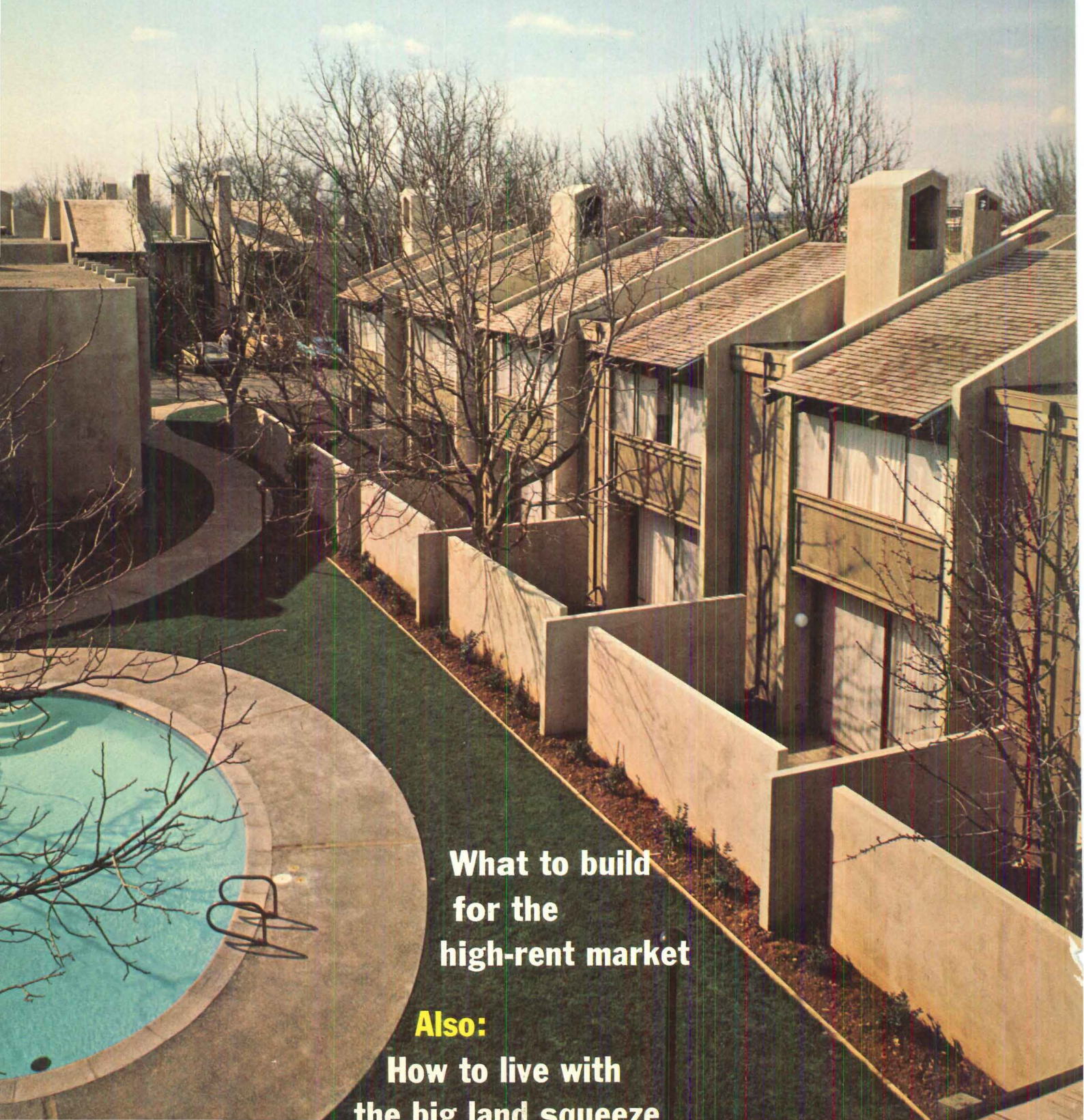


House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF HOUSING AND LIGHT CONSTRUCTION

JUNE 1969



**What to build
for the
high-rent market**

Also:
**How to live with
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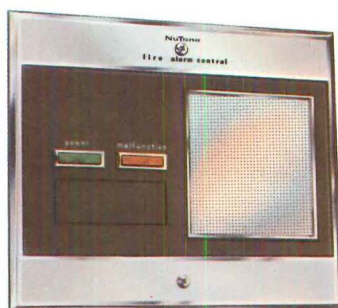
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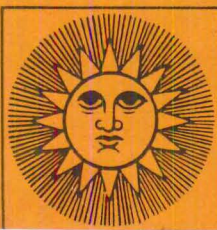
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VOL. 35 NO. 6

JUNE 1969

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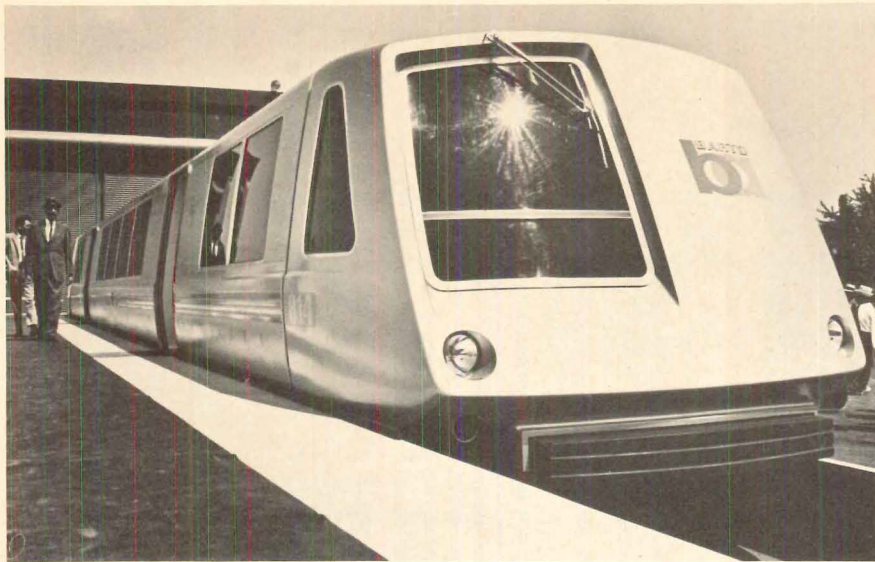
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Cover: Townhouse apartments in Sacramento, Calif. Builder: Robert C. Powell Properties. Architect: Donald Sandys Jr. Photo: Joshua Freiwald. *For story, see p. 76.*

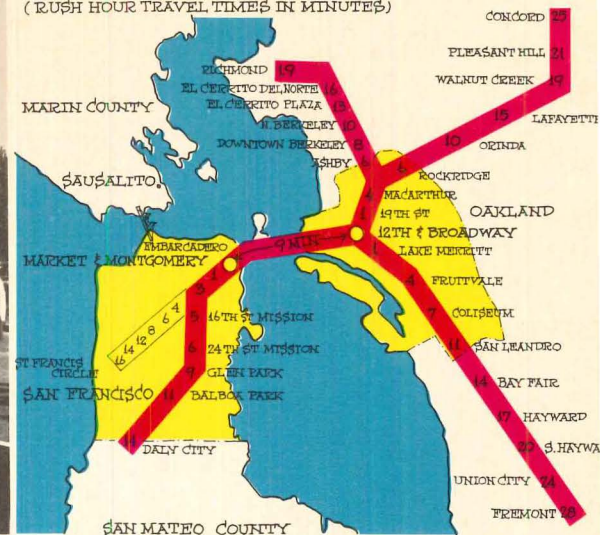
A portfolio of award-winning custom houses loaded with ideas for the merchant builder . . . How to turn unbuildable land into an exciting waterfront apartment site . . . A new dimension for the townhouse market

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BAY AREA RAPID TRANSIT
(RUSH HOUR TRAVEL TIMES IN MINUTES)



HIGH-SPEED TRAIN will bring the transit network's most distant town within 40 minutes of downtown San Francisco. The trains start running in 1971.

Tomorrow's transit systems

Here comes the train—with a wave of change for builders

Tomorrow's high-speed trains will spark building booms wherever they roll.

Land in the paths of the new rapid transit lines will become prime development sites overnight. Today's barns and silos will give way to apartments and high-rise offices.

That is what happened in Toronto in the 1960s, after rapid transit was built. And that is what seems to have begun in San Francisco as its transit system nears completion.

For rapid transit brings distant suburbs within minutes of downtown. A network of trains can expand a city for 100 miles in virtually every direction.

When rapid transit comes to the Bay Area in two years, a commuter will be able to travel from his fogged-in San Francisco office to his home in sunny Orinda, beyond Oakland, in 19 minutes. The auto trip now takes 40 minutes to an hour or more, depending on freeway traffic (*see map*).

Indeed, Bay Area Rapid Transit (BART), already 55% built, will bring San Francisco's Market Street within 40 minutes of such distant communities as Fremont, Concord and Richmond.

The sweep of change. A study of Toronto and San Francisco suggests the awesome impact that high-speed trains will have on this nation and its building industry. Soon, several other cities will follow these examples and build transit systems to unsnarl transportation.

Brenton Welling, transportation editor of *BUSINESS WEEK*, says Baltimore, Atlanta, Seattle and Washington, D.C., are closest to beginning construction. He adds that within 30 years some 20 cities may have completely new networks.

In all those cities land values will soar, building opportunities will abound—especially for large builders—and the very faces of the cities will be transformed.

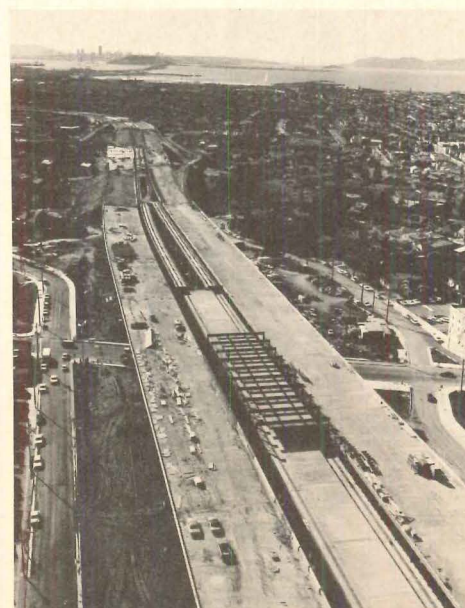
Some urban experts also contend that the trains will change the old ideas about

urban redevelopment, luring high-rise offices to center cities while opening distant rural areas to housing. Such a pattern could reverse the government's Model City concept of rebuilding sections of a city's core into neighborhoods for the poor.

Toronto's land boom. Mass transit unites the areas it serves into one metropolis. The line blurs between urban and suburban locations—and between urban and suburban land values.

Downtown land in a suburb, minutes by train from the city, can be worth nearly as much as a like parcel in the city itself. (Offices and apartment rents increase toward urban levels, too.)

Fast-moving speculators in Toronto made fortunes by buying land at suburban prices in the 1950s and selling to builders at urban prices when the trains were running.



BART ROUTE, now 55% built, cuts through Oakland and tunnels to San Francisco (*background*).

G. Warren Heenan, past president of the Toronto Real Estate Board, said land values all along the transit route increase two to tenfold. He adds: "Hundreds of large single-family lots [175 ft. x 200 ft.] were rezoned for apartments, bringing some speculators as much as \$4,000 a unit. Persons who owned \$15,000 houses sold to developers for \$50,000. And downtown land sold at \$200 a sq. ft., which is \$8 million an acre."

Speculation in Bay Area. The president of the BART board of directors, Arnold Anderson, a real estate appraiser, says there is already some quiet speculation.

Fremont, a last stop on the line, touched off spirited bidding by announcing ambitious plans for a business-education complex near its BART station. Nearby sites are selling at \$65,000 an acre, up from \$22,000 in 1962 and \$5,000 in 1955. Says Anderson: "Cabbage fields are bringing about \$50,000 an acre."

Commercial land near Oakland's Rockridge station is selling for \$8.65 a sq. ft. up from \$5 a sq. ft. last year. And commercial land in Concord, the last stop of the Rockridge line, already costs \$6 a sq. ft.

Apartment land in Concord costs about \$70,000 an acre, \$30,000 more than it cost four years ago.

A slower pace. Speculation started when construction began several years ago. Neighbors formed small investment clubs and some families repulsed by construction noise sold to the first bidder.

Now both owners and speculators are holding back. Julius Deubner, research director of the Contra Costa Board of Realtors, notes that on certain key Walnut Creek streets no property changed hands last year.

The slowdown is not surprising. The average builder or realty dealer cannot afford to tie up large sums in vacant land while waiting for the train. (Nevertheless

me builders have bought small income-producing properties near BART stops, planning to replace these structures with larger buildings later.)

The largest builders are having difficulty bringing eastern money into their million-dollar deals. So they, too, are waiting for the train. When it comes, they expect to pay the prevailing land prices.

If Toronto's prices are any indication, the price that early developers pay in 1971 will be a bargain compared to what latecomers pay in 1975.

Builder opportunities. There will be plenty for everybody.

Nevertheless, large companies do enjoy an advantage. A big, well-financed builder can afford the market's entry fee—inflated prices for prime apartment and commercial sites. Towns all along the BART route are already planning to ring their stations with high-density clusters.

The same pattern emerged in Toronto.

With many of the large companies building downtown, medium-sized home and apartment builders can stake their claims on the outskirts. And smaller companies, which require little lead time, can get their projects rolling well ahead of the big boys. The Toronto story suggests this approach:

A builder takes the train to the first town beyond the suburbs, walks until he reaches vacant residential land, buys it and starts building. The buyers come along on the next train.

The dangers. Despite the success of some Toronto builders, rapid transit brings its own special dangers—stiff competition and a temptation to overbuild.

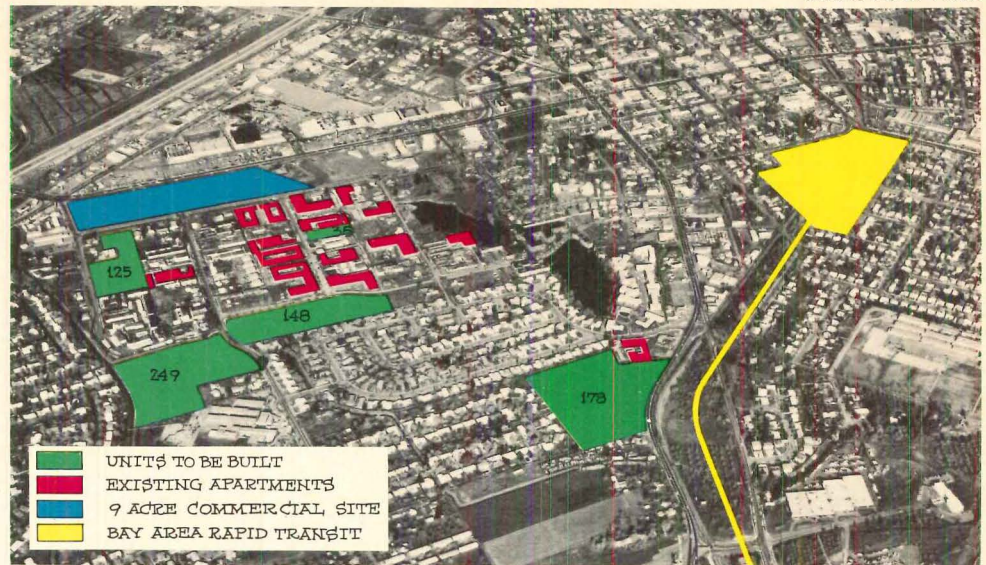
In a boom sparked by rapid transit, many projects are started at once, and all are only minutes apart. That means that builders with a poor product cannot expect to sell on location alone. Few will have clearly superior locations. So buyers looking for the best for their money will not hesitate to move to the next town—five minutes away by train.

There is already a hint of overbuilding in the Pacific air. Virtually every city touched by BART is planning new high-rise offices and apartments, while Oakland and San Francisco are already building blocks full of them. Someone will eventually build just one high-rise too many.

Despite these real dangers, BART still deserves its greatest threat for builders operating outside its reach. Terrell W. Hill, head of San Francisco's Market Street Development Project, says areas not served by BART will see their development pace drop more and more sharply while BART ties boom.

Says Hill: "San Mateo and Marin Counties are due for a shock [see map]."

Breaking ground. A few developers, led by Systech Financial Corp. of Walnut Creek, have plunged into the BART market. Systech is building a \$24 million apartment complex in Concord (*photo above*), plans a nine-acre commercial center in the same town and will soon start a \$15 million community for wealthy renters in Walnut Creek.



NEW APARTMENTS rise near BART in Concord. Builder, Systech Financial, has business land (*key*).

Systech has already purchased 216 apartment units in Concord and built 466. It is building another 486 and plans 249 more in 1970. (Rents range from \$140 for one bedroom to \$250 for two bedrooms with two baths.)

Says Systech's research director, Reginald Olson: "We wouldn't be building this many apartments without BART."

Systech's rental program will have four stages:

1. The company will rent to persons from the surrounding area.
2. Businessmen moving out from the city ahead of BART will expand the market.
3. When BART starts rolling, renters will come by train.
4. By the mid-1970s, increased population and inflated land values will spur high-rise construction.

In Oakland, meanwhile, realty brokers George Steneberg and Thomas O'Mara are buying 60,000 sq. ft. only one block from the Rockridge station for a high-rise residential and commercial complex.

An urban facelift. Rapid transit's most visible impact will be the change it brings to the nation's cityscapes.

In the six years since voters decided to build BART, San Francisco's business district has been revitalized by more than \$800 million in construction. Downtown office space has increased by 78%.

All the big new buildings have been situated within five minutes of transit stations, just as they were in Toronto.

San Francisco's taxpayers ignored a nationwide tax revolt to finance downtown renewal with \$24.5 million in bonds for pedestrian plazas, brick walls, trees and street benches.

Planning director Allan Jacobs now makes this pledge:

"Market Street will be comparable to the grand boulevards of the world."

And most experts contend that renewal has just begun. Says Russell Keil of the Keil Estate Co., a property management concern:

"Along the Mission line [see map], I foresee all types of commercial space and a rebirth of the uplands residential areas."

Downtown Oakland is getting a facial, too. Kaiser Industries and the Security and Golden West Savings & Loan Associations are about to put up \$38 million of new office space adjoining the 19th Street stop.

And in Berkeley, First S&L is constructing the town's first large building in 40 years. The Bank of America plans to follow with a 14-story building of its own.

Berkeley taxpayers have voted \$20.5 million in bonds to help beautify the town. The entire BART line was built underground, and the street above—Shattuck Avenue—is being restored and landscaped.

Suburban planning. Deeper in the suburbs, several communities are somewhat belatedly taking their first steps to see how BART can help upgrade the old and inspire the new:

- El Cerrito has overhauled its master plan to permit more commercial and high-density apartments. The school board now suggests an elementary school on a deck above a BART parking lot.

- Hayward has rezoned some residential land to higher densities.

- San Leandro has zoned the area near one station for high-rise apartments and the area near its second station for commercial projects.

- Even the little town of Brentwood, not even on the transit route, has hired a planner to determine BART's impact.

Specter of separatism. The home-rule principle that gives each town its own planners and plans may hamper overall development and suppress land values.

Not a few experts insist that Toronto's success derives from coordinated planning. Before the first trains ran in Toronto, 13 area municipalities formed a federation responsible for regional services. The Bay Area lacks such a regional agency.

But worry about transportation without coordination is of small concern. It pales before the ambition of the Bay Area's planning. Rapid transit will be the biggest thing to come to the region—and perhaps to urban America—in the next decade.

—JENNESS KEENE

McGraw-Hill World News, San Francisco

NEWS continued on p. 8

**“ New Alcoa
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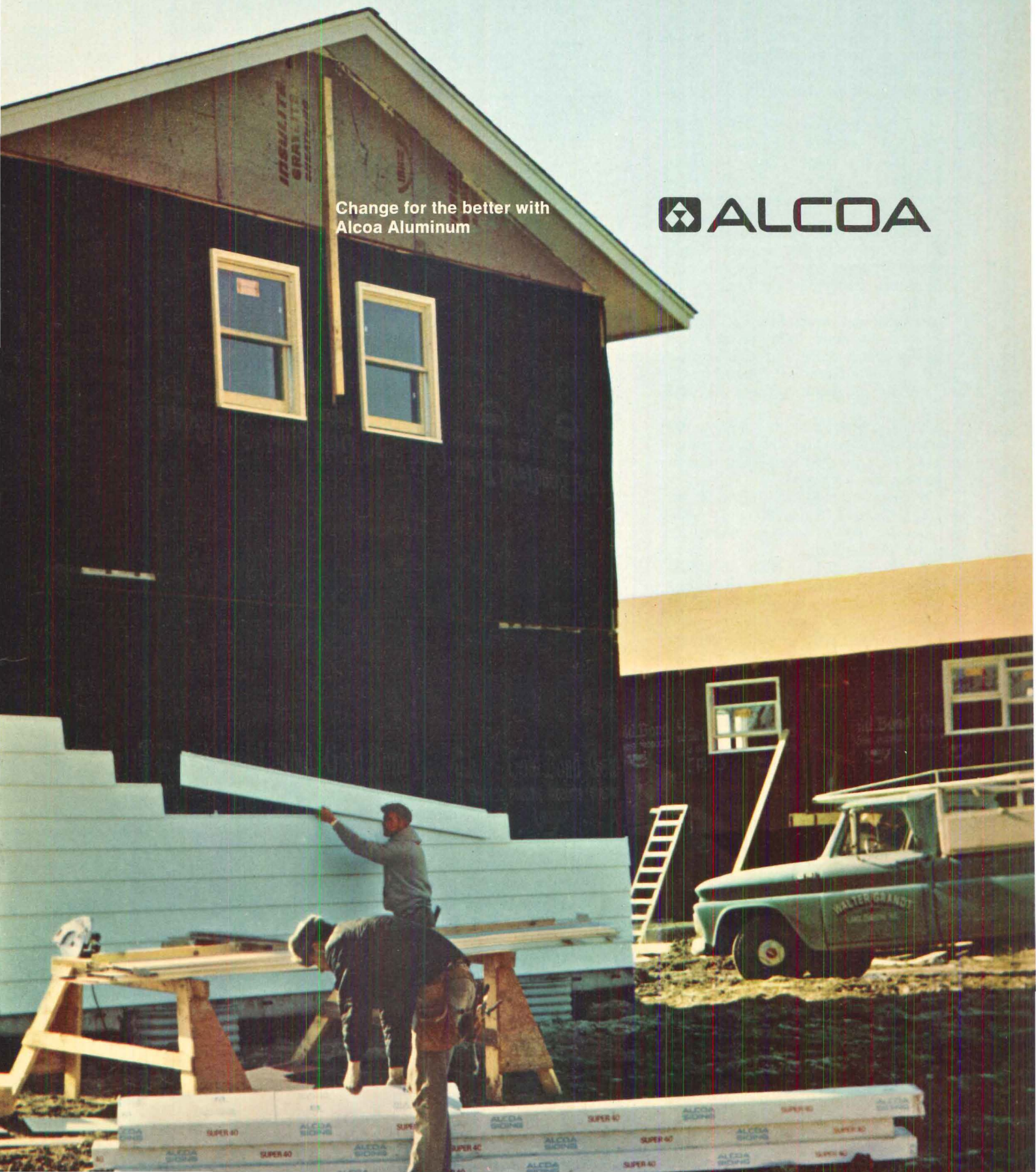
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Housing budget's goal: Better programs at lesser cost

Secretary George M. Romney, shaving \$200 million from the Johnson administration's Housing Budget for fiscal 1970, is still coming up with new twists in the hope of improving building programs.

Romney withdrew completely an advance request for \$2.5 billion for the Urban Renewal and Model Cities programs for 1971. The Johnson administration had proposed \$1.25 billion for each. But the Secretary, noting the withdrawal, said any appropriations for 1971 would be proposed later as part of the annual budget rather than in advance.

That's the Nixon administration's public posture. But it is known that major revisions are in store for Model Cities. Moreover, HUD officials state privately that all federal assistance or subsidy programs may be reshaped under one central authority, probably the Housing Assistance Administration.

Romney wants to find out where these programs are going and how much they are going to cost before he asks Congress for funding.

Favorable reaction. Housing industry leaders, in the main, seem pleased with Romney's budget. They note with satisfaction the primary importance placed on the new subsidy programs, Sections 235 and 236.

Romney maintained the requests for \$100 million in spending authority for each of these. Here are other important features of the new Romney budget.

- A request for \$473.5 million in annual contributions for contract payments for low-rent public housing, unchanged from the Johnson budget.

- A call for \$675 million in supplemental grants for Model Cities, an increase of \$363 million over fiscal 1969 but \$75 million less than the original budget request.

- A request for \$30 million for research and technology, up from \$25 million asked for by the former administration.

- A request for \$250,000 for the National Homeownership Foundation. No funding request was contained in the original budget. The money would be used for the initial organizational, planning and educational activities.

The cutbacks. While Romney made several increases in the Johnson budget, he also made some cuts.

Neighborhood facilities grants, in the Johnson budget for \$52.5 million for fiscal 1970, were pared to \$45 million. The rehabilitation loan fund, which was to receive \$78 million, is now ticketed for \$50 million. It is getting that much only because some \$26 million, available in the current year, is being carried over from the previous year's appropriation "because of the slow growth of the program."

Tenant services for public housing were cut from \$15 million to zero. Comprehensive planning grants related to metropolitan development were reduced from \$65 million to \$60 million. Rent supplement payments, too, were sliced from \$30 million to \$23 million on the basis of "a re-estimate of the payments which will be required."

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Adjustment of FY 1970 Budget Estimates
(dollars in thousands)

Program or Activity	1969 Program Level	1970		1970	
		Program Original	Level Revised	Change in Authority	Budget Outlays
Johnson Budget as Printed	n.a.	n.a.	n.a.	\$3,006,895	\$2,726,257
Corrections					
Shortfall in Asset Sales (GNMA) .....	...	\$300,000	\$100,000	...	+200,000
Overestimate of Housing Production:					
Rent Supplement Payments	\$12,000	30,000	23,000	-7,000	-7,000
Section 235 Payments	2,750	55,600	40,600	-15,000	-15,000
Section 236 Payments	2,250	13,400	5,900	-7,500	-7,500
Johnson Budget Corrected	n.a.	n.a.	n.a.	2,977,395	2,896,757
Nixon Proposed Changes:					
Renewal & Housing Assistance					
Neighborhood Facilities	35,473	52,500	45,000	-7,500	...
Urban Renewal-1971 Advance					
Appropriation	n.a.	(1,250,000)	...	(-1,250,000)	...
Low Rent Public Housing:					
Rehabilitation Loans (312)	26,000	84,000	56,000	-28,000	-20,000
Proposed Legislation	n.a.	n.a.	6,500	+6,500	+5,000
Tenant Services Grants .....	...	15,000	...	-15,000	-6,000
Metropolitan Development					
Comprehensive Planning Grants (701) ..	43,863	65,000	60,000	-5,000	...
Urban Information & Technical					
Assistance (Title IX) .....	...	5,000	...	-5,000	-2,000
Urban Fellowships	500	1,000	500	-500	...
Areawide Development Grants .....	...	10,000	...	-10,000	-2,000
Open Space Land Grants	75,328	95,000	85,000	-10,000	...
Urban Transportation Programs	7,250	7,750	...	-7,750	...
Public Facility Loans	40,000	50,000	40,000	...	...
Model Cities Programs					
Supplemental Grants FY 1970	312,500	750,000	675,000	-75,000	-25,000
FY 1971 Advance Appropriation	n.a.	(1,250,000)	...	(-1,250,000)	...
Urban Technology & Research					
Research & Technology	18,250 ^a	25,000	30,000	+5,000	...
Mortgage Credit—FHA					
Counseling Services (in FHA-SGE) .....	...	4,500	...	-4,500	-4,500
Nonprofit Sponsor Loan Fund	500	5,000	3,000	-2,000	-2,000
Fair Housing & Equal Opportunity					
Programs	4,000 ^b	14,500	10,500	-4,000	-4,000
Special Institution					
National Homeownership Foundation .....	...	...	250	+250	+250
Administrative Expenses	n.a.	n.a.	n.a.	-3,470	-13,594
Nixon Budget As Revised	n.a.	n.a.	n.a.	2,811,425	2,822,913
Net Change from LBJ—as Printed—1970	n.a.	n.a.	n.a.	-195,470	+96,656
Net Change from LBJ—as Printed—1971	n.a.	n.a.	n.a.	(-2,500,000)	...

... = None. n.a. = Not applicable or not estimated. () = Non-add.

^a Includes \$7,250 thousand for transportation research also shown above under "Urban Transportation."

^b In 1969, Equal Opportunity activities were funded from several staff expense accounts.

Plumbing price-fixers face million-dollar suits

The price-fixing convictions of three plumbing supply companies and three executives have cleared the way for heavy civil suits from homebuilders.

The six criminal-court defendants found guilty last month in Pittsburgh are the Borg-Warner Corp. of Chicago; The Kohler Corp. of Kohler, Wis.; Norman Held, a Kohler vice president and director; the American-Standard Corp. of New York and two executives, Joseph Decker, a division president, and Daniel Quinn, a retired vice president. All plan to appeal.

A Justice Department lawyer says plaintiffs no longer need prove guilt against the three convicted companies, though they must establish damages. He adds: "It's an open field."

Some 300 suits have already been filed. Homebuilders, the Philadelphia Housing Authority, and some states and towns filed suits seeking triple damages after other defendants in the price-fix case pleaded no contest last year. (The individuals received jail sentences ranging from one to thirty

days, and all defendants were fined a total of \$370,000.)

In all, 14 suppliers,* eight executives and a trade group were indicted in 1966 for conspiring to fix prices on \$1 billion worth of bath fixtures.

From 1962 to 1966 the conspiracy was said to have affected the prices of 98% of the enameled cast-iron fixtures and 80% of all vitreous china fixtures.

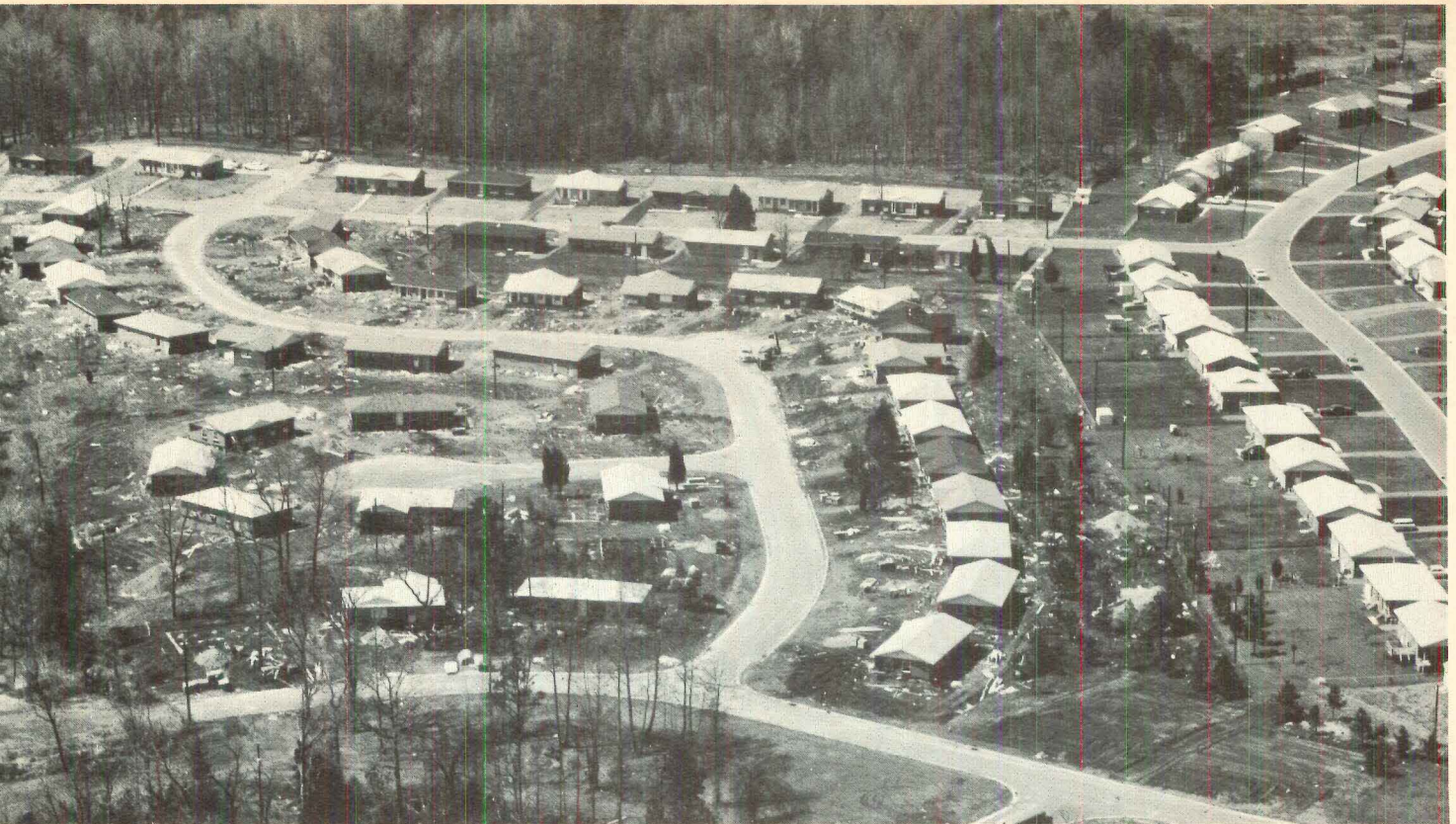
After the Pittsburgh verdict, the Justice Department filed to activate its own civil suit to put the 14 suppliers under tight supervision and to disband the Plumbing Fixtures Manufacturers Assn.

—LOU GOMOLAK

McGraw-Hill World News, Pittsburgh

* Those indicted: Borg-Warner Corp., The Kohler Corp., American-Standard Corp., Wallace-Murray Corp., Rheem Manufacturing Co., Briggs Manufacturing Co., Gerber Plumbing Fixtures Co., Ogdan Corp., Mansfield Sanitary Inc., Peerless Pottery Inc., Kilgore Ceramics Corp., Lawndale Industries Inc., Georgia Sanitary Pottery Inc., and Universal-Rundle Corp.

NEWS continued on p. 12



dsor Park, Charlotte, North Carolina

"Under weather conditions that only a polar bear could appreciate,"
 says John R. Broadway, president of Marsh Broadway, Inc. . . .

"10 men died in 54 houses in 41 days."



Unbelievable? Not at all. Marsh Broadway builds Kingsberry Homes. The Charlotte, N. C., community pictured above was constructed during January and February of 1969 when that city was blanketed with more than 13 inches of snow, deluged with icy rains, and temperatures dipped to 12°. But the weather had little effect on the construction schedule. And today those homes are selling well.

An important reason behind this kind of success with Kingsberry Homes is the exceptional service provided by a Kingsberry sales representative. He puts his training to work for you — through all stages of con-

struction — and helps you realize greater profits. Another plus is excellence of engineering. Kingsberry Homes are skillfully manufactured to avoid needless delays from misfit pieces or substandard materials. And Kingsberry also insures dependable scheduled deliveries.

So there you have it. Expert help from the Kingsberry sales representative, excellence of engineering, and dependable delivery. It all adds up to bigger profits for you. Let us tell you more — and show you specifically how Kingsberry can help you step up production. In any kind of climate.

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**Robert H. Welsh, Director-Marketing/Kingsberry Homes/Department HH-6
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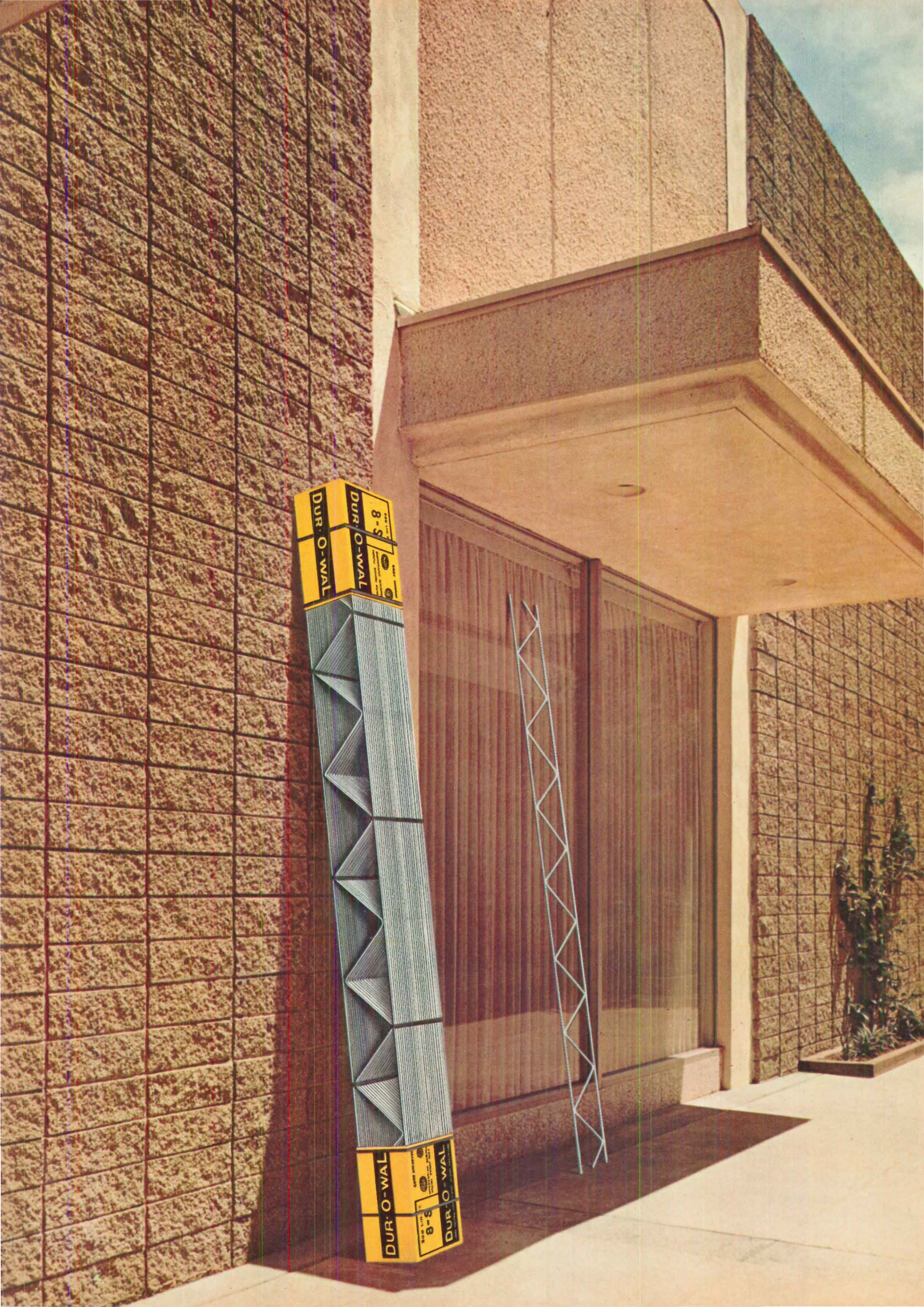
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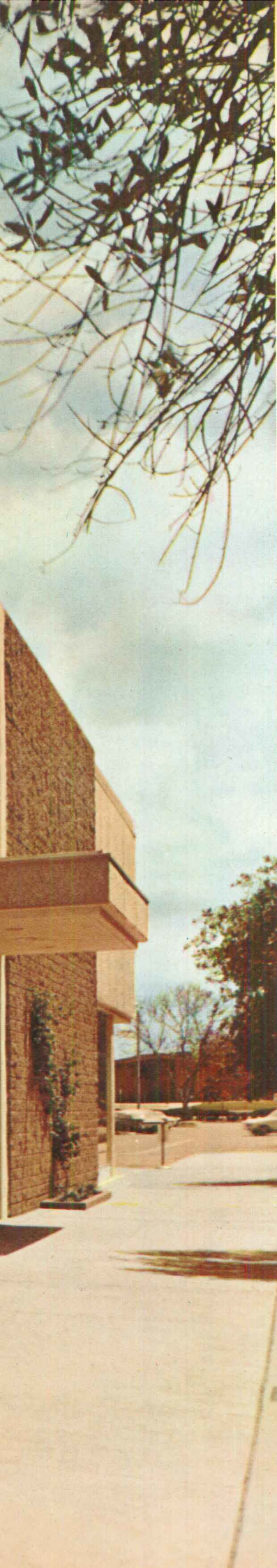
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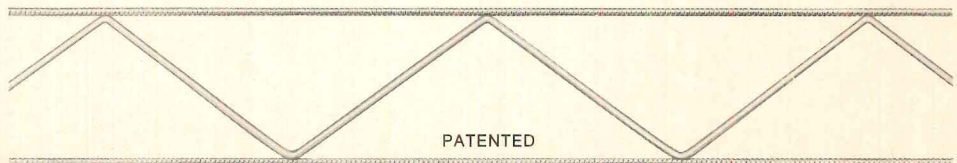
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Mortgage trusts catch fire as hottest new stocks of '69

They have been coming on strong since December and their seven new issues already represent \$151 million in investment.

"They are the year's biggest group of new stocks measured on capital flotation," says Kenneth D. Campbell of Audit Publications, a New York advisory service that follows all real estate issues.

They are the mortgage investment trusts, sudden favorites on their ability to exploit tight money. A new investment policy promises them far higher returns than the dismal yields from FHA mortgages, and they are hotter than even the most flamboyant of real estate's red-hots, the mobile homes.

Half a dozen trusts are standing in line with new issues. The biggest may be floated by Bankers Mortgage Co. of California (San Francisco), headed by Kent Colwell. The Transamerica subsidiary is thinking in terms of \$50 million. Wall Street sources say the total of new offerings may reach \$750 million by year's end.

Sutro's gala debut. The latest actual market entry provides an example of instant success as well as a primer for operation of today's new-style mortgage trust.

Sutro Mortgage Investment Trust of Los Angeles had set an initial offering of 1.25 million shares. But, watching the fevered welcome for competing issues, it jumped to 1.6 million shares.

The stock came to market on a Wednesday at 16. It ended the day at 23 bid and the week at 24.

The money machine. Such performance triggers a happy concatenation known to Wall Street as a self-reinforcing cycle. Rising stock prices give a company the means to increase earnings per share, the reverse of letting rising earnings lift share prices.

Sutro's shares, issued at a book value of 16, can probably be expected to enjoy a yield of up to 13% in today's lending market. That's \$2.08 a share.

If the shares rise to 34 or 35, the trust can issue an equal number at twice the old price, or 32. Book value of all shares is then 24.

If the new money is invested in the same way, earnings rise to \$3.12 on all shares. That's a yield of 9.75% for the new investors and an effective yield of 19.5% for the oldtimers.

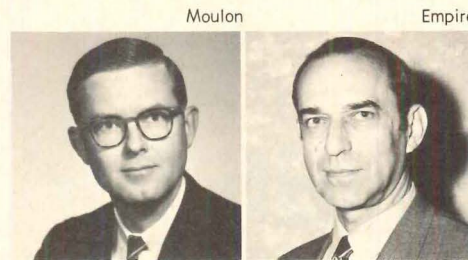
The process can repeat if the stock continues to rise. One analyst calls the system a money machine.

The 13% yield. The trusts were born of the Real Estate Investment Trust Act of 1960, which forgives taxes if a trust distributes 90% of earnings.

For years, the trusts bought FHA-VA paper earning 5% to 7%, and passed that on. No more.

The Sutro prospectus provides a virtual beginner's outline for the new technique. "The trust has invested entirely in long-term mortgages," it says, but now "the trust intends to invest primarily in construction loans secured by first mortgages. Such loans are frequently made at a higher rate of in-

	Issue Date	Amount (million)	Issue price	Price May 5
Galbreath First Mortgage Investments	Feb 27	17.5	25	38
Guardian Mortgage Investors	Mar 4	12.5	25	45
Mortgage Investment Group	Apr 2	45.0	19	35
National Mortgage Fund	Feb 28	4.0	10	14½
Republic Mortgage Investors	Dec 20	30.0	20	39½
Security Mortgage Investors	Mar 6	16.5	10	29½
Sutro Mortgage Investment Trust	Apr 23	25.6	16	27½



COLWELL SUTRO

terest than that on first mortgage loans." Higher indeed.

By leveraging shareholder equity with bank loans, the trusts can sometimes reap 13% on basic equity via land development and construction loans.

They skim the cream, for they move into a vacuum left by banks and insurance companies hit by tight money.

All this suggests a reasonably rosy future for Sutro and the other trusts listed above (see box). The Sutro operation, for instance, is headed by Robert Sutro, whose father's Ralph Sutro (Mortgage) Co. began in California in 1910. The son can truly be said to know California real estate somewhat better than the palm of his hand, and so land development and construction lend-

ing will give an old pro a familiar arena. **Danger.** The one danger, of course, is that the banks and insurers will troop back onfield once money eases.

But Kent Colwell says no.

The new trusts—which might better be called front-money trusts than mortgage trusts—are faster and more adaptable, he insists.

By the time the banks charge back onto the turf, the game will be over.

Quote of the month

"The 1968 Housing Act, which sets the nation's first specific housing goal, is a magnificent example of the substitution of rhetoric for reality. . . Our chances of meeting that goal (26 million units in 10 years) are zero. . . At this time, I don't think the nation has the will to achieve that goal.

"We in America should eliminate the term 'low-cost housing' from our vocabulary. There is not such a thing."

Anthony Downs, of the National Commission on Urban Problems, to National Planning Conference, Cincinnati, April 26.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending May 17.

Auction Prices May 19 7½%	City	FHA Sec. 203b— Min.-Down* 30-year immed. w Discount paid by builder Private mkt.		FHA 207 Apts. Discount 7½%	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
		7½%	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 96.53 Accepted bid range 96.41-96.60	Atlanta	4½-5	Steady	a	8-8½+1-2½	8½-8½+2-3	8½-8½+1-2½	
	Boston	Par	Steady	a	7½	7½-8b	8½+1	
	Chicago	a	—	a	7	a	8+2	
	Cleveland	4-5	Steady	a	7½-8½	7½-7½	8½+1-2	
	Dallas	3½-5	Down 1	a	8-8½	8-8½+1	8½-8½+2	
	Denver	3-4	Steady	a	8	7½	8+1-1½	
	Detroit	3-4	Steady	a	7	7+1-2	8-8½+2	
	Honolulu	5-5½	Steady	a	8-8½	8-8½	8½-8½+1-3	
	Houston	4½-5½	Up ½	a	7½	8+2	8+1½	
	Los Angeles	4½	Steady	a	7½-8½+1	7½-8½+1-2	8½-8½+1½-3	
180-day commitment Average 96.66 Accepted bid range 96.40-96.73	Miami	4½-5	Steady	a	8+2½-3	7½+3	8½+1-2	
	Minn.-St. Paul	2-4	Up 1	a	7½	7½	8½+1½-2	
	Newark	3-5	Steady	a	7½	7½	8½-8½+1-2	
	New York	2-4b	Up 2	a	7½	7½	8½-8½+1-2	
	Okla. City	3-5	Up ½	a	a	7½-7½+1	8+1-2	
	Philadelphia	5½	Up 1½	a	7+1b	a	8½-8½+2	
	San Francisco	3-4	Down ½	a	8½-8½+1	8½+1½	8½-8½+1½-3	
	St. Louis	4-5	Up ½	a	7½-7½	7½-7½	7½-8+1-2	
	Seattle	3½-4½	Steady	a	7½-8½+1½	28-8½+1-28½	8-8½+1½-2½	
	Wash., D.C.	4½-5½	Down ½	a	7½b	7½b	8b	

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.

• Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.

• Quotations refer to houses of average local quality.

• 3% down on first \$15,000; 10% of next \$5,000; 20% of balance.

Footnotes: a—no activity. b—limited activity. c—Net yield to investor of 7½% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5½ Savings Bank; Chicago, Robert H. Pease, senior vice pres., Draper & Kramer Inc.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr.

vice pres., First National Bank; Detroit, Sherwin Vine, vice pres. Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres. Bank of Hawaii; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Christian M. Gebhardt, vice pres. Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co. Newark, William W. Curran, vice pres., Franklin Capital Corp. New York, Sigfred L. Solem, sr. vice pres., Dime Savings Bank Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres. Mercantile Mortgage Co.; San Francisco, John Jensen, senior vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pres., the Berens Cos.

NEWS continued on p. 1

3 ways to live it up! ...and keep living

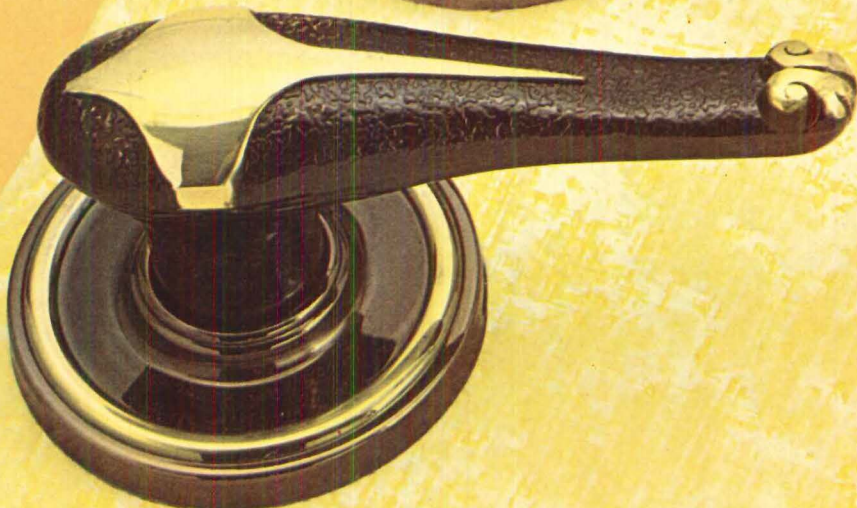
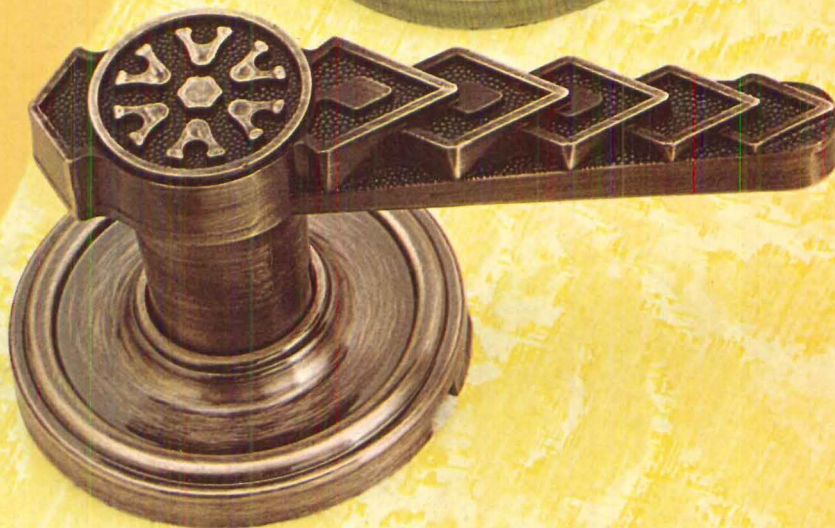
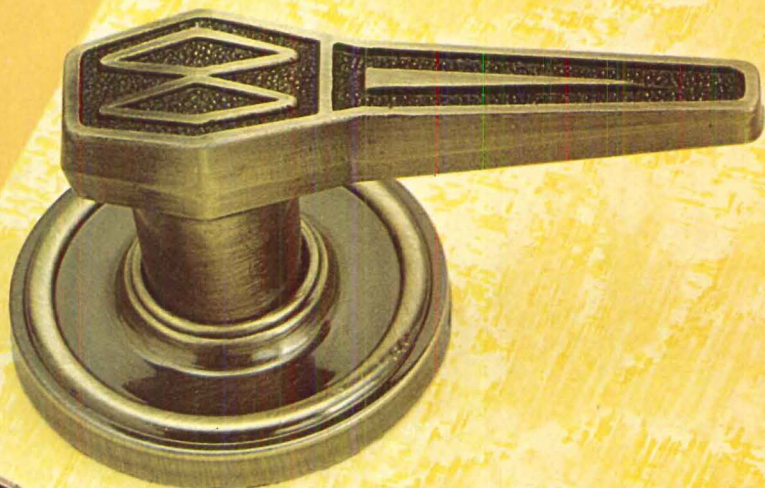
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It has everything home buyers want! New built-in conveniences. New safety features. New luxury styling. A brand-new high fashion color "Bone" ...the go-with-anything color that makes decorating easy.

And it has everything *you* want! New installation economies. New construction time-savers. New selling features that make your bathrooms more exciting...your new homes easier to sell.

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1.

THE SPECTRA 70 TRI-WALL*.

Three classically styled walls and optional ceiling made of tough, high-gloss fiberglass. Lightweight. Easy to install. Eliminates costly tile setting. Trendsetting features include a convenient built-in storage compartment with a cover that becomes a drop-down table over the bathtub. Two soap dishes...a high one for showering, a low one for bathing. A drop-down seat over the back of the tub. Two safety grab bars are attached through the walls to the studs for maximum safety as recommended by the famous Cornell Study. Two recessed lights in the ceiling. The Spectra 70 Tri-Wall is available in either new Bone or Beige.

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to hot and cold water supply. Deluxe features include Stereo* Shower Heads...twin, adjustable-flow, high and low shower heads that work separately or together. Plus a pressure balancing valve which prevents sudden scalding or very cold water temperatures due to changes in water pressure. Shoulder height controls are easy to reach. Handsomely styled Hide-away* Rinsing Spray comes built-in with its own revolving storage compartment.

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Slimmer, trimmer lines. Gracefully designed to stay in style for years to come. And the style isn't all that's long-lasting. This tub is made of lifetime cast iron. Luxury features include a comfortable beveled edge, new easy-rest back and Stan-Sure* surface which is more slip-resistant than regular tub bottoms. Available in full range of American-Standard decorator colors including new Bone and Bayberry.

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The complete Spectra 70 Bath, with its Tri-Wall, Shower Tower and Bathtub, is an outstanding bathing-showering center. Its various components, however, are readily available separately—the Spectra 70 Shower Tower, Tri-Wall without Shower Tower and the Spectra 70 Bathtub.

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Top court challenges U.S. Steel's captive-builder loans

Indeed, the U.S. Supreme Court has jeopardized all such insider loans to builders.

The tribunal, in a 5-to-4 decision, questions whether U.S. Steel's special loans to builders who buy its prefabricated houses restrict competition and therefore violate anti-trust laws.

The case, which the court ordered to trial, involves a Louisville builder who accepted U.S. Steel's attractive financing in 1960 on condition that he put a U.S. Steel prefab house on each of his developed lots.

The builder, A.B. Fortner, claims that within a year the \$3,100 units proved to be overpriced by \$400, defective and "practically impossible" to sell. Even so, U.S. Steel refused to rescind the loan agreement calling for Fortner to purchase 219 houses. It ultimately foreclosed on Fortner's 55 acres.

In all, Fortner purchased only 70 U.S. Steel prefabs. He sold 62.

The builder is seeking triple damages for his losses, including the profit lost on both the houses he built and those he did not build.

The ruling. The court's majority said a trial jury should decide whether the U.S. Steel deal amounted to an illegal tie-in agreement that forced Fortner to take product A (overpriced prefab houses) in order to get product B (low-cost development loans). The trial jury must determine whether U.S. Steel had "unique economic advantages" allowing it to offer special

financing that competitors could not match.

The court's minority, like the two lower courts that dismissed Fortner's suit, saw no possible anti-trust violations. The minority contended that U.S. Steel's home and credit subsidiaries offered only one product: a house-and-financing package.

The majority decision has deep implications for the entire business community because it seems to strike at the heart of America's distribution system. Manufacturers in all fields (including housing's prefabbers and product suppliers) often lend to captive dealers who assure an outlet for their products.

(The dealer is captive in that he is obligated to purchase his creditor's product.)

The court's majority is aware of the ruling's potential impact. So Justice Hugo Black, writing for the majority, stated that the opinion would not prevent manufacturers from selling on credit.

Nevertheless, the minority's Justice Abe Fortas (who has since resigned) insisted that the ruling's effect on credit selling may be "vast and destructive."

The trial. The jury's decision may turn on whether builder Fortner can prove this claim: U.S. Steel was able to extend special financing only because it enjoyed a substantial competitive advantage over other lenders.

In his Supreme Court brief, Fortner argues that U.S. Steel demonstrated such an advantage by offering 100% land-develop-

ment loans at 6% plus a 1/2% fee which competitors were offering 60% loans 6% plus a 10% fee.

In Fortner's view, U.S. Steel intended to grab a large share of Louisville's prefabricated housing market. The loans were the bait:

"The terms of the loans . . . made such an economically attractive situation that . . . [Fortner] was compelled to accept . . . the houses to obtain the loans. [But] . . . the prefabricated houses had many defects resulting in poor sales and a bad reputation for the subdivision."

Defense. U.S. Steel contends that its generous loans are signs of weakness, not strength:

• Since 1958, its credit division has been forced to make special dealer loans—"with out conformity to conventional . . . patterns"—so that the homes division could sell at least 1,800 prefabs a year.

• U.S. Steel was trying to get a foothold in the slumping Louisville market, rather than dominate it. Before the Fortner deal in 1960, it had sold 13 houses there in 1957, two in 1958 and none in 1959. (In 1960 U.S. Steel produced 1.4% of the nation's prefab houses.)

U.S. Steel even notes that the financing helped Fortner, a novice developer. The generous loans put him in business.

In effect, Fortner counters by arguing that those same U.S. Steel loans also put him out of business.

Housing stocks attain their all-time peaks

All five categories of housing issues on HOUSE & HOME's industry-wide index rode a surging market to all-time highs in the month ended May 5. The composite index of 25 stocks reached a new peak too, leaping from 368.56 to 436.88.

Here's the composite index:



How the top five did in each category:

	May '68	Apr. '69	May '69
Builders	275.33	446.68	534.84
Land develop.	350.83	541.45	696.27
Mortgage cos.	305.47	582.41	632.92
Mobile homes	367.70	725.88	849.87
S&Ls	133.61	182.23	216.06

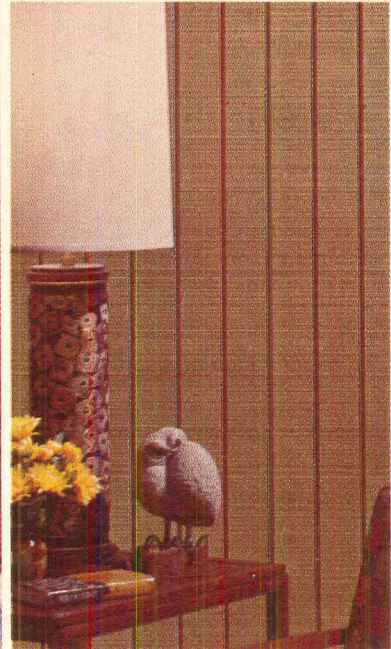
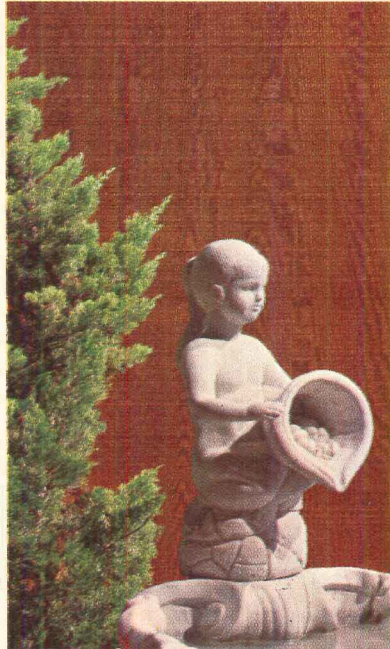
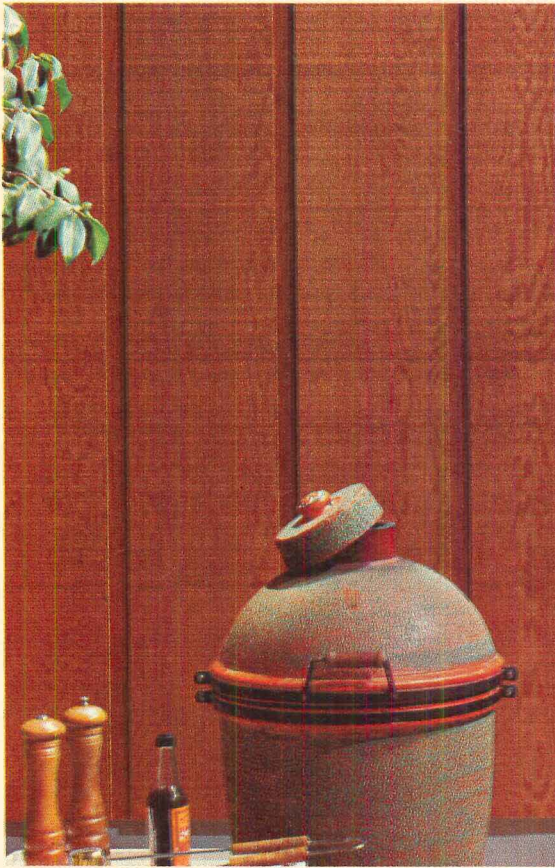
HOUSING'S STOCK PRICES

COMPANY	May 5 Bid/Close	Chng. Prev. Month	COMPANY	May 5 Bid/Close	Chng. Prev. Month	COMPANY	May 5 Bid/Close	Chng. Prev. Month
BUILDING			-Colwell.....	30	+5	Forest City Entr. ^b	35	+4%
Bramalea Cons. (Can.).....	10 1/2	-1 1/4	-Cont. Mtg. Investors e.....	50	+5 1/2	Investors Funding ^b	45 1/2	+7 1/4
Capital Bldg. (Can.).....	7 1/2	+3/8	Cont. Mtg. Insurance.....	28 1/4	+2 1/4	Rover Co.....	45	-2
Christiana Oil ^b	22 1/2	+7 1/2	Excel Investment ^a	5 1/4		Tishman Realty ^c	33 1/2	+10 1/2
Cons. Bldg. (Con.).....	4.30	+1.15	FNMA.....	217	+64 1/2			
Dev. Corp. Amer. ^b	14 1/2	-1 1/2	First Mtg. Inv. ^b	32 1/4	+2 1/4	MOBILE HOMES & PREFAB		
Edwards Indus. ^b	23 1/2	+5 1/2	Kissell Mtg. ^b	14 1/4	+3/4	Con. Chem. Co. ^b	28 1/2	-3/4
First Hartford Rty. ^b	24	+4 1/2	Lomas & Net. Fin. ^b	15	-1 1/2	-Champion Homes ^b	37 1/2	+7 1/2
First Nat. Rty. ^b	9 1/2	-3/8	-MGIC Invest. Corp. ^e	55 1/4	+2 1/2	Commadore Corp. ^b	33 1/2	-3 1/2
Frouge.....	5	-1	Mortg. Assoc. ^b	26	+7	-DMH (Detroit) ^b	38	+6 1/2
-General Bldrs. ^b	9 1/2	-1 1/4	Palomar Mtg. ^b	9		-Fleetwood ^b	48 1/2	+7 1/2
-Kaufman & Bd. ^b	41 1/2	+6 1/4	Southeast Mtg. Inv. ^b	7 1/2	+1 1/2	-Guerdon ^b	38 1/4	+5 1/2
Key Co. ^b	23 1/4	+4 1/4	United Imp. & Inv. ^b	8	+1 1/2	Mobile Home Industries ^b	36 1/2	+3 1/2
(Kavanagh-Smith)						Monarch Ind. ^e	40	-1 1/2
National Environment.....	21	+1 1/2	LAND DEVELOPMENT			Redman Indus. ^b	56 1/4	+11 1/2
(Sproul Homes)			All-State Properties.....	2		Rex-Noreco.....	25	-2
Nationwide Homes.....	9	+1 1/4	American Land.....	2 1/2	+3/8	-Skyline ^e	102 1/4	+13 1/2
-Presidential Realty ^b	22 1/2	+2	-AMREP ^b	56 1/4	+13 1/2	Town & Country Mobile ^b	27 1/2	+1 1/2
Revenue Prop. ^b	20	+2 1/4	Arvida.....	23 1/4	+5 1/2	Zimmer Homes ^b	49 1/2	+2 1/2
Ryan Homes.....	37 1/4	+3 1/4	Atlantic Imp. ^b	15 1/2	+3 1/2			
U.S. Home & Dev. ^b	33 1/2	+10	Canaveral Int. ^b	16	+3 1/2	Hodgson Houses.....	15 1/4	-1/2
-Jim Walter ^e	38 1/4	+3	Crawford.....	9	+4	Natl. Homes A. ^e	27 1/4	+3 1/2
-Del E. Webb ^e	20 1/4	+7 1/4	Delfona Corp. ^b	98	+25 1/2	Scholz Homes.....	44	+6
Western Orbis ^b	19 1/2	+2 1/2	Disc Inc. ^b	9	+7 1/2	Swift Industries.....	6 1/2	-1 1/2
(Lou Lesser Ent.)			Don the Beachcomber					
S&Ls			Ent. (Garden Land) ^b	18 1/4	+7 1/4			
American Fin. ^b	33	+1 1/4	Fla. Palm-Aire.....	18 1/2	+1 1/2			
Belmont S&L ^a	30 1/2	+6 1/2	-Gen. Devel. ^e	32 1/2	5 1/2			
Calif. Fin. ^e	12 1/2	+2 1/2	-Holly Corp. ^b	6	+3/4			
Empire Fin. ^b	35 1/2	+5 1/2	Horizon Land.....	47 1/2	+13 1/4			
Equitable S&L.....	33 1/2	+6 1/4	Laguna Niguel.....	9 1/2	-1/8			
Far West Fin. ^e	22 1/2	+3 1/4	Major Realty.....	13 1/2	+2 1/2			
-Fin. Fed. ^e	36 1/4	+9 1/2	-McCulloch Oil ^b	54 1/4	+13 1/2			
-First Char. Fin. ^e	48 1/2	+7 1/2	Scientific Resources.....	20	+4 1/2			
First Lincoln Fin. ^b	15	-1 1/4	So. Rity. & Util. ^b	11 1/2	-1/8			
First Surety.....	13 1/4	-1						
First West Fin. ^b	7 1/2	+1 1/2	DIVERSIFIED COMPANIES					
Gibraltar Fin. ^e	39 1/2	+5 1/2	Boise Cascade ^e	76 1/2	+5 1/2			
-Great West Fin. ^e	29 1/2	+3 1/2	City Invest. ^e	33	+6			
Hawthorne Fin. ^b	17 1/2	+3/4	Cousins Props.....	64	+7			
Huntington Savings.....	18 1/4	+3/4						
(First Fin. of West)								
-Imperial Corp. ^e	17 1/2	+2 1/2						
-LFC Financial (Lytton) ^b	20	+4 1/2						
Midwestern Fin. ^b	15	-1						
Trans-Cst. Inv. ^b	7 1/4	+3/4						
Trans World Fin. ^e	18 1/2	+2 1/2						
Union Fin. ^b	17 1/4	+1 1/4						
United Fin. Cal. ^e	23 1/4	+6 1/2						
Wesco Fin. ^b	34 1/4	+6 1/2						
MORTGAGE BANKING								
-Advance.....	27 1/2	+2 1/2						
-Associated Mtg. ^b	15 1/2	+1 1/2						
Charter Corp. of Fla. ^b	67	+12						

SHORT-TERM BUSINESS LOAN RATES

Average % per year	7 other North-eastern	8 North Central cities	7 South-eastern cities	8 South-western cities	4 West Coast cities
LOAN SIZE (000)					
\$1-9	7.76	7.88	7.79	7.37	7.56
10-99	7.65	8.03	7.81	7.20	7.42
100-499	7.30	7.76	7.60	7.09	7.21
500-999	7.13	7.48	7.49	6.79	7.23
1,000 up	7.06	7.18	7.26	6.84	7.18

Feb. '69 rates in Fed. Res. Bulletin, Apr. '69. NEWS continued on p.



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A close call for FHA's new plan to curb housing costs

Picketing neighbors, a trumpet-toting lawyer and some disgruntled local officials have very nearly curbed a new FHA project set up to curb housing costs.

A Seattle developer sought zoning to expand one of the nation's first CHOICE tracts last month after selling 600 houses at 25% less than the area's prevailing prices. The request was answered by the pickets' rallying cry:

"Timberlane is unfair to human ecology."

(Translation: The subdivision has small houses and small lots—1,000-sq.-ft. units on 5,100-sq.-ft. lots.)

The developer, Covington Properties, a subsidiary of Quadrant Corp.*, has won its zoning. But the attendant dispute left obvious indications that several King County officials want it understood that this is to be the last CHOICE tract in metropolitan Seattle.

Yet the way the project prevailed may suggest a blueprint for builders who wish to try the program elsewhere.

What CHOICE is. Before the Seattle skirmish, the FHA thought it had a foolproof plan to provide \$12,000 to \$20,000 houses and that the program was acceptable to all—local officials, builders and buyers.

Under CHOICE, the FHA and local officials waive certain development rules, thus allowing builders to cut development costs and lower house prices 20% to 30%. The housing is aimed at that 35% of the nation's families earning from \$6,000 to \$10,000, a salary level too high for public housing but too low for the conventional market.

The CHOICE approach was introduced last fall in Seattle, a town crowded with airplane factory workers. The FHA's Technical Standards Office has plans to extend CHOICE to Houston and Montgomery County, Md. (The CHOICE name is an acronym for Cost-effective Home Ownership in an Improved Contemporary Environment.)

Quick sales. Quadrant's wooded 500-acre subdivision, largest of six CHOICE projects in Seattle, posted 300 sales in three weeks. And during the winter the tract's two builders—Boise Cascade's Ray Watt Co. and ITT's United Homes Corp.—sold another 300, all priced from \$13,950 to \$21,500. So Quadrant ran out of zoned lots and went back to the county planning commission.

Suddenly Quadrant learned it had enemies.

Opposition was led by attorney Alva C. Long from middle-class Auburn, a nearby community. Long, who has a theatrical touch, made his case anywhere he could—in the newspaper and at public hearings.

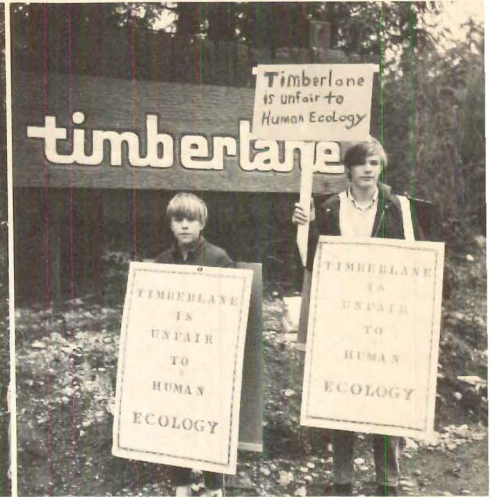
First, he raised the human-ecology charge by recruiting teenage pickets to carry carefully-lettered placards.

Then he carried a trumpet into planning commission's meeting to dramatize his arguments, some humorous and some deadly serious. Trumpet in hand, Long said any child wanting to practice the horn in the cluster-house tract "would have to get per-

* Quadrant, formed by merging six related concerns, developed half of Seattle's new residential land last year. It had '68 sales of \$30 million.



BUYERS AND PICKETS clash at cost-cutting FHA tract. Buyers wanted the \$13,950-to-\$21,500 houses but foes feared an economic ghetto. Seattle developer made improvements and tract survived.



mission from all the neighbors." He said a few toots would bring "all the walls tumbling down."

More seriously, Long charged that the tract's assessed valuation would be inadequate to maintain public services. He noted that the only available elementary school was already on double sessions.

Others said that the tract was an economic ghetto, that it lacked even one Negro family and that the streets were too narrow to accommodate boats and trailers, prized possessions in the Northwest.

Winning the zoning. Quadrant Vice President Dick Kempa quickly spent \$7,000 to landscape a typical cul-de-sac. Then he played host to a tour by the commissioners and their staff members.

At the hearings, Kempa let the residents speak for themselves. One community leader said: "This subdivision is an experiment in community living that is worth trying."

The commissioners agreed, approving the zoning by a 6-to-2 vote with one abstention. But the commissioners added some conditions to the approval and indicated that any new CHOICE zoning will be much more difficult.

And the commissioners' new conditions

reinstated some of the original developer rules that had been waived to cut costs. S. Quondant may have trouble keeping its costs down in the new section.

- Sidewalks must be added to two secondary collector streets.

- Some roads may have to be widened.

- The developers and builders must show the landscaping improvements they will make on the 5,100-ft. lots.

- The developer must provide two clear school sites.

- And the developer will provide a separate storage area for boats and trailers.

And although he voted for the zoning, Commissioner Frank Perkins said he would never again support a tract that has strayed below strict county standards.

The public interest, said Perkins, would be better served if the tract "had a few less trees and a little more road."

"I totally disagree," says Kempa. "If local officials remain flexible, developers would create better subdivisions at lower cost. The CHOICE concept of waiving needless road and drainage regulations should be extended to all FHA tracts in all price ranges."

—RAY BLOOMBERG

McGraw-Hill World News, Seattle

Selection of FNMA board heals an old wound

Housing Secretary George Romney has selected most of the Federal National Mortgage Association's new board of directors, and the choices indicate something of a rapprochement between Romney and Fanny May's President Ray Lapin.

The board is bipartisan. It includes Democrats Lapin and Philip N. Brownstein, FHA commissioner in the Johnson administration, and Walter W. Heller, chairman of President Kennedy's Council of Economics. All have served previously on FNMA's board.

Romney also named Lloyd Clarke, a past president of NAHB; Sherman Unger, counsel for HUD; William Ross, acting FHA commissioner, and Paul A. Volcker, Treasury undersecretary.

Three are leaving the board: Fred

Kramer, president, Draper & Kramer, Chicago; C.C. Cameron, chairman, Cameron Brown Co., Charlotte, N.C., and C. J. Burney, a Texas lawyer.

Lapin emphasized the nonpartisan nature of the selections. "Significant in the naming of these seven is that it maintains FNMA as a non-political entity," he said.

Unger added: "What we do not want for FNMA to become a political agency."

The emphasis on nonpartisanship is important because of the stormy beginning in the Lapin-Romney relationship.

While HUD and FNMA officials denied there ever was a feud, Romney was reported to have wanted a Republican to replace Lapin's job. Important FNMA programs were delayed as a result of the old disagreement.

NEWS continued on p.



Try these for openers. They close sales.



The extra quality of a carved, wood panel entrance door, like our Coronado above, makes a fine first impression that carries over to the entire house. It could be the plus feature that closes the sale. Whatever you select...an elegant carved panel, a conventional panel, a cross/buck...be sure to get solid quality as well as elegance. Old growth, vertical-grain Douglas Fir cut and assembled with craftsmanship and pride makes every St. Regis door part of the "sizzle" that sells the whole house. Send for our new catalog of interior and exterior wood panel doors—over a hundred styles.

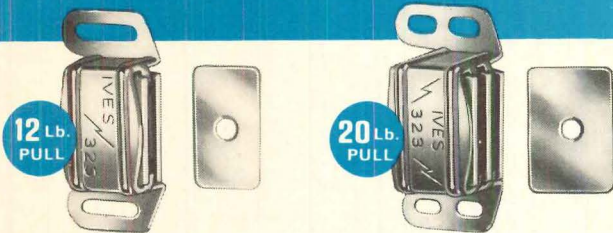
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NEWS
continued from p. 18

Bob Pease to lead mortgage men— He's the man who wrote the book



MORTGAGING'S PEASE
A leader who knows the way

The Mortgage Bankers Association has just nominated as its president a Chicago lending leader with a strong penchant for speaking his mind and an even stronger habit of knowing what he's talking about.

For he is **Robert H. Pease**, the co-author and editor of the industry's own textbook, *Mortgage Banking*,* a 450-page tome that explains realty lending from acceleration clauses to zoning. He has taught investment and finance at Chicago University's graduate school of business and he is the senior vice president of that city's blue-chip mortgage banking house of Draper & Kramer.

It was Pease who landed on the financial front pages all over the country five months ago with the warning: "The financial markets are in chaos and the mortgage markets are in near collapse." He has mellowed a trifle since, but at the slightest provocation he still reads both government and industry a lesson on the need to control inflation. He has called the inflationary psychology the economy's foremost problem.

The MBA's spring conference in New York chose Pease to succeed **Lon Worth Crow Jr.** at the big trade association's convention in October. Pease, who served two

terms as treasurer and is now MBA's vice president, won the association's distinguished service award in 1954. He was a Marine Corps hero in World War II, and he is a tennis player and a fisherman.

The MBA named **Everett C. Spelman**, president of Denver Western Securities Co. and second vice president of the MBA, to succeed Pease, and chose **Philip C. Jackson**, second vice president of the Jackson Co. of Birmingham, to step aboard the election ladder as Spelman's successor.

*McGraw-Hill, New York City, 196

Miss Mortgage steps out on her own

Selma Wallace, a leading lady on the national mortgage stage for the last several years, is forming her own brokerage.

Minor details are unresolved, but Selma has made three decisions: 1) her national company will be based in New York, 2) she will be president and 3) she will still work from her elegant Brooklyn Heights townhouse—"my Taj Mahal."

She has not yet named her company. One suggestion: Selma Inc.

Selma posted sales of \$48 million for J.I. Kislak Inc. of Newark, N.J., last year. She hopes her company's sales will hit \$100 million this year.

Her resignation is the latest defection from Kislak, a \$700 million company recently riven by a family fight for control. However, the dispute seemed resolved last month. President **David Kislak**, who was suing his parents to gain control, resigned after accepting a \$1 million settlement. He is succeeded by his brother **Jay**, who owns a separate mortgage company in Florida.

Jay and Executive Vice President **Emanuel Brotman** now plan to consolidate the Newark and Florida operations.

Last month when news of Selma's departure—and three others—reached the Mortgage



BROKER WALLACE
She aims for \$100 million

Bankers Assn. convention in New York, this story became a corridor favorite: At the height of the defections, one salesman startled a Kislak vice president by announcing: "I have news for you. I'm staying."

While it is possible that Selma may employ some Kislak alumni, she states flatly that she lures none away:

"I wouldn't do that. The Kislak Co. was always good to me. Besides, I'm not a temptress. I'm not Helen of Brooklyn."

NEWS continued on p.

New ServASink[®] in four colors

Capitalize on color! Install the only laundry tray line offering four colors, and then let your imagination soar in planning laundry room decor.



SERVASINK[®] the original wall-hung design, now offers total flexibility: single or double tray models; with legs or wall-hung; storage cabinets; matching covers; choice of accessories; and, repeat, choice of colors. Looking for new appeal? Look no further—SERVASINK supplies it all!

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Mail coupon today for complete and colorful brochure 1007-F.

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TOP VIEW: Model LTD in #223 Green Drift is wall-hung to preserve unobstructed floor area. Shown with optional matching cover.

LOWER: Model FLTD in #232 Beige Drift with furniture type, tapered chrome legs that "pop" into molded sockets for rigid friction fit.



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Western Wood decks are easy to build, too. You can put them anywhere. On a steep hillside, among trees or even over the carport. And don't forget, you can paint them or stain them any color under the sun (or order the material pre-finished).

Care to try all that with a slab of concrete?

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models faster. If you'd like to see them, just mail the coupon. We'll send you a complete Western Wood "New Home Idea Kit." It's free.

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Western Woods include knotty and clear grades of Douglas Fir, Ponderosa Pine, Western Red Cedar, Incense Cedar, Western Hemlock, White Fir, Engelmann Spruce, Western Larch, Lodgepole Pine, Idaho White Pine, and Sugar Pine.

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Keep pace with consumer preference—build Total Electric Homes.



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A Total Electric Home is full of features that turn browsers into buyers. Fast.

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

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

LIVE THE CAREFREE ELECTRIC WAY

Only a home with electric heat can pass every comfort test

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



Live the carefree way with
Flameless Electric Heat



Live Better Electrically

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This Gold Medallion identifies a home where everything's electric, including the heat.

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Who's shouting "revolution" from the rooftops?

Philip Carey.



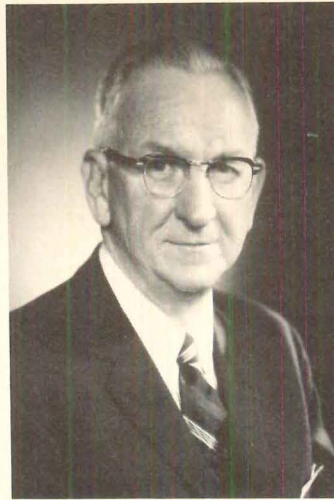
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**PHILIP
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New president for savings bankers



SAVINGS BANKS' HASKELL
Into the president's chair

He is **Richard B. Haskell**, an urban renewal leader in Hartford Conn., and president of the insurance capital's Mechanics Saving Bank (assets: \$169 million). He was elected by the National Association of Mutual Savings Bank at its 49th annual conference in Minneapolis on May 28.

The association represents most of the 500 banks operating in the 18 states where savings banks are permitted.

Haskell, who had been the association's vice president, succeeded **Robert J. Hill** of Concord N.H. **Frederick C. Ober**, president of the Newton (Mass.) Saving Bank, succeeds Haskell as vice president and **Ross D. Hill**, president of the Union Dime Saving Bank of New York City, becomes the association treasurer.

From editor to building executive

Clarke Wells has left a silent typewriter in New York and caught a jet to the Coast to help build apartments.

He was a senior editor with **HOUSE & HOME** and a widely recognized expert on apartment management and building technology. He had come by such proficiency the hard way, he said in a farewell memo:

"You spend incalculable amounts of time with expounding builders, always resisting the urge to act like a pundit yourself."

Now, at 35, he puts the expertise to work for **L.B. Nelson & Associates** of Palo Alto, Calif. The company builds apartments, sells them to investors and leases them back under long-term management contracts (**H&H**, Sept. '68).

Nelson already manages 1,300 units it has built in 20 cities around San Francisco Bay. Wells will help build another 900 units outside the Bay Area this year, raising annual revenue from \$10 million in 1968 to \$15 million for 1969. His job is to analyze rental markets and scout up sites. His title: manager of market research and public relations.

Wells closed out 14 years as a business journalist before he ran for his plane. He was a managing editor for *Printer's Ink* and for the now departed *American Builder* before joining **HOUSE & HOME** in 1964.

He was the latest of several **HOUSE & HOME** alumni to move into the housing business as consultants, government officials or building company executives. A partial roll call: **Arthur Sworn Goldman**, **Carl Norcross** and **Edward Birkner**, all prominent marketing consultants; **Kenneth Campbell** of Audit Publications, a new stocks advisory service in New York City; **Robert Siegel**, president of a market research



EX-EDITOR WELLS
Off to a new frontier

company in New Orleans; **Robert Murray**, a press agent for **FHA**; **Jonathan Aley**, a Connecticut homebuilder, and **Peter Tomarken**, a public relations director for the **Larwin Co.**, the California tract builder.

New S&L regulator appointed in California

Gov. **Ronald Reagan** has chosen **Michael F. B. MacBan**, former administrative vice president of Metropolitan S&L of Los Angeles, as California's savings and loan commissioner.

MacBan, 50, is a Republican and a former staff vice president of the California S&L League, trade association for the state's \$28-billion S&L industry. He succeeded **Preston Martin**, who resigned the \$24,500 regulatory post to replace **Robert Rand** as chairman of the Home Loan Bank Board in Washington (NEWS, Apr.).

BUILDERS: **John E. Polk** is the new production manager for Kaufman & Broad subdivisions in the San Francisco area. K&B and its Kay Homes subsidiary expect to build 1,500 units in the area.

EVERY TIME THE SUN SETS YOU MAKE MONEY WITH A GOOD MOTEL FRANCHISE.

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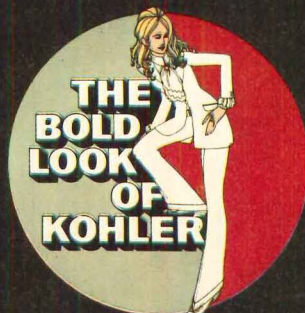
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Kohler gives the ho-hum bath the heave-ho.

In with the bold... out with the ho-hum! Kohler's in with bold colors and bold shapes for your customers. For an "in" color, it's Kohler Avocado... mellow and warm. The go-with-everything color introduced to the bathroom by Kohler. Try it in the Caribbean tub: luxury-sized, with six feet of stretch-out comfort. Give the sides of the Caribbean any treatment



that imagination suggests... laminates, paneling, even carpet. Continue Avocado in the Lady Fair, Kohler's new bold idea in lavatories. It's a shampoo center and a baby bath, too. Bold accent? A lavatory in Kohler Antique Red. Give the heave-ho to old ideas about the bath. Sell the bold! The bold look of Kohler.

Kohler Co., Kohler, Wisconsin



Chevy pickups come in three sizes: Long, Longer and Longhorn.

Chevrolet doesn't box you in like most pickups with just two lengths to pick from.

Chevies come Fleetside and Stepside. With 6½- and 8-ft. boxes. And Longhorn to boot. With an 8½-ft. box — ready to handle a full camper body up to twelve feet long.

But that's only the first Chevy extra the other popu-

lar pickups can't offer: Most Chevies come with full coil spring ride. Fleetsides have full double-wall steel in the box. Fender liners that fight rust. There's wood flooring if you specify. A wider range of available automatic transmissions. The biggest selection of engines.

And something that sur-

prises a lot of folks looking at popular pickups: The lowest price tags of all on many models.

Chevy pickups come three ways: Long, Longer and Longhorn. Size one up at your Chevrolet dealer's today... Chevrolet Division of General Motors, Detroit, Michigan.



More trucks are Chevrolets because Chevrolet is more truck!

We're U.S. Plywood not U.S. Sheathing.

lot of people seem to think we just make plywood sheathing. It must have something to do with our name. But as you can see, it isn't so.

We make a whole range of materials that can make your houses more attractive. We've only shown you a few of them here, but your U.S. Plywood Builders Service Representative can tell you all about the others.

We also have a Design Assistance staff to help you integrate these materials into the homes you build. You'll be surprised how many original variations they can produce on any basic design. Ask our Representative about this service, too. That's what he's there for.

The following products are shown below:

1. Weldwood® Paneling—Fine domestic and imported natural hardwood prefinished panels.

2. Siding—Plywood and hardboard sidings including textured and overlaid panels and PF-L®, a Tedlar® surfaced panel.

3. Lauan Paneling—Quality low cost grooved panels—many with printed and embossed grain.

4. Doors—Residential and commercial doors including hollow core, metal and wood bi-folds.


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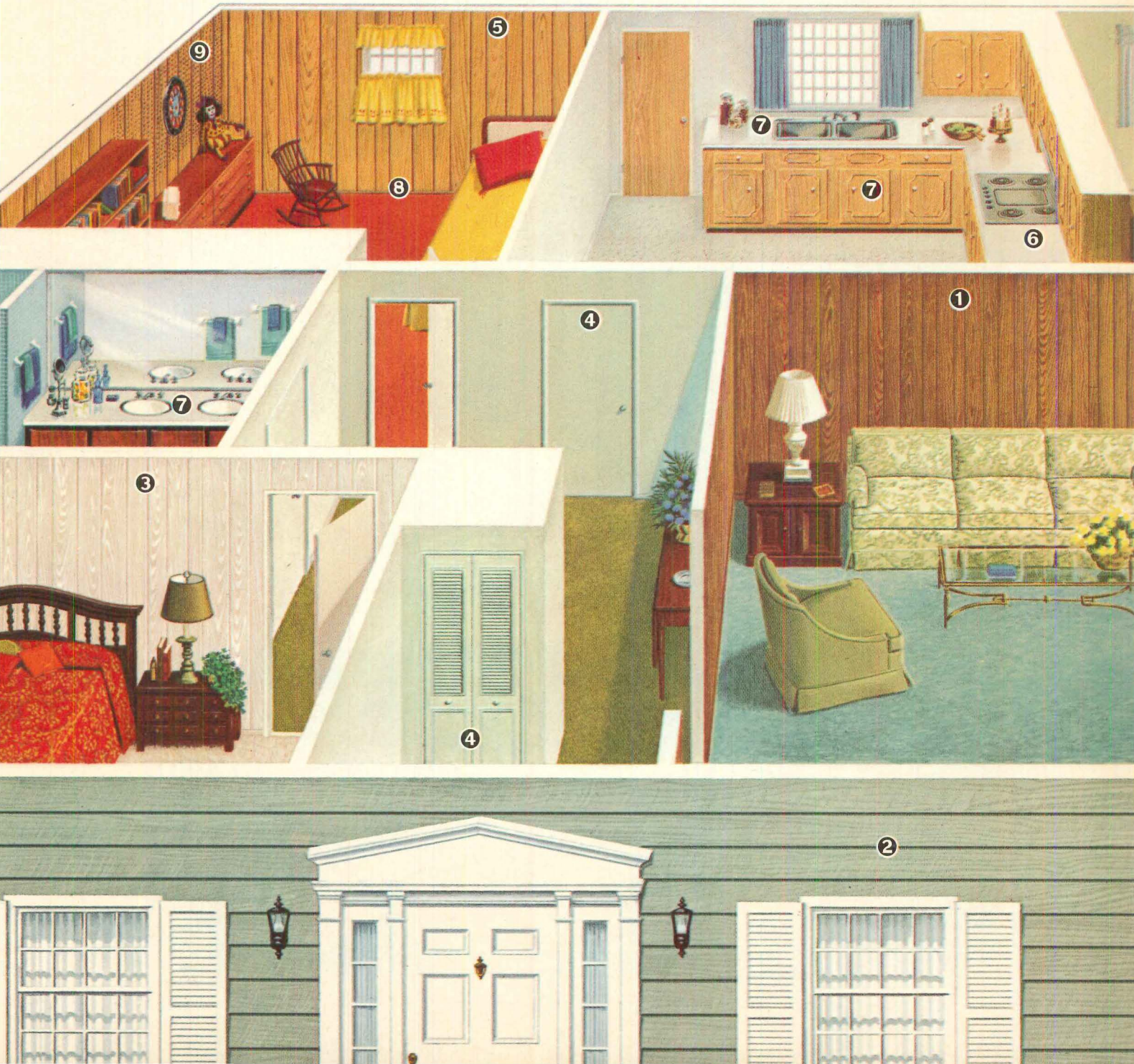
6. Micarta®—Plastic laminate in a wide range of colors, textures and patterns.

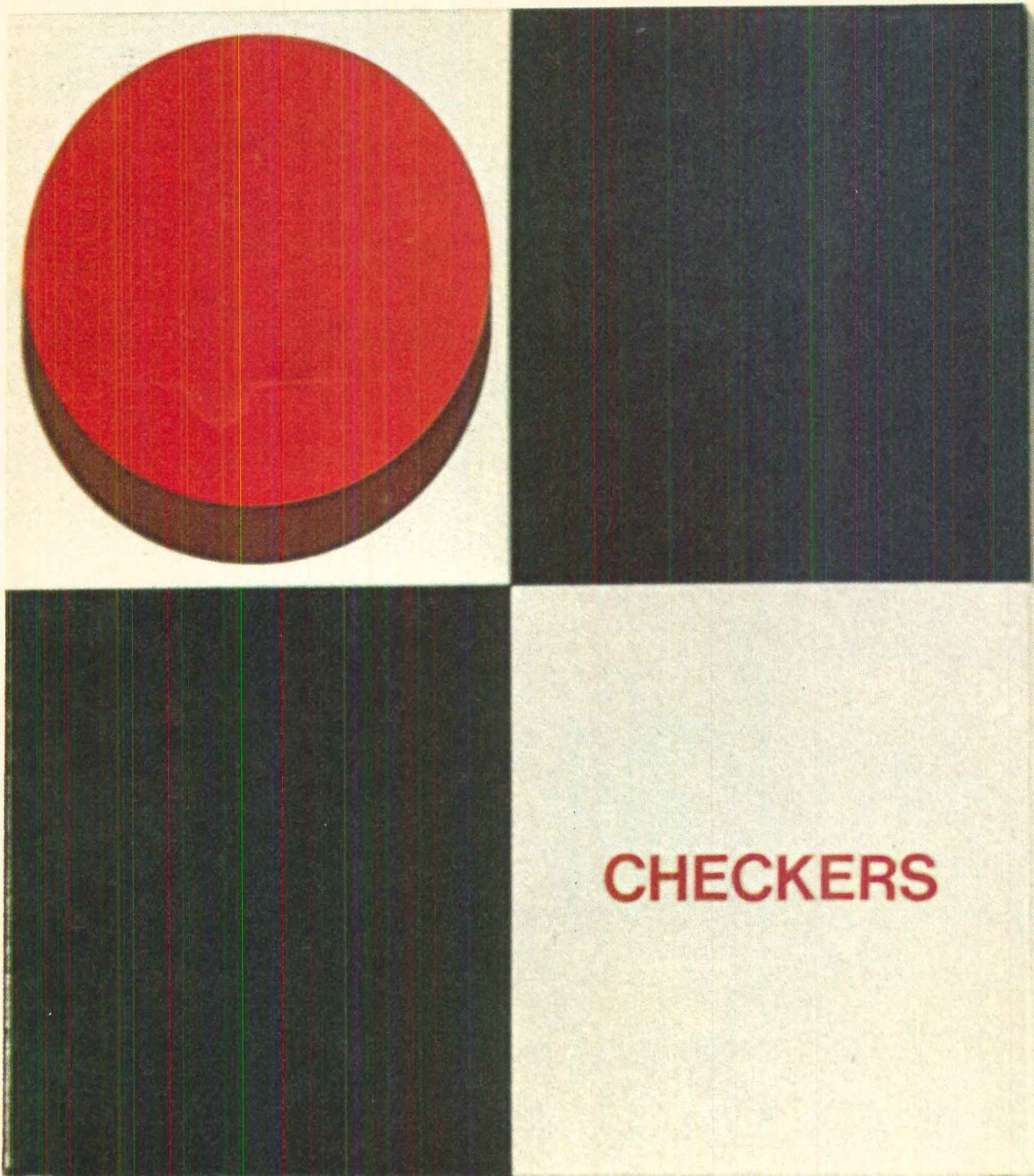
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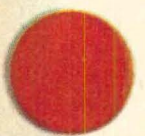
9. Stor-Mor®—Prefinished grooved perforated hardboard panels. Panels provide useful areas of hanging storage with complete freedom of design. Embossed hardboards also available. Scuff and mar resistant.

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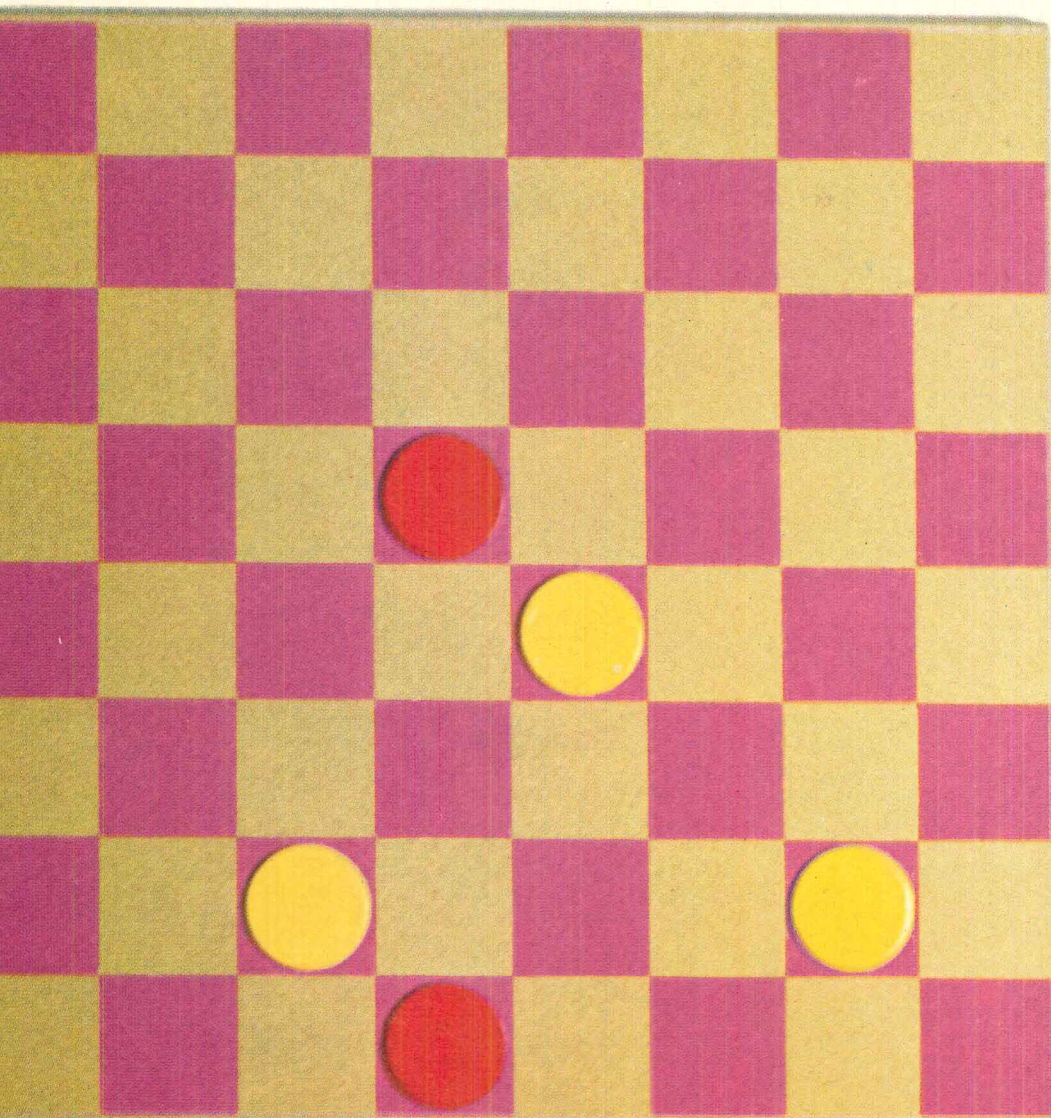




pockets, checks, or grain to hamper play, and won't split or crack. You'll probably never have another checkerboard quite like it. You can order new Boise Cascade Vinyl-Bond Insulite Siding in long rectangles for the outside walls of houses or apartments, or other kinds of light construction. It is not available with the checkerboard pattern, but everything else is the same.



Play Checkers on our brand new Vinyl-Bond Insulite Siding



Every serious builder should play Checkers. It's a nice way to relax and have some fun and still get in some serious business. And besides, you can get this Checkers game absolutely free. The beautiful checkerboard itself is a square piece of our new Gold Vinyl-Bond Insulite Siding. It makes the only checkerboard with a satin-smooth, factory applied finish that's guaranteed in writing for 10 long years. Guaranteed against blistering, peeling, checking, and the repeated deployment of Kings. In addition to Gold, new Vinyl-Bond Insulite Siding is available in three other great colors: Avocado, Sandstone, and White. It can be easily applied with conventional tools and comes with reversible, weather-drip edges and color-matched accessories. It resists fading, and is completely weatherproof so you could set up a game in the rain. It also has no knots, pitch-pockets, checks or grain to hamper play, and will not split or crack. You may never have another checkerboard quite like it. So don't delay a minute. Send us the coupon below. Or, if you don't want to play games, call up your Boise Cascade dealer and put in an order for 8' x 16', or 12' x 16' Horizontal Lap Vinyl-Bond; or 4' x 8', or 4' x 9' Plain Panels. Unfortunately, neither type is available with the checkerboard pattern.



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Please send me your Checkers game with the new Vinyl-Bond Insulite Siding checkerboard — including a set of checkers and rules.

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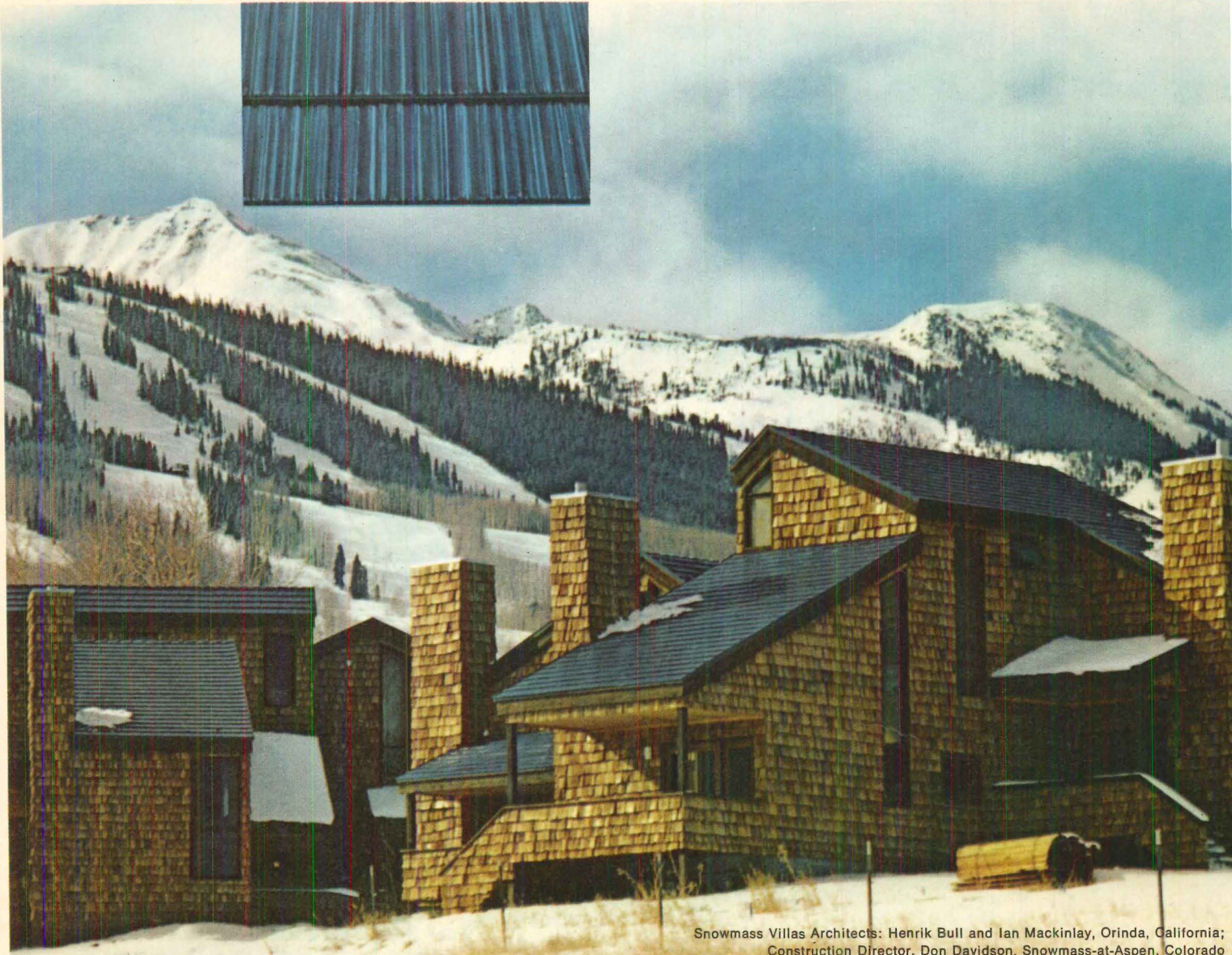
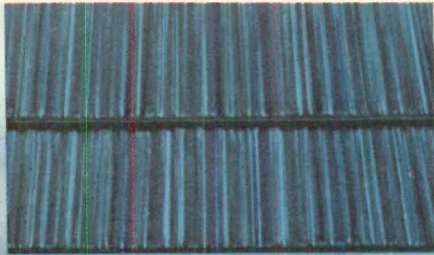
STREET _____

CITY _____

STATE _____

ZIP _____

The blue of Colorado skies meets its match in Reynolds Aluminum Shingle-Shakes®



Snowmass Villas Architects: Henrik Bull and Ian Mackinlay, Orinda, California;
Construction Director, Don Davidson, Snowmass-at-Aspen, Colorado

People in the Aspen area refer to Snowmass Villas as, "that place with blue roofs," and with good reason.

This award-winning condominium project consists of 6 buildings, providing 28 residential units for year-round vacation use. Of conventional wood-frame construction, the apartment complex is sided with cedar shakes. In designing steep, shed-type roofs, the architects used Reynolds Aluminum Shingle-Shakes in Heron Blue Colorweld® as color counterpoint to the rough-hewn

siding. But, much more than color influenced that decision.

With their 4-way, interlocking design, Shingle-Shakes withstand winds up to 120 mph and remain stable even under heavy snow loads. The siliconized acrylic baked enamel finish actually helps shed snow. Regardless of humidity and temperature, Reynolds Aluminum will not rot, rust, warp or split.

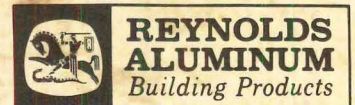
Aluminum Shingle-Shakes are 12"x36", require no special framing or sheathing, and reduce the materials handling problem. Their

low load factor is a distinct benefit in covering old roofing in remodeling jobs, too.

Texture and shadow effects can be obtained with Shingle-Shakes thanks to their heavily embossed linear pattern and deep butt design. Most important, Shingle-Shakes offer visual appeal and durability comparable to slate or tile, but at lower cost.

Shingle-Shakes and their matching accessories come in 16 colors, including Polar White, Terrace Green, Heron Blue, Autumn Brown and Charcoal, plus

natural aluminum. Get information on Reynolds Aluminum Shingle-Shakes for residential or commercial buildings from Sweets Architectural Catalog, 21d/Rey, or write to Reynolds Metals Company, Building Products and Supply Division, 325 W. Touhy Avenue, Dept. HH-69, Park Ridge, Illinois 60068.



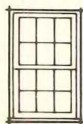
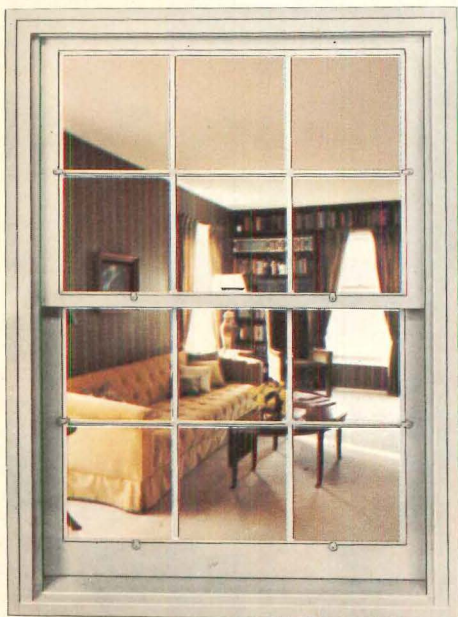
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ALUMINUM**
Building Products

The power of attraction...

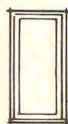


CARADCO C100' Double Hung Wood Windows

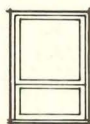
C100's attract builders whose homes attract buyers. They're drawn by *convenience factors*: removable sash you can store during construction and paint easily; tough, stainless steel track/weatherstrip that resists damage and self-adjusts; snap-on, mar-proof vinyl grilles. They like *quality features*: leak-proof, permanent vinyl glazing for insulating glass; complete weatherstripping. They want *cost savers*: factory priming; stops applied; built-in lifts. The CARADCO C100' has it all—a most attractive window.



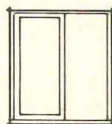
Double-Hung
Windows



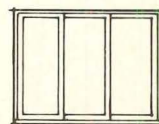
Casement
Windows



Awning
Windows



Slider Windows



Patio Doors

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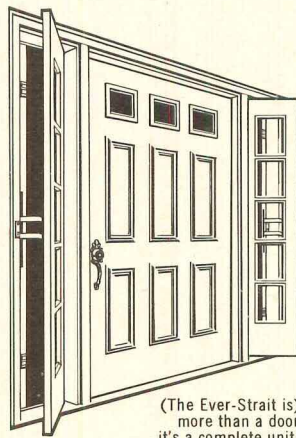
Caradco Windows and Patio Door products are further detailed in Sweets Light Construction ^{6B}/_{Ca}, Arch. File ^{19c}/_{Ca} or write direct to factory



The "System" door: you can't beat it.

It's called the Pease Ever-Strait door. But it's *more* than a door—it's an entire *prehung entrance system* . . . complete with frame, magnetic refrigerator-type weather stripping, a patented adjustable sill, and glazed lights . . . all factory assembled! So you save a bundle on installation, and on reduced call backs, too.

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single, and double door combinations, with over a dozen matching sidelight and toplight options to choose from. (Including the "sales appeal" of Ever-Strait's exclusive *ventilating sidelights* . . . screened on the inside, hinged to swing open and let in summer breezes.)

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U.S. Patents No. 3,153,817; 3,273,287 and 3,238,573. Patented in Canada 1965. Other patents pending.

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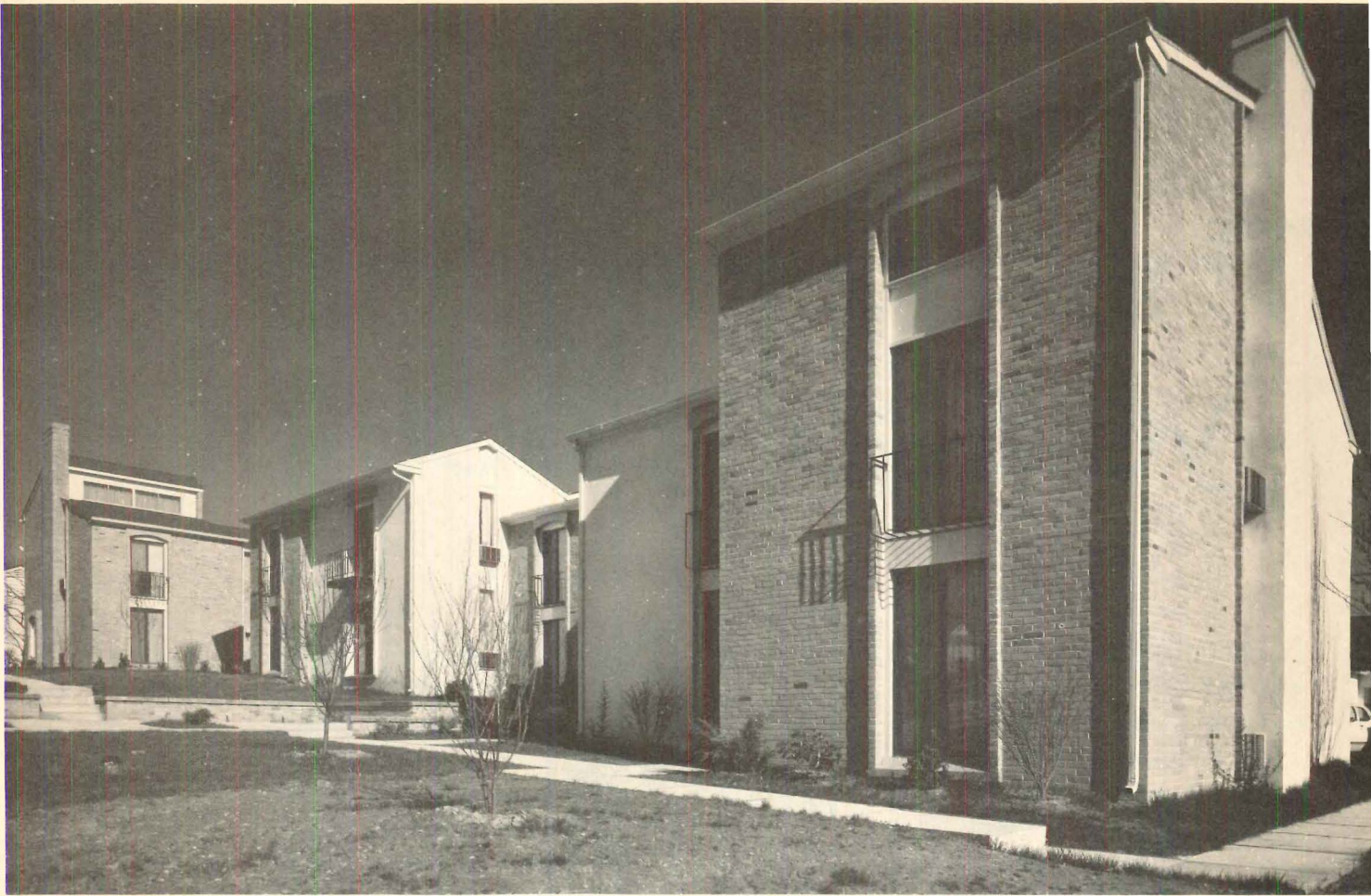
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TRADITIONAL ELEGANCE is shown in heavy cornices and curved arches above door.

A small apartment project designed to conform to its traditional neighborhood

It didn't start that way. Architect Philip Steel's original plan for this garden apartment/townhouse project was, in his words, "much wilder" than the present product. But nearby residents complained, and city officials told Steel to change his design so it blended more quietly with its long-established neighborhood.

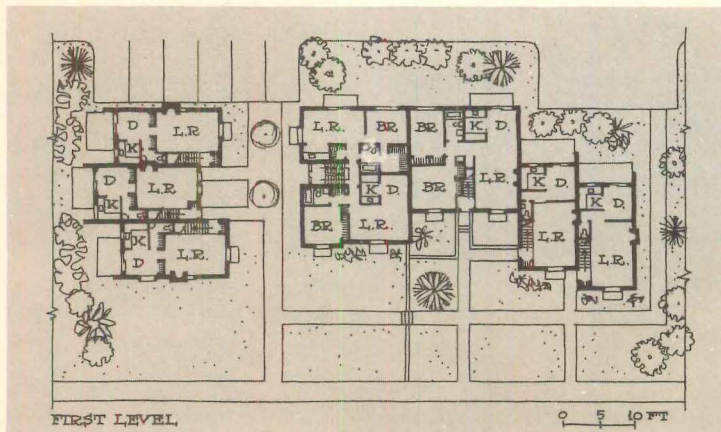
Steel's purpose in creating this present design was to express the style and quality of an early Delaware Valley community, but to include a wide variety of materials, roof levels and structural shapes—e.g., clerestory windows on the top floor of some

of the townhouse units (*at left in photo above*). The exteriors are finished in washed mortar and brick, and feature black railing outside second-floor windows.

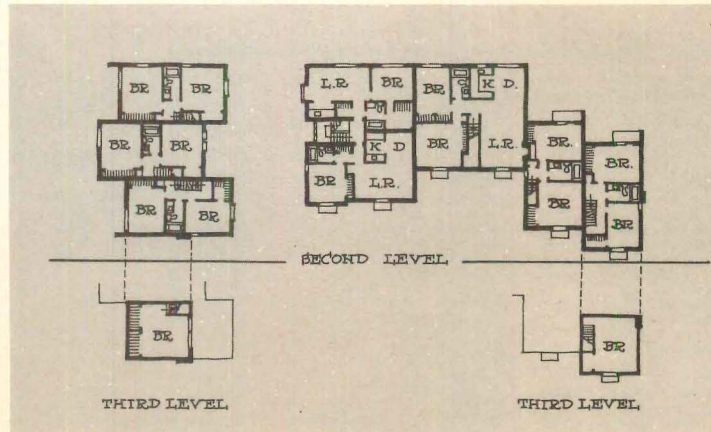
The project consists of five two- and three-story townhouses and six two-story apartments. The one-, two- and three-bedroom units rent from \$125 to \$200. Most of them include step-down living rooms, floor-to-ceiling windows and fireplaces.

Almost all of the units were rented before construction was completed.

Builder: Tripodi Builders Inc. Location: West Chester, Pa.



SITE PLAN shows how the 11-unit project is arranged on the 180'x100' site (*left*). Ample parking space for tenants is located to the rear of the project



(*top of plan*). The five two- and three-story townhouse units are at either end of the project, apartment units are in the center.

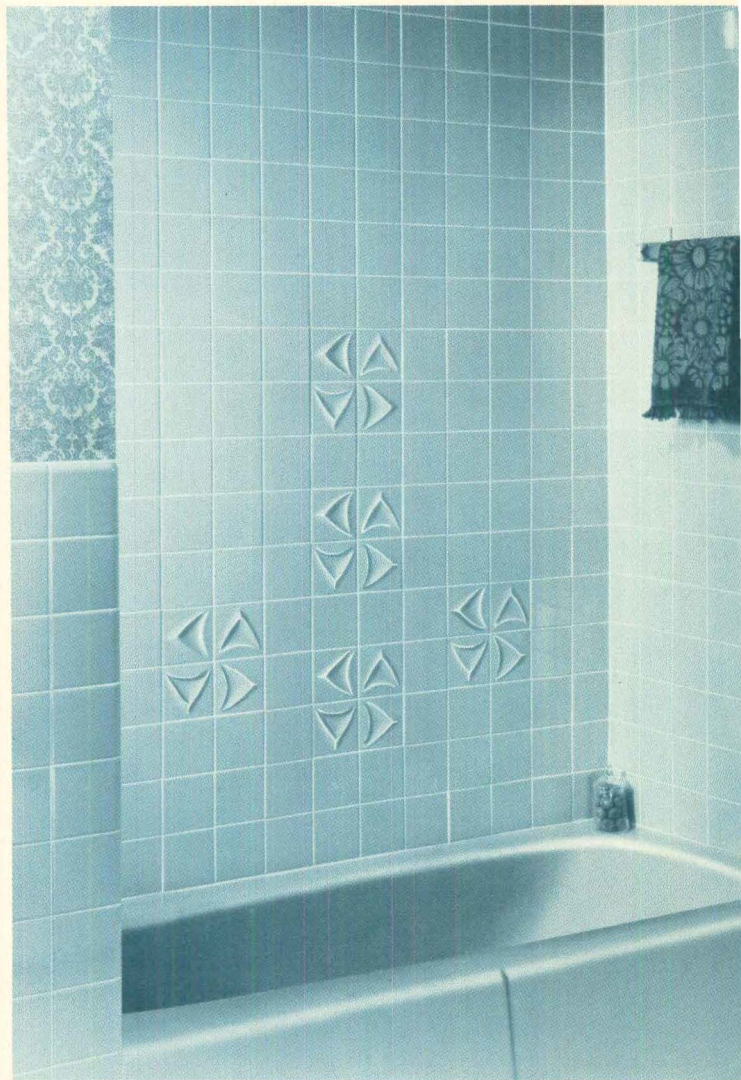
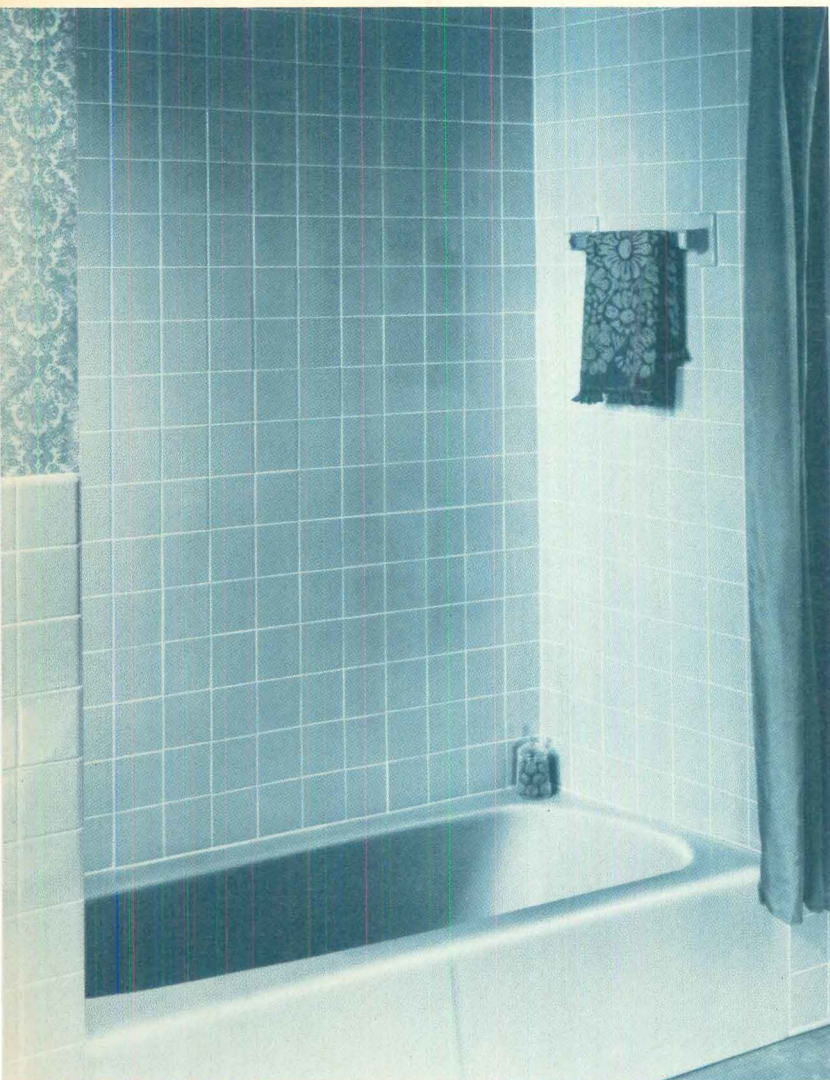
Letters start on page

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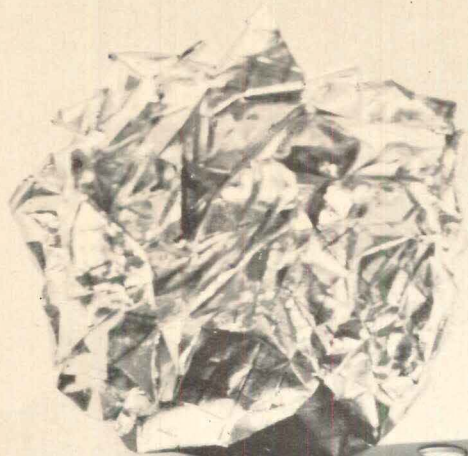


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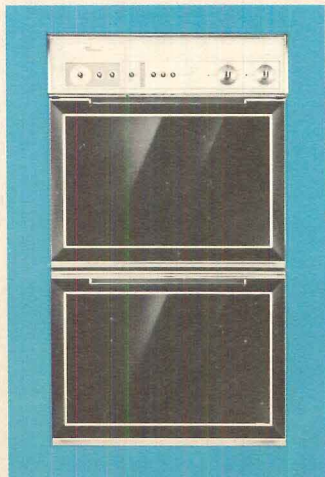
**sponge off
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RTE2998 built-in oven provides Foil 'n Teflon convenience. Optional on two other Whirlpool built-ins.

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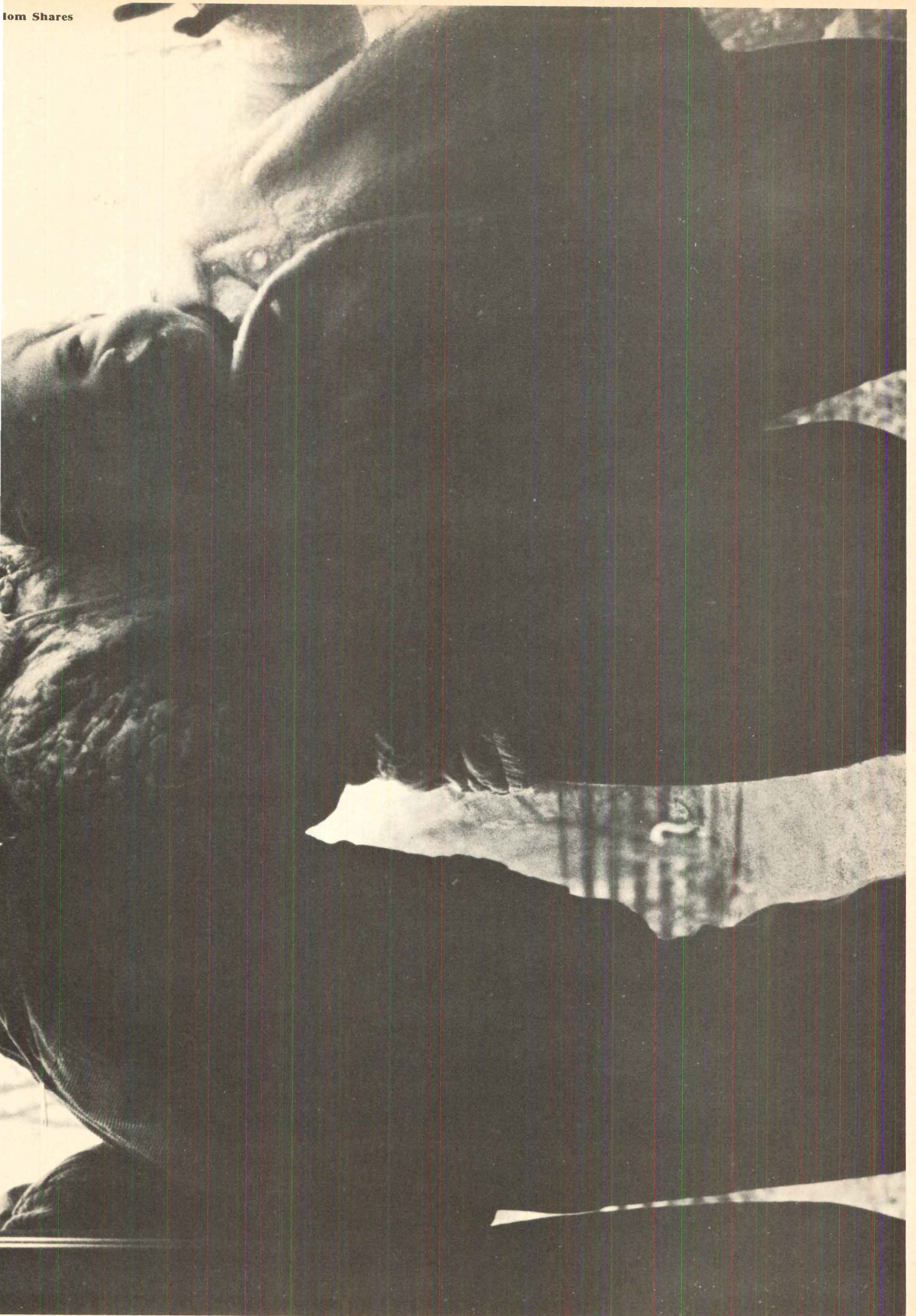

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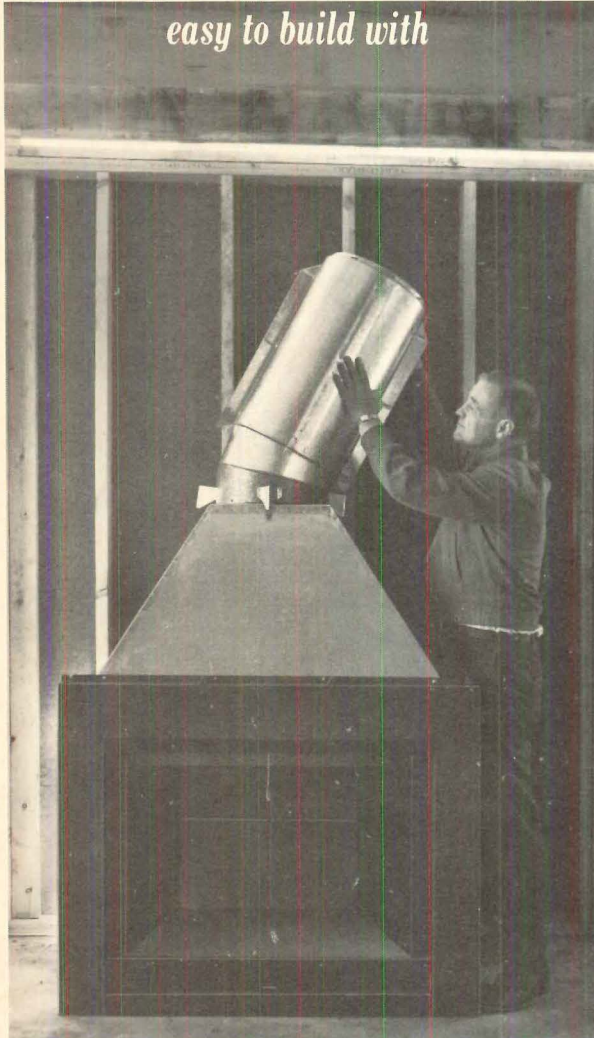
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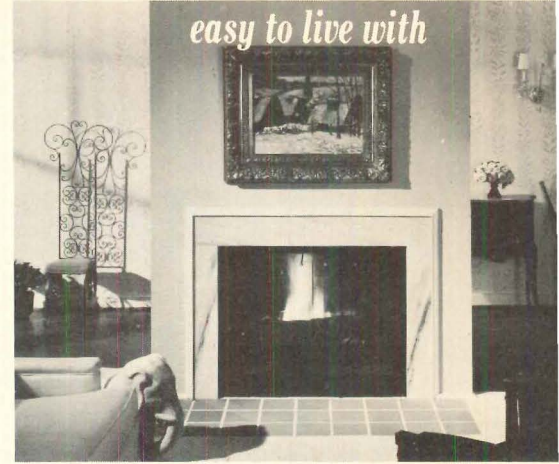
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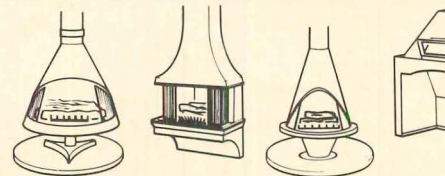
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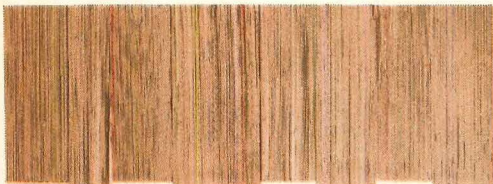


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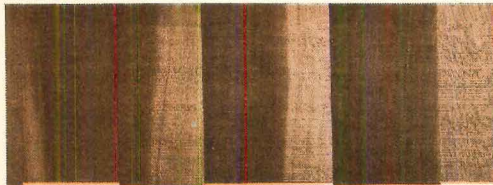
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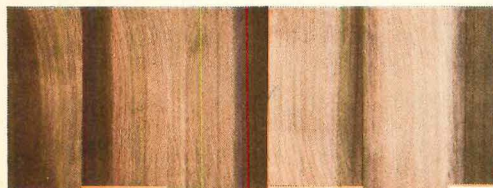
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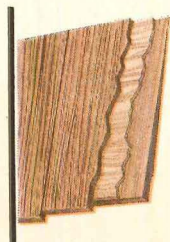
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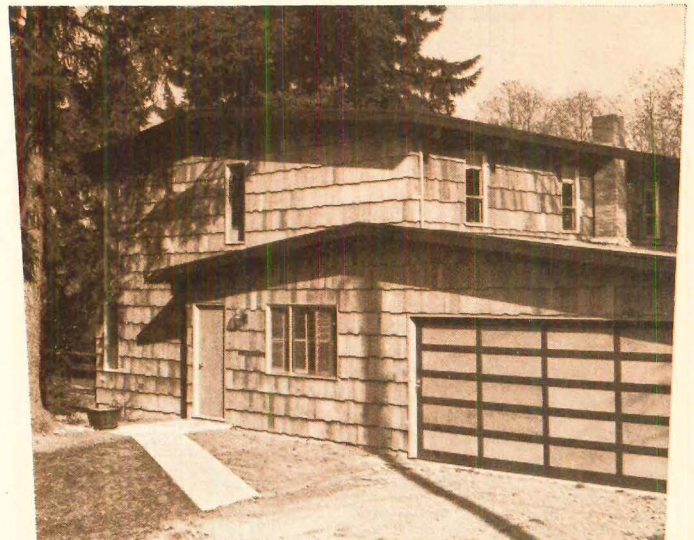
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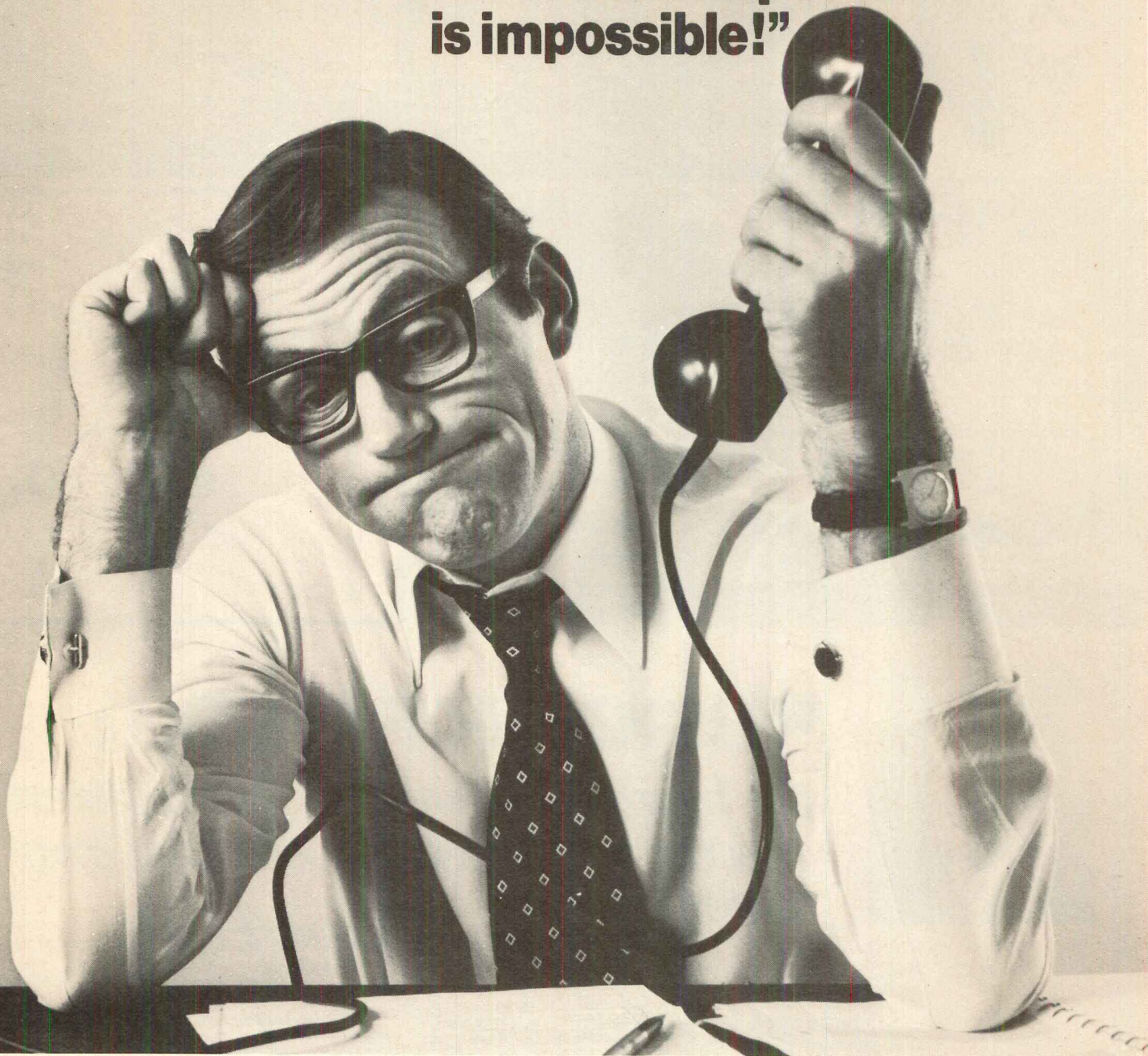
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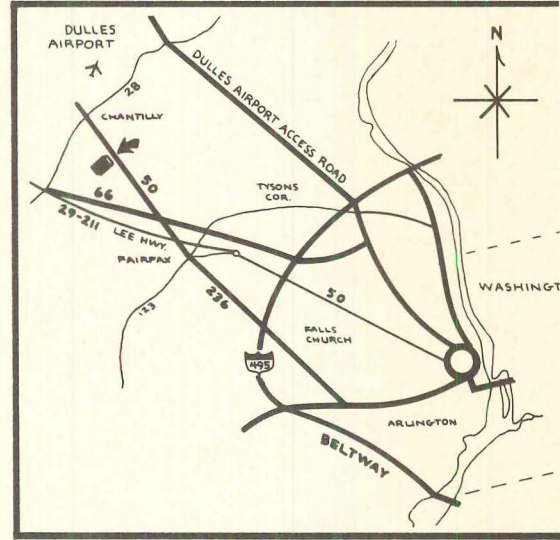
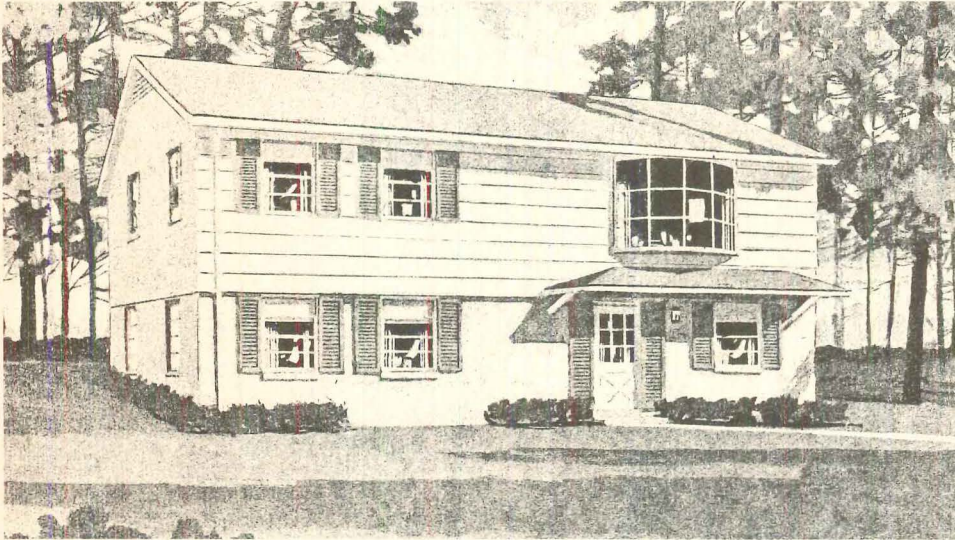
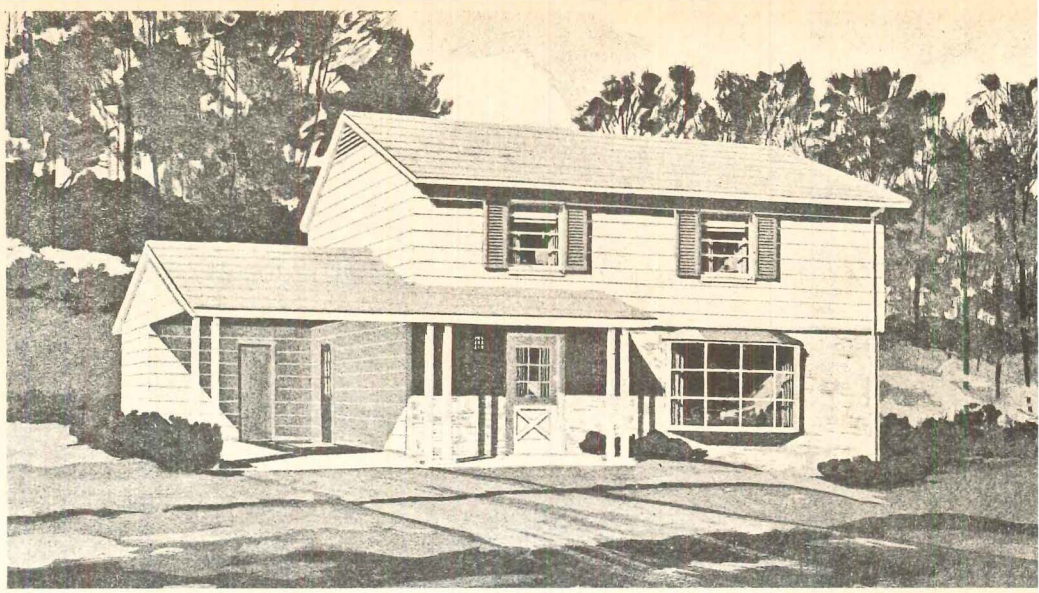
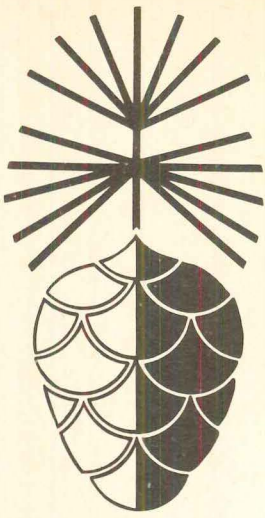
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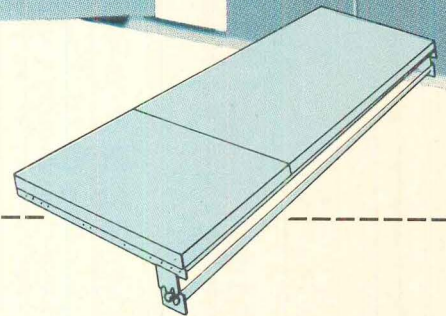
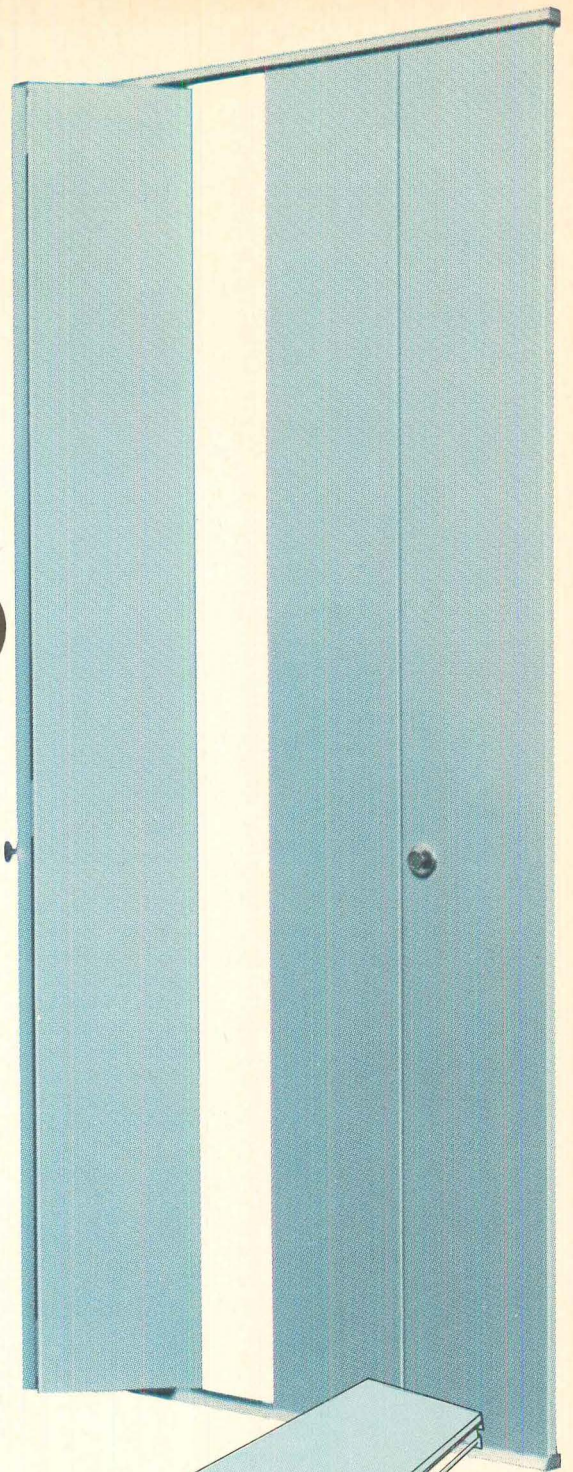
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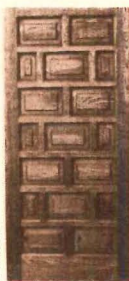
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LETTERS

Landmark apartments

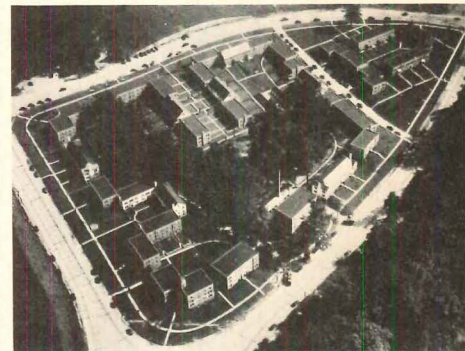
H&H: Before it is demolished—to make room for a new 15,000-unit, high-rise project—some one ought to record Falkland Gardens for posterity. Built in the 1930s, it was one of the first FHA-insured garden apartment developments—and one of the most successful.

This beautifully landscaped, two-story project was designed by Louis Justement and is located just across the District line in Maryland. The interior parking plan, ample play space and numerous trees make it the best designed project in the area.

Opened during the Depression, when every kind of amenity was used to lure apartment dwellers to the suburbs, Falkland Gardens has to the best of my knowledge, never had a vacancy. Because of its remarkable anticipation of modern-day living needs, its plan holds lessons for today's architects, planners and developers.

SYDNEY H. KASPER, director
Office of Information
Manpower Administration
U.S. Department of Labor
Washington, D.C.

For posterity, two views of Falkland Gardens

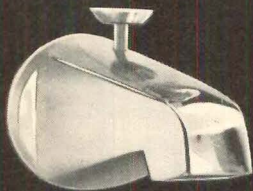
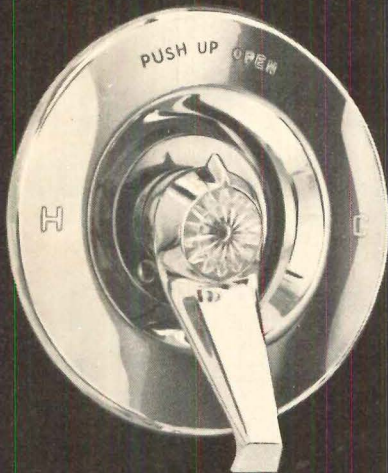


A Horne's friendly echo

H&H: My resignation from the Federal Home Loan Bank Board in no way lessens my interest in and my desire to be helpful to the home building and home-financing industry. In fact that is the main reason that I accepted the position with Investors Mortgage Insurance Co. rather than one of several others that were offered me.

As usual I obtain valuable information from HOUSE & HOME. I particularly enjoyed your April editorial. There is much meat in what you say.

JOHN E. HORNE, president
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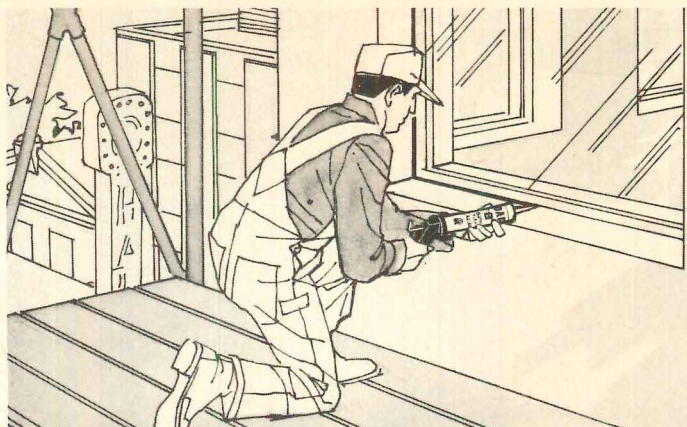
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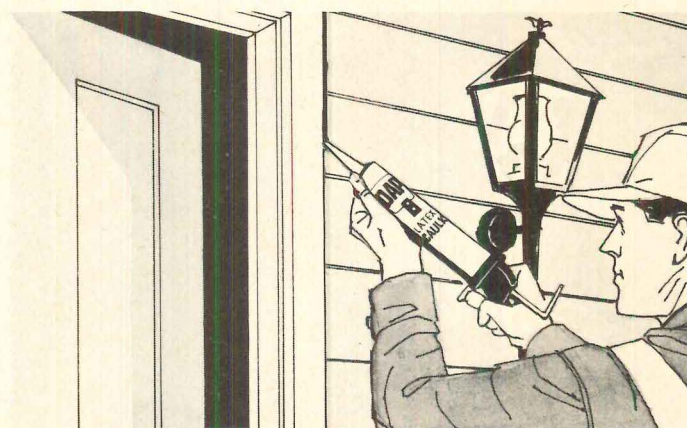
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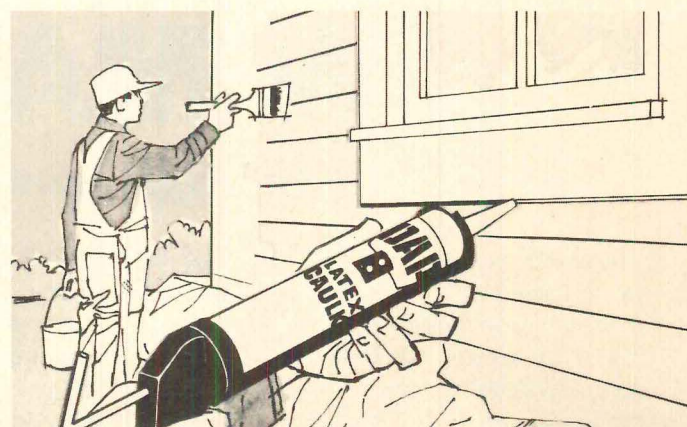
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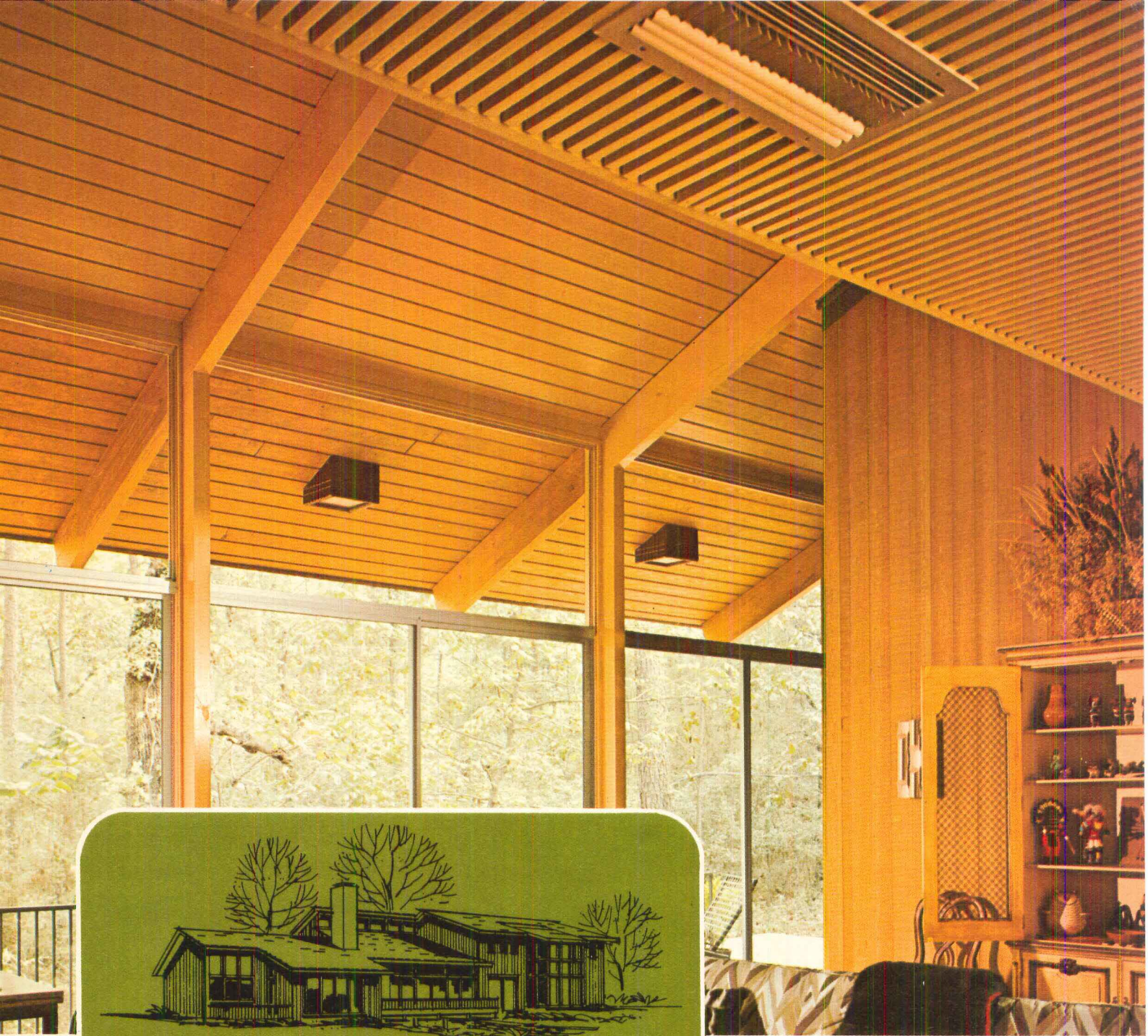
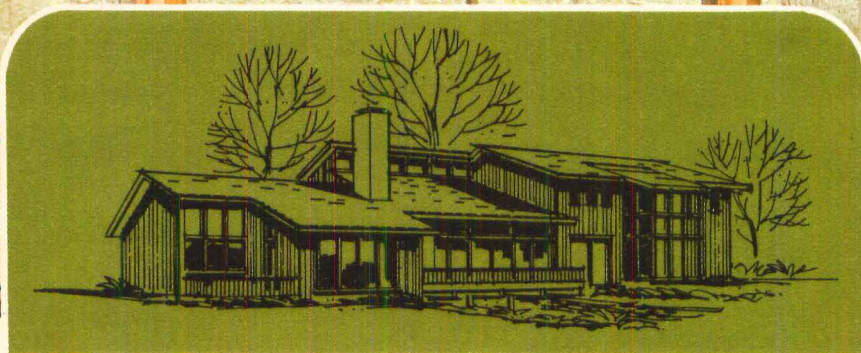


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Engineered wood for modern builders

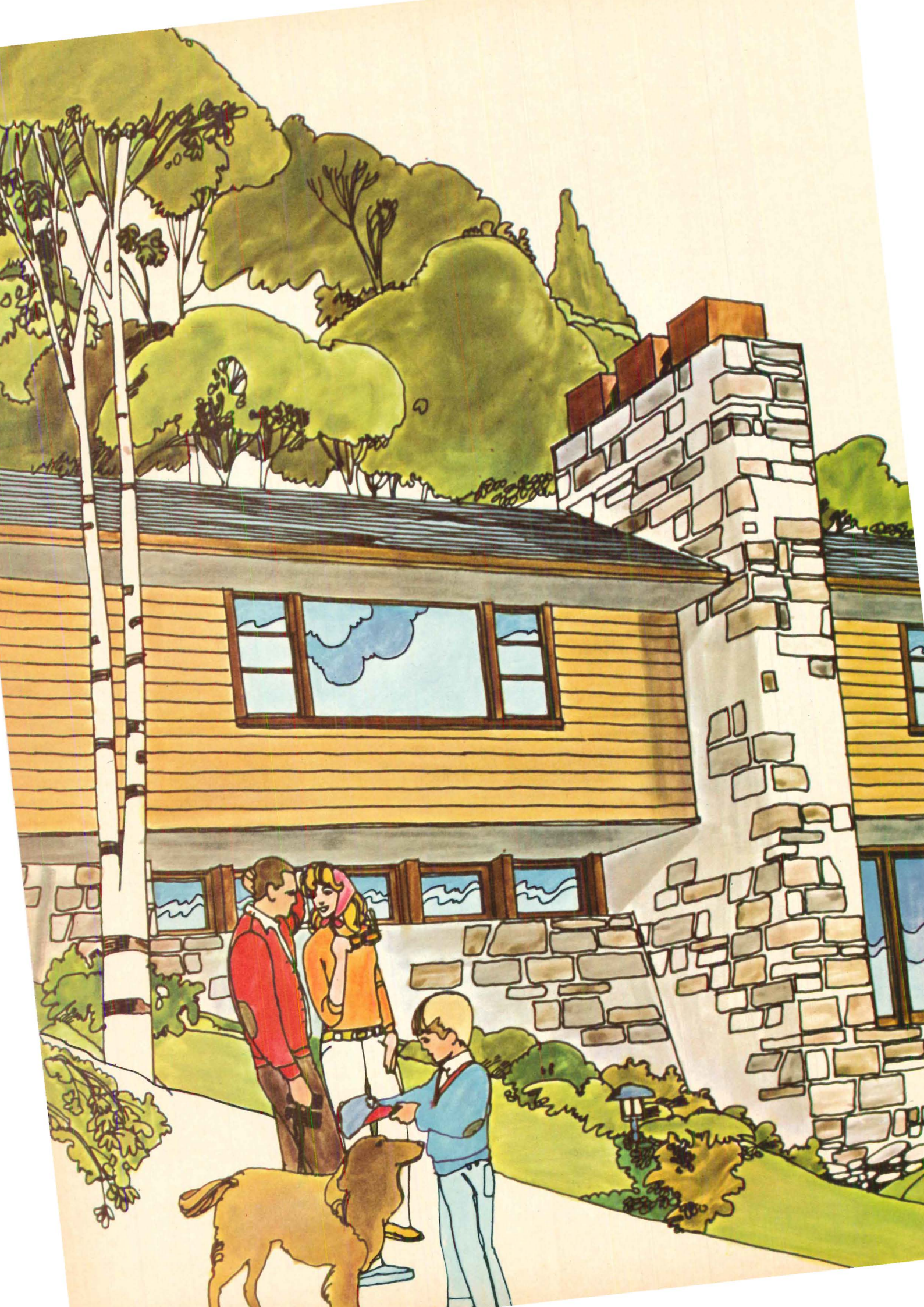
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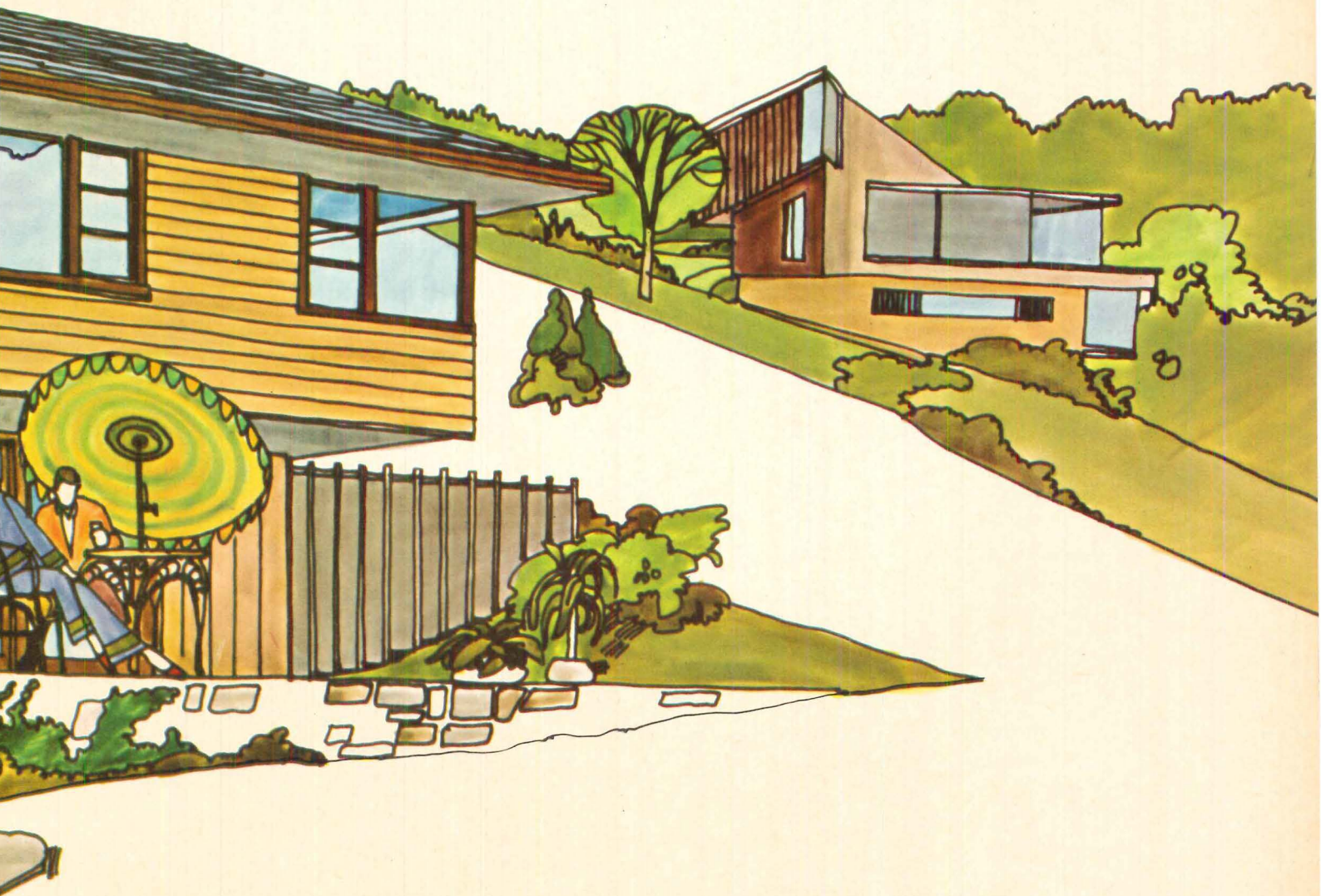
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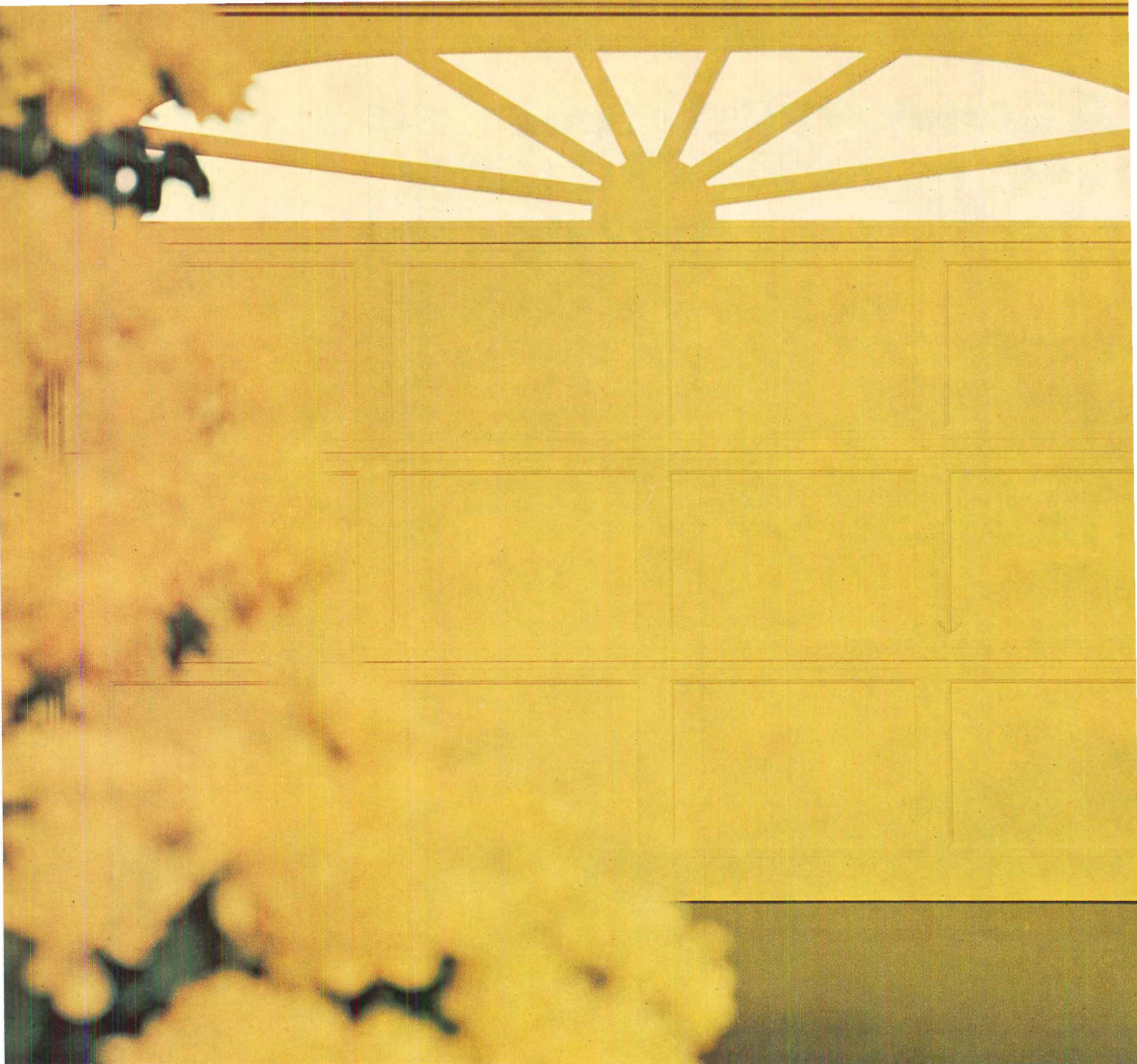
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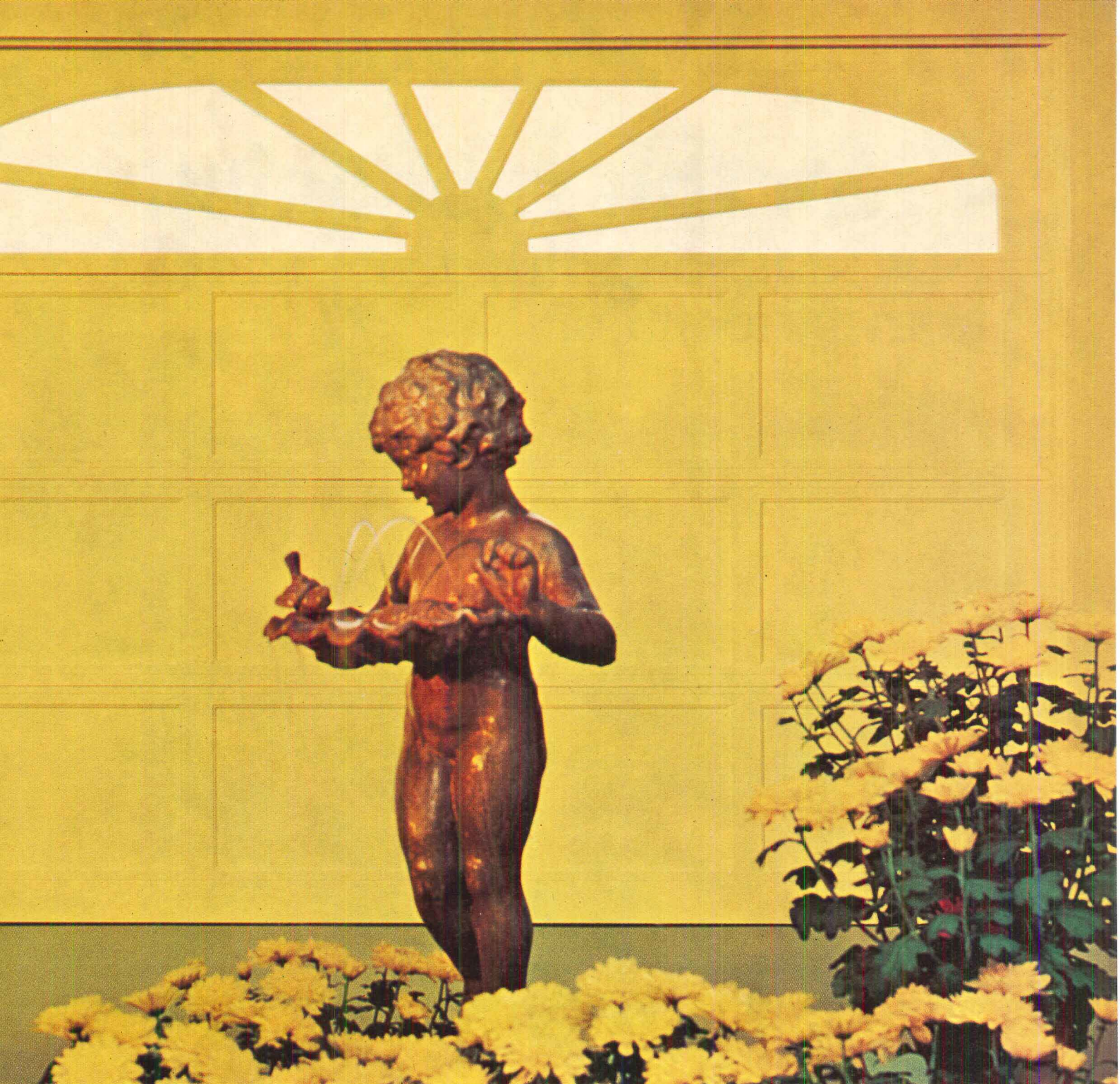
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Solid state, portable transmitter opens and closes garage door automatically by radio control from your car!



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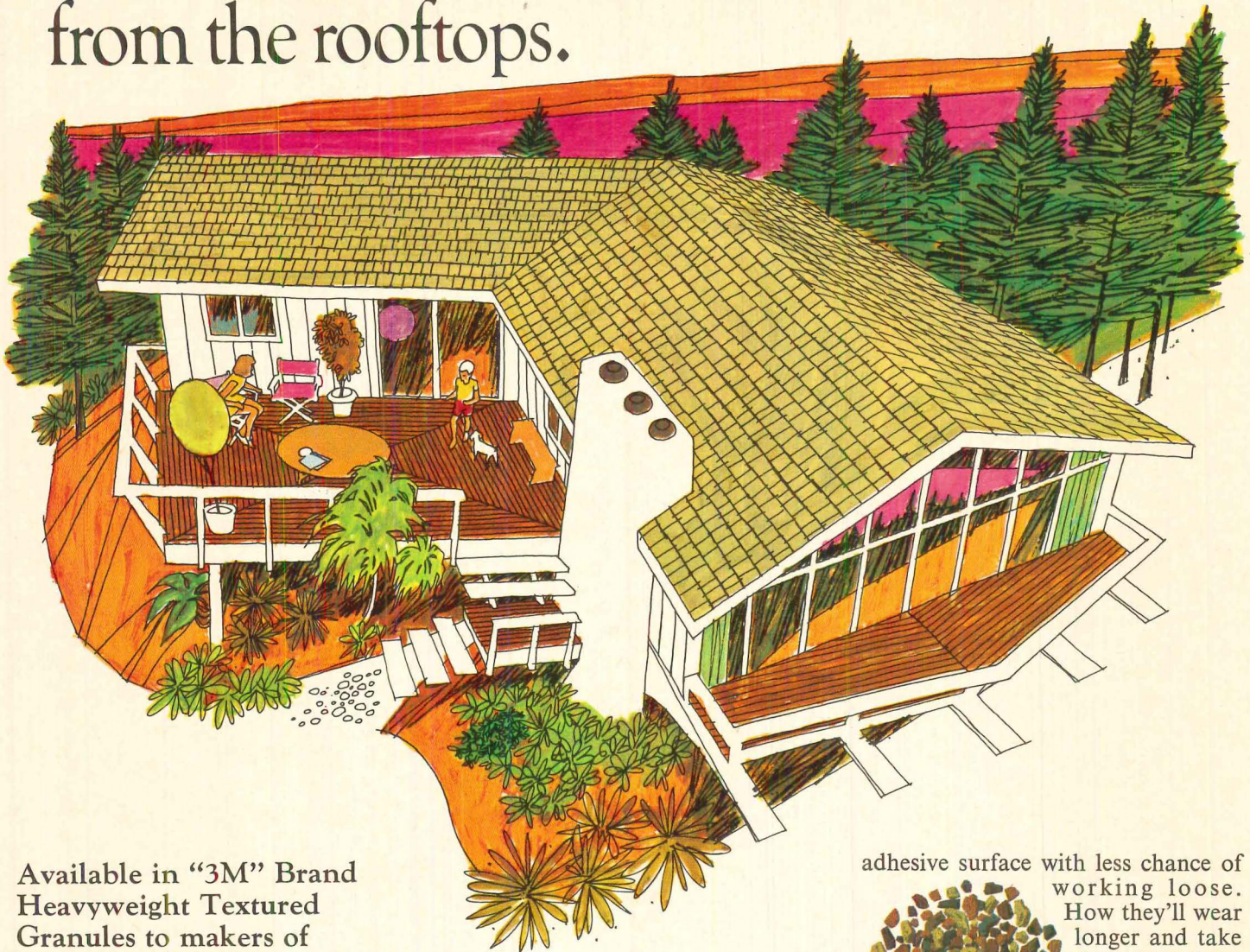
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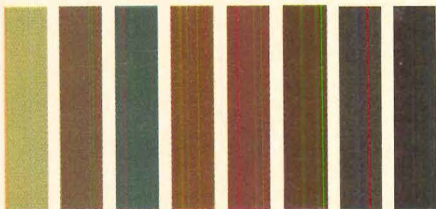
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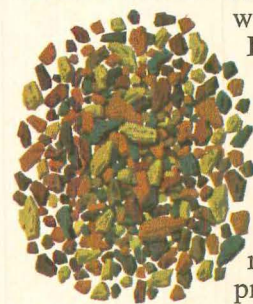
Ask your prospect to compare colors. We did. And in 6 out of 7 cities across America, homeowners chose our new rustic tone granules over traditional blues, greens, maroons.

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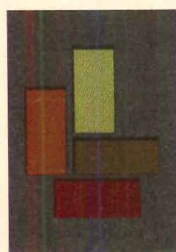


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Ask him for asphalt shingles made with "3M" Brand Heavyweight Textured Granules. Or drop a line to Industrial Mineral Products Division, 3M Company, 3M Center, Dept. OAE-69, St. Paul, Minn. 55101.



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EDITORIAL

Dear Treasury Department

Please don't throw the baby out with the bath water: your recent proposals may kill limited-dividend housing

In late April, before the House Ways and Means Committee, the Treasury Department proposed a 50% limit on the amount of a taxpayer's income that could be sheltered from taxation by various preferential provisions now in the tax law. The preferences to which the Treasury honchos referred include accelerated depreciation on real property, but *do not include* a) income on tax-exempt state and municipal bonds, b) the now-untaxed portion of capital gains and c) accelerated depreciation on personal property.

The Treasury went on to propose that allowable deductions be allocated proportionately between taxable income and sheltered income. Deductions attributable to sheltered income would be disallowed. Under this proposal, tax-exempts, capital gains and accelerated depreciation are included in determining disallowed deductions.

Now then, the arithmetic involved in those proposals is pretty complex, and inasmuch as we all have been through a rather unpleasant spring with the IRS, we won't go into it here. But those proposals do three things which would hurt housing. That's right friend, they're aiming that gun right at *you!*

1. Obviously, they would decrease after-tax income of tax payers who invest in real estate, and thereby make real estate less attractive as an investment. Let us point out that in 1966 manufacturing took 45.7% of all depreciation and depletion value in the U.S. while real estate took only 5.8%. Such figures hardly condemn housing as being depreciation-rich.

2. The Treasury's proposals make income-producing real estate less attractive as an investment than tax-exempt bonds, or property with little income but high capital gain potential, like raw acreage.

3. The proposals would continue to allow accelerated depreciation in personal property. People who otherwise might invest in real estate would be more attracted to investments in depreciable personal property like investments in the leasing of computers and airplanes.

Now the tragedy is what would happen to limited-dividend housing programs. We all know that a prospective investor in such a program is not irresistibly enticed by that 6% return the law says he is limited to. No, investors are drawn to them because of the depreciation shelter. No one in his right mind would go through all the mickey mouse of limited-dividend housing for a 6% return on his money and no return for his effort.

Even with the present depreciation shelter, the history of limited-dividend programs shows that investments in them are still marginal at best because of red tape and high risk. The Treasury's proposals might well kill limited-dividend programs completely.

Even if the Treasury assumes that luxury rental housing and commercial property should not get special tax benefits, their proposals need not apply to moderate-income housing. The Douglas Commission made this point quite strongly:

"It (the income tax) can and should be used to reinforce those subsidy programs by which the Federal Government seeks to attract private capital for construction and rehabilitation of low- and moderate-income housing on a limited-profit basis. By limiting the available tax preference to projects that qualify under such programs, the revenue cost would be held within reasonable bounds. Moreover, the task of determining eligibility for preferential treatment would not be added to the other difficult duties of the Internal Revenue Service."

The Treasury paid lip service to urban problems by alluding to possible tax incentives for investment in poverty areas. But the Treasury ignored the political problems that such proposals always create, problems like which constituency gets the boodle.

Let's see to it that low-income housing is not the unwitting victim of the Treasury Department's shotgun attack on sheltered income. Even when they're shooting at something else, they always seems to get the wrong bird in their sights.

—RICHARD W. O'NEILL

**New patterns
in high-density,
single-family
land planning**

or

How to live with the big squeeze

There are two aspects to the squeeze.

The economic aspect is the pinch between rising suburban land costs and the growing demand for suburban single-family housing. The squeeze, so to speak, is of course the builder.

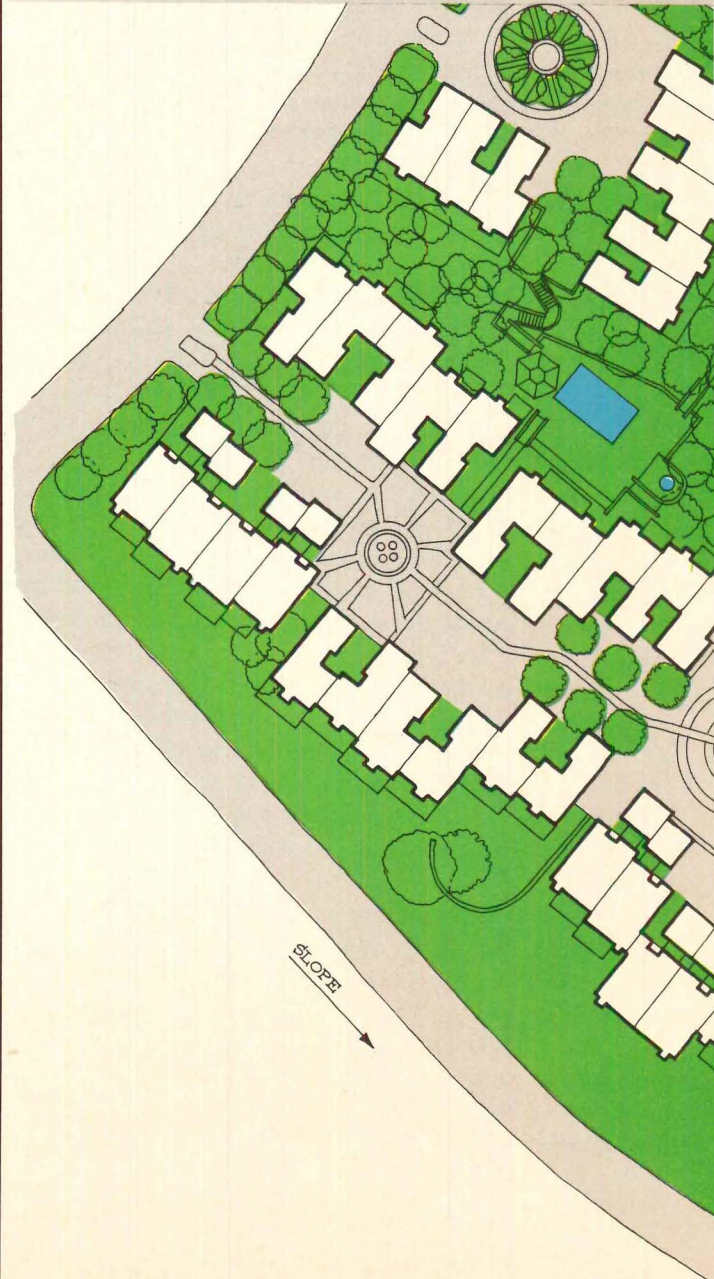
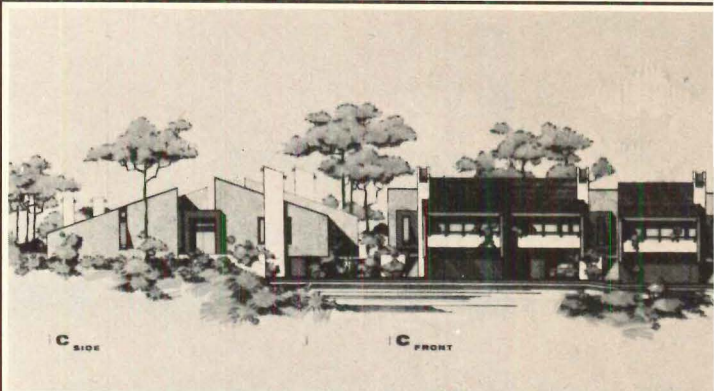
The physical aspect, which emerges (or is perhaps extruded) from the first, is the actual housing that results when the builder is forced to crowd six or eight or more houses onto each acre of his high-priced land. In this case, the squeeze is the buyer.

And in both cases, the squeeze hurts.

By and large, the housing industry has reacted to the squeeze with a dazzling display of inflexibility and unimaginativeness. Ordinary houses have been pushed closer together, with occasional fences put up as concessions to privacy. And thousands of townhouses have been built, most of them in nice, neat, dull rows, just like in the city. But while both methods do pack more houses on the land, they seldom provide that element indispensable to both sales and livability—good environment.

The obvious thing to say is that new ideas are needed. But, in fact, new ideas are already available; four examples are shown at right and on the eight pages that follow. Note that in every case the architects who designed the houses also did the land plan. This is as it must be; in high-density situations, land and house are inseparable. —MAXWELL C. HUNTOON JR.

**Townhouses can help ease
the squeeze, but they
shouldn't be built
in rigid urban patterns**



o type of single-family house uses land more efficiently than the townhouse; by the same token, few housing types are so consistently mishandled. In transferring the townhouse from city to suburb, builders seem to forget that those nice long, straight rows were dictated by city blocks, and there's no reason whatsoever to maintain them out of the city.

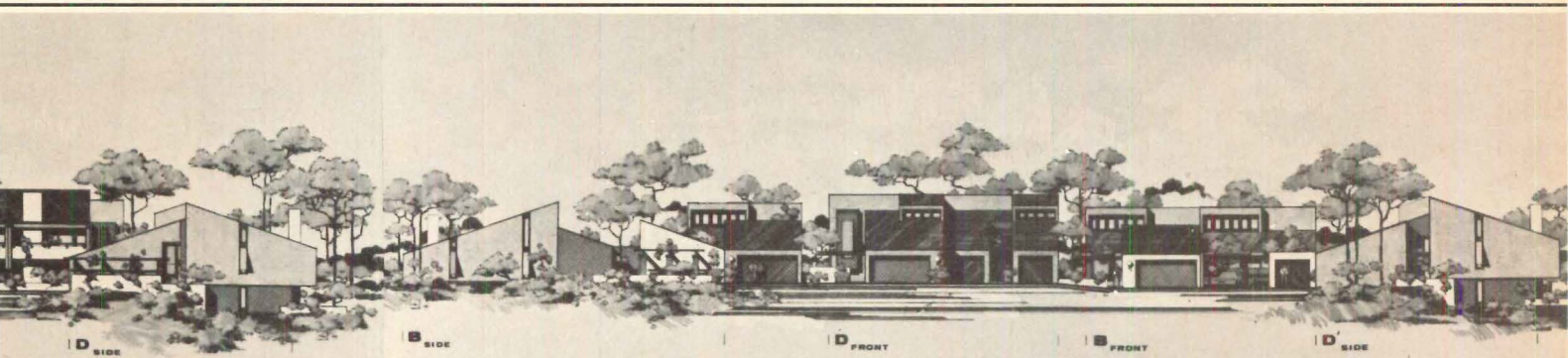
The townhouse project shown below was designed on an entirely different pattern.

The starting point was a series of landscaped motor courts which put both permanent and guest parking immediately adjacent to each unit. These courts imparted a basic cluster configuration to the plan. Two other considerations were topography—a relatively steep slope from upper left to lower right in the plan—and the view of a golf course to the south; they made it desirable for some units to be more or less aligned, although jogs and setbacks keep

the lines uncitized.

The result is a density very moderate for townhouses (just over eight units per acre) but very efficient for suburban, single-family housing. More important, as the renderings immediately below indicate, the environmental effect is one of openness, not squeeze.

The project will be built in La Costa, Calif., by A. J. Hall Corp. Thomas/Richardson Associates is the architect.



SLOPING SITE pitches down from upper left corner of the plan; golf course view is towards lower right. The slope requires three model types for uphill, downhill and level locations. Plan gives almost 75% of the units a view of the course; the others face into choice landscaped areas. The project, to cover just under 16 acres, will have 128 townhouses ranging in size from 1,417 sq. ft. to 1,836 sq. ft.

GOLF COURSE VIEW

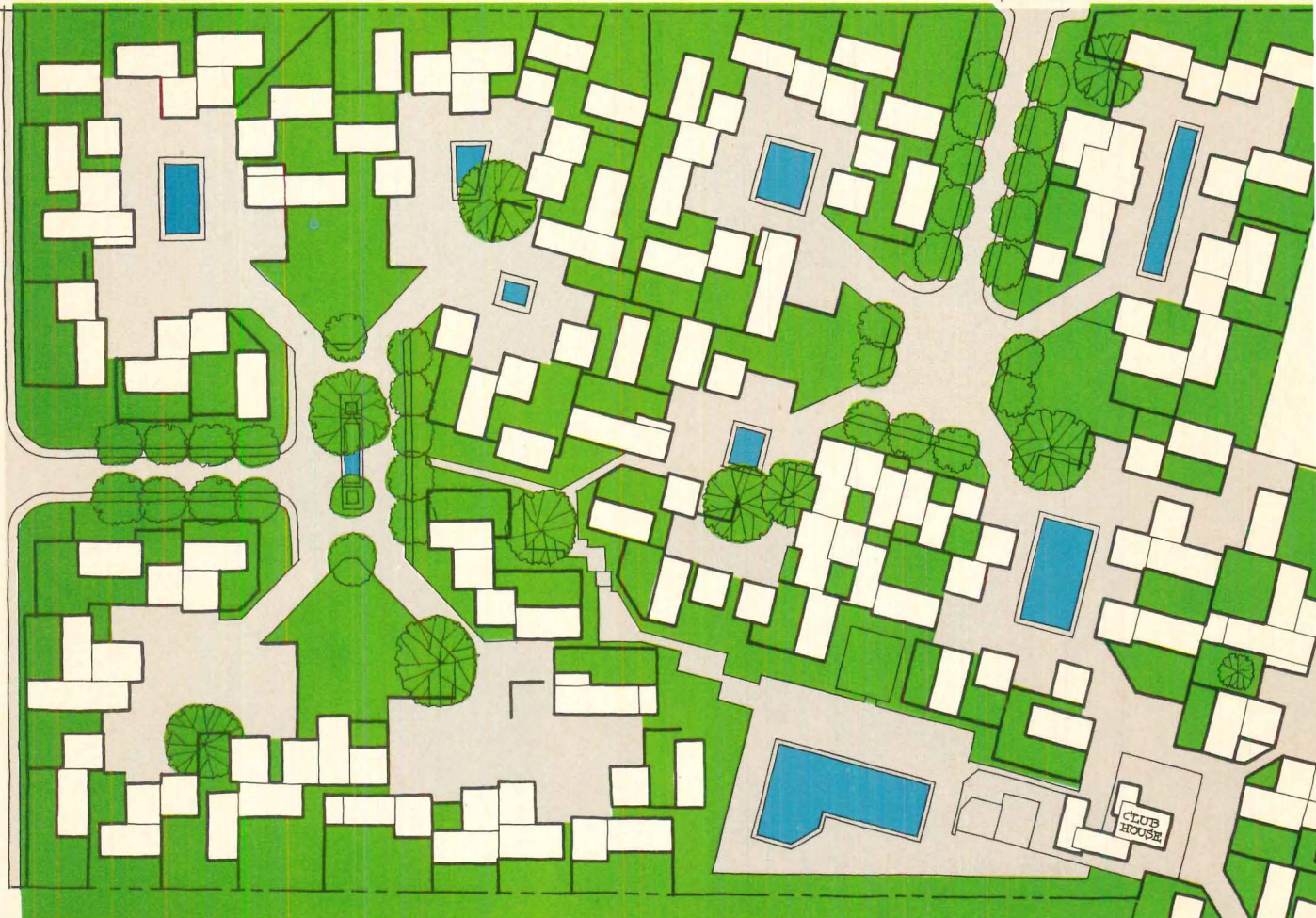


continued

Detached houses can be squeezed tighter than you think, but some old conceptions have to go out the window first

This plan calls for 98 houses on 11.2 acres. That's a density of almost nine units per acre—more than the townhouse project on the previous page, and an eye-opener even in California, where squeezing detached houses has become a fine art.

To get this density, the architect, Callister & Associates, stretched the concept of detached house about as far as it can go. Some of the houses abut; all have at least their patio walls touching their neighbors.



But the design calls for an inch or so of air space between abutting units, so they aren't townhouses; they are actually patio houses with zero side yards. And, as such, they can be grouped in just about any pattern—which is the key to this land plan.

The project has three main groups of houses, each with a central court. Drives from these courts lead into still smaller courts, around which the houses are grouped in varied patterns. The courts

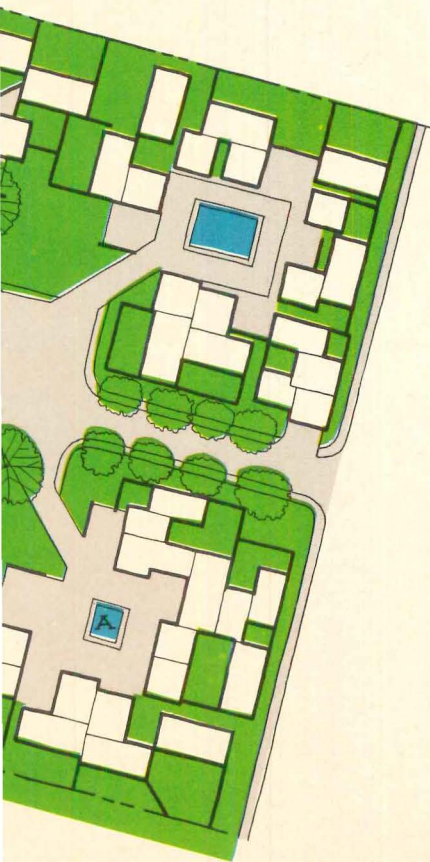
themselves are a sort of reconception of the urban street; they serve as play areas, meeting places and parking areas. The only difference is that the traffic is dead-ended, and the courts create a much more cohesive neighborhood feeling than a straight street could.

The plan includes three house models: a two-bedroom, one-story with 1,000 sq. ft., and 2 two-story, three-bedroom models—one with one bath and 1,200 sq. ft. and

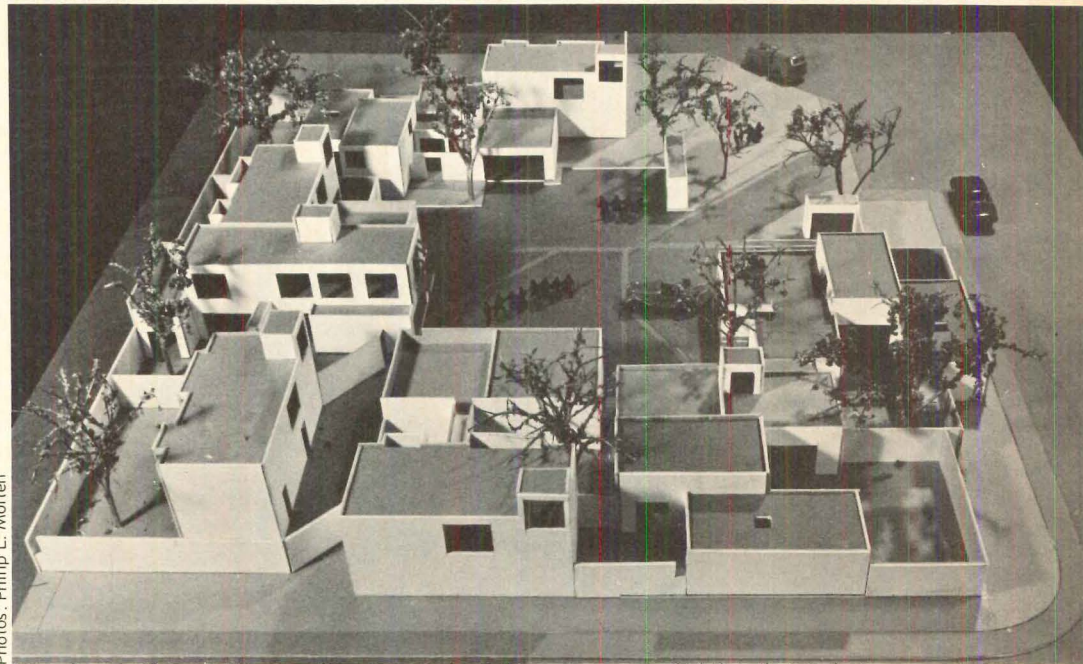
the other with two baths and 1,400 sq. ft.

Sad to relate, this project is not being built. The builder, Alpha Land Co. of Sunnyvale, liked the plan and tried to move ahead with it. But residents of the neighborhood expressed the fear that a project of such high density would devalue their own conventional houses, and the town refused the necessary zoning. However, Alpha Land hopes to do a similar project in a different location.

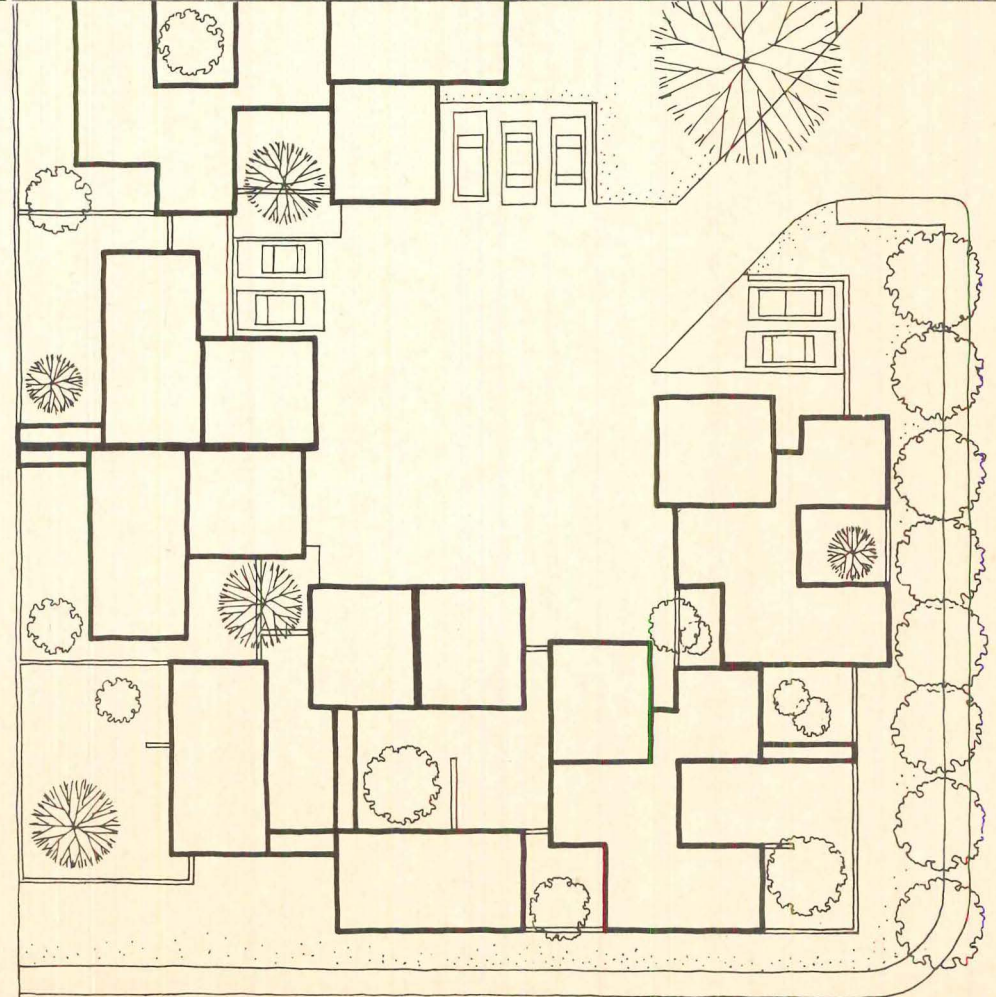
CLUSTER LAYOUT (left) has three primary and twelve secondary clusters. Project was planned for conventional ownership, with the court areas owned and operated by a homeowners' association. A perimeter wall shields the entire project from the street and adjoining property. The photo at the bottom of the facing page offers a pedestrian's-eye view of one of the smaller courts.



BIRD'S-EYE VIEW of small court (photo and plan, right) shows variety of ways that houses and courts can be grouped. Chief consideration was maintaining both indoor and outdoor privacy for each house.



Photos: Philip L. Molten



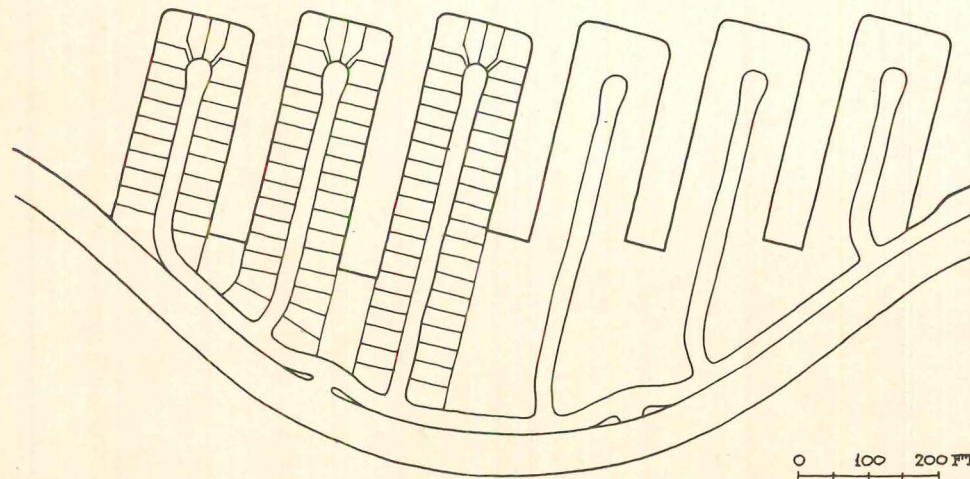
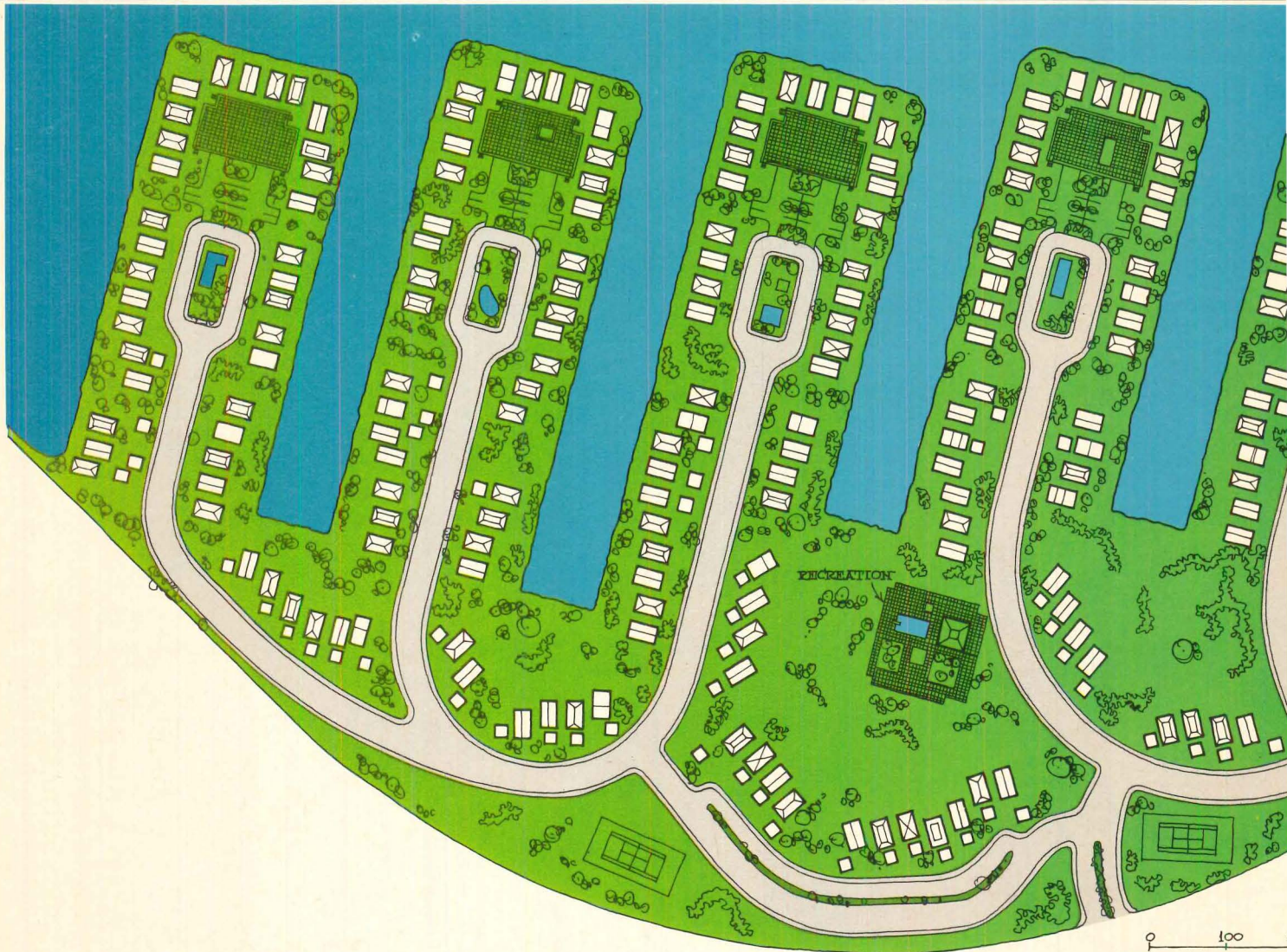
PLAN OF SQUARE AT "A"

0 15 30 FT

On high-priced waterfront land, the squeeze can mean a difference of thousands of dollars

The primary requirement, of course, is to put as many houses as possible on the water. The reason is that the basic pricing unit is the lot, not the front foot; if a building lot is worth, say, \$30,000, the plan that can put another ten or 20 lots on the water is a very nice asset for the builder.

But this is a stick with two ends, because the prospect who is asked to plunk down \$30,000 for an extra-small lot won't be happy unless he gets something very special



REJECTED PLAN (above) created shallower lots at the outer ends of the fingers, allowing space for park-like landscaping. Houses not immediately adjacent to the water are sited so that they nevertheless have a water view. The project never got into the detailed planning stage, so houses and sites are shown only in preliminary form.

CONVENTIONAL PLAN, and the one that is actually being used for development, has narrow, deep lots fronting on dead-end roads.

n the way of environment. In other words, he may not buy, and that is a very big liability for the builder.

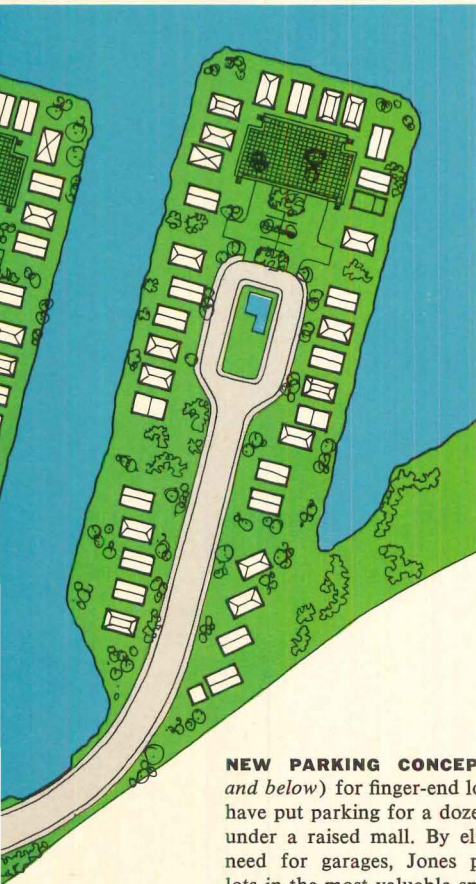
So the builder must walk a very thin line between density and livability.

The land plan shown below might have been an interesting test of this balancing act, but—unfortunately—it will not be built. It is a preliminary study made by architect Robert Jones of La Jolla, Calif., for builder Lewis W. Douglas Jr. The

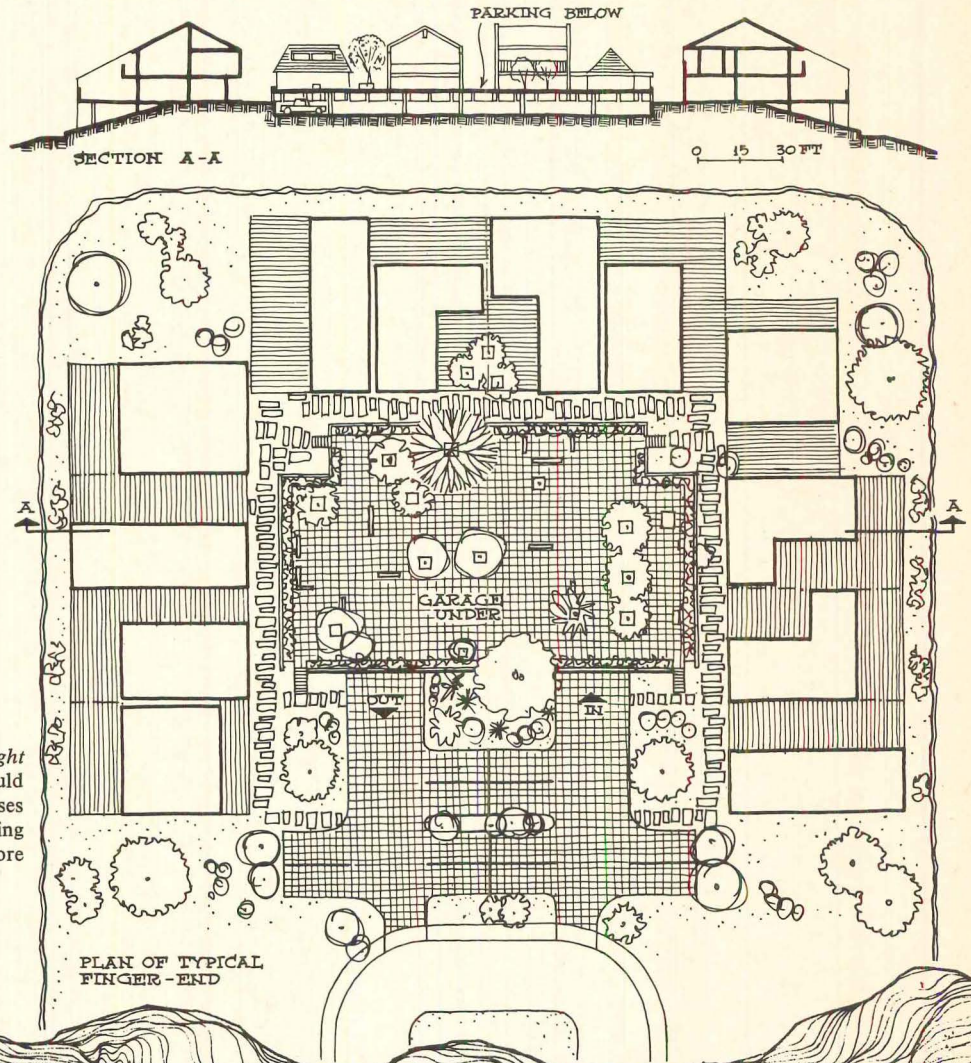
site is 32 acres of lakefront in Westlake Village, a new town north of Los Angeles. The cul-de-sac fingers were originally divided into conventional lots, as shown in the small plan at the bottom of the facing page. Under Jones' scheme (*top plan*) the houses are pushed out closer to the water, and the areas inside the fingers are widened and landscaped. The number of lots is only slightly higher, but Jones has given all non-waterfront houses clear views to the lake,

thus increasing their value.

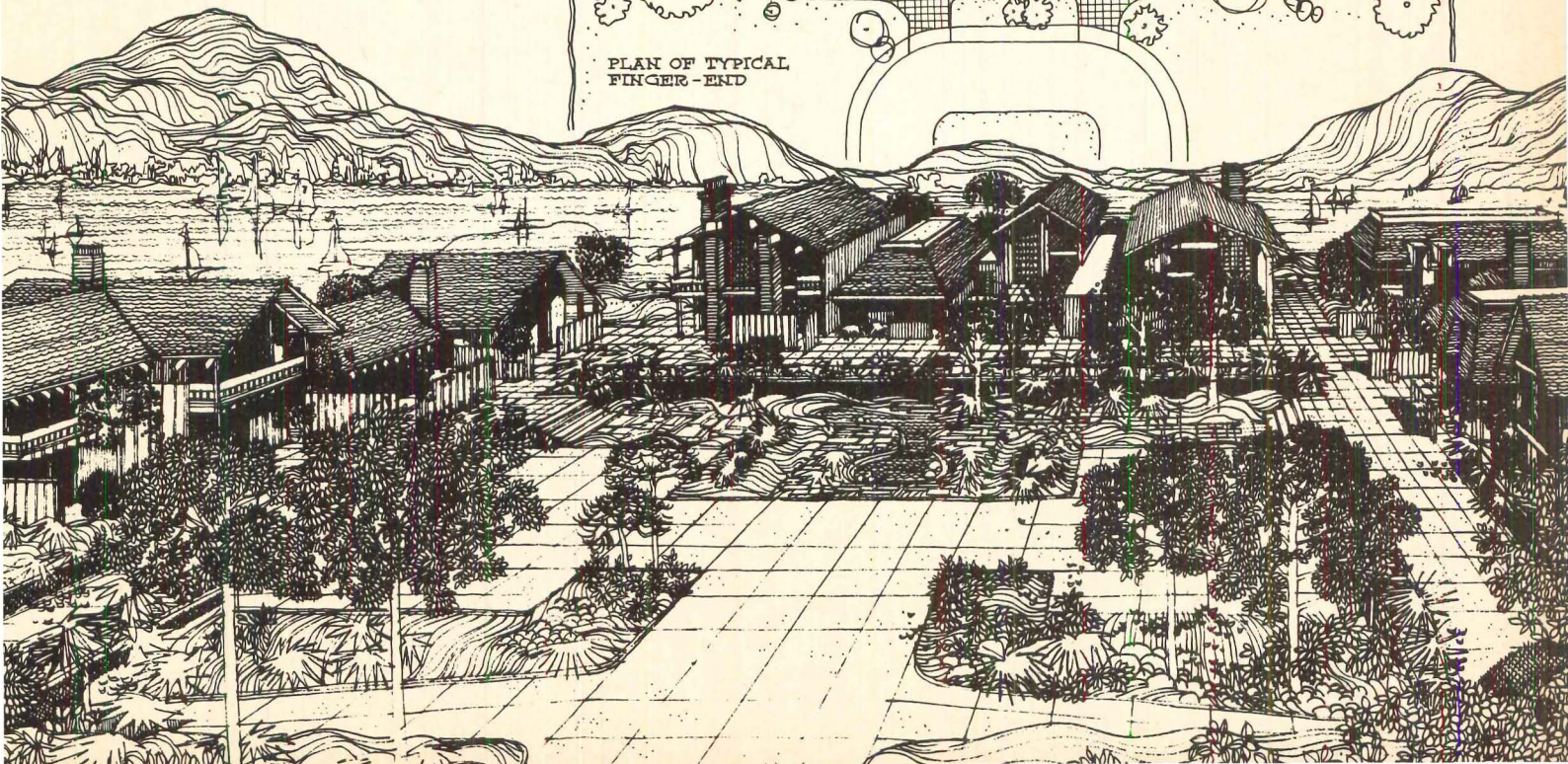
American-Hawaiian Land Co., developer of Westlake, liked the new plan, but felt that 1) it might add too much cost, 2) not enough lots were added to cover the increase and 3) the higher prices and smaller lots might create buyer resistance. Said an American-Hawaiian executive: "We felt that the conventional scheme was safer." The company now plans patio houses on the original lots.



NEW PARKING CONCEPT (right and below) for finger-end lots would have put parking for a dozen houses under a raised mall. By eliminating need for garages, Jones put more lots in the most valuable spots.



PLAN OF TYPICAL FINGER-END



**Here's proof that the squeeze
can create single-family projects
as exciting as
any in the country**

At the moment, Saybrook Mews exists only in the form of the model pictured below. But construction is scheduled to start this fall, and the result promises to be spectacular evidence that higher densities need not squeeze out good environment.

Briefly, these are the project's vital statistics: It covers 25 acres, and will have 138 condominium units priced from about \$50,000 to \$65,000; it is part of Huntington Harbor, an 877-acre ex-swamp south of



Los Angeles that has become one of California's most successful marina communities; it was designed by architect Robert Jones of Jones & Horn, and will be built by the Huntington Harbor Corp.

What these statistics don't show is that Saybrook Mews could have ended up as just another tight-lot waterfront community. Huntington Harbor Corp. has already sold some \$20 million worth of lots like those shown in the "original" plan below.

They are 6,000 sq. ft. in area, and the old site plan called for 110 of them, each with a one-story detached house.

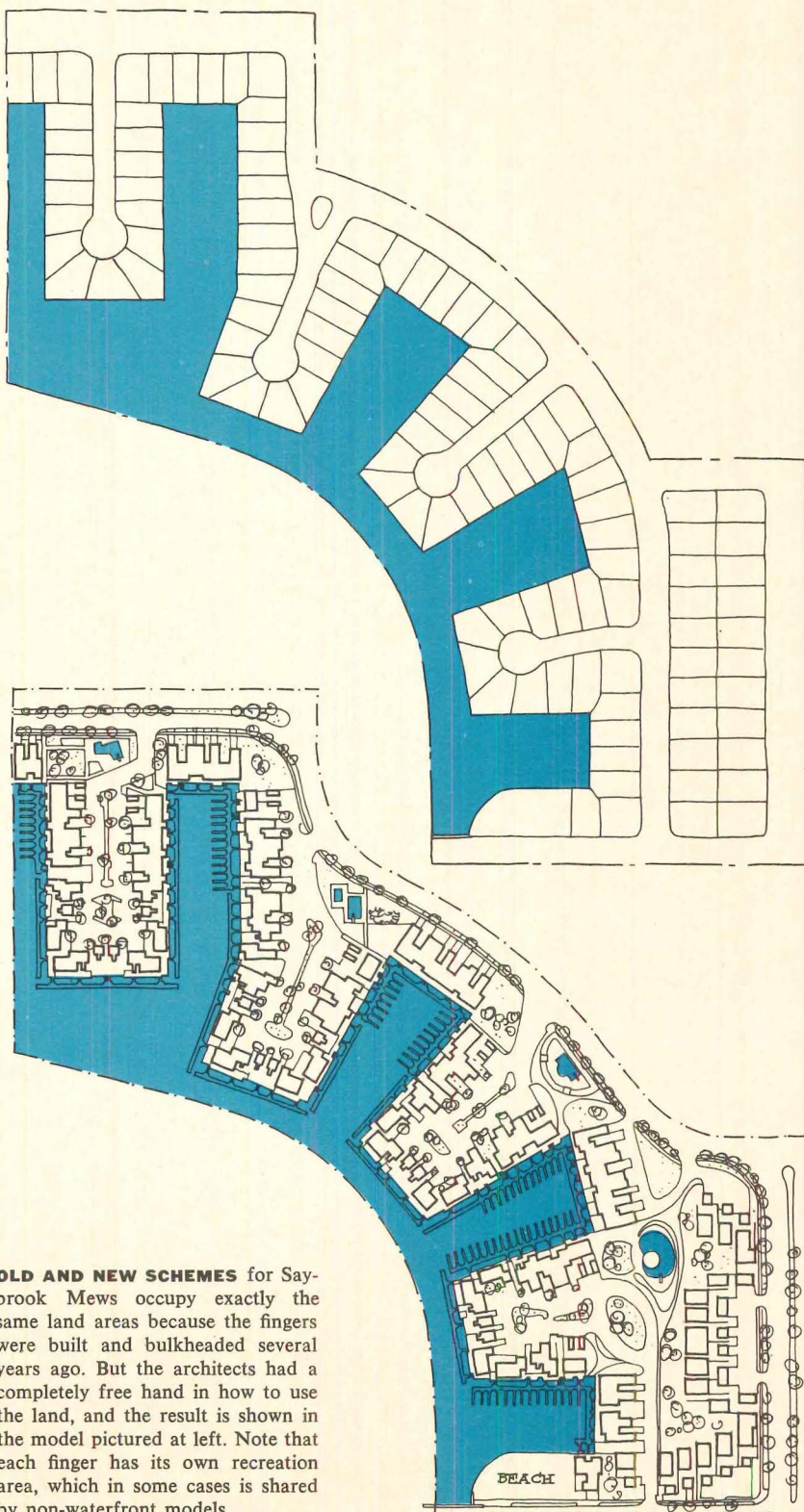
But, says Martin Fenton, president of Huntington Harbor Corp., "For some time now we've been trying to work more toward better communities and better environments. In the long run, we feel we'll make much more money this way." And the new plan, with 28 more lots as well as much more unusual and interesting house

design (see the next two pages), should do just that.

The new scheme owes its existence in large part to a malaise that might best be called "Architects' Complaint." According to architect Jones, the symptoms are something like this: "The master planner comes in and draws some nice broad areas. Then the engineer figures out the contours and how to dredge the canals, and somebody else lays out the lots. And when everything



George Lyons



OLD AND NEW SCHEMES for Saybrook Mews occupy exactly the same land areas because the fingers were built and bulkheaded several years ago. But the architects had a completely free hand in how to use the land, and the result is shown in the model pictured at left. Note that each finger has its own recreation area, which in some cases is shared by non-waterfront models.

is bulldozed and filled and recorded, the builder comes to the architect and says, 'Okay, you've got a free hand.' The only way to get anything really fresh is to bring the architect in at the very beginning."

Jones got his wish at Saybrook Mews. In fact, the subdivision really started as a sort of architectural R&D project, with Huntington Harbor Corp. in effect saying to Jones, "We aren't necessarily going to build it, but if you had your druthers, what would

you do here?"

Jones' druthers took the form of smaller lots (5,000 sq. ft.) and two- and three-story houses that are pushed right out to the water's edge. This leaves room on the inside of the finger peninsulas for extensive landscaped malls, which create a much handsomer view from the land side (*photo, right*) than would an ordinary cul-de-sac road running down the middle of the finger.

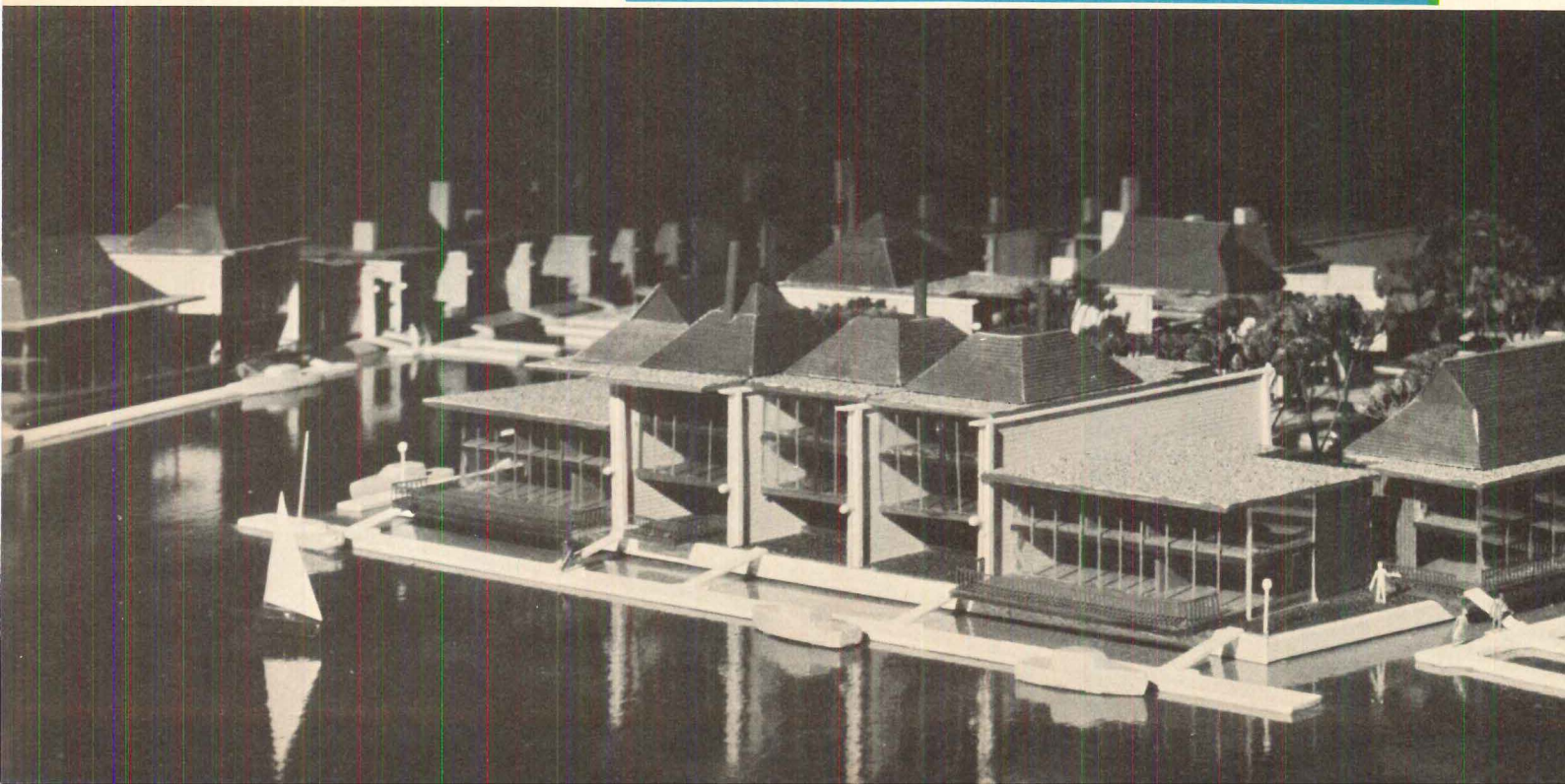
Huntington Harbor Corp. was suffi-

ciently excited by the concept to schedule it for production. There have been delays. Zoning variances were needed to get the three-story models ("But city planning officials have been wonderfully cooperative," says Fenton), the company went through a management change and a new freeway close to the project has forced some minor redesign.

"But with luck," says Fenton, "we broke ground in September."

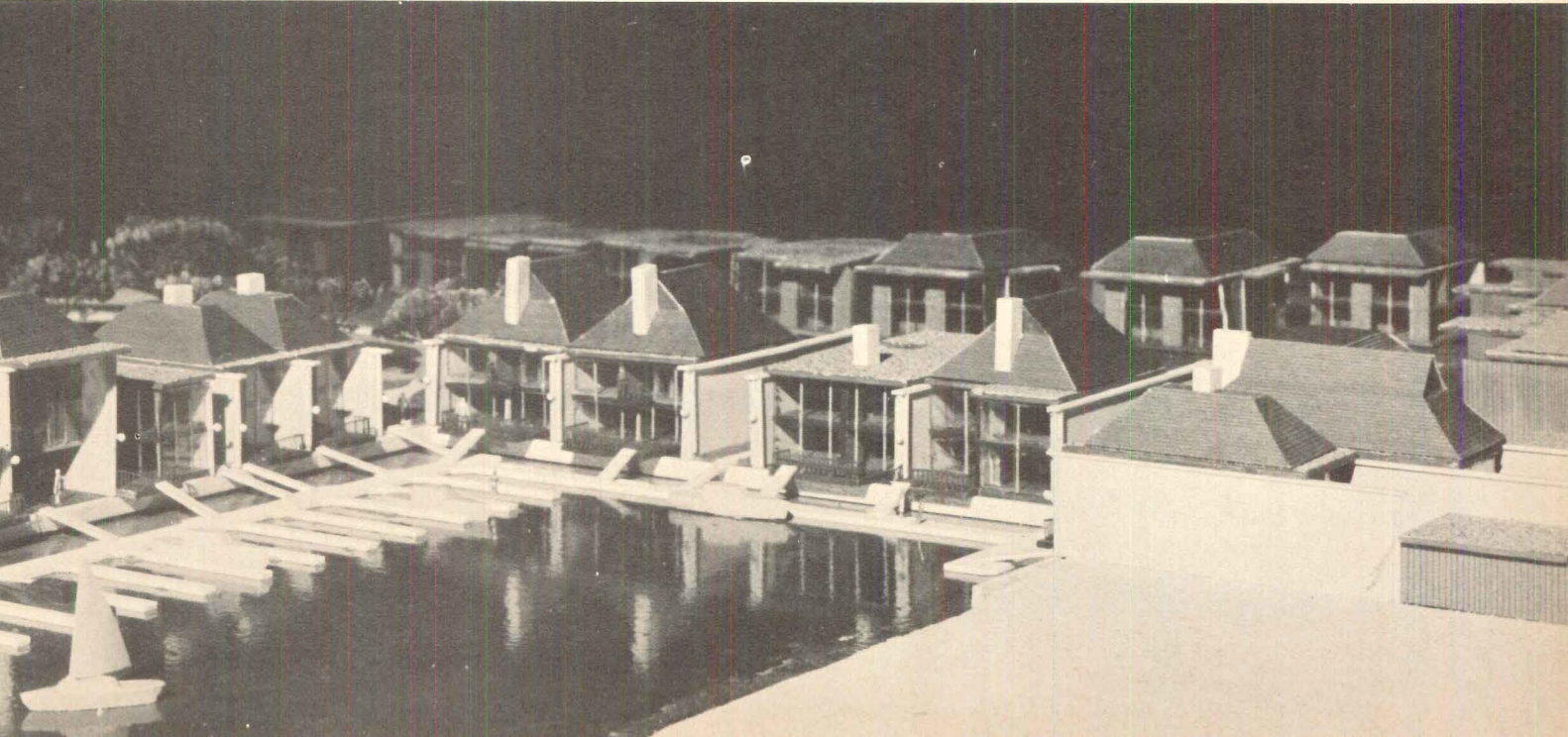
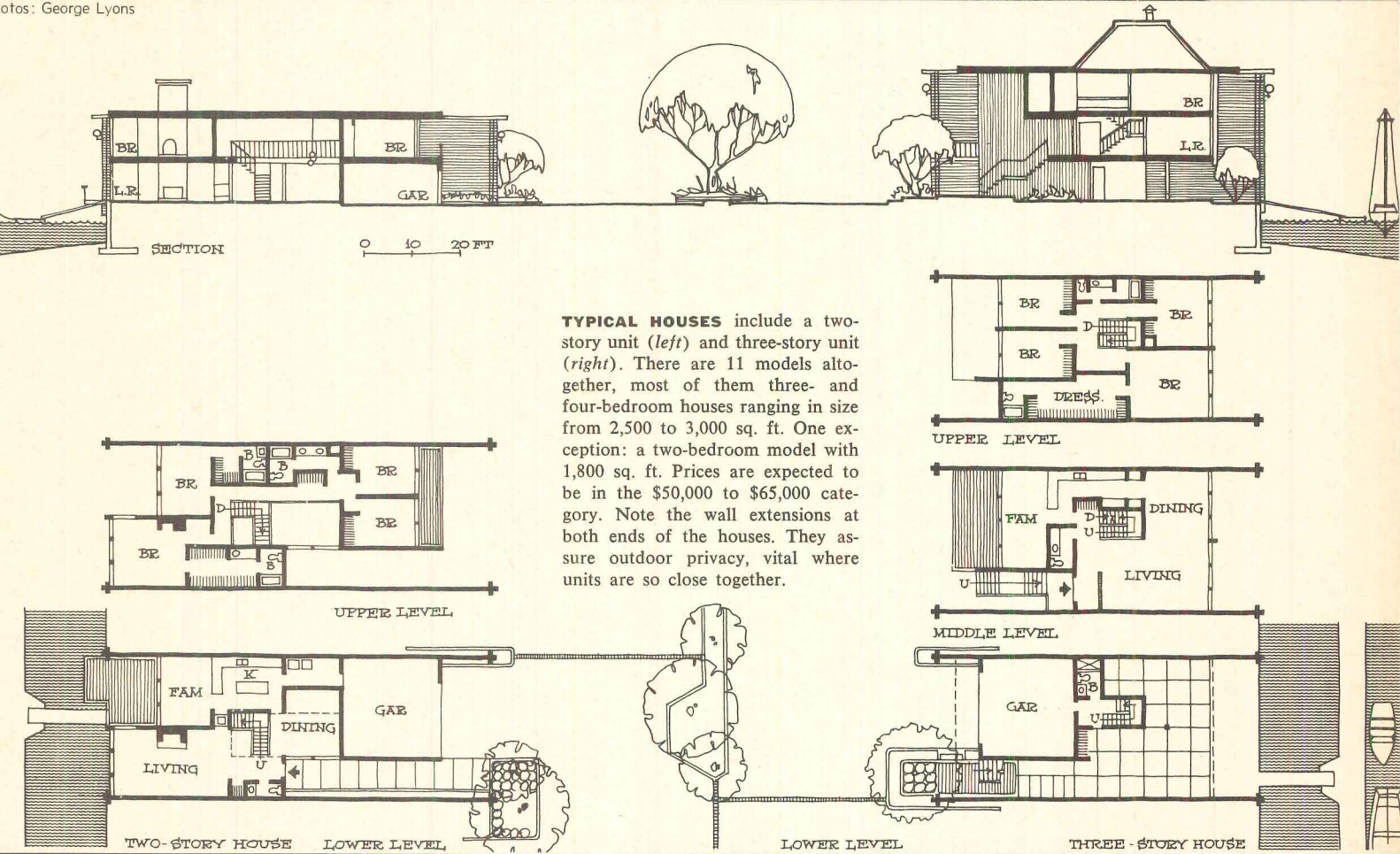


PLAN OF TYPICAL FINGER shows how each group of houses is reached by private drives. The plan and the photo below also explain how advantage is taken of the choice locations. The most desirable land is on the end of the finger; lots there are smallest and have three-story units. Moving down the sides of the finger, lots become deeper and houses are predominantly two-story.





Photos: George Lyons





He's a highly successful builder, land developer, real-estate broker, mortgage banker and apartment owner. And he's proof that . . .

There's plenty of opportunity to grow big
in a small town—if
you help the town grow big too



"Whether he's smiling and relaxed on College Street or deep in problems in his office, Al Hawbaker comes on strong," says a long-time associate. "He often works 16 hours a day and seems to love every minute of it."



Photos: Joe Ruskin

When J. Alvin Hawbaker set up shop in State College, Pa., 4 years ago, both he and the town were small. To a market of only 6,000—most of them connected with Pennsylvania State College—Hawbaker managed to sell just 31 houses.

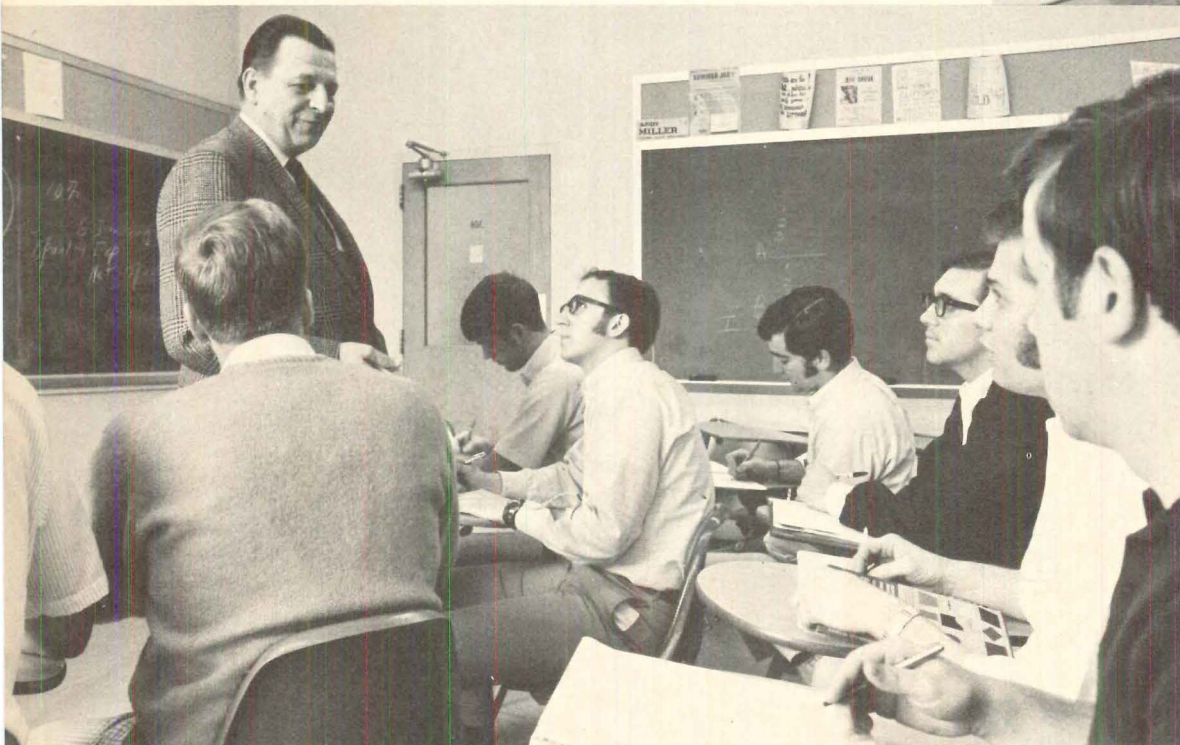
But Hawbaker believed that State College would grow and that he could grow with it—and he was right. Today the town is the commercial hub of a 130-square-mile region which offers builders a market of 50,000 (and it should reach 100,000 in 5 years). The college has become a full-fledged university and the cultural center of the area. And Hawbaker himself has become not only the town's biggest builder, land developer and apartment manager but also a real estate broker, appraiser and co-founder of an S&L that holds at least half the mortgage financing of the entire area.

Certainly much of Hawbaker's success can be attributed to his broad range of business ability and to his judgement of the area's growth potential. But there's another factor that is perhaps even more important, especially in a small town—Hawbaker's own contribution to the welfare and growth of his community. State College is still too small to support a high-volume building operation, so Hawbaker's growth is necessarily the result of his participating in all aspects of housing. In an era where builders are still somewhat suspect, such participation demands both the respect and trust of the community. Hawbaker has both and then some, because while he has made much from State College, he has given back even more. He is a model of how a responsible builder can—and should—involve himself in his community.

To see how Hawbaker and State College grew big together, turn the page



"I feel I owe this community something because it has been very good to me"



Hawbaker's local activities take him into town supervisors' hearings and college classes. Here he gives the supervisors his views on a new zoning ordinance, lectures to Penn State real estate students ("If I back up a point with examples, the kids really eat it up") and confers with Dean Ozzian McKenzie (wearing glasses of the College of Business and Prof. Arthur Williams, head of the college's Real Estate and Insurance Dept.

Al Hawbaker's success story: how he grew big with the town

Al Hawbaker moved to State College in 1945. Up to that time he had been an apprentice carpenter (he dropped out of high school in Greencastle, Pa., to take the job), and he had risen through the ranks of two lumber companies to become first a construction foreman and finally a manager. During the war he had worked for a firm that built defense-worker housing; in State College his first contracts were also for government houses, and when the war ended he moved into private housing.

Hawbaker wanted to grow as a builder, and he saw in the State College area a

promising future. So in 1949 he took his first major step towards bigness—a misstep, as it turned out—by expanding geographically. He started moving out into several areas throughout central Pennsylvania, working as general contractor on commercial buildings and scattered-lot housing. Some of the non-residential projects he handled were in the \$1 million range.

"But I couldn't control it," says Hawbaker. So in 1955 he phased out his broad scattered construction operation and took a new tack. He decided to limit his operations to the State College market, but make it as diversified as possible.



“As a builder, my aim is not simply to produce housing—it is to create a human environment”



In Hawbaker's view, creating environment starts with saving natural assets like trees and rolling land contours. With that in mind, he holds a field meeting with Patton and Ferguson Township officials to study plans for a new collector road in his Park Forest Village, inspects a tree-preservation job and checks road grading work.

“It was obviously a growth town,” says Hawbaker, “and it had cooperative lenders and a cooperative city government.” It was also the core of a 130-square-mile area in central Pennsylvania known as Centre Region, which consists of a borough, State College, surrounded by four townships—College, Ferguson, Harris and Patton. Actually the borough and townships are rapidly growing into a single urban complex. And in the near future they will be even more firmly joined by a regional sewerage system, more efficient road networks, new shopping centers and industrial plants.

Hawbaker's first big subdivision, the 750-acre Park Forest Village, is being built in Patton township. Park Forest Village was also the region's first large-scale subdivision, and the start of real residential growth in Patton which is now the region's fastest-growing township. The housing was in the medium price range (although today it averages close to \$30,000 and up past \$40,000, which is considered luxury housing in Centre Region).

Park Forest Village was surprisingly sophisticated in its design. It had curvilinear streets, spaces for small parks, and houses that were sited diagonally on their lots so

that floor plans, topography and street design worked together unusually well.

“You can look out any window of those houses and see landscape,” says Hawbaker.

(A national magazine gave the project an award for its siting, but in 1958, after the first 50 houses were sold, the land became subject to a zoning ordinance that forced Hawbaker to return to traditional setbacks. His diagonal sites are still cited by planners, however. And a new regional plan refers to them as an example of what could be gained by making front and side yard zoning ordinances more flexible.)

Hawbaker started Park Forest Village



"The more interested I got in the town's future, the more my business diversified"



Shortly after World War II, Hawbaker and John Madore (at right in top photo) organized the State College S&L to assure local homebuilders of a steady supply of money. Later he found himself managing rental housing and even a mobile-home park. With him (above) in an apartment project are three members of his apartment-management staff.

Photos: Joe Ruskin

because he ran out of improved lots in State College. The project started with 350 acres of wasteland known as The Barrens which had no water service, no sewers and no roads. But it was close to State College, and is now virtually an extension of the borough.

Hawbaker brought water more than a half mile from State College to Park Forest Village, paying for the water lines and a pumping station ahead of township approval. He installed his own temporary sewage-treatment plants—the first sewage system outside of State College—and, in 1961, made a financial contribution to the

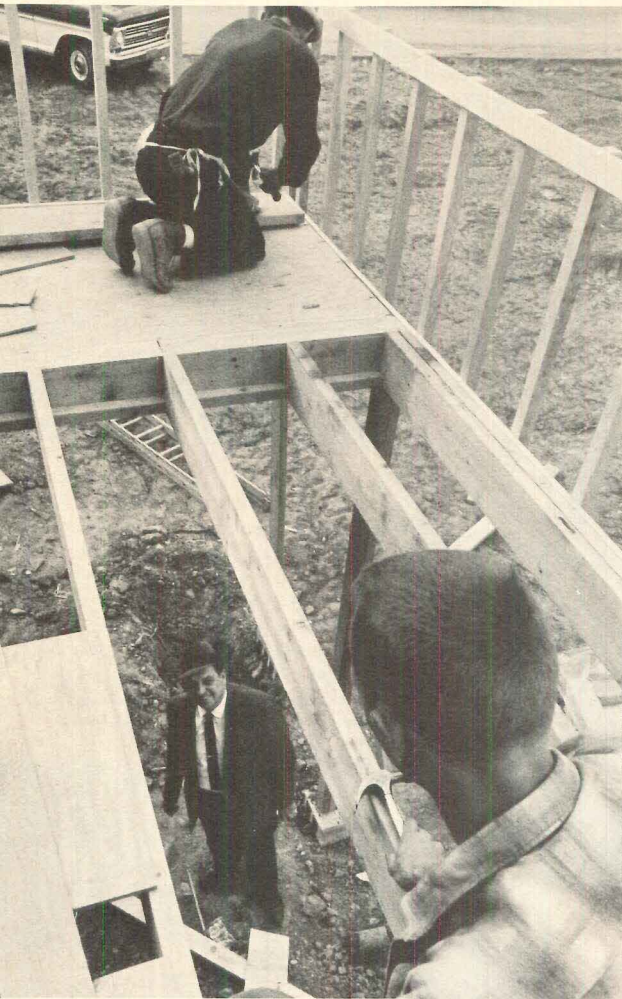
township for a public-sewage feasibility study. Later he gave the township a two-mile strip of land 80' wide for a key road through Park Forest Village, and also did the grading at his own expense.

Park Forest Village has more than doubled from the original 350 acres. It now includes apartments and townhouses, a large park, and in the near future it will have a 22-acre community shopping center that will be Centre Region's largest.

Park Forest Village has given Patton township its tremendous boost in growth not just because of the 2,000 people it houses, but because it has encouraged other

builders to think on a larger scale. In fact one new developer is now planning a 700-acre project with houses clustered to permit a continuous open-space network throughout, and a mix of single-family houses, medium-density apartments and townhouses, high-rise apartments, recreation and shopping centers, light industry and an 18-hole golf course.

One of the most important contributions Hawbaker has made to State College is to create a steady source of financing for homebuilders. When he arrived there in the '40s no such source existed. So in 1949 he an



Hawbaker leans to quality products not only to enhance his reputation with home buyers but also to cut his apartment maintenance. At top and bottom right, he checks his first use of vinyl-clad apartment windows. With him are carpentry contractor N.W. Solomon and Jay Hartz (in sport coat), one of his Penn State students who is about to join his staff. In photo above, Hawbaker keeps an eye on the framing of a new contemporary model he'll introduce this summer.



“Any builder concerned with his local standing has to be concerned with quality”



Another State College builder, John Madore, set up their own Federal Savings and Loan Assn. to function as a mortgage company. They organized a board of directors to raise \$100,000, traveled to Pittsburgh together to file their charter, and even made several trips to Philadelphia to sell loans in secondary markets.

Today the s&L handles more than \$40 million worth of mortgages, including at least half of the mortgage financing in Centre Region, and it has contributed tremendously to homebuilding in the community. Says Madore (who gave up building to devote all his time to the s&L): “We’ve

never turned down a homebuilder for lack of funds. Even in 1966 we loaned \$8 million. We wanted to keep our homebuilding industry growing.”

In Patton township, home of Hawbaker’s Park Forest Village development, the s&L handles 60% of the mortgages. When federal s&L’s were permitted to grant land acquisition and development loans, the association picked up Hawbaker’s sewer, water and other community improvement financing.

Because of this and close relationships with other lenders, Hawbaker has no serious money problems. His policy: “I keep

all my business with the same lenders. I don’t shop around.” He deposits money in the same lending institutions he borrows from, and gives them the business that comes from his joint ventures, apartment management accounts and various other operations.

And finally, Hawbaker is a director of the First National Bank of State College.

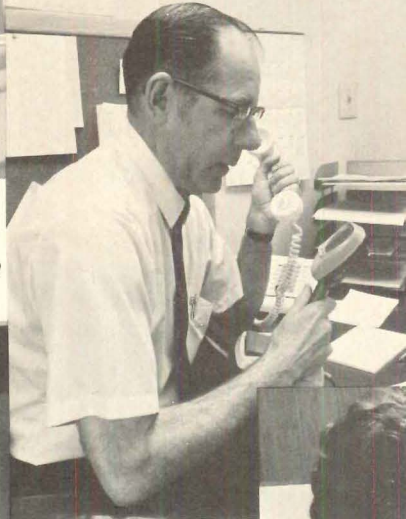
Hawbaker got into the brokerage business soon after opening Park Forest Village through a trade-in plan that offered a guaranteed price for his buyers’ old houses. This program also moved him into appraisal



“Within my organization, I can’t afford any communications gaps”



To speed the exchange of information and ideas, Hawbaker applies everything from electronic equipment to his own skill at communicating with people. Examples: a two-way radio system with 13 mobile units in company cars and trucks, a \$32,000 bookkeeping and data-processing machine (below) that turns out daily job-cost reports and weekly dinner meetings (far right) with his sales and rental staff.



Photos: Joe Ruskin

work (as did his relationship with the S&L). Today he holds an SRA (Senior Real-Estate Appraiser) license and is often called to other areas for appraisal jobs that have included a 60,000-sq.-ft. industrial plant and shopping centers. He also teaches real estate and appraising courses three mornings a week at the University.

In estimating a property’s market value, Hawbaker’s diversified housing experience gives him unusually broad knowledge in three key areas:

1. Cost—based on his 36 years of experience as a builder.
2. Income—based on his experience as a manager of 1,100 apartments.

3. Market data—based on his experience in selling \$3.5 million worth of real estate annually.

Hawbaker’s apartment management business began in the early ’60s when big out-of-town developers began scouting the State College multifamily market. Hawbaker started buying and assembling land for these companies either through joint ventures or by serving as agent for investor groups. (One advantage of assembling land in State College is that it is usually farm land assessed at about \$100 an acre, and the assessment doesn’t change until the land is rezoned. This eases the problem of holding.)

And because he was in at the beginning, so to speak, it seemed natural to move into the rental collection and maintenance business after the apartments were built.

Since 1960, close to 3,000 units have gone up in State College—about 75% of all new housing units—and Hawbaker manages a third of them, as well as 150 units of his own in Park Forest. He provides 24-hour maintenance service with roving crews totaling 25 men, employs resident managers in projects of more than 100 units, and uses interviewers to survey 25% of tenants at random to hear their criticisms of his management. As an incentive, his resident managers get bonuses for beating the budget.



Hawbaker sets up for each of his buildings.

Finally, Hawbaker now offers another apartment service—apartment feasibility studies.

J. Alvin Hawbaker Inc. doesn't have a large staff. In fact, like many smalltown building companies, it is still basically a one-man shop. Here's how it is set up:

- The construction crews and equipment that Hawbaker carried in his multi-market expansion days have been eliminated. His construction work is completely subcontracted and supervised by two foremen. And construction is further simplified by prefab

packages. (Hawbaker became a prefab builder in 1949, starting out with National Homes and later switching to Presidential Homes.)

- The brokerage and new home sales are handled by a sales manager who started as a labor foreman; he supervises seven salesmen, most of whom have brokers licenses.

- Apartment management is handled by a property manager who moved up through the ranks as foreman and maintenance supervisor.

Hawbaker stays close to his department managers. For example, he meets with them every morning at 7 a.m. to organize the day and review the previous one. He also

uses one department as a training ground for the other. For example, apartment management helps train new salesmen; Hawbaker has prospective salesmen show and rent apartments until they have absorbed enough basic sales experience. Then he has them licensed and moves them into the sales department.

Hawbaker's company has also proven to be a training ground for his competition. Several of the community's best builders and subcontractors started out with Hawbaker, and some of them now build in Park Forest Village—where they get both financing and sales help from Hawbaker.





Photo: Joshua Freiwald

Entrance to Woodside apartments and townhouses.

In market after market garden-apartment builders are learning more and more about.

What it takes to attract and keep high-rental tenants

■ “Tenants don’t balk at our relatively high rents,” says Robert C. Powell, builder of the Sacramento, Calif., project at left. “They’re willing to pay extra for the space, the privacy, the good design and the atmosphere of a scrupulously maintained village in a wooded park.”

Elsewhere, other builders who have ventured into the high-rental market talk along the same lines. To the potential renter, they agree, price is a minor matter when stacked up against roominess, amenities, environment and status.

Just who are these people who can—and will—pay from \$4,000 to \$5,000 a year in non-deductible dollars for the best in rental housing?

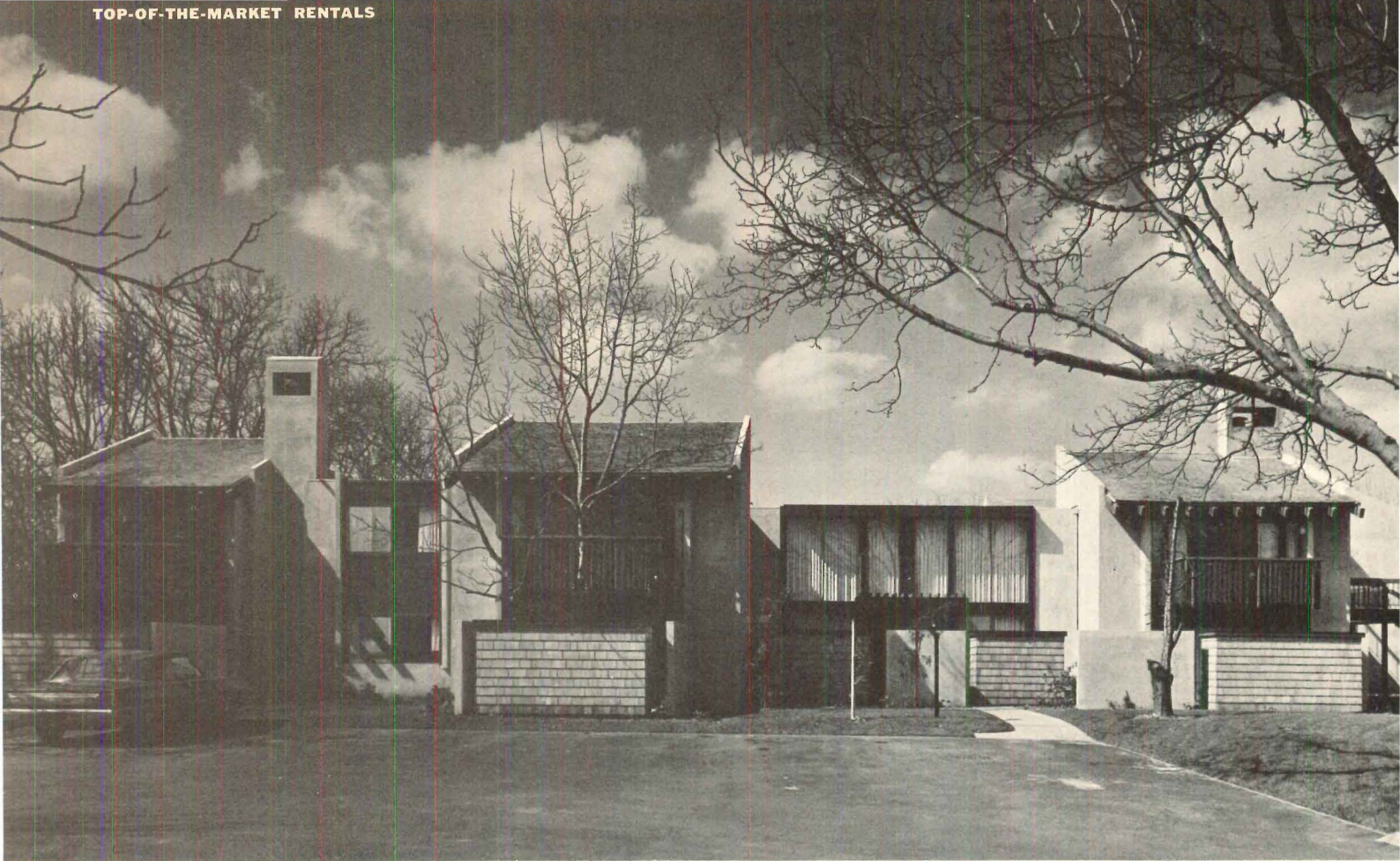
Many are former owners of expensive suburban houses.

Some are fugitives from center-city, high-rise living, tenants who are accustomed to high rents but prefer a suburban environment.

They tend to have few children living with them, and, more often than not, those few are either infants or college students.

And with some notable exceptions (*see p. 78*), they are generally older than other renters and homeowners—50 is usually a more common age than 30.

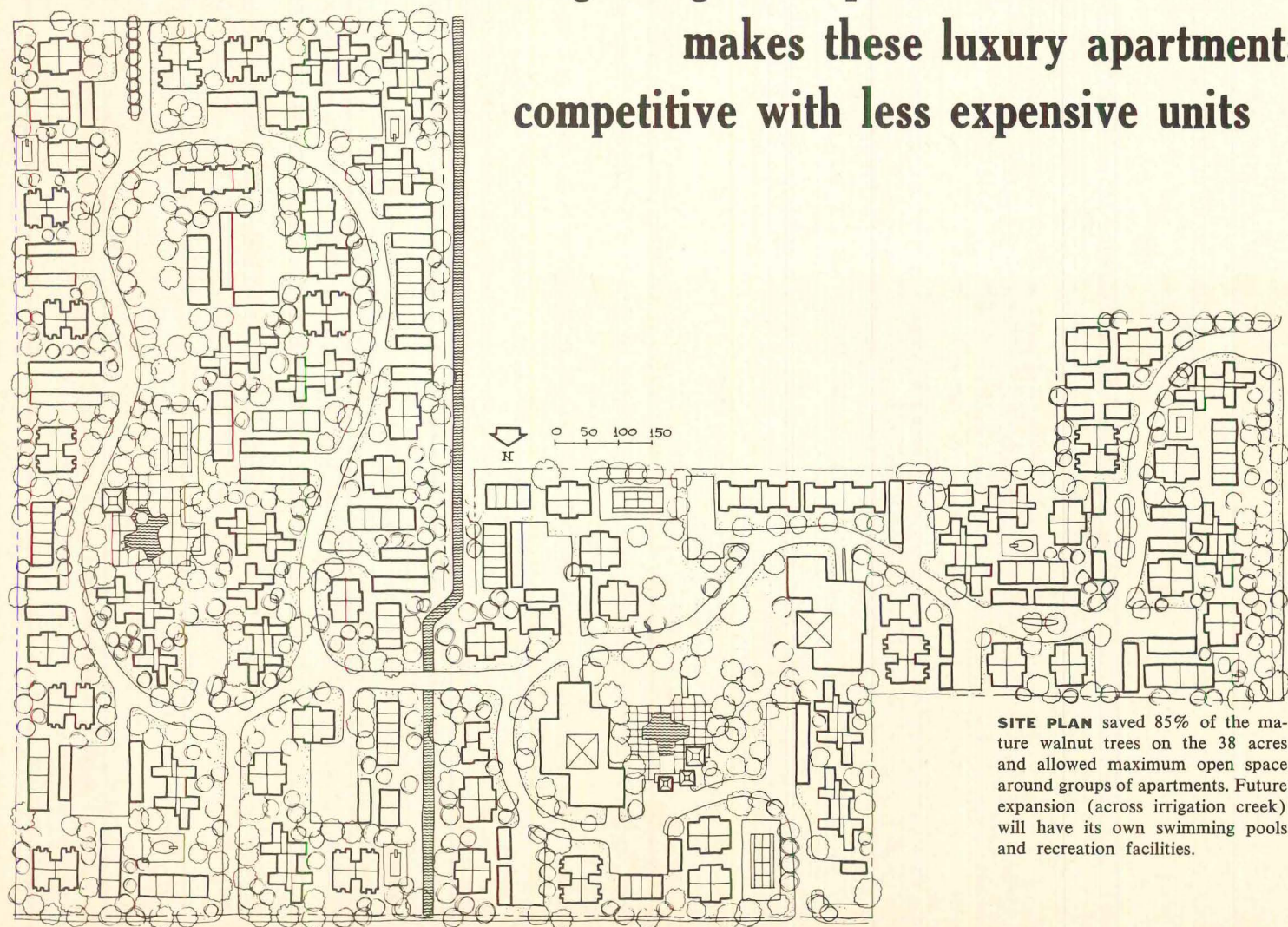
So how are builders appealing to this affluent rental market? For a close look at four widely scattered projects—including the one at left—*see the next 10 pages*.



Joshua Freiwald

In Sacramento . . .

A combination of striking design and park-like land use makes these luxury apartments competitive with less expensive units



SITE PLAN saved 85% of the mature walnut trees on the 38 acres and allowed maximum open space around groups of apartments. Future expansion (across irrigation creek) will have its own swimming pools and recreation facilities.

Sacramento is a tenant's market—plenty of one-bedroom apartments at \$125 a month and two-bedroom units at \$155. But despite these modest rates, builder Bob Powell has had no trouble filling his Woodside project at the highest rentals in town—anywhere from \$140 for one bedroom to \$350 for a three-bedroom townhouse. He rented the first 200 of his 700 units as fast as he completed them, has now started the second phase of 114.

"We are pulling people away from other apartments, including our own," says Powell. The lure: partly the high quality of the design by architect Donald L. Sandys Jr. of San Francisco; partly the arrangement of the units in small clusters separated by clumps of walnut trees; partly such apartment features as carpeting, fireplaces (in some units), large balconies or patios and ample outdoor storage; and partly such community amenities as a social center, swimming pools, tennis courts, a sauna and an art studio and gallery.

Powell's tenant mix may come as a surprise to other builders of expensive apartments (he admits it surprised him): Sixty-two percent of his renters are well-paid single people.

"These comparatively young singles have kept our average age at 37, only two years higher than in our lower-priced projects," he says. "Most of them are professional or business men and women who definitely don't want the so-called swinger environment."



OUTSIDE STAIRWAY is a private entrance to a second-floor apartment. Pre-cast concrete stair treads are surfaced with pebbles.

WHITE STUCCO WALLS contrast with natural cedar shingles and redwood, keep exterior maintenance to a minimum.

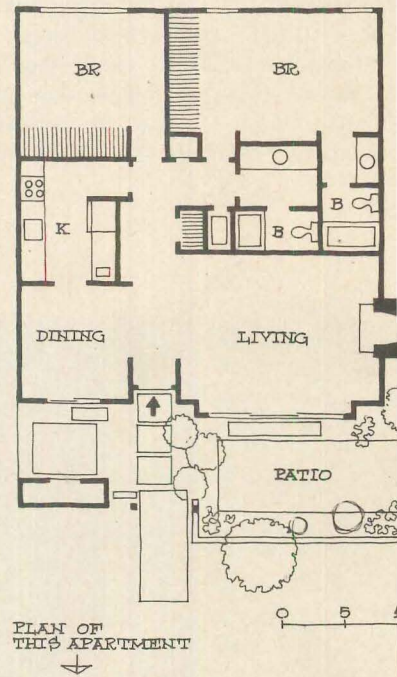
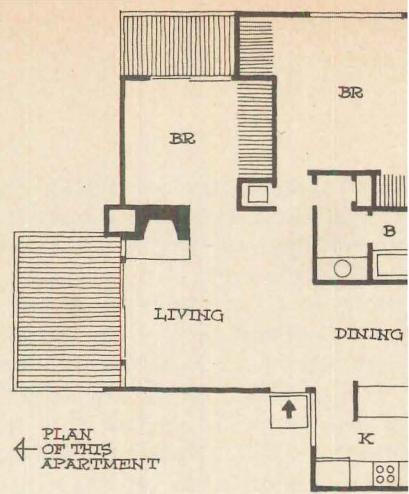




INFORMAL LIVING ROOM has a cathedral ceiling and corner fireplace, opens onto a living deck and into a den/sitting room.

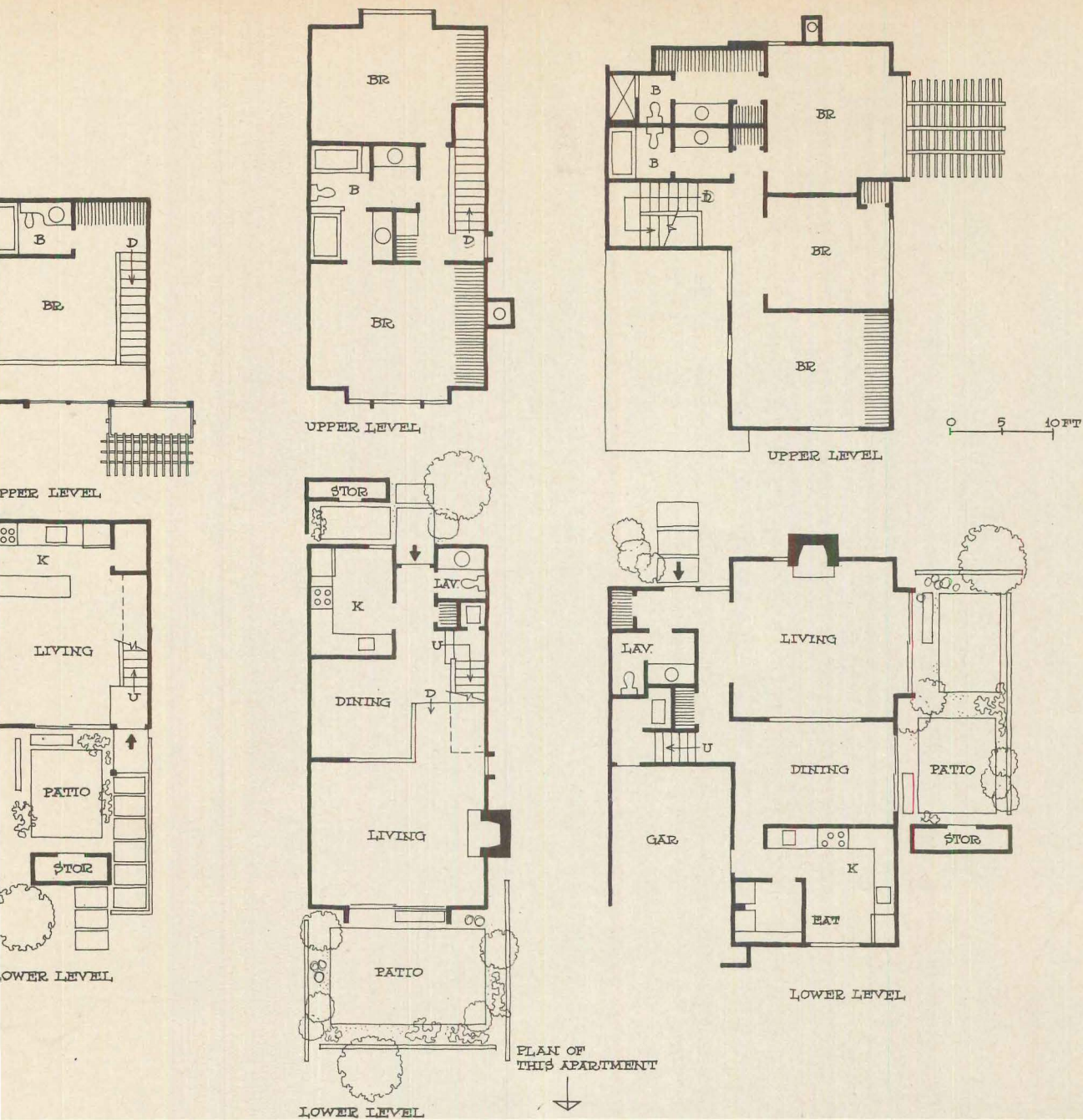
FORMAL LIVING ROOM has conventional 8' ceiling and a fireplace centered on an end wall. All units are carpeted throughout.

**Inside Woodside:
open planning,
spacious rooms
and luxury details**



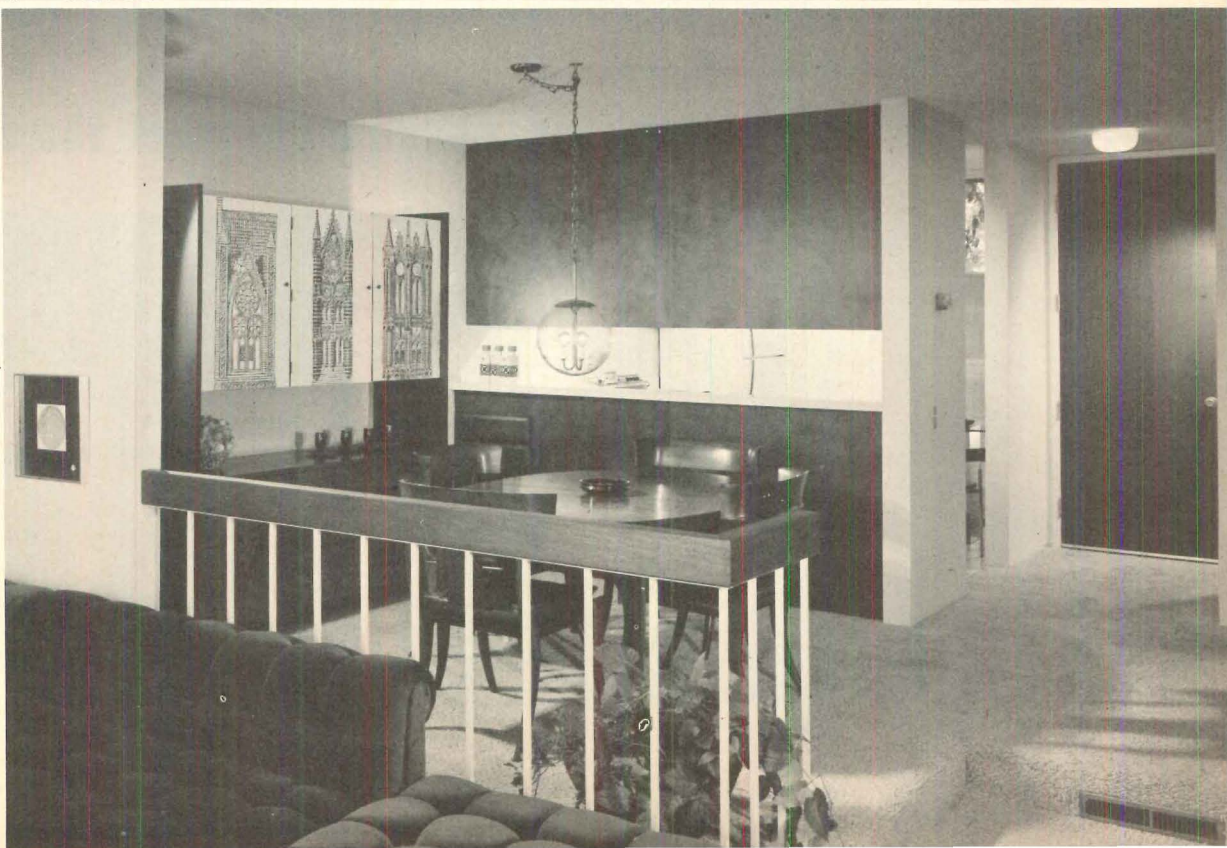
Photos: Joshua Freiwald





VARIETY OF PLANS (four of six are shown here) provides the wide choice that upper-income tenants demand. In the smallest unit (*directly above*), an open balcony bedroom overlooks the living area.

Morley Baer



OPEN DINING AREA, with high-style chandelier and decorative cabinet faces, illustrates the quality and originality of apartment appointments.



In a Philadelphia suburb . . .

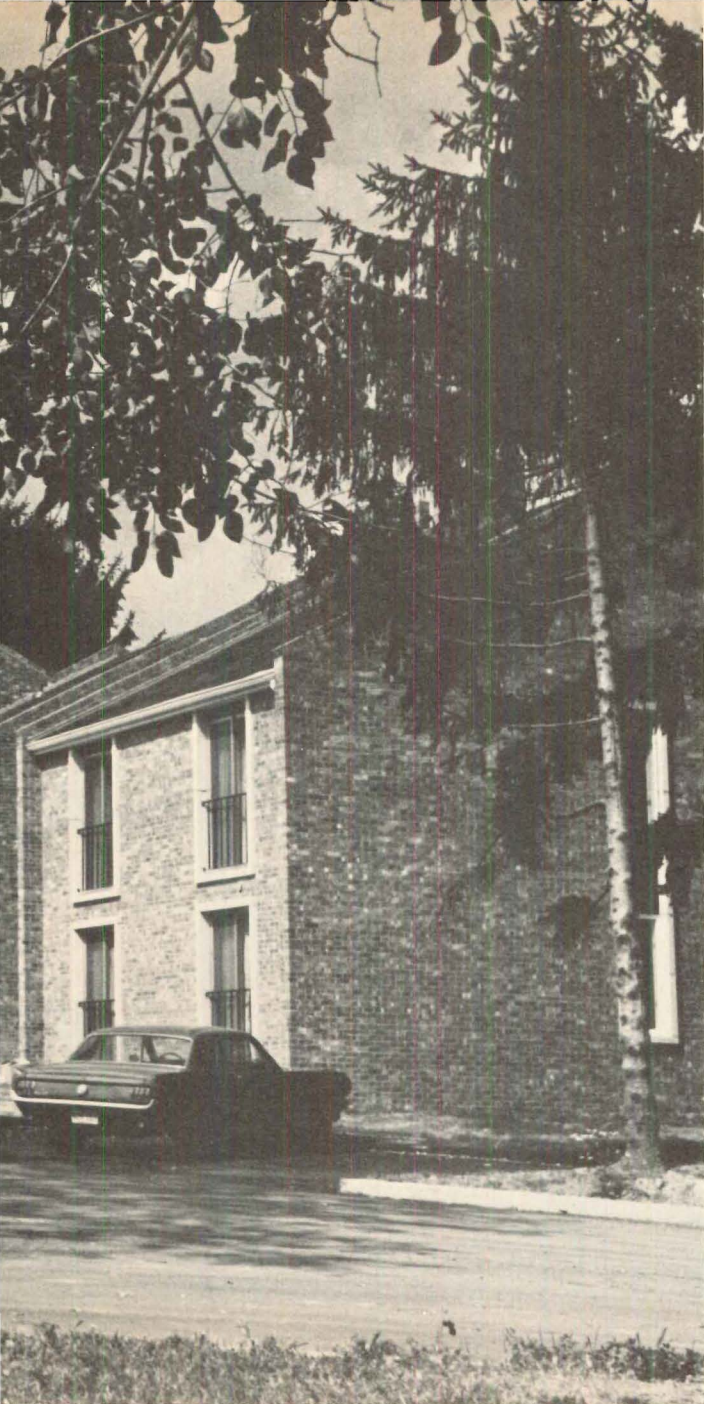
High-rent townhouses and apartments meet the unfilled demands



FRONT PARKING STALLS were put as close as possible to entries.



REAR PATIOS are screened by fences and staggered siting of buildings.

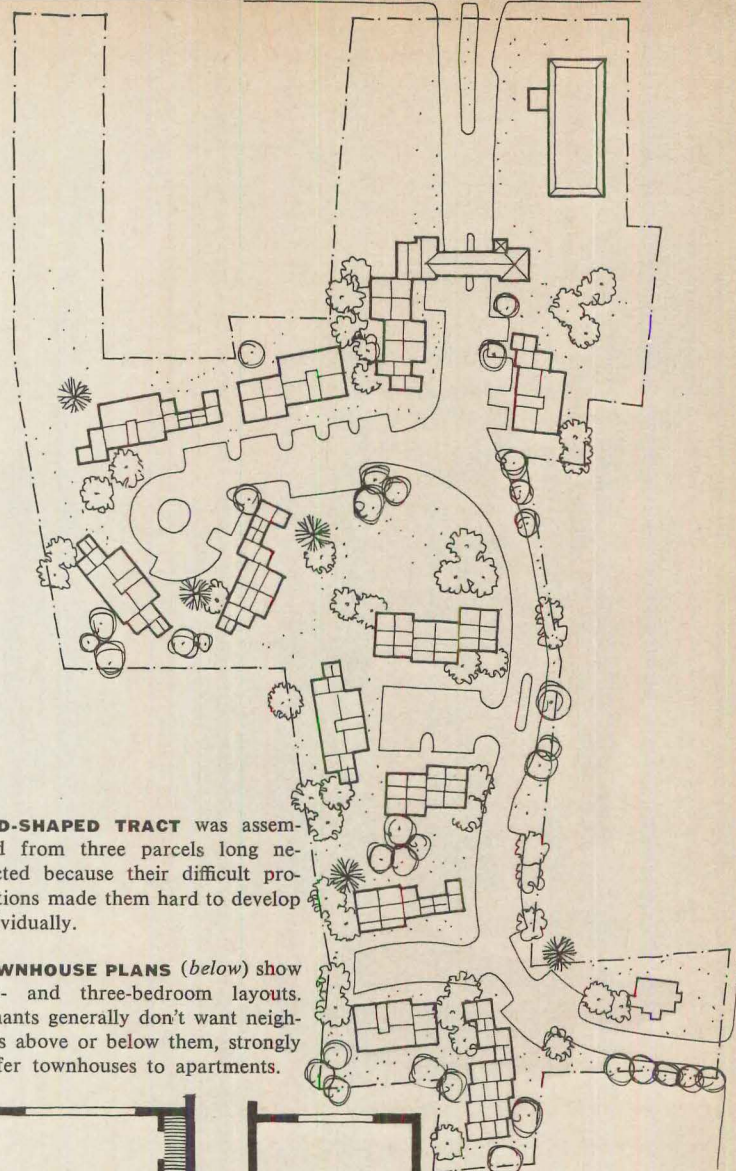


of well-to-do empty nesters

"The need for shelter apartments had been satisfied in our area," says builder Laurance Nilsen of Moorestown, N.J. (across the Delaware River from Philadelphia). "But when it came to quality rental environment, there was great demand by families who could afford to buy, or already owned, expensive houses."

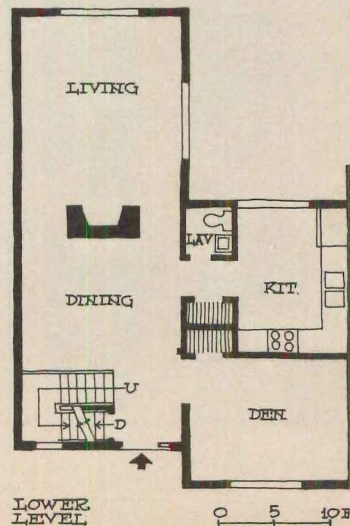
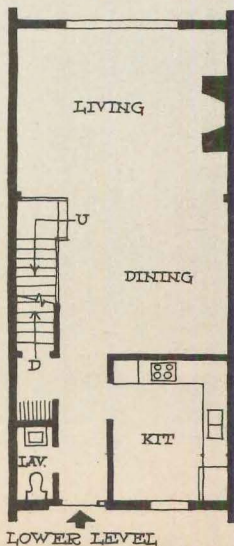
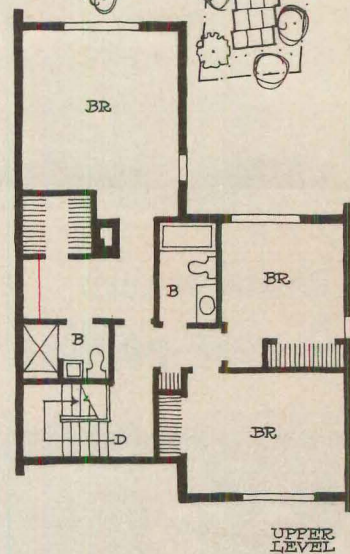
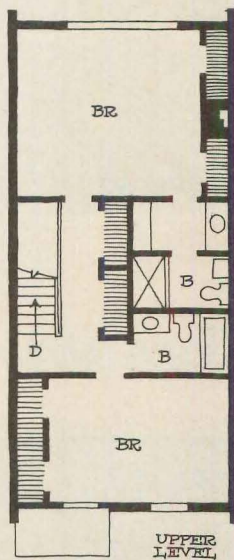
Nilsen knew such families well—for several years, he had sold them houses priced as high as \$60,000 to \$70,000. That knowledge strongly influenced his planning of the high-rental project shown here—a mixture of 37 townhouses (at \$350, \$400 and \$425 a month) and 28 apartments (at \$300 and \$315).

All the units, designed by Hassinger & Schwam of Philadelphia, are carpeted and air conditioned and have fireplaces, washers and dryers and private entrances. An imposing gatehouse (background in photo above) is manned around the clock. But there are no recreational facilities: "Many of our tenants own summer homes, belong to country clubs or travel widely," says Nilsen. "So they don't require recreation in their housing environment."



ODD-SHAPED TRACT was assembled from three parcels long neglected because their difficult proportions made them hard to develop individually.

TOWNHOUSE PLANS (below) show two- and three-bedroom layouts. Tenants generally don't want neighbors above or below them, strongly prefer townhouses to apartments.



0 5 10 FT



In a Boston suburb . . .

A vest-pocket village adds prestige to an already prestigious

Photos: Warren Patriquin



WOODED KNOLLS help screen groups of townhouses from each other, and wood sidewalks (2x4s on edge) retain the site's rustic feeling.



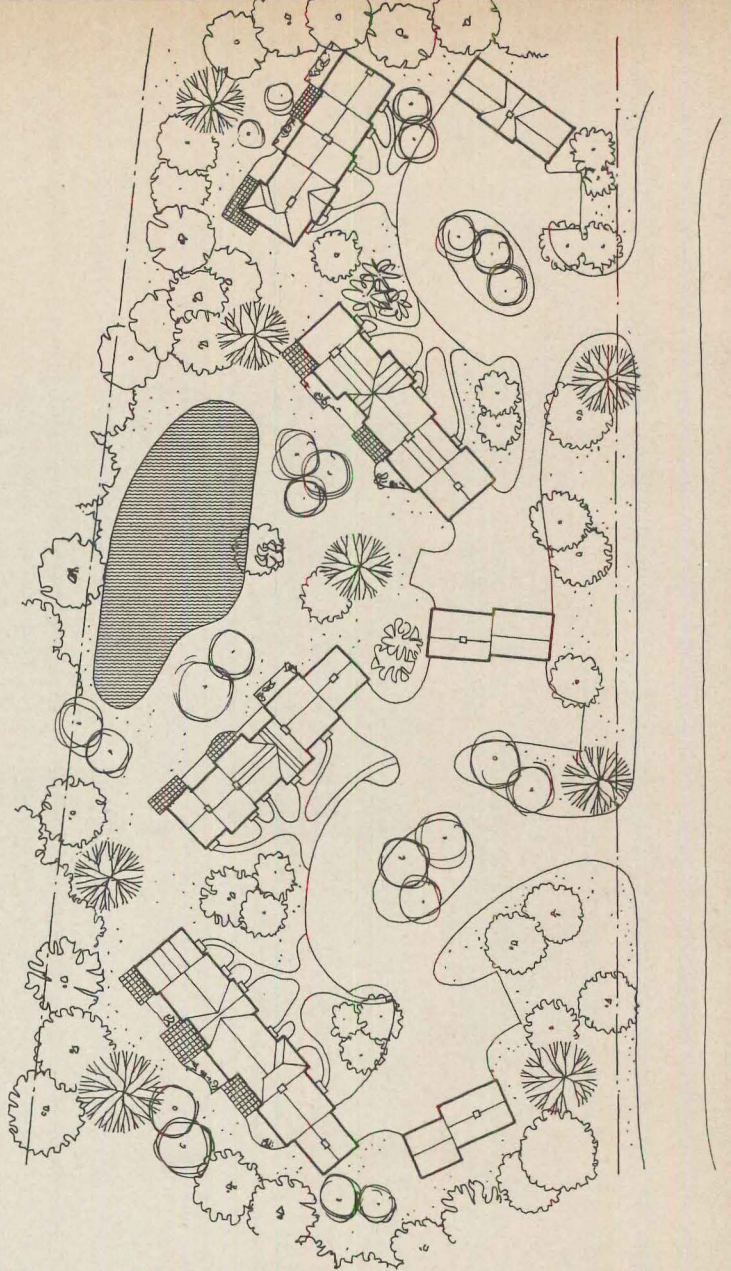
residential neighborhood

This five-acre parcel in a multifamily zone of Georgetown, Mass., is right across a town line from a subdivision where the same builder, Canterbury Realty Trust, had sold eighty \$40,000- to \$80,000 houses on two-acre lots. Canterbury's problem: how to capitalize on the multifamily zoning without arousing the ire of the neighboring homebuyers.

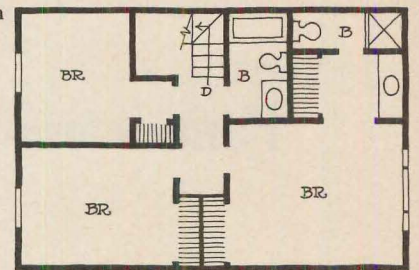
The answer was a group of 20 townhouses that are not only in character with the area but also have many of the desirable qualities of detached housing.

The project's density is low—only four units per acre. Its four buildings—two with five units each, one with four and one with six—are well separated. And most of the site's natural assets—trees and rock outcroppings—have been preserved.

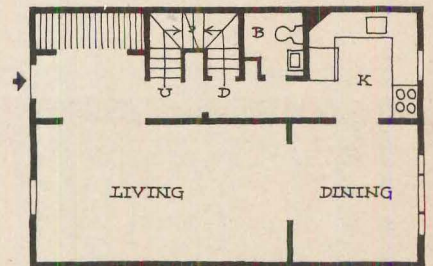
Architect Claude Miquelle (H&H, Aug. '67) created the effect of a New England village with a variety of colonial facades plus garages that resemble farm sheds. Plans are also varied: Six different layouts, all with three bedrooms, range from 1,600 to 2,000 sq. ft. and from \$350 and \$390 a month. And because the site slopes down to a pond, every unit has a daylight basement opening at the rear to an outdoor living area.



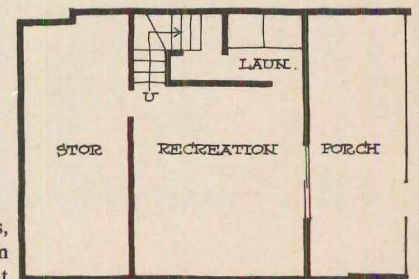
STAGGERED SITING puts groups of four, five and six units at angles to each other, so each unit gets an unobstructed view.



UPPER LEVEL



MAIN LEVEL



LOWER LEVEL

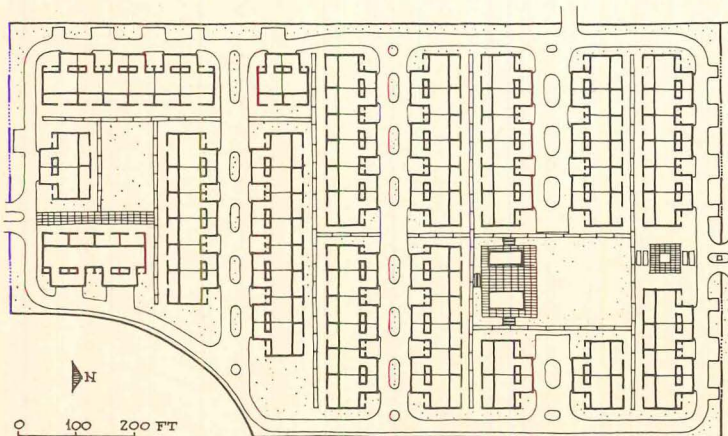
TYPICAL PLAN has three levels, with screened porch opening from basement family room to grade that slopes to lake (see site plan).

5 10 15 FT



In Tulsa . . .

Patio-house design gives renters more private outdoor living than they could get in most single-family homes

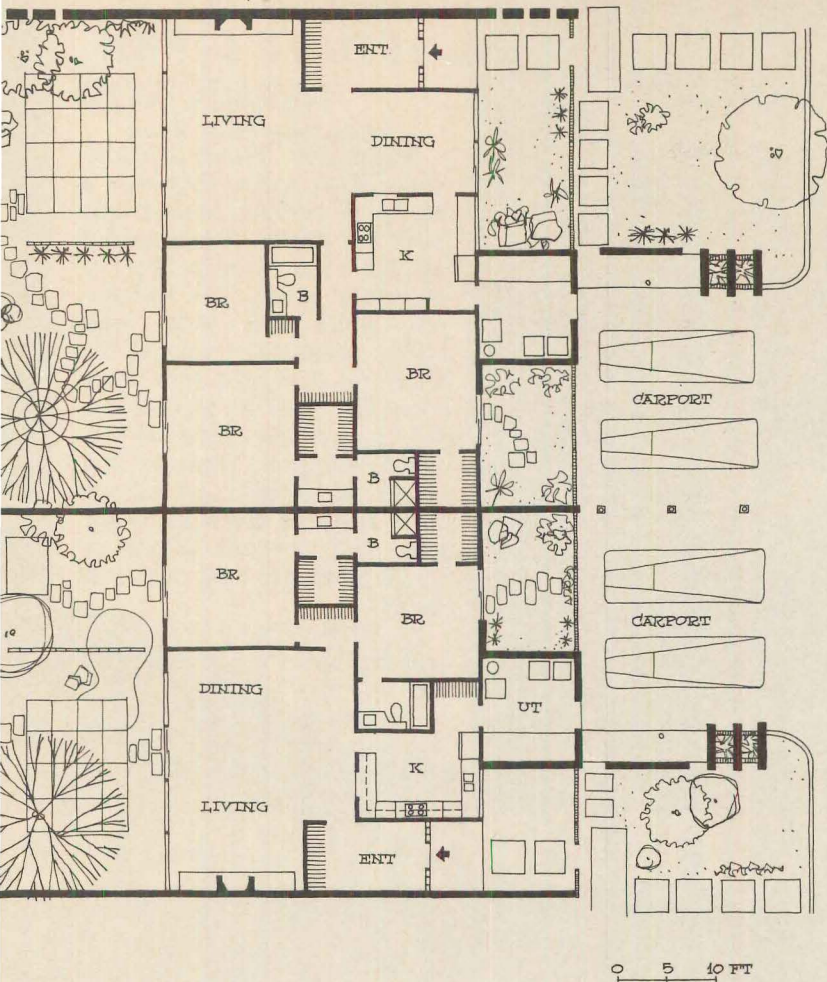


SITE PLAN'S ORIENTATION gives maximum of sunlight to courtyards.

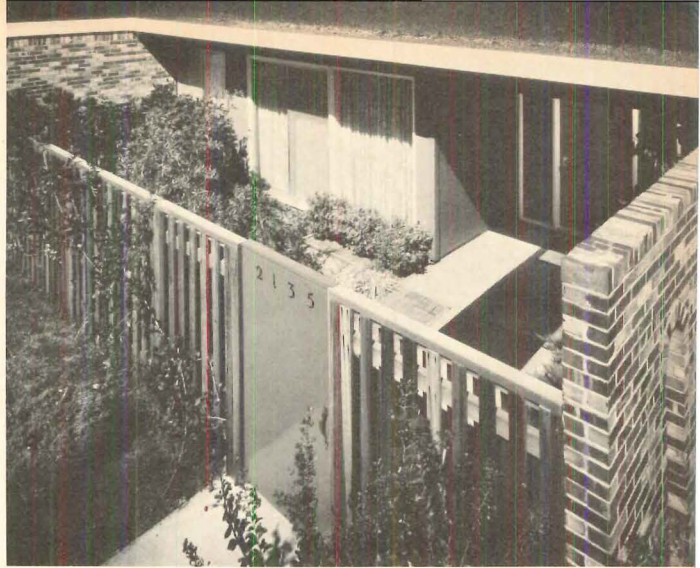
■ Every room in these one-floor apartments opens to a wall of glass and an outdoor area, and each apartment has three such areas: a large one in the rear (*above*) and two smaller ones in front.

That's one reason why the project—designed by architect Donald Honn for builder Howard Grubb—appeals to former homeowners. Another is plenty of indoor space: 2,180 sq. ft. in the three-bedroom apartment, 1,750 sq. ft. in the two-bedroom unit. And a third is the tenant's right to order interior changes at his own expense. As a result, some tenants have put in costly paneling, flooring, built-ins and lighting fixtures, and even moved partitions (roofs are trussed).

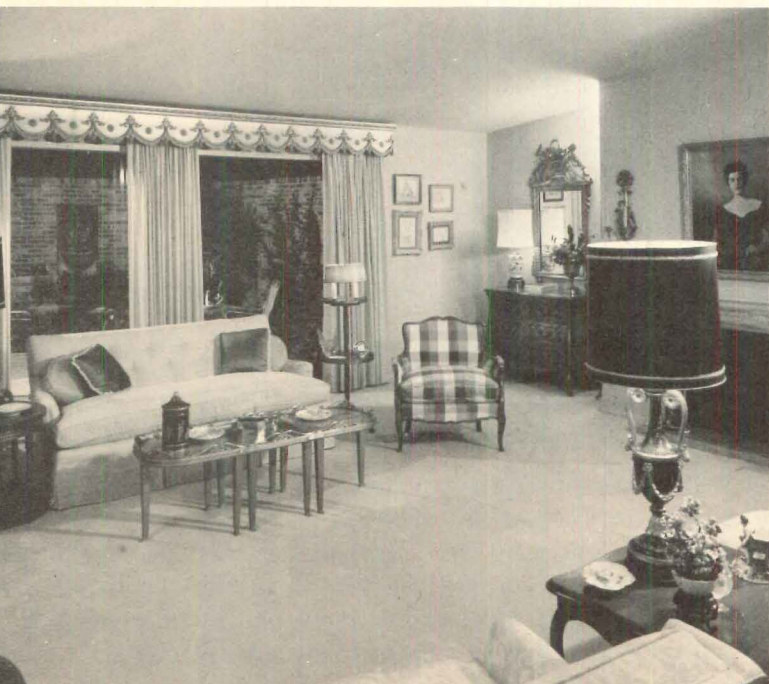
The project is limited to renters who have no children living with them. Community features include a 24-hour entry guard, swimming pool and putting green. Rentals are \$350 for two bedrooms, \$390 and \$400 for three bedrooms. Vacancy rate: zero.



TWO PLANS were used throughout project, with three-bedroom units at ends of each building and two-bedroom units in center. Each apartment has two baths, utility room and three courtyards.



ENTRY COURT, like other courts, is enclosed by wood fence and brick wall. Double carport (below) serves each apartment. Guests park in stalls in center of street.



CUSTOM CHANGES in this living, dining and entry area included shortening of window wall, new marble-faced fireplace and elimination of guest closet.

Studies take time

Framing up 30%

Plywood up 92%

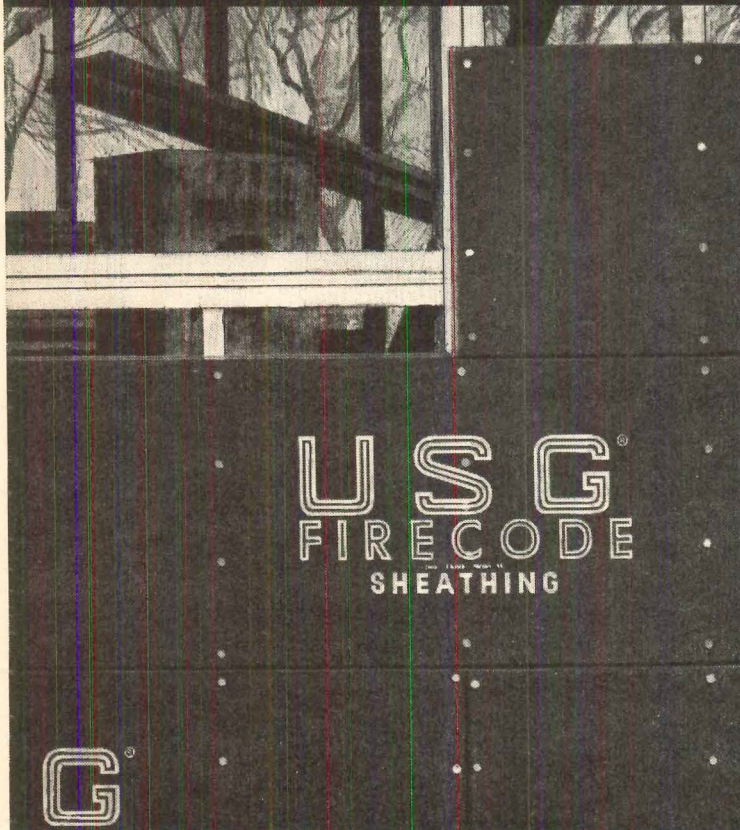
LUMBER PRICE STUDY GIVEN NIXON NOD

[Chicago Tribune Press Service]

Washington, March 7—President Nixon today approved a study of soaring lumber and plywood prices recommended by his cabinet committee on economic policy. The committee, which met today with Nixon presiding, proposed the study by a special task force after Dr. Paul J. McCracken, chairman of the council of economic advisers, reported that prices of douglas fir lumber have risen as much as 30 per cent and plywood prices as much as 92 per cent over 1968 levels.

A White House spokesman said the sharp increase in lumber and plywood prices was a "dramatic" building

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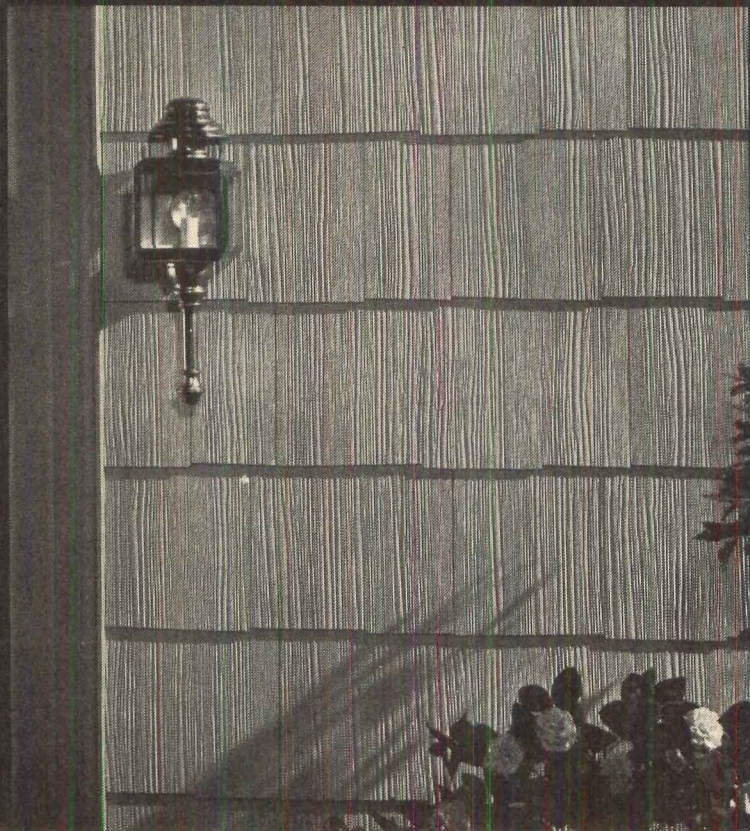
Write for descriptive literature, GS-102.



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Write for descriptive literature, WB-1152.

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UNITED STATES GYPSUM 101 S. Wacker Drive, Chicago, Ill. 60606

Here's how to put in townhouse basements at half normal cost

Most California townhouses are built on slabs. But Menlo Park builder Walter Harrington had two reasons for including basements in the six houses shown at right:

First, to provide extra storage and utility space, a good selling point with prospects contemplating a move from larger houses.

Second, to create a five-car underground parking area—a necessity because of the small size (50'x190') of the site.

Harrington created this below-grade space at roughly 50% of the usual cost by using two shortcuts (*drawings at right*):

1. For basement storage rooms, he used wood-framed walls rather than masonry block. Instead of digging a vertical-walled excavation, he had a bulldozer cut a 45° slope from ground level to basement level. Then he left the hardpan-clay embankment uncovered and concealed it behind 7'-high loadbearing walls which were framed with 3x4 studs and covered with gypsumboard. The stud walls cost \$10 a lineal foot vs. \$20 for masonry block.

The crawl space between wall and embankment wasn't wasted. It was used to run sewer and drain lines, heat ducts and electrical wiring (there's an access hole in every other basement).

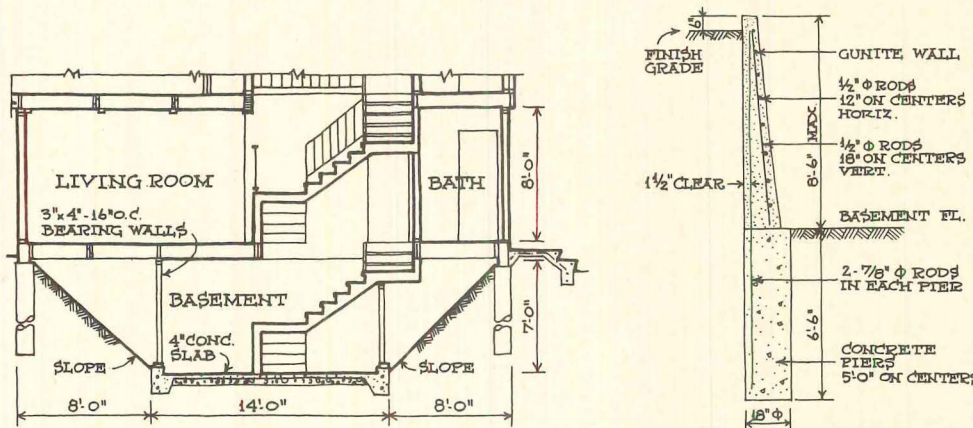
2. For retaining walls in the underground parking area, Harrington used concrete piers instead of conventional footings and Gunite instead of masonry block. He thus eliminated four steps—trenching, formwork, backfilling and block-laying—and, he estimates, saved 40%.

Harrington strengthened the retaining walls with steel reinforcing grids.

To tie the walls to the concrete piers, he set two 7/8" rods in each hole before pouring the piers, which are 18" in diameter, 6' deep and 5' o.c. Then he installed a grid of 1/2" rods on 18" vertical centers and 12" horizontal centers. Finally, he sprayed Gunite over the grid and the vertical rods to form a wall that's 12" wide at the bottom and tapers to 6" at the top.

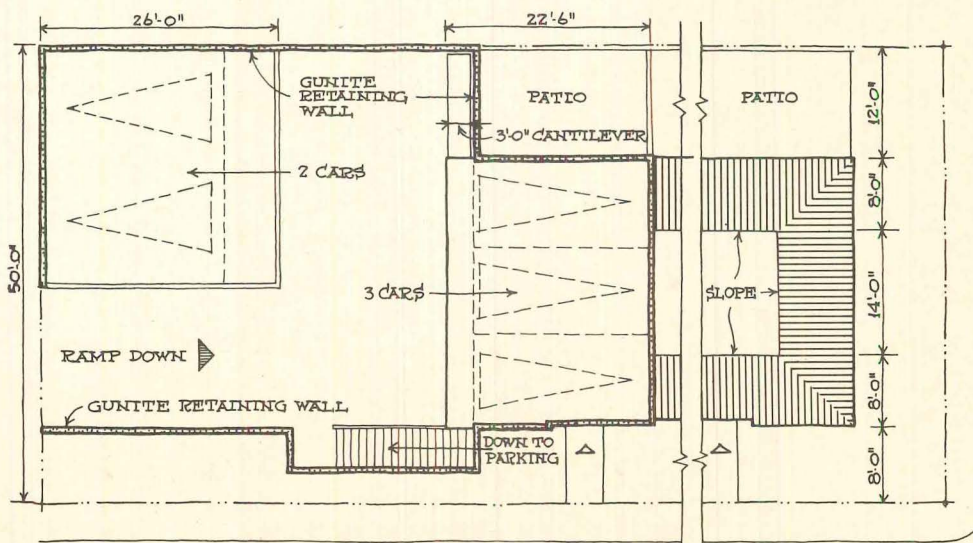


SIX-UNIT TOWNHOUSE PROJECT contains two-bedroom condominiums with top price of \$33,200. Basement (*drawings, below*) provides 300 sq. ft. of extra utility and storage space for each unit.

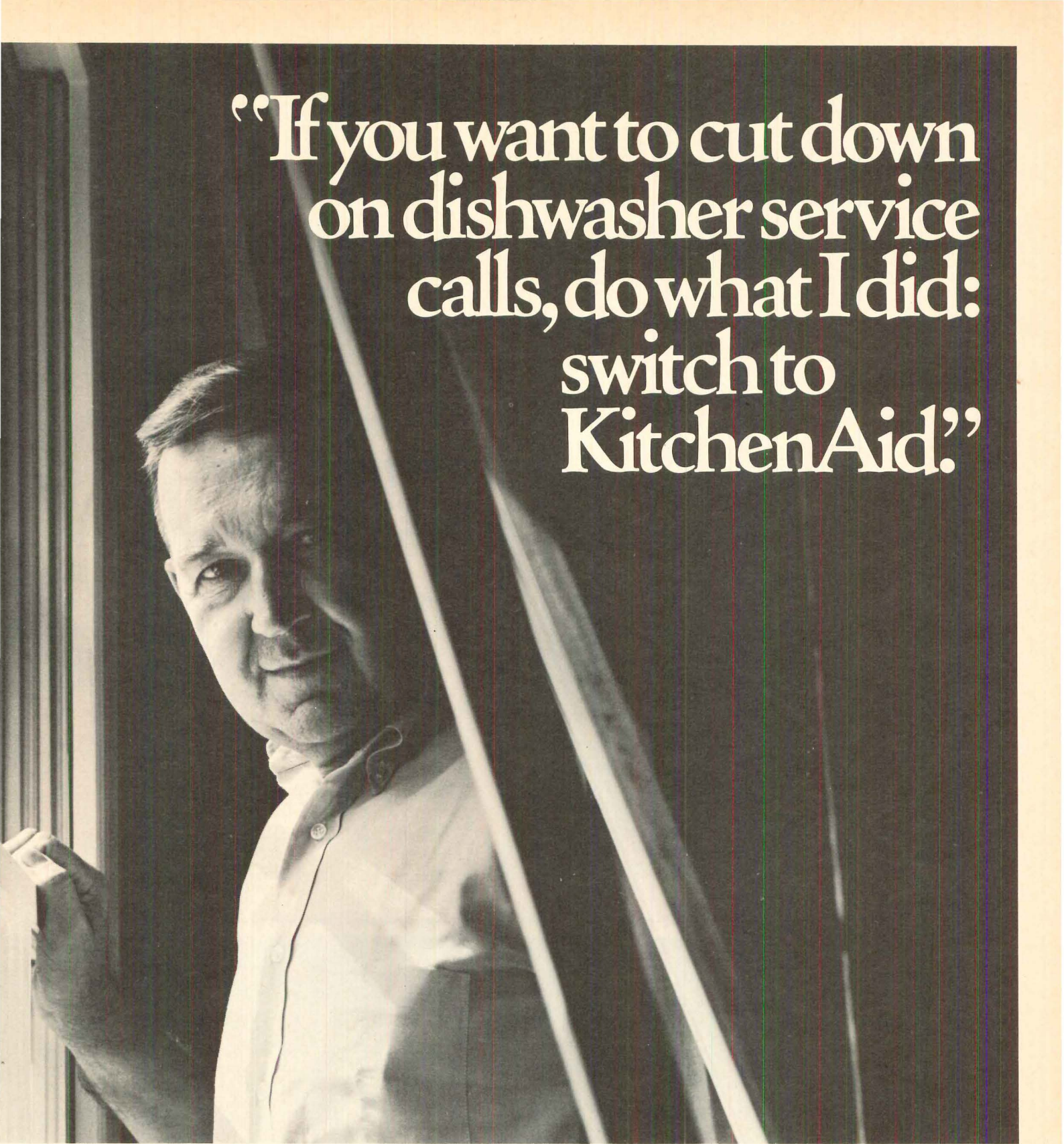


SLOPING CLAY EMBANKMENT offers a cheap alternative to masonry block walls. Concrete piers support perimeter grade beam; interior basement walls are framed.

RETAINING WALL for parking area is Gunite sprayed over reinforcing grid of steel rods.



BASEMENT-LEVEL PLAN has parking space for five cars, left, enclosed by Gunite retaining wall. Each townhouse basement contains gas-fired furnace, water heater, washer and dryer.



“If you want to cut down
on dishwasher service
calls, do what I did:
switch to
KitchenAid.”

“Five years ago, I started using KitchenAid dishwashers in my homes because I heard they were the best,” says Joseph Dapkins of Woodbridge, Connecticut.

His reaction? “They’re great. I’ve installed hundreds since then, and I’ve had no aggravation. My service calls were cut down to nothing.” His customers’ reaction? “Very good,” Dapkins says. “In fact, many of them compliment me on using such a good product.” Dapkins, who has been in home construction since 1950, also does much remodeling work.

And enjoys an excellent reputation by offering such unique features as his own custom-made cabinets, outstanding finish carpentry and, of course, KitchenAid dishwashers.

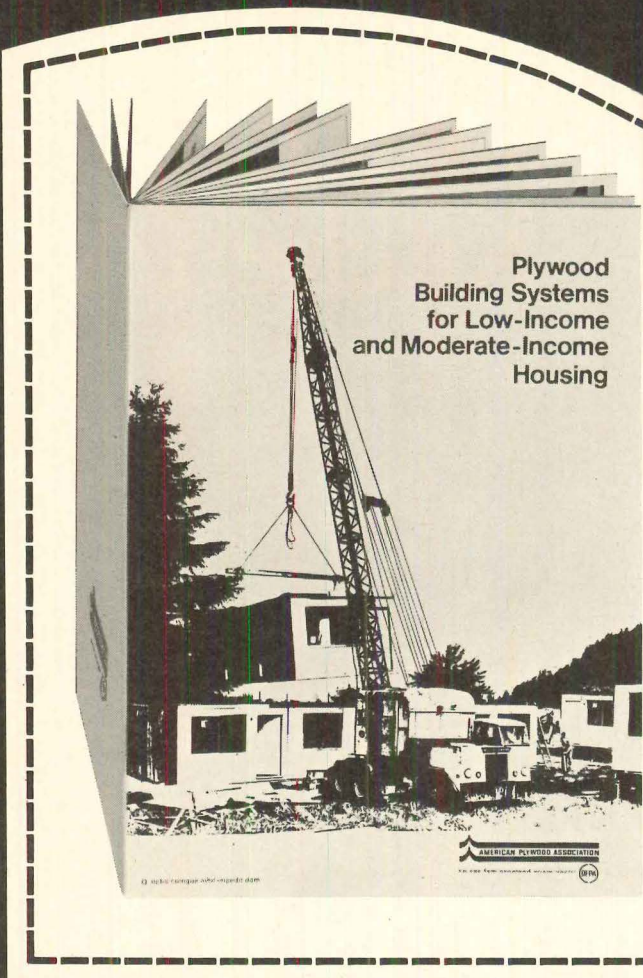
So don’t fight it. If the dishwashers you’re using now are giving you service headaches, switch to KitchenAid. Call your KitchenAid distributor and ask him about his KitchenAid builder program.

Or write KitchenAid Dishwashers, Dept. 9DS-6, The Hobart Manufacturing Company,
Troy, Ohio 45373.

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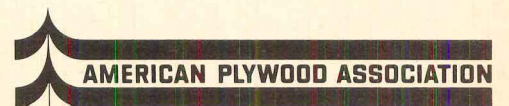
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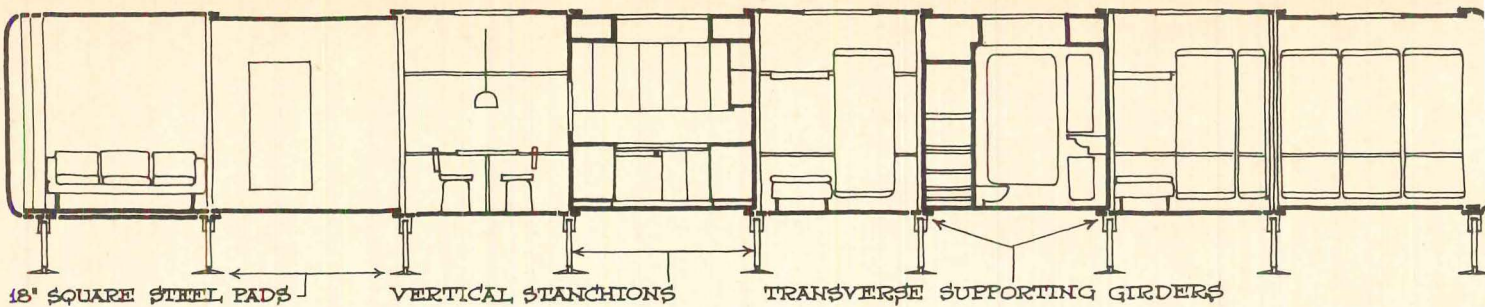
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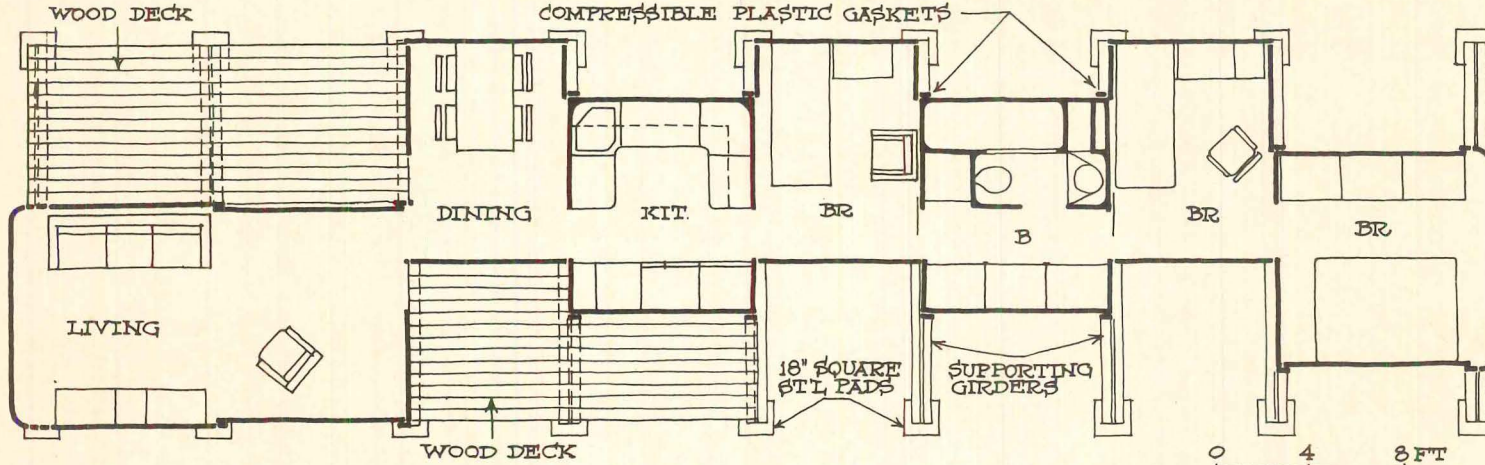
Plywood quality-tested by the Division For Product Approval.





18" SQUARE STEEL PADS VERTICAL STANCHIONS TRANSVERSE SUPPORTING GIRDERS

MODULAR-HOUSE SECTIONS come in two sizes: larger-diameter units overlap smaller units so that eight-module house telescopes to 34' for shipping. Where units join, compressible plastic gaskets assure a tight fit. House is supported by vertical stanchions resting on 18"-square steel pads.



MODULAR-HOUSE PLAN is flexible because 8'-wide modules can be put anywhere on 16'-wide supporting structure and easily relocated later. Each partition comprises four panels; wall, window and door panels are interchangeable so connecting corridor can enter each room at any of four points

Someone was bound to try it: Here's a mobile home without wheels

The new concept pictured above (and so far it's no more than a concept) provides all the mobility a mobile home needs—but without wheels. The modular house telescopes to half its normal length for shipping, and can be relocated as often as necessary by flatbed truck.

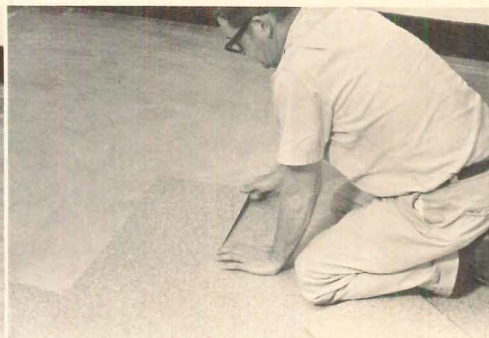
The designer, architect John Vredevoogd, replaced the conventional undercarriage with vertical stanchions containing hydraulic

jacks. After the house arrives at its site, horizontal supporting girders on 8' centers are extended to a width of 16', and the stanchions folded down from their ends. The built-in jacks lift the house from the truck body, then lower and level it.

Modular construction makes the system feasible. Each of the units that make up a house is an open-ended cube formed from a sandwich panel of reinforced plastic and

urethane. Cubes overlap (section, above) permitting the house to telescope for shipment and expand lengthwise as it's unloaded.

Module arrangement is flexible: Transverse partitions are assembled on site from interchangeable plastic panels; door, window and wall panels can be placed in whatever configuration the occupant wants (plan, above).



HOW IT'S DONE (left to right): Sand old flooring to remove finish; trowel on adhesive; apply new tile within 18 hours after adhesive turns tacky.

Improved adhesive lets you lay new floor tile directly over old

Now remodelers can skip the time-consuming step of ripping up the old covering before they lay a new vinyl-asbestos-tile floor.

For the first time a manufacturer—Armstrong—is recommending tile installation directly on top of an existing surface. The key word is "recommending"—it has always been possible to install tile on tile, but manufacturers have discouraged the practice because, they claimed, adhesives

that were available on the market today weren't good enough.

The reason for the recommendation is Armstrong's new S-139 adhesive, which is improved in two ways: It bonds securely to a smooth surface, and it sets up in a clear coat, thus minimizing clean-up problems.

By following the three-step sequence above, a remodeler can use the system over any resilient tile, linoleum or sheet-vinyl

flooring. But there are four limitations:

1. The new tile must be laid so that joints don't coincide with joints in the existing installation.
2. Only 1/8" and 3/16" tile can be used.
3. The new installation must be made over a smooth surface—not one that's embossed or textured.
4. The system is designed for above-grade installations only.

How to hit it lucky with these 13 nails.

All nails available in plain, cement-coated or galvanized finishes.

6 penny common nail
8 penny common nail
8 penny cooler nail
8 penny box nail
6 penny screw nail

7 penny screw nail
8 penny screw nail
6 penny 1 1/2 short nail
8 penny 1 1/2 short nail

6 penny ring shank nail
7 penny ring shank nail
10 penny shear nail
8 penny 2 3/8 clinch truss nail



Drive them with a Bostitch Model N2 air-driven coil-fed nailer. It's almost

single-handedly revolutionizing nailing. Coils of any of the nails shown here turn the Model N2 into a high-capacity portable nailer with up to five times the capacity of any other.

And, driving all these different nails, it's the *all-purpose* nailer. Use it for roof decking, siding, underlayment, building forms. Dozens of other applications. However you use

nails, get lucky with one or all of 13 different nail choices.

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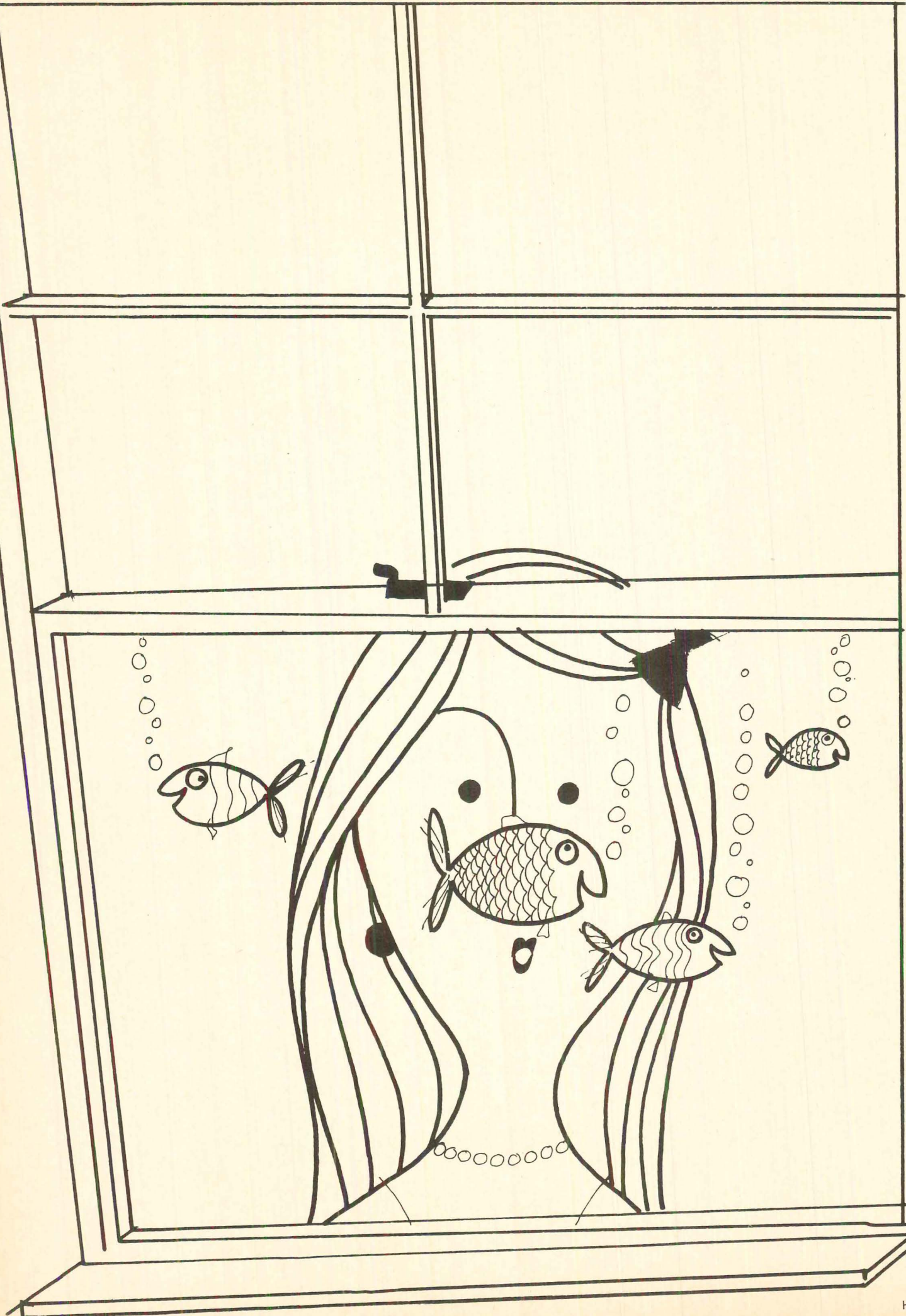
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We fuse glass to glass at the edges so moisture *can't* get into the air space between the panes.

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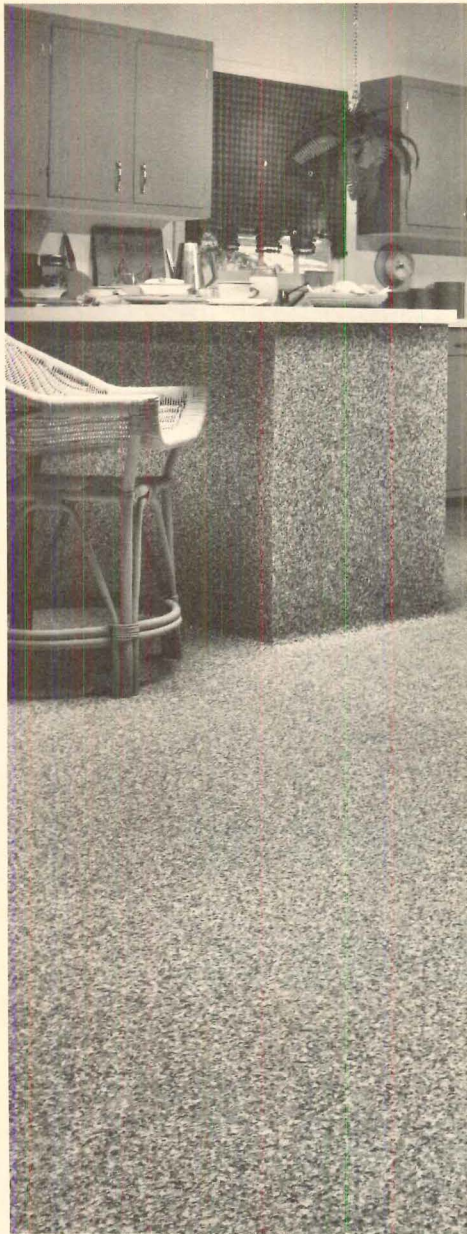
We're telling homeowners about Thermopane insulating glass and we're telling them to beware of imitations.

Don't dampen their enthusiasm.

Thermopane insulating glass is made only by Libbey-Owens-Ford Company,
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Thermopane[®] INSULATING GLASS





UP-THE-WALL-FLOORING has continuous surface with no seams or corners to catch dirt, can be installed right up the sides of kitchen cabinets to reduce wear from kicks and scuffs. Cushioned-vinyl flooring comes in 11 color-chip combinations. Robbins Products, Tuscumbia, Ala. Circle 200 on Reader Service card

BATHING ROOM, designed by Robert Martin Enbelbrecht for manufacturer's recent NAHB convention display, is part of 14'x17' master bath suite. Ideas include dropped ceiling with recessed spots, mirrored wall, shower heads at two levels, sliding doors to "his", left, and "hers", right, dressing-storage areas and sun terrace, not shown. Products include high-fashion fittings, semi-sunken tub in several colors. Eljer Plumbingware, Pittsburgh, Pa. Circle 201 on Reader Service card

Want to jazz up your kitchens and baths? Pick from this assortment of new product ideas

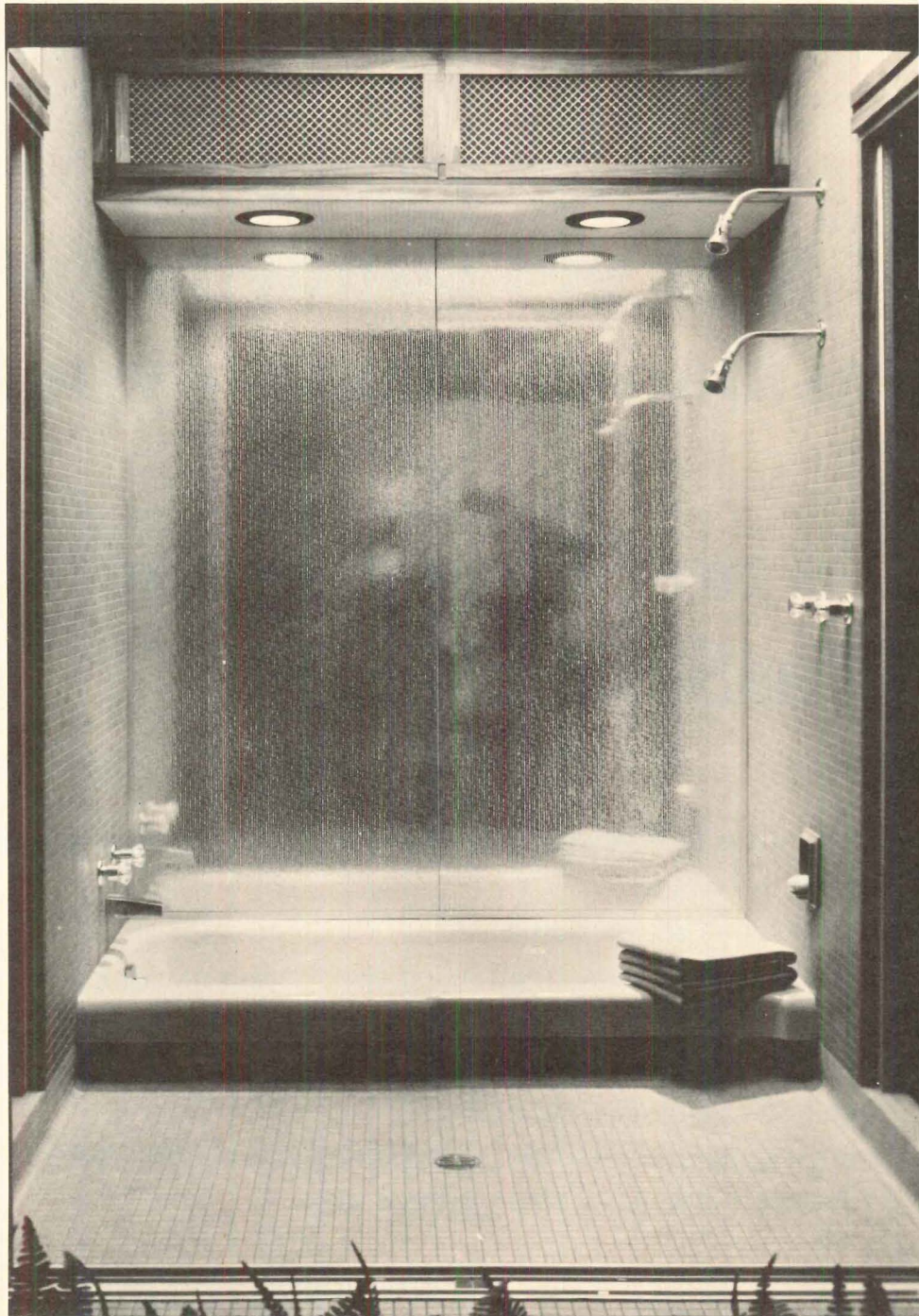
Some of the three dozen products shown here and on the following pages embody brand-new concepts that could lead to major changes in kitchens and baths. Others are variations on products that have already proved their appeal in the two most salable rooms in merchant-built houses and apartments. And all of these products are recent offerings by leading suppliers of the kitchen and bath markets.

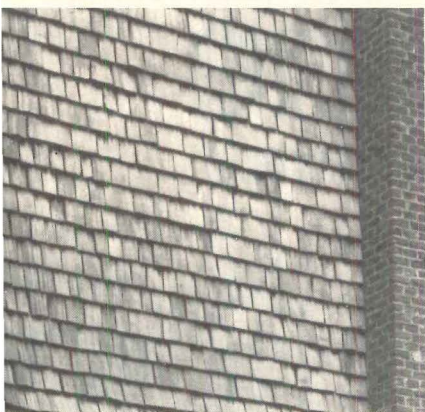
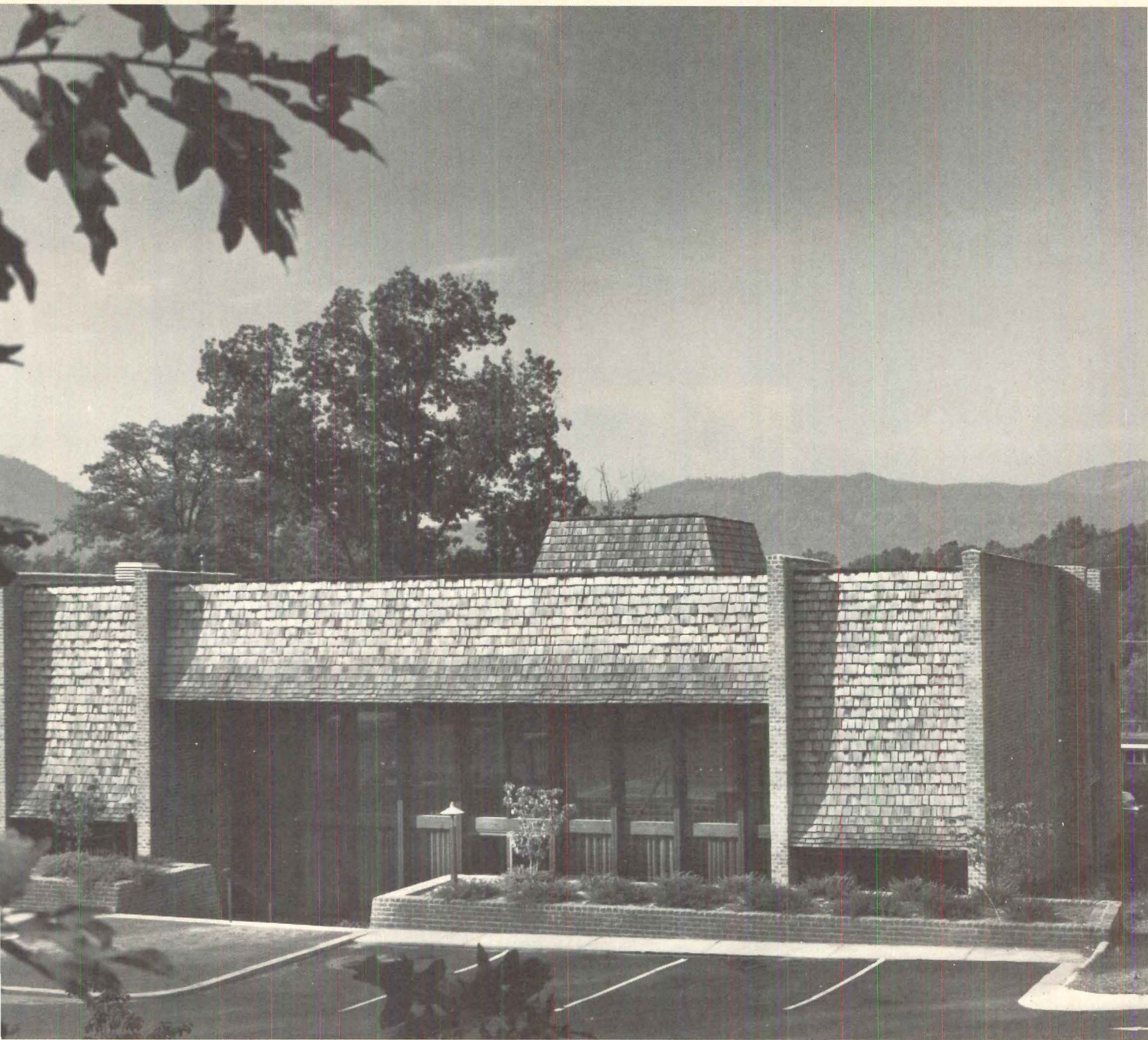
Included among the new products: an oven that cleans itself while baking or roasting, an eye-level control console, with its own heat lamps to keep food serving

hot at the back of the rangetop, and a prefabricated compact sauna bath.

Included among the new ideas for using existing products: standard vanities put together in custom-like arrangements for dressing areas, a flooring material (*photo left*) used right up the side of kitchen cabinets, a separate bathing room (*photo below*) as part of a master bath suite and handsome sculptured panel fronts to dress up kitchen appliances.

Any one of these products or ideas will help to perk up the kitchens and baths in your next houses or apartments.





A bank in North Carolina's legendary hill country.
 Architects: Freeman-White Associates.
 Their material: Red cedar handsplit shakes.

Certi-Split Handsplit/Resawn Shakes, 18" x 3/4" x 1 1/4", with 8" to the weather.

Nestle a bank in country as beautiful as the Blue Ridge foothills of North Carolina and you need a material with character enough to add to the historic setting.

Red cedar handsplit shakes provide a natural solution. And one just as practical as it is beautiful.

That's because an exterior of cedar shakes

stays looking good — snowfall or sunshine, year-in and year-out. Cedar ages gradually, naturally, offering outstanding appearance, complete weather protection and freedom from maintenance as it does.

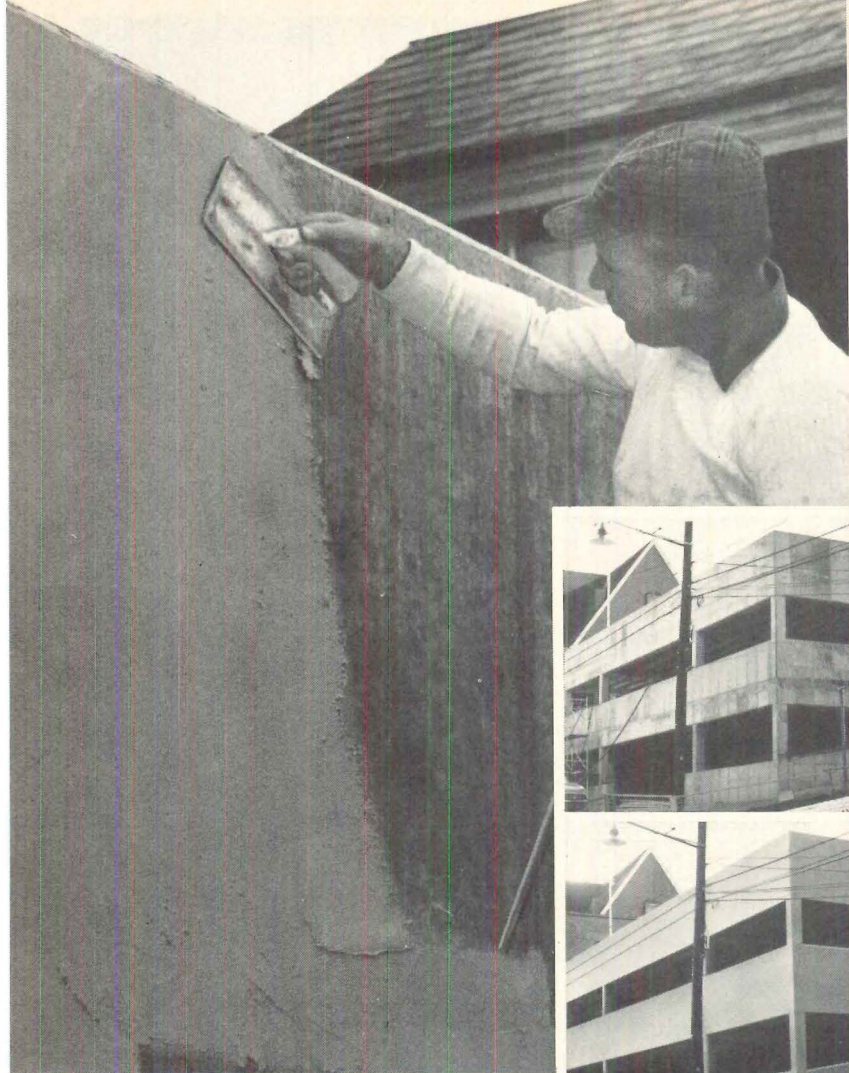
Red cedar's distinctive texture patterns and rich, earthy colors are perfect used in combination with other

materials, too. See for yourself. Next time to capture the mood you're after, specify the real thing: Certi-Split handsplit shakes. For more information, see our Sweet's catalog listing. Or write: 5510 White Building, Seattle, Washington 98101. (In Canada: 1477 West Pender St., Vancouver 5, B.C., Canada.)

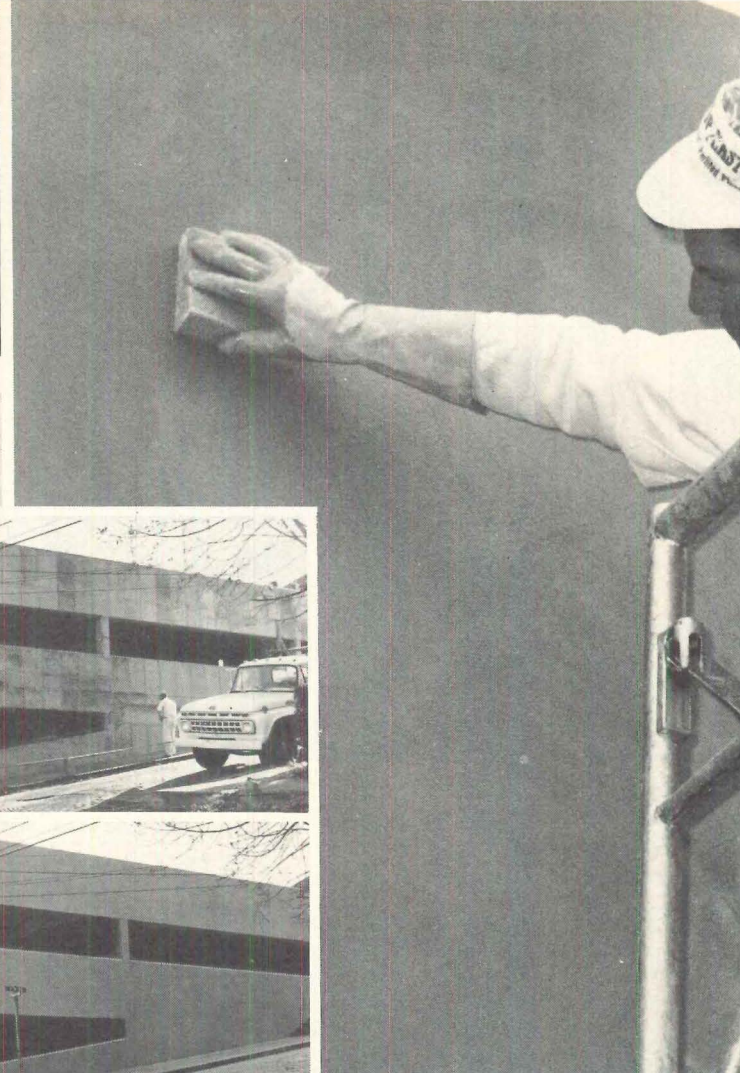


Red Cedar Shingle & Handsplit Shake Bureau

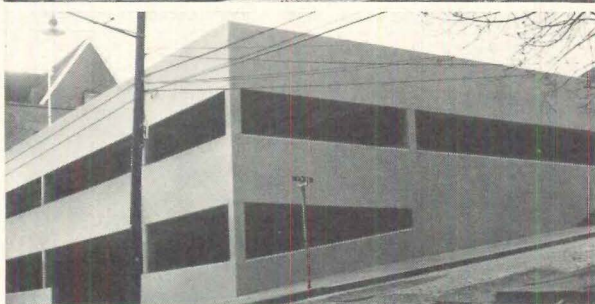
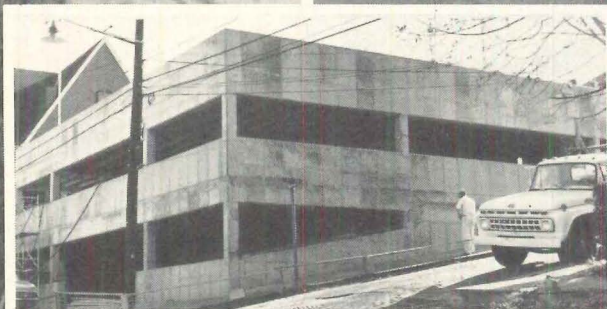
One of a series presented by members of the American Wood Council



trowel application



float finish

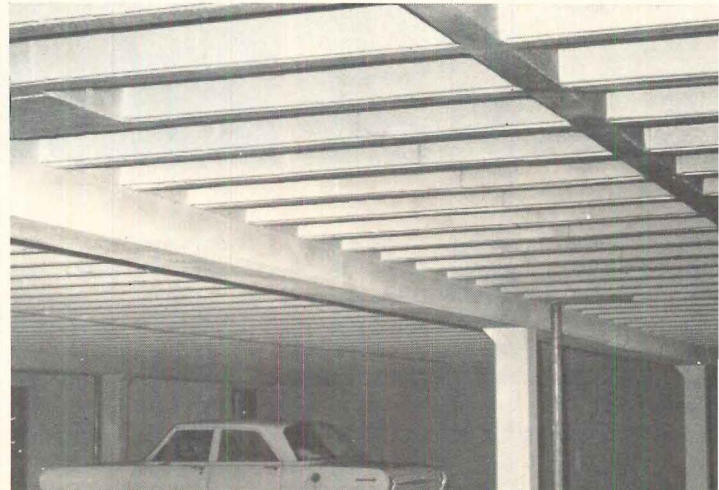
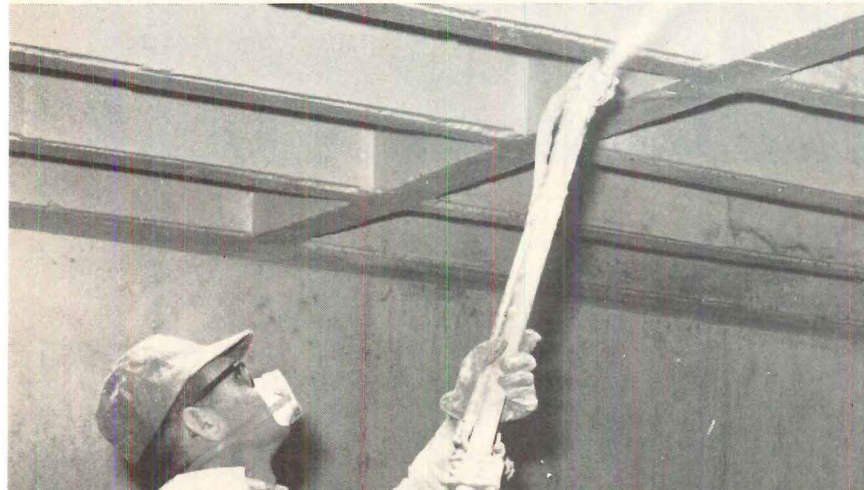


Here's an example of an attractively finished, completely waterproofed garage in a beautiful texture. (above)
 Exterior concrete surfaces were first treated with a trowel and float application of THOROSEAL PLASTER MIX—plus—ACRYL 60 for a super-strong bond, then finished with THOROSHEEN Exterior acrylic paint. (below) All interior overhead concrete beams, columns and block were finished with White THOROSEAL PLASTER MIX sprayed on in two applications.

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Methodist Church Parking Garage, Charleroi, Pa. Arch: C. C. Compton, Donora, Pa. Gen'l Cont: Monongahela Building Maintenance, Monongahela, Pa.



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U. S. Steel Homes components used in one of Kentucky's first 221(d)(3) projects

Clifford A. Knopf, President of Town and Country Homes, Louisville, Ky., wouldn't have used any other system. First, he's totally sold on pre-engineered components because they save time and money. Second, he's sold on U. S. Steel Homes because they offer more advantages than any other component manufacturer.

"I'm a businessman," says Cliff Knopf. "Every hour I can save with pre-engineered components is an hour I can spend making money." At Indian Oaks, one of Kentucky's first 221(d)(3) projects, 28 buildings contain 192 apartment and townhouse units. The entire project is built with U. S. Steel Homes exclusive steel-stud exterior and interior panels. Additional components include steel soffit and fascia, pre-hung steel exterior doors, pre-mounted windows, steel shelves, stairways, floor systems, roof shingles, and various hardware.

"U. S. Steel Homes components go together quickly and easily," Knopf says. "We get units under roof far faster and, one of the biggest advantages, with less skilled labor. We have precise control of the materials going into the job, and precise costing. Shipments of components are pinpointed to our erection schedule so that we have a minimum of storage problems, virtually no theft or vandalism, and we can make the most efficient use of site labor. In addition, no one can touch the engineering assistance service U. S. Steel Homes gives us. With their

help, we've designed a practically maintenance-free exterior. They also give us outstanding help on planning the program, processing the applications, financing, and field erection."

U. S. Steel Homes exclusive steel framing system assures quality construction at competitive cost for any type of construction. We offer a wide range of apartment, townhouse, and duplex plans in a variety of sizes and designs, priced to fit any market, as well as a complete line of single-family homes and plans for special markets such as dormitories, nursing homes, motels, and vacation homes. Send for our free booklet that shows elevations and floor plans.

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Kitchens



Continuous-cleaning oven features removable liners that use catalytic process to clean themselves at normal baking temperatures. This 30" gas range, one of four models, also features a warming shelf. Tappan, Mansfield, Ohio. *Circle 202 on Reader Service card*



Self-cleaning electric range, only 27" wide, is designed for small kitchens, apartments or vacation homes. Model comes in avocado, copper, gold or white, features rotisserie, oven window, hood. General Electric, Louisville, Ky. *Circle 205 on Reader Service card*



Burnproof countertop is matte white glass-ceramic material with a smooth or textured slate finish in 12 3/8" squares (shown), also comes in smooth-surfaced pieces 18", 24", 36" or 48" long and 24 7/8" deep. Corning Glass, Corning, N.Y. *Circle 206 on Reader Service card*



Ice maker will produce 25 lbs. of ice per day. Unit measures 15" wide, 26 1/2" high, 16 1/2" deep, weighs 70 lbs., can be plugged into any 110-volt outlet. One-gallon tank provides ice for 1,000 cubes without refilling. York, Borg-Warner, York, Pa. *Circle 207 on Reader Service card*



Colonial cabinets have maple front frames, nylon roller catches on doors for fingertip operation, three-point nylon roller drawer guides, solid drawer fronts fastened to dove-tailed drawers 5" deep. Brammer Mfg., Davenport, Iowa. *Circle 203 on Reader Service card*



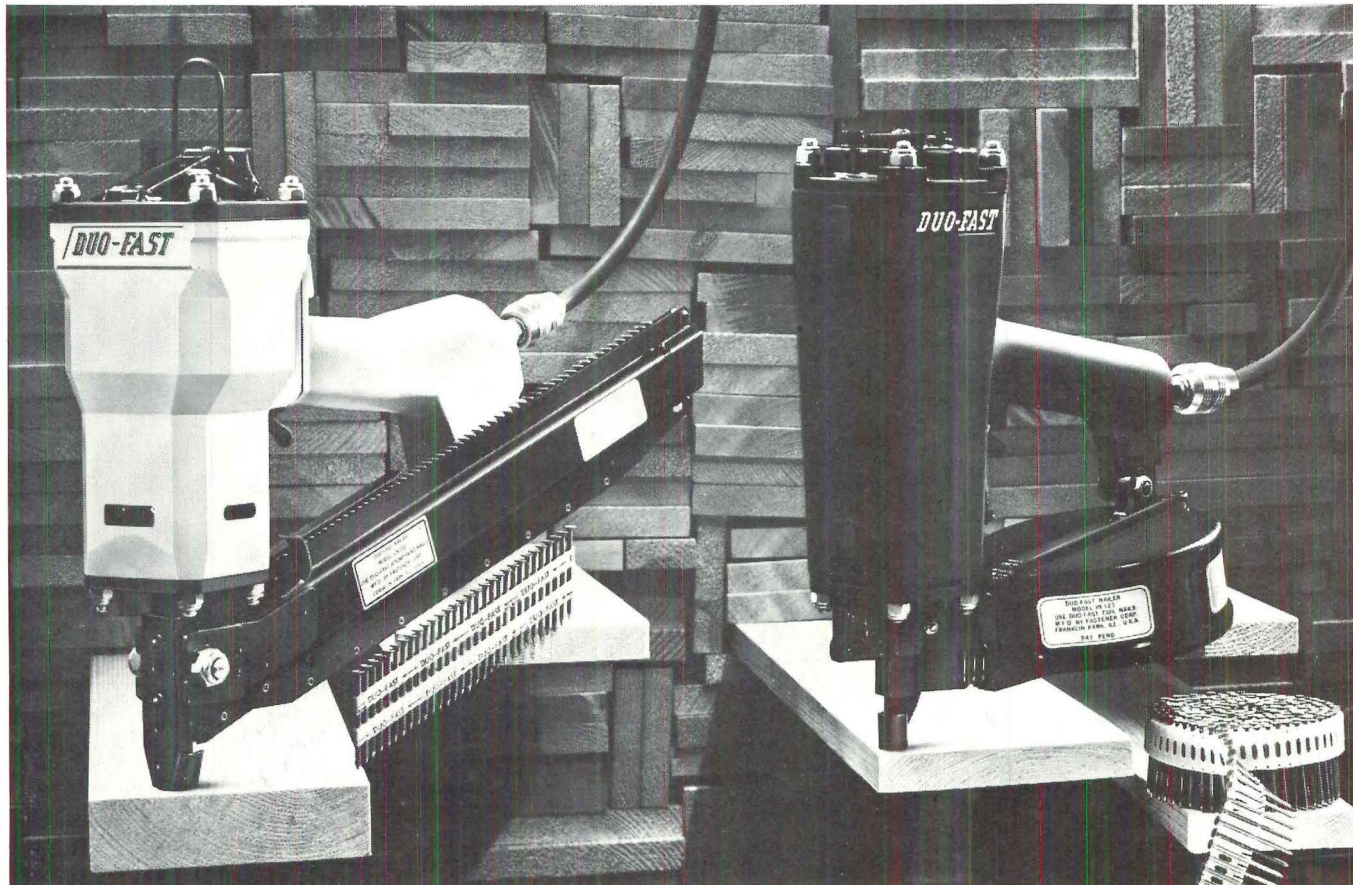
Plastic dishwasher rotates dishrack and cleans on normal household water pressure and temperatures. Inexpensive and relatively maintenance-free because of its simplified design, it is ideal for small apartments, mobile homes. Vulcan, St. Louis, Mo. *Circle 204 on Reader Service card.*



Decorator fronts for appliances are shown here on an eye-level range and a 21-cu.-ft. side-by-side refrigerator/freezer. French provincial and early American styles, plus this sculptured panel design. Philco-Ford, Philadelphia, Pa. *Circle 208 on Reader Service card*

New products continued on p. 100

Here's all you need to nail anything from a roof truss to a complete house



Model CN-137 drives nails 6d thru 16d sinkers

Model IN-123 drives nails 1 1/4" thru 1 7/8"

THE POWERFUL CN-137 drives coated round-head nails from 6d commons to 16d sinkers—regular, screw and ring shanks . . . 23 different nails. A time and money saver for in-plant and on-site home construction, including truss work, framing, wall components, sub-flooring, roof-decks, millwork—any other construction where such nails are used.

THE NEW IN-123 drives coated, round-head nails from 1 1/4" to 1 7/8", including ring shank nails. Holds a coil of 300 nails. Here is another great costcutter for the nailing of wall sheathing, plywood fill-ins, cabinets, and other assemblies requiring these shorter, tight-holding nails.

BOTH NAILERS drive nails more than 5 times faster than a hammer. Both are very portable, easy to take to the job. Both drive nails with a single impact. The driving blade strikes each nail dead center to assure straight, precise driving. Both tools are built for hard, professional use; they are exceptionally rugged. Both load quickly and easily, and protect users with a built-in safety mechanism that prevents accidental firing.

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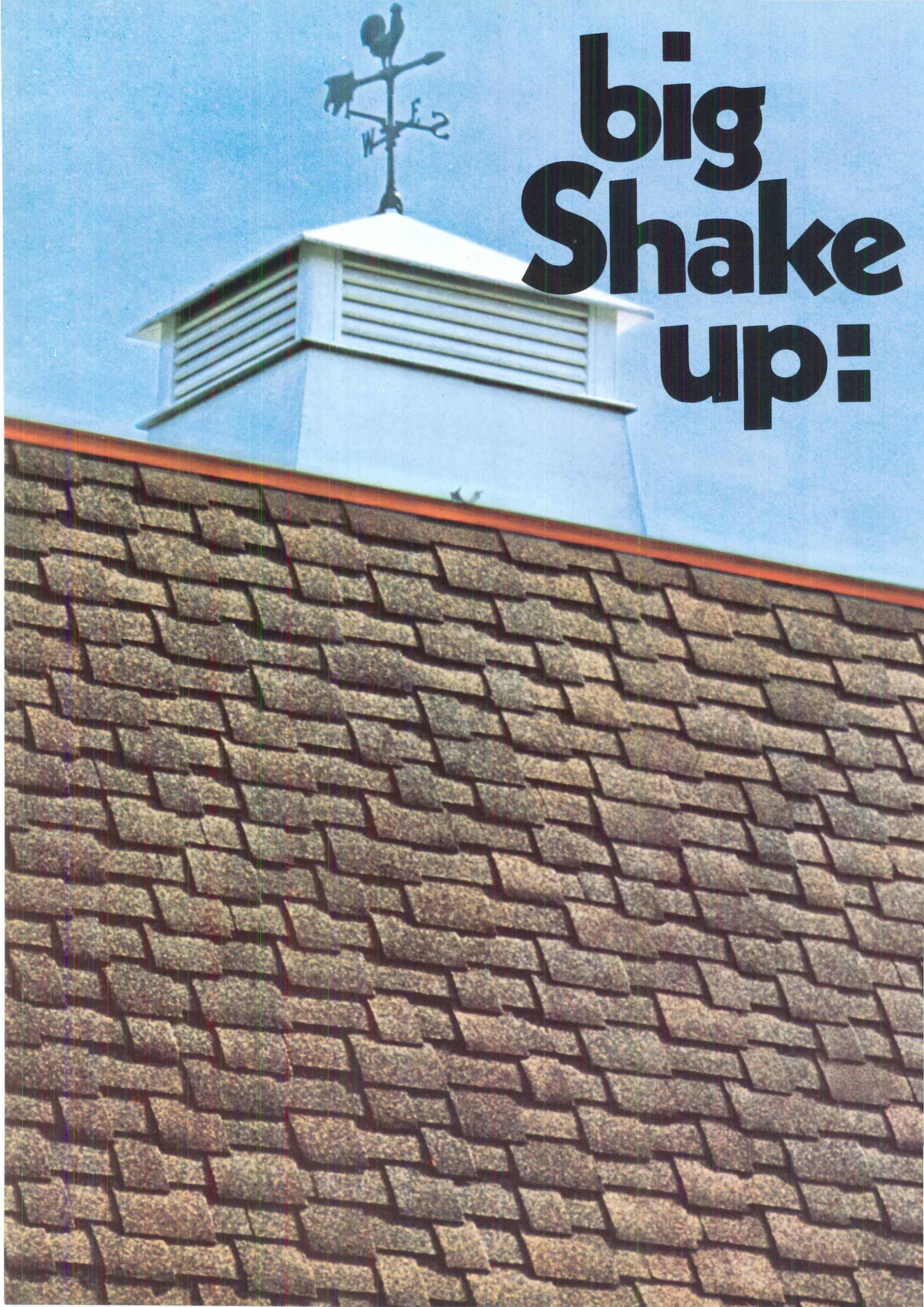
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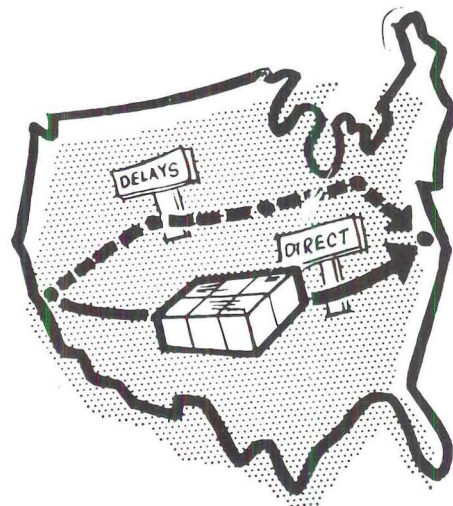
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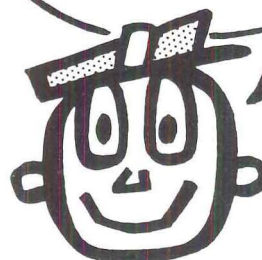
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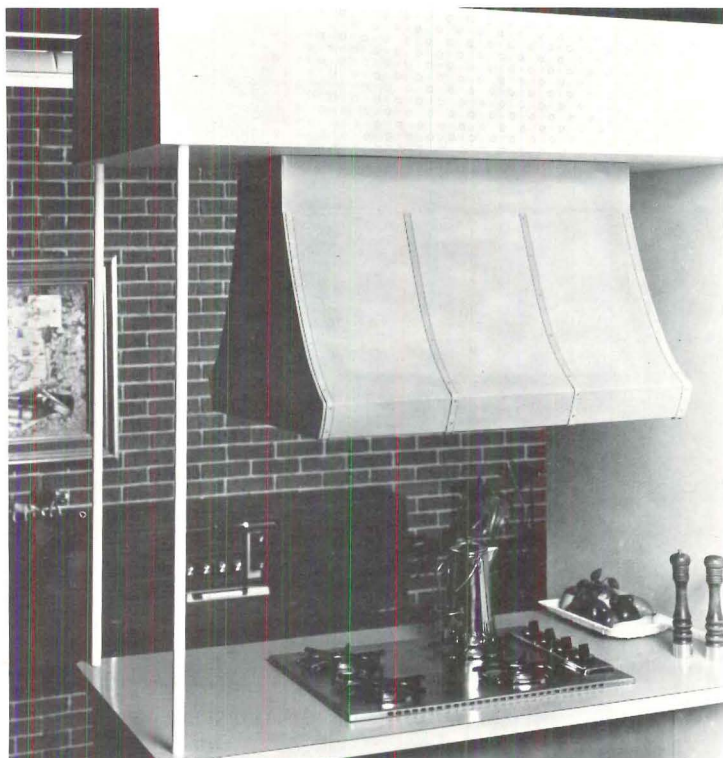
Pearl Ondine,
700

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of laminate but only one

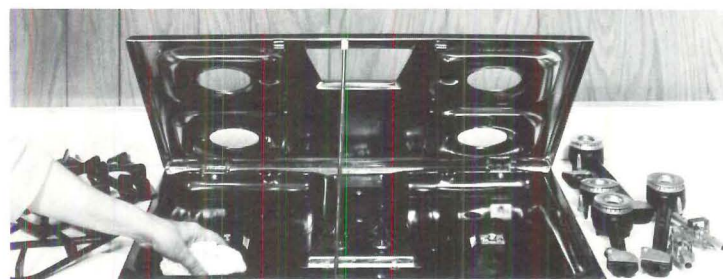


Leadership by design

Kitchens



Two-faced hood is designed for peninsula or island cooking areas. The 24"-high unit comes in 30", 36", 42" and 48" widths and six color choices. High-rise unit has twin blower fans. NuTone, Cincinnati, Ohio. *Circle 209 on Reader Service card*



Easy-clean cooktop lifts up or off, has folding support rod to hold it open. Burners and control knobs are removable, and pilot housings snap out. Unit is less than 3" deep. Modern Maid, Chattanooga, Tenn. *Circle 210 on Reader Service card*



Refrigerator/freezer has metal trim that frames thin decorator panels of laminates or metal. The 16.6-cu.-ft. model has 137-lb. freezer, reversible door swing, automatic ice maker with control for varying cube size. Whirlpool, Benton Harbor, Mich. *Circle 211 on Reader Service card*



Shallow refrigerator is only 24" deep, won't protrude beyond cabinet fronts when built in. Side-by-side unit is 36" wide, 84" high, has 14-cu.-ft. refrigerator, 10-cu.-ft. freezer, both with automatic defrost. Sub-Zero Freezer, Madison, Wis. *Circle 212 on Reader Service card*



Self-cleaning oven, only 25" wide, is designed to be built in. Unit comes in four colors, has automatic timers and oven light, features automatic shutter to shield oven window during high-temperature cleaning process. Westinghouse, New York City. *Circle 213 on Reader Service card*



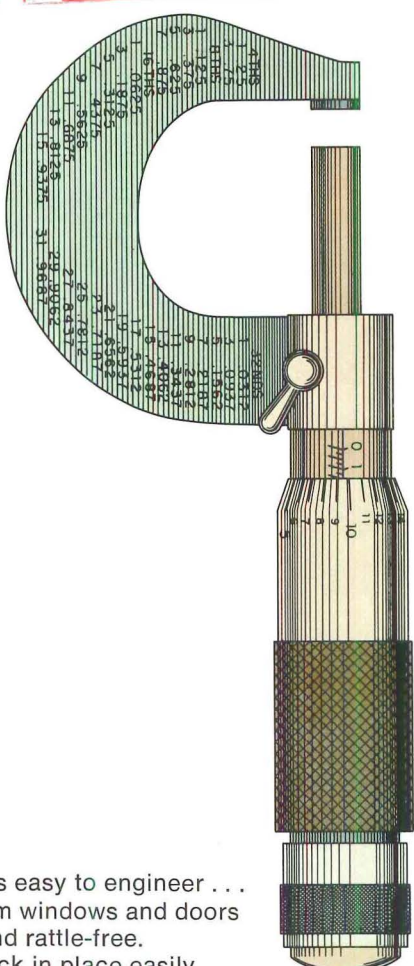
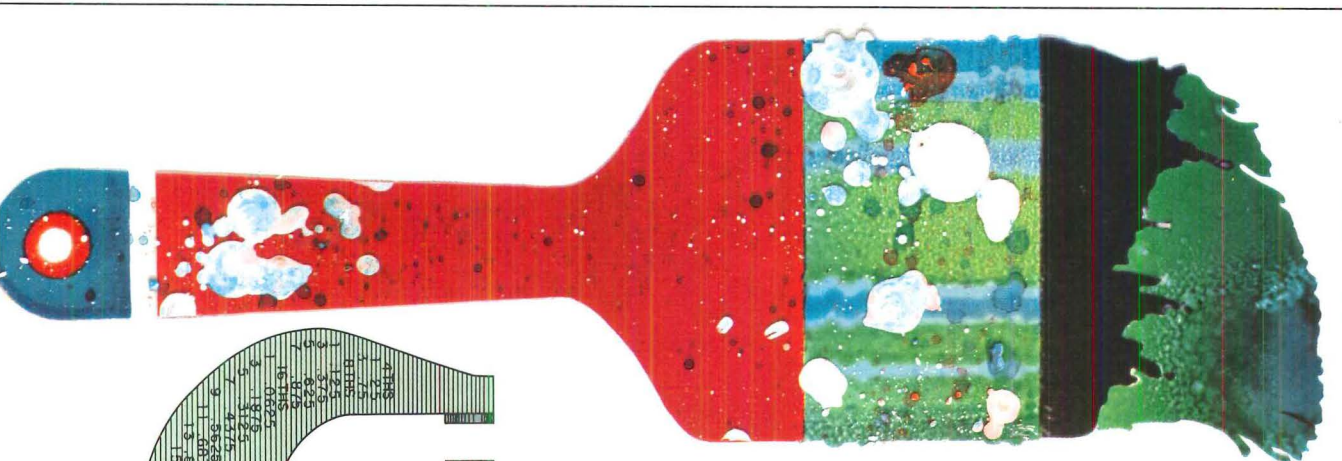
Gas wall ovens have individual thermostats. Upper oven has broiler that moves up and down. Lower oven has keep-warm setting. Both are 20" wide, have interior lights, removable doors. Black glass is optional. Magic Chef, Evansville, Ind. *Circle 214 on Reader Service card*



Gas surface unit features a broiler that barbecues by intense radiant heat, has self-cleaning ceramic coals and a patented flame control. Whole unit, including four burners, is 48" wide. Waste King Universal, Los Angeles. *Circle 215 on Reader Service card*



Black glass doors, now available on manufacturer's line of 36" ranges, are used for both oven and storage compartments. Lighted control panel has automatic timers. Cooking surface lifts up and off. Harwick Stove, Cleveland, Tenn. *Circle 216 on Reader Service card*



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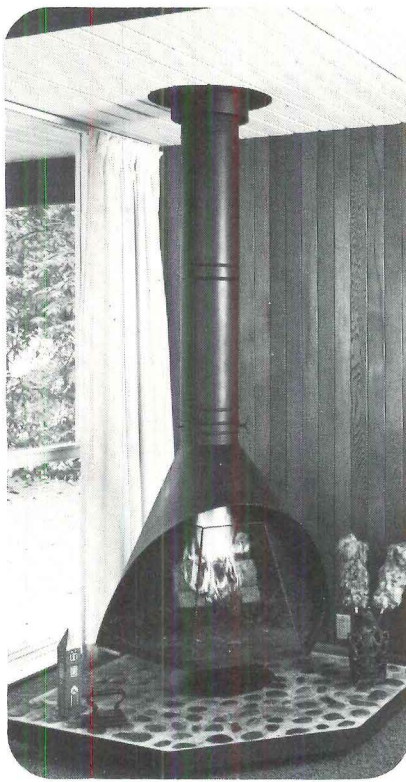


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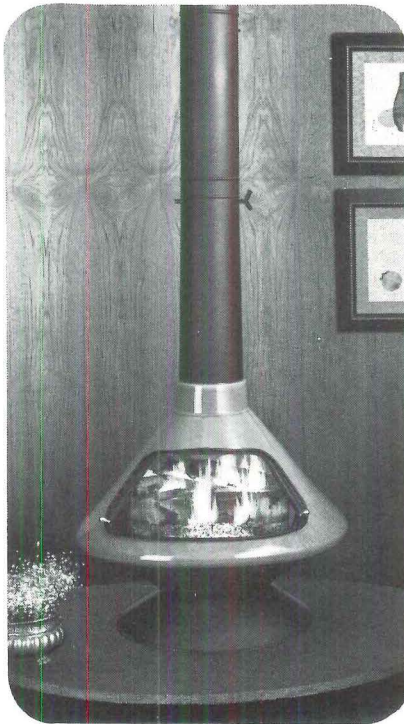
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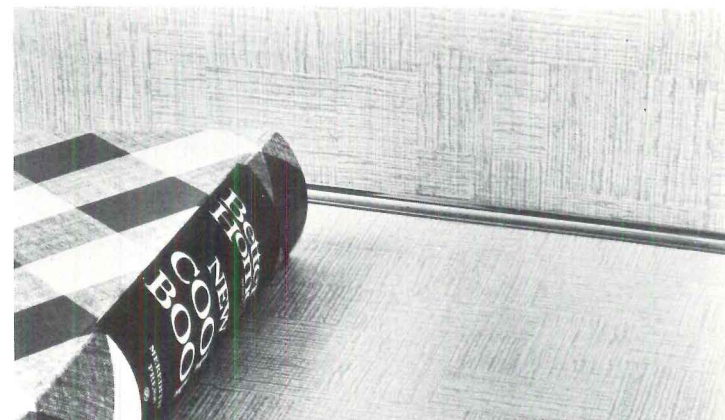
Kitchens



Eye-level control console for electric range features two infrared food-warming lamps. Other controls include keep-warm setting, delayed start cooking. Oven is self-cleaning. Unit is 30" wide. Frigidaire, Dayton, Ohio. *Circle 217 on Reader Service card*



Countertop laminate is now available in marble-like pattern in avocado and ivory. One of two new patterns added to a line of 11 standard for horizontal surfaces, 25 new designs for vertical surfaces. Formica, Cincinnati, Ohio. *Circle 218 on Reader Service card*



No-gloss plastic surfacing is resistant to scratching, staining and chipping. Design has cloth-weave pattern, comes in avocado or a grey beige. Textured surface feels like stone. Johns-Manville, New York City. *Circle 219 on Reader Service card*



DESIGNER BATH

This bath designed to fit into an area as small as 5' 6" x 7' 6".

Easy-to-build cabinetry provides abundant storage space and important work surface adjacent to lavatory.

Prefabricated drop ceiling unit repeats louvered door design for unusual lighting effect. Also contains heating element and vent fan.

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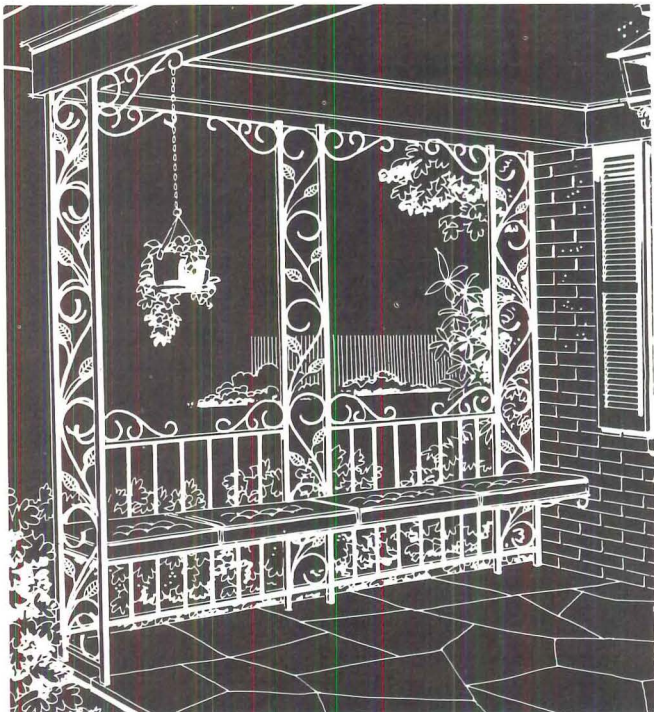
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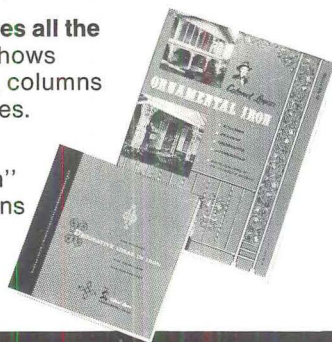


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Baths



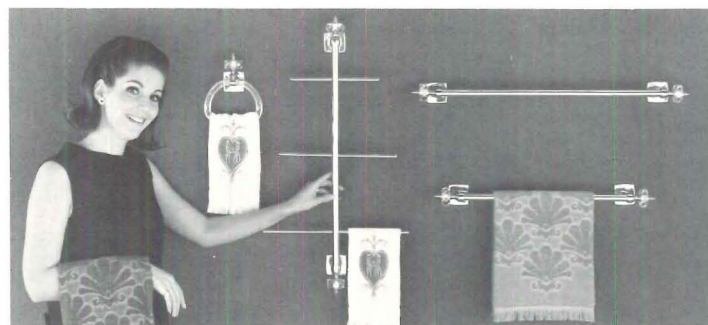
Vanity ensemble includes oak-finished Mediterranean style cabinet with center mirror and two side compartments above a wide base, pewter finished top light, faucets and bowl. General Bathroom Products, El Grove Village, Ill. *Circle 220 on Reader Service card*



Vanity faucet has a single push-pull acrylic handle that controls both water temperature and pressure. Slim-line chrome spout features a concealed aerator. Unit includes pop-up drain with lift knob. Design matches new shower valve. Powers Regulator, Skokie, Ill. *Circle 221 on Reader Service card*

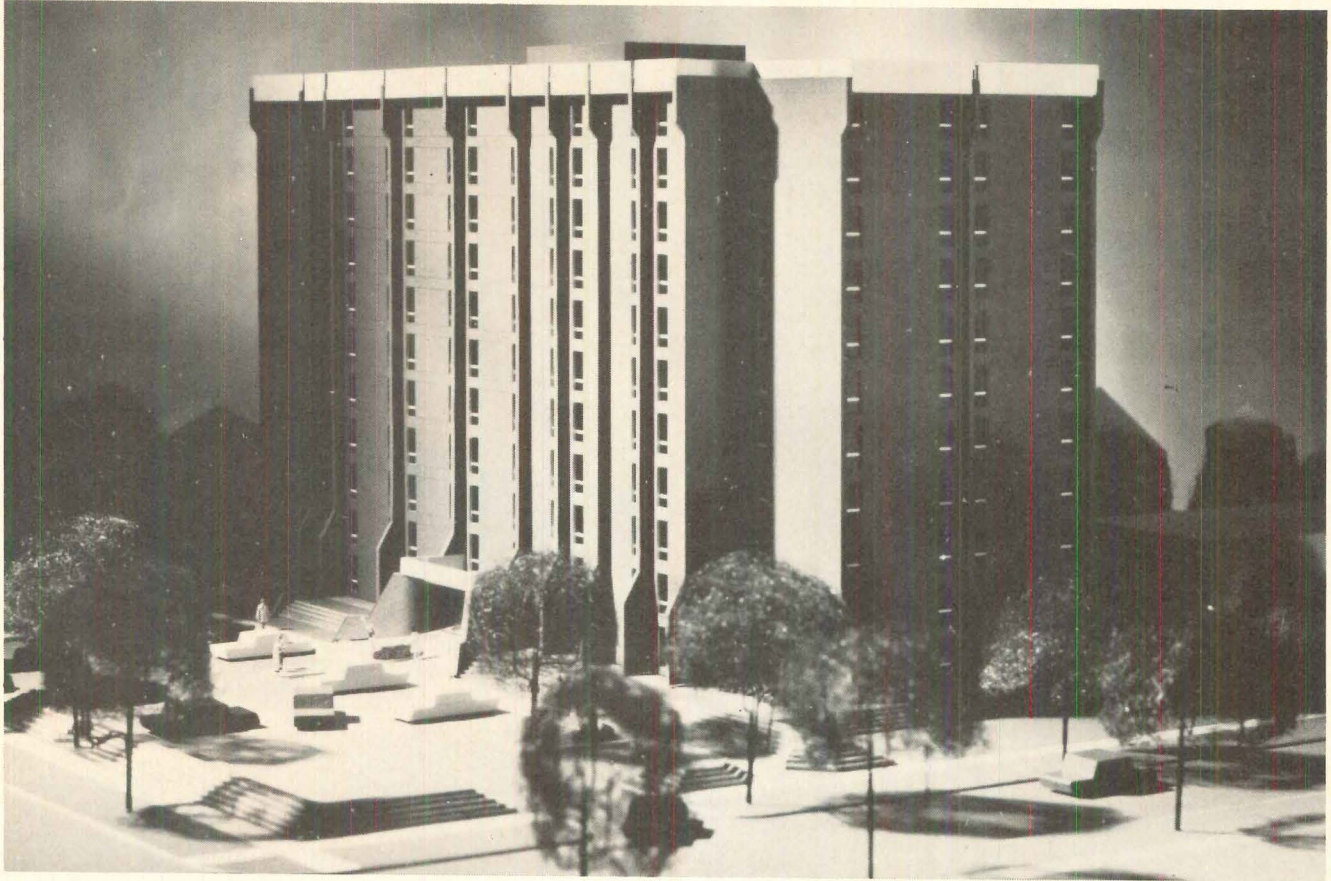


Space-saver lavatory is only 18" wide by 15" deep. Of vitreous china, it comes in six colors plus white, features an extra large bowl, two recessed soap dishes, an anti-splash rim and concealed front overflow. Gerber Plumbing Fixtures, Chicago. *Circle 222 on Reader Service card*



High-fashion accessories include towel bars, trees and rings in bright brass finish with faceted crystal knobs. Complete line includes paper holders, soap dishes, grab bars, etc., in brass and chrome. Ha Mack, Cincinnati, Ohio. *Circle 223 on Reader Service card*

New products continued on p. 101



This apartment building came in \$100,000 under the estimate. 8" Brick-Bearing Walls provided the structure, exterior and interior finish, fireproofing, and sound control.

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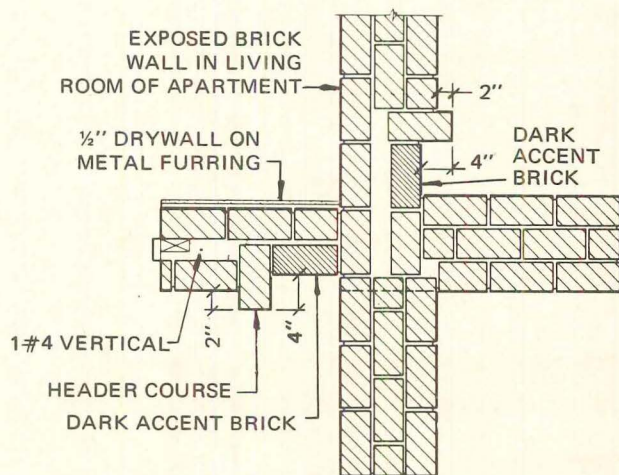
8" brick bearing walls are used through the entire 11 floors of Muskegon Retirement Apartments, in Muskegon, Michigan.

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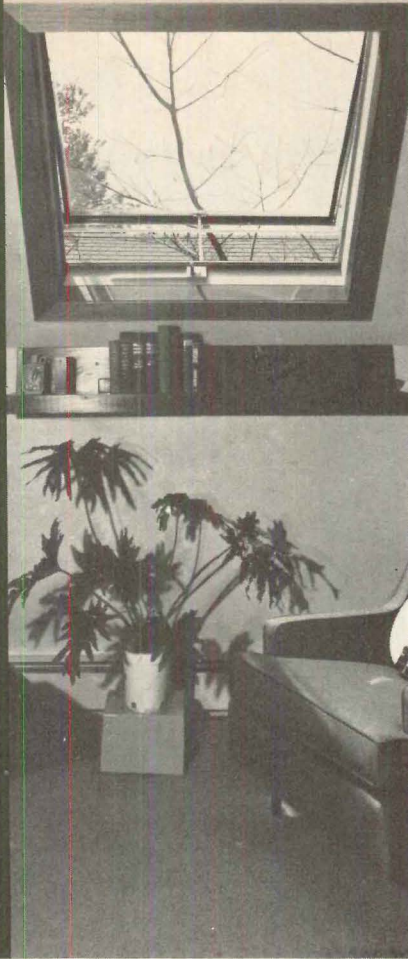
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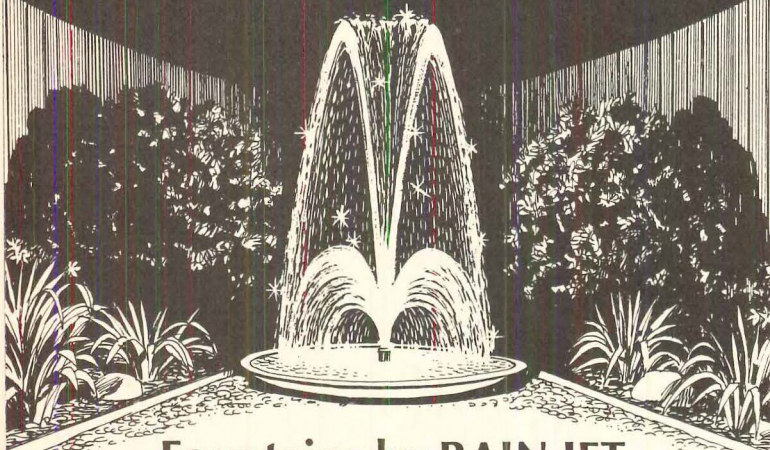


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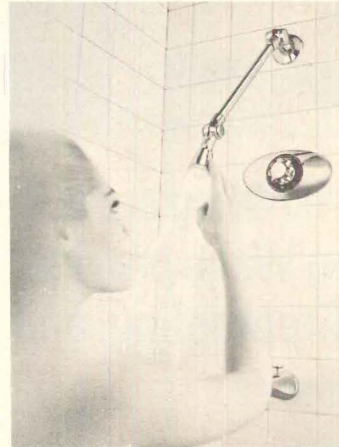
NEW PRODUCTS

start on p. 98

Baths

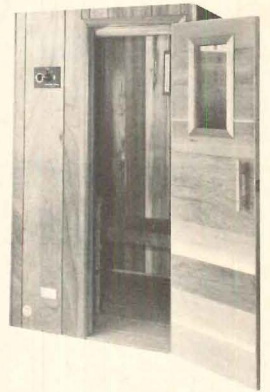


Whirlpool tub has four jets, two on each side, to activate water. Tub is 5' long, 32" wide including 5 $\frac{3}{4}$ " seat, 16 $\frac{1}{4}$ " high (2 $\frac{1}{4}$ " higher than normal), comes in nine colors plus white. Completely assembled. Briggs Mfg., Warren, Mich. Circle 224 on Reader Service card



Adjustable shower puts spray wherever needed. Arm is either 16" or 24" long, and head has self-cleaning spray disc. Unit comes with thermostatic (shown) or pressure-equalizing regulator. Milwaukee Faucets, Milwaukee, Wis.

Circle 225 on Reader Service card



Compact sauna is 4'x4'x6' high. Prefabricated unit has interiors of redwood, exterior in mahogany veneer or fir plywood, operates on 220 volts, comes completely prewired. Knocked-down shipping weight is 400 lbs. Ann Finn Sauna, Camden, N.J.

Circle 226 on Reader Service card



Snap-on end panel permits on-the-job conversion of molded stone shower floors to left- or righthand corner installations. Can be used for 42", 48", 54" and 60" floors. T&G design is integrally molded. Formica Cincinnati, Ohio. Circle 227 on Reader Service card

New products continued on p. 100

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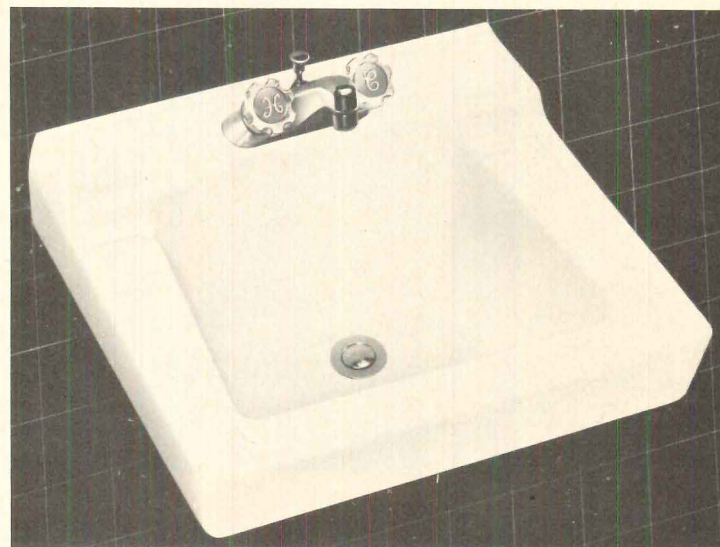
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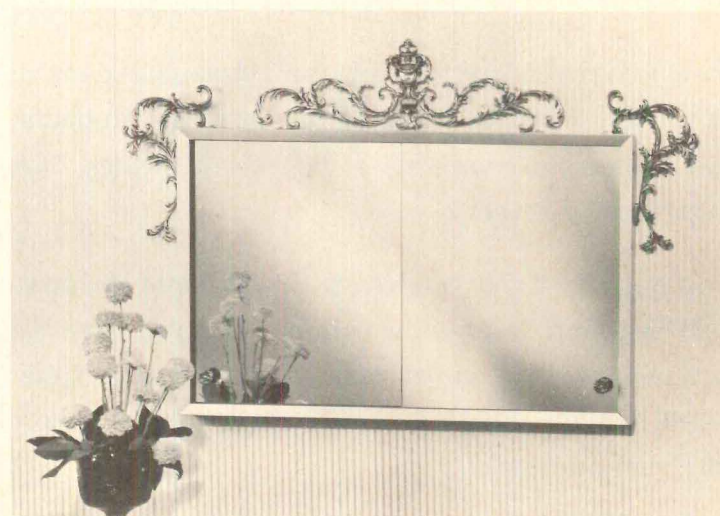
Baths



High-fashion handles of crystal-like acrylic have comfortable grip and are interchangeable with manufacturer's other faucets. Finishes are triple-plated chrome, brushed chrome or brushed gold. Chicago Faucet, Des Plaines, Ill. Circle 228 on Reader Service card



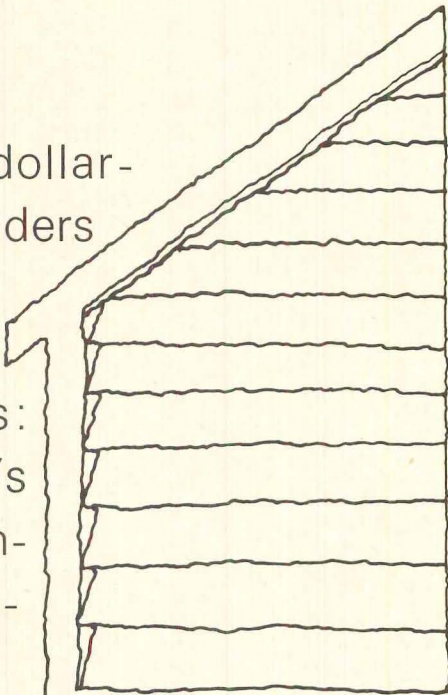
Wall-hung lavatory comes in 20"x18" size with 15"x11" basin, 5 3/4" deep. China basin has two self-cleaning soap dishes, anti-splash rim and concealed front overflow. Mansfield Sanitary, Perrysville, Ohio. Circle 229 on Reader Service card



Decorative cabinet has twin plate glass mirror doors, is framed top and sides with bronze scrolls. Overall size of cabinet is 45 1/2" by 29 1/2" requires wall opening 3 3/8" deep. Thomas Industries, Louisville, Ky. Circle 230 on Reader Service card

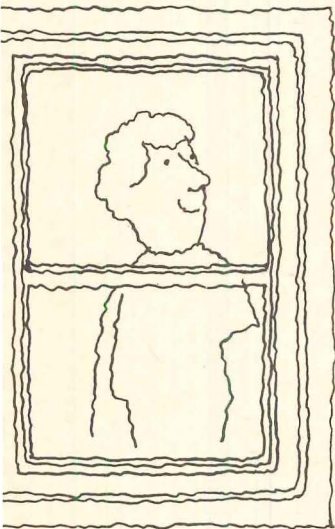
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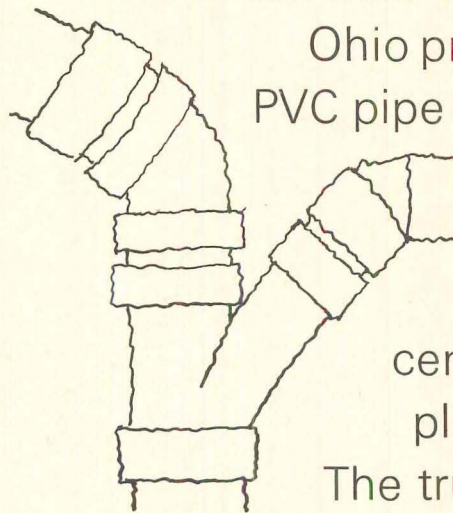


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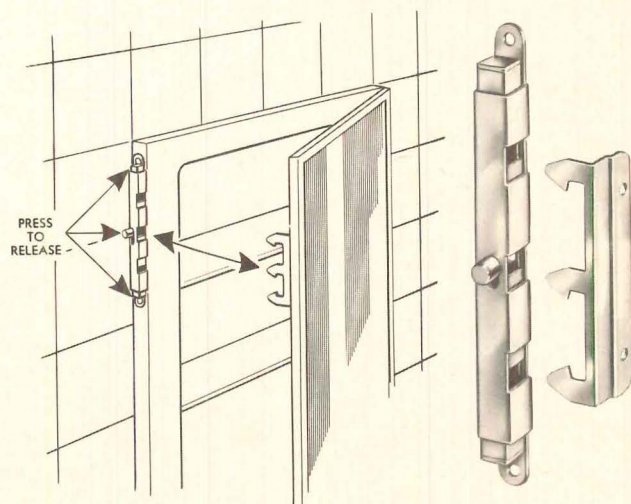
Baths



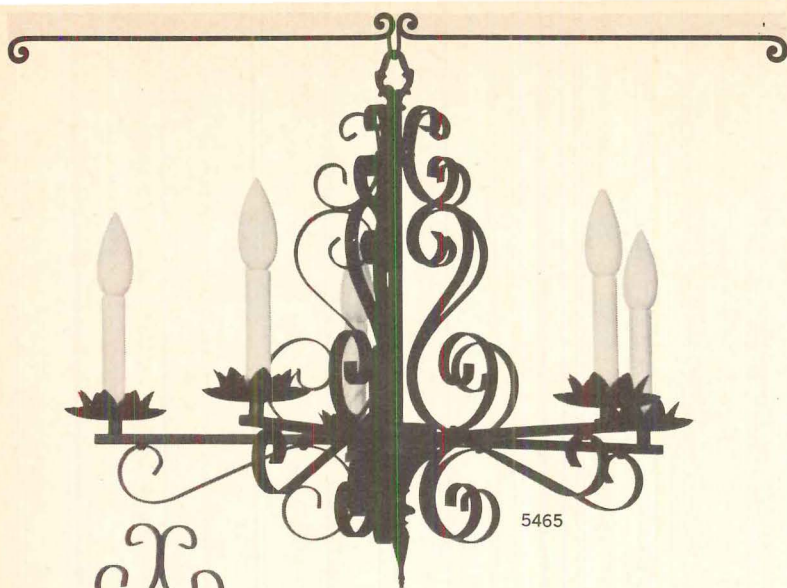
Two-part ensemble includes standard base, with blonde finish and gold-rubbed white hardware, and matching upper cabinets. Accessories include hamper, marble-like counter, lightcap, bowl. Williams Products, Elkhart, Ind. *Circle 231 on Reader Service card*



Companion accessories are a three-in-one tub filler, with diverter and built-in soap tray, and a shower control with a stainless steel escutcheon and smooth-surfaced acrylic dial for easy cleaning. Moen, Elyria, Ohio. *Circle 232 on Reader Service card*



Safety cabinet latch cannot be opened by a child's hand. The latch mounts on top of medicine cabinet exterior and requires an adult hand span to apply pressure simultaneously at three release points. National Lock, Rockford, Ill. *Circle 233 on Reader Service card*



5465

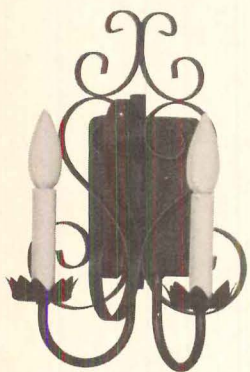
Classic Wrought Iron

NEW WROUGHT IRON CREATIONS THAT BLEND BEAUTIFULLY WITH ALMOST EVERY DECOR

See this Scroll Series and other groupings in the 74-page, full color catalog at your EJS Distributor's Showroom, or write EJS.

5465 dia. 23", length 16½", o-a drop 42".
W5442 width 8½", length 13½", proj. 5½".

Finish: Black. Premium: Avocado. Candelabra sockets.



W5442



EJS LIGHTING CORPORATION

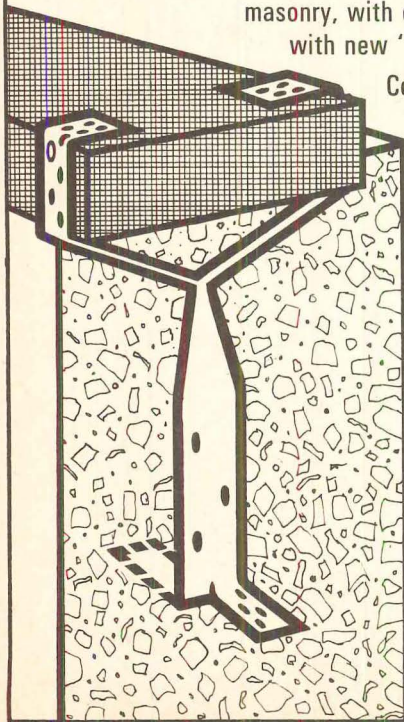
921 East Pico Boulevard, Los Angeles, California 90021

Circle 106 on Reader Service card

Save time and money by eliminating the need to locate and drill holes for anchor bolts with ANCHOR CLIPS!

With building costs continuing to rise, time, where the completion of a job is concerned, is a major factor.

You can cut into the time spent anchoring wood framing to masonry, with old fashioned anchor bolts, with new "V Strength" Anchor Clips.



Competitively priced, Anchor Clips, eliminate the need to locate and drill holes for anchor bolts. The result . . . considerable time saved!

Available in two sizes, 14¾" for one block and 22¾" for two block embedment, they can be used on concrete, brick or block. The upper arms can be wrapped around plates up to 2" x 8" in size. For literature and sample, write:

Panel Clip Co.

P. O. Box 423

Farmington, Mich. 48024

Circle 107 on Reader Service card

On the Rocks. With a twist.

A new kind of built-in fun for your prospects can mean built-in sales for you.

The twist? A Charmglow "Chef's Choice" Gas Grill. It charbroils steaks, hamburgers, kabobs in minutes. With no lighter fluid. No messy ashes. In fact, with no mess at all.

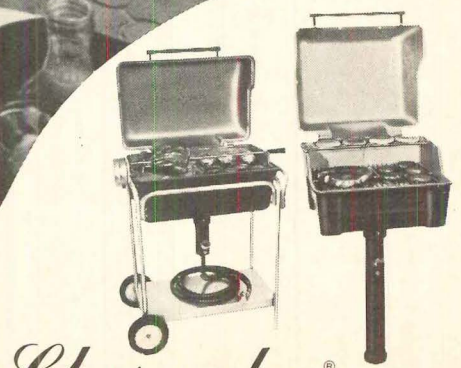
Charmglow Gas Grills come in doubles, singles and portables. With another twist: hickory or almost any other flavor your buyer wants.

Call your local gas company or write: Charmglow Products, Inc., P. O. Box 329, Antioch, Illinois 60002.

Gas makes the
big difference.
Costs less, too.

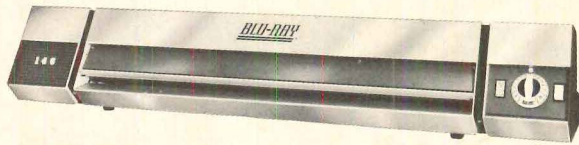
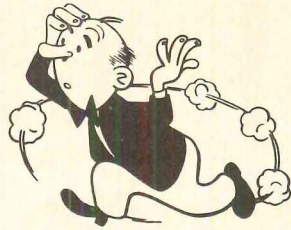


AMERICAN GAS ASSOCIATION, INC.



Charmglow[®]

*Quick Henry,
the prints!*



If you need quick copies, stop waiting and start saving with the Blu-Ray 146 whiteprinter.

With the Blu-Ray 146 semi-automatic, diazo printer-developer, you make check prints on-the-spot—fast and cheap—much cheaper than sending out for blueprints.

The table-top 146 is inexpensive to buy, yet a rugged performer that will work for you all day long. It's the sturdy, quality machine in the compact whiteprinter field and backed by Blu-Ray's exclusive 1-year warranty.

Anyone (even Henry) can operate the table-top 146, just set it up where it's handiest and its 47" throat will take up to 46-inch wide prints and expose and develop them sharply for 1c per sq. ft.

Send today for Free brochure and/or a demonstration by one of our 600 dealers coast to coast.

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Essex, Conn. 06426
Phone (203) 767-0141

Circle 111 on Reader Service card

**Why Not Install the Finest . . . When it Costs No More?
FENESTRA all-steel FOLDING CLOSET DOORS**

Fenestra Folding Closet Doors are the finest quality in the industry. Savings result from quick, fool-proof installation. Sizes and designs to meet any decor. Check your local Fenestra distributor . . . he's listed in the Yellow Pages under "Doors-Metal." Or write for full color brochure.



Baths



Triple-mirror cabinet provides three-way viewing. Two extra wide cabinets offer separated storage. Special hardware helps in mounting center mirror on wall. Frame finish is silver or gold. Grote Mfg., Madison Ind. Circle 234 on Reader Service card



Self-ventilating water closet draws air from bowl at 6 cu. ft. per min. at normal supply line pressure. Trip lever, raised, starts ventilating process which continues till lever is down for flushing. Kohler, Kohler Wis. Circle 235 on Reader Service card

LOWER-INCOME HOME OWNERSHIP

through URBAN REHABILITATION
a new venture for private business

suggested and documented by THE NATIONAL GYPSUM COMPANY

Urban rehab: can it be done profitably?

Yes, says this report from National Gypsum which documents the company's recent experiences in a Columbus, Ohio, pilot rehab project.

The step-by-step account shows that local enterprise can undertake, finance and accomplish within its own community one phase of urban rehab (restoring single-family homes) at a return on investment that encourages continuing interest. The study aims to encourage other builders, lenders and realtors to begin their own local programs that will fill community needs—and return a reasonable profit.

National Gypsum went into partnership with a builder and a realtor in Columbus, supplying the working capital and technical assistance, while the local men supplied day-to-day supervision of all phases of the pro-

gram. They acquired deteriorated houses on scattered sites throughout the city, paying \$3,000 to \$4,000 for each house, then spent \$5,000 to \$6,000 to renovate them and sold them for \$12,000 to \$14,000. Mortgage payments are \$85 to \$100, close to—or less than—what buyers have been paying in rent in the same neighborhoods. And the partnership made money as well: profits on four typical case studies included in the report were about \$1,000 to \$2,000 per house, a return of 25% to 29% on investment. This first success has encouraged the partnership to plan \$1.5 million more in rehabilitated housing during the next year. The report offers guidelines, describes the operating methods and includes before and after photos. For a free copy, circle 300 on Reader Service card.

For copies of free literature, circle the indicated number on the Reader Service card, p. 107

CUSTOM REFRIGERATORS. A kitchen design kit includes manufacturer's brochures on eight large freestanding or built-in custom-like refrigerators and freezers, two icemakers and a refreshment center, plus information on factory service policies and instructions and detail drawings for properly leveling, squaring and aligning refrigerators for built-in installations. Sub-Zero freezer, Madison, Wis. Circle 301 on Reader Service card.

FLOORING. "Mod" look vinyl-asbestos tiles in nine brilliant or muted color chip combinations are only part of a complete line of new and continuing patterns illustrated in a 24-page full-color booklet. Also included: vinyl polymer tiles with through-the-tile patterns for hard-use areas and light commercial installations, adhesive-backed peel-and-stick tiles, marbelized vinyl asbestos and heavy-duty asphalt asbestos in a full-color range, cushioned vinyl sheets reinforced with fiberglass, vinyl cove bases and a range of adhesives and cleaners. Flintkote, New York City. Circle 302 on Reader Service card

LIGHTING FIXTURES. More than 650 individual fixtures are described and illustrated in full-color and black-and-white photographs and drawings. Included are chandeliers, wall lights, pendants, recessed ceiling fixtures, post lights and lanterns and fluorescent lights in colonial, contemporary, Mediterranean, French and Italian styles with bronze, pewter, brass, wrought-iron and painted finishes, and amber, smoked, leaked and cut crystal glass. Complete ordering information given. Progress Lighting, Philadelphia, Pa. Circle 303 on Reader Service

New literature continued on p. 136

WE are looking for the best young man we can find—with a lot of experience and determination packed into relatively few years of professional activity.

- He must be:**
- * Skilled in land procurement
 - * Knowledgeable in construction techniques
 - * Able to be a growing manager in a dynamic builder/developer corporation
 - * Experienced in conceiving, planning and executing
 - * Aware of zoning and ordinance regulatory work

ARE YOU THIS CREATIVE INDIVIDUAL?

Your need may be your personal route to success. Unprecedented growth has created this strong requirement for management talent. We offer the financial and management resources of a diversified, successful firm with an outstanding management group. This is a listed, public corporation where individual performance is recognized. Our employees know of this ad.

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an equal opportunity employer

Move them up to the elegance of
"Thai-Teak" Floors
WITHOUT MOVING THEM OUT OF THEIR PRICE RANGE!



Thai-Teak (Botanical name, Tectona Grandis; imported from Thailand) is lustrous and luxurious . . . easy to maintain with just an occasional waxing . . . withstands the hardest wear . . . resists termites, rot, decay . . . is available at a cost that compares with medium-priced carpet and vinyl . . . and comes in 85 different patterns.

See our insert in Sweet's Light Construction Catalog. For complete details, attach coupon below to your firm's letterhead.

SHOWN: Basketweave Pattern in offices of Kenyon & Eckhardt Adv. Agency installed by Space Design Grp.

GENUINE IMPORTED
THAI-TEAK
PARQUETRY FLOORING

SYMBOL OF EXCELLENCE



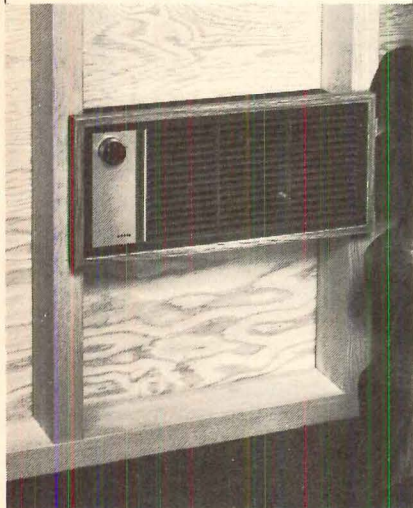
619
BANGKOK INDUSTRIES, INC.
1545 W. Passyunk Ave., Phila., Pa. 19145

Please send details on Thai-Teak Custom Flooring.
 Please have your representative call on me.

NAME _____

ADDRESS _____

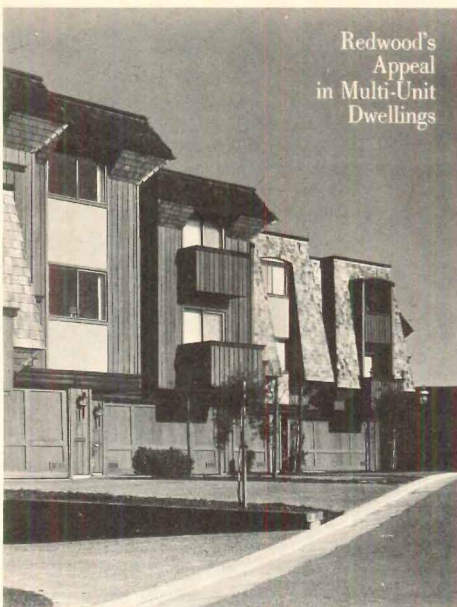
WESIX FITS IN



LIVING- ROOMS

Actually, Wesix fits in lots of ways. The easy-to-install Wesix Small Room Heater fits between standard 16" stud spacing. Wesix is fast becoming a prime choice of builders and heating contractors because it fits so many different needs. Available with or without built-in thermostat, it can be either ceiling or wall-mounted. It operates at 750 or 1500 watts at 120V, or 1500 watts at 250V. A jacket for surface mounting is also available. Low temperature "black heat" elements of high grade alloy assure instant heat, long life. Built-in safety control automatically turns the heater off when air flow is obstructed, turns it on again when the obstruction is removed. Ideal also for bedrooms, dens and family rooms, the heater has a handsome black matte-finish grille, with teak-wood-finish metal trim frame and brushed aluminum decorator plate. Wood tone decorator plate and brushed aluminum trim frame are available as optional accessories. Wesix...beautiful fit. For more information, write:

Wesix Electric Heater Co.
1611 Adrian Road
Burlingame, California 94010



Redwood's
Appeal
in Multi-Unit
Dwellings

Low-rise design ideas

More builders are going into multifamily construction every year, and more of each year's multifamily units are low-rise apartments and townhouses. This booklet shows ideas in low-rise design from more than 20 new urban, suburban and resort projects. The emphasis, in four-color and black-and-white photos, is on the use of redwood for siding, interior paneling and ceilings, balconies, decks, mansard and pyramid roofs, as well as architectural ornamentation. Redwood's advantages—warmth of appearance, low maintenance and resistance to fire, termites and decay—are discussed. For a copy of the ten-page booklet, send 10¢ to: Service Library, Department R.M., California Redwood Assn., 617 Montgomery St., San Francisco 94111.

GARAGE-DOOR HARDWARE. Four spec sheets show tracks and hardware for residential and commercial overhead garage doors. The leaflets tell how to order and use the hardware for various sizes of doors and loads. Drawings illustrate parts, accessories and installations. Charts show overhead clearance paths. Roberts Consolidated Industries, City of Industry, Calif. *Circle 304 on Reader Service card*

ROTARY DIMMERS. A spec sheet describes a new line of 1,000-, 1,500- and 2,000-watt dimmers with full-range controls. Units mount in single-gang switch boxes for easy conversion from standard switches. Leviton, Brooklyn, N.Y. *Circle 305 on Reader Service card*

VINYL-SURFACED WALLBOARD. A sample kit contains 15 swatches of vinyl surfacing for gypsum wallboard. Included are three wood grains (walnut, cherry and pecan), three patterns and three textures. Colors of patterned and textured vinyl are gold, flax, sand, fawn, honey, beige, green, blue, avocado, orange and white. Also included is information on specifications and applications. Drawings show the two types of edges available and seven types of color-matched aluminum moldings. Georgia-Pacific, Portland, Ore. *Circle 306 on Reader Service card*



*Ever thought of
building or financing
a motel?*

This sixteen-page booklet describes six Holiday Inns were designed by different architects for six different locations.

Every one was built of materials will provide a good long-term investment.

These buildings were planned so they could be erected fast, saving interest on construction loans, saving premium on construction insurance, and cutting down on on-the-job labor. One project was under roof only 32 days after groundbreaking.

But even more important, all kept in tip-top shape year after year with a low investment in maintenance. Because every one uses first class materials, with masonry walls and Flexicore precast concrete floors and roofs.

Add to this the insurance savings, firesafe construction, and you'll get additional long-term benefits. One example the booklet shows a 20-year insurance savings of over \$18,000.

You'll find this booklet valuable if you are interested in any type of multiple-unit residential construction, apartments, rental homes, or motels.

I'll be happy to send you a copy. Write for "Holiday Inn Report," Flexicore Co., Inc., P.O. Box 825, Dayton, Ohio 45401.

Robert E. Smith
Robert E. Smith
Vice President and Manager



FAIR WARNING

Many architects and builders think that all the sliding glass doors they specify or buy are now glazed with safety glass.

Not so.

Not unless you specify it.

That bit of news might make you a little nervous, because of the number of accidents involving sliding glass doors.

Since 1959, we have been doing everything in our power to bring about the universal use of safety glass in all sliding glass doors.

And all the noise we have made about it may have led you to believe the job was done.

It isn't. But the first significant accomplishment has now been made.

An industry standard has recently been approved which specifies that safety glazing materials be used in aluminum sliding glass doors. This reference is now contained in USA Standard A134.2—1968, of which AAMA is the sponsor.

But you will be able to tell for cer-

tain which doors are safety-glazed by looking for these labels on the glass and on the aluminum frames.



This label in itself is not a certification label. It is intended to alert the user to the presence of a small permanently, etched certification mark near one corner of the glass. Look for it.



This label *is* a certification label. Although it certifies compliance with this USA standard for sliding glass doors, it does not necessarily assure this presence of safety glass.

The purpose of this advertisement is to clear up any misapprehensions you may have about sliding glass door safety-glazing, and to warn you of the facts.

For the specifications which will protect your customers and you, plus a list of products which live up to these specifications, write us.



Architectural Aluminum
Manufacturers Association

One East Wacker Drive • Chicago, Illinois 60601



Join the Sta-Smooth rebellion.

Kick the old habit. Get on the highroad to more profit and fewer hangups with trouble-free drywall.

Now there's a new system that's miles ahead of the system you're now using.

It's the Gold Bond Sta-Smooth

system. A two-trip system that eliminates ridging or beading caused by moisture and unseasoned lumber.

The secret is in the deep V joint formed by the Sta-Smooth wallboard. When used with Sta-Smooth

Compound, together they form a joint with extra inner strength, stronger than the wallboard itself.

Use the Gold Bond® Sta-Smooth system and build walls and ceilings that are stronger than conventional drywall systems.

Overthrowing outmoded methods is a National responsibility.

Gypsum Company

Gold Bond®

STA-SMOOTH

The name Gold Bond identifies fine building products from the National Gypsum Company. For full information on the Sta-Smooth system, write Dept. HH-69G, Buffalo, New York 14225.



STA-SMOOTH



The Senco-Nail:TM a spectacular new nail for the spectacular all new nailer from Senco



World's only power driven nail totally acceptable for finish work. It's the Senco-Nail . . . the neat nail. A true, full-headed finish nail that won't gouge, won't leave ugly, frayed pits like imitation finish nails, old fashioned squareheads and other "first generation" fasteners. Drives clean, counter-sinks beautifully (see enlarged photo below) for spectacular results!

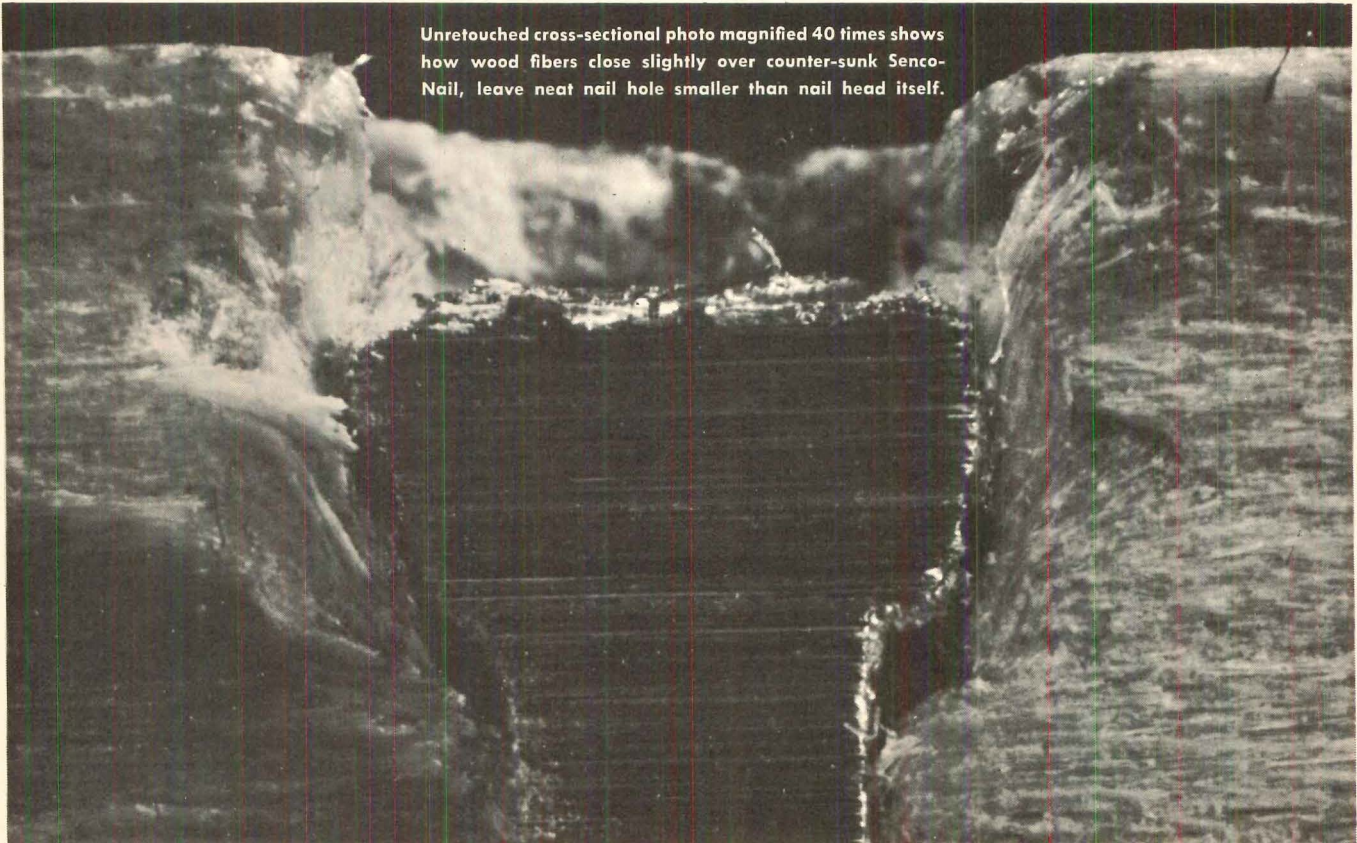
World's only power nailer with fully automatic firing and a cabinet maker's touch. It's the Sen-NailerTM . . . the light nailer. 3 $\frac{7}{8}$ lbs. of perfect balance. Sinks up to 12 Senco-Nails per sec. (Senco-MaticTM with one trigger squeeze. Gets in and out of tight spots easily with its tilted, 30° magazine, extra-small guide body lip. So easy to use, your least experienced employee can become a craftsman with it—at production speeds—practically overnight.

The SN-1 Sen-Nailer drives popular 1" to 1 $\frac{1}{2}$ " length Senco-Nails. Tool capacity: 100-plus per loading. Exclusive SencotingTM optional. Painted heads available for flush driving. For a touch of the spectacular in your nailing, contact Senco Products, Inc., Cincinnati, Ohio 45244 Dept. 109

Senco 
Senco . . . where the
Big Ideas in fastening come from

Branches in all principal cities of the world

Unretouched cross-sectional photo magnified 40 times shows how wood fibers close slightly over counter-sunk Senco-Nail, leave neat nail hole smaller than nail head itself.



Give your homes "the soft sell" with an Armstrong cushioned vinyl floor in the kitchen.

This is something new from Armstrong called Castilian™ . . . a cushioned vinyl floor that has several things going for it . . . for you as well as for your buyers.

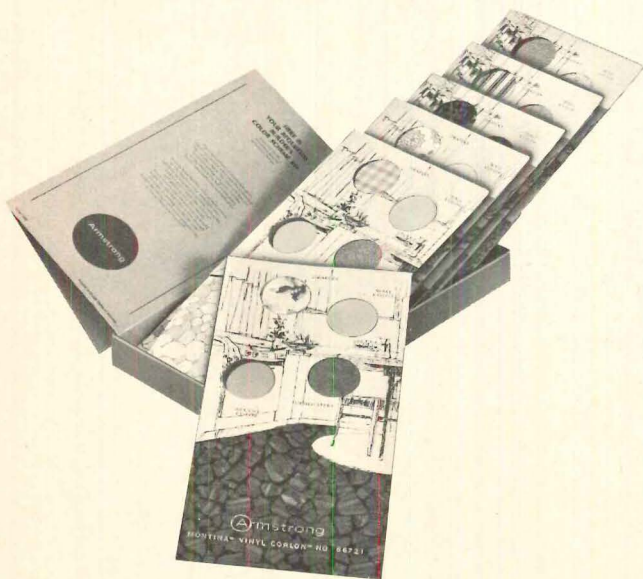
Castilian's 12-foot width and flexibility give you faster, labor-saving installations. In most kitchens, there are no seams to cut. And with the modified loose-lay system, no adhesive to apply. These cost-cutting installation features are in addition to the savings you get with Castilian's inviting, low price.

Beyond its cushioned comfort and quietness, Castilian's bright, heartwarming designs and colors can help make your house the one people warm up to . . . the one they want to hold their housewarming in.

Armstrong can help you sell your homes with display and merchandising aids, too. As a starter, send for our Builder's Color Scheme Kit with actual fabric, paint, and flooring samples

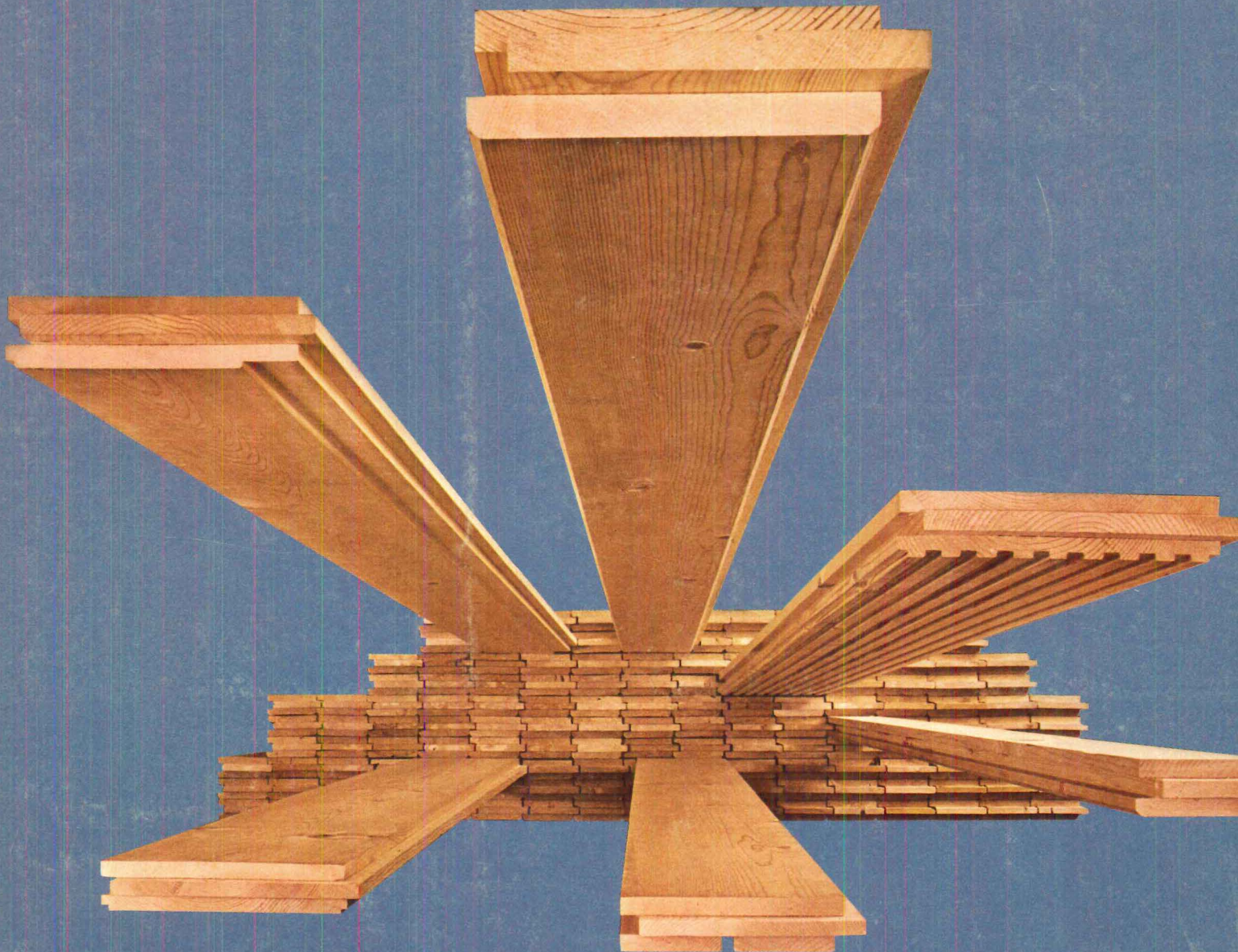
coordinated by professional decorators in six dramatic schemes. IT'S FREE! Write Armstrong, 906 Sixth Street, Lancaster, Pa. 17604.

Armstrong



Shown here is new Castilian Cortez (T
Cotta 69032), just one of 18 col
patterns available. Walking proof
Armstrong thinks kitchens shou
colorful and comfortable. (Floor d
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Introducing: Superwide laminated decking from Weyerhaeuser®.

It's Ponderosa pine in 8, 10 and 12-inch widths of precision-made laminated decking.

The extra width means extra economy. There are fewer parts to handle, and it takes less labor.

And you get beauty as well as efficiency.

The new superwides are available in all the standard surface patterns, textures and architectural and standard grades from Weyerhaeuser.

Prestaining available. You can specify both pine and hemlock decking prestained in a choice of six Olympic® Stain tones. They're standard colors, easy to match if you finish the trim at the site. Custom staining is also available in any color you choose.

To learn more about our new wide decking, laminated beams and other Weyerhaeuser products, send us the coupon.

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