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Project Financing for the Architect

by Paul B. Farrell, Jr. and Carl J. Tschappat

Possibly the major barrier that has kept the architect out of the development business has been his inability to secure project financing. He typically purchases land that is ripe for development at top prices, so speculators and brokers help him work out land acquisition problems. He does his own design work, and he is capable of negotiating a profitable arrangement with planners, contractors, and engineers. Money is his first real hurdle.

A developer needs both equity and debt money to make a project go in today's financing market. The experienced developer might be able to "mortgage out", i.e., to work only with borrowed money, but nearly all projects require at least some "front money" if not permanent equity.

The decision to go after debt or equity money first differs with each project. A mortgage lender might be enticed to make a permanent loan commitment contingent upon a showing of sufficient financial means to justify the project. On the other hand, equity investors are attracted most effectively (and for a smaller piece of the action) by showing them that permanent financing has been arranged.

The experienced developer has normally established his mortgage financing relationships and can get his commitment based upon the project's merits plus a stated plan for securing equity capital. He will likely need less equity for the same project than would his less experienced counterpart. These factors obviously place the newcomer at a serious disadvantage in getting his project underway.

A second issue arises in dealing with the debt/equity balance. The equity investors desire to escape all types of liability, including responsibility for the mortgage debt if the project's earnings are insufficient to meet payments. The mortgage lender, on the other hand, seeks to secure personal liability from all equity owners involved in the realty transaction. Only the developer can resolve this issue.

Paul B. Farrel, Jr., Manager of Project Development for City Investing Company's real estate subsidiary, is an attorney, urban planner and graduate architect.

Carl J. Tschappat is Chairman of the Department of Real Estate and Urban Affairs, School of Business Administration, Georgia State University.
There are three basic steps involved in arranging for project financing. These are the following:

1. Determine the amounts of equity and debt financing needed.
2. Develop evidence to justify the desired loan.
3. Devise an ownership agreement which meets the needs of equity investors.

**Determination of Needed Funds**

The amount of permanent debt money which can be borrowed on a development project is solely a function of that project’s “Value” at the time the permanent loan is to be closed. Value is equal to net income divided by a market-based capitalization rate. The net income is computed by subtracting fixed and variable operating expenses other than depreciation from rental and miscellaneous income. The capitalization rate is established by lenders based upon current interest rates and the risk attributed to projects such as the subject property. In chart 1, the relationship among these variables is illustrated and the manner in which debt and equity amounts are determined is shown.

In this chart, total project value is computed by dividing net income by a capitalization rate. A percentage of this value, customarily between 66% and 80 per cent, is taken to derive the mortgage loan amount. This amount is dropped to the bottom portion of the chart and added to the minimum cash needed from equity investors to derive a maximum project budget.

A cash return is computed by subtracting debt service, principal plus interest, from net income. This cash return is then divided by the minimum cash equity required to derive the “cash on cash” return on investment. This is the project’s before tax yield, and it must be equal to or greater than the minimum return acceptable by investors in the subject marketplace for the type of project represented by the subject development. If the rate is too low, equity investors would be unwilling to pay in the amount of cash needed, and negotiations would fail.

A different approach is needed in determining the funds needed for land development/sales projects wherein lots are sold on credit terms. Cash inflows and outflows are estimated for each year of the development, including payments made to the developer by lot buyers, operating expenses, development costs, brokerage commissions, and income and property taxes paid. Each year’s net balance is discounted at a pre-determined rate to the present time, thus yielding a present value of all cash flows. This present value is the maximum amount that could be paid for the investment; an initial payment less than that amount results in a higher profit rate than the pre-determined rate required.

**Justification of Loan Amount**

Mortgage lenders are remarkably consistent in their conservative loan requirements. Basically, they seek their margin of safety by requiring substantial financial strength on the part of buyers plus requiring a strong project. These requirements are expressed in terms of a balance between (a) project earning, (b) cash equity invested, and (c) strength of guaranteeing signatures.

In most projects mortgage lenders view the relationship between net income and debt service as a critical one. Net income should be between 1.2 and 1.3 times as great as debt service in some projects, and even a larger amount in others. To accomplish this relationship, the amount of loan might be reduced, thereby reducing debt service and permitting a given net income to achieve a higher multiple of debt service. To complicate the procedure, some lenders choose to loan a high percentage of a conservative value which others loan a low percentage of high value. Thus, the only consistent decision-making variables are net income and debt service.

An alternative to evaluating project merits is to evaluate the financial capability of the equity investors. Lenders normally choose not to enter unsound deals even when equity investors are willing to pledge ample collateral to offer a high degree of safety. However, the lenders’ objectives can be met through pledges of liquid collateral, and at some point the importance of the quality of the subject development becomes negligible.

The developer must always keep in mind that he must make every figure that he presents to lenders highly believable. The lender must not have a reason to discount the project because of unrealistically high income projections. Make the project look as strong as can be justified within the market, and be ready to produce the needed equity and/or collateral when requested.

**Ownership Agreement**

The equity investment in a project is composed partly of cash and partly of value created through developer skills and appreciation in land value. The problem is to place the proper valuation upon developer skills. If the developer/architect over-prices his inputs, he creates a difficult marketing problem in attracting cash investors. If he underprices them, he accepts risks that are too great for the rewards he receives.

Cash investors typically seek a combination of four types of return on their investment. These return types are as follows:

1. Cash Income from operations, typically paid annually, quarterly, or monthly.
2. Tax Shelter, i.e., the ability to deduct losses from personal income taxes.
3. Value Appreciation realized from refinancing; to cash out tax free equity build up and appreciation in value. These refinancing proceeds are not subject to income taxes in the year of receipt.
4. Value Appreciation realized from selling the project. Gain on sale is usually eligible for long term capital gain treatment.

In addition to the investment return, cash investors also require a measure of protection from liability.

The skill in dealing with equity investors lies in the ability to develop the proper balance of cash income, financing proceeds, tax write-offs, and the risk of liability. Every offering should emphasize the features sought by a well-defined group of investors, and, as a final point, should be structured to offer shares that are priced within the financial capability of the selected investors.

The developer/architect must ensure that the equity offering will meet the demands of mortgage lenders, and he must protect his own position from excessive liability, inadequate return, or both. He must design the equity offering to cover the following points:
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1. **Land Financing:** From what source will land purchase funds be drawn, and who will own the land? In tax shelter projects the developer might purchase the land in his own name and lease it to the investment group. The group deducts land rent rather than owning a non-depreciable asset. The developer receives the rent.

2. **Cost Over-runs:** Who is liable if cash equity plus loan proceeds are inadequate to cover construction costs? Conversely, who is entitled to any funds that remain unspent when the permanent loan is closed and the project is self-sustaining? Three approaches are typically taken in solving this problem—developer takes the over-run risk and receives all unspent construction loan cash; developer assesses owners for cost over-runs and splits unspent cash on a pro-rata basis; or developer sets up cost over-runs as a loan that he makes to the project, charging future cash flows to pay it off. Any of these, or variations thereof, can achieve a sound beginning relationship between developer and investors.

3. **Equity Split:** What percentage of equity ownership is retained by the developer for his services? In tax shelter projects the developer most properly takes his share in tax-deductible fees and rents, leaving a small cash how plus a large tax deduction for investors. A cash flow project might have lower fees, no rents, and a high percentage of ownership for the developer. The developer must exercise extreme care in this regard in order to avoid a tax liability resulting from the acquisition of a project share for which he paid no cash.

4. **Future Distributions:** How should proceeds from refinancing and sales be distributed? The normal situation would be for all refinancing and sales proceeds to be distributed pro-rata according to ownership. However, a project offering high cash income or a sizable tax shelter might appeal to investors even without these proceeds. Thus, the developer could justify retaining a high percentage of them.

**Summary**

Obviously a developer could get too greedy and not be able to attract investors. Conversely, many projects are extremely beneficial to investors with minimal benefits to the developer. The proper balance depends upon project merits, the investor contacts established by the developer, and his negotiating ability.

The developer must normally attempt to shield cash investors from liability if his offering is to be appealing. This means that he needs more cash for his project than would be necessary if investors were exposed to personal liability. The structuring of the arrangement, e.g., corporation, general partnership, limited partnership, or tenancy in common, depends upon the extent of liability to be passed on to investors and the importance of tax shelter to them. Again, every project must be designed to meet the needs of the selected investor group.

In summary, the developer is a coordinator of two different financing groups plus a provider of the professional talents needed to accomplish the development. While he must be a generalist his knowledge must be quite extensive in a highly specialized area. This article points up only a few factors which must be considered by the architect in getting his first project started.

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*Pictured: Swimming pool and whirlpool area at North Woodward-Royal Oak location. Ceramic tile installed in pools, on room walls and pool deck; walls and floors of shower and locker rooms and steam room.*

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1971 MSA
Honor Awards

WOODWARD DISTRICT
PLANT OFFICE AND GARAGE
Detroit, Michigan

Architect and Engineer:
Smith, Hinchman & Grylls
Associates, Inc.
Detroit, Michigan

Landscape Architect:
Eichstedt, Grissim, Young
& Associates
Grosse Pointe Farms, Michigan

Owner:
Michigan Bell Telephone Company
Detroit, Michigan

General Contractor:
Darin & Armstrong, Inc.
Detroit, Michigan

The structure houses the personnel and the vehicles that serve the telephone system of Detroit's Central Business District. Although the building is highly utilitarian, it has been given a sculptural quality through the architectural expression of functions like garage ramps, stairwells, garage levels and the one-story general office area.

It is in a key location in an urban renewal area on the immediate edge of downtown, is surrounded by acres of cleared but not yet redeveloped land, and is highly visible to thousands of motorists on an adjacent major expressway.

A specially designed formed-steel fence provides the required security and has been made an important element in the design.
1971 MSA
Honor Awards

L'ARBRE CROCHE
DEVELOPMENT
Harbor Springs, Michigan 49740

Architect:
Swanson Associates, Inc.
Architects-Engineers-Planners
74 West Long Lake Road
Bloomfield Hills, Michigan 48013

Owner:
L'Arbre Croche Development
Company
William A. Pelzold, President
14827 E. Jefferson
Detroit, Michigan 98215

General Contractors:
DeWitt Construction Company
196 West Bay Street
Harbor Springs, Michigan 49740

Bare Construction Company
313½ Howard Street
Petoskey, Michigan 49770

Lofdahl Construction Company
Cedarville, Michigan 48719

The site is a unique parcel of land in an incomparable setting. The concept of its development is a direct result of its qualities; the water, the sand, the topography and the variety of vegetation. Therefore, the spirit of its architecture suggested textures and forms appropriate to this environment and not drawing upon styles and traditions so prevalent in the area.

The architecture is conceived to be a logical expression of contemporaneous wood construction. Natural and stained woods are the primary exterior material. Glass is used for framing special views or reflecting the landscape and some stone masonry treatment is used for accent. The palette is simple so as not to compete with but to enhance the surroundings.
The initial challenge of this project was to provide a stimulating and fresh environment for the children of an inner city neighborhood with a very restrictive budget. The loop skylight introduces natural light into the corridor and imparts an outdoor quality which, along with a variety of display kiosks and informal gathering places, creates a lively street atmosphere providing a constructive break from the regimentation of classroom activity.
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Criteria for Award

“At the discretion of the Board of Directors, an annual award may be made to an individual member of the Michigan Society of Architects. This award, the Gold Medal, shall be the highest honor the Society can bestow and not more than one such award shall be made in any one year. The recipient of this honor should have clearly demonstrated leadership in the profession. In addition, the recipient shall have contributed to the advancement of his local, state or national professional organization and his community.”

MSA Honorary Member

In 1966 E. Ray Scott was appointed by Governor George Romney as the first director of the Michigan Council for the Arts. A native of Arkansas, he holds a B.A. in speech and M.A. in theatre from the University of Southern California, and has done post-graduate work in Mass Communication at Michigan State University.

As Executive Director of the Michigan Council for the Arts, Scott supervises the implementation of the programs determined by the fifteen member non-salaried board appointed by the Governor. Council Chairman is W. Calvin Patterson of Birmingham.

Last year the Council, with a staff of ten, made grants and provided assistance to nearly 200 individual state and community arts programs. The largest Council project, to date, Michigan Artrain, under the General Chairmanship of Mrs. William G. Milliken, took to the tracks in May 1971 bringing an extensive art experience to communities in all corners of Michigan.

After serving two terms as a member of the Executive Committee, Scott was elected First Vice-Chairman of the North American Assembly of State and Provincial Arts Agencies, a forum for discussion and exchange of information for governmental arts agencies in the United States, Mexico and Canada.

In April 1971 Scott was selected as the first recipient of the Honorary Fine Arts Silver Medal Award of the Michigan Academy of Science, Arts and Letters. This Medal will be given each year to a person whose contributions to the arts are deserving of special notice and whose involvement in behalf of the arts the Academy wishes to encourage.

For five years Scott was public relations representative and legislative agent for the Michigan State Medical Society. He was in charge of the Society’s Detroit office from 1960 until his appointment to head the Art Council’s administrative offices.

The Michigan Council for the Arts, established by the Michigan Legislature in 1966, maintains its executive offices in Detroit. It sponsors a wide variety of cultural programs and services available to community groups and organizations throughout the state.

Louis Menk, FAIA, is the recipient of the Gold Medal of the MSA for the year 1971. Menk, currently Vice President and Treasurer of Albert Kahn Associates is a graduate of New York University’s School of Architecture, and was a member of the faculty for 14 years as Assistant Professor of Architecture and Assistant Dean.

He joined the Kahn organization in 1942 as a project manager. Since then he has been responsible for coordinating the work on building complexes costing many hundreds of millions of dollars, including the Detroit Sinai Hospital complex.

A recognized authority on the administration of construction contracts, Menk is a prominent writer and speaker on the subject and has frequently participated in panel discussions and served on professional-industry committees dealing with contract documents and contract administration.

He has served as a director of the Detroit Chapter, AIA, also of the Michigan Society of Architects. At present he is a member of the national committee on Administrative Office Practice for the AIA and formerly served on The Institute’s Committee on Insurance, also as treasurer of the MSA.

He is a member of the Technion Society, the Michigan Association of the Professions, the Engineering Society of Detroit, and is active in the affairs of the local chapter of the NYU Alumni Association. He was elected to the College of Fellows in 1969.
AIA Names Director of Component Affairs

Robert A. Harris, AIA, an architect for the past seven years in Wilmington, Del., will become Director of Component and Student Affairs at the American Institute of Architects, effective August 30.

Harris is a graduate of the University of Virginia, with a bachelor of architecture degree. For five years following graduation in 1964, Harris worked with architects Victorine and Samuel Homsey in Wilmington, where he assisted in the design of the H. F. Dupont Winterthur Museum.

After leaving the Homsey firm in 1969, Harris formed his own firm, Murray and Harris Associates, which later merged to become The Architects Studio.

A corporate member of the Institute, Harris served as chairman of the Middle Atlantic Regional Conference in 1971. He is a member of the Historic Odessa Commission, Odessa, Del., and a board member of the NE Day Care Center in Wilmington.

Flint Architect in Line to Head National Council

Thomas J. Sedgewick, Flint Architect, is assured of becoming president of the National Council of Architectural Registration Boards (NCARB) at its 1972 convention in Minneapolis.

He will be the first Michigan man to hold the top post since the late Dean Emil Lorch, of the University of Michigan, was elected NCARB’s first president in 1920.

Sedgewick will ascend to the presidency as a result of his election as first vice-president and president-elect at NCARB’s recent convention in San Francisco.

NCARB, whose membership comes from all states, the District of Columbia, and the territories of Puerto Rico, Canal Zone, Virgin Islands and Guam, sets standards for examination of architects, registration and state to state reciprocity.

Financial System Now Available to AIA Members

The new AIA Financial Management System for project cost accounting is now available to the AIA membership. Dr. G. Neil Harper of CLM/Systems, Inc. of Cambridge, Mass. has been designated by the AIA as Institute Computer consultant and principal installer of the new system. Accordingly, CLM is prepared to assist individual firms in becoming familiar with the system, installing it at a local service bureau, customizing the system as required for individual use, and providing continuing assistance during operation of the system.

The full computer system is described in detail in ”Financial Management for Architectural Firms—A Manual for Computer Users”. This manual is available at a cost of $10.00, from the AIA or from CLM. In brief, the system offers a low-cost comprehensive set of project cost and budget reports, financial statements and accounting journals specifically designed for architectural and engineering firms. The following reports are among those offered in the full system: Payroll Journal, Payroll Checks, 941 and W-2 Forms, Time Analysis, Cash Journal, Summary of Direct Expenses, Journal Entries, Project Status Reports, Income-Expense Statement, Balance Sheet, Aged Accounts Receivables, Overhead Expense Analysis, Invoice Log, Office Earning Report.

The initial price for the full system is a one-time charge of two thousand dollars, plus a nominal annual maintenance fee payable in advance to the AIA. A minimum system, consisting of time card reporting, time analysis and labor costing for the project status reports (including comparison to budgets) is available at eight hundred dollars. An intermediate system, which includes the minimum system plus payroll, cash disbursements, summary of direct expenses, journal entries, and overhead expense analysis is available for fifteen hundred dollars. The system is highly modular, and can be tailored to suit individual requirements.

CLM is prepared to assist individual firms in all phases of data collection, installation and operation of the system. Such services are billed to the client on a multiple of direct personnel expense, plus out of pocket costs for travel, computer time and other normal reimbursables. Typical costs for such services range from $1000 to $10,000, and depend primarily on level of system selected, size of firm, and amount of time spent in assisting a firm to collect the initial data. CLM will be happy to provide a more
precise estimate once individual requirements are known.

Although the system can be installed at any time, an initial starting point often selected is the beginning of a fiscal quarter. One to two months lead time for data collection is normally required. Once the data is collected, the actual on-site installation can be done in several days. It is normally desirable to monitor the first full operating period (e.g., the first month of operating data) to train staff in operating, date preparation and interpretation of output reports.

The system requires an IBM 360 system, with a 64 K Model 30 (DOS). An OS version is offered for larger machines. Disk drives are essential and a 9-track drive helpful but not essential.

Operating costs for the system may vary widely, depending on frequency and number of reports, number of projects and personnel, and competitive market for computer time. Costs may range from less than $100/month for small firms using the minimum system up to $500/month for larger firms with the full system, many projects and bi-weekly reporting. A closer estimate can be provided for individual cases.

Those firms desiring to take the next step should order a copy of the "Manual for Computer Users". After a firm has reviewed the manual, CLM provides a special one-day introduction to the system for a lump sum fee of four hundred dollars, which covers one day of professional time, travel and all incidentals. This day, spent in the individual firm's office, is used to present the system, answer questions, make suggestions on how to handle unusual accounting requirements, establish data requirements, demonstrate efficient date gathering techniques, and set up a proposed time schedule for data collection, installation and operation. Election of this one day introduction to the system in no way obligates a firm to continue with installation. Should the firm choose to implement the system, however, this first day provides an excellent beginning toward the actual installation.

For further information on the system, please contact Dr. G. Neil Harper, President, CLM/Systems.
U of M Awards First Doctor of Architecture Degree

Two years ago, The University of Michigan became the first university to offer a professional Doctor of Architecture degree. James A. Chaffers became the first to receive that degree in August.

Chaffers, a 29-year-old black, from Louisiana based his doctoral research on a Detroit ghetto area which was struggling to gain control of its own destiny.

In 1963 the city of Detroit decided to build a major transportation artery, the Jefferson Freeway, through the center of an inner-city neighborhood just to the east of West Grand Blvd. The freeway, as Chaffers describes it, became a "rallying point" for the neighborhood's 15,000 black residents who formed a citizen coalition called "Grass Roots Organization of Workers" (GROW) in an effort to halt the freeway construction. Although GROW failed in its attempt, it later turned its attention to developing a new master plan for the neighborhood despite redevelopment plans that had already been approved by the city. With the help of Chaffers, who served as a self-styled community organizer and resident architect, GROW succeeded in convincing the city last year that the citizens' neighborhood design was more suitable than the one developed by City planners.

GROW's struggle, and the human factors which contributed to the development of a cohesive inner-city citizen group, became the subjects of Chaffers' doctoral dissertation, titled, "Design and the Urban Core: Creating a Relevant Milieu."

National Garden Association Honors Tarapata-MacMahon-Paulsen Inc.

The Hickory Grove branch (Michigan Division) of the Woman's National Farm & Garden Association honored Tarapata-MacMahon-Paulsen Inc. for their contribution in making Michigan more beautiful. The firm was chosen by the club because of the esthetic values their corporation offices adds to the neighboring areas. Tarapata-MacMahon-Paulsen offices are located on a landscaped knoll at the corners of West Square Lake, Telegraph and Franklin Roads, adjacent to the Bloomfield Hills subdivision of Hickory Grove.

A special certificate citing the firm's contribution was presented by Hickory Grove branch president, Mrs. Mark Bedsole and Civic Improvement Committee chairman, Mrs. John Pappas to Peter Tarapata, FAIA, and Charles H. MacMahon, Jr., FAIA at a brief afternoon ceremony at the Tarapata-MacMahon-Paulsen offices.

Part of the building now occupied by the firm was originally the Tuscorora School, a four-room school-

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MEDUSA
house, built in 1917. When the schoolhouse was renovated and a large addition was added, the architects were able to maintain the original harmony and landscaping beauty that the schoolhouse provided for the neighboring area.

The Woman’s National Farm & Garden Association, founded in 1914, is an international service organization devoted to community improvement through the promotion of horticulture and horticulture endeavors. Their projects include civic improvement programs, horticulture therapy for the mentally and physically handicapped, cultural exchange programs and conservation and ecological activities. Each local branch may annually cite an individual, organization or corporation in their community who contributes most to the community’s well-being in areas related to horticulture.

DiLaura to SHG

Eugene L. DiLaura, Jr., AIA, has been named by Smith, Hinchman & Grylls Associates, Inc., as Assistant Director of their Construction Management Division. Robert F. Hastig, Chairman of the Board of the architectural, engineering and planning firm, announced that DiLaura has also been made an associate.

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American Plywood Association Announces Design Competition

The American Plywood Association is initiating a plywood design competition for architects throughout the United States. The 1972 Plywood Design Awards program will honor architects of building projects demonstrating design excellence and significant structural or aesthetic uses of softwood plywood.

A top award of $1,000, plus three citations, will be presented in each of the following categories: single-family homes, multi-family homes, vacation homes, and commercial-institutional construction.

Judging this year’s entries will be a panel of three outstanding professionals from across the country: Edgar Tafel, AIA, Principal, Edgar Tafel, New York, N.Y., James DeLong, AIA, Architectural Editor “House Beautiful”, Los Angeles, California, Donald Wm. MacDonald, AIA, Principal, Donald Wm. MacDonald, San Francisco, California.

Award winners will be honored publicly and their projects will receive national publicity in newspapers and magazines.

Deadline for entries is January 31, 1972. For further information contact the American Plywood Association, 1119 A Street, Tacoma, Washington 98401.

AHA To Hear AKA Architect

S. D. Popkin, Vice President and Chief of Architectural Development for Albert Kahn Associates, addressed the 73rd annual convention of the American Hospital Association held August 23-26 in Chicago.

Popkin spoke at a session devoted to the “Control of Construction Costs” of hospital and related facilities.

Recognized as an authority on hospital design, Popkin has served on national, state, and local committees concerned with hospitals and health. Currently he is the represen-
Awards at Mackinac

Three Michigan architectural firms were awarded honorary plaques in recognition of proficient use of structural steel in building design by the Great Lakes Fabricators and Erectors Association.

The presentations to Rossetti/Associates, Incorporated, Detroit, Jickling and Lyman Architects, Birmingham and Swanson Associates, Bloomfield Hills, were made by J. Gardner Martin, Executive Director of the Association, at the banquet concluding the 28th Mid-Summer Conference of the Michigan Society of Architects at Mackinac Island, August 7.

The award to Rossetti/Associates Incorporated, Detroit, was accepted on behalf of the architect by Michael A. Gaskin, President, Taylor & Gaskin, Inc., whose firm was also honored for the fabrication of the structural steel.

The award to Swanson Associates, Bloomfield Hills, for the design of St. Kieran Church, Utica, was accepted by Jack K. Monteith, AIA and John C. Palms, P. E. of that firm.

M. E. Woodbeck, President, J. L. Peters Company, was recognized for the fabrication of structural steel for St. Kieran Church.

Crow Island Elementary School

Crow Island Elementary School, Winnetka, Illinois received the 25-Year Award from the American Institute of Architects meeting in Detroit. Award scrolls were presented at a ceremony in Cobo Hall.

The AIA 25-Year Award has been presented only once before. Rockefeller Center, New York, was the recipient.

“Briefly Noted”

The appointment of V. B. Evans as president of Kawneer Company, Inc. has been announced by C. B. Huizenga, president of AMAX (American Metal Climax, Inc.) and a member of the Aluminum Group.

The architectural offices of Seymour H. Mandell, Engineers, Planners and Consultants, announce that they are now located at 17220 West Twelve Mile Road, Suite 100, Southfield, Michigan 48075. Phone: 557-5271-72.

OBITUARY

Benjamin W. Hertel, AIA, 81

Born in Grand Rapids in 1889, Hertel graduated from the University of Michigan Architectural School in 1919. He had six years of building construction with Donaldson & Meier, Albert Kahn and Henry H. Turner. In 1929, he became the head of the architectural department of Owen-Ames-Kimball Co. and practiced with this firm until his retirement in 1953. Hertel became an Emeritus Member of the AIA through the Grand Valley Chapter in 1960.

Hertel was nationally known for hybridizing and growing dahlias, a hobby of his for more than 45 years. He was recognized as one of the country’s leading authorities on dahlia growing. Dahlia growing won...
three gold medals for Hertel from the American Dahlia Association in 1941. He was a member of the Grand Valley Dahlia Society and the American Dahlis Association. He served on the Board of Trustees at Calvin College for many years and was a member of the Grand Valley Christian High School Board. A member of the Fuller Avenue Christian Reformed Church, he also served as elder there.

Survivors include his wife, Elizabeth, two daughters, two sisters and five grandchildren.

Letters
August 9, 1971
Dear Editor:
The Detroit Chapter has taken a courageous stand at the base of an overpowering political tidal wave by suggesting that State and Municipal Governments hold open competitions for potential architectural commissions (MSA Bulletin 7/71).

It is rationally absurd to debate the virtues of the statement as outlined, providing the Profession and the government can agree to the concept that Architecture is, in fact, a social thermometer representing the whole of Society rather than being merely a convenient method of political pay-off or a simple means for the bureaucrat to impose his selfish, tormented egos.

Responsible architecture is not achieved through bartering behind closed doors.

Hopefully both the organized and unorganized sectors of the architectural profession will rally to the lead given by the Detroit Chapter. Through proper, united pressure the looming battle can be won, and it will be a great victory, even if won by default.

Respectfully,
Rex Roger Copsey

Dear Editor,
I vote for competitions if it will help rid us of the frivolity of upside down pyramids that grow into giant blockbusters with 21 different facades available from early Greek to late fake.

Julian Fernando Lansing.

Calendar
1971
September 11
MSA Annual Meeting, The Olds Plaza Hotel, Lansing, Michigan

October 1 & 2
Annual Meeting Historical Society of Michigan, Pantlind Hotel, Grand Rapids, Michigan

November 18
Detroit Chapter, AIA, Honor Awards Banquet, Raleigh House, Southfield, Michigan

December 10
Producers Council, Christmas Dinner Dance, Baypoint Country Club

1972
March 15, 16, 17
MSA Annual Convention, Detroit Hilton Hotel, Detroit, Michigan

May
1972 AIA National Convention Houston, Texas

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