

# The Roof Is Off... It's On Again! He's Gone Again! [Who?] Finnegan!

20th Century "Off Again-On Again-Gone Again-Finnegan"  
Recaptures Brevity With Slogan "We Raise The Roof"  
By FRANK J. GIBLIN

On Ridge Road West in the town of Greece, not far from St. John The Evangelist Church, there is a smiling Irishman by the name of Bob Finnegan who pleads his trade in the construction business. Robert J. Finnegan, president, to give him his full title as head of the R. J. Finnegan Construction Co., found that he couldn't say "No" to the needs of many young married couples who required roomier homes to accommodate their fast expanding families.

Being considerable of a family man himself with a fine brood of a boy and two roguish daughters, Mr. Finnegan (Aquinas Class of '38) sympathized with them in their plight. He knew from his own experiences that young people in the process of buying their present homes cannot sell and "Bob" Finnegan move to larger residences, new or old, for reasons of economy. There were the rising costs of construction and property values to be considered, the expenses of selling the old home, taxes and attorney's fees, plus the costs and inconveniences of moving, new phones, landscaping expenses and a myriad of other costly items.

And that wasn't all of it by far, according to Finnegan. The most difficult obstacles to overcome when young families move to other locations, are the changing of school and church affiliations and the breaking away from good neighbors. In the cases of Catholic families whom he has predominantly served, there was the problem of beginning again to aid in the building of new schools in new parishes although their pledge obligations to their first parish might still be outstanding in part.

is essential to add a dormer, or dormers, in order to obtain enough light, ventilation and floor space. A small, conventional dormer is rather expensive in proportion to its size. A large, shed dormer, constructed in the old-fashioned way, that is, building a new roof over the old and then removing the existing roof was still too costly for the clientele whom I wanted to serve.

Finally he devised a method of raising one or both sides of an existing roof, eliminating the necessity of new materials for the framing and sheeting on the roof and greatly reducing the



FINNEGAN BOOSTERS



Mr. and Mrs. Richard LaBore and children Sandra and Richard Jr. Finnegan raised the roof. The LaBore's finished the job as a "do-it-yourself" family project.

Alone in his office one night back in 1953, Bob Finnegan was considering the problem of a young father in the neighborhood faced with such a problem. "By golly, I said to myself," (said Finnegan), "if I was he I'd sure raise the roof before I'd move anywhere else."

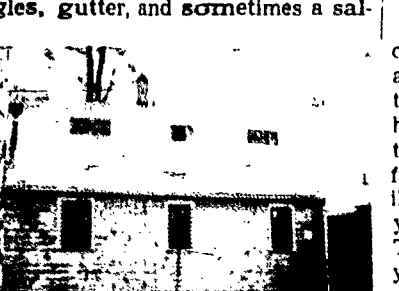
And that was how a present-day flourishing business was born. The young contractor set himself to the task of providing more room for families in their present homes... by raising the roofs with economy the keynote. "Growth Of An Idea" "It had long been recognized," explains Finnegan, "that adding rooms to the second floor of a bungalow or Cape Cod home is more economical than any other way. However, in most cases it

time and labor required to do the work. Using this method and a trained, experienced crew, Finne-



LaBore home from street 103 Sparling Drive

gan can now construct a 30 ft. dormer completely enclosed in less than a day! It requires a second day to install side shingles, gutter, and sometimes a sal-



LaBore home from rear 103 Sparling Drive

vage-edge roofing material over the existing roof. The time consumed in doing the major portion of the job seems so short that, according to one jubilant young housewife, "the roof is no sooner off than it's back on again..."

**FOR SALE**  
**THE CATHOLIC FAMILY CHOOSES A HOME**  
CATHOLIC HOME BUYING STARTS HERE  
A GUIDE TO CATHOLIC HOME BUYERS



COURIER-JOURNAL  
Friday, January 4, 1957

and Finnegan is gone again to another roof-raising."

**Do It Yourself Factors**

Although in some cases Finnegan's firm is employed to do a complete job including the interior painting and laying hardwood floors, for most young families the basic economical job is the answer to their specific problem. With the "rough" work accomplished, they can initiate a "do-it-yourself" program and finish off 2 or 3 bedrooms and bath, with the wife-welding the paint brush and the man of the house doing the carpentry work. Finnegan often frames in the rooms, or provides sketches the young couples can follow. His firm is also prepared to assist with plumbing, heating and electrical work, either to do the job on a contract basis or they recommend tradesmen who will do the work for them.

A typical installation of Finnegan's unique specialty, dormer-windowed bedrooms, is pictured on this page. It involves the cosy home of Mr. and Mrs. Richard LaBore, 103 Sparling Drive in St. Charles Borromeo parish in Greece. Dick LaBore is a foreman at the DuPont plant where he has been employed for 15 years. Dick and Beatrice presently have two children, Richard Jr., aged 5, and very pretty Sandra, aged 9. Sandra now attends St. Charles Parochial School and, as is the custom, Richard will be given preference enrollment when of age because another member of the same family is attending. The young couple are expecting a third child within a short space of weeks and the happy sequence may go on by the Grace of God for many more years with the assurance of a Catholic primary grade education for the children in their own parish.

The LaBore family is well settled with their roots firmly planted in a neighborhood they enjoy, surrounded by good neighbors whom they value most highly. They are an integral part of their Catholic parish life, taking active part in its customs and concerned with its problems. They purchased their home in 1951. It originally had two bedrooms, now thanks to Finnegan, it has four. One of the first floor bedrooms is being used temporarily as a den. On the second floor is a large bedroom occupied by Sandra and Richard Jr. and a smaller room soon to be used as a nursery. A full-sized (second) bath is located along the hallway between the two upstairs rooms.

In this instance, as in most cases, Finnegan raised the roof and finished the rough work, and then moved on. Dick LaBore, handy with tools, took over from there with considerable assistance from his wife. It became a family project and one that the young couple delight in doing. Their housing needs for many years has been accomplished at a minimum of expense... and they didn't have to move!

**Financing Made Easy**

Some time ago, the growth of Finnegan's business reached such a potential that he found it necessary to add a sales director with a thorough knowledge of the construction business and methods of financing home improvement projects. He considers that he was most fortunate in acquiring the services of young World War 2 veteran, Everett Munding (Aquinas, Class of '41) who, in addition to being well trained in the building trade, has a flair for sales management and a studied knowledge of practical financing. First cousin to the Finnegan picture with its dominant Catholic clientele. Like his boss, he is married and has three children, a boy and two girls.

Among the financing methods that Munding recommends are: 3 to 5 year FHA loans from any bank or loaning institution (such as the Eastman Savings and Loan Association) wherein no down payment is required and the banks are permitted to allow 60 days from the issuance of the check for the loan, to the first monthly payment.

Refinancing the mortgages through the bank now holding the mortgage on the home to be improved. This may be an FHA or VA loan, or more efficiently, according to Munding, a straight bank mortgage.

"Such a loan, in our experience, has several distinct advantages," he stated. The interest rate is 4 1/4 to 4 1/2% and, obtainable at moderate cost, there is the factor of life insurance on the husband in the amount of the mortgage. This insurance begins to build up a cash value after the first year and such cash equity can be left to accumulate or to be borrowed against in case of need. In a time of financial difficulty such cash equity may be used to apply against monthly payments due on the mortgage."

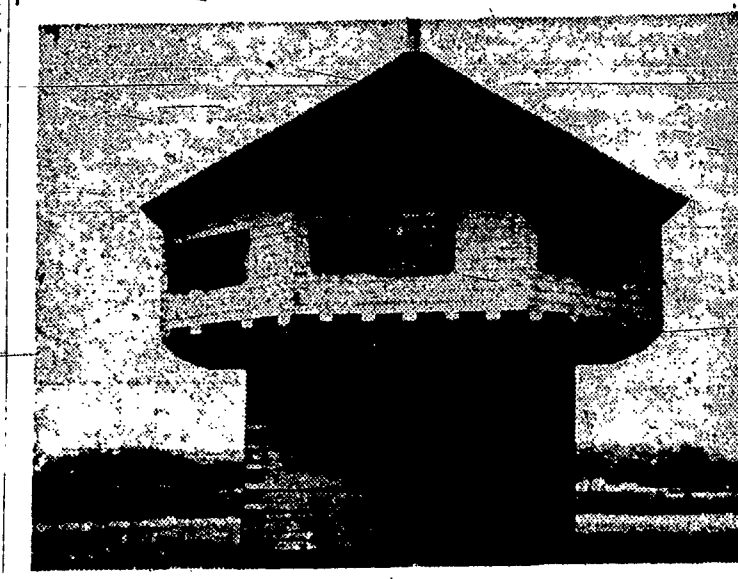
"The very important advantage of such a loan," Munding then concluded, "is its simplicity, lack of red tape, and the short time that is required to close the deal."

Which all appears very fine indeed. Finnegan not only raises the roof, but through his organization that now totals 12 men and true (including Munding), helps you to raise the money to raise the roof... to raise your spirits high. Happy New Year!

**STICKING LOCK FIXED**

A door lock that sticks often can be made to work smoothly by puffing powdered graphite into the lock and the latch.

**Blockhouse Honors Hero**



A two-century-old blockhouse still stands on the site of the British-bull "lake posts" at Erie, Pa., a memorial to one of America's great Revolutionary War generals, Anthony Wayne. The blockhouse has been preserved in all its original detail except for the roof, which has been protected with fire-resistant asphalt shingles, the same material used on most new homes.

Wayne, who earned the nickname "Mad Anthony" for his feats of incredible daring at the head of his troops, died at the lake posts while in command of occupational forces there in 1796. At his request, he was buried at the base of the blockhouse, but his remains were removed ten years later to the Wayne family burial ground in Radnor, Pa.

For Prompt Personal Action In Selling Your Home  
LIST IT WITH  
**MORGAN HOUSEL**  
REALTOR  
3159 Monroe Ave. GR. 1333

**ANDY CHENEY - REALTOR**  
**TRADING POST**  
REAL ESTATE CO. INC.  
241 POWERS BLDG. BAKER 5-2230

**BLOCK CEILINGS**  
Recovered without removing old plaster. Installation in less than one day.  
**\$39.95**  
Includes Labor and Material for Rooms Size 10x12.  
FREE ESTIMATE  
FHA Terms  
**Rochester Ceiling Co.**  
PHONE GR. 8-1707

QUALITY SERVICE  
**GIORDANO**  
REPAIRS  
BA. 5-0440

**CELLAR WALLS WATERPROOFED**  
We GUARANTEE a dry cellar  
Free Estimates  
General Mason Work and Repairs  
BRICK TILE INSTALLED  
**A. J. ANENO** GR. 8-1588

**ARNOLD'S**  
**PERH PAINTS**  
EXTERIOR  
INTERIOR  
FINISHES • PLATS  
**ARNOLD'S**  
PAINT & WALLPAPER  
279 Hudson Ave. BA. 5-9124

**DON'T MAKE A MOVE**  
Until You Read What Our Customers Say...  
"The careful padding, the unusually careful handling, and the gentlemanly manner in which these men conducted themselves throughout the entire move is highly commendable."  
Then, To Be Sure... Call GR. 3-3120  
For Local or Long Distance Moving  
George M. Clancy  
**GEORGE M. CLANCY**  
CARTING CO.  
8 Circle St., Authorized Agents for  
Established 1920

"Make A New Year's Resolution NOW"  
TO BUY A 1957 CHEVROLET  
NOW from **FREAR'S**  
And drive a new car for a full year.  
WHY BUY FROM FREAR'S?  
• We Never Employ High Pressure.  
• Courteous Salesmen To Help You Choose the Right Car for Your Needs.  
• ALWAYS — The Fairest Trade-In AND Cash Difference.  
• The Best of Service AFTER the Sale As Well As Prior to the Sale.  
**FREAR CHEVROLET INC.**  
It's Been Frears For Years  
Open Eyes.

**HOUSE TOO SMALL? No Need To Move!**

Home of Mr. & Mrs. W. F. Sullivan  
180 Sierra Drive

Home of Mr. & Mrs. M. P. Cornelia  
72 Desmond Rd.

**Start the New Year Right**  
By  
**RAISING THE ROOF**

Whatever The Weather... We Work  
**52 WEEKS OF THE YEAR**

Let us install a large shed dormer which will make room for several bedrooms and bath on the top floor. Our quick, efficient method of raising the roof, approved by engineers and loaning institutions, brings the price within everyone's range.

Home of Mr. & Mrs. A. F. Boscia  
152 Whittington Rd.

Home of Mr. & Mrs. Edw. G. Messmer  
199 Hager St.

Call For A Free Estimate... No Obligation  
Choose the style you want from our photo album of completed jobs. Plans available.  
Complete Jobs — Or You Can Do Part

**R. J. FINNEGAN CONST. CO.**  
"We Raise The Roof"  
2335 RIDGE RD. WEST  
GL. 3-7398, 3-7042

Holy Plans  
St. S... will receive...  
Mass. Her... annual Hol... union B...  
tortium.  
WILLIAM... assisted by... Stanley K... Officers an...  
city are...  
Rt. Rev... cerak, spir... president... vice presi... cerak, secr...  
treasurer;... Anthony Z... Richard F... Balsarak, p...  
arrangement... ski, sick a... banic, mar... youth; W...  
licity.  
GO  
IT IS... poor. Bec...  
air their... Head", w... lions of p...  
refugees... Africa wa...  
quite a c... Himself... might bec...  
the incom... of povert...  
The un...  
nothing i...  
material r...  
emptiness...  
of the spir...  
He became...  
take any s...  
for His sak...  
Becau...  
long to...  
would ha...  
we want...  
through...  
of grace...  
becoming...  
or cigaret...  
Holy Fat...  
sons in...  
favor by...  
just for...  
to Our L...  
Missions  
GOD L...  
to S.M...  
of a box...  
ship in...  
the child...  
Missions...  
LOOK T...  
ockets, lo...  
any old g...  
Missions...  
thy heart...  
for yours...  
Cut ou...  
the Most...  
for the P...  
N. Y., o...  
Street, Roc...