

# 'Nothing Down, \$39 a Month'

(Editor's Note: This is the second part of the article on how Painesville, Ohio, veterans are getting homes at pre-war prices. This article is offered as a matter of public interest and information for veterans.)

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By DARRELL HUFF

In the Painesville project, the story of the Smiths is not at all unusual.

In the rest of the hundred houses along Hawthorne Drive and on Linden, you can "knock on any door" and find a similar story.

Across the street from the Smiths and down a few doors are the Chases—Norman and Annamae and their daughters Sandy and Beth. After 30 months overseas, Norman Chase came home to an all-too-familiar housing sequence: a period in a temporary housing project while finishing college, then long-range commuting to a job, and finally camping with relatives in limited space.

Then came the sweat-equity project. Soon the Chases moved in and began to do just what their neighbors were doing. They painted walls and cupboards, put in insulation and shelves and closet poles and asphalt tile and linoleum.

If all this sounds like an impossible schedule for a man with a job, Norman Chase could argue with you. During all this strenuous building program he's been holding down a job and studying law on the side.

Chase estimates they spent between four and five hundred dollars completing their home and adding many things not included in any new house. He figures they saved a thousand dollars by doing the work themselves. By doing so he believes they added at least two thousand dollars to the value of their home.

Half of the hundred Painesville houses are bigger than those of the Smiths and the Chases. These are story-and-a-half houses for larger families, with two bedrooms down and space upstairs that the buyer can finish into two or even three additional bedrooms as he needs them.

When all costs are in, these houses will cost their potential buyers around \$7,900. In finished condition they will equal houses selling for \$11,000 to \$13,000. Now that the Smiths and the Chases and all the other veteran-families in the first 50 houses have pretty well finished their amateur carpentry and painting and landscaping, it is possible to tell just what they are getting for their money and their sweat.

That sweat, of course, would be hard to measure, but none of the families seem to be complaining about it or reluctant to shed it.

"There may be one or two exceptions," Banker Templeton says, "but it is my observation that the boys' homes are completed. Some of them hired people to do part of the work, but most of them did it all themselves."

On the cost side, the project has worked out rather better than anyone except Templeton expected.

Purchase price was conservatively set at \$6,400 on some of the houses and \$6,500 on the rest. Just before Christmas, 1948, with all costs in, rebates were calculated and each purchaser learned that his mortgage had been reduced by a substantial \$966.31.

Most buyers made no down payment, except a little less than \$50 to cover G.I. appraisal fees, and title work. The mortgage calls for \$39 a month, and the property tax is currently running \$6 a month. The mortgages were set for 20 years, but the rebate knocks several years off that.

All in all, it was a welcome piece of Christmas news for families already pleased with their housing bargains.

So what the Smiths and the Chases and the other veterans are paying is between \$5,600 and \$6,000, depending upon how elaborately they have finished their houses.

What they are getting is a full-sized two-bedroom house, 26 feet square plus attached garage and utility room. The bedrooms, the bath, the kitchen, and the closets—all are of fairly generous size by today's standards. The lot is 60 by 200 feet. The arrangement and construction are conventional but, thanks to painstaking attention by an architect, superior to what most low-cost houses offer, including many costing up to twice as much. Water pipes

For BETTER JAM & JELLY My Mom Says She always uses M.C.P. Jam & Jelly PECTIN MORE FOR YOUR MONEY



Four Generations — Mrs. F. X. Aldrich, 640 Marion street, poses with the three other generations of her family and is holding the newest arrival, Dianne Grossbeck, Albany. Standing are the mother of the baby, Mrs. Leona Grossbeck, Albany, her granddaughter and a son, Edward Foltz, Scio.

## Jaycees Keep Charter Open

Woodburn—The regular meeting of the Woodburn Junior Chamber of Commerce was held at the library building with William E. Dunn, Jr., presiding. State officers present were Ted Lovelace of Albany, state vice president, and Bob Upson of Salem.

Charter night has been postponed until September 14 on account of the state convention which will be held September 9, 10 and 11 at John Day. The charter will be kept open until that date. There is now a total of 21 members and several more are expected to join.

## July Construction Continues Brisk

Albany — July construction permits at Albany set no record in themselves but their total, \$74,984, was sufficient to put the year's total thus far well over the \$1 million mark and assure an all-time high record for the year.

## Palmistry Readings

Tells Past, Present and Future. Answers all questions. Advice given. Are You Worried? INDEPENDENCE, Ore. 102 Main St. 9 A.M. to 10 P.M.

## Would Advance Basin Program

Washington, Aug. 4 (AP)—Western senators declared today the program of the army engineers and reclamation bureau for development of the Columbia river basin should be placed before congress at the earliest possible time.

## Transferring Pupils Approved by Election

Unionvale—The special school election held at the Grand Island and Unionvale rural school houses carried. There were 12 voters attending at Grand Island and 36 at Unionvale.

## Pageant Presented By Monmouth Pupils

Monmouth—A large crowd of parents and friends attended a pageant presented by students from the elementary summer school Tuesday evening in the grove of the Oregon College of Education.

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Four Corners Store Closes at 8 P. M.

<b>SUGAR</b> Spreckels 10 lbs. ....	87c
25 lb. bag, 2.19	100 lb. bag, 8.59
<b>WHITE STAR TUNA</b> Reg. No. 1/2 can .....	31c
Chunk Style (No. 1/4 can, 21c)	Sextant Tuna, No. 1/2 can, 23c
<b>DILL PICKLES</b> Del Monte Kosher or Regular Large 24 oz. jar .....	29c
<b>HUNT'S CATSUP</b> Fancy Large 14 oz. bottle .....	2 for 25c
<b>CHICKEN &amp; NOODLES</b> Lynden's 1 lb. jar .....	25c
Or Turkey and Noodles	
<b>CERTO PECTIN</b> 8 oz. bottle .....	19c
(Jam Jell, 8 oz., 3 bottles 33c) (Porto Pectin, 8 oz., 3 bottles 29c)	

**SAVE SAVE SAVE**  
**RIGHT DOWN THE LINE**

<b>GRAPE JUICE</b> Island Belle Quart Bottle .....	29c
<b>APPLE JUICE</b> Tree Top Quart Bottle .....	18c
William Tell, 46 oz. can .....	29c
<b>PRUNE JUICE</b> Del Monte Quart Bottle .....	23c

**HOODY'S Peanut Butter** Large 24 oz. jar .....

49c

**PANCAKE FLOUR** Hungry Jack, 4 lb. bag .....

39c

10 lb. bag .....

89c

**SYRUP** Log Cabin, Large 24 oz. can .....

49c

**NOODLE SOUP MIX** Lipton's, 3 pkgs. ....

29c

**Fresh FRUITS AND VEGETABLES**

**FRESH PEACHES** Local Rochester's, 3 lb. basket .....

25c

**CANTALOUPE** Yakima Jumbo Size, New Low Price .....

4c

**ORANGES** Sweet and Juicy 3 doz. ....

49c

**LEMONS** Sunkist 360 Size, DOZ. ....

39c

**POTATOES** Yakima No. 2's 50 lb. bag .....

89c

**SUPER SUDS** Large Pkg. ....

2 for 38c

**TOILET SOAP** Cashmere Bouquet, 3 bars .....

23c

**PALMOLIVE SOAP** Regular, 3 bars .....

21c

Bath Size, 2 bars .....

21c

**VEL Wash Powder** Giant Pkg. ....

63c

Large Pkg. ....

25c

**BORAXO** REMOVES STUBBORN GREASE AND DIRT 8 oz. can .....

16c

4 oz. can 9c

1 lb. can 25c

**BORAX POWDER** 2 lb. pkg. ....

27c

**TWENTY MULE TEAM** 5 lb. pkg. ....

63c

**AB 1/2 PRICE SALE** wash for EVERYTHING 38c

**Nalley's Salad Dressings**

**Nalley's Tang SALAD DRESSING**

Pint Jar .....

25c

Quart Jar .....

49c

**CHAMPION SALAD DRESSING**

Quart Jar .....

39c

**RIPE OLIVES** MT. WHITNEY

Med. Size No. 1 Tall (Pint) can .....

22c

Extra Large Pint Can .....

25c

**Chopped Olives** 4 1/2 oz. tin .....

9c

**Sweet Mustard Pickles** 12 oz. jar .....

10c

Libby's—Ideal for Picnic Lunches

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**Egg Noodles - Macaroni Spaghetti**

Salad and Sea Shell Macaroni

1 lb. in Noodles, 28 oz. in Macaroni Large pkg. ....

27c

8 oz. in Noodles, 14 oz. in Macaroni Products Reg. pkg. ....

17c

**Jiffy Egg Noodles** 1 lb. pkg. ....

27c

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35c

**HAM** lb. ....

69c

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**SLICED BACON** Sliced Ends and Pieces .....

19c

**FRYING CHICKENS** Large Colored Fryers, conveniently unjointed, EACH .....

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59c

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