

Rising Costs Put Squeeze On Nation's Home Buyers

By REYNOLDS KNIGHT
Increased closing costs are squeezing many home buyers. Many incidentals attached to home transfer deals are rising in price. At one savings bank here, mortgage insurance now costs \$100 for the first \$10,000 of the purchase price, up from \$90 six months ago. Lawyer's fees on the bank's loans have risen to \$100 from \$75 in that period. In Santa Fe, N.M., appraisal fees are up about 30 percent from last year. The main reason for that, contends one bank executive, is that lenders "are demanding more complete appraisals."

\$25,000 to \$50,000 range have been instituted. In Denver, another savings institution has introduced a \$15 fee to inspect out-of-town homes and a \$12.50 fee to cover tax data calculations. Title search fees also are up in many sections of the country. One key charge has declined, however. During last summer's tight money period, many banks raised loan fees to 1.5 percent of the home purchase price. That fee is down to 1 percent in most areas now.

THE WORLD'S largest central air-conditioning system built under a single contract is now being installed at Co-Op City, a giant cooperative housing project in New York scheduled for completion in 1970.

A self-contained village for 55,000. Co-Op will contain nearly 200 buildings on a 300-acre site in the Bronx where Freedomland a museum park once stood. The air-conditioning equipment by Worthington Corp.'s air conditioning division, East Orange, N. J., will provide cooling for 15,000 apartment units in 35 high-rise buildings. It's a central system that not only provides compactness and economy but also allows for individual temperature control in each apartment.

In addition to the 24- to 33-story apartment houses, Co-Op City will have 118 three-story townhouses, eight seven-story garages for nearly 11,000 cars, five schools for about 10,000 students, three community centers and three neighborhood shopping centers with cooperatively

owned supermarkets, drug stores and privately owned stores. Apartment cooling will be handled by four Worthington centrifugal water chillers. Each produces 6,250 tons of refrigeration to provide a total of 25,000 tons.

AS MANY as 150 Christmas-time college recruiting "fairs" are being planned by corporations and chambers of commerce throughout the nation to make Christmas "shopping" for jobs a little easier for vacationing students. This is 60 more units than last year. Help for maligned travelers is provided by the recently published Insult Dictionary, which tells "how to snarl back" in colorful English, French, German, Spanish and Italian.

during the next 30 years will be an "aesthetic disaster" if color and decorative appeal are ignored in design, a tile industry executive has warned. Peter P. Zanowiak, president of the Tile Council of America, recently told a gathering of the nation's leading ceramic tile manufacturers at the trade group's annual meeting at the Grand Hotel in Point Clear, Ala., that "before the turn of the century, new office buildings, factories and plants, and homes and apartments will have to be built and old ones will have to be remodeled to meet the needs of our burgeoning population."

HE SAID that the U. S. building industry had an obligation to strive for a perfect blending of color, decorative

appeal and function as it went about this task of changing the face of America. Zanowiak added: "If practicality in building design is given so much importance that beauty and style are ignored or not given as much attention as they deserve, the result will be a functional triumph, but an aesthetic disaster."

"The building products industry must bear a great responsibility of its own. It must supply the right materials for the job ahead; materials such as ceramic tile which offer the builder an ever-widening assortment of colors, sizes and shapes and an almost unlimited range of decor possibilities and that can be used as efficiently outdoors as it is indoors," the Tile Council president concluded.

Developments in office equipment just keep clicking along. Soon to appear on the market are an electric "vi-

Garden Checklist

1. Plant daffodils, tulips and hyacinths in planter boxes and large clay pots for some portable color next spring.
2. Plant holly now for a few holiday berries this year and many more in years to come.
3. For a riot of spring color plant ranunculus and anemones bulbs in a sunny place if you haven't already. Give them a well drained location.
4. Improve drainage in poorly drained beds by raising the soil level. This can be done by "boxing" the bed with header boards or bricks.
5. Plant calendulas in a sunny bed for bright winter color.

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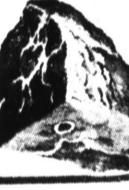
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