

BUSINESS
and the
STOCK MARKET

by **BABSON'S REPORTS INC.**
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Expanding Housing Potential
By Babson's Reports Inc.,

Wellesley Hills, Mass., February 27, 1971—Based on expected net household formations, replacement of dilapidated units, the need for new vacancies, and demand for second homes, total requirements for housing—new or rehabilitated—has been estimated at 26 million units during this decade. Clearly, if the demand is going to come close to being met, housing will be

one of the most dynamic industries of the 1970's. However, if it is to realize its full potential, some revolutionary changes must be made.

Better Flow Of Mortgage Funds
Soaring costs, building restrictions, skilled labor shortages, and periodic money famines must be overcome. Traditionally, residential construction—though a 25-billion-a-year business—has consisted of local, small, poorly capitalized, and often badly managed firms. Costs and quality have been largely uncontrollable, and housing output has fluctuated widely due to abrupt changes in the availability of mortgage funds. However, a number of proposals are under consideration to improve the flow of mortgage funds, and there are hopeful signs that this decade will see a better flow of credit and an alleviation of the impact of monetary policy on housing.

Operation Breakthru Paves Way
In an effort to move toward totally new systems of housing production, the Dept. of Housing and Urban Development sponsored "Operation Breakthru." This highly publicized project was aimed at demonstrating the feasibility of factory-built, high-quality homes.

As originally conceived by Housing and Urban Development Secretary George Romney, Operation Breakthru was to pay twenty-two companies to design and build innovative housing projects. However, budget cuts and opposition to the plan in several of the cities chosen

have made for extremely slow progress.

Many Are Involved
Despite the sluggish pace of Operation Breakthru, the concept of factory-built housing is generating considerable enthusiasm. More than 400 companies—ranging from a small, purely modular firm such as Sterling Homex to such giant diversified concerns as General Electric and U. S. Steel—are attempting to carve out a future for themselves in the field of factory-made homes. Obviously, not all 400 will be successful. If the experience in Britain is any criterion, this field will be winnowed drastically in coming years.

New Materials, New Techniques
The diverse materials and techniques being considered for use in industrialized building include concrete panels for floors and bearing walls, pre-cast concrete boxes, wood modules, steel structural framing, assembly of steel components on site, reinforced plastics for use as pre-

finished panels, and fiber glass modules.

Although it is too early to determine which materials and techniques will be most successful, it is clear that factory-manufactured housing is an exciting idea that has the potential for spectacular growth in the 1970's. Despite the intriguing potential and the big names involved, however, it must be recognized that at the present time factory-built housing (with the exception of mobile homes) is still in the experimental stage, and very few companies are making any profit from it.

Two Promising Situations
For participation in this rapidly emerging industry, the Babson Staff recommends Boise Cascade common and American Standard common (both NYSE). These firms have promising interests in factory-manufactured housing. They also have substantial positions in other areas of the construction industry, so they stand to benefit from any surge in residential building

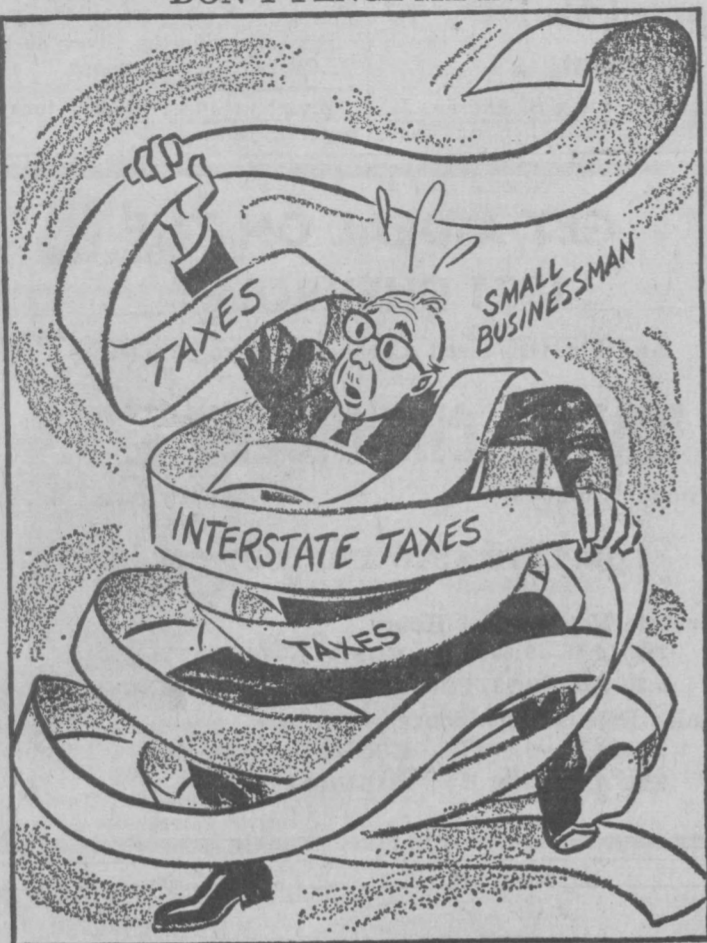
whether it be in the form of modular, sectional, or on-site housing.

The wise man doesn't expect to find life worth living; he makes it that way.—Grit.

Montpelier, capital of Vermont, has a population of about 9,000.



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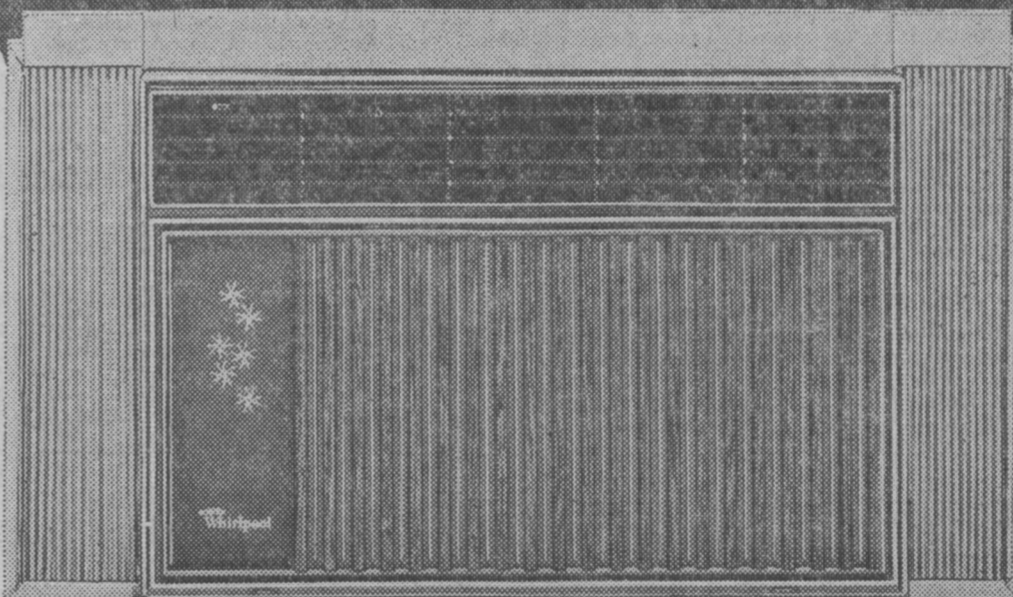
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Your Maryland Tax

By LOUIS L. GOLDSTEIN, Comptroller of the Treasury

Personal Exemption And Dependent Credits Each taxpayer is allowed one personal exemption of \$800, two exemptions of \$800 each if he or she is 65 or over, and three exemptions of \$800 each if both 65 and blind.

arate returns or a joint return are allowed personal exemptions of \$800 each, or if 65 or over, \$1,400 each, and if 65 and blind, \$2,400 each. In addition, you are entitled to one exemption for each dependent under 65 or two exemptions for each dependent 65 and over.

more of their support from you, and 3, a resident of the United States, Canada or Mexico. If several persons contributed toward the support of a dependent, but none contributed one-half of the support, they may designate one of them to claim the exemption if, 1, as a group they provided over one-half of the individual's support, 2, each member of the group is a blood or legal relative of the dependent, and 3, the person claiming the exemption contributed over 10% of the support.

Red Putsch At Berkeley Could an American city be taken over by Communists in 1971? Hardly any person in our nation would answer "Yes" to this question. Could a coalition of radicals, extremists and revolutionaries, dedicated to actions and programs charted by known Communists, seize control of an American city in 1971 through legal political action? Most Americans understandably would say "No."

"communes" whose members are building well-trained revolutionary cadres to carry on an expanding guerrilla warfare; and the thoughts of police authorities in Los Angeles and San Francisco on a shift in the nature of the revolutionary forces bent on creating chaos and panic as a prelude to seizure of control throughout the nation.

deed succeed in this primary objective is what stirs the deepest fears of those people in Berkeley who have fought, so far ineffectually, the gradual growth of Communist power (in a variety of forms) in the University community and in their idyllic city by the sea. Next week: Berkeley Shootout By Ballot.

1, Emmitsburg, Md., recently received the Army Commendation Medal while serving with the 101st Airborne Division (Airmobile) in Vietnam. Sgt. Andrew received the award for meritorious service as a team leader in Company C, 1st Battalion of the Division's 327th Infantry.

Awarded Medal In Vietnam

Sergeant George S. Andrew, Jr., 21, whose parents live on Route

Brazil produces 856,000 tons of paper a year.

BASKETBALL COMEDY



The utterly unique unicycle hijinks of the hilarious and exciting King Charles Troupe bring gales of laughter to the 101st Edition of Ringling Bros. and Barnum & Bailey Circus.

All personal exemption and dependent credits will be allowed a taxpayer who dies and his return is filed by an agent or representative. A surviving spouse may file a joint return with a decedent if a joint return was filed with the Internal Revenue Service.

Individuals filing Combined Separate Returns must allocate their exemptions as follows: Husband must take personal exemptions to which he is entitled; wife must take personal exemptions to which she is entitled; exemptions for dependent children or other relatives may be divided between the husband and wife, but only whole exemptions may be claimed by either individual.

For further information, read your tax packet instructions or check with one of the Income Tax Division Service offices.

Looking Ahead by Dr. George S. Bensum, President NATIONAL EDUCATION PROGRAM, Searcy, Arkansas. Includes a small portrait of Dr. Bensum.

"We want the city and we want it now!" -Vic Lieberman, Editorial Page Editor The DAILY CALIFORNIAN (official student newspaper, University of California, at Berkeley)

We Go To Berkeley Fantastic? Unbelievable? Yes, we thought so too when we began to get word of the developing showdown in Berkeley between the radical forces, whose "Supreme Command Headquarters" would appear to be the University of California campus, and the people whose families have built such a beautiful little city on the slopes of the Berkeley Hills overlooking San Francisco Bay, the Golden Gate, and the glittering Pacific metropolis of story-book and song.

We decided to go to Berkeley and dig out the facts. After interviews with newspaper editors on the scene, police authorities, and undercover intelligence operatives, members of Governor Reagan's staff, groups of concerned citizens and a day spent probing the situation on the University campus with its 27,000 students (mostly graduate students) from 50 states and many foreign countries, we don't feel so sure it couldn't happen in Berkeley.

Some of the facts revealed by our reportorial digging in and around Berkeley are, yes, fantastic, certainly unbelievable for most Americans. We will report them here in a series of columns which we hope will awaken millions of citizens to some of the perils confronting us inside America - for what happens at Berkeley on April 6 (and thereafter) could be made to happen any and everywhere in America.

Our subsequent columns will cover the Communist-conceived Black Panther referendum in Berkeley for "Community Control of Police"; the larger, more significant effort of the combined radical movement to seize control of the city government; the spread into the hills of northern California of armed



LEGAL STATE OF MARYLAND NOTICE OF APPOINTMENT AND NOTICE TO CREDITORS TO ALL PERSONS INTERESTED IN THE ESTATE OF ROBERT SILAS WRIGHT, SR. Includes contact information for RALPH EDWARD WRIGHT, Personal Representative.

New Service For Hard Of Hearing A new service to help the hard-of-hearing has been announced by the Beltone Crusade for Hearing Conservation. The crusade is sponsored by Beltone Electronics Corporation, world leader in hearing aids, and is dedicated to promoting hearing conservation.

TICKSEED What a name for a plant - Tickseed! Because someone thought seeds resembled ticks. Calliopsis, the name usually given to the annual form of coreopsis, is one of the easiest plants you can grow.

OFF AND RUNNING by John I. Day A Formidable Mascot



The term "to get his goat" is said to have originated when those bewiskered quadrupeds were popular stall-companions for nervous Thoroughbreds. And, legend has it that they were frequently kidnapped or better to say goat-napped by the opposition.

Owner-trainer Ed Payne, who was racing at Centennial race track at Littleton, Colorado this summer, had no fear about anyone "snatching" his stable mascot. It is doubtful, however, that any of his horses would have cared to have it as a roommate—the equine breed, generally, taking a very dim view of snakes.

Trainer Payne's pet was a boa constrictor of formidable size but, he claimed, of gentle nature and a very good ratter. It made little

noise and did not wander from the Payne tack room. However, at one point, it did cause mild consternation in the New York office of the Thoroughbred Racing Protective Bureau.

Going over the daily reports of persons interviewed by agents in the field, TRPB vice president Clifford Wickman suddenly did a double take. One item read: "Ed Payne, owner-trainer, re: snake in tack room." Hasty reference to the "remarks" section of the form revealed that while investigating another matter, the snake came to light. The track Stewards were aware of the situation but discreetly decided not to take action. Owner Payne had agreed to remove his pet in the near future.



FORD RUNABOUT, SIXTY YEARS LATER—Ford's newest entry in the small car market, the 1971 Pinto Runabout, will make its public debut at the Chicago Auto Show February 25.

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OPEN LINE

By
Congressman Goodloe Byron
Maryland—Sixth District

Sixth District residents want the 92nd Congress to do something about the current economic situation facing our country, according to Rep. Goodloe E. Byron. Commenting on his recent district-wide "opinion" tour and an early tabulation of the first 1,200 constituent questionnaires returned to his office, Byron noted that the state of the economy, taxes and spending are uppermost in the minds of citizens.

"Unemployment and inflation were cited by the majority of people in these preliminary findings as the most pressing problem facing our Sixth District," Byron

said. The Congressman added that about 70 per cent of the respondents favor establishment of wage and price controls.

A formal report of the complete findings, including a county by county analysis, will be issued in mid-March.

Referring to last week's seven-county, 15-town tour, Byron said it tended to confirm economic concerns, although welfare reform, social security benefits, crime and the war in Vietnam were also discussed.

"It was a very worthwhile tour," Byron said. "Anytime you get to the grass roots you find out what really concerns an individual. And that's important. It is always helpful to know all the effects of a particular bill and a constituent can aid me to understand what it means to an important segment of our citizens."

New State Map Now Available

With a printing of 750,000, the 1971 Maryland Official Highway Map, just issued, could easily make most best seller lists.

"This is the largest printing ever of State maps," said Tom Cloonan, Chief of the Cartographic and Road Inventory Section of the Bureau of Highway Statistics of the State Roads Commission in Brooklandville, which did all of the cartographic work and artistic layout on the map and took care of its printing and distribution. The great demand for State maps necessitated such a large

printing. The 1971 State map is similar to the 1970 one, with some additions and changes.

The cover this year is unique. It is an architect's rendering of Convention Hall in Ocean City.

As for the State highway map itself, it has been revised to reflect conditions as they are expected to be as of June 30, 1971, and will show all the numerous highway improvements completed during the year.

Public boat launching ramp locations throughout the State have been added to the new map for the benefit of the Department of Natural Resources, which supplied this information. The map's color scheme has been changed to more pastel colors so that the information is more readable.

A new map insert for Rockville, Md. has been added to the reverse side of the map to join those of Cumberland, Hagerstown, Salisbury, Cambridge, Annapolis, and Frederick, which are already there. These older map inserts have been updated.

The State map is prepared in cooperation with the Maryland Department of Economic Development, which supplies the tourist information and photos which appear on the back of the map.

David H. Fisher, Chairman-Director of the State Roads Commission said that, as in past years, the map will be available to the general public at no charge in all State Roads district offices, at SRC headquarters, in the State Office Building, Maryland State

Police Barracks, toll facilities, and the Department of Motor Vehicles. Total cost of the map was \$47,370. This breaks down to a cost of approximately six cents per map.

Education Teacher Attends Meeting

Sister Mary Virginia Klisiewicz, instructor of education at St. Joseph College, attended the 23rd annual meeting of the American Association of Colleges for Teachers of Education from Feb. 24 to the 27. The meeting, "Power and Decision-Making in Teacher Education," convened in the Conrad Hilton Hotel in Chicago, Ill.

The four-day program was filled with new and innovative approaches to the consideration of issues in teacher education, as well as with many traditions which have highlighted this event over the years. On Wednesday the 24th, the meeting devoted a full day to special enrichment clinics on accreditation, long-range planning, government relations, and environmental education.

Patience is a flower that grows not in everyone's garden.—James Howell.

Driving CAN Be A Pleasure Again!

Remember when a weekend drive was something you did for fun? How everyone looked forward to piling into the family car for a leisurely Sunday drive to look at the scenery, visit friends? You could wheel along enjoying the view without tensing up over some driver determined to tailgate or revving his engine to speed past you.

Not any more, you say. Times have changed. Weekend driving has become something to endure only if absolutely necessary. On a holiday weekend, you are further unnerved by publicized projections of doom—how many people will be killed on the highways that weekend. Instead of the spirit of the open road, driving is more of a spectre—something that must be endured.

According to the Atlantic Companies (Atlantic Mutual Insurance Company and the Centennial Insurance Company) we Americans are responsible for more deaths on the highway than on all the battlefields of all the wars we've ever fought! More than 5 million people—about the population of two cities the size of Los Angeles—were killed or injured on our highways last year.

Does it have to be that way? No. Believe it or not, you CAN make driving a pleasure again if you, and every man or woman behind the wheel follow the unusual checklist recently released by the Atlantic Companies. It lists things we should do, instead of things we should avoid; the steps we can take to lengthen our driving pleasure instead of shortening it.

Try the following... it may add years to your life span:
DO... Test that new car under all conditions—before you buy. Is it comfortable?



Easy to park? Can you see in all directions? Controls within easy reach? Does it suit all of your intended purposes?

DO... Consider renting a similar model before buying.
DO... Equip your car for every need. A mirror for the right side as well as the left. Bumper guards to prevent those nicks and bumps.

DO... Review brakes, wipers, horn periodically. Even if your car passed inspection within the past year, it may not be safe today.

DO... Have your windows and headlights cleaned every time you buy gas.

DO... Examine tires frequently for balance, worn treads and inflation. For safety and convenience, studded snow tires may be worth their weight in gold on ice-slicked streets and in snow country.

DO... Adjust your driving to meet special conditions. Different driving defenses are called for in morning get-to-work traffic, snow, fog, winding roads, poor street surfaces. Creepers can be as hazardous on the road as speeders. And if you merely want to watch the scenery, take the less-traveled scenic route or, better yet, be a passenger and leave the driving

to someone else.
DO... Plan your trip. Be certain of every part of your route.

DO... Start early. Drive long distances only when you are rested and traffic is light. Avoid those busy-time, busy-area rush hours.

DO... Decline that one "for the road." Know your capacity. Better still, if you drive, don't drink unless its coffee.

DO... Break up your trip with frequent stops. You'll cover more miles—and enjoy them more, as well.

DO... Stay alert on super-highways. Those many directional signs demand your full attention.

DO... Sound off to the appropriate traffic department and local newspaper about worn, defaced or obscured road signs.

If the courtesies of the road can be brought back, there's no doubt that the casualties of the road can be rolled back. After you've equipped yourself, your family and your car for enjoyable driving, Atlantic's way, there's only one more thing necessary to bring back the enjoyment of driving:
DO... Your part.

DOG ODDITIES

BY THE GAINES DOG RESEARCH CENTER, NEW YORK, N Y



FIRST WOMAN TO HANDLE THE BEST IN SHOW WINNER AT WESTMINSTER DOG SHOW, NEW YORK CITY, WAS MRS. SHERMAN HOYT IN 1935 WITH DUC, FIRST POODLE TO WIN THE AWARD

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HARDY HIBISCUS



Enormous blooms of white, shades of pink, rose and red are produced freely on tall plants of Southern Belle, this new, hardy hibiscus.

You know the picture in the travel advertisements of the girl on an island in the South Seas—the one in which she wears a hibiscus bloom behind her ear? Well, you can grow a hibiscus too, a hardy hybrid that will withstand Northern winters, but you won't be able to wear a blossom behind your ear—they're all too, too big. Eight inches or more!

These huge blooms appear in white, pink, rose, carmine, crimson and deep red, many with a contrasting red eye, on 4 to 5 foot tall plants that you can grow from seeds.

If you start these indoors in January or February and tend them for a month until seeds sprout, then move the plants outdoors in May, plants will surely flower this year.

Sown outdoors, as soon as soil can be worked, they'll probably do the same but, since plants are perennials, if a plant or 2 fails to flower, you know they'll perform next year.

To shorten the time from planting to sprouting of seeds to a week or 10 days, soak seeds for 15 minutes in a concentrated solution of sulphuric acid, thoroughly wash with

water and then plant them. This treatment breaks the natural dormant or resting period of the seed, so it sprouts faster.

Because hibiscus plants have long tap roots, move seedlings while young to wherever they are to remain. Flowering in late summer, they can be used to give late season color among evergreens or spring-blooming shrubs. They also are suitable for use in the back of a border with lower annuals or perennials in front.

When you see these massive flowers in your garden you will agree with the judges of the All-America Selections trials who have awarded this variety, named Southern Belle, a silver medal.

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