

INDUSTRIAL RENT - WOODWORKING shop, 2-blower systems heated. Can be used for machine shop or other use. 341 Champlain St. Glens, 4447-R.

BAYCREST HEIGHTS
ST. ANDREW SECTION - The High Point of Baycrest offers the panoramic view. Stylish ranches and cottages. Many, many extra-ordinary city improvements plus storm windows, screens, finished and sealed. For full information and inspection, call
HU 6408

GLAMACK REALTORS

Ridge LUMBER INC.
612 Hollenbeck St.
OPEN - MON. AND FRI. NITES
ALL DAY SATURDAY
NOW IS THE TIME TO DO ALL YOUR INSIDE REPAIRS.
KNOTTY PINE
EASTERN SELECT
1 1/2 x 6
7 1/2 x 12 Lbs. Ft.
10' - 12' Lengths ONLY

THIS IS BRIGHT CLEAN STOCK just unloaded from Bay Crest. The terrific Sale is to Round-Out Our Stock - Reg. Price 10¢ Lbs. Ft.
FIBERGLAS INSULATION
100 Sq. Ft. **4.50**
ROLLS
POURING INSULATION
3" Depth **1.99** BAG
40 Sq. Ft.
CO 2722

Ridge LUMBER COMPANY
HOLLENBECK ST.

OUR MOTHER OF SORROWS PARISH
'Dewey Manor'
LaDUE & FITCH BUILDERS AND DEVELOPERS
For Detail Plans HU 5179
100 Ft. North of Lake Road off Dewey Ave.

LOCATIONS IN EVERY CATHOLIC PARISH
Rochester's Largest Realty Organization
JOHN T. NOTHRIGLE INC. REALTORS
The Gallery of Homes
BA. 8150
More People in This Area Buy Thru Us - And LIST WITH US

ST. RITA'S West Webster
Rev. Francis A. Kiechhammer, Pastor 7: 8:15, 9:30, 10:30 A.M. & 12 Noon
BARDO'S RESTAURANT
Dancing Fri. and Sat. Eve.
MUSIC BY THE TWO SONS
602 Ridge Rd. W. Webster
READ FUNERAL HOME
228 E. Main St., Webster, N.Y.
Waldon B. Read, Webster 190
Beh Bros.
Plumbing & Heating Inc.
GE GAS & OIL HEATING GE APPLIANCES
596 Ridge Rd. W. Webster 959

SCHLEGEL'S MARKET
Quality Meats
PHONE WEBSTER 261
West Webster, N.Y. WEB. 261
READ FLOORING COMPANY
James C. Read
WEBSTER 86 W
1047 Gravel Rd. W. Webster, N.Y.
Phone 62
SMITH & LOTZE FUNERAL DIRECTORS
FURNITURE
William J. Elliott, Frank L. Kick, Fred H. O'Dell

GREECE St. John The Evangelist
2386 Ridge Road, West
REV. DONALD E. LUK, Pastor
MASSES 6:15, 7:30, 9:10, 11, 12 NOON
CRAFT & CLARKE
RED & WHITE
2 Complete Food Stores
White & Walnut and White & Court Streets
2507 Ridge Rd. W. Webster 190
GL 5578

NAUM SPORTING GOODS
TOYS - BICYCLES
TV and Elec. Appliances
2373 Ridge Rd. W. GL 5275
MORE THAN 63,000 CATHOLIC FAMILIES ARE COURIER JOURNAL SUBSCRIBERS
MADE-TO-ORDER KITCHENS
For a Free Catalog and YOUR PLAN OF OURS
Phone us for Free Estimates
R. J. FINNEGAN CO.
3111 E. W. Way. CO. 1418

St. Patrick's Party Planned In Spencerport

St. John's Church, Spencerport, announces its annual St. Patrick's party to be held Saturday, March 17 at the Ogden Grange Hall. The buffet supper will be served from 5 p.m. until all are served. Art Teamer and his orchestra will take over for the round and square dancing at 9 p.m. The committee members are: Mesdames George Vircent, chairman; James Ryan, co-chairman; Joseph Reynolds, Ralph LaBorie, dining room; Gerald Cullen, decorations; Roy Wright, William Ryan, kitchen; Lyle Ritzenhaller, publicity. John Bauman is in charge of tickets; Curtin Duggan, dance.

DOUBLES NEEDED
Holy Apostles Holy Family Parishes
PROMPT, COURTEOUS SERVICE
CHRISTIE'S REALTY SERVICE
500 LYELL AVE. GL 8980

THE WILLS REALTY CORP.
63 STATE ST. Baker 9700
WELCOME TO OUR PHOTO DISPLAY
Open Daily 9-5 Sat. 11-5
Sundays 1-5 P.M.

THE WILLS REALTY CORP.
63 STATE ST. Baker 9700
WELCOME TO OUR PHOTO DISPLAY
Open Daily 9-5 Sat. 11-5
Sundays 1-5 P.M.

THE WILLS REALTY CORP.
63 STATE ST. Baker 9700
WELCOME TO OUR PHOTO DISPLAY
Open Daily 9-5 Sat. 11-5
Sundays 1-5 P.M.

PORCH BUILDING!
We build, enclose and remodel!
NO MONEY DOWN - 36 MONTHS TO PAY
SEE! THE COMPLETE PORCH ON DISPLAY IN OUR SHOWROOM
Fred A. Curran Co.
537 N. GOODMAN HA 7282

Walt Fogarty Realtor
GE 9162
291 ARNETT BLVD.
We need listings in Chili, Greece and Gates, Irondequoit, Brighton, small homes or estates. Our office though small, often sells them so fast. That speaks for itself. So give us a call, if you need an agent. It costs you no money with us now to list.
WALT FOGARTY
Genesee 9162

St. Cecilia's
REV. BERNARD C. NEWCOMB, Pastor
2733 Culver Road
Sunday Masses: 7:30, 9, 10, 11, 12:15
COMPLETE FOOD STORE RIDGE-CREST GROCERY
"Joe" Kucharski - Carl Steigelt
2010-12 Ridge Rd. E. HO 1895
IRONDEQUOIT PHARMACY
PRESCRIPTION SPECIALISTS
Cosmetics, Toiletries, Photo Finishing
FREE DELIVERY SERVICE
2062 E. Ridge Rd. CO 9613
RIDGE CREST Radio and TV
The Best Service in Irondequoit and W. Webster
2008 Ridge Rd. E. HO 5473
PRAY THE ROSARY

FOR SALE THE CATHOLIC FAMILY CHOOSES A HOME
Near Church and School 142 CATHOLIC PARISHES
A GUIDE TO CATHOLIC HOME BUYERS



MORE THAN 250 TEEN-AGERS of Holy Rosary Parish after receiving Holy Communion Sunday were fed by the Sodality at a breakfast. Leading roles were taken by above: Seated, (from left) Rev. Francis J. Grescoviak, C.S.B., who spoke on the Sodality Way of Life, Rev. James J. Marvins; standing (from left) Marilyn Casassa, prefect; Louis Di Fabio, vice prefect; Judy Ives, breakfast chairman. St. John Bosco members prepared and served the breakfast. (Pat Long Photo).

Variety Showings Feature Home Festival March 10-17

A galaxy of home accessory displays have been slated for the "Home Festival" scheduled for the War Memorial March 10 through 17, according to William J. Hill, executive secretary of the Rochester Home Builders Association, sponsor. Aimed primarily for the "woman of the house," the show will include such exhibits as silver displays, table decorations, floral decorations and color harmony in interior decor. Furniture arrangements and perspectives will capture the eyes of many prospective new home owners, it was pointed out. Over eighty exhibitors have already contracted for space in the show which has been keyed to the O. P. I. (Opera) Home Improvement program. Sponsored in part by the National Association of Home Builders, Hill said. The festival will be open from 1 to 10 p.m. on the first and final days of the show; from 2 to 10 p.m. on Sunday, and 6 to 10 p.m. Monday through Friday. George E. Wilson, vice president of the home builders' group and a director of the national organization, is chairman of the home show committee.

SALESMAN WANTED!
If you are clear cut, neat appearing and have common sense, we have an opening for you in our modern, downtown organization. See...
ANDY CHENELLY, Realtor
TRADING POST
241 BANK BLDG. 2230

W. A. FELDMAN Realtor
1451 LAKE AVE. GL 3561
Specializing SACRED HEART ST. JOHN'S ST. CHARLES PARISHES
Phone of All Listings - Res. GL 1444

ALLIANCE ORGANIZATION Realtors
350 E. Main St. HA 5000

ALLIANCE ORGANIZATION Realtors
350 E. Main St. HA 5000

ALLIANCE ORGANIZATION Realtors
350 E. Main St. HA 5000

CATHOLIC HOME BUYING STARTS HERE
A GUIDE TO CATHOLIC HOME BUYERS

Use Of GI Housing Law For Home Improvements Cited By Walter S. Dayton, NAREB Spokesman

Rochester veterans were advised this week by a spokesman for the National Association of Real Estate Boards not to overlook the liberal financing terms which are provided for home improvements or modernizations under the GI home loan law.

The spokesman, Walter S. Dayton, Bayside, N. Y., chairman of the NAREB Build America Better Committee, described the GI home improvement provisions in a luncheon speech here Wednesday at the Chamber of Commerce. The session was sponsored by the "Build Rochester Better" committee of the Real Estate Board of Rochester. GI financing terms for home improvement or modernization are similar to the conditions for purchase of a newly constructed dwelling, Mr. Dayton explained. Servicemen, he said, can use their loan guaranty rights either for purchase-plus modernization of a house in need of repair, or for improvement of their present home. "In the case of a veteran who wants to purchase an existing house requiring modernization or repair, the purchase price plus rehabilitation costs can be incorporated in the basic mortgage loan guaranteed by the Veterans Administration," Mr. Dayton said. "The VA guaranty can cover up to 60 per cent of the loan with a \$7,500 maximum, which is the same as for new construction. Interest rate on such a loan is 4 1/2 per cent, minimum down-payment is 2 per cent, and the mortgage may be amortized over a 30-year period," he pointed out. "Many GI's, especially those with growing families, will want to modernize or improve their present homes. The law permits them to secure a home improvement loan, either by refinancing their current mortgage. If there is no mortgage on the property, a simple home improvement loan may be secured with a VA guaranty," he said. "Loans of this type have the same terms as outlined above with one exception," the realty leader said. "If the improvement or repair loan will exceed \$2,500, VA must be satisfied that the improvements will increase the value of the dwelling by the amount of the loan. This requirement is not necessary, however, for loans of \$2,500 or less," he said. Mr. Dayton emphasized that in no case may the VA-guaranteed portion of the loan exceed \$7,500, the statutory limit for all GI Bill home loans.

The speaker said that the market for older homes lacking some of the modern conveniences has shown a drop, according to a recent NAREB survey. He said that this condition should afford excellent opportunities for home-seeking veterans to purchase solid, older units and modernize them with VA financing. National interest in better housing through rehabilitation and modernization "is accelerating at an amazing tempo," he told the meeting. It is expected that about \$15 billion will be spent in 1956 on reconstruction. Interest rate on such a loan is 4 1/2 per cent, minimum down-payment is 2 per cent, and the mortgage may be amortized over a 30-year period," he pointed out.

MORGAN HOUSEL REALTOR
2190 Main St. GL 1441
SALES APPRAISALS
Tax Deductions & Specialty
HALL REALTY CO.
LO 3230 299 POWERS BLDG.

10 ROOMS OF FURNITURE
Solid Cherry and Solid Maple
For Colonial Warmth and Hospitality
Visit This Well Known Landmark and while you are here be sure to see the fine selection of Upholstered Furnishings in our adjoining store.
CONVENIENT TERMS
CONSULT US FOR YOUR NEW HOME PLANNING

GULVER FURNITURE, INC.
1090-1094 CULVER RD. BU 1977
Parking in rear - Open every Mon. thru Sat. Wed. until noon

NEXT WEEK! Home Festival
EDITION
EARLY AD COPY REQUESTED
Phone Hubbard 3766 For Space DAY OR NIGHT
THE CATHOLIC FAMILY CHOOSES A HOME
Near Church and School 142 CATHOLIC PARISHES

HILTON ST. LEO'S PARISH
155 Lake Ave. Rev. Jacob R. Rauber, Pastor
Sunday Masses 7:30, 9, 10, 11 A.M.
Lee and Tubb FUNERAL HOME
303 LAKE AVENUE HILTON, N. Y.

pair, modernization and improvement of U.S. dwellings. "It is entirely possible," he said, "that more money will be spent on existing dwellings this year than will be expended for new home construction. "Terms of up to 30 years, at 4 1/2 per cent interest, with minimum down-payments of 10 per cent will be opened to owners or buyers who desire to rehabilitate outmoded or deficient dwellings located within specific areas," Mr. Dayton concluded.

You've wanted a chance to compare and see "What's New" without chasing all over the State - everything you want is under one roof...

buz-z-z
You've been waiting for this event to look at and try the newest improvements and home innovations...



So naturally you'll want to go to the War Memorial from March 10 to March 17 to see the all new 1956

SPRING HOME FESTIVAL
Sponsored by the Rochester Home Builders' Association, Incorporated