Believe it or not, this tiny seedling will be the parent of a whole forest of stronger, healthier trees. Super trees, as they are called by forest geneticists. They're a result of Chesapeake Corporation's forest genetics program.

By grafting cuttings from a superior tree onto a sturdy normal tree, such as this seedling and thereafter controlling pollination, it will produce seed with all the characteristics of the super tree.

Chesapeake's foresters are constantly working to develop new methods for growing superior trees. For we at Chesapeake believe in the forests. They have to be protected and wisely used to supply man with his growing needs.

Forest genetics. Just another way Chesapeake is working with nature to serve man.
From the Desk of Clifford Dowdey

The Homebuilders Association of Virginia, 1956—1975

HBAV Officers

Couch Cites Goals for 1975

Understanding HOW

Local Associations

Home Builders Association of Central Virginia
Peninsula Housing and Builders Association
Home Builders Association of Martinsville-Henry County
Blue Ridge Home Builders Association
Roanoke Valley Home Builders Association
Home Builders Association of Fredericksburg
Northern Virginia Builders Association
Shenandoah Valley Home Builders Association
Home Builders Association of Richmond
Tidewater Builders Association
Home Builders Association of Southside Virginia
Rappahannock Home Builders Association
Home Builders Association of Danville-Pittsylvania County
Patrick County Builders and Contractors Association

For the Record

Index to Advertisers

ON OUR COVER are the two top men of the Homebuilders Association of Virginia. At left, newly elected president, James M. Couch, Jr. of Lynchburg. And, at right, Executive Officer Shockley D. “Hap” Gardner, Jr. who is based in Richmond.

JULY 1975

PAGE THREE
Wood, water, wildlife and recreation are important products of Virginia's forests. Proper management and protection will provide those products in perpetuity.

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Spring Grove, Pa.

102 Fauquier St. Phone 703/373-9431
P. O. Box 868, Fredericksburg, Va.
A Movie For All Seasons

The idea is probably not practical but some purpose would be served by adding to the present designation of motion pictures two more categories — M and OF, for Modern and Old Fashioned. While the Modern category would doubtless appeal primarily to the young, it would of course not be limited to them, nor would the Old Fashioned category be limited in its appeal to those no longer young. Essentially, the line of demarcation would divide the categories of moviegoers, both actual and potential, between those who enjoy the type of pictures in vogue during the past decade or so and those who had once enjoyed the type of pictures popular in earlier eras.

On the surface, one might think that those habituated to the Modern film would be likely to scorn pictures built on the earlier models. What makes this opinion uncertain is the way in which devotees of the Modern film flocked to Love Story, that poor man's version of Camille, with its blatant appeal to the tear ducts. However, Love Story was — or so I hear — all decked out in the trappings of the Modern film, including the liberal use of what used to be called coarse and vulgar language and is now called "frank." That is, appreciators of the Modern film might enjoy aspects of the old-fashioned pictures as long as these pictures conformed in language and explicitness of scenes to contemporary styles.

To a most un-Modern ex-moviegoer, style seems, if not everything, certainly the primary consideration in the contemporary film. The style is controlled by the director, often in conjunction with the cinematographer, or the director himself is a former cinematographer. To the serious motion picture buffs, especially among critics, the director-cinematographer is the hero of the Modern film. He is praised for his technique, his subtlety, his "frankness" and often for his use of symbols.

The whole business of symbolism is very tricky, not at all new, and in its periodic incarnations its most self-conscious appreciators usually seem to be on the pretentious side. Our "modern" Symbolism as a deliberate art practice began in the middle of the last century with Baudelaire's 1852 translation into French of the tales of Edgar Allen Poe. As the late critic Edmund Wilson wrote, "Poe's critical writings provided the first scriptures of the [French] Symbolist Movement."

Poe's definitions of what he was trying to achieve could well have served as the guides for the Symbolist poets, whose leader became Stéphane Mallarmé. Poe believed that "indefiniteness is an element of the true music [of poetry] — I mean of the true musical expression ... a suggestive indefiniteness." In approximating the indefiniteness of music, the poets used all manner of images and metaphors to suggest the moods, sensations and emotions of the individual. This became highly personal, subjective poetry which, at its most extreme, failed to communicate anything to the reader, even a sense of music.  

(Continued on page 22)
§ THE ATTITUDES of builders towards themselves and their industry have come a long way in the nearly 20 years since formation of the Home Builders Association of Virginia.

During the 1950s, builders in several areas of the state had organized; before long others began to look toward organization as a means of self-help. The state association was formed in years since formation of the Home Builders' Association. The first National Representative from a board of directors composed of officers and a committee composed of officers and a liaison between NAHB and the state organization for Northern Virginia organizing. Although there had been an organization of locals began to realize the need for unity. They learned that the fact builders had an organization with a common goal made a difference — it brought recognition to members and the organization attracted banks and insurance companies and others as associate members.

Names on the original HBAV Charter, in 1956, were Ernest E. Mayo, Sr., William E. Witt, Max Shapiro, Stanley Waranch, John P. Yancey, Jr., Elbert H. Waldron, Herman F. Blake, Gilbert C. Martin, Paul R. Bickford, Earl H. Wicker, John G. Gosnell and Rennicks. "Uncle Ernest" Mayo served as the first president, and then was reelected to serve a second term. The son of a Richmond plastering contractor, Uncle Ernest built his first house in 1916, and retired only last year from the home building industry. Like many of the other founders of the state association, he has been through the years an active member of his local, HBAV and NAHB.

"Trying to get people interested was the big problem — especially the smaller builders," he commented. "To me, one of the great assets of the association was the fact that it provided all of us with the opportunity to become better builders; by swapping ideas and discussing mutual problems we helped each other."

Another early problem was getting various governments to recognize HBAV as an organization trying to develop the industry and to build better homes.

After organization of HBAV, Hap D. (Dick) Rathbun, who was EO of HBA of Richmond, also served as State EO. When Elbert Waldron of Roanoke assumed the presidency in 1960, Tall S. Fox served as EO. The following year, because President Marshall Johnson was from Petersburg and because there was no money, Rennicks became EO on a temporary basis while continuing to serve as EO for HBA of Southside, at the two organizations shared a suite of offices in Petersburg. In 1964 Rennicks resigned, but soon was asked to serve again, which he did until he retired in 1965. HBAV maintained an office in Petersburg through the 1965 convention, then rented space in the John and Robbins Building at 615 East Franklin Street in downtown Richmond.

By then, there was an imminent need for a full-time state EO, and Edward Brown, a retired colonel from Petersburg, took the post. Eventually the HBAV office was moved back to Petersburg, where it remained until Davis S. Friedman became EO in 1973. HBAV maintained an office in 1965, and an office was opened at 512 Mutual Building, Richmond. The present Executive Vice President of HBAV, Hap Gardner, assumed his duties in May 1973, and the association's headquarters now are located in the Mutual Building, Richmond.

During the 1960s the state was in the midst of a "building boom." Because of shortages of lumber and other materials, building during the 1950s had been slow; the pace began to pick up during the 1950s. HBAV's membership also began to grow — reaching 1,200 in the mid-1960s and then gradually rising to a current me...
ership of over 2,400. Danville-Pittsylvania County became the seventh member association in 1961; HBA of Suburban Virginia joined in 1962, followed by Fredericksburg, Blue Ridge and Martinsville-Henry County. Rappahannock and Shenandoah Valley have been organized since 1970. Most recent association to receive a charter is Patrick County Builders and Contractors Association, organized in 1973.

Builder members are firms, persons or corporations who are or have been in the business of building or rebuilding homes, apartments, schools, commercial, industrial or other structures normally related and appurtenant to a community. Associate members are engaged in a trade, industry or profession related to home building.

The annual conventions have long been a highlight of association activities, providing a yearly opportunity for members from various parts of the state to renew old friendships and make new ones while participating in meetings concerning state business and seminars on matters of importance to the industry. In the early years, favorite convention sites were the Greenbrier in White Sulphur Springs, West Virginia, and the Cavalier at Virginia Beach. Although in 1964 the association went on a Bermuda Convention Cruise. In recent years conventions have been held out-of-state, but this year HBAV returned to the New Cavalier Hotel at Virginia Beach.

A big feature at early conventions was selling booths to advertisers. When I took over as EO, members paid a $5 fee to join the state association, and our only way to make money was to sell those convention ooths,” Rennicks explained. “In 1961 we had to sell 67 booths to meet our budget.

“Builders think they have financial problems now, but in the mid-forties we were dealing with financial institutions—the local commercial banks—who had no interest in mortgages because they were stuck with them after the depression,” Rennicks said. “If financial institutions were not sold on the need for housing, neither was the government. The attitude was ‘I don’t know anyone who hasn’t got a house—where are you going to sell them?’ We worked hard in pleading with Congressmen.”

Gradually, after the war, things began opening up. The Federal Housing Administration (FHA) and The Veterans Administration (VA) were organized, and mortgage brokers whose job was to sell money began to come into the picture. Also, the big life insurance companies began designating that money be distributed through banks for use in certain areas of the state, Rennicks said.

Another area which concerned the association in the early years was minimum standards for building.

A person building five or six houses at a time did not have much standing with FHA, according to Rennicks. Minimum standards often were “flexible,” which frequently proved costly to the small builder. HBAV fought for reforms in standards and eventually built up a good relationship with FHA.

“We also worked to overcome poor construction techniques. No one went to school to learn building—although VPI had a course in construction, few other schools did, and many builders came up the hard way, learning through experience,” Rennicks said.

HBAV helped Virginia Polytechnic Institute (now VPI and State University) establish a school for construction under the School of Architecture, and in 1963 organized the first Virginia NAHB College Chapter at VPI. Both the outgoing president of HBAV, Woodrow W. Sirois, and the incoming president, James M. Couch, Jr., are graduates of the Building Construction Curriculum in the School of Architecture at VPI.

Couch served as the first president of the Virginia Home Builders Educational Foundation, Inc., established in 1963 to provide scholar-
ship assistance to students wishing to
study in the home building curricula
in high schools, colleges or technical
schools. The foundation also expended
funds for the purpose of donating
books, magazines and periodicals to
school libraries. This non-profit corpo-
ration made possible the award of
scholarships to many young people.

In 1965 the association began a series
of yearly week-long sessions known as
the Virginia Homebuilders Institute.
Held first at the School of Commerce
to the University of Virginia and later
VPI, the Institute featured instructors
from NAHB, the universities and in-
dustry. Included in the curriculum were
law, taxation, land planning, zoning, mort-
gage financing, scheduling of
materials, merchandizing, public
relations, estimating, real estate law,
accounting and electronic computers.

Legislative activities, now among the
most important and most time con-
suming of the HBAV program, were
limited in the 1960s. Lawmakers
labored under the impression that
the state should not have any part in
home building, Rennick explained. Howev-
er, this attitude gradually changed, and
1965 HBAV retained the firm
Christian, Barton, Parker, Epps and
Brent, with Alexander W. Parke as
senior partner, as HBAV general cou-
sel. His first task was to study the va-
dalism law with the goal of having it
amended to include private propert
This same firm, now Christian, Barto
Epps, Brent and Chappell, still
represents HBAV. Carl F. Bowmer,
partner, is the present HBAV gener

counsel.

The home building industry has in-
creased in size and importance in
Virginia since HBAV's organization in
1956. The men and women involved in
the many facets of this industry all
have gained stature, and have learned
that involvement with each other and
with the community is not only
necessary but also beneficial.
HBAV OFFICERS
1975

SHOCKLEY D. GARDNER, JR.
Executive Vice President

HAP GARDNER has served as the executive Officer of HBAV since May 1973. Assisted by a staff of three, he is responsible for day to day operation of the Association, and for carrying out the policies of the Executive Board and the Board of Directors.

A native of Richmond, he is a graduate of St. Christopher's School, Wake Forest University, and the T. C. Williams School of Law of the University of Richmond.

Before joining HBAV, Gardner served as Deputy Clerk of the Supreme Court of Virginia, and during the 1971 and 1972 session of the General Assembly he was Clerk of the Courts of Justice Committee, Virginia State Senate. He spent four years with the Army in South Vietnam, where he was commanding officer of the 552nd Military Police Company and later Senior Military Advisor to the Vietnamese Provost Marshall in Saigon.

A Major in the U. S. Army Reserve, he currently is Commanding Officer of the 268th Military Intelligence Detachment in Richmond. He also serves as an officer of several civic organizations.

THE NEW PRESIDENT of HBAV has been an active member of the Association for many years. He served as HBAV secretary in 1962 and as vice president in 1963, and again as vice president last year. He also served for six years as a director of HBAV. In 1963 the Association honored him with its Outstanding Member Award.

Since 1964 Couch has headed his own firm — James M. Couch, Jr., Inc. A builder, realtor and land developer, he is involved in both contract and speculative building of single-family dwellings and small apartments, and does some remodeling work. Prior to going into business for himself, he was vice president of construction for John Stewart Walker, Inc., Builders and Realtors, for four years. From 1950 to 1956 he was affiliated with J. B. Mason and Son, Builders, of Lynchburg.

A native of Lynchburg, Couch attended Lynchburg College and graduated with honors from Virginia Polytechnic Institute in 1950 with a BS Degree in Building Construction.

Couch serves as the builder member of the Virginia Building Code Technical Review Board, a post he has held since 1972. For the past 17 years he has served as a Construction Compliance Inspector for the Veterans Administration, and for three years he held similar positions with the Federal Housing Administration. He is a member of the Committee on Building Codes of NAHB.

A past president of the Home Builders Association of Central Virginia, Couch served as a member of the board of directors of that association for ten years.

JAMES M. COUCH, JR.
President

tell the Virginia Story

JULY 1975

PAGE NINE
HENRY R. STEIGLEDER
Vice President

A GENERAL CONTRACTOR, Steigleder builds custom homes and light commercial in the Fredericksburg area. He received much of his practical training from his father, J. H. Steigleder, with whom he was in partnership in the general contracting business until his father retired in 1959.

He is a native of Richmond, and a graduate of the University of Richmond with a BS degree in physics. He worked in research at DuPont for several years before going to work with his father.

Last year Steigleder served as treasurer of HBAV. He is a past president of HBA of Fredericksburg, and has been a director of that association for many years. He also is a member of the Ruritan Club and the Lions Club, and has been active in Boy Scout activities in the Bowling Green area.

EDWARD R. CARR
Treasurer

IN ADDITION TO his duties as vice president of HBAV, Carr currently is serving his second term as president of Northern Virginia BA. Last year he held the post of HBAV secretary.

He is president of Edward R. Carr & Associates, Inc., a Northern Virginia firm engaged primarily in development of speculative tract housing.

A graduate of Duke University, where he received a BS in civil engineering, Carr also holds a Master of Business Administration degree from American University. He serves as a director of NAHB, and a director of the Metropolitan Washington BA. He held offices in the Suburban Virginia BA before it merged with the NVBA in 1972.

He is a member of the State Board of Housing, a member of the Board of Trustees of American University, and a member of the Chamber of Commerce of several communities in Northern Virginia.

HERMAN F. BLAKE, JR.
Secretary

HERMAN F. BLAKE, JR. is the immediate past president of the Home Builders Association of Richmond, and has been an active member of the association for the past 12 years. He also serves as chairman of the HBA Congressional Committee and on the Board of Directors of HBAV.

As the owner of Hallmark Homes in Richmond, Blake engages in both speculative and contract custom building. He is a graduate of Virginia Polytechnic Institute with a BS degree in Building Construction, and he taught architectural drawing at Richmond Professional Institute (Virginia Commonwealth University). He also is licensed real estate broker.

Blake is a past president of the Central Richmond Optimist Club and the Chamberlayne Elementary PTA, and member of the Henrico Lodge No. 4 Fraternal Order of Police Associates.
Couch Cites Goals for 1975

The goals set by the new president of the Home Builders Association of Virginia, James M. Couch, Jr., reflect the increasing importance of federal and state activities affecting the housing industry and the need for understanding and involvement on the part of members.

These goals include enlargement of Legislative Committee effort, increased emphasis on the work of the Congressional Committee, an expanded educational program, and implementation of the Home Owners Warranty Program in the entire state.

Couch and other officers were installed in a ceremony highlighting the HBAV annual convention July 9 through 13 at the New Cavalier, Virginia Beach. The convention program of business meetings, seminars, and social events gave members from across the state the opportunity to assess the work of the association during the past year and to make plans for the coming year, as well as the opportunity to discuss problems and ideas with both builder members and associates.

Couch takes over the presidency of HBAV as the outlook for the industry begins to brighten. Economists now hope the economy has begun to "bottom out," and see the beginnings of an upturn in the housing market. Despite emergency legislation passed by Congress earlier this year, which included the $2,000-or-five-percent tax credit on the purchase of new housing, the need still remains to control inflation and to devise more effective methods of credit allocation.

Builders, however, have been encouraged by the increase in money flowing into savings and loan associations and by the limited decrease in mortgage rates. In many areas, housing costs have stopped rising, as have the spiraling costs of materials. At last a base is being formed for a recovery from the depression which has taught every facet of the industry in its entanglements.

As HBAV continues to grow, the main thrust of the association's work appears to be in the legislative field. At one time, association representatives needed only to concern themselves with legislation while the General Assembly was in session. Now state legislative subcommittees and study commissions meet year round, and the volume of legislation affecting the industry increases each year. In addition, HBAV has become more involved in the push for legislation on the federal level, and in support of the legislative programs of the National Association of Home Builders. HBAV members also must be kept up-to-date on trends and developments in land use, energy, air and water pollution.

"The HBAV Legislative Committee has performed a tremendous service for our membership," Couch said. "The committee must have a broad cross section of the viewpoints of members on pending legislative matters. When each local has representatives on the committee, local membership can be kept better informed of activities of the state association in legislative matters."

An active Legislative Committee met weekly during the 1975 General Assembly session and considered nearly 100 bills and resolutions, including some which had been carried over from the 1974 session. A weekly Legislative Scene helped keep members abreast of General Assembly activities.

HBAV worked closely with the Virginia Association of Realtors on issues of mutual interest — especially those bills proposing amendments to the Landlord Tenant Law, which took effect July 1, 1975. All but one of the proposed amendments were rejected by the General Assembly this year, but some may be introduced again next year. HBAV hopes that living with the provisions of the law during the coming year will give landlords, tenants and the courts a better opportunity to determine what amendments need to be considered.

Amendments proposed this year included one which would have required a landlord who rents more than three units in one building to install dead bolt locks and peepholes at his expense. Although the bill was defeated, the Virginia State Crime Commission was directed to make a study of the issue during the off-session. Other defeated amendments included changes in exemptions, provision for local fair rent ordinances, limitations on rental fee increases, and guidelines for early termination of rental agreement by landlords.

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military personnel. Still others dealt with security deposits, application fees and deposits, local landlord tenant commissions, and pets.

Other issues which concerned the Legislative Committee included express and implied warranties, reinspection of occupied buildings, and regulation of subdivision property and homeowners associations. A bill calling for planning commissions, comprehensive planning and subdivision ordinances for localities was one of the most important pieces of legislation to be passed.

Under consideration during coming months will be the work of the HR 14 Subcommittee, which has been enlarged to include Senate members and which will continue its study of mandatory dedication and alternative methods for providing funds for capital improvement projects. HBAV also will monitor the Virginia Housing Study Commission which is studying laws on local housing and redevelopment authorities.

HBAV is represented on the Governor's Land Use Advisory Committee, a group set up to work with the Land Use Council. The association continues to work with the Land Use Policies Study Committee of the Virginia Advisory Legislative Council, the Virginia Office of Housing, the State Board of Housing, the Virginia Housing Development Authority, the State Water Control and Air Pollution Control Boards, the Building Code Review Board, and the State Conservation Commission. HBAV not only keeps members informed about what is going on in these state agencies, but also provides information when requested, attends hearings, and often has members serving on these agencies.

The HBAV Congressional Committee was established last year to meet on a periodic basis with Virginia Senators and Congressmen on matters of special concern to Virginia members. The committee was a natural outgrowth of HBAV's Mini March on Washington in September 1974, when more than 400 builders and associates journeyed to Washington to present the state representatives in Congress with a hard-hitting review of the crisis which e...
developed the housing industry. The message taken to Washington — backed up by facts and statistics — was that the housing industry needed help, and quickly. Not only were the housing needs of citizens not being met, but the crisis was resulting in mounting unemployment, soaring interest rates, large inventories of unsold homes, and scarce and expensive materials. Widespread newspaper and TV coverage of the luncheon meeting helped focus state and national attention on the industry's plight and resulted in heightened interest by both legislators and the public.

"We must keep our Virginia delegation informed of the viewpoint and position of HBAV, not only on legislative matters but also on any unjust regulations and decisions of the pyramid of government agencies," Couch commented. "The contact must be positive, it must be regular, and it must be accomplished by a greater number of our members."

To keep its own membership informed, HBAV encourages close contact between the state and local associations. Officers and the executive vice president attempt to visit at least one of each local's meetings during the year — to speak about state activities and to encourage participation in these activities through work on one of the many standing committees. In addition, members receive the association's monthly publication, the Virginia Builder News.

Couch has indicated that the effort to encourage "involvement" will be continued, and has urged increased educational efforts. A continuing education program is necessary if members are to keep up to date on developments in the legislative field and with developments that will assist them in conducting their business.

In March a series of statewide seminars was conducted by HBAV in cooperation with the Richmond Area Office of Housing and Urban Development and other trade associations to explain the Section 8 Housing Assistance Payments Program of the 1974 Housing and Community Development Act. Seminars also have been held on the Landlord Tenant Law and on land use.

More seminars should be held throughout the state to bring the latest knowledge, techniques and information to as many members as possible, Couch said. He has suggested one-day seminars for local associations, sponsored by HBAV.

Couch also proposes reinstatement of the HBAV Scholarship Program, which in the past awarded a limited number of scholarships to individuals pursuing studies related to the home building industry.

"Some of those assisted under this program today are successful home builders," he explained. "Since we will have competitors in the future, we should insure that they are properly trained."

One of the most exciting and important developments of the past year has been HBAV's involvement in the Home Owners Warranty Program — the country's first nationally insured protection plan for buyers of new homes. The Home Owners Warranty Corporation, a subsidiary of NAHB, assures that builders registered with the program will build according to HOW's approved standards and will provide services specified in the warranty agreement. Participation is voluntary for builders, but a builder accepted for registration by the National HOW Corporation and the local HOW Council must meet approved standards for technical competence, ethical conduct and financial responsibility.

In Virginia the program already is offered by the HOW Council of Tidewater and the Northern Virginia HOW Council. The program should be available in some other areas of the state sometime this year.

"The implementation of the HOW program in the entire state is a must," according to Couch. "My goal is that by January 1, 1976, at least 50 percent of all new homes built in Virginia by members of our local HBA's be covered by the HOW Program. We must remember that if we do not provide HOW warranty programs on a voluntary basis, we have been assured by our legislators in Richmond and in Washington that a mandatory program will be imposed on our industry; this would mean more government control over our industry and higher cost for the products we sell."

As well as being involved in providing this consumer-type of insurance, HBAV offers member firms group insurance programs, including life, comprehensive major medical, builder's risk, workmen's compensation, general liability, bonds and specialty coverages.

The Home Builders Association of Virginia provides its members with the opportunity to share problems and interests, and to create an effective voice to represent the housing industry on the local, state and federal levels. Its growth over the years, and its involvement in a myriad of activities are indicative of the importance and necessity of HBAV to represent an industry which helps determine the economy of Virginia.
What it means to the homebuilder.

The Home Owners Warranty Program is a voluntary program created to serve the best interests of both the builder and the customer. The program provides the means through which the industry, and all good builders, can continue to improve customer relations and promote public confidence in home building.

Under the HOW warranty you can provide your buyer with 10 years of protection, though your responsibilities extend only over a two-year period, with less responsibility in the second year than in the first.

Builders who participate in the program have a clear selling edge over those who don’t. Participating builders also have at their disposal an effective but inexpensive mechanism for resolving misunderstandings and disputes with their buyers.

And, of course, this legitimate effort on the part of the industry at self-policing will help to lessen the pressure for more government interference in — and control of — the builder’s business.

The following questions and answers will provide you with a better understanding of the HOW Program, how you can participate, what it requires of you, and what you can gain from it.

1. What is the Home Owners Warranty Program?

The Home Owners Warranty Program is a national program created and implemented by the National Association of Home Builders so that builders can provide their customers with long-term protection of the new house or condominium they purchase. The program is administered by the Home Owners Warranty Corporation, a separate subsidiary corporation of the NAHB.

2. Why should homebuilders give a warranty that lasts ten years?

Remember, under HOW, the builder is obliged for only one year to remedy defects in workmanship and materials caused by non-compliance with approved standards (the standards which your builders association has approved before entering the program). For only two years the builder is liable for correction of Major Construction Defects (as defined in the program), together with defects caused by non-compliance with approved standards for plumbing, heating, electrical, and cooling systems of the home (exclusive of appliances, equipment and fixtures).

After the second year the builder is off the hook for defects under the HOW Program, though the buyer has protection, through the HOW insurance policy, against major construction defects from the third through tenth years.

3. What is excluded from coverage under the builder’s warranty obligation?

Exclusions include such items as: Loss or damage not reported as soon as practical. Damage caused by defects in design or materials which the home buyer supplied or installed. Secondary damage such as personal injury or property damage. Normal wear and tear. Normal shrinkage caused by drying out within tolerances of approved standards. Dampness and condensation due to homebuyer’s failure to maintain adequate ventilation. Negligence, improper maintenance or alteration by parties other than the builder. Landscaping or insect damage (usually covered by separate agreements). Disasters generally described as Acts of God. Losses covered under comprehensive home insurance policies. Losses due to failure to keep the home in good repair. Loss or damage which occurs after the home is no longer used as a residence. Losses which are theoretical, not real.

4. What is a major construction defect?

As defined by the Warranty, a ‘major construction defect’ is actual damage to the load-bearing structure of the home which affects its load-bearing function and which vitally affects or is likely to affect the use of the home for residential purposes.

5. How is the program backed financially?

Millions of dollars stand behind the program. The NAHB spent months negotiating with nationally prominent insurance companies before selecting the insurance carrier (American Bankers Insurance Company of Florida) to underwrite the program. (The insurance company is backed by a reinsurance company.) Extensive thought has been given to actuarial matters and all HOW documents have been carefully prepared so that risks will be compatible with resources.

6. How does the insurance coverage protect the builder?

(1) After the second year of the HOW Warranty, the insurer — with no right of subrogation against the builder — is responsible for major construction defects.

(2) The insurance company will defend the builder after the second year in any actions brought against the builder specifically under the HOW Warranty. The builder, of course, remains responsible to defend himself against any lawsuits brought under the purchase contract or outside the scope of the HOW Warranty.

7. Isn’t this program insuring the “bad” builders, the non-performers?

No. Or at least not for very long. One aim of the program is to improve the industry’s reputation by identifying the homebuilding professionals, educating the margin builders, and suspending or expelling from the program the incompetent builders. Remember that the insurer does have the right of subrogation (the right to sue) against any builder who fails to fulfill his warranty responsibilities during the first two years.

8. Is the program expensive?

No. The one-time cost of the program is a modest 2/10th of one percent of the sales price of the home, or $70 on a $350,000 home.
buncil licensed by the national HOW Corporation. You cannot participate in the program unless your local or state builders association has applied to the National HOW Corporation (supplied by your Local Warranty Council) with your buyer at closing or occupancy and submit to the Local Warranty Council the “Final Enrollment” form which authorizes the National Corporation to issue to your customer his “Certificate of Participation” in the Master Insurance Policy.

17. Can subcontractors be tied into the program?
Yes, on a voluntary basis between the participating homebuilder and his subcontractors. The HOW program will supply Local Warranty Councils with a model HOW tie-in clause which any participating builder may insert into his contracts with his subs. The intent of the clause, of course, is to gain some commitment from subcontractors to the aims of the HOW Program in an effort to create broad support for the builder's efforts.

18. Does HOW have a national promotional campaign?
Yes. Although HOW at first will conduct no national paid media advertising, HOW has a fully developed communications and marketing program. A Communications Manual is being provided to all licensed Local Warranty Councils and the National Corporation is embarking on a cooperative advertising program with all of its licensed locals. In addition, the National Corporation has developed a series of marketing aids for use by participating builders.

19. How can we make sure that this warranty program is understood by the public?
Every participating builder will have to help see to it that his buyers understand not only their rights and benefits under HOW but the program's exclusions and limits of coverage. The National Corporation will assist builders in these efforts by furnishing brochures that describe the program in laymen’s language.

The National Corporation also has developed advertising guidelines and advertisements in several sizes for use by builders and Local Warranty Councils, as well as other optional merchandising materials for builders. You can protect yourself by making sure that you and your employees adhere to nationally approved language in describing the program, both in ads and verbally, to prospective homebuyers.

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HOME BUILDERS ASSOCIATION
OF CENTRAL VIRGINIA

RODNEY A. JESSEE, President

Home Builders Association of Central Virginia, which received its charter on June 14, 1940, has experienced continued growth in membership. Current membership stands at 151, and of these are builder members. Attendance at monthly membership meetings averages 125 to 150. The Association has sponsored successful Parades of Homes; the Parade of Homes in 1973 is featured in the Journal-Scope, an official publication of the National Association of Home Builders. This spring, HBA of Central Virginia inducted a “Buy Now” campaign. Mrs. Irene Reden serves as Executive Officer of the Association, which maintains offices in the Chamber of Commerce Building in Lynchburg.

PENINSULA HOUSING AND BUILDING ASSOCIATION

GEORGE W. MUMFORD, JR., President

Peninsula Housing and BA serves the cities of Newport News, Hampton and Williamsburg, and the Counties of York, James City, Gloucester and Mathews. With a current membership of 208, the Association recently moved to new offices in Executive Towers, South, Hampton. Jack H. Conway, Jr. serves as executive officer. Regular projects include publication of a monthly Apartment Vacancy Report and the annual Guide to Peninsula Living, and an annual registered Apartment Managers School. The Association is involved with the Newport News Homeownership Association, a non-profit corporation responsible for construction of approximately 100 homes sold under the FHA 235 programs.

LOCAL ASSOCIATIONS

HOME BUILDERS ASSOCIATION
OF MARTINSVILLE-HENRY COUNTY

EARLE W. GREENE, President

- Formed in 1967, HBA of Martinsville-Henry County includes among its members a core of active builders and associates who have helped make the association a real voice in the community. Since the area is not one of large subdivisions, the Association’s activities are geared to the needs of small builders and their associates. HBA of Martinsville-Henry County is considering formation of an Apartment Owners Council which will help attract to membership builders and associates who own and operate apartments. The organization also sponsors an annual Parade of Homes.

BLUE RIDGE HOME BUILDERS ASSOCIATION

RANDOLPH R. RINEHART, President

- The Blue Ridge HBA was organized in 1963 by a half-dozen builders in the Albermarle — Charlottesville area. Over the years the membership has grown to more than 50, including the major builders and allied businesses in the area. The Association has promoted and participated in educational and legislative activities geared to promote health, safety and sanitation standards. The idea has been to bring home ownership to the greatest number of citizens while dealing fairly with employees, subcontractors and suppliers. Several early presidents of Blue Ridge HBA are still active in building in the area, and the Association serves as a constant stabilizer to insure industry standards.

HOME BUILDERS ASSOCIATION
OF FREDERICKSBURG

BRUCE C. RHOADS, President

- The Home Builders Association of Fredericksburg, chartered in 1966, has 90 builder members and associates at the present time. This year HBA of Fredericksburg has set as its major project its first annual Parade of Homes. The Association hopes to have as a feature of this event a house erected by ten to fifteen builders. Prizes will be given away during the parade, and a three-weeks promotional program will be undertaken to generate community interest in the Parade.

HOME BUILDERS ASSOCIATION
OF ROANOKA VALLEY

FREDERICK W. FINNEY, President

- The Roanoke Valley HBA celebrates its 20th Anniversary this year. Chartered on May 15, 1955, this active association continues to grow and has a current membership of 230. A major undertaking in recent years has been the Annual Home Show; in 1974 approximately 20,000 people viewed the exhibits. The Association boasts an outstanding Auxiliary that participates in many civic and charitable projects throughout the year. The accomplishments of this group were recognized by three separate awards at the NAHB Convention in Dallas in January. James A. Kent, Jr., is executive officer of Roanoke Valley HBA; offices are located at 1626 Apperson Drive, Salem.

PENINSULA HOUSING AND BUILDING ASSOCIATION

GEORGE W. MUMFORD, JR., President

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Established in 1936, Northern Virginia BA is one of the oldest building industry trade associations in the state. However, it was not until the Association was merged with the Suburban Virginia HBA that it received its NAHB Charter on October 11, 1971. From its original membership of nine general contractors and home builders, Northern Virginia BA has grown to its current membership of 525 builders and associates, with offices in McLean and a staff of seven. The Association has been active in legislative work at all levels of government, has engaged in public education, research, and service to members.

Serving Augusta, Rockingham and Shenandoah Counties, Shenandoah Valley HBA was chartered in 1970. Since its organization, the Association has made a special effort to be responsive to its members and their needs. Recent projects have been centered around the activities of the various planning commissions that operate within the jurisdiction of the Association. The Association also conducts a program of member education concerning recent developments in the building industry. The Association currently has a membership of 40 builders and associates.
HOME BUILDERS ASSOCIATION OF RICHMOND

LEE F. CONNER, President

Chartered with 16 members on April 20, 1956, HBA of Richmond now has an active membership of 129 builder members and 366 associate members. John F. Davenport serves as executive director of the Association, which maintains offices in 311 Westwood Avenue, Richmond. Important programs on which the Association has worked this year include the Parade of Homes during April, a "Buy Now" advertising campaign, and setting up of a Home Owners Warranty Program. A Cost Study Committee is engaged in a study of builder members to consolidate information on building costs in an effort to assist members in implementing better building procedures, and plans are underway to establish a technical library.

HOME BUILDERS ASSOCIATION OF SOUTHSIDE VIRGINIA

H. DAVID PEMBERTON, President

- HBA of Southside Virginia was organized by local builders in the latter part of 1955, and was chartered by NAHB in January, 1956. Since its inception, the Association has grown to 220 member firms and has become a viable force in the community. Its many projects include an involvement in local and state government, the education of the public in the need for housing, and provision of a scholarship to Richard Bland College. Thomas Hartley serves as executive officer for the Association, with headquarters at 2225 E. Washington Street, Petersburg.

HOME BUILDERS ASSOCIATION OF DANVILLE-PITTSYLVANIA COUNTY

JAMES C. HENDERSON, Acting President

- When organized in early 1970, the HBA of Danville-Pittsylvania County had a membership of 15 builders and four associates. A charter was granted May 25, 1970, and Douglas Jones was elected as the first president. Since that time membership has grown to 16 builders and 25 associates, and an executive officer — William P. Heffernan — was employed in December 1973. The Association has sponsored a yearly Parade of Homes, and currently is involved in a membership drive and in the organization of a Ladies Auxiliary. Special advertising funds were raised for a "Buy-Now" campaign in April.

TIDEWATER BUILDERS ASSOCIATION

JOHN J. DIGGES, President

The geographic area covered by the Tidewater Builders Association, which was chartered in 1956, includes the cities of Virginia Beach, Portsmouth, Norfolk, Chesapeake and moon. TBA's membership has climbed to over 300 members, including 100 builders, and represents all facets of the construction industry. The Ladies Auxiliary has been one of the most active in the country, and has won an unprecedented three national awards as "Ladies Auxiliary of the Year." The TBA Scholarship Fundation, which has been in existence since 1956, has provided financial assistance to more than 50 deserving students. The Foundation is financed through construction of a Scholarship each year; the builder donates his time and materials and labor is donated by associates.

RAPPAHANNOCK HOME BUILDERS ASSOCIATION

GEORGE B. ELLIOT, President

- One of the newest associations to join the HBAV family, Rappahannock HBA was organized in the spring of 1972 and was chartered by NAHB on January 8, 1973. Charter president George B. Elliott still presides, and current membership includes nine builders and 12 associates. The association serves the Counties of Essex, Middlesex, King and Queen, Richmond, Westmoreland, King George, Lancaster and Northumberland.

PATRICK COUNTY BUILDERS AND CONTRACTORS ASSOCIATION

W. E. TERRY, President

- Although the Patrick County Builders and Contractors Association is the most recent addition to the HBAV family, its members are active and enthusiastic. Its membership includes 13 builders and five associates. The association was chartered in 1973; organizers were interested in getting builders and associates together to help with problem solving and decision making both on the local and national levels. Building activity in the area served by the association is mainly residential.

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JULY 1975

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NEW DIRECTOR ANNOUNCED FOR VALENTINE MUSEUM

HENRY T. WICKHAM, president of the Board of Trustees of the Valentine Museum, has announced the selection of Jean D. Kane, currently director of the Tennessee State Museum, as director of the Valentine Museum, effective August 1, 1975.

Kane, who formerly served as assistant director of the Valentine, 1968-72, will replace Robert B. Mayo, director of the Museum since 1966. Mayo, who announced his retirement from the museum profession last month, will go into private business in Richmond.

Kane has recently completed the program description and long-range planning for the new $7.4 million Tennessee State Museum in Nashville.

"I am returning to the Valentine Museum eager to work on its expansion program and to develop its community services," Kane commented.

Kane is married and has two children.

BLANCHARD TO CHAIR METRO RICHMOND C OF C

LAWRENCE E. Blanchard, Jr., executive vice president and chief financial officer of Ethyl Corporation, has been elected chairman of the Metropolitan Richmond Chamber of Commerce Board of Directors for the 1975-76 fiscal year. Mr. Blanchard is also a director of the corporation and a member of the executive committee. An active citizen, Mr. Blanchard is a member of the Board of Directors of Overnite Transportation Company and United Virginia Bankshares, Inc., both of Richmond, and Brenco, Inc., of Petersburg, Va. He succeeds Stuart Shumate, president, Richmond Fredericksburg & Potomac Railroad Company, as chairman of the board.

Newman Hamblet, executive vice president and director of operations for Thalhimer Brothers, Inc., was named chairman-elect. Mr. Hamblet serves as a member of the board of the Central Richmond Association, Metropolitan National Bank and Golden Skillet Corporation, and is a member of such civic organizations as the Kiwanis Club of Richmond, the Forum Club and the Navy League of the United States.

Lee C. Tait will serve as vice chairman of the Chamber board of directors. He is vice president of Thalhimer Brothers, Inc., a director of the company, president of the Virginia Polytechnic Institute Alumni Association, a member of the Board of Trustees of Richmond Memorial Hospital and chairman of the Unit Way of Greater Richmond.

The new officers began their terms July 1, 1975.

The Chamber membership has elected 11 new directors to serve three-year terms on the board effective June 1, 1975. One third of the 30-member board retires each year and is succeeded by 10 new directors. (This year an additional vacancy was created when a director moved from Richmond.)

The new directors are:
- Dr. Dorothy N. Cowling, vice president for administrative affairs, Virginia Union University
- Richard W. Foster, president, Virginia Mutual Benefit Life Insurance Company, Inc.
- Robert M. Freeman, senior vice president, Bank of Virginia — Central
- E. A. (Marty) Martinez, district sales manager, Piedmont Airline
- Carolyn M. McCue, M.D., president, Richmond Academy of Medicine
- Lewis N. Miller, vice chairman of the board, Miller Manufacturing Co., Inc.
- C. B. Robertson, III, vice president, Luck Quarries, Inc.
- E. Claiborne Robins, Jr., executive vice president A. H. Robins Co., Inc.
- Ralph G. Roop, president, Petroleum Marketers, Inc.
- Charles Rosemann, general manager, Richmond Hyatt House
- J. Kenneth Timmons, president, K. Timmons & Assoc., Inc.

Social Security & Medicare

Fact Sheet Available from BNA


A completely updated addition of your new social security and medicare FACT SHEET is now available from BNA Books, a division of The Bureau of National Affairs, Inc. (BNA), Washington, D. C. Over the years organizations throughout the nation have been distributing copies of the FACT SHEET to their employees to alert them to the changes Congress has been introducing almost every year since the inception of the Social Security program.

The FACT SHEET reflects the 8 percent cost-of-living increase of June 1975 in a convenient, all-in-one-place Social Security benefits chart showing monthly retirement and/or disability benefits, and monthly survivors’ benefits. It also provides a worksheet to be used for the computation of average annual earnings in work covered by Social Security.

Medicare for the aged or disabled under the Hospital Insurance Plan and the Medical Insurance Plan is clearly explained in terms of what the plans cover, what they do not cover, and the eligibility requirements for each.
FOR THE SECOND time in less than a month, the Virginia Museum has announced the acquisition of a major American painting.

The Museum announced July 6 the purchase of a portrait by Charles Willson Peale that easily ranks as one of the artist's finest works. The painting, "Portrait of William Smith and grandson," measures 51 3/8 inches by 41 1/4 inches and was completed in November of 1788. The museum is acquiring the painting with funds from private sources. Although the museum is a state agency, no state venuses are used for the purchase of it.

The announcement of the Peale purchase followed closely the news last month that the Museum had been given the painting by Mary Cassatt, "Baby reaching for an Apple." The painting is the gift of an anonymous donor.

Museum Director James M. Brown announced the acquisition, noting that the Virginia Museum is proud to add this work to its collections on the eve of our bicentennial, this great work by one of America's greatest artists. Brown also observed that he has thought of Charles Willson Peale much the same light as Thomas Jefferson, "Both men were among the first expressions of what we think of as the 'American Character.' Talented in any different areas, each was dedicated to making definite contributions to his country in his own way. Peale founded the first American museum, was the progenitor of a family of great American artists and chronicled the people and events of his time with skill and honesty."

The Museum's Curator, Pinkney Near, said that the painting easily ranks among Peale's top 50 works in terms of artistic quality. (The artist painted over 1,100 portraits alone.) Among the reasons Near cited for its importance was the fact that it is among the artist's last routine works and was obviously painted with great feeling.

"The painting is rich in added interest," Near said, "such as architectural detail, landscape and still life. There is strong character rendering and vitality in both man and child and both are very animated figures."

Near also observed that the portrait is far and away "the best painting in the Museum's 18th Century American collection."

Brown and Near both noted that it is quite rare for a painting of this importance by Peale to become available in the art market. During the past ten years, the sale of only one Charles Willson Peale has been recorded—a sketch for a self-portrait done in 1822 sold in 1971.

The subject of the Museum's new portrait, William Smith, was a successful Baltimore merchant who lived from 1728-1814. His daughter, Mary, married Otho Holland Williams, a general in the Revolutionary War. It was General Williams who commissioned Peale to paint the portrait of his father-in-law.

Peale kept accurate records of each of the sittings in his diary and from one entry we learn that it was Smith's decision to have the artist include his grandson in the painting, "for which," Peale wrote, "I demand 7 Guineas."

The painting was begun in early October, 1788, and was finished on November 3. The portrait was painted at, and has for its background, Smith's estate near Baltimore, "Eutaw," named for the Battle of Eutaw Springs, where General Williams had led the Maryland regiments in a decisive victory charge.

The palatial edifice directly behind Smith in the painting is a device of the artist's imagination, perhaps symbolic of the sterling qualities of Smith himself. The small house at the left is the actual view of "Eutaw." The books on the marble table in the painting might represent the painter's taste as well as his subject's.

Charles Willson Peale was born in Queen Anne's County, Md., on April 15, 1741. His career in art began in 1763 with lessons from his neighbor, the established portraitist, John Hesselius. Two years later, pressed by his Tory creditors for both his debts and his patriotic views, Peale fled Maryland with the Sheriff literally at his door.

He traveled to Boston where he studied for a while with John Singleton Copley. When he returned to Maryland, the Annapolis gentry were so impressed with his skills that they forgave him his debts and even raised a fund so that he could go to London and study with Benjamin West.

He spent two years there, absorbing West's neoclassical style and the new ideals of social and political justice associated with neoclassicism. In an allegorical portrait of Pitt, he sounded a warning to tyrants and he refused to uncover when the coach of King George III passed in the streets.

On his return to America in 1769, Peale became at once the fashionable portrait painter of the middle colonies. He moved to Philadelphia in 1776, entered wholeheartedly into the Revolutionary movement and served with the city militia in the Trenton-Philadelphia campaign.

During his long life, Peale painted portraits of almost all his great contemporaries. He did seven life portraits of George Washington which were repeated many times by himself and other painters of his family.

The Museum's new portrait of William Smith and grandson, was placed on display in the main tapestry hall, where it will remain on temporary view until it is placed in its permanent location in the American Gallery.
A Movie For All Seasons
(From page 5)

T. S. Eliot, our great 20th cent
poet, showed the influence of the Sy-
bolists, as did James Joyce and Mar-
Proust in prose. Yet Eliot, when
writing out of intense subjectiv
evoked as had none before (or since)
fragmented soul of 20th cent-
mankind. Many of his images in the
selves did not convey a spec
meaning: they conformed more to Pe
"suggestive indefiniteness."
When asked by students what cert
phrases meant, Eliot would answer t
they had no meaning beyond the
imagery. But young academic
either impressed or tortured the
students by demanding the spec
meanings of Eliot’s images, which
academicians claimed themselves
know — even if Eliot had not. The
dramatist, Eugene O’Neill, sa
derisively that he enjoyed reading
critics’ notices of his plays so that
could find out what they meant.
Even so, in all sorts of Eng-
classes, studying all sorts of literat,
some professors insist upon th
students discovering symbols where
one can be certain of an author’s inte
even when it’s clear the author had
symbolism in mind. Although by now
has been repeated to the point
becoming a cliche, there is still truth
the remark made by the old profes
the class hot for symbolism in a
violin: “I would like to remind you”
the professor said, “that the violin
also a musical instrument.” Thus,
academician’s “find the symbol” ex-
sion is an exercise in futility pre
because the creators of seri
literature are approximating their o
inner states, in which even ti
selfconscious symbolism might be far
thest from their minds.
The so-called “symbolism” in mov
pictures is a totally differ
proposition. Even where the hel
director is the controlling factor, the
is no single creative individual co
municating his inner states of mo
sensation or emotion. The “symbol
are deliberately selected as a me
presumably of making the film mo
"artistic," since many among the younger generations regard pictures as an art form which has supplanted literature, at least for them. To those nurtured on literature, this is a self-conscious aping through externals of a creative process by which its nature was unconscious.

For Poe's "suggestive indefiniteness," which was for the Symbolists "an element of the true music of poetry," the Modern pictures have their own brand of indefiniteness. One of these elements is in the "characters," if such they can be called. Most of them appear full-blown without any hint of origins — such as antecedents, background, personal history — and have no existence or characterization beyond their parts in the action. Another element in the indefiniteness is the unfolding of a non-story by oblique approaches, with abrupt cuts and elliptical scenes between the non-characters.

Vividly this method is intended to suggest profundity and subtlety, but none of an Old Fashioned background aspect that the director's torturous technique is simply obscuring the absence of any meaning or coherent story.

Here is less there than meets the eye.

Of course, this does not apply to all films made today. It applies to the most critically praised of the quintessentially modern, which are supposed to suggest a manner of nuances and meanings.

Only rarely any more am I lured by extravagant reviews of such supposedly few art forms. The last one was particularly eulogized for the beauty of its cinematography. It must be readily admitted that the cinematography was indeed a triumph, with all scenes shot in pastel colors as through gauze. But after thirty or so minutes of unmotivated characters posturing in disconnected scenes, the "beauty" of the technique began to pall, no faintest interest was roused in the goings-on and I sat in stilled stupor merely out of curiosity to see how it would end. It ended with people shooting at one another.

But such triumphs of technique one of which, I must say, seem on the artsy crafty side) really concern externals. The deeper and more general lair of the Modern film, now heard from persons of all ages, concerns the subject matter. Here the devotees of the Old Fashioned film object chiefly to the absence of stories. As an extension of that, they miss stories dealing with emotions between men and women, or dealing with recognizable human predicaments in individuals with whom one can feel sympathy or even identity, or in dealing with problems in families (such as Americans saw on PBS television in the Masterpiece Theater series of "Upstairs, Downstairs.")

What passes for inter-relationships between men and women consists mostly of casually meaningless sexual episodes, sometimes shown with an explicitness which would indicate the director was either trying to bring up-to-date the old peep show or he was addressing some audience so ignorant of human sexual behavior that diagrams and slides were necessary to explain what was going on. Frequently the woman is object or victim, with no life of her own, except when some horrid anterior actions have made her into a neurotic at best, at worst a monster. When that rarity, a woman's story, occurs, her problems on the screen are closer to that of a case history than to what we think of as something approaching the problems of a normal life.

All too often, however, the Modern film concentrates on stories of men. In these, if a woman appears at all (which often she does not), she is either a passing fancy of the male on his way to adventure or the homebody who acts briefly and ineffectually as an impediment to the male's answering the call of the wild. In all cases, the woman is so hungrily grateful for the most condescending, passing attention of the preoccupied male as to seem one of life's pathetic casualties rather than a human adult in her own right. Where the cast is all male, the understanding between the tough-bitten self-sufficient men can approach the completeness and tenderness of that between a married couple. In fact, if the Modern films were taken as a serious commentary on life, one would fear that children were a thing of the past and despair of the future of the human race.

That the Modern pictures can entice women to act in many of them, or for those not established to stay in the industry, is a tribute to the optimism and determination of the female sex. Not only do male actors frequently get most of the parts, and frequently get the juiciest parts, but it is not uncommon for a film to be built around a male "star" who could not be considered an actor by the kindest critics. Some of these can be thugs, bringing reputations in professional sports, since they are required chiefly to scowl and hit people and shoot off weapons. As segments of the movie-going public seem never to tire of this simulated violence, makers of the more serious films - those with pretensions to advancing a new art form — evidently find it trendy or profitable, or both, to ape the action films on a higher level of technical values and more subtle themes.

While this is the reaction of the devotee of the Old Fashioned film, as mentioned, many young women (indeed, women of all ages) voice the same complaint about the absence of good roles for females and the stereotype into which many actresses are placed. However, it is probably the older generation which misses coherent stories and especially those stories dealing with male-female relationships in which women exist as people in their own right, with their own human destinies.

This has no relation to the Woman's Movement which gathered force in the late 'sixties. Strong roles for women, or at least good roles, as central to stories featuring the inter-relationships between men and women date back to the silent films. In this, motion pictures were only following the practice long established on the stage, which produced great female stars. (The first
female role of "modern" times to anticipate the Woman's Movement was Ibsen's *Hedda Gabler*, in 1890.) So the silent films had their great female stars and many beguiling featured players.

From high school days, when we sometimes "went to the movies" in the afternoon, the actresses who come immediately to mind are Gloria Swanson, who's still around, Norma Talmadge, with her placid beauty, and her brighter spirited sister, Constance, who was a fine comedienne, Bebe Daniels, the beautiful and tragic Barbara LaMarr, Lillian Gish, who is also still very much around, and a lesser star, very pretty Viola Dana, who is remembered because of a trip she made to Richmond.

Then there was a great stage actress, Nazimova, who appeared in *Camille*, featuring a new leading man named Rudolph Valentino. I don't know if this picture was made before *The Four Horsemen of the Apocalypse*, in which Valentino's supporting role started him on the way to stardom, but *Camille* was released first in Richmond, and I remember high school girls talking ecstatically about Nazimova's leading man. For in those far-off days, female stars had "leading men," as there were "leading ladies" for male stars.

Even the famous comedians — Chaplin, Buster Keaton and Harold Lloyd — each had his own leading lady. Their roles were simple and sentimental, but at least they were neither objects nor victims nor psychos, and also we lived in a sentimental age. The attractive young women, who served as something of a love interest for the star comedians, personified the romantic fantasies which most of us held about life, just as the women in serious dramas suggested romantic fulfillment, or love fulfilled in a "they lived happily ever after" dream.

This should not suggest that we were purer than the young of today, only that we were definitely more innocent. However, in all our innocence, we had a pretty good idea of what went on between men and women without having half-nude performers act it out for us. To return, in another sense of the phrase, to Poe's "suggestive indefiniteness," I've always thought that what was not shown in motion-pictures or on the stage, as well as what is not explicated in detail in fiction, can be far more effective in what is suggested for the imagination to fill in. A classic example of this is in Maugham's story, *Rain,* and the play adapted from it, in which I enjoyed the privilege of seeing Jeanne Eagels.

In a seedy hotel, on the rainy Pacific island of Pago Pago, Sadie Thompson, a gauche and flamboyant strumpet, was persecuted by the Reverend Davidson, a missionary of unusual intolerance. Davidson and his wintry wife, were so affronted by Sadie's flaunting of herself, accompanied by raucous tunes on her record player, that the Reverend was diverted from his mission and the natives to a project of converting Sadie away from her sinful ways. Since she had a prison term awaiting her in San Francisco, Davidson urged her return voluntarily to serve her three-year sentence as an act of atonement through which punishment she could be purified and, in effect, receive everlasting mercy.

Poor Sadie, gradually beaten down by the force of Davidson's powerful personality, and numb with terror, agreed to the proposition. Her gramophone grew silent, her gaudy costumes fell into disarray and for days she had not set foot in her room as she awaited the last night before the arrival of the San Francisco boat. On that last night, Davidson went to fellow-passengers staying at the hotel, "Her soul, which was black night, is now pure and white like a new-fallen snow."

On the fateful morning when the boat was due, a terrible hubbub broke out among the hotel's guests. The Reverend Davidson had been found dead at the water's edge, his throat cut from ear to ear, and the razor still in his right hand. When a doctor was returning with Mrs. Davidson to the hotel, they were shocked to hear Sadie's gramophone blaring away as before. Sadie, in all of her recently discarded finery, was laughing with a sailor in the doorway of her room. The doctor rushed by them, removed the record and demanded to know what she was doing.

"Say, doc," she answered, "you or that stuff with me. What the hell are you doing in my room?"

When he asked what she meant, Sadie looked at him in indescribable scorn and spoke with contemptuous hatred.

The story ends with her answer as in the play the curtain comes down with her answer.

"You men! You filthy, dirty pigs! You're all the same, all of you! Pigs! Pigs!"

I submit that this powerful ending would be weakened if scenes revealed Davidson tearing off his clothes and Sadie's in the throes of lust, and then showing the collapse of his self-image without which he could not face the world.
This, of course, is the opinion of one conditioned to the use of theagination that explicitness actually troys any subtlety. It is possible that those habituated early to the modern film the imaginations might have been impaired; also, where scenes are not been shown explicitly, there might be a tendency to look for some mbolism."

Then, the Modern film devotees, ecially among the young, have grownustomed to the explicit scenes conning partial nudity and simulatedual exercises, which evidently satisfy he need in themselves. When the ation of love between two civilized ects has been discounted in motion ture fare, it is natural that theysical would appeal to viewers cononed at best to transient relationps. By the same token, Sadie's curtain each today would have to contain obilities to make the point. Here again, mong the younger viewers, some isfaction must be derived from ring shouted on sound-track amplifiers the foul language that only ently has been permissible in pieces, on the stage and in the printed d. This satisfaction is evident from speed and completeness with which permissiveness became a fashion, in a box-office necessity. In novels e finds coarse expressions scattered tough the pages needlessly and ararily, as if such a sprinkling of once hidden words was demanded for sons of modernity.

By the attitude expressed above, I am tomatically cast among the yearners the Old Fashioned emphases and ues in pictures, as well as in novels. t is wrong to assume that all those prefer the Old Fashioned values in tures, or fiction, are prudish andily shocked. One's sensibilities can offended without the person being ecked. Since these sensibilities are edu largely (although by no means enly) on the standards of taste vailing at different periods, to an extant the Old Fashioned sensibilities uld be a generational thing. But only an extent.

For instance, when I was growing up, certainly heard among boys many hes over every currently fashionable word. These words were often used experimentally, as if a boy was trying out the forbidden, in the same spirit of trying out a cigarette which some kid had filched from an adult. Some of the words also exploded in quarrels. Some boys never used any of the words and no boy's vocabulary was characterized by a flow of vulgar words. Needless to say, I heard none of the words in my family nor in "mixed company."

As an adult, I never had an intimate whose vocabulary was characterized by coarse language, and I had some friends whom I never recall using coarse words at all. I first heard women use obscenities when I was in Hollywood in the late thirties, but I never felt at ease when obscenities were used in mixed company.

In the period before World War II, I frequented Costello's famous Third Avenue establishment, where gathered writers, editors, literary agents, advertising men and visiting Irishmen, an uninhibited crew if there ever was one. From about four-thirty until around eight its long bar was packed two deep, with some of the customers really pouring it down. Yet, only rarely would vulgarity be heard. In contrast to most customers, there was one regular known for his foul mouth. He spoke in a soft voice, always grinning, as if his flow of obscenities was funny. This man was generally avoided, not out of any cen sure, but because his unassuming conversation did offend the sensibilities of adults of that period.

This experience in one vanished period's standards of taste would probably be typical, in which the notably foul-mouthed, like the customer at Costello's, would be exceptions. This typicality would also indicate a standard of taste which was primarily generational although of course other factors enter. But where these factors have tended to confirm the generation's standards, the subscribers to those standards can be (and frequently these days are) offended by all manner of divergences from or violations of them, which would have nothing whatsoever to do with vocabularies or with anything that could be considered "shocking." The sensibilities that can be offended have become lifetime ingrained habits of taste.

Since such sensibilities usually, at present, seem to exist in the older generations, though by no means always, many of the older generation simply avoid experiences, such as the Modern film and many novels, where the rewards do not justify having the sensibilities offended. Maybe there are not enough of them around to appeal to the profit-motive in producers (or publishers), who do seem in thrall to the artsy crafty that strains of all things to be nouveau and fashionable. Yet, it might be that a segment of potential customers, the OFs, are being neglec ted.
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