

How to Develop a \$20,000 Estate In Spare Time

By W. W. MATTHEWS

Too frequently we hear the question, "What has become of the good old American pioneer spirit — the days when people had the courage, confidence and ambition to do things they dreamed of — with their own hands?"

A brief check-up on a neighborhood family proves conclusively that these thrifty and progressive pioneers are still with us, although the swift pace in which we are living these days sometimes sweeps them out of sight.

The Lamar Martin family is a splendid example. Lamar started from scratch in the dry cleaning business at Little Five Points shortly after the big depression when things were really tough. He worked hard and made progress. A year or so later he married Miss Lucia Lindsey and together they worked as a team and made more and more progress. Around 1940 they built their home at 405 Ridgewood Road, N.E. By this time the family was also progressing. They now have four lovely children — Miss Mary Claire Martin is 12; James Lamar Martin Jr., 7; Milton Lindsey, 5, and William Edwin Martin is 2.

It was back in 1944 that Lamar did some long-range thinking about how he and Lucia and the growing family might have some recreation and reprieve from the complexities of city life. So, at a very reasonable price, he bought 34 acres of badly rundown land on Johnson Ferry Road, approximately four miles north of the Marietta-Roswell Highway. No house, no fencing, terraces neglected for years, but a good layout of gulleys and weeds. However, there was a nicely-wooded section on the tract, starting at the highway.

It was in these woods that Mr. Martin cut the timbers to piece together one of the most attractive and comfortable summer homes to be found in the Atlanta area. And he built this

house with his own hands just as our pioneers did, buying nothing that the forest surrounding the house could supply.

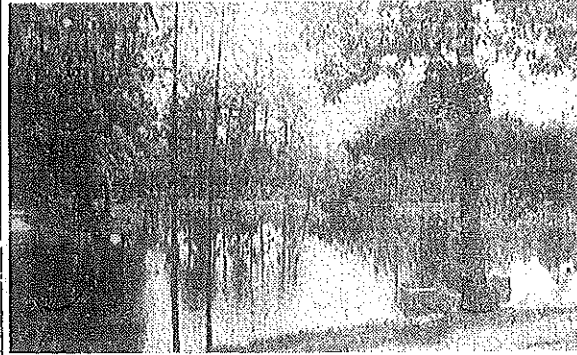
And it was with his own power that the open land was reterraced and fertilized to become

highly productive soil. The same hands built and painted the white board fence which protects the property.

Mr. Martin says he isn't through yet, although the house now has ever modern city con-

venience and comfort, including television and radio. The water supply is from a sparkling protected spring, pumped automatically to the various parts of the house and grounds.

Only spare time, such as holidays and after-closing hours. Martin Cleaners, was utilized developing this property, with one exception—the dam for the fishing lake which backs close to the sleeping porch a patio. Very expensive machinery was necessary in this type of concrete work, so contract for this was made with Rutla Contracting Co. The lake is heavily stocked with bass and brook and several hundred pounds were caught this year.



THIS SCENE of the Martin lake was made from the boat landing about 50 feet from the patio. A picturesque swinging bridge lies to the left across the headwaters of the lake. Two of the Martin children—Mary Claire and Lamar Jr.—are fishing from the opposite bank, although their images will be hard to detect in this photo engraving. Back in July, Lamar Jr., who is only seven, landed a 3-pound bass.

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\$50.00 FOR A NAME

More than 500 fine people have enjoyed the warm hospitality of the Martin summer home during the past few years. Recently this writer talked with 10 of them, each of whom put up five dollars for a jackpot or grand prize, to be given to the person suggesting an appropriate name for the place, based on the meagre outline given in the foregoing sketch.

Everyone is eligible. Simply write the name you suggest (preferably one word) on a postal card and your name and address at the bottom. All names submitted will be passed on to the Martin family, who, of course, will be the final judges, but even the Martin family will only receive the suggest name, and NOT the name of the contestant. After the Martins have selected a name, the money will be mailed immediately by THE ADVERTISER, and the name (of the winner only) will be published in THE ADVERTISER October 12.

The 10 persons putting up this cash agree to arrange with Martin Cleaners to give \$100.00 in Martin dry cleaning in lieu of the \$50.00 cash, a choice of the winning contestant.

Remember, this is a quickie. Sit down right now and write your suggestion on either a postal card or letter. Mail so as to reach THE ADVERTISER not later than October 10.

Address THE ADVERTISER, Box 98, Station E, Atlanta 6, Ga.

This cozy retreat, nestling a heavily-wooded slope some 2 yards from Johnson Ferry Road, has not only provided the ideal place for the Martin family spend their summers and weekends and entertain their friends but is now beginning to be profitable in the face of constantly-increasing food prices.

When the Martins came back to the city on Labor Day a 16-foot freezer was packed the top with frozen vegetables gathered from the place during the summer months. More than 500 pounds of such items: fresh pole beans, squash, corn-cob and country-style, lima beans, black-eyed peas, okra soup mixtures and applesauce are in the freezer, and in addition they canned 50 quarts tomatoes, and made 30 plants tomato relish. They also raise watermelons and cantaloupe abundance, and the peanuts and sweet potatoes have not been gathered. And . . . there are fat porkers about ready slaughter.

Lucia and the children packed most of the frozen fruits and vegetables, while Lamar did the cultivating, tractor style, spare time. On the side, the Martins are growing 3,000 bro-

When the county established these earlier deadlines, it created a temporary problem for mortgage bankers and many homeowners, Mr. LeBey stated. Those homeowners who have mortgages insured or guaranteed by the Federal Housing Administration or the Veterans Administration will be the main ones affected, since real estate taxes are "escrowed" with the monthly payments on FHA and VA loans. A majority of the tax dollars received by DeKalb County are paid in this manner, a fact which has solved many collection problems for the county.

"Escrow accounts are established to meet definite deadlines for the payment of taxes," Mr. LeBey said. "If someone moves these deadlines and causes them to arrive sooner, it is obvious that there will be a shortage in the escrow account at the time the tax bill has to be paid. Once the homeowner's escrow account is adjusted to meet the earlier deadline, his difficulty will be solved."

Mr. LeBey stated that mortgage bankers who service FHA and VA loans in DeKalb County are now engaged in trying to make these adjustments. According to Mr. LeBey, consideration must be given to the interest of lenders as well as borrowers, and to the various regulations of the Federal Housing Administration and the Veterans Administration.

One important point that should be emphasized, Mr. LeBey said, was that the FHA and VA homeowner is paying his tax bill in 12 monthly installments. In the long run, it appears to make more sense, both for the borrower and the lender, to pay the full tax bill prior to the first deadline of Aug. 15. It seems reasonable to most lenders that the tax-paying process be kept as simple as possible - that one annual deadline is easier to meet than two, and that Aug. 15 is the proper target.

"Some people have the mistaken idea that money in the FHA and VA escrow accounts can be used by the mortgage banker," Mr. LeBey said. "This is absolutely against the law. Under federal regulations, this money cannot be invested or touched by anyone. These escrow accounts and the methods used to administer them are periodically examined by government auditors. They must conform to rigid standards."

Another late Democratic entrant was Raymond G. Sechler, Tucker businessman and a brother of Conrad J. Sechler, who took a leading role in the election campaign of Chairman Brince H. Manning, Jr. of the

it out for the Republican nomination on May 5.

The slate of 12 candidates the Republicans are offering for the House is by far the largest they have fielded in any previous election.

Mounted Posse Formed To meet Modern Needs

DeKalb County now has a mounted Sheriff's Posse, complete with horses, DeKalb Sheriff J. Lamar Martin has announced.

Speaking before a luncheon gathering of the Decatur Bar Association last week, he said the posse is being trained for modern day emergency duty, such as an atomic disaster where automobiles would not be available. Posse members provide their own horses, he said. The posse along with all the deputies and jailors are attending radio-logical monitoring training classes, the sheriff said. The Sheriff's Department and the Health Department are the only county departments instructed in this part of the county's Civil Defense program, he noted.

Sheriff Martin outlined his campaign program of last summer and told the law group that he has accomplished most of his plan in the three months he has been in office.

One of these promises was to extend the hours the Sheriff's Office remains open to the public. The office now is operated on a 16 hour-day basis and is open until 12 midnight every night, he said. Without enlarging his staff, he said, he has in operation two shifts with a criminal deputy on duty in the daytime and a civil deputy in charge at night.

Also, the automobiles used by the Sheriff's Department have been marked. This is for two reasons, he said. One is to deter speeders and reckless drivers and the second is to let the taxpayers know what the county-marked cars are being used for.

The jail has been completely overhauled, he noted, with uniforms on order for the jailors, and telephone jacks installed near the prisoners so that they can get in touch with their families and their lawyers. Of special interest to the lawyers is the con-



SHERIFF J. LAMAR MARTIN

venience of contacting their clients day or night without having to go down to the jail, Sheriff Martin emphasized.

A federal jail inspector from the U. S. Department of Justice has conducted a school for the jail personnel, teaching them the proper handling of prisoners. In the past three months, approximately 4,000 prisoners have come through the jail, he said. Also 52 mentally ill persons have been apprehended and transferred to the Milledgeville State Hospital. These cases are detained at the jail while awaiting lunacy hearings by the court.

The Sheriff's Department is operating on a current basis and is right up to date, he told the group. If at all possible, papers are served the same day they are filed, he said.

"One of the first things I promised during my campaign and one of the first things I did when I took office was to close down the jail dining room," the sheriff said. "We are feeding only the prisoners and the jailors on

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278 Criminal Warrants served
712 Superior Ct. processes + petitions
42 grand jury summons