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ON OUR COVER is a detail of the fountain in the front plaza area of the Colonial Plaza building. Acorn Construction Ltd. handled the landscaping and site development for the project which is featured on page 21 of this issue. (Cover photo by E. O. Feuchtenberger)
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BUSINESS FORECASTS

In 1979-
Business will continue to go where it's invited and remain where it is appreciated.
People will still prefer to do business with friends, so-
Good businessmen will make friends of their customers and customers of their friends.
Performance will continue to out-sell promises
Go-givers will become the best go-getters.
The "extra mile" will have no traffic jams.
A good reputation will be built by many acts and may be lost by just one.
Enthusiasm will be as contagious as ever.
The outlook for business will be good for the man who is on the lookout for business.
I predict for 1979 that there will be three kinds of businessmen:
Those who watch things happen,
Those who wonder what's happening, and
Those who make things happen.
Together, let's make things happen!

From a speech by Kenneth R. Daniel,
President, American Cast Iron Pipe Co.,
Birmingham, Alabama, before the National Association of Shippers Advisory Board.
Atlanta, Georgia, May 1978.
FOR those who do not know – the contract bond is a relatively simple document, usually given to an owner of a project under construction. It guarantees performance by the contractor – or payment of his bills – or both. Often the general contractor gets the same bond from his subcontractors. Insurance companies (called sureties) acting as the guarantors on these bonds and sureties have been, alternately, loved and hated by contractors for years.

Usually, the bond form is filled in by an insurance agent (representing the surety) and sent along with a bill for the service. It is, by the way, just that – a service – the extending of “credit” by a surety on behalf of a contractor, and a fee is charged for it. That is not insurance as we know it and the customary insurance loss reserve is not cranked into the cost of the bond. Any agent who writes bonds is often a little awe when the numbers are filled in on a multi-million dollar contract bond and one realizes that this simple piece of paper guarantees so much.

Naturally, surety companies do a great deal of investigation of the contractor before bond credit is extended. An investigation very similar to that done by the commercial loan officer in the bank is made. The surety tries to work through a very professional insurance agent and keeps a close watch over things. That, at least, is the way it is supposed to be done. Sometimes competition, greed, front office pressure for more production, new entries in the bond market, and other factors make it seem otherwise.

There was a day when surety companies and contractors had a fairly easy relationship. The contractor asked for bonds and the surety said “yes!” If they wanted to say no, there were usually several other sureties waiting to say yes; so, favorable decisions were sometimes made against better judgment. There was plenty of work and profits were good. Of course, problems came up for the contractor – such as labor, inflation, paperwork, material deliveries, etc. – but it was, overall, a profitable period. (Remember, Mr. Contractor? You should; this was only four or five years ago!)

When the country entered the recession years (recently ended) things seemed to go to pieces in a hurry. Insurance company reserves shrank as their portfolios of stocks fell sharply in value. Inflationary pressures continued to drive up costs of doing business. At the same time, the results of surety allowing contractors to bid too much work, often the wrong kind, with little profit going in, began to be felt. Bond losses mounted. Where bond managers had a great deal of freedom in the profit years – the impact of their losses on top of insurance losses (and shrinking reserves) focused attention on bond operations and the managers themselves. Some companies simply stopped writing bonds; others curtailed activity sharply, dismissed some people, changed underwriting standards and otherwise took a harder look at overall bond operations.

This was a tough time for contractors and their surety agents. Just when more work was needed to carry overhead, sureties said to cut back. Contractors seemed to be killing each other with low profit in bids on the limited amount of work that was available. Bank credit dried up and everything seemed to be in a hell of a mess. It is a great tribute to the construction industry that so many firms were equal to the test. New loyalties were forged between contractors and those sureties who stuck by them. Too often, sureties seemed to forget their old friends as new standards were applied to underwriting bonds. We have seen a great flurry of activity as contractors and surety agents sought a market for their bonds. Now that the dust has settled somewhat, and volume of work and profit is better, we see an easing of the pressures. If I seem a little skinnier these days, it is because of the squeeze on both sides. Maybe I stand a little taller too! And – I have a new name about the agency – “Crunch.”

These ups and downs often create a lot of confusion and distrust on the part of contractors. Successful firms might resent paying for a bond when there is virtually no chance for a loss. Others might wonder how a competitor, known to be financially weak, is able to get bonds when they are not. Still others resent the cavalier attitude of the surety in telling them what they can and cannot. They ask “how can something so important to success – or survival – be handled in such a haphazard way?”

I think the answer lies in the very nature of business. Although surety bonds are handled by insurance companies, suretyship is not insurance and it is probably more accidental than intensional that bonds are written by insurance companies instead of banks. Years ago, when contract bonds became part of construction, we did not have large bank holding companies with vast resources. Banking was a local operation, done on a small scale, and it was natural for insurance companies (with their large reserves) to enter the business. Particularly since they were insuring the contractor and the buildings under construction! As demand for bonds grew, new surety companies were formed to provide bonds only.

Underwriting of bonds closely parallels extension of bank credit. The bank charges interest for extending credit and the surety charges a premium for a bond. In the case of construction guarantee, surety is “lending” financial strength to the contractor to enable him to get bonded work and is assuring the owner that contractor is qualified to handle the project. The oversimplification, of course, but you can get the picture. If one were to compare the bank and the surety, it would be said that both go through a similar process.

Randy Patterson is Bond Manager for Brown-Arris-Langhorne, Inc., a large Virginia insurance and bonding agency headquartered in Virginia Beach. He is a past director and chairman of the Associate Division of the Virginia Branch, AGC and is presently serving as secretary and director of the Builders and Contractors Exchange, Inc., Norfolk.
evaluations of the contractor's financial and organizational integrity before credit is extended. A form of indemnity to provide for recovery in the case of a default probably the bank in a better position to control losses because of its proximity to the account, daily knowledge of conditions and ability to call on their security make special arrangements early in a loss situation. The surety, on the other hand, may be farther away and may depend on an agent to watch things. You know, both industries saw losses in the 70s from construction and loan defaults. Contractors took a hard look at things and decided to do a better job of underwriting.

As mentioned, earlier, some simply quit writing bonds. The big problem became evident when old firms were asked for new, different or more comprehensive data as a basis for underwriting. In some cases, they were told to stop doing things, such as speculative building or selling, and to start doing others — if they wanted to continue having bonds. For old firms, used to doing things their way, this was hard to take. Sometimes resistance to change meant an end to credit. Contractors, unwilling to change, faced a tough situation and many have a very bad memory of those days. Fortunately, the professional agent has become increasingly important to both the contractor and the surety. He is close to the construction and surety industries. At bid time, he can clearly describe to surety the work being bid and its potential plusses and minusses. Sometimes, things are cranked into bond forms by owners (and their attorneys or architects) that significantly increase the liability of the contractor (beyond liability contained in, or implied by, the contract, i.e., hold-harmless clauses, right of direct action against surety, third party liability clauses and such seem to be appearing with increased frequency. The professional agent is an adviser to his customer and can do a good job of averting future problems by a review of contracts and bond forms. He can talk the language of bankers in defining methods of obtaining bank credit. The ball game gets more complicated. Cooperation and professionalism have become the key to success.

So, today we have a new ball game. Each member of the team, surety — contractor — agent, must be very professional. Each must do what is necessary to satisfy the other. There is too much at stake for the construction and surety industries to have another catastrophic time. Contractors must be more flexible, in many ways, to succeed in the complex world of construction today. So must surety companies. There will always be a few sureties that seem to break all the rules — they generally do not last long.

The professional agent has become increasingly important to both the contractor and the surety. He is close to the construction and surety industries. At bid time, he can clearly describe to surety the work being bid and its potential plusses and minusses. Sometimes, things are cranked into bond forms by owners (and their attorneys or architects) that significantly increase the liability of the contractor (beyond liability contained in, or implied by, the contract, i.e., hold-harmless clauses, right of direct action against surety, third party liability clauses and such seem to be appearing with increased frequency. The professional agent is an adviser to his customer and can do a good job of averting future problems by a review of contracts and bond forms. He can talk the language of bankers in defining methods of obtaining bank credit. The ball game gets more complicated. Cooperation and professionalism have become the key to success.
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Margaret Ciucci Retires from Staff

MARGARET CIUCCI retired at the end of August after more than 11 years service with the Virginia AGC. She had been on the staff longer than any other current member.

Ciucci, as she was best known, came to the AGC in July 1967, after 25 years service with Seagram Distilleries, who closed their offices in Richmond at that time. Her major responsibilities with the AGC were with membership, the construction report, publications and general secretarial duties. Her familiarity with the total membership was a valuable asset to the Association over the years.

A retirement luncheon given at the Engineers' Club of Richmond was attended by Harry Lee, Aubrey Bass, Robert Dunville, Alex Alexander and the staff members. At that time, the Association's gift of a clock radio was presented by Louis Schelter. Staff members also presented humorous gifts as reminders of the memorable events during the past few years.

Note: "Ciucci's" knowledge and assistance have been invaluable to the Virginia Record staff in our dealings with the association. She will be missed!

Robert Dunville comments as Lou Schelter assists Margaret Ciucci with unwrapping a clock-radio, gift of the Association.

Lou Schelter and Harry Lee watch as Margaret Ciucci opens a gift at her retirement luncheon.

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CONVENTION COMMITTEE ANNOUNCES PROGRAM

Co-chairmen Henry Taylor (Taylor & Parrish, Inc., Richmond) and Wayne Ulley (Lone Star Industries, Inc., Richmond) have announced details of the forthcoming convention to be held January 27-29, at The Homestead, Hot Springs, Virginia.

Returning for the Mini-Seminar this year will be Bruce Davis, Commercial Counsel and Assistant Secretary of Bethlehem Steel Corporation, Bethlehem, Pennsylvania, who spoke last year on Products Liability. Joining him for the other half of the seminar will be Leslie A. Hynes, of the law firm of Hynes, Diamond & Reidy, New York, New York, and member of the panel of the American Arbitration Association.

The Utility Contractors meeting at the convention will feature William (Jolly) Rogers of the W. Rog Company, Lexington, Kentucky, who will make a presentation on current and anticipated activities related to Utility Construction.

The Public Relations Committee will hear Les- Laird, of Builders Brochure Company, Char- lor, N.C., on fine points of creating and prepar- ing a company brochure to present your firm at its best. All interested are welcome to attend.

Social features will be the reception hosted by the American Arbitration Association, followed by a buffet dinner and entertainment featuring Bob Rosenbaum, member and entertaining pianist, on the evening.

Friday's luncheon will present Dr. Joseph Formica of the Medical College of Virginia, a microbiologist, who has gained a reputation as an expert on vintage wines. There will be wine tastings and light accompanying foods. "The Kings Swing," a popular attraction at last year's convention, will return for a concert and dance on Friday evening.

The Ladies Program on Friday, will feature Preston L. Walker, who has gathered an extensive collection of jade and jewelry which he will show and describe. Saturday the women will hear and see a special presentation by Dyson World Travel on the tour of the Rhine Valley planed for 1979's Management Conference.

DR. JOSEPH V. FORMICA, noted wine expert or oenologist, will share some fascinating facts with members at the Wine Testing Luncheon at the convention. Dr. Formica is Associate Professor of Microbiology at the Medical College of Virginia and also teaches a non-credit course in wine appreciation -- "The Wide World of Wine," at Virginia Commonwealth University.

LESLEY A. HYNES, of the law firm of Hynes & Diamond, New York, N. Y. will take part in the second half of the Mini-Seminar on Saturday, January 27. Mr. Hynes is a member of the panel of the American Arbitration Association and co-authored the "Contractor's Handbook" (McGraw-Hill, 1970).

BIG BAND MUSIC IS ALIVE AND WELL! Back to prove it again at this year's convention, are the Kings of Swing. They will play on Friday night for the members' listening and dancing pleasure, once again recalling the music of the '40s through the '70s.

BRUCE E. DAVIS is another returnee to the convention. Davis, who spoke last year on Product Liability, will appear during the first half of the Mini-Seminar on Saturday's agenda. He is Commercial Counsel and Assistant Secretary, Bethlehem Steel Corp., Bethlehem, Pennsylvania.
ANNUAL CONVENTION PROGRAM
AGC OF VIRGINIA
January 25 - 27, 1979

The Homestead
Hot Springs, Va.

Thursday, January 25, 1979
10:00 to 12:00 Noon
12:00 to 5:00 PM
2:00 to 3:45 PM
4:00 to 5:00 PM
6:00 to 7:30 PM
7:30 to 9:00 PM
9:00 to 11:00 PM

Board of Directors Meeting
Registration
Committee Meetings
Associate Division Meeting
Reception hosted by Associate Members
Buffet Dinner (Casual)
Entertainment
Bob Rosenbaum, Pianist
Cash bar with cordials

Parlor A
Conference Lobby
Parlors B,C,D,E
Parlor A
Conf. Center East
Conf. Center West
Conf. Center West

Friday, January 26, 1979
8:30 to 3:00 PM
9:00 to 10:00 AM
10:00 to 11:00 AM
10:00 to 11:30 AM
11:00 to 12:00 Noon
12:30 to 2:00 PM

Registration
Membership Meeting
National AGC Reports
Ladies' Program
Preston L. Walker,
Talk and display of jade and jewelry
Committee Meetings
Mixed Luncheon with wine-tasting,
Dr. Formica, Wine expert, speaking

Conference Lobby
Conf. Center East
Conf. Center East
Conf. Center West
Conf. Center West
Conf. Center West

Saturday, January 27, 1979
9:00 to 11:00 AM
10:00 to 11:30 AM
11:00 to 12:00 Noon
2:00 to 4:00 PM
6:00 to 7:00 PM
7:00 to 9:30 PM
10:00 PM to 1:00 AM

Mini-Seminar
Bruce Davis, Bethlehem Steel
Ladies' Program
Travel agency preview of 1979
Management Conference Site
Committee Meetings
Mini-Seminar (continued)
Leslie Hynes, Am. Arb. Association
President's Reception
Banquet
Dancing

Conf. Center East
Parlors B,C,D,E
Conf. Center East
Conf. Center East
Conf. Center East
Conf. Center West
Homestead Club
Preston L. Walker, a man with black hair and soft Virginia speech, will bring a wide perspective when he acts as an arbitrator in contractual disputes in the construction industry.

It is probably because of his background that the American Arbitration Association, located in New York City, recently chose him as a member of its commercial panel of arbitrators. As a teen-ager in his hometown of Lynchburg, Walker started his career in construction as an electrician's helper. Since then he has been a member and held office in a local of the International Brotherhood of Electrical Workers; a master electrician; a business owner; a general contractor and owner-builder. His is a many faceted profit organization dedicated to the resolution of contractual disputes. It came into being because the construction industry wanted disputes settled by persons familiar with the business. The association's prototype arbitration clause is included in thousands of construction contracts each year. Hearings, awards which are legally enforceable. The AAA's prototype clause is included in thousands of construction contracts each year. Hearings, awards which are legally enforceable.

Walker's rise from a Lynchburg lad with a high school education is a fascinating one. A coin collection started in the fifth grade provided capital for him to start his own electrical contracting business on January 1, 1964. An interest in photography has won him prizes and taken him abroad to Europe, South America, the Caribbean and North Africa. An eye for art has helped him and his wife of 36 years, Helen, assemble an enviable collection of painting, sculpture, and Oriental art. His home in McLean, is furnished with American and European antiques. He hunts, fishes, plays golf, and runs his business in Fairfax with equal enthusiasm.

In spite of obvious success, Walker still likes a bargain, and will buy name brand suits at half price when he can. "I've always been a saver," he says and a grin seams his face. "I was one of seven children — in the middle. My father worked in a shoe factory. When I started my coin collection any coin looked good to me. Then as I learned a little I got interested in the history of U. S. money. Most people don't know that the United States in the 1860s issued paper money in denominations of three cents and up. It was called stamp money, issued to buy postage stamps."

The original nudge into coin collecting came from a visiting adult cousin who gave Walker a gift of a few nickles and pennies, and then sent him two little coin albums — one for Lincoln pennies, and one for India Head pennies. From then on when Walker as a boy worked in a neighbor's garden at ten cents an hour or in a local grocery for $1.50 to $3.50 on Saturdays he examined his pay for savable coins. He prevails on a teller in a Lynchburg bank to help him look for Indian Head pennies. "I'd pick out the best ones and buy them," Walker recalls. "I accumulated a large collection, and once not too many years back I sold 50,000 Indian Head pennies to a hobby shop in McLean.

"Then about 12 or 15 years ago everybody wants to deal in coins, and I lost interest." It was then that Walker and his wife began to collect antiques and art. In addition to early 19th century French bronzes, sculptures, Walker has two Hans Battenberg Bavarian folk portraits which once belonged to Helena Rubinstein, the late maker of women's beauty products, and a painting "Aurora," done by Henry Frazelle in 1811, which he bought from the Ringling Brothers Circus collection in Sarasota, Florida. Icons from Russia and Poland, and Oriental sculptures carved from ivory, jade, rose quartz and a tiger's eye all take their place in the collection.

Does Walker buy these things for their investment value? "Yes, but for their beauty, too," he says, exercises his own taste and buys what he likes believing that "value is the eye of the beholder."

With a Honeywell Pentax 35 mm camera in his Walker has seen much of the world through a lens and in 1977 his color picture of two of his grandchildren at the Lincoln Memorial netted him prize in the International Salon of Photography, amateur competition in Bordeaux, France. Since the Mayor of Bordeaux, Jacques Chabon-Delmas, become a close personal friend.

Though he belongs to perhaps a dozen business and civic groups, Walker obviously is not a Bab How does a poor boy from Lynchburg develop so wide interests? Was he a good student?

Walker laughs at the question. "One teacher me I was the smartest student she had ever taught. She said I knew exactly how much to study to by."

But he wants his four grandchildren to be good students. His son, Michael, who helps his father Walker Electric, has one son and one daughter, lives with his wife Beverly in Clifton, Va. daughter, Mrs. Charles (Ann) Fraser lives with her husband and two daughters in Jacksonville, Florida where she runs a children's clothing "CottonTails."

During World War II Walker served as a military sergeant in the U. S. Infantry and saw action in the Battle of Bastogne in Belgium where his feet...
rozen severely enough to hospitalize him for eight months.

He is a vice president and member of the board of directors from McLean Savings and Loan in McLean; he is a director of the Association of General Contractors of Virginia; a member of Northern Virginia Builder, the American Sub-contractors' association, National Electrical Contractors Association; Washington Building Congress; American Photographic Association; American Numismatists' Association, and the Country Club of Fairfax. His business interests include the residencies of Clearbrook Industrial Park, P.M.C. Development Corporation, and King's Park properties, Preston L. Walker Electric Co. Walker was born September 6, 1922 in Lynchburg where his mother Mrs. W. A. Walker Sr. still lives.
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VIRGINIA RECORD
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Mid-Year Board Meeting

BUSINESS FIRST — Officers Harry Lee, Warren Merrin, Sandy Frazier, Charlie Lambert, and Associate Division Chairman, Charlie Pietsch were at the head table during the Mid-Year Directors’ Meeting.

THEN PLEASURE . . .

Southwest District President Tom DuPuis, Pendleton Construction Co., Wytheville, and wife Patty joined the directors at the meeting.

Past President John Poindexter, Basic Construction Co., Newport News, listens to President Harry Lee, Kjellstrom and Lee, Inc. Richmond, explain how he will reclaim the golf trophy at next year’s Mid-Year Board Meeting.

Mid-Year Board Meeting

(Continued)

Reba Reed, Julia Houck, Jack Houck and Lois Thomas reminisced about previous years.

Bob Heiderer, AGC Northern Virginia Region Director, McLean; Preston Wal
Preston L. Walker Electric Co., Fairfax; Jay Eure, Eure Rentals, Inc., Chesapec
and John Poindexter, talked at the Shipwreck Party which was held
conjunction with the meeting.

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16
Technical and Industrial Educators met in Roanoke for their annual Summer Conference. These building trades instructors attended the AGC of Virginia workshop covering the new Construction Craftsman’s Curriculum. Education Committee Chairman Walter Caldwell (right), John W. Daniel Co., Danville, was among those who attended the day-long session.

Jim Duckhardt, Executive Director of AGC of Virginia, told the Building Trades instructors that the AGC would assist the vocational centers in placing students in jobs.

Val Riva, Assistant Director of National AGC’s Manpower and Training and Education Division, addressed the instructors.

Central District Golf Outing

Clark and Norman Washer of Lone Star Cement, Inc. went to Lynchburg for the Central District Golf Outing and Ladies’ Night Meeting. They joined Central District Secretary-Treasurer William Mullins of Lone Star Cement, Inc. Lynchburg, District President John Wimer of Smith-Wimer, Inc. Washer took the Low Way prize with a 71.
The July Roanoke District Meeting was well attended.

Roanoke District President, Joe Christenbury, Acorn Construction, Ltd., Troutville, talks with AGC of Virginia President Harry Lee, Kjellstrom and Lee, Inc., prior to the meeting. Mr. Lee later addressed the gathering.

Aaron Conner, Aaron J. Conner General Contractor, Roanoke, and Dave Rees, John W. Hancock, Jr., Inc., Salem, talk over award.

Sam Lionberger, S. Lewis Lionberger Co., Inc., Roanoke, and Bill Reynolds, William F. Reynolds Construction Co., Inc., Salem, attended the July meeting.

Bill Christenbury, Acorn Construction Ltd. and Tommy Tomlinson, Tomlinson Inc., Roanoke, chat before the meeting.
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THIS PROJECT for City of Roanoke Redevelopment and Housing Authority located around and designed to complement the recently completed 9-story Colonial Plaza building which is on a 3-acre tract at Jefferson Street and Frank Road in downtown Roanoke.

Acorn Construction Ltd. has done the landscaping and site development. Tight scheduling of material deliveries and close work with subcontractors insured that areas were finished in proper order and enabled the project to proceed with minimum of off-site staging.

In the front plaza area the fountain is the focal point. Designed with multiple levels and complex angles, the construction of the fountain required many small concrete pours and an exact layout for brick bond and water elevations in the finished product. This area also features a broad brown brick plaza, benches, trees and shrubbery.

The east area is a landscaped park laid out in geometric patterns and features a platform for presentations by community talent, various benches and a walkway to Roanoke’s City Market.

All exposed concrete surfaces are colored and many have either board form or sand blast finish. Planting areas are a varied mix of material ranging from ground cover to large caliper trees. Plants were selected to bloom, change or both at different seasons so that foliage is always varied and always interesting.

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Roanoke Ready Mix Concrete, concrete; Hastings Pavement Co., Lake Success, N.Y., masonry; Moldcast – G. E. Supply, lighting fixtures; Davis H. Elliott Inc., electrical work; Progressive Products Corp., plumbing; Waynesboro Nurseries, Inc., Waynesboro, planting; and Kim Lighting, City of Indus, California, fountain lights and jets.

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AFTER more than 57 years in Broad Street Station, the Richmond, Fredericksburg and Potomac Railroad Company completed its move to a new general office building early in October 1976. The new facility is located at 2134 West Laburnum Avenue, Richmond, adjacent to the company's Acca Yard facilities.

The two-story, brown brick building was designed by the firm of Carneal and Johnston of Richmond and was completed on schedule by Bass Construction Company, Inc., also of Richmond. It provides 38,000 square feet of floor space and accommodates the Executive, Financial, Legal, Personnel, Accounting, Traffic and Real Estate functions.

The move to new quarters was occasioned by the sale to the Commonwealth of Virginia of approximately 52 acres of Richmond Terminal Railway property, including Broad Street Station.

Other structural details of the air conditioned facility include: built-up roof; interior walls of steel studs and drywall; aluminum and glass windows; and concrete floors.

The general contractor, Bass Construction Company, Inc. also handled foundations and carpentry.

VIRGINIA RECORD

Subcontractors & Suppliers
{Richmond firms unless noted}

F. G. Pruitt, Inc., excavating; Bowker & Roden, reinforcing steel; Massey Concrete Corp., concrete material; Hammond Masonry Corp., Sand masonry; Montague-Betts Co., Inc., Lynchburg, steel roof deck; Martin & Bros., Inc., roofing; W. H. Stovall Co., windows & window walls; F. Richard Wilton Inc., steel studs, drywall & plaster; and Walk Laberge of Richmond, glazing.
Cily Wide Decorators, Inc., painting & wall finish; H. Beckstoffer's Sons, paneling & work; Richmond Primoid, Inc., waterproofing; Chappell & Son, Inc., weatherstripping; Mansonney, Inc., insulation, acoustical & resilient tile; & Lazzuri, Inc., ceramic tile; and J. S. Archer Inc., steel doors & bucks.

The Virginia Story was: Central Electrical Service Corp., fixtures & electrical work; Catlett-Johnson plumbing fixtures, plumbing, air conditioning, & ventilating; Dover Elevator Co., elevator; & Iron Works, Inc., ornamental iron.

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