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Housing Outlook Cloudy, Says S L Exec

LANSING -- Tightening money market rates are beginning
to provide a cloudy outlook
for housing for the remainder
of 1968, according to Donald
F. Wall, executive vice president of the Michigan Savings
and Loan Lesque,
Wall pointed out that changes
in the capital and credit markets which are occurring as
a result of the gold speculation and the recent actions of
the Federal Reserve Board in
raising the rediscount rate will
have a substantial infrience of
the entire mortgage market picture.

THE LEAGUE executive noted that the current tightening
in money market conditions is
basically due to Vietnam War
expenditures, a seriois balance-of-payments problem, severe inflationary pressures,
and a -Federal budget deficit
in the new fiscal year of more
than \$20 hillion is fax increase
is not enacted.

Wall also noted that for the most part sales of new single-family homes have recovered from the effects of the 1966 from the enter-housing recession.

NO-MIX SPRAY - Gale Gill shows a new

Plywood

Takes =

All Finishes

Interior plywood -- used for cabinets, wall paneling, doors, and other construction work--can be finished in a number of

and other construction workcan be finished in a number of
ways.

The most economical finish,
of course, is enamel. It this
type of finish is used, a cheaper grade of plywood will use
entitled in the control of the control
entitled in the cont

A clear finish can be used to enhance the beauty of phywood. It a darker shade is desired, a stain can be used, Oil stains are available in shades that simulate other woods. Usually the following procedure is followed for applying stains. First sand the wood smooth, then brush the stain on.

WHEN IT LOSES its sheen, Obecomes flat in a few unbutles), the surplus is wiped off. It be stain seems too dark, the color can be lightened by wipning vigorously before the full

ferent gloss ranges.
WHEN BUYING PLYWOOD,

WHEN BUYING PLYWOOD, you'll want to get the grade and type of plywood that will be best for your particular job. Plywood is available in different grades (for interior and exterior use) and in different quality ranges.

If, for example, you plan to use plywood for wall paneling, you'll want to choose a grade that is relatively free from defects that would show through a clear finish. Askyour lumber caller to suggest the type of plywood that would be best for you to use.

Remember, too, that quality intaines and stains will be your best bet for the most attraction, buy oversulty, and follow the manufacturer's directions for application.

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NO-MIX SPRAY — Gale Gill shows a new concept in preparing garden sprays to control insects, planf diseases and weeds in a garden. She merely "pops" a water-soluble plastic packet of "Pop-in" garden chemicals into a sprayer and adds water. In moments, the plastic casing dissolves and the spray is ready to use. No mix, no mess. It's a revolutionary new packaging idea being introduced nationally this year.

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nousing recession.

However, he pointed out that new housing starts have been held back somewhat by the cautious attitude of mortgage lend-jers, who realize that higher open-market interest rates could produce some diversion of savings into direct household

outlook the largue executive 1965. THE BUFFER, according to received, have a built-in buffer wall, was created by the high against mortgage leading inflow of savings and the lag Coan Bank System is another ing savings own of the assurance of credit availability and the surance ability for the surance and of 1967.

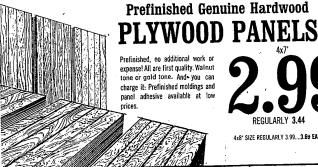
Wall noted that availability to total savings and the lag Coan Bank System is another the surance of credit availability and the surance and the s



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