much of the monetary re-

straint has been concentrated in the mortgage market. This is a recurring problem and will continue until major improvements are made in our financial structure, including those attainable through enactment of federal savings-bank legislation.



J. C. Neely: We've been operating a mortgage investment company in Canada, and we show a return on investment after taxes of 10%. It will level off at about 15% in another two years. How much debating does it take to decide to invest your funds to earn a return of 10% to 15% after taxes in a low-risk area?

O'Neill: Would a central mortgage bank earn 10% or 15%?



Frank Flynn: We don't have at the present time the interest rate that exists in Canada.

Neely: You don't need it. You have a spread. Forget the rate, whether it's 4% or 8%.

Flynn: I agree. I see no reason why the same couldn't be accomplished by a private central mortgage facility.



Oliver Jones: U. S. mortgage bankers have not been lax in not developing something in this area, but we have not been convinced on package mortgages. Investors have not been convinced. And manufacturers are not convinced they will make enough on their money.

What you're suggesting requires some long-term statesmanship. The central mortgage bank

idea turns up every time money gets tight. The mortgage borrower is simply not able to compete with other borrowers. We've seen it time and again in the post-war period. Every time money gets tight, every time the government or business corporations aggressively look for money, the mortgage market gets left high and dry with nobody but FNMA standing behind it. Every

time the government relaxes its borrowing, corporations relax their borrowing, there's too much money looking for a place to go, and it goes into the mortgage market.

We'd be a lot better off today if FNMA had sold participations in '63 and '64, if at that time they were selling mortgages even if they had to empty their whole portfolio.

2 A flexible interest rate would permit housing to compete better for funds

Though it may be politically unfeasible, a flexible FHA-VA mortgage interest rate, moving in response to the economy, would benefit housing. But builders must educate buyers that new housing is more than worth higher interest costs.

Aubrey Costa: The free FHA rate has been talked about for years. I lived through the years when we tried to move FHA to increase the 4% rate. I believe a free rate is worthy of a trial.

De Franceaux: What about a flexible interest rate that is tied to the cost of money? Our problem today is with mortgages that are not really marketable, because they were made a few years ago at 5¼%, 4½%, etc. Don't kid yourself. I mean, you can't sell them like you can a bond, especially conventional loans.

Lewis Cenko: What would the reaction be to liberating the interest rate both ways? The free-rate argument is a two-way street.



Roger Ladd: The variable interest rate would make a great deal of difference, as Congressman Hanna expresses the fear that discounts can eat up people's equity. Perhaps yields could change with the rise and fall of the market after five years, or an easier pre-payment privilege could ease the situation.

James Rice: Let's assume we could agree that it was desirable to get this free rate. What are the obstacles?

Stanley Baughman: I doubt that you'd ever get it, but it is a very practical solution.

Rice: Why can't we get it?

Baughman: I'll refer that to the Congress. They would know why we can't get it. I think Congress feels that when a mortgage is insured by the government, there should be a rate ceiling.



Vincent Mazzara: A flexible rate would find its own level if the interest rate were not frozen. I suggest that we try.



Harland Keller: We've got a free interest rate. An FHA mortgage in my country sells at about a 6.54% yield. We've got a 5.75% coupon and get a 6.54% yield by discounting it. Wouldn't we be better off to go at this thing honestly?

Gulledge: Most people are not willing to let things find their way in the market place. Today's controlled rate is artificial and because it's artificial, it produces problems. One is that because there are fewer people able to utilize FHA loans, the percentage constantly decreases.

It's perfectly possible that under today's market conditions the

whole job that FHA set out to do in 1934 may not be needed. The growth of private insurers of mortgages shows this.



Robert Tharpe: I'd like to go to the defense of FHA. They are not perfect, but they are the best thing that we've got. First and second mortgages are pretty difficult to place.

Gilliland: Will the builders here comment on how long they can continue to pay a 7%, an 8%, or a 9% discount. Is there that much margin of profit?

Mazzara: That 7% and whatever percentage cost is another cost to the builder, just like lumber or anything else. We should insist that this not be charged to the seller. It's not right.

My net profit is about 5.2%, so how can I pay anything more than that and stay in business?

Ray Watt: People have to be educated to pay more for mortgage money. Comparing our rates with the world market, money has been a bargain in the last two or three years and it isn't going to return.

The sooner the industry recognizes that we're going to have to merchandise products at higher rates and sell the idea, the sooner we're going to get the job done.

Lockwood: The real remedy is to get Congress and the Administration to admit that the only way they can stimulate the housing market is to make the FHA interest rate a market rate—rather than any amount of FNMA money pumped in at current discounts.

Jones: This is the most strategic time we've had to press for a market interest rate on FHA mortgages.

Lockwood: If one thing comes out of the meeting, that should.

Jones: That's the only way to get rid of discounts.



Jay Zook: Do the people here feel the discount would improve if the rate did go to 6%?

Watt: It wouldn't make a bit of difference.

Zook: That's the way I feel.

Greenawalt: One point less in discounts.

Mazzara: My mortgage banker says two points.

Gilliland: I don't think it would improve current discounts, but I think it would forestall further increases.



Lon Crow: I think that investors are looking for a mortgage yield of pretty close to 6¾%. An increase in the rate to 6% will only make it competitive with the 6¾% yield rate and all it would do is just flush out a little more money.

you will find them receptive.



Everett Mattson: I look at the money in this country as one ball. It's all being invested and somebody has it. I don't know where pension funds are going to get the money except by selling something they already have.

Stayman: I represent a bank that has been one of the first into pension fund mortgage investments. Also, sitting on the trust investment committee, I know the thoughts and problems.

No one has yet properly educated them about mortgages. You have to go to the companies who set up the funds and convince them that they should recommend that their bank go into mortgages. There is no reason why a pension fund should not put a healthy proportion of its money into mortgages.



Sidney Woodd-Cahusac:

American-Standard for several years has persuaded its trustees to invest in mortgages, and we're satisfied with our investment.

But in many states the law specifically forbids the investment of pension funds in particular forms of investment—including mortgages. Trustees have legal obligations that are not spelled out in the statutes, but that certainly enter their decisions.

Stayman: Mortgages have a very fine yield for pension fund investments, but on today's market they are not always comparable to good private placements.

Philip O'Connell: I think the vehicle we use for pension funds today is wrong. It's too complicated. We need a simple type of vehicle, and I think that FNMA, in selling \$300 to \$500 million in participations, has the answer. If an organization can bulk these mortgages and then issue participations, the simplicity would be

accepted by pension fund trustees.

Keller: Pension funds are the source of savings with the least fluctuation. They grow fast and they grow big. If we could educate the trustees to the advisability, safety, and desirability of mortgages they wouldn't have to sell anything. They could just put in part of what they're going to have next month and every month afterward. In addition to private pension funds, we have another group: government pension funds and trustee funds.

Brock: I am one of seven trustees of the Los Angeles County retirement system which has almost half a billion dollars. We look at yield and safety. We just recently went into purchasing FHA mortgages, and not by selling bonds.

We have about \$2 million a month coming in and we have invested in the past 18 months probably \$17 or 18 million. So, progress is being made.



Bundy Colwell: It would be very helpful if we could take out the complications and mysteries that go with mortgage loan documentation. There is a lack of standardization, which is a detriment to the exchange of mortgages in interstate commerce.

And I believe there's another market: the corporate treasurer who can invest money.

Neely: One other new source is the huge corporations who have the very greatest stake in this industry. Not only pension funds of their own, but corporate resources which have never been put to use in housing.

There are some companies that are becoming active, but these are individual efforts—self-serving, short-term—all of them going into it reluctantly. Mortgage bankers must make a concerted effort, start an educational program, or do a straight selling job on these corporations.

Wood-Cahusac: I want some of this education. Start it. You have a receptive audience of one. I wish there were more of me to share in the experience, but let me suggest to you that in the course of the last six years, we spent a great deal of time at American Standard talking about

3 Pension funds are the main untapped source of long-term mortgage money

Efforts are being intensified to interest the mushrooming pension funds in residential mortgages. The combination of high yields and government insurance against loss is breaking through old investor prejudices and habits.

Pease: We do have one new source of money practical for development: pension funds, which have only 5% of their assets in mortgages.

A 1% increase in yield to a

pension fund will increase that fund's benefits to its members 25%. This is a dramatic increase and if you sell this to pension fund investors as well as the quality of an FHA investment,

continued

whether, how, where, how much, on what contingent liabilities, we should get into some phase of this activity.

Neely: It's short-sighted on the part of material manufacturers to attempt to tie their assistance to the building industry to the use of their products. We don't. Because of our small interest in housing when we formed the mortgage investment company, my people said, "Now, you've done your act of charity. What

are you going to do for the company?"

Pease: Where will we be in '67? We represent Aetna Life. At this moment they have 72% of their funds allocated for '67 already committed. New York Life is practically out of the market for 1967. Bankers Life of Nebraska is 80% committed for 1967, etc., etc. The serious problem is how long the recovery will be rather than just the current situation.

4 Mortgage banking's function shrinks in importance when government financing replaces traditional sources

But mortgage bankers and brokers will always be needed, as long as they continue to perform needed and useful roles. An upsurge in housing starts in mid-1967 will probably bring the year about even with 1966 in total starts.

Neely: We seem to be preoccupied with a short-term problem that has recurred time and again, and I think there is a long-term problem that needs discussing.

Long-term, many of the people here representing the mortgage investors, the bankers, mortgage correspondents, have a real problem. They may be headed for extinction. The builder, in my opinion, will always be here. He creates.

Housing has begun to be accepted as a segment government must provide for. Funds will be available. Builders will be in business. The people that are in real danger are you mortgage investors, bankers, and correspondents.

Beyond that, the established system of distribution in the industry is in danger. The producers of materials, who have really the greatest stake in this industry and who have sat back for years and done nothing, are in grave danger of having the comfortable profits of the past 20 years deteriorate rapidly.



Richard Hanna: I can't let those comments go without some reaction. First, I've never seen the building industry act as an industry unless it was in a situation of crisis—builders don't even recognize each other when things are going well.

Number two, it is true that the building industry very early be-

came a special customer as far as government interest was concerned. It still is.

Thirdly, with land, labor, and materials prices being what they are, who is going to build for the one-fifth of the population with the lowest incomes?

When you get a problem like this it always ends up in the government's lap and we in the government aren't very happy to see it there, but it's there.



Costa: I've lived in the mortgage banking business for forty years and I've gotten along reasonably well. I'm not willing to sell American ingenuity short. There's going to be a place where our services will be needed. We'll find a way to live through this temporary problem.



Hiram Honea: I'd like to add to Mr. Costa's comments about the longevity of the mortgage banker. The mortgage banker started as a seller of land warrants back in the 1850's. And he has gotten into trouble only three

times on a major scale. This was in 1873-76, 1893 and in 1929-30. In each case he got into trouble because the economy itself collapsed. What we are trying to do now is to keep this from building to the point where it could happen again.

The other comment I have relates to the mortgage banker as a valuable, and I hope permanent, addition to our family of financial institutions.

Greenawalt: It has been rather strongly implied that the mortgage banker is in grave danger of going out of business. The mortgage banker is here to stay.

Gulledge: If things are getting worse instead of better when our new Congress is back in session in the winter, I can assure you the homebuilding industry is going to be represented before that Congress.

Congress will not allow the building industry to collapse, and builders are not going to have to rely entirely upon private sources.

O'Neill: What do you think of total starts in 1966 and 1967?



Marshall Kaplan: I'd say 1.2 million this year. The level in early 1967 will be depressed as a result of the dearth of new mortgage commitments today. I look for some improvement in starts later in 1967 on the assumption that mortgage credit will start easing by early 1967. For 1967, I expect 1.1 to 1.2 million housing starts.

Jones: This year will average about 1.2—about a million annual rate the rest of this year.

Hanc: About 1.2 million for this

5 FNMA's \$4.7 billion authorization is a strong bulwark against any further slump in housing starts and sales

How, when, and at what price the secondary market funds will be made available will determine their value to housing. The increase in the maximum mortgage to \$20,000 is more in line with today's actual housing costs.

Baughman: On special assistance—we're in the course of getting a release for \$500 million of the \$1 billion authorized.

Second, we have to determine some equitable distribution of

year, and I see some improvement in 1967 over the second half of this year.

Colwell: In Southern California, the economist for Security First National Bank has predicted that in the fourth quarter of this year starts will be down 73%.



Fred Meagher: I think we're on the wrong track talking only mortgages. The biggest trouble with this money shortage is that all of us with commitments were working hard to finish the houses before the commitments ran out. We should be told to slow down without losing the commitment.

Gulledge: The NAHB leaders have been asking that we come to a consensus on a national housing goal. Just what does this country need in housing?

Perhaps we in the industry must take a greater hand in doing the planning. We certainly have to see that these tremendous needs will be met. And if people are not housed by the system we're trying to use today, then government will step in and do it another way.

We don't like to think it's our responsibility. We're not working together, and I don't know what we're going to have to use—conferences, seminars, workshops, or what. To fail, in my opinion, is going to lead exactly to what Jack Neely was saying. We'll have a socialized housing industry.

O'Neill: One problem that we face is that any federal policy at the moment is unworkable because the government has the responsibility for housing, but the authority for housing lies with local communities. It's not enough to have a federal policy on housing if it's meaningless.

these funds throughout the country to make sure no abuses take place. We don't intend to put out all the money at one time.

Third, we have the problem of determining high-cost areas,

where the mortgages can exceed \$15,000 and go as high as \$17,500. This will be done for us by FHA. And, we have the problem of determining soft areas, to make sure money doesn't get into areas that should not have it.

And the last thing, of course, is pricing, which has been determined by Congress. And of course in this program, housing shall not have commenced at the time you come for your commitments. We will require, when you submit the mortgage to us after the house is completed, that the owner occupy the house.

Keller: Are you going to apply the same credit standards on special assistance?



Baughman: I don't think we'll be very selective as far as money on special assistance.

Hanna: Can you mention anything about how high you would go on the secondary market? My understanding was \$25,000 on a secondary mortgage. Is that right?

Baughman: I think the thinking is to have two ceilings: one for existing housing and one for new construction. I think the new construction is somewhere in that neighborhood.

Rose: Are you expecting to change your requirements at all in connection with the purchase of loans in over-the-counter?

Baughman: It remains to be seen. I don't think at this particular time it will create a better situation as far as new housing is concerned. We can't afford to use up our funds to strengthen a lot of financial institutions, not knowing what they would do with the money if we gave it to them—whether it would get back into the mortgage business at all.



Fred Fett: Mr. Baughman, what specific reason was there for setting a ceiling of \$15,000?

Baughman: We were so crowded with applications that we had to do something to restrict the flow or we would have been out of money. We wouldn't be able to stay in business at all and we agree with you that it should be raised. It was arbitrary.

Rochon: How soon, Stan, can you go to the well for some of the \$3.7 billion, and once you've done that, how soon can you go to the well again?

Baughman: On new construction, we will not need any money for at least 4½ to eight months. It takes that long to get the FHA commitment.

When we will go to the government investment trusts for money, I am not prepared to say. We have to work that out with the Treasury. The rate will be whatever the private market demands. There is no privilege that we're going to get. We have to pay the going rate.

Rose: You expect to pay, let's say, 6½% or 6%?

Baughman: The President says hold interest rates down.

Watt: Will there be any change in your policy as to the price you will pay for these mortgages?

Baughman: I would say yes because we're a couple of points above the market now.



O'Connell: In arriving at an effective price on this special assistance, a processing fee and a commitment and a marketing fee would be what—1%?

Baughman: Yes.

Mazzara: As a builder, as a result of this meeting, I'm certainly going to tie up as much of this program as I can and build \$15,000 and under houses as fast as I can. I'm also going to pick up my 221d3 program and push it if I can get it started. I'm intending to increase my business rather than drop off.

Stayman: Where are you going to get the money to build the \$15,000 house to sell to Mr. Baughman? He knows you're not going to get the construction money so he can smile.

Lockwood: He also knows you aren't going to get customers at

eight- and nine-point discounts.



Lockwood: Unless something

6 Construction money may be a bigger problem than long-term financing

Traditional sources of interim financing, the commercial banks, are having problems meeting current demands. Builders must adopt business characteristics and standards that will put them on the preferred-customer list and make them competitive with other businesses.

Stayman: Where are the construction funds going to come from to build 1.3 million houses? Traditional sources are extremely tight and until you can find construction money it makes little difference if FNMA will buy \$3 billion in mortgages or \$20 billion.

Wood-Cahusac: Also, where is site-improvement money and land-purchase money going to come from?

Costa: FNMA is going to have some special assistance money for areas where individual houses are not too high in cost.

O'Connell: That won't provide the construction money.

Baughman: Construction lending is going to be a problem. There is a provision in pending legislation whereby FNMA could furnish the construction money for 221d3 housing. It doesn't mean any more to FNMA except to put that money out a little bit earlier.

If these things continue, there could be a move on the part of Congress to maybe furnish construction money if absolutely necessary. The money put out would not be any greater.

Rose: You think the Congress will do that on a non-insured basis?

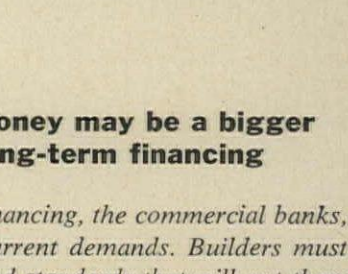
Baughman: I couldn't speak for Congress.

Neely: Mortgage lenders have gotten themselves into an area of business where they don't belong. Construction loans and inventory loans are short-term bank business, not long-term financing.

Mortgage bankers are not close enough to the local market to be

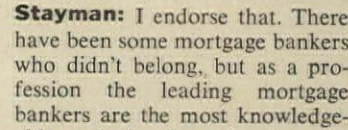
able to police this. The local banker is. And if the man's credit is good, his record is good, and he has all the qualities normally required to do a banking business, I think bank funds are usually available to him.

Brock: I think we delude ourselves if we tell the builders that we've rescued them from disaster because we've got FNMA's borrowing power increased.



Greenawalt: The very essence of the mortgage banker's operation is that he knows the local area, and I think with judgment equal to that found in a commercial bank. I don't believe it's any exclusive province of the commercial bank to make construction loans or land loans.

Stayman: I endorse that. There have been some mortgage bankers who didn't belong, but as a profession the leading mortgage bankers are the most knowledgeable and the finest lenders and handlers of construction financing. Without them I don't see how the commercial banks lending construction money could operate. We are delighted with the services they perform and with the integrity that they exhibit towards the bank.



Gilliland: In many areas the mortgage banker entered the construction business because the commercial bank depended on the mortgage banker to know things that it did not.



Colwell: We were forced to get into construction loans because

continued

the banks made us do so. A man would go in for a construction loan and they made him an unsecured commercial loan. Then they ended up in the servicing business and sold their loans to the same savings banks that we were trying to do business with. So for us to get the long-term loans and the long-term servicing we had to get into construction loans.

Costa: The mortgage banker should stay out of the speculative business as much as he can and try to sell loans as they are produced. He will come out better in the long run.

O'Neill: Why are construction loans treated differently than inventory or receivable loans?

Rice: There's a very simple answer. That depends on the quality of the borrower. By quality, I mean the business characteristics that determine if you are to get no credit, restricted credit, or preferred credit. Earnings and balance sheet conditions are controlling. Builders who won't meet all the standards of other bank customers, can't expect to secure credit.

Rose: The amount of money that builders try to borrow on their inventory tends to be much higher than that the guy in a haberdashery tries to borrow on his inventory. If the builder tried to borrow relatively the same amount of money, he wouldn't have any trouble getting it. There are builders who do that.

business and there's profit in business and there ought to be business judgments. I don't believe that you can exclude this nor do I think that you can pass it on to the insurance company, the lender or the federal government.

Colwell: There is a common theme running through this that would come under the heading of quality of management.

All of us have learned a lesson during these tough times: to be more knowledgeable, more sophisticated, and more able in our judgment, in approving or disapproving loans and in deciding what kind of a development should be financed. There will be a balance of judgment and a search for research and information and a query into profits all resting in the management team of the financial institutions.

Housing buyers after World War II were like a buffalo stampede to the first hunter. He thought, "My God, you'll never shoot all these guys. If you shot for 24 hours a day there would still be buffalo."

There are still buyers who want houses, but the buffalo stampede is over. It's not just a matter of sitting and shooting them as they go by. You've got to go hunting now.



7 Good marketing and selling can offset much of the sales lag brought about by today's restrictions on borrowing

In the face of a tremendous need for more and better housing, an increase in the cost of mortgage funds should not be an insuperable problem. Just as with consumer goods, a better product and a better knowledge of buying motivation will overcome the barrier of higher financing costs.

Fett: I'd like to inject one thing that we might be thinking about: a method of educating people that we may have to live with tight money for a while.

But it's maybe only a few dollars more a year in added interest charges. If buyers put off buying, even a single year may cost them anywhere from 10% to 17% more.

Neely: I can't picture automobile manufacturers sitting around debating and wringing their hands on how they're going to finance an extra 2 million cars. They're not concerned about where the money is going to come from. They know it's going to be there.

Pease: Two or three years from now we'll look back on this tight money market as a godsend. We're in rather precarious conditions in many cities, and had these markets continued at the overbuilding rate we would have been destined for a rip-roaring real-estate depression.

I think that the tight-money market and some other conditions are curing this. And the result is I think we're going to have a stronger base on which to start building when we get a little bit more money. I think we'll look back and thank heaven that this occurred.

O'Neill: You can't consider it a blessing in disguise yet, can you, Ray Watt?

Watt: No. But I have to go along

that this is cleaning up some inventory that shouldn't have been built, or built in locations and by some people who weren't qualified to build it.

Hanna: I do think that available money, rather than marketing, was leading construction. To the degree that this has readjusted that posture, then it could have done some good, although painfully. The true market need will determine construction, rather than an artificial impetus given by an easy flow of funds into areas that really could not demonstrate a real need for housing.

Fett: When things get real loose, everybody and his brother is in the building business and you have an inflated volume. When sales get hurt a little bit, it hurts the whole market because that market then is depressed and they'll sell for anything just to get out.



Bacon: I don't think it's the province of the mortgage banker to educate the builder or to enforce discipline. There is risk in



Watt: NAHB recognizes this problem. They are spending a large part of their budget on a management training program. They've adopted a master chart of accounts. They're trying to teach all builders the techniques and methods of management and the need for good records. I certainly hope that the savings and loans and the banks and the mortgage companies have learned the same lesson.

Hanna: It's been the American system, including government and private enterprise, that if there's an opportunity, you let everybody and his brother get into the act. Our general tendency is that when there is a big enough job to do we let everybody who wants in, get in, because he might make a contribution. Some of them have, but it's a pretty costly way.

Rice: I think that it's a fitting moment to compare ourselves with other industries, particularly the automobile industry. That in times of very tight money we gather in a meeting like this and talk about it. The automotive industry works on their product and better ways to get their product to market and better design, better styling, better features. And I think that part and parcel of this whole problem is a better way to get houses to market. As long as it is still hard to buy a house, custom-tailored to buyers' requirements and tastes, they will walk away from builders and buy cars.

We see two solutions: one is to help establish more business-like building companies which will be on the preferred list of financial institutions. Second, we must understand, and solve, the problems that keep families from buying more housing. When you create desire, you overcome opposition to any higher interest charges. This keeps mortgages competitive with all investment choices open to those who invest long-term funds.

Jones: The builder must offer housing that entices people into buying and moving.

8 Government policies are the real key to inflationary pressures that affect the over-all economy

The guns-and-butter approach has brought stresses to the nation's credit market, and many experts feel that the government should have reduced those stresses with economic restraints and higher taxes. But there are signs that some relief from inflation may be on the way.

Flynn: The shortage isn't only in mortgage funds; there is a lack of money to finance our economy and it doesn't exist in this country alone. It exists in the whole free

world. We're at a point where some consideration is going to have to be given to either arbitrarily controlling the economy and the rate of growth—which in

itself is dangerous—or we are going to have to take steps to perhaps find a medium other than gold on which to base the world's currency.

The Administration must be willing to face up to the fact that we are going to have to drastically curtail expenditures and impose restrictions. That is the only way funds are going to match requirements in every segment of our economy. We have finally come to the conclusion that fiscal restraints must be imposed in addition to monetary restraints, but there is some question about whether or not it's too late.



Kenker: There was a political bluntness about the imposition of controls during the Korean War that has not yet manifested itself in the Vietnam War.

Perhaps we will finally acknowledge that the Vietnam war is a large-scale war.

Housing for millions of Americans is a social and political question rapidly coming to the forefront. It is clearly seen this year. By the time we have another national election, it's going to be much, much worse. It will likely move government deeper than ever into housing. The strong, active housing industry of 1963 will be unrecognizable by 1973 if the situation continues.

O'Neill: It is the belief of many people that in the State of the Union message, President Johnson will take a tough political posture.

Kenker: Does housing recovery require an economic recession?

Flynn: It's a heartless way to view it, but we have to be realistic. We cannot maintain full employment without having tight money. There is going to have to be at least a mild recession, before the demand for funds is going to diminish.

Hanc: There's a difference between a cooling-off from overheating and an actual recession. I can see mortgage markets easing from their present situation—and they have already eased—if the pace of economic expansion slackens.

Kaplan: Well, if we are going to cut federal spending, what spending? Housing? Most of you here would object to cutting in

this area, yet others would object just as strenuously to reduction in other areas. We have a difficult choice here.

Jones: The President said he was going to cut federal expenditures by \$3 billion, then he says we might be able to find more. I feel quite sure you could knock off another \$5 or \$6 billion without playing too much havoc with the Great Society programs or the war.

Honea: There are a lot of things we could do. The call-up of the reserves, for example, or putting in wage and price controls. There is a good deal of international politics involved here, not just domestic politics.

I am certainly not an apologist for President Johnson, but this is a lot deeper than just getting yourself or your party re-elected.

Jones: The Federal Reserve and European Central banks are going to stay behind the pound. This is still a very serious problem—to have to send dollars over to support sterling.



Rochon: Europe's fundamental objection to the American dollar and the pound sterling is that the United States and England are both exporting their inflation through these currencies. It comes back again to the reluctance of the Administration to impose sufficient restraint. Until this Administration stops spending, there will continue to be a shortage of credit.

O'Neill: Speaking of international politics, Jack Neely has something he heard about the price of gold.

Neely: An international economist and world money authority made the flat prediction to me in July that the U.S. would devalue, and gold would go to \$50 an ounce before the end of 1966.

His prediction was based on what he considered to be our untenable position in regard to balance of payments, and our failure to regulate our own economy in terms of controlling inflation.

According to these people, pressures will force our government, and the President, to take steps to get this inflation under control.

Kaplan: The Europeans still have a lot of steps to take to control their own inflation. Their prices have been rising more rapidly than ours, so I'm not sure they are in a position to advise us on how to deal with our own inflation, which is hardly of the galloping variety.



Hanc: With the President coming out with an anti-inflationary program that will take some of the reliance off monetary policy, we will find that the pressure on the mortgage markets will tend to slacken.

When we see a change in the underlying economic situation and in these major government economic policies we can expect a real change in the mortgage market and the availability of mortgage funds.

De Franceaux: I think inflation is going to be slowed down some and I don't think this war is going to be accelerated much. This war isn't something we're going to get over right away. This is part of what has been going on for the last 20 years.

This means that we're just going to keep on spending money on about the same basis as today. If we get inflation under control by taxes or something and people feel that interest rates might go down and stop borrowing and wait, I think you're going to find them going down. Not to where they were a year ago, but you might see the prime rate back down to 5½% in six months. If the prime rate goes down everything else is going to fall in line, and things are going to be a little bit easier for everyone who has to borrow money.

Costa: How can you feel that we're going to head off inflation with the anticipated labor contracts that are up for the coming year? We are going to see more labor unrest and higher labor costs and this has to be reflected in the price of goods and services. But unless some wage freeze is forthcoming, which I doubt, we're about to have more inflation.

De Franceaux: When the stock market drops a little bit, there's not the demand for business and goods and so forth. When those contracts come up, they're going to have a little harder time getting wage increases. What those per-

centages will be, I couldn't even guess.

Costa: Well, we've seen what's happened in the airline strike, and if you think Jimmy Hoffa is not going to make a strong move and be followed by some others, you're mistaken.

De Franceaux: There are going to be some wage increases.

Jones: You fellows aren't very far apart. It's quite foreseeable that we could still have some more inflation next year on the wage side, and some slowdown in the private demands for goods at the same time.

Alexander Paulsen: I'd like to ask this group whether they think the President can control the inflationary spiral. It has a direct effect on the cost of money and all that we builders do.



O'Neill: He's trying to control it without success. I don't think he can control it unless he uses a fiscal policy that includes a tax increase.



Paulsen: Is he going to? What is our opinion?

O'Neill: He will, but he won't do it until he announces it in the State of the Union Message in early '67 to get off the political hook.



George Arquilla: I'd just like to say that I think he could do a good job of controlling inflation if he quit playing politics and got on the ball.

Costa: Don't anticipate that that will ever happen. I come from his state.



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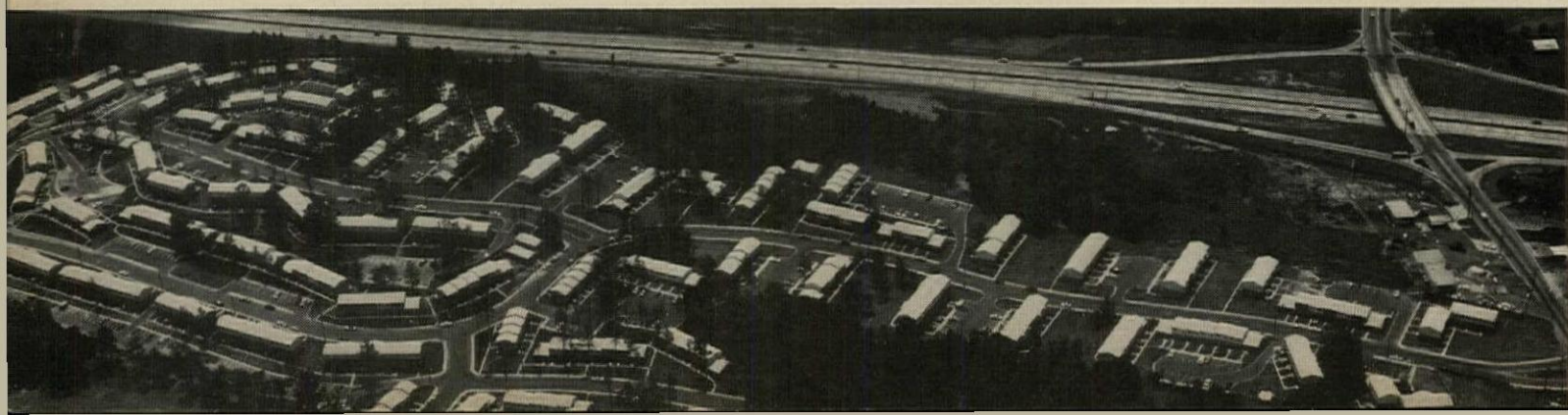
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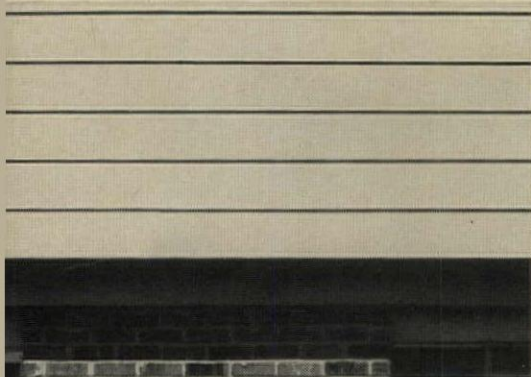
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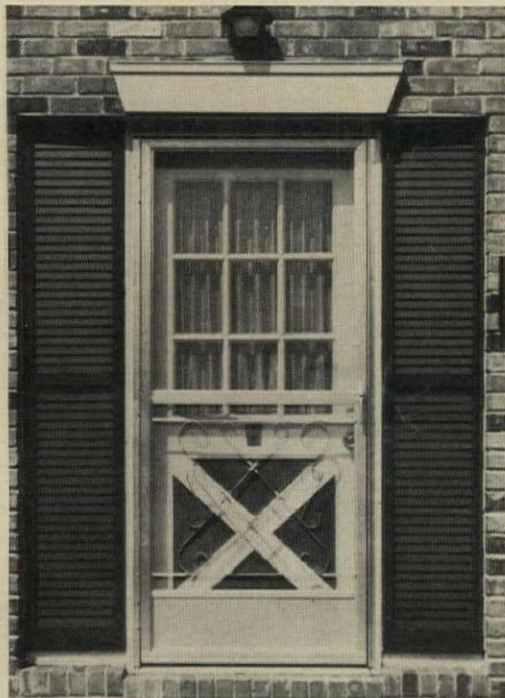


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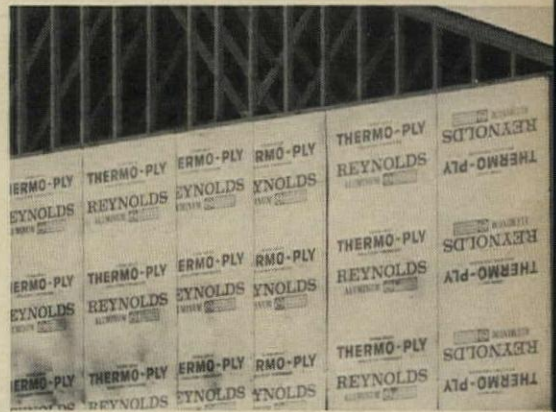
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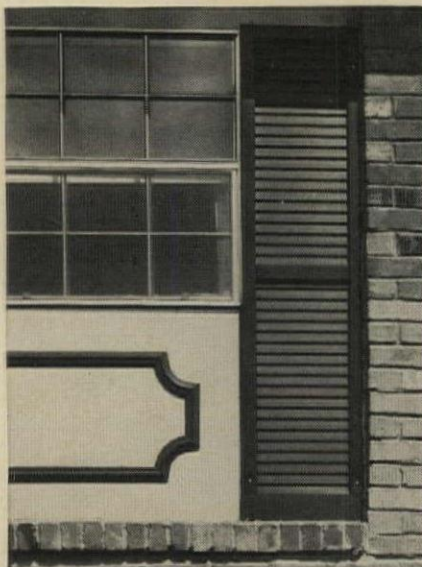
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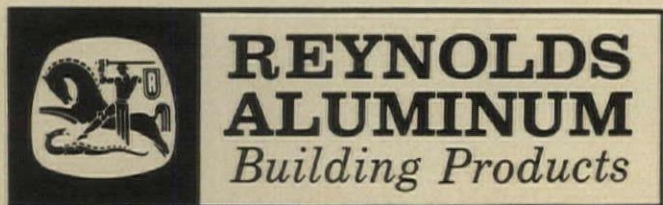
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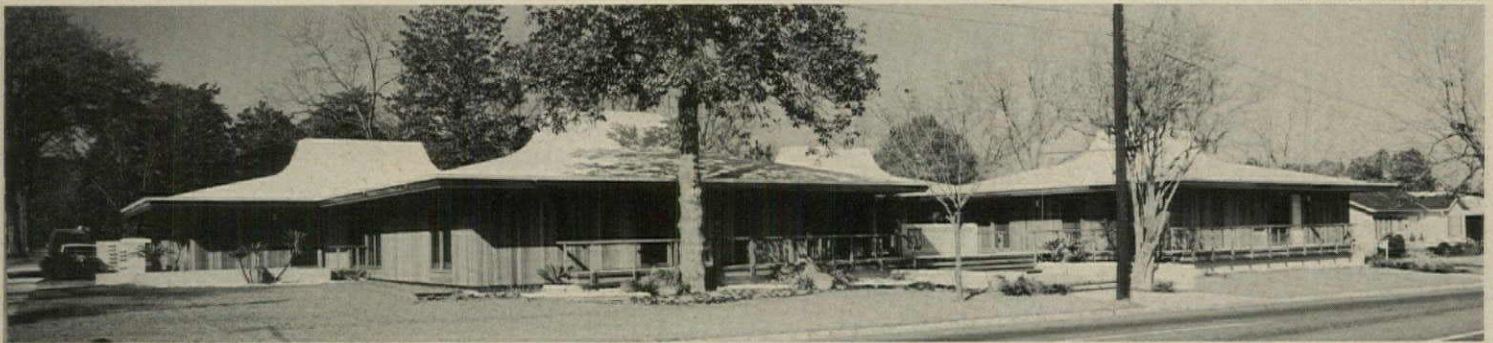
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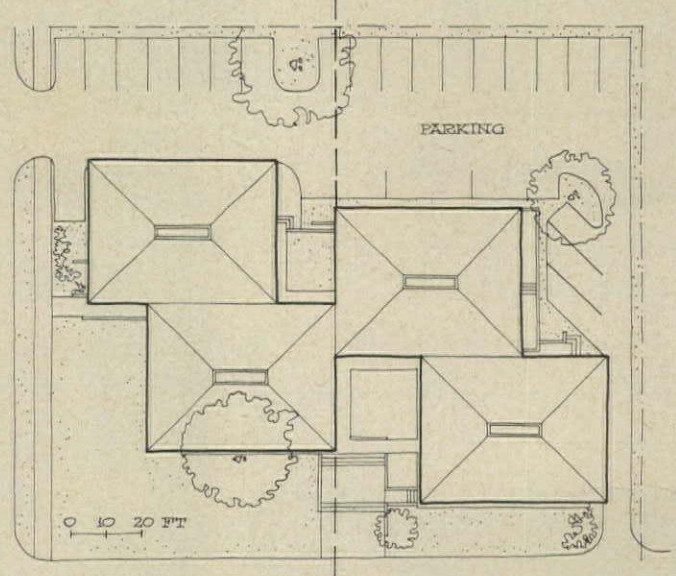
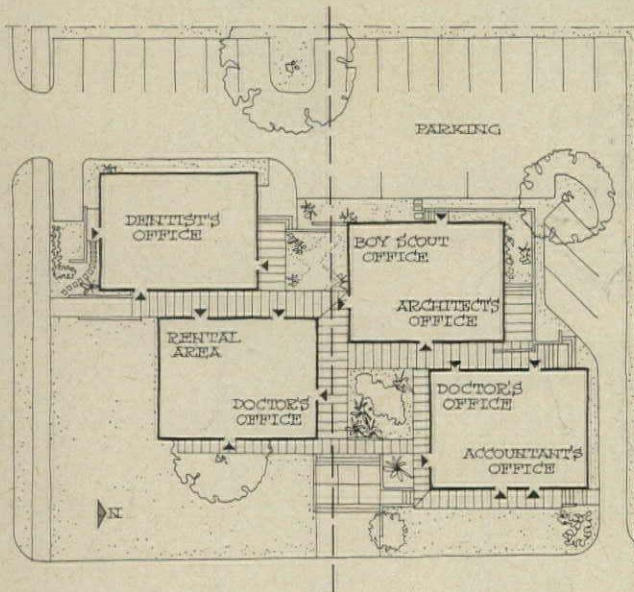
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Photos: G. Wade Swicord



CLUSTERED PAVILIONS of one-story office complex are legally divided by lot line, but physically joined by shared walkways and touching eave lines.



Building a movable office? Here's an efficient way to do it

This one-story office building in Valdosta, Ga., had to be made relocatable because it is on two lots expected to become an ideal site for a high-rise office building in five or ten years. And because the two lots are under separate ownership, the building had to be constructed so half of it could be relocated without destroying the other half.

The solution, designed by Architect Blake Ellis, is four identical pavilions that are structurally independent but physically combined by shared walkways and touch-

ing eave lines. Ellis, a co-owner, has offices in one pavilion; and a dentist, the other co-owner, uses a second pavilion. Other space is rented (*plan, above*).

The outside corridors, feasible because of the warm Georgian climate, are protected by the pavilions' deep roof overhangs.

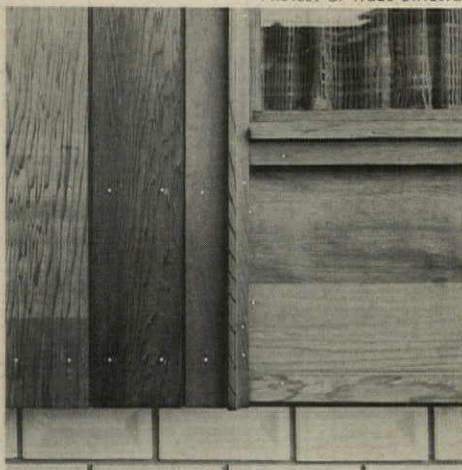
And beneath the walkways is a common air-conditioning plenum that connects the pavilions' crawl spaces so all the offices can be cooled by one machine. The plenum was made possible by constructing the walks of

precast slabs on brick walls.

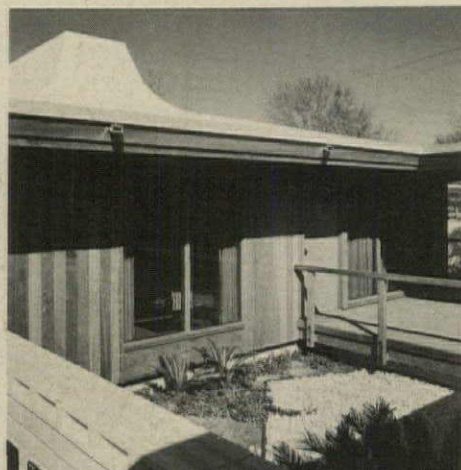
All interior partitions are non-loadbearing because the roofs—plywood shells coated with liquid plastic—are supported on steel beams spanning the exterior walls (*section, below*). This will minimize wall-cracking when the buildings are moved and, in the meantime, permits any arrangement of office space for new tenants.

When moving time comes, workmen will cut the flashing where the roofs meet, and jack the sections off their simple footings.

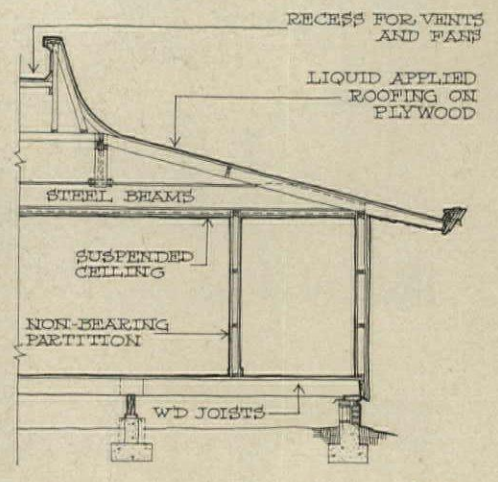
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ROUGH TRIM and siding materials minimize building weight, can easily survive housemoving.



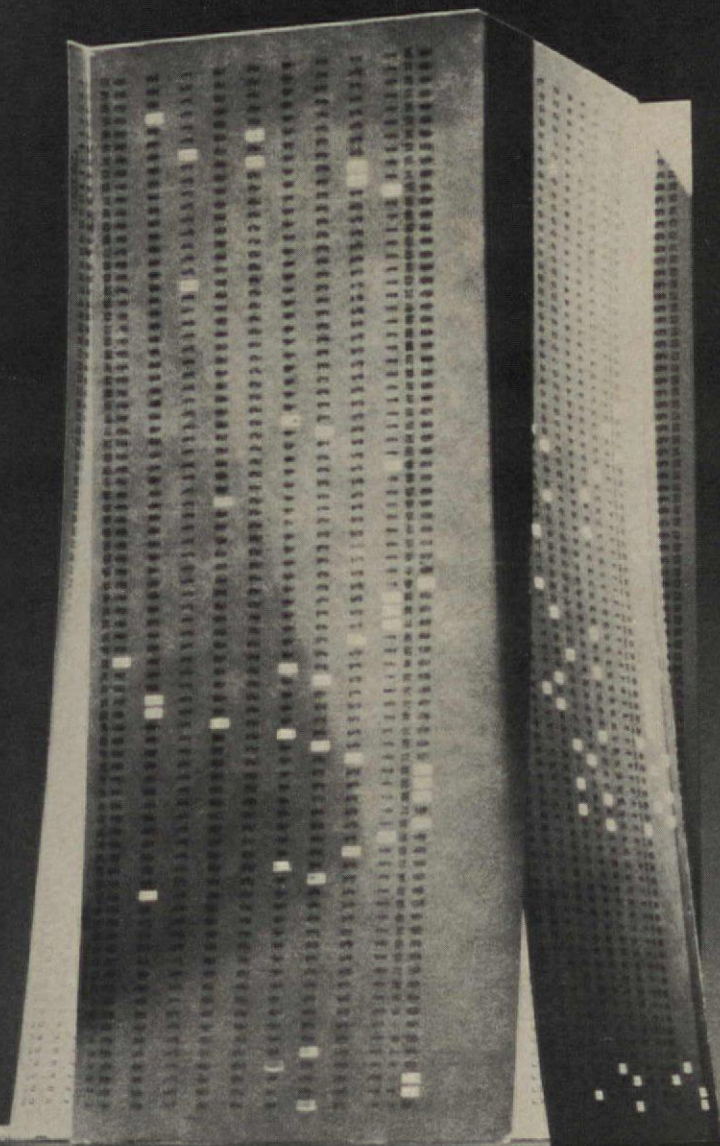
PLASTIC-COVERED ROOF is uncluttered by vent pipes and exhaust fans because they are concealed in a built-in cupola. Cupola contains water drain and a screened perimeter opening to vent attic space.



SECTION

New products start on p. 103

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"The bewildering choice of electrical/mechanical systems for a large building makes a computer a very useful design tool," states Robert G. Burkhardt, PE, head of a Chicago consulting firm. "However, mathematical models can't match a seasoned engineer's judgement in designing a system tailored to each

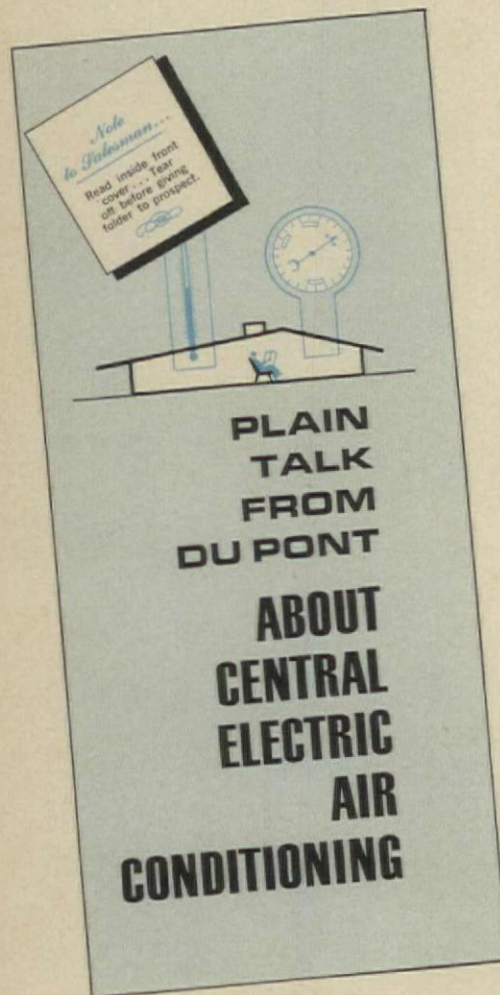
building's peculiar requirements. "Early investigation of environmental requirements by a consultant can be a most prudent investment. We've often found it possible to suggest to architect and owner a compatible system that conserves space, improves performance and reduces total building cost."

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Rhode Island
Massachusetts
Vermont
New Hampshire
Maine

| ADVERTISING RATES | 2 1/2" | 1 1/2" | 1 1/4" | 1" | 3/4" | 1/2" |
|-------------------|--------|--------|--------|----|------|------|
| Full Page | 180 | 120 | 100 | 80 | 60 | 40 |
| Black & White | 170 | 110 | 90 | 70 | 50 | 30 |
| Black & 1 Color | 180 | 120 | 100 | 80 | 60 | 40 |
| 4 Color RCP | 180 | 120 | 100 | 80 | 60 | 40 |
| 1/2 Page | 90 | 60 | 50 | 40 | 30 | 20 |
| Black & White | 85 | 55 | 45 | 35 | 25 | 15 |
| Black & 1 Color | 90 | 60 | 50 | 40 | 30 | 20 |
| 4 Color RCP | 90 | 60 | 50 | 40 | 30 | 20 |

WESTERN REGION
Circulation May 1966 (25,245)

Washington
Idaho
Montana
Oregon
Wyoming
California
Nevada
Utah
Colorado
Arizona
New Mexico
Hawaii
Alaska

| ADVERTISING RATES | 2 1/2" | 1 1/2" | 1 1/4" | 1" | 3/4" | 1/2" |
|-------------------|--------|--------|--------|----|------|------|
| Full Page | 180 | 120 | 100 | 80 | 60 | 40 |
| Black & White | 170 | 110 | 90 | 70 | 50 | 30 |
| Black & 1 Color | 180 | 120 | 100 | 80 | 60 | 40 |
| 4 Color RCP | 180 | 120 | 100 | 80 | 60 | 40 |
| 1/2 Page | 90 | 60 | 50 | 40 | 30 | 20 |
| Black & White | 85 | 55 | 45 | 35 | 25 | 15 |
| Black & 1 Color | 90 | 60 | 50 | 40 | 30 | 20 |
| 4 Color RCP | 90 | 60 | 50 | 40 | 30 | 20 |

SOUTHWEST SWING REGION
Circulation May 1966 (6,383)

Texas
Oklahoma

| ADVERTISING RATES | 2 1/2" | 1 1/2" | 1 1/4" | 1" | 3/4" | 1/2" |
|-------------------|--------|--------|--------|----|------|------|
| Full Page | 180 | 120 | 100 | 80 | 60 | 40 |
| Black & White | 170 | 110 | 90 | 70 | 50 | 30 |
| Black & 1 Color | 180 | 120 | 100 | 80 | 60 | 40 |
| 4 Color RCP | 180 | 120 | 100 | 80 | 60 | 40 |
| 1/2 Page | 90 | 60 | 50 | 40 | 30 | 20 |
| Black & White | 85 | 55 | 45 | 35 | 25 | 15 |
| Black & 1 Color | 90 | 60 | 50 | 40 | 30 | 20 |
| 4 Color RCP | 90 | 60 | 50 | 40 | 30 | 20 |

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A67

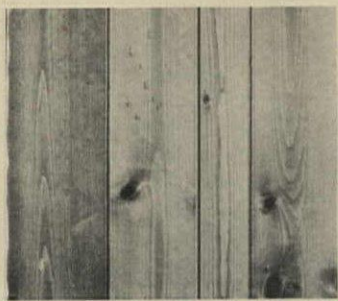
Circle 68 on Reader Service Card

Interiors

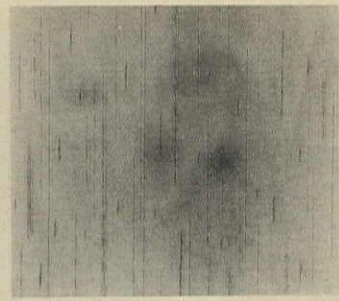


Easy-to-install shelving system eliminates the need for surface-mounted metal hanging strips. Here's how it works: The 4' x 8' panels are inconspicuously slotted, so metal shelf brackets or picture hooks—both marketed with the panels—can be inserted easily into

slotted grooves without marring panel surface (center). Slots (right) are random spaced to avoid studs. Panels are available in cherry, walnut, and teak; walnut-grained shelves are 8" by 24" or 48"; 10" by 36" or 48". Masonite, Chicago. *Circle 285 on Reader Service card*



Prefinished hardwood panels of Western Pine are offered in six colors that emphasize, rather than cover, the wood grain. Colors are red, olive, yellow, blue, green, and lavender. Panels are suggested for accent walls. General Plywood, Louisville. *Circle 231 on Reader Service card*



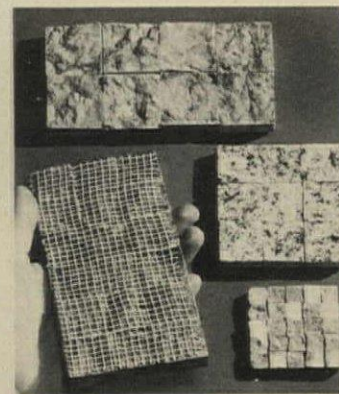
Vinyl wall covering with the look of silk comes in 22 colors, including gold. It consists of an 8-mil vinyl sheet laminated to a cotton backing and weighs 16 oz. per yard. In 54" widths, and 30-yard rolls. Laminated Services, Louisville. *Circle 230 on Reader Service card*



Flocked wallcovering has a large-scale damask pattern, 27" wide, on silk-embossed, fabric-backed vinyl. Color choice: white-on-white, white-on-gold, or red-on-red. Columbus Coated Fabrics, Columbus, Ohio. *Circle 232 on Reader Service card*



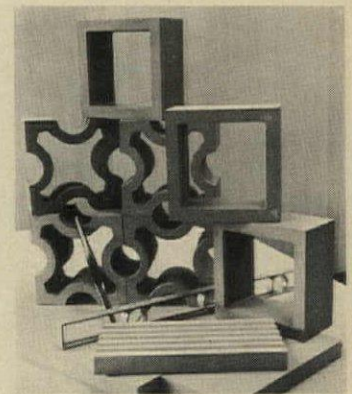
Tapestry paneling with the raised surface of woven fabric is available in green, gold, and red. The 1/2"-thick prefinished hardboard comes in tongue-and-grooved 16"x8' planks and can be applied with wallboard adhesive. Marlite, Dover, Ohio. *Circle 233 on Reader Service card*



Marble mosaics, mesh-mounted in preassembled panels up to 12"x12", may be used for wainscoting, on walls, or as decorative trim, at about the cost of tile. In choice of more than 50 marble types and colors. Walker and Zanger, New York City. *Circle 234 on Reader Service card*



Ceiling tile combines embossed travertine design with a wide bevel to simulate inlaid surface. Tiles can be cemented directly to an old ceiling or stapled to furring strips nailed to the joists on 12" centers. Armstrong, Lancaster, Pa. *Circle 235 on Reader Service card*



Masonry screen tile, fired for strength and resistance to fading, is available in a variety of designs. Tile—8" square, 4" thick—permits screens to have up to 80% open space. In tan, brown, rust, grey, and charcoal. Harbison-Walker, Pittsburgh. *Circle 236 on Reader Service card*

New products continued on p. 104

NEW PRODUCTS

start on p. 103

Kitchens

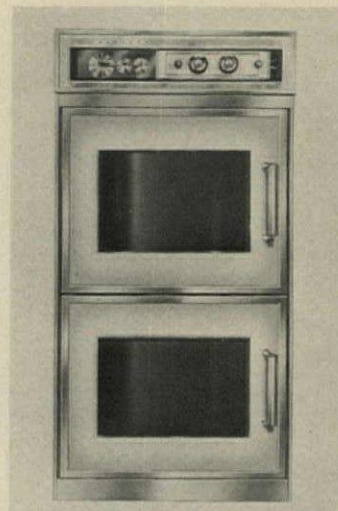


Dishwasher on wheels comes in four front-loading models that can be converted from simple sink hookup to permanent undercounter installation. A grooved cherrywood top keeps spills from running over. Frigidaire, Dayton, Ohio. *Circle 201 on Reader Service card*



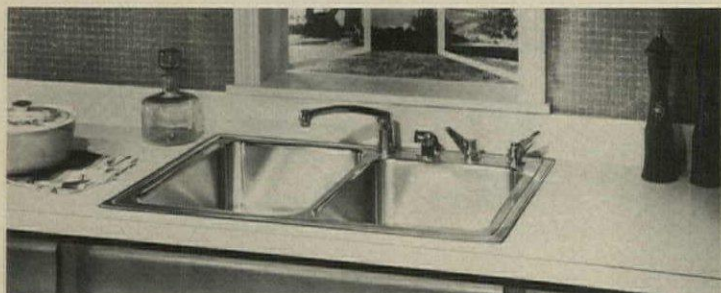
Mobile refrigerator—one of eight models on wheels—rolls out for easy cleaning. A stop adjustment locks the refrigerator back in place. In avocado, shaded coppertone, canary yellow, and white. General Electric, Louisville.

Circle 202 on Reader Service card

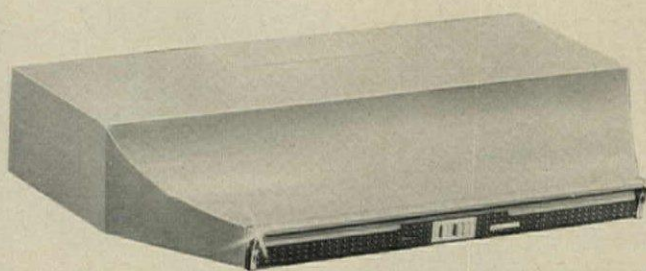


Double oven offers choice of chrome-framed, swing-out doors that open from left or right. Black-tinted glass gives user a full view of oven interior. Colors include yellow, turquoise, shaded coppertone, charcoal, and antique gold. Chambers, Cleburne, Tex.

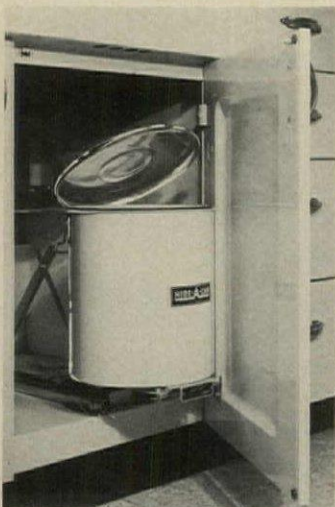
Circle 203 on Reader Service card



Self-rimming sink in stainless steel measures 33"x22". It incorporates a conventional-size compartment at right and a large 14"x18" bowl at left that accommodates roasting and broiler pans and other large utensils. Elkay, Broadview, Ill. *Circle 204 on Reader Service card*



Ducted range hood in stainless steel or colored baked enamel incorporates drop panel that lowers 90 degrees to facilitate cleaning. Model is flush-mounted with cabinets and can be adapted to ductless operation. Fasco, Rochester, N.Y. *Circle 205 on Reader Service card*



Hide-away refuse can mounted inside kitchen cabinet rolls forward with cover automatically raised when cabinet door is opened. The can rolls back and the lid is automatically closed when door is shut. Hide-A-Can, Richmond Hills, N.Y.

Circle 206 on Reader Service card



Drop-in electric range—30" wide—has lift-off top and oven door for easy cleaning. It features aluminum countertop trim and chrome vertical cabinet trim. Colors available: avocado, coppertone, and white. Tappan, Mansfield, Ohio.

Circle 207 on Reader Service card



Wood kitchen cabinets in 18th Century English motif feature "medallion" and matching border trim. Trim application requires no nails or glue: Preformed pegs are tapped into bored doors. H. J. Scheirich, Louisville. *Circle 208 on Reader Service card*

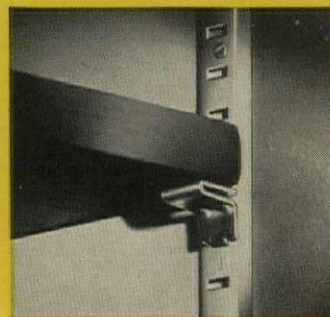
New products continued on p. 106

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Because you showed her all the things she can do with K-V adjustable shelf hardware. Every time she adjusts her cabinet shelves she'll remember you as the one who introduced her to the wonderful flexibility of K-V 255-256 hardware. Thanks to you and K-V, she can get more usable space in her cabinets. No. 255 steel standards in nickel or zinc plate are 12" to 144" long; in brass plate, 3', 4', 5', 6'. Also available in aluminum with natural or bronze vinyl finishes, 12" to 144" long. Easy to flush or surface mount with furnished drive screw nails or staples. Adjustment slots every half inch. For full details, ask your K-V representative or send for our complete catalog.



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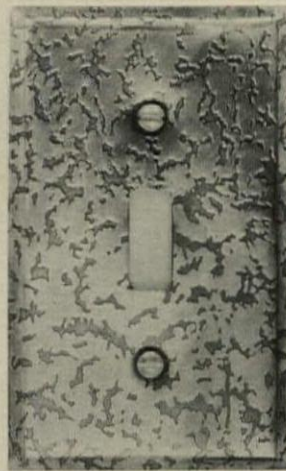
NEW PRODUCTS

start on p. 103

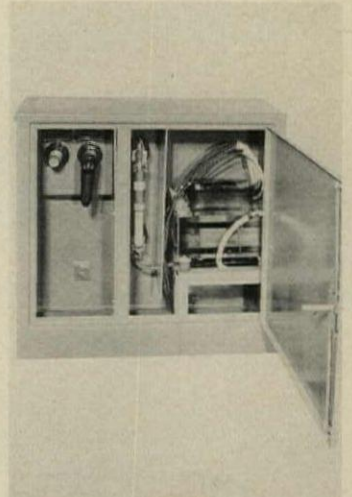
Electrical fixtures and wiring



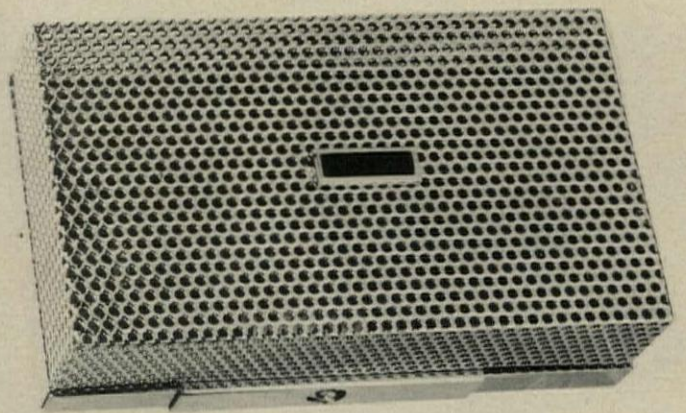
Intercom system needs one master speaker (*inset*) and one amplifier for 45 apartments. Speakers for each apartment have a talk-listen switch, volume control, and optional front-door release; can be surface mounted or built in. Nutone, Cincinnati. *Circle 260 on Reader Service card*



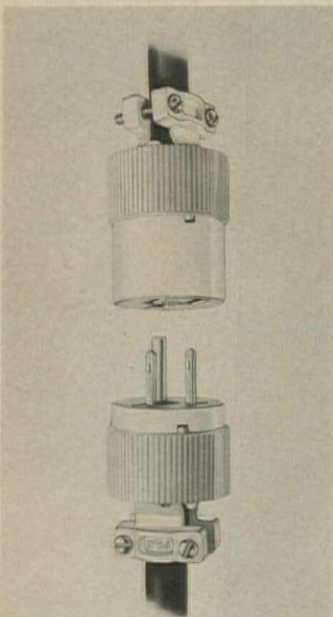
Metal wall plate with dull-etched, depressed areas simulates the effects of age on copper or brass. Available for all box openings, in standard and interchangeable styles from 1 to 10 gang. Blends with traditional or modern decor. Bell Electric, Chicago. *Circle 261 on Reader Service card*



Transformer package, designed for individual houses served by underground distribution systems, has a high-voltage, dry-type transformer. Available in horizontal or vertical enclosures. Ratings: 5 kva through 25 kva. Sola, Milwaukee. *Circle 262 on Reader Service card*



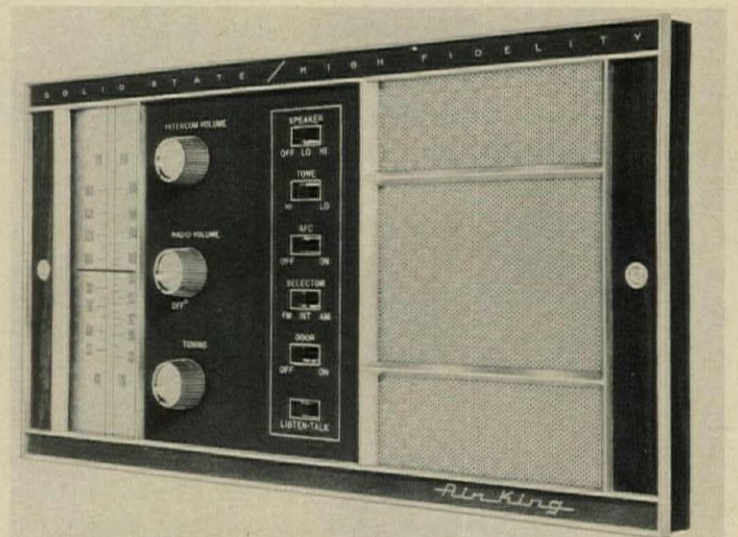
Smoke detector, available without alarm for installation with existing fire-protection systems, detects smoke before heat reaches the danger point. Unit is fail safe in the event of power failure. Fire Alarm Thermostat, New York City. *Circle 263 on Reader Service card*



Shockproof cord connector and caps with adjustable, non-metallic cord grip are molded of tough polycarbonate. Model is arc- and moisture-resistant, incombustible, and unaffected by extreme heat or cold. Pass & Seymour, Syracuse, N.Y. *Circle 264 on Reader Service card*



Pipe and conduit hanger made of heat-treated, spring steel features a pressure-catch that locks pipe or conduit securely in hanger, yet permits re-use. In three sizes, hanger accommodates 1", 1 1/4", or 1 1/2" conduit or pipe. Fastway, Lorain, Ohio. *Circle 265 on Reader Service card*



Custom AM/FM radio intercom system includes wall housing with master transformer and mounting rings for door and room speakers. Copper or silver finish kits include master station and four speakers. AirKing, Chicago. *Circle 266 on Reader Service card*

New products continued on p. 110



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And they aren't about to lose your business for lack of service. They know everything else is going for them: Hilite volume, Hilite price-options, the full range of quality*Hilite aluminum products, from sliding glass doors to windows of all kinds, to

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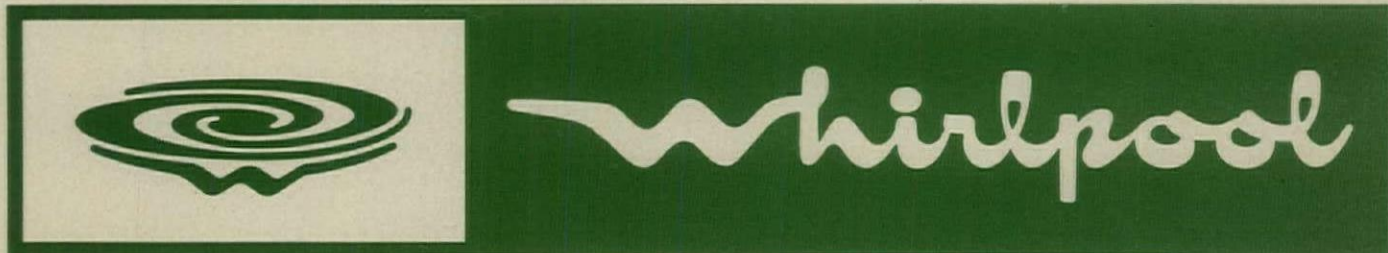
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is the choice...

Mr. Phillip Meyers, president of Williamsburg of Cincinnati, says, "Our aim has been to combine the charm of a colonial country setting with the finest modern-day conveniences. We chose WHIRLPOOL appliances for our apartments because they too combine style and outstanding convenience." There are plans for more than 600 units along Williamsburg's private streets, surrounded by grassy malls, formal gardens, fountains. All apartments have private patios or balconies, some woodburning fireplaces. A gate house adds to its privacy.



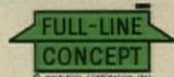
As shown at right, custom front panels are easy to install on WHIRLPOOL dishwashers at moderate cost. Any 1/4" wood panel or other decorative material slides right under the trim strips.

take dishwashers, for example . . .

Ease of installation with WHIRLPOOL dishwashers is an important plus for builders. There's no struggling with difficult connections after the unit is in place. As shown at left, a base plate goes on floor. Water, drain and electric lines hook up easily to proper units on base plate. Then dishwasher slides onto base plate, and connections can be completed in a few minutes!



A complete line of gas or electric appliances . . . all on one order from one dependable source of supply and service. See your WHIRLPOOL distributor for full details.



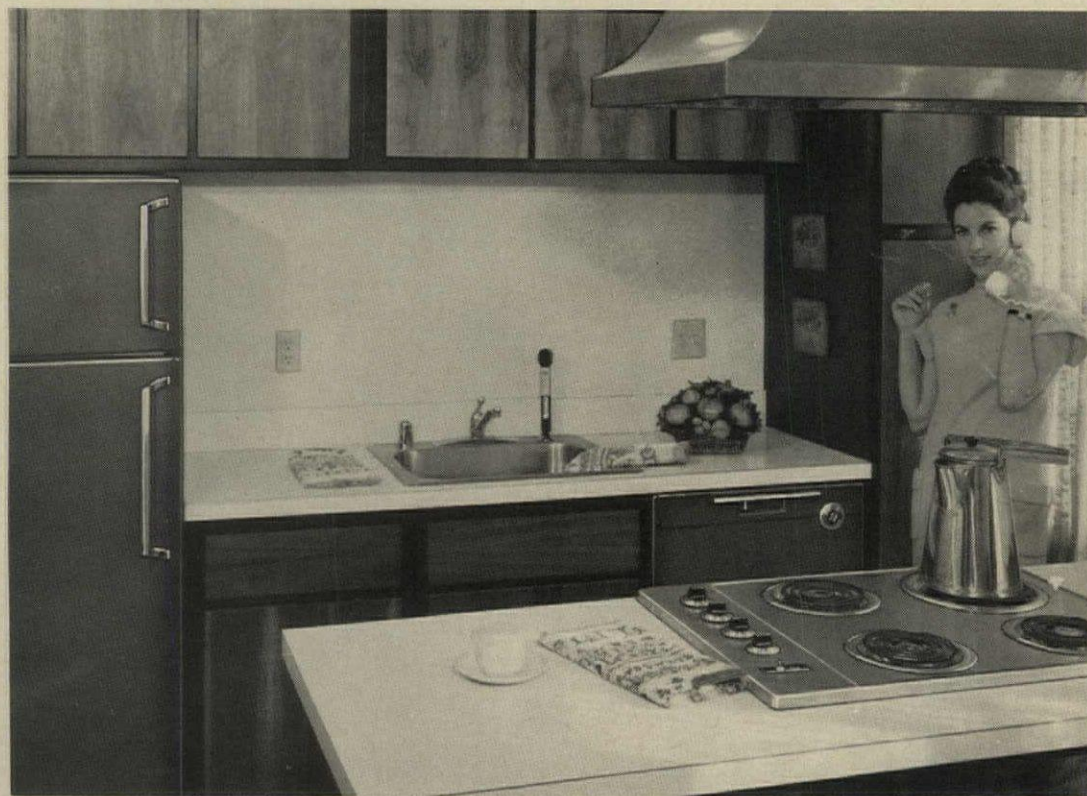
HOUSE & HOME



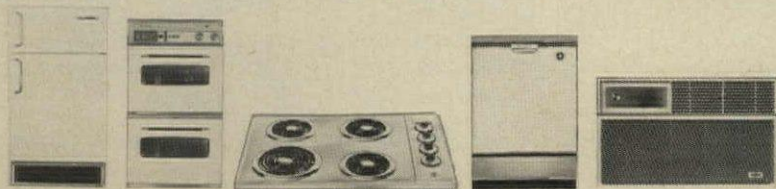
at Williamsburg

OF CINCINNATI

Wherever builders have a keen eye for features that please the public, as at beautiful Williamsburg of Cincinnati, WHIRLPOOL appliances often are selected. And in addition to their sales appeal, these quality appliances are *practical* to work with. WHIRLPOOL'S Full-Line Concept lets you deal with *one man*, rather than three or four, so you get undivided responsibility and service. This line gives you a wide choice of *gas or electric* models. And they're all design and color coordinated for a pleasing total effect.



Glamorous Williamsburg kitchens feature WHIRLPOOL appliances . . . refrigerator, range, dishwasher and food waste disposer. They gleam under a luminous ceiling which casts an even light over the whole kitchen work area. Copper range hood and walnut-finished cabinets add to the rich styling.



WHIRLPOOL CORPORATION, BENTON HARBOR, MICHIGAN



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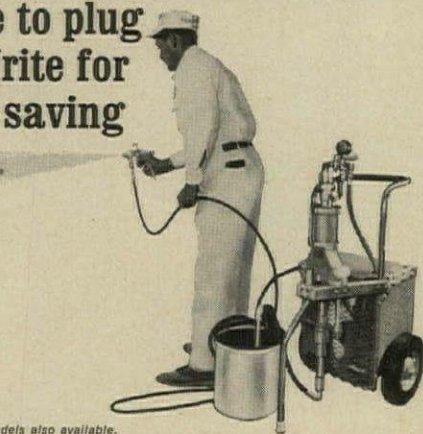
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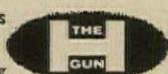
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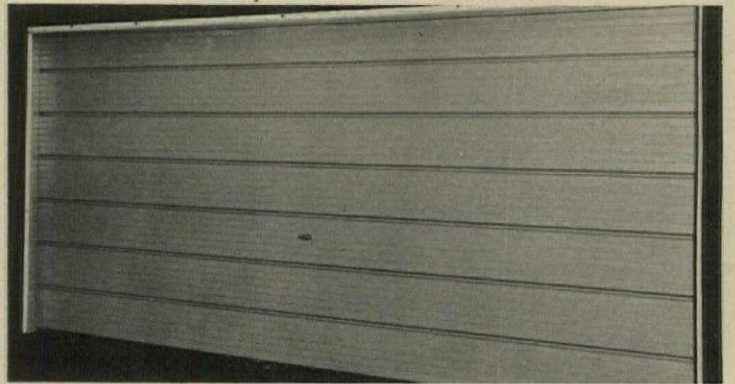
NEW PRODUCTS

start on p. 103

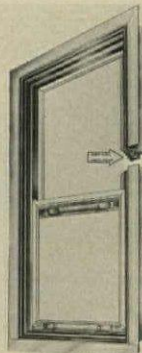
Doors and windows



Accordion partitions are available with decorative, maintenance-free panels of laminated plastic. Five decorative woodgrains and three patterns are offered. Hanging weight ranges from 1.5 to 6 lbs. per sq. ft. Panelfold, Hialeah, Fla. Circle 290 on Reader Service card

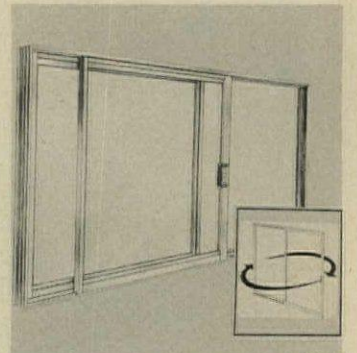


Steel garage door, 6'6" or 7' high, comes in widths up to 18'. Door is offered in solid-panel style or with factory-installed, vinyl-sealed window. An accessory kit reduces normal 8" headroom to 3½". Roly-Door, Buffalo, N.Y. Circle 293 on Reader Service card



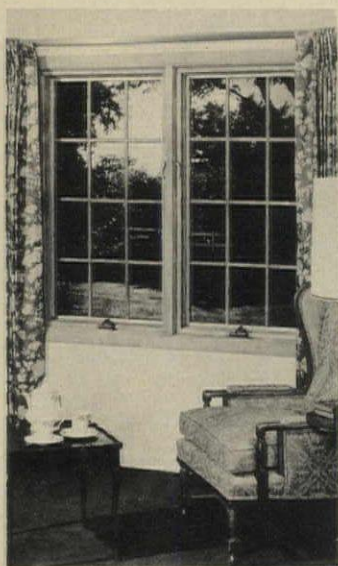
Storm window contains rigid-vinyl inner frame for improved insulation and smooth operation. Includes 1½" sill expander to permit tight fit, prepunched installation holes, and self-storing screen inserts. White or silver. Hilite, Toledo, Ohio.

Circle 296 on Reader Service card



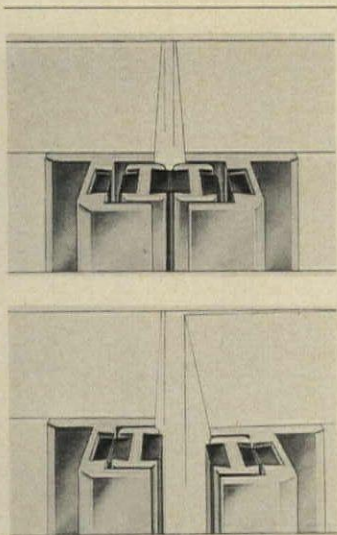
Aluminum patio door with rolling glass panels is reversible (inset). It is available with single or ⅝" insulating glass and with choice of frame depths: 3⅝", 4 13/16", or 6". Hardware includes inlaid walnut handle. Stanley, New Britain, Conn.

Circle 297 on Reader Service card



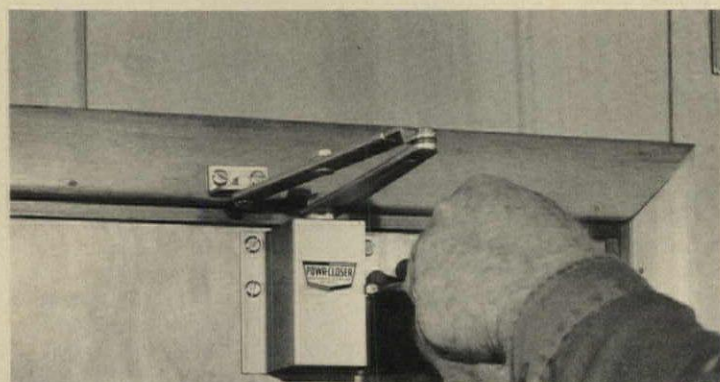
Wood casement window has a roto-operator that opens sash a full 90° for easy cleaning from the inside. Snap-in, snap-out muntin bars in traditional or diamond patterns are optional. Available in 20 vent and 37 fixed sizes. Rol-screen, Pella, Iowa.

Circle 291 on Reader Service card



Magnetic astragals provide a weather-tight seal for apartment or commercial doors. Magnetic action snaps plungers together (top). When doors are opened, plungers retract with little friction (bottom). Michaels Art Bronze, Erlanger, Ky.

Circle 292 on Reader Service card



Hydraulic door closer is said to be up to 50% more powerful than other units. Model for 50-lb. door is guaranteed for three years; model for 70-lb. door is guaranteed for ten. Special soffit plate permits 180° door openings. Ridge, Elkhart, Ind. Circle 295 on Reader Service card



Aluminum-framed door combines fibreglass panels—in choice of white, desert sand, copper, or lime—with extruded-aluminum frame, stiles, and rails. Line includes lower-priced residential models. Wagner, Waterloo, Iowa. Circle 298 on Reader Service card

New products continued on p. 112



RESEARCH PRODUCES A BETTER LAUNDRY TUB

MOLDED-STONE® SERVASINK

● WALL HUNG

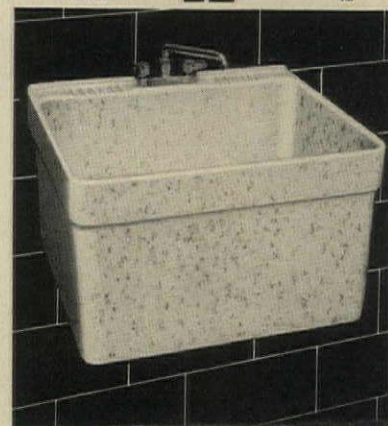
ServASink installs fast to a rigid bracket for solid installation which eliminates side to side wacking, keeps floor clean and clear.

● LIGHTWEIGHT

One man handles easily. ServASink MOLDED-STONE is 80% lighter than masonry, yet retains strength of natural stone. Will not crack, chip or split.

● STAINPROOF

Clean confetti white turns laundry room into attractive part of home; presents a virtually stain-proof surface that's sanitary, easy to keep clean.



Here's a new way to upgrade the laundry room, and at the same time slash installation and unit costs. Ideal replacement for dingy, old-fashioned tubs. Wall hung like bathroom fixtures, ServASink looks like a modern plumbing fixture should; is ideal for schools, hospitals and other institutions as well.

FIAT PRODUCTS DEPARTMENT

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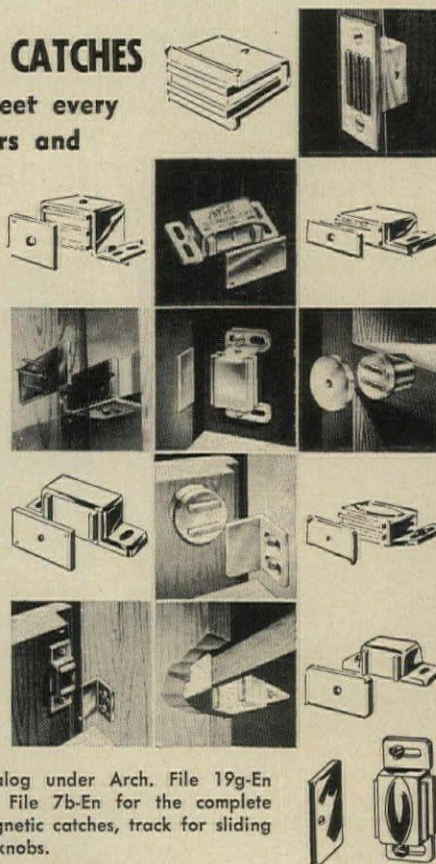
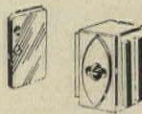
Circle 73 on Reader Service card

MAGNETIC CATCHES

designs to meet every need for doors and cabinets



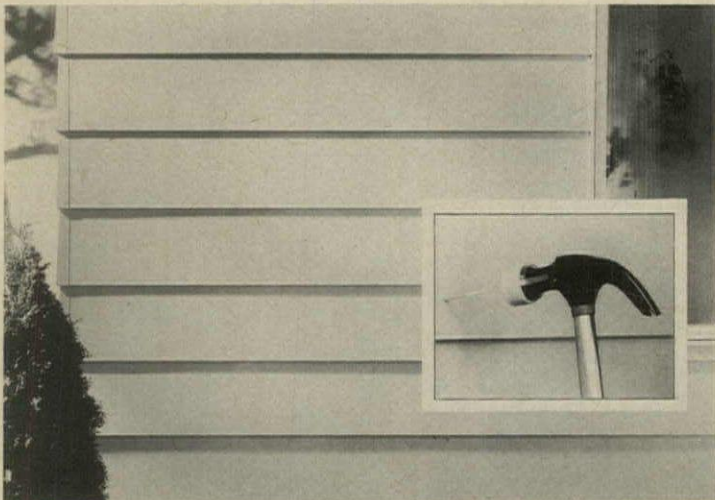
Each is designed for neat appearance, to mount easily in a variety of ways, and to last a lifetime. Magnets are self-aligning to enlarged strikes. There's a style and size for every need.



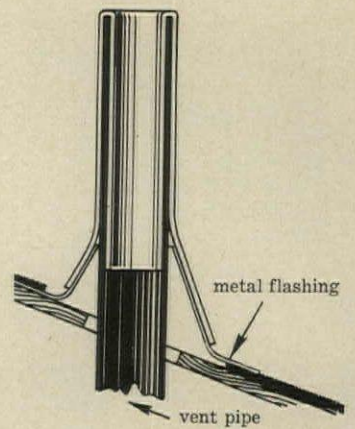
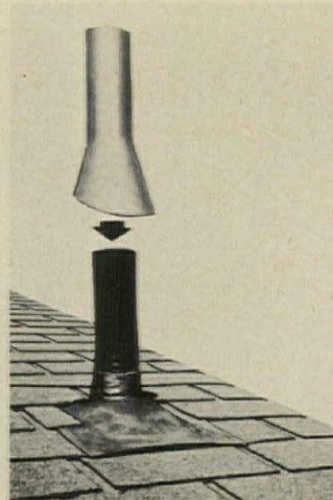
See Sweet's Catalog under Arch. File 19g-En and light Const. File 7b-En for the complete EPCO line of magnetic catches, track for sliding doors, pulls and knobs.

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Exteriors



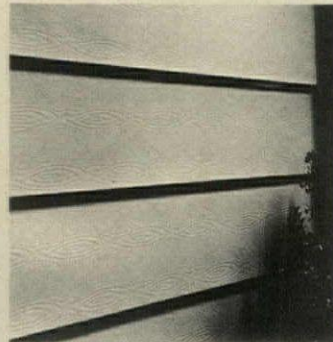
Face-nailed vinyl-coated siding is applied conventionally by means of a specially coated stainless-steel nail. Available in four colors to match siding, the nail blends into the finished exterior. Boise Cascade, Minneapolis. *Circle 220 on Reader Service card*



Vent-pipe shield—fabricated from an all-weather polypropylene plastic—prevents roof leaks around vent pipes. It comes in 3" and 4" sizes for standard pipes but is flexible enough to fit irregular pipes. Nevco, Troy, Mich. *Circle 221 on Reader Service card*



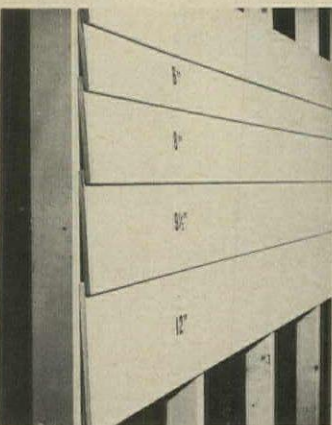
Fungus-resistant asphalt shingle, 265-lb. and self-sealing, inhibits the growth of roof fungus (black areas in photo) common in the South. A patented mineral granule is what makes it work. In light gray and white. Barrett, New York City. *Circle 222 on Reader Service card*



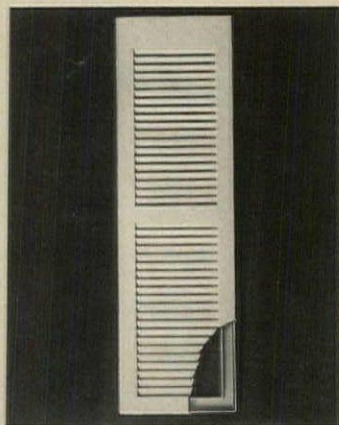
Wood-grain steel siding is coated with a fire-baked acrylic enamel so surface will not blister, crack, chip or discolor. It carries a 20-year guarantee. Offered in choice of white, sandalwood, or light green. U.S. Aluminum, Franklin Park, Ill. *Circle 224 on Reader Service card*



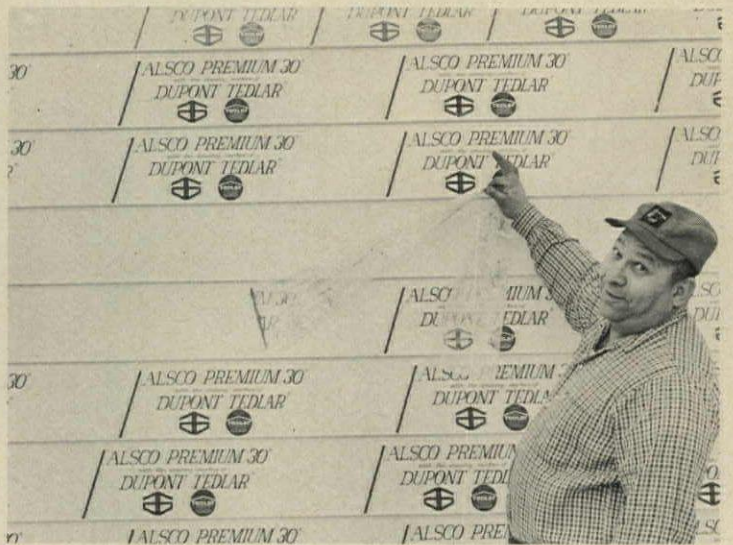
Hail-damage warranty guarantees the base material of three siding lines for a quarter of a century. The guarantee—an industry first, says the manufacturer—cites the sidings' ruggedness and dent resistant qualities. Masonite, Chicago. *Circle 225 on Reader Service card*



Hardboard siding line comes in 16' lengths, and in four widths: 6", 8", 9½" and 12". Siding features a two-coat primer—an off-white oil alkyd—applied by roll coater. FHA certifies it for direct-to-stud application. U.S. Plywood, New York City. *Circle 226 on Reader Service card*



Plastic shutter that looks like wood has U-channel box frame that prevents bending and twisting. It snaps onto metal clips on a spacer band that fastens to any exterior surface. In white, black, and green. H C Products, Princeville, Ill. *Circle 227 on Reader Service card*



Protective film shields surface of Tedlar-coated aluminum siding during shipping and installation, and then peels off. Siding remains unmarred, eliminating two to three hours of clean-up time. Alasco, Akron, Ohio. *Circle 223 on Reader Service card*

New products continued on p. 117



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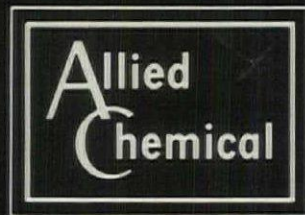
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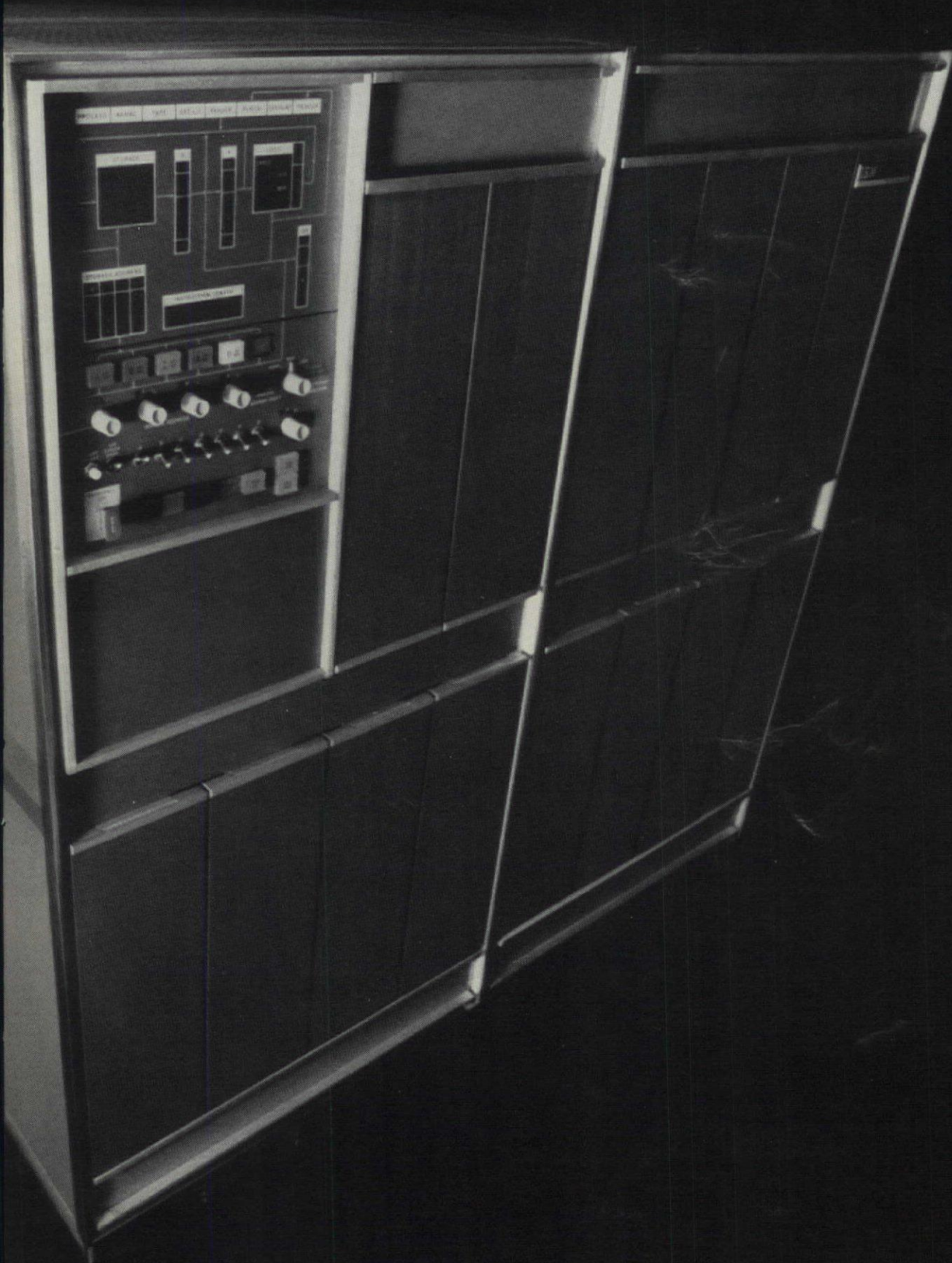
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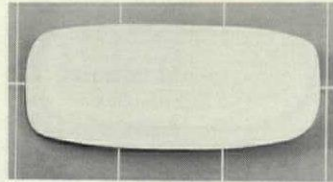
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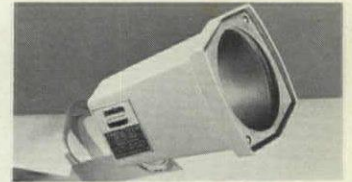
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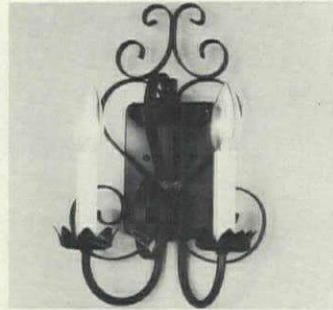
Wrought-iron chandelier blends with rough-textured masonry walls and Italian, Spanish, or Moroccan decor. The five curved arms that surround the stem hold three-light, cluster candelabra under each scalloped shade. Virden, Cleveland. *Circle 209 on Reader Service card*



Luminous wall bracket—with opal glass—for entryways, corridors, and stairways fits flush against wall with no bracket exposed. Fixture takes two 75-watt lamps. Art Metal, Cleveland. *Circle 211 on Reader Service card*



Indoor-outdoor floodlight for illuminating small areas uses 250-watt, single-ended quartz lamp. It is equipped with 1/2" stem for mounting on conventional boxes. Crouse-Hinds, Syracuse, N.Y. *Circle 210 on Reader Service card*



Wall fixture for atmospheric lighting contains two-light candelabra base and is offered in a choice of black or florentine white. Bracket dimensions: 8 1/2" wide, 13 1/2" long. EJS, Los Angeles. *Circle 212 on Reader Service card*



Lighted street sign illuminated by a long-life traffic-signal lamp is adaptable to existing pole sizes. The street names on all four surfaces are factory-applied. E. W. Bliss, Canton, Ohio. *Circle 213 on Reader Service card*
New literature starts on p. 118



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For copies of free literature, circle the indicated number on the Reader Service card, page 113.

RESIDENTIAL HINGES. Full-color information sheet spotlights four new hinge finishes—antique bronze, brass, and copper; and statuary brass—available with manufacturer's full line. Stanley Works, New Britain, Conn. *Circle 345 on Reader Service card*

WOOD SECTIONAL GARAGE DOOR. A new single-car overhead door that combines classic door design with low price is described in a product sheet. Door is four panels wide, four panels high, and is available in heights ranging from 8'6" to 9'7". Rowe, Galesburg, Ill. *Circle 351 on Reader Service card*

STAINLESS-STEEL SINKS. Full-line catalog enumerates the advantages of sinks made of 20- and 18-gauge steel with emphasis on manufacturer's self-priming system. Listed: full range of sizes, finishes, and prices. Jensen-Thorsen, Addison, Ill. *Circle 353 on Reader Service card*

SUSPENDED CEILINGS. Illustrated brochure tells how to install ceilings, and includes features, specifications, and price list. Artcrest, Chicago. *Circle 354 on Reader Service card*

INDOOR/OUTDOOR WIREWAY. A new wiring raceway available in both indoor and rain-tight construction is explained in a product bulletin. Indoor version is offered with either hinged or screw-type covers and is completely open for quick "lay in" wiring. Auxiliary wiring gutters for outdoor use have welded-on tops with deep overhanging flanges and slip-on removable covers for easy installation. For commercial use. General Electric, Plainville, Conn. *Circle 313 on Reader Service card*

UTILITY TUBS AND SINKS. A line of wall-hung utility sinks made of "molded granite"—a combination of finely ground limestone, glass nylon fibers, china clay, and a polyester resin binder—are spotlighted in an illustrated catalog. Chicago Granite, Chicago. *Circle 314 on Reader Service card*

PAINT ROLLERS. How to use paint rollers is the subject of a comprehensive technical manual with diagrams. Includes a guide to the selection of proper paint-roller equipment for more than 30 specialized coatings. E Z Painter, Milwaukee. *Circle 319 on Reader Service card*

CABLE LAYER. A trenching machine that buries utility cables in a single operation is described in a new catalog. Trench width and depth are pre-selected. Top speed is 21 feet per minute. Challenge-Cook, Industry, Calif. *Circle 320 on Reader Service card*

MONOLITHIC SUSPENDED CEILINGS. Basic data for metal lath-and-plaster suspended ceilings is presented in a specification bulletin. Metal Lath Assoc., Cleveland. *Circle 321 on Reader Service card*

TINTED GLASS. Comprehensive 38-page report enumerates advantages of and recommendations for using the glass. Included: edge standards, handling instructions, and how to cut and glaze with proper equipment. Pittsburgh Plate Glass, Pittsburgh. *Circle 322 on Reader Service card*

ELECTRONIC DIMMER SWITCHES. Operational, application, and ordering information on a full line of 600-watt, 1500-watt, and 2000-watt incandescent dimmer switches is contained in a four-page brochure. Ideal, Sycamore, Ill. *Circle 307 on Reader Service card*

WOODGRAINED PANELING. How to mix and match colors with woodgrained paneling is shown in a 12-page, full-color folder. Included: how to measure a room for paneling and how to install it. Masonite, Chicago. *Circle 308 on Reader Service card*

GYPSON PLASTER SYSTEMS. Specifications and application details for quick-drying systems that use a minimum of materials are included in an eight-page brochure. Both one-coat and two-coat systems and a new development in radiant-heated ceilings are covered. Georgia-Pacific, Paoli, Pa. *Circle 309 on Reader Service card*

CONCRETE SEALANT. Information sheet describes sealant with vinyl styrene-butadiene base that dries in less than one hour. For exterior and interior applications. Speco, Cleveland. *Circle 300 on Reader Service card*

EARTHTONE FLOOR TILE. Extruded natural clay tile in four earthtones and several patterns is displayed in a four-page brochure. For residential or commercial applications. U.S. Ceramic Tile, Canton, Ohio. *Circle 301 on Reader Service card*

FASTENER GUIDE. Compact desk guide for use in drafting rooms and construction field offices illustrates typical applications for a complete line of suspension fasteners, used by electricians, plumbers, lathers, acoustical and sheet-metal workers, with static load capacity for each. Fastway Fasteners, Lorain, Ohio. *Circle 302 on Reader Service card*

CUPOLAS AND WEATHERVANES. Complete-line catalog with scale drawings contains installation tips for cupolas as well as instructions on how to use them as attic ventilators during the summer and to solve condensation problems in the winter. Specification chart summarizes four- and six-sided, straight- and curved-roof models. Stephenson, Cleveland. *Circle 304 on Reader Service card*

KITCHEN CABINETS. Product sheet with specifications covers a complete cabinet line including combination units as wide as 96". International Paper, Portland, Ore. *Circle 305 on Reader Service card*

MASONRY SAWS AND BLADES. Complete-line catalog illustrates and describes three- and five-hp models as well as compact 1½- and 2-hp units. Also: cup wheels, raised hub disks, rubbing bricks, and color-coded diamond, safety, and abrasive blades. Target, Kansas City. *Circle 306 on Reader Service card*

ALL-PURPOSE ADHESIVES. Four-page brochure describes full-adhesive-line applications including aluminum to paper honeycomb and fiberglass foam insulation to wood, aluminum, galvanized steel, and concrete. Roberts, Monrovia, Calif. *Circle 315 on Reader Service card*

HYDRONICS HUMIDIFIER. Bulletin on a humidifier designed for homes heated by hot water or steam tells how to size a house for humidification and install the unit. Specifications included. Research Products, Madison, Wis. *Circle 316 on Reader Service card*

STRUCTURAL CLAY BRICK. Brick finished on both faces and available in several colors is recommended for through-wall construction in either load-bearing or curtain-wall designs. Drawings in a 16-page, full-color brochure show dimensions, and details for joints, junctions, pilasters, sash openings, and anchoring. Harbison-Walker, Pittsburgh. *Circle 317 on Reader Service card*

GARAGE GUIDE. How to plan a garage for utility and convenience is detailed in a pocket-size booklet. Items: how long and how wide to make a garage; how to add a children's playroom to a new or existing garage; how to plan for extra space; and how to lay out and build a driveway. Twenty pages, in color. For a copy, send 35¢ to: Crawford Door Co., 4270 High Street, Ecorse, Mich.

SIDING SHINGLES. Illustrated manual gives step-by-step directions for applying mineral-fiber shingles to both old and new walls. Mineral Fiber Products Bureau, New York City. *Circle 318 on Reader Service card*

DECORATIVE PANELS. How to install filigree hardboard panels as room dividers and screens is explained in a technical bulletin. Includes cutting and working data, finishing information, assembly instructions, and framing details. Masonite, Chicago. *Circle 310 on Reader Service card*

FASTENERS. Twelve-page catalog describes and illustrates a full line including self-drilling screws, drywall screws, roofing and siding fasteners. Applications and features are detailed in drawings. Parker-Kalon, Clifton, N.J. *Circle 311 on Reader Service card*

METAL MOLDINGS. Comprehensive 36-page catalog summarizes dimensions, price information, and descriptions of broad line of metal moldings. Also includes manufacturer's suspended ceiling system. Kinkead, Chicago. *Circle 312 on Reader Service card*

CAST-IRON TUB. Product sheet lists features of enameled cast-iron tub with dimensional sketches of top, side, and front. Includes choice of colors, shipping data, and rough-in measurements. Mansfield Sanitary, Perrysville, Ohio. *Circle 330 on Reader Service card*

CONCRETE JOINT DESIGN. Comprehensive 72-page brochure—with detailed drawings and photographs—outlines design concepts and construction methods for monolithic concrete joists. Ceco, Chicago. *Circle 331 on Reader Service card*

ELECTRIC BLAST COIL HEATER. Folder describes heater construction and built-in features. Also: code requirements that affect heater installations. Industrial Engineering and Equipment, St. Louis. *Circle 333 on Reader Service card*

PROPELLER FANS. Twenty-page guide presents full-line of ventilating and air-conditioning fans, available with belt or direct drive. Capacities range from 288 to 53,300 cfm. ILG Industries, Chicago. *Circle 350 on Reader Service card*

ILLUMINATED CEILING. Ceiling system needs only 8" plenum for even ceiling brightness even when lamp spacing is on centers up to 64". Opal-prismatic or open-louver lighting panels may be used. A bulletin gives selection data and specifications. J. A. Wilson Lighting, Erie, Pa. *Circle 341 on Reader Service card*

FIRE-RATED WALLS. Extensive design manual examines performance of a wide selection of tested gypsum assemblies. Easy-to-read tables illustrate sound-transmission-loss ratings, thickness, and weight. Forty-two pages. Gypsum Assoc., Chicago. *Circle 342 on Reader Service card*

FLOOR MATTING. Full-line catalog describes and illustrates custom mats, runner matting, and stair treads. Includes ordering information. International Rubber, Boston. *Circle 346 on Reader Service card*



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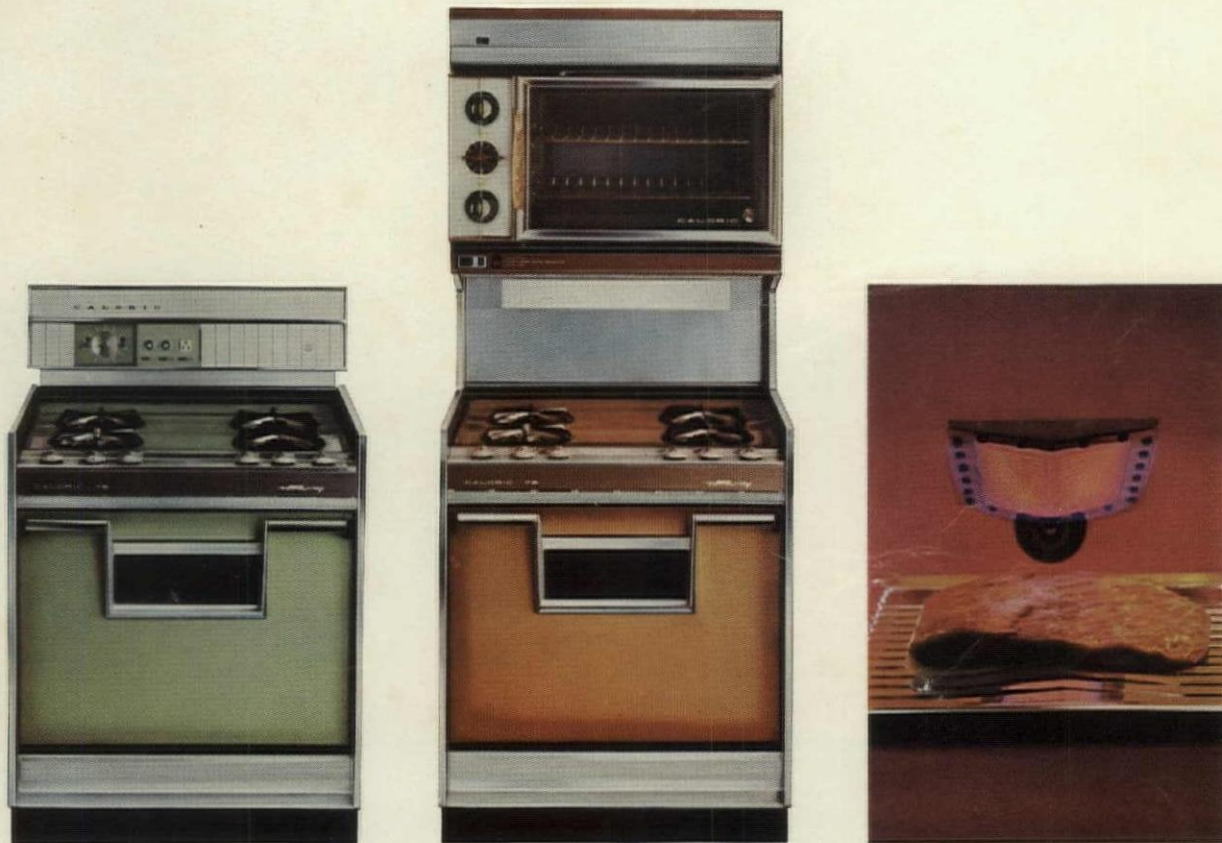
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