

# Natural Selections In Ceramic Tile

Dunedrift, Desert Blush, Sunset and Prairie.

What you thought were the answers to a quiz on the great outdoors are actually the color names of ceramic tiles from American Olean that homeowners just can't get enough of.

They're earthy, natural, stone look tiles that are timeless in design, classic in appeal. They're tiles that have the appearance of natural, hand-crafted charm but with the durability and ease of maintenance of ceramic tile. They're looks that never go out of style!

When you choose ceramic tile, you have the opportunity to create a look all your own with the feel and richness of popular natural stone looks. Customize a floor with a decorative border and match that same design on the walls or a tub surround -- or how about framing a window? Ceramic tile offers total flexibility to accommodate your decorating needs!

Sandscapes™, available from American Olean Tile Company, offers five natural colors as well as coordinating Accent Tiles. These accents allow you the opportunity to create borders, patterns and other designs for rustic kitchens and inviting foyers.

If it's the naturally-aged stone look that you want, Antiquity™, another popular line in American Olean's stone-look assortment, captures rustic charm! Tiles will vary from tile to tile, as any natural stone-look tile will, and the edges on this tile are scalloped for even more of a hand-crafted look!

For coordinating stone-look floors and walls, look to Overtures™ and Traviata™, also available from American Olean. Both lines are available in an ensemble that makes decorating easy! You will find beautiful 12" x 12" glazed floor tile, matching 8" x 10" wall tile, decorated wall tile and coordinating Accent Strips.

Use Accent Strips with undecorated wall tile for subtle colors and designs. Create a border, surround a tub, a vanity or even a window! For more detail, use the Accent Strips with decorated tile and create bold, expressive designs!

Colorado™, a soft and subtle rustic stone-look, coordinates with Colorado Peaks™ -- a 6" x 8" glazed wall tile. For custom borders and patterns with a southwestern feel, choose the coordinating Accent Strip. Soon, you'll realize how easy it is to design with ceramic tile, especially when American Olean provides you with all of the material you'll need to get the job done!

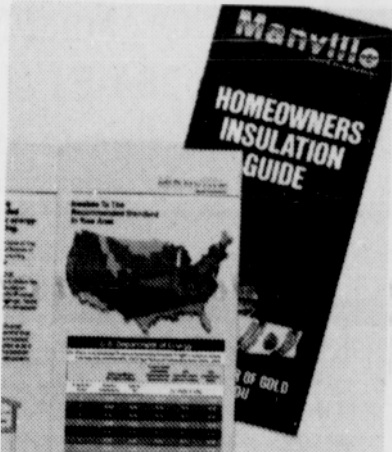
It's this kind of flexibility that gives you the opportunity to create custom kitchens and baths -- for every room in your home!

To find the American Olean Design Center 2000 dealer closest to you and for additional information, write to: American Olean Tile Company, 1000 Cannon Avenue, Department HIT-LN, Lansdale, PA 19446.



Create beautiful designs with American Olean's stone-look tiles! Shown here, Traviata™ 12" x 12" glazed floor tile in a checkerboard pattern using Pebble Beige and Malachite Green. For coordinating floors and walls, Traviata is complete with matching wall tile, decorated wall tile and accent strips for custom borders and patterns!

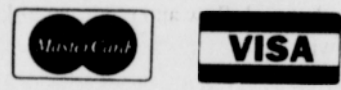
## Insulate Your Home Yourself



You can obtain a free copy of the "Homeowners' Insulation Guide," No. RIG-505, from your dealer, or by writing to the Product Information Center for Manville brand insulation, Schuller International, Inc., P.O. Box 5108, Denver, CO 80217. Or call, 800 654 3103.

## Dad's Oil Service

Speedy Service  
Friendly  
Call For Quote

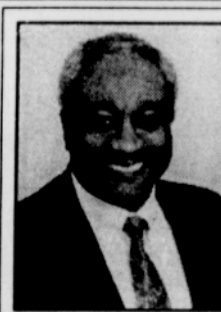


heating oils  
Best Cash Prices  
104 NE Russel  
Portland, OR 97212  
282-5111

### Energy Consumed In The Production Of Selected Building Products

- 9 times more energy to produce a steel stud than a wood stud
- 21 times more energy to produce a 4" concrete slab floor than a raised wood floor
- 5 times more energy to produce aluminum siding than wood siding

Source: Western Wood Products Association



George A. Hendrix  
MBA, GRI, Broker

LICENSED IN OREGON SINCE 1975  
Singles & Seniors, I can help you!

"1st Class Guarantee"

**A-ZEBRA**

RMLS Realty Inc.

300 NE Multnomah, Suite #27  
Portland, Oregon 97232  
(503) 230-1390 • (Res.) 287-6837



THE EASIEST WAY INSIDE HERE



IS INSIDE HERE.

Buying your first home is a pretty big step. But with the help of *Opening The Door to a Home of Your Own*, an informative home buyer's guide brought to you by Fannie Mae and Washington Mutual, it can be a lot easier to take. Inside, you'll find useful advice on everything from deciding whether you're ready to buy a home, to the most effective steps you can take to get you there.

Just call the number listed below to receive your free copy of *Opening The Door to a Home of Your Own*. And find out how Washington Mutual can help make getting inside your first home a whole lot easier.

**Washington Mutual**  
The Friend of the Family™

Maury Sails, (503) 231-4501

Equal Housing Lender

FDIC Insured

# Franciscans Finish King Neighborhood Homes

After three years of work involving over 350 volunteers working more than 120 weekends, 14 homes have been rehabilitated in the King neighborhood of northeast Portland by Franciscan Enterprise of Oregon.

In late 1992, the 14 homes were moved from the Rose City neighborhood where they were targeted for demolition to make room for a new shopping center.

With a grant from the city, the Franciscans purchased the vacant lots in the Walnut Park area of the King neighborhood and prepared them for the homes. Each of the houses required substantial renovation to bring them up to code including all new plumbing and electrical work, exterior and interior painting, new windows and carpeting and landscaping.

Special guests, neighbors and Franciscan volunteers and others gathered Aug. 26 for remarks and tours of the final two homes to be rehabilitated on Emerson Street. Because new families already occupy the other 12 homes, guests were invited for exterior views only of these residences.

"This is an exciting day for all of us at Franciscan Enterprise since it is the culmination of several years of hard work, sweat and team work," said FEO Board President Maggie Gibson. "We have the tremendous satisfaction of knowing that we have

helped place 14 families in affordable housing where before they were only vacant lots."

The \$800,000 project was financed through a combination of grants and loans. Washington Mutual Saving Bank provided \$324,000 in financing to the project and the Portland Development Commission provided a \$321,000 loan through its Rental Housing Development program. FEO also obtained block grant funds through the city's Bureau of Housing and Community Development. Use of city money in the project will assure rents at the homes remain permanently affordable to low-income families.

Other foundations and financiers participating in the housing were: BankAmerica Foundation, Bank of California, Fannie Mae Foundation, First Interstate Bank, Jackson Foundation, Neighborhood Partnership Fund, PacificCorp Foundation, Rejuvenation House Parks, Standard Insurance, Swigert Foundation, Tucker Foundation, U.S. Bank, US West Communications, Washington Mutual Bank and the Weyerhaeuser Co. Foundation.

Franciscan tenants typically make half the area median income or about \$13,000 a year for a family of four. Rent levels range from \$315 to \$425 for single family homes. FEO is able to maintain the low rents because of the use of volunteer labor.

Each rehabilitated home requires 3,000 to 4,000 volunteer hours, most of which are accomplished during Saturday work parties held during the year. Subcontractors are hired to do plumbing and electrical work as necessary.

Franciscan Enterprise of Oregon is a private, non-profit corporation which was founded in 1987 for the purpose of rehabilitating vacant and abandoned housing and making it available for low-income families. The organization concentrates its efforts in north/northeast Portland and has succeeded in renovating over 26 homes. In addition to its housing projects, FEO is also involved in a demonstration project to improve the supply of quality, affordable childcare in the neighborhoods in which it works.

Franciscan Enterprise of Oregon is already working on its next housing project with the Portland Development Commission located at N.E. 6th and Killingsworth. The project will offer affordable rental housing as well as home-ownership opportunity. It will feature construction of six new affordable rental units and three new homes for ownership; two of which will be new construction and one involving the renovation of an existing home. Construction is expected to begin in late 1995 and be completed by spring 1996.

### NOTICE OF CLASS ACTION AND PROPOSED SETTLEMENT DIRECTED TO

## OWNERS OF HOUSES, MOBILE HOMES AND OTHER STRUCTURES WITH POLYBUTYLENE PLUMBING

This Notice may affect your rights. Please read it carefully.

**PLEASE TAKE NOTICE THAT:** your rights may be affected by the proceedings in the lawsuit known as *Cox et al. v. Shell Oil Company, D/B/A Shell Chemical Company, and Hoechst Celanese Corporation, Civil Action No. 18,844*, pending before the Hon. Michael Maloan in the Chancery Court for Obion County, at Union City, Tennessee ("the Court"). This notice is given pursuant to Rule 23 of the Tennessee Rules of Civil Procedure and the order of the Court.

#### THE CLASS ACTION

The plaintiffs, on behalf of themselves and all persons similarly situated, brought the class action lawsuit alleging that, among other things, Shell Oil Company and Hoechst Celanese Company ("Defendants") supplied raw materials used by other entities in the manufacture of polybutylene plumbing. Plaintiffs further allege that polybutylene plumbing is defective, in that it leaks. The lawsuit seeks relief including replacement of the plumbing system and repair and property damage costs. The Defendants deny liability and further deny that any plaintiff or class member is entitled to damages or any other relief. On July 31, 1995, the Court granted preliminary approval to a proposed Settlement of the lawsuit.

#### MEMBERS OF THE CLASS

You may be a part of this Class if you: (1) own real property or structures in the United States in which there was installed between January 1, 1978 and July 31, 1995, polybutylene plumbing with acetal insert or metal insert fittings or a polybutylene yard service line; (2) own or previously owned such real property or structures and have already incurred any cost or expense, by reason of leakage from, or from failure, repair, or removal of, all or any portion of such polybutylene plumbing or yard service line which was installed between January 1, 1978 and July 31, 1995; or (3) will own such real property or structures during the term of entitlement to relief under the Settlement Agreement.

The Class definition excludes: (1) All persons who, in accordance with the terms of the Settlement Agreement, execute a timely request for exclusion from the Settlement Class; and others as defined in the Notice of Settlement; (2) the Defendants; the Released Manufacturers; the parent and subsidiary, affiliate and controlled entity of any of them; and the officers and directors of each of them; and (3) all parties to *Geno Cioe, et al. v. Shell Oil Company, et al., Case No. 062214*, and *Robert L. Williams, et al. v. Shell Oil Company, et al., Case No. 658403*, and related combined actions (Cases Nos. 640245, 654709, 656787, 661372, 665521 and 665527) in the Superior Court of the State of California in and for the County of San Diego, and all members of the certified classes in such lawsuits.

The Settlement does not settle or release any claims for bodily injury, wrongful death, or associated emotional distress and mental anguish.

#### THE PROPOSED SETTLEMENT

The Settlement provides a program for Eligible Claimants to receive polybutylene plumbing and yard service line replacements, payment of repair costs and/or damage to tangible property caused by leaks.

The proposed Settlement requires the Defendants to commit \$850 million to a Settlement Fund. Up to \$75 million of the Settlement Fund will be allocated to pay for past expenses incurred as a direct result of a qualified leak in polybutylene plumbing. If you make such a claim but the \$75 million is inadequate to pay fully all such past expenses, you will have the right either to receive a *pro rata* portion of the \$75 million or to exclude yourself from this portion of the Settlement, although you will still be governed by the Settlement for all other purposes, including claims for replacement for your polybutylene plumbing. The balance of the Settlement Fund will be allocated to pay for replacement of polybutylene plumbing and payments of future expenses and damage to tangible property related to leaks to which Class Members may be entitled under the Settlement and for administrative expenses.

If the Settlement Fund is exhausted before all Class Members have received the relief to which they are entitled under the Settlement, the Defendants may (a) provide additional funds for the continuation of the Settlement or (b) provide no additional funds, in which case Settlement Class Members who would still be entitled to relief under the Settlement may pursue their unpaid claims against the Defendants.

The Court's determination on the final approval of the proposed Settlement will be binding on all Class Members (except for those who timely and properly opt out). In exchange for the Settlement benefits, Class Members will release and dismiss all settled claims which were or could have been brought against Defendants in

#### IDENTIFYING POLYBUTYLENE PIPE

- POLYBUTYLENE PIPE ("PB PIPE") IS A NON-RIGID, SOMETIMES CURVED, USUALLY GRAY (OR POSSIBLY SILVER OR BLACK) PLASTIC PIPE USED IN DRINKING WATER SUPPLY PLUMBING SYSTEMS.
- WHEN USED IN THE UNDERGROUND SERVICE FROM THE WATER COMPANY, PB PIPE IS BLUE, GRAY OR BLACK.
- PB PIPE IS NOT USED FOR DRAINS, WASTE OR VENT PIPING.
- PB PIPE IS NOT PVC OR CPVC WHICH IS A RIGID WHITE OR OFF-WHITE PLASTIC PIPE.

#### IDENTIFYING ACETAL INSERT OR METAL INSERT FITTINGS

- FITTINGS ARE USED TO JOIN PIECES OF PIPE.
- INSERT FITTINGS ARE FITTINGS WHERE A PORTION OF THE FITTING IS INSERTED INTO THE PIPE AND CLAMPED WITH A METAL (ALUMINUM OR COPPER) CRIMP RING.
- METAL INSERT FITTINGS ARE MADE OF COPPER OR BRASS.
- ACETAL INSERT FITTINGS ARE MADE OF A HARD GRAY (SOMETIMES WHITE) PLASTIC. THEY ARE NOT BLACK.
- INSERT FITTINGS ARE NOT GRABBER, FLAIR OR COMPRESSION FITTINGS WHICH OFTEN USE A PLASTIC OR METAL NUT TO SECURE THE SEAL.

connection with the above-captioned matter, and will assign certain claims to Defendants. This release, dismissal, and assignment will bar any further action by or on behalf of the Class Members as to the settled and assigned claims. The Settlement Agreement describes settled and assigned claims in detail.

#### THE SETTLEMENT APPROVAL PROCEDURE AND CLASS MEMBERS' RIGHTS

The Court will hold a formal Fairness Hearing on November 8, 1995, at 9:00 a.m., in the Courtroom of Judge Michael Maloan, Chancery Court, at the Court House in Union City, Obion County, Tennessee. At the Fairness Hearing, the Court will consider whether the Settlement should be finally approved as fair, adequate, and reasonable and in the best interests of the Class as a whole. You may attend this hearing if you wish, but you are not required to do so in order to participate in the Settlement. The Court reserves the right, at the Fairness Hearing, without further notice to the Class, to approve changes to the Settlement Agreement, as long as such changes do not change the Agreement's essential terms and are agreeable to the settling parties.

**If you desire to remain a member of the Class, you do not need to do anything at this time.** If you choose to remain in the Class, your rights in this litigation will be represented by the Class Representatives and Class Counsel, and you will not be personally responsible for the attorneys' fees or litigation expenses of counsel for the Class. These fees will be paid by Defendants in addition to the funds they have committed to the Settlement Fund. You will receive the benefits of any trial or settlement in favor of the Class, and you will be bound by all judgments affecting the Class. Plaintiffs' Class Counsel include, among others: Bruce Conley, Esq., and Damon Campbell, Esq. (of Conley, Campbell, Moss & Smith, Union City, TN); Don Barrett, Esq. (of Barrett Law Firm, Lexington, MS); Michael D. Hausfeld, Esq. (of Cohen, Milstein, Hausfeld & Toll, Washington, DC); Robert L. Lief, Esq. (of Lief, Cabraser, Heimann & Bernstein, San Francisco, CA); Michael A. Caddell, Esq. (of Caddell & Conwell, P.C., Houston, TX); and David H. Weinstein, Esq. (of Weinstein Kitchenoff Scarlato & Goldman Ltd., Philadelphia, PA).

**The Class has been certified, at this time, as a voluntary or "opt out" class under Rule 23 of the Tennessee Rules of Civil Procedure. This means that you may exclude yourself ("opt out") from the class if you wish.** If you opt out, you will not be entitled to share in the benefits of any settlement, you will not be bound by any judgment of the Court in this lawsuit, and you may pursue your own claims against the Defendants at your own expense. **The Court has set an opt out deadline of October 20, 1995, by which all written exclusion requests must be postmarked.** To be considered timely, such exclusion requests must be personally signed, and mailed by this deadline to the P.O. box listed at the end of this notice. To obtain an Exclusion Request Form, please call the toll-free number or write to the address set forth below.

For additional information on the lawsuit, the proposed Settlement, the Settlement approval process, and the claims procedure:

CALL 1-800-876-4698,

or

WRITE: **In re: Cox v. Shell,**

P. O. Box 175, Minneapolis, Minnesota 55440-0175.

You may also write to the same P.O. Box to comment on, object to, or request exclusion from the proposed Settlement or Class. **DO NOT CALL THE CLERK OF THE COURT FOR INFORMATION REGARDING THE LITIGATION OR THE PROPOSED SETTLEMENT.** The pleadings and other records in this litigation, including the Settlement Agreement, may be examined and copied during regular office hours at the Office of the Chancery Court Clerk of Obion County, Tennessee, at Union City, Tennessee, or requested in writing to the address listed above.

BY ORDER OF THE COURT  
CHANCERY COURT OF OBION COUNTY  
AT UNION CITY, TENNESSEE

DATE: August 24, 1995  
MICHAEL MALOAN  
CHANCELLOR