

# editorials & commentary

## Needed: Shift To Thrift

Anyone who has thought of buying a home lately, especially in a large metropolitan area, can testify to the fact that inflation in the housing market is enough to curl your hair.

The soaring prices are no deterrent to existing homeowners looking to "trade up;" a modest house purchased five years ago for \$50,000 is probably worth at least \$75,000 today, and the profit will go a long way toward making up the downpayment on a bigger and better home.

But what about individuals and families seeking to buy a house for the first time? How do they swing it when the median purchase price is now over \$50,000 in large metropolitan areas and indeed exceeds \$70,000 in cities like San Francisco and Washington, D.C.?

The answer is that it's getting harder all the time; if current trends continue unabated, first-time home buyers may soon be virtually frozen out of the market.

Already, more than half of all first-time buyers are two-income families. They tend to purchase older, cheaper homes and to sink more than the traditional 25 percent of household income into annual housing costs—mortgage payments, real estate taxes, insurance and utilities.

Obviously there is a limit to the sacrifices families can make in other living expenses—food, clothing, medical costs, etc.—in order to keep up the house payments. And with a 20 percent downpayment still the dominant requirement for obtaining a conventional mortgage loan, it is becoming ever more difficult to scrape up the cash needed to buy a house.

A study by the U.S. League of Savings Associations shows four out of five first-time home buyers rely exclusively on savings to meet the downpayment. But in this inflationary period, fewer and fewer Americans are able or willing to save much money—especially when the interest available on their savings doesn't begin to match the inflation rate and is fully taxable to boot.

The League is expected to make a major push in Congress this year to exempt the interest on

savings accounts from taxation, and while the nation's savings and loan associations obviously have a large measure of self-concern in such a proposal, the move has other merits worth considering.

Savings are crucial not only for home-buying, but for the formation of investment capital in general. But as inflation and taxes combine to rob savings of their value, consumers are spending and borrowing instead; consumers debt is at an all time high, and still climbing.

As a new League study demonstrates, other nations do far more to encourage savings—especially for home-buying—than the United States.

France, Austria and West Germany, for example have contract savings-for-housing plans that couple tax-free interest with government bonuses. A would-be home buyer agrees to save a certain amount over a four-to-six year period, and the interest his account earns is tax-free. Furthermore, the government adds a bonus to his savings—double the interest, in France, and 17-18 percent of the amount in the account in Germany and Austria.

England has just this year initiated a savings and bonus plan of its own, while Ireland provides a government grant to first-time home purchasers. Israel not only exempts savings interest from taxation but also indexes savings against inflation, guaranteeing that the money does not lose value. Most Latin American countries do not have savings interest.

With nearly 63 percent of all households owning their dwellings, the United States leads the industrialized world in home ownership. But other nations—Canada, Belgium, Japan—are closing the gap fast, and new home construction here lags far behind that in most of Europe and Japan.

Thrift is more than a virtue; it is a necessity for individuals and the society as well. Exempting savings interest from taxation would go a long way towards encouraging thrift and stemming the trend to mounting consumer debt. The idea deserves serious scrutiny by Congress.

## A Call For Warmth In The Wilderness

Have you ever heard of a winterized lean-to? With some imagination and a few simple modifications, a lean-to can be made more serviceable for cold weather use. It is time, however, that a number of lean-tos be designed and built specifically to meet the needs of winter recreationists.

Back in the 1920's the state began a program of trail development and with it came the construction of Adirondack lean-tos at remote ponds for fishermen and hunters, along waterways for boaters and canoeists and at high elevations for mountain climbers. They were well received and soon proved to be worthy investments from which the public received countless dividends. Presently there are over 200 of these open structures peppered throughout the Adirondacks and the Catskills.

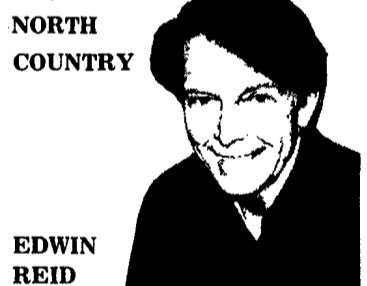
However, as outdoorism increased over the years, many of the easily reached lean-tos were literally loved to death by different tribes of recreationalists. This was often demonstrated by hacking away at the building or nearby with dull axes or by leaving garbage for others to fret about. Some hikers learned to despise lean-tos and to consider those that used them of an inferior breed. This attitude, of course, developed a kind of snobbery of the wilds. There was a definite problem. Lean-tos could not be placed just anywhere. Their effect on the environment as well as on people must be considered. Steps taken in this direction in recent years were the removal of lean-tos at locations with elevations over 3,500 feet and where too many were concentrated in small, over-used areas. Let the lean-to be an excess but a need without which the land might remain vacant.

Through its short history, the Adirondack lean-to has remained basically unchanged: a shed-like log building with an open front and a wide overhang. In the 1930s and 1940s the Conservation Department had special plans drawn up in an effort to standardize lean-to construction. Eventually a lean-to was a lean-to was a lean-to, with little variation wherever one hiked on state lands. In the morning you might have to deliberate for a while about where you were, especially when the outside lighting was poor and you could not see much beyond the fireplace out front. It's a feeling similar to staying at Holiday Inns.

With the exit of one type of use in the High Peaks, perhaps this is the time to propose that a type of lean-to be developed that would be more ac-

commodating to winter use in less-used areas. Mind you, I am not asking for indoor plumbing; far from it. I am asking, however, that such lean-tos be equipped with a fireplace and full chimney. Such a fireplace should be capable of heating the interior of the building with the smoke dissipated over the roof. The low fireplace presently used heats more of the outdoors than the indoors of the shelter directly in front of it.

Tenting purists might be dismayed at this proposal. However, huddling in a squatty, bright-colored nylon tent, heated with a small gas stove that could asphyxiate sleeping occupants, may be a quaint novelty from city living now and then, and some may even call it fun,



**NORTH COUNTRY**  
**EDWIN REID**

but most woodsmen consider it a dreary way to spend rainy or snowy days and nights when the weather is unfit for safe travel. On the other hand, in a "winterized lean-to" there would be some head room and shuffling space, not to mention the delightful effects of the sound, smell, sight and heat of a vigorous woodfire would have on the body and spirit of the occupants. There is little doubt that the experience of winter backpacking with snowshoes or cross-country skis would be greatly enriched if certain lean-tos with enclosed heating units were strategically located away from present high-use areas.

Current lean-to fireplaces are usually centrally located about four feet in front of the building. They are about two feet high, three feet deep and four feet long. Because they are completely open they are subject to almost the full blast of wind, rain and snow. It is almost an endless chore to keep a fire going in one during a heavy rain or snowfall. If one does it is with great effort and meager reward for such fires give little heat. These fairweather fireplaces are not

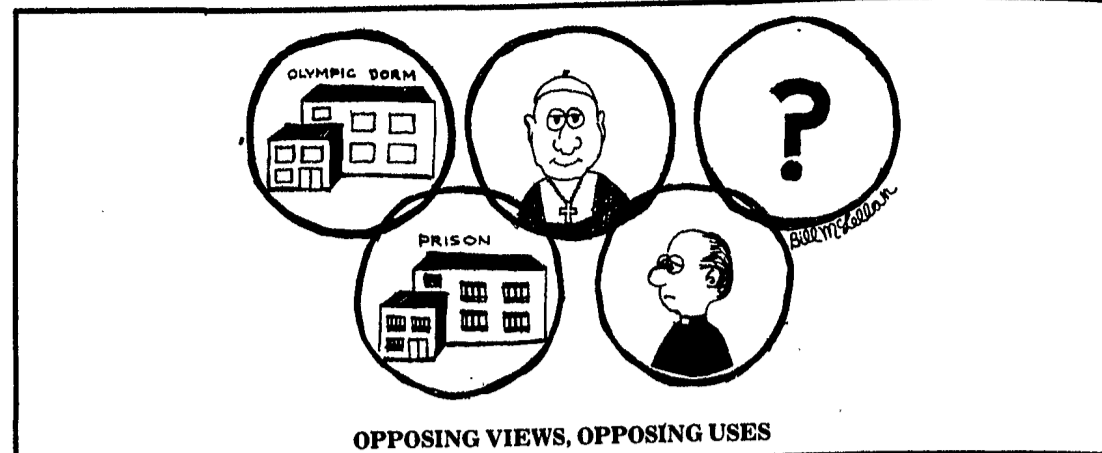
much different from those found at picnic grounds and backyards. They stand idly during all but the best of summer days and evenings. For winter use, however, they are virtually worthless.

Most of the remote sections of the Adirondacks are an uninhabited wilderness throughout the winter when temperatures drop to 50 degrees below zero or below that. Some of this recreation resource could be tapped by providing a more efficient kind of heating unit at those carefully designated lean-tos where more winter use is needed to complement the country. If the stone fireplace with full chimney is not workable or acceptable then surely a heavy drum type stove, constructed and designed for lean-to use, might be. These metal stoves could be built and assembled outside and airlifted to the special sites by helicopter.

Mine is not a request for lodge facilities. Look what is happening now. Sometimes winter campers get so desperate that they build fires on the lean-to floor even when it happens to be made of wood or covered with balsam boughs. More than one shelter has been destroyed by such carelessness. Other campers may haul in small drums or shepherd stoves to which are attached snakey extensions of metal pipes reaching for the overhang where they elbow. These flimsy setups have also taken their toll of lean-tos. Such primitive, heating methods, however, indicate that a certain segment of the public wants to be deep in the forest preserve even when temperatures are very low. Perhaps it is time that a safer and more efficient means for producing heat at winter use lean-tos should be provided. Most present day lean-to fireplaces spend the winter under two to three feet of snow. This is how they stay from freezing.

Usually lean-tos are set at locations with particular attractions such as panoramic views, scenic waterfalls, canoeable waterways, remote ponds and great trees. These dream spots recall transient visitors again and again. This is not necessary for winterized lean-tos. Let such attractive locations be avoided. Let the unique places be left to visit, to look at, sit with but not worn out by over-use by structure huddlers. An old lumber camp clearing near a good supply of hardwood would suffice for a winterized lean-to site.

Is this too much to ask for all that has been taken away?



## letters

### An Ode In Reply

To the Editor:  
In response to Barb Lenhart's occupation of the "Poetry Corner" in last week's Courier:  
"One Good Ode Deserves Another"

Those long, long years under the G.O.P. Have left Potsdam quite a legacy:

That antique water plant they cling to with passion— Oh, it did produce water, after a fashion;

Their storm sewer system so tiny and puny, God help us whenever the skies turn monsoon-y;

Their Urban Renewal project, vast and noble in scope, That turned out to be half-vast and devoid of hope;

Their famous faces and figures, a few of whom fell With "Harold B. Clark"—no face, but a tale he could tell!

So, after decades of delay, demolition, and woe, The taxpayers decreed that this party must go.

They voted and chose a board Democratic. The Republican reaction? their usual static!

They had to find fault; they were insister in thought; They went to meetings, read minutes, and discovered—guess what?

"Those despicable Democrats—those birds of a feather— EEEEEEEK! Look what they're doing—they're working TOGETHER!"

"Oh, the shame of it all—it's not to be borne! And they're getting things done—oh, what a thorn!

"We've got to rouse people—we'll do it in verse— Now, or we'll lose our chance to make everything worse!"

So, gentle readers, we leave it to you; Look at the records, the old and the new;

Compare and contrast what these parties represent, And ask yourself who's fooling whom about twigs being bent?

Use your judgment in March; there's much to be done. Let Garner, Chapple and Clafey continue what they've begun!

(And for the rest of the campaign, we'd like to propose, All future strikes and retaliation should be conducted in prose!)

Gen Hafer and Betty Bradley  
Potsdam

### Complaint Aired On Social Services

To the Editor:  
Enclosed is a letter I sent our local assemblyman. Please print this letter, as I want people to know they are not alone in their frustration while dealing with social services. The folks living in the rural areas would most empathize. Thank you very much.

"Dear Sir,  
It is most crucial for you to be aware of St. Lawrence County's Department of Social Services, from one recipient's view. Although some very basic needs are being considered and taken care of, other needs are being unduly neglected.

"We have been hard working taxpayers-social services. My husband and I are transportation hardships and I am presently under doctor's post-operative care. We do not have a telephone, thus, writing is our best source of communication; this does not seem to be efficient.

"Our main concerns lie with the departments of Food Stamps and volunteer transportation. Our case worker made us aware of the services provided to transportation hardships with medical needs. They have not been of assistance on two important appointments, and the department was informed in advance of my needs.

"On January 15, 1979, I was scheduled for admittance to a hospital outside the county. There were no volunteer drivers wanting to leave the county. I was fortunate to quickly find a ride at the last moment, because of poor commun-

### Vacancy Issue Noted

To the Editor:  
I was pleased to see that Mrs. Thayer's questions in her letter appearing in your Feb. 13, 1979, issue concerning Mr. Schwenke's statements as to the problems with the one party government were essentially answered in the position statement of the candidates. Both Mr. Schwenke and Ms. Sent have made it clear that they would oppose any type of one party government be it Republican or Democrat.

I also thought the voters should be aware that the last time there was an all Republican Board and a vacancy arose that the Republican Mayor chose to fill that vacancy with a Democrat. After his election former Mayor Jack Hayes had the opportunity to appoint a Trustee to his vacant seat. He picked Joe Calipari, a Democrat, and thus assured the citizens of Potsdam representation from both parties.

Two years ago there was a similar situation when Ruth Garner had an opportunity to appoint a Trustee to her recently vacated position and she chose Mrs. Thayer thereby insuring that all members of the Board would be Democrats. At the time I believe Trustee Clafey voiced his dissatisfaction with that appointment saying that it would have been better to place a Republican in that position.

I would urge the voters to review the voting records of our village board over the past two years and see just how many times resolutions and motions were passed unanimously. This would indicate to me that issues are not being properly aired with vigorous public debate. I would urge the voters of this village to carefully study the candidates and issues. I am convinced that they will be satisfied that the Republican candidates, Ray Schwenke and Eleanor Sent, should be elected to the village board on March 20, 1979.

Very truly yours,  
David Demarest

ications, a volunteer from the department showed up, unfortunately I had already made plans.  
"After returning from major surgery with eight weeks recovery time, I was and still am physically limited. Again, the department was notified in advance for my next post-operative appointment (2-7-79). A volunteer driver was not made available. It was too late for a round trip bus, and impossible to arrange for a ride.

"The crucial concern is with the Food Stamp Department, in particular, the definition of a transportation hardship. Because two days are allowed for picking up checks, and one round trip bus daily, we and others are not considered transportation hardships. Ordinarily, this would not be a problem, but because my husband is carrying 21 credit hours at Clarkson College, and involved with workstudy to pay court-ordered child support, there are no time slots available without skipping classes. I am not available due to medical reasons to pick up checks until mid to late March, 1979. This is why I chose to write you.

"In any event, people in Albany, New York and elsewhere, are not empathetically aware of the rural hardships some of us are involved in. There is much confusion and lack of both appropriate communication and mutual respect.

Are there any investigations, etc., deemed in these matters? Your immediate response is most welcome and crucially needed. As part and near future taxpayers, these services should be more readily available. We all suffer and pay for others' ignorant, unconscious and conscious actions.  
Ms. Suzanne M. Berger-Warriner  
85 Maple St.  
Potsdam

### Gave For Others

To the Editor:  
On three days in late January and early February, the residents and students in Potsdam literally poured out their life for the benefit of others. I'm referring to the two-day blood drive at the SUCC campus sponsored by Prometheus, and the one-day drive at the Civic Center sponsored by four Masonic lodges.

The drives provided 464 units of blood for the Red Cross blood program. The blood finds its way back to our own residents in many forms—whole blood, plasma, and a host of by-products—everyday of the year!

I wonder if anyone realized that 73 people, young and old, became first-time donors and found out that to give this gift of life is really no pain or strain? There were also 39 people who gave of their time and good intentions who could not be donors that day for one reason or another. We thank them for trying. It is appreciated.

Over 100 volunteers gave hundreds of hours of their time and skill to make these drives possible so we can provide the needed blood supplies when and where they are needed. It is volunteer workers and donors that have earned Potsdam the reputation of being tops in contributing to the very important blood supplies needed by our local hospitals. You can't help but be proud of Potsdam, its residents, and the students who live here.

Sincerely,  
Clark J. Bailey  
Member, East St. Lawrence  
American Red Cross

## From Our Files

1944- Male help wanted- Men to cut wood by cord or shares. Prepare for fuel shortage. F.G. Fletcher, Norwood.

1944-Sgt. Lester E. Gale serving as mechanic with the Army Air Force as crew chief in England.

1944- Elk shot at Lake Ozonia benefits Madrid nursing home-Mistaken for a deer, killed by Willard, Votra. The huge animal weighed 600 pounds.

1944- Everett Young leaves teaching position at Potsdam to work for aluminum company at Massena. John McMann, a graduate of Middlebury College, to replace him.

1910-March 2-The sawing machine was at work in the vicinity this past week.

1910-Mr. A. A. Fifield has a new cream separator, also a new two-horse power gasoline engine to run it.

1910-Walter Wheeler's children are just getting over the measles, the boy Leo was very sick.

1910-Sinclair Corners-School opens in the Fay district March 14 with Miss Ella Champney as teacher.

1910-George Wellings has completed his agricultural course at Canton and has rented his father's farm. We wish him success.

1910-Delicacy-"How old are you?" "Twelve." "A girl of twelve should tell her mother everthing." "But my mother is so innocent, really I haven't the heart."

1935- Clarkson won the baseball season's opener, defeating Middlebury 7-6. In the eighth Feisinger lined a three-bagger into center field and second the

winning run on a squeeze play by Ryan. Pinky Ryan supplied the fielding thrill with a shoestring catch of a liner in center field.

1935- Price of cows very high. Farmers having difficulty in paying \$100 a head for replacements for losses in the TB test.

1885-Master Bert Snell of South Colton is home from Potsdam School, sick with the measles.

1935-Lindsay Terrie has been out of school the past week with blood poisoning in his hand.

1935- Nas made success of chain stores. Harry I. Van Ness, president of Van Ness-Sanford Co., Inc., now ranks as one of northern New York's most progressive businessmen, with the opening of a store in Canton recently, bring the number of stores to seven.

1936- 46 W.P.A. projects in St. Lawrence County, 21 road jobs, Potsdam has 140 men on different projects,

12 men working on the Potsdam athletic field.

1936-Truth comes out-Beryl-"George has always believed I've a perfect gentleman, whenever I've been with him." Mabel-"Yes, I found him a bit dull too."

Compiled by Earl Pattison

The Courier and Freeman welcomes letters from readers. The writer must sign his or her name for publication and give a complete address and telephone number through which the letter can be verified. Names will be withheld by request at the discretion of the editor and only for good reasons. Letters should be typed and double spaced, if possible. If not, they should be neatly written or printed, double spaced.

Debbie Koch

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A Park Newspaper

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