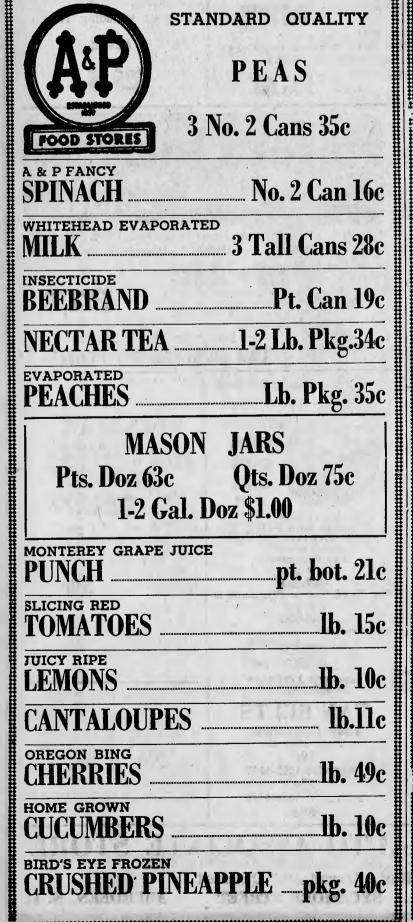
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We Have--**COAL PACK CANNERS** CABINET SINKS GARBAGE CANS TWO-BURNER OIL COOK STOVES GAS COOK STOVES **CARPET SWEEPERS** WASH AND DISH PANS **ALADDIN LAMP SUPPLIES** HORSE-DRAWN SPRAYERS and DUSTERS **BUILDING MATERIALS Cement** and **Plaster** Brixment and Many Other Hard to Get Items. SANFORD HARDWARE CO. Sanford Phone 302 30 and 42 Inch **General Purpose** Ventilating Fans Particularly Desirable for Stores and Attics

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considered." "Side Payments" The reasonable value must be government guarantee." If Buying A Home determined prior to construction if the loan is for purpose of constructing a building, the VA off-

Veterans seeking to buy a home icial pointed out, adding that any oan are cautioned against mak-legitimate increase in costs may ing a "side payment" to the own- be taken care of through the reer in excess of the appraised val- gular channels. In such cases, he newer sulfanimides, chemotheruein order to purchase the pro- urged veterans to check with the apy, and the latest medical techlending agency which made the niques are being explained to

"A veteran who is desperately loan. "Although the majority of ugh UNRRA. Lectures and short n need of a home is willing frequently to pay in cash to the sell-builders and lenders are making courses by experts on these suber the difference between the ap-an honest effort to see that the jects are teaching China's medpraised value and the asking ex-serviceman gets a square deal trait in personnel to tackle the counprice," said Charles A. Ball, loan in the purchase of a home today," guarantee officer of the North said Mr. Ball, "there have been the most effective, up-to-date Carolina Regional Office, Veter- instances where individual vet- maner.

perty.

ans Administration. "This pract-erans have been taken advantage ice defeats the intent of the law, of." and if discovered by the VA will "There have been cases," he

result in nullification of the guarcontinued, "where a veteran has antee.' been required to make a deposit

Mr. Ball explained that the of \$50 to \$150 upon signing a Servicemen's Readjustment Act contract to purchase, with the will not permit guarantee of a understanding that the deposit loan for the purpose of a home will be applied against the pur-when the sale price is higher than chase price. But when it was the appraised value. leraned later that he could not The loan guarantee officer also get the government guarantee warned veterans who have ob- for one reason or another, the tained a GI loan for construction sales agency has refused to renot to enter into a "cost-plus" turn his deposit."

contact after approval of the loan- "Such practices, if not unethi-"In applying for a construction cal, are certainly unfair," Mr. loan," he said, "a "firm bid" shou- Ball said, "and veterans are ld be obtained--that is, a bid for warned to have a thorough una definite amount. A second bid derstanding with all parties conmade on a cost-plus basis, with cerned prior to signing any conthe intent of having the veteran tract. In cases of this kind, the pay higher price due to any rise contract itself should contain a

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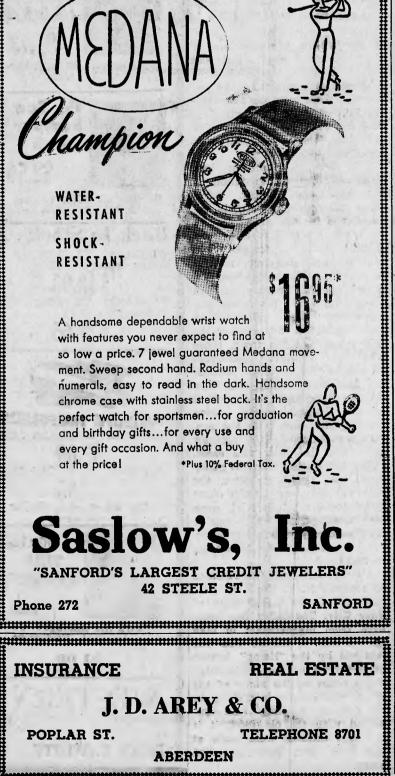
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