

the paper

June, 1983

Vol. 14, No. 3

Published by the residents of Skinker-DeBaliviere

On The Streets Where You Live

by Ray Breun

There are several ways to categorize the street names in the Skinker-DeBaliviere area. Probably the simplest thing to do is alphabetize the names and let the reader do the categorizing.

Alfred/Bell: originally named after the first name of Alfred Waterman, the husband of Adele Kingsbury. It was later changed to Belt extending the street name from north of the neighborhood.

Berlin: named after the capitol of Germany, the name was changed to Pershing in 1918 when Von Versen was changed to Enright.

Clemens: E.J. Clemens owned the land north of Delmar, part of which was developed into the famous race track. Another part was known as the Clemens-Rosedale Subdivision.

DeBaliviere: Madame DeBaliviere was the superior of the convent in Paris where the Kingsbury daughters, Mary and Adele, attended school.

DeGiverville: Count DeGiverville was Mary Virginia Kingsbury's husband.

continued on page 4 streets

Skinker-DeBaliviere — "It's Truly a Neighborhood!"

In April, Venita Lake, co-editor of *The Paper*, talked with Karleen Hoerr about real estate in the Skinker-DeBaliviere neighborhood. As an agent for Feinberg Real Estate Co., homeowner and renovator, as well as current president of Rosedale Neighborhood Association, Karleen was asked to compare the area with conditions five or 10 years ago.

LAKE: Some of us who moved into the area more than five years ago have joked that we couldn't afford to live in this neighborhood now. Is that really true?

HOERR: I think people joke about that, but it's not as true as people may think. I think most of us could still move into the neighborhood. It's true, though, that many of us have become accustomed to house payments less than what young people are paying now. For instance, to get a loan, you can now spend easily up to 33 percent of your gross income on principle, interest, taxes, and insurance payments for your house. That's a lot of money.

LAKE: When somebody comes to you and says, "We would like to buy a house. Can we afford to buy one?" what do you say?

HOERR: I say, "I don't want to become very familiar with you, but one of the first things you're going to have to tell me is what your gross income is and what kind of a down payment you have, or I can't really help you at all." In really simple

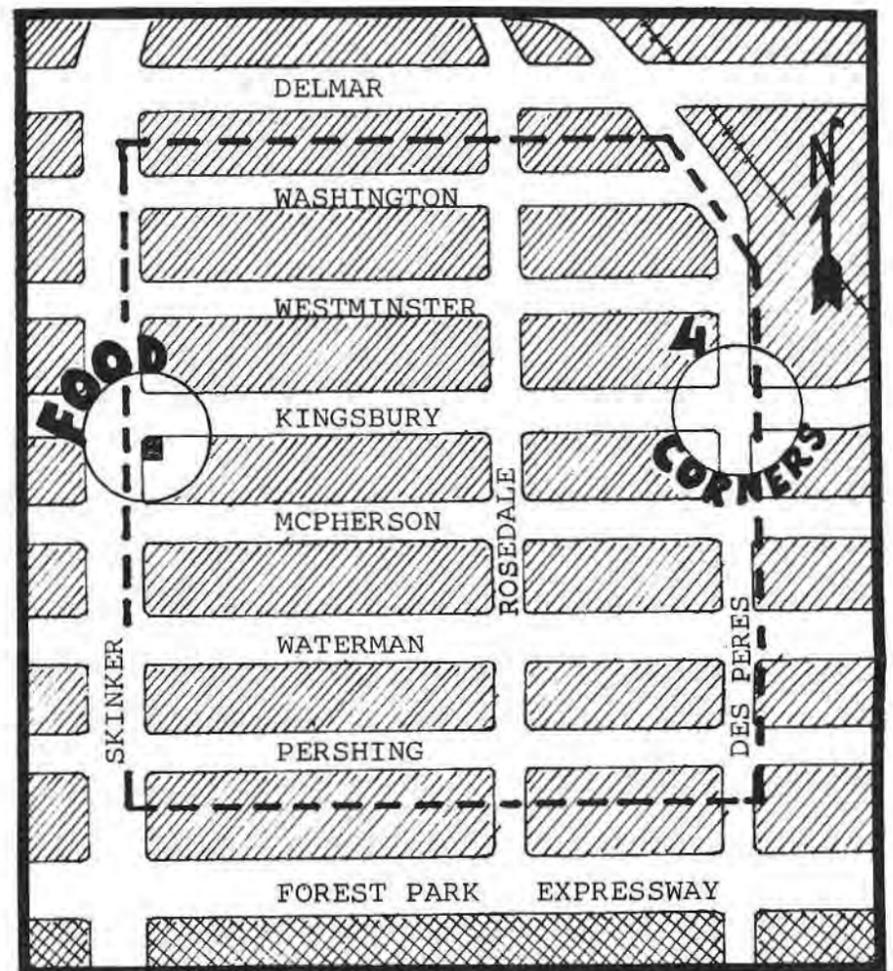
Second Annual Rags to Riches Rummage Sale

The 1983 Rags to Riches Sale, sponsored by the Rosedale Neighbors Association, promises to be the best ever. A major fund-raiser, the event will help provide neighborhood resource workers with a much-needed phone line at the Council office. All participating neighbors are asked to donate \$5 of their profits to the Association to cover this and other year-round projects.

Hundreds of neighbors and visitors will offer rummage on their front lawns, backyards, basements and garages between 9 a.m. and 3 p.m., Saturday, June 11.

Hotdogs, burritos, soda and beer for hungry shoppers will be available on the parking lot of the Kingsbury Animal Hospital, Kingsbury at Skinker. For dessert, the annual Men's Liberation Bake Sale will offer cakes, pies and cookies, with proceeds going to help finance neighborhood projects, such as *The Paper*. Other groups wishing to provide food for sale may contact Karleen Hoerr, 862-5071, or the SDCC office, 862-5122.

As a guide to the neighborhood and the Sale, *The Paper* provides the accompanying map.



terms, if a couple's gross income was \$36,000, their monthly gross would be \$3,000. As far as the bank is concerned, they could, if they chose, have a monthly payment of principle, interest, tax and insurance of \$1,000. I know that really sounds hideous, and I'm not saying that everyone does that either. But today young people, considering what they see their potential to be as far as future ability to earn money, are not at all upset with a payment of \$600, \$700, or \$800 a month. And while a lot of us say our rent used to be \$75 and then our first house payment was \$95, their rent used to be \$450 and now their payment is \$650. A lot of it is just a matter of inflation.

LAKE: What are current interest rates?
HOERR: They're really not so bad.
LAKE: Are they going down?
HOERR: Well, the city bond is at 13 percent, which is at the higher end.
LAKE: What is this city bond?
HOERR: It is mortgage money that the city is making available: 13 percent interest, fixed rate, not renegotiating or ballooning or anything, and there are no points. A point is a percentage of what you're borrowing. Probably when you bought your house, and certainly when I bought mine, maybe you paid a point. If you paid two, you must have made the banker angry or something. It just was not done.

Points have ranged through this bad market anywhere from 3 to 7. So if you are borrowing \$50,000 and they're charging you 4 points, your closing cost will be another \$2,000, which is a tremendous amount of money. In the city bond, the city is going to pay the points, so it's a tremendous savings. The city bond has been set at \$65,675.92. If you are a first-time purchaser, and if your gross annual income is less than \$32,837, and the price of the house is less than \$65,675, you can get a fully amortized loan at 13 percent with no points, which is a great big deal. Depending on whether you get a renegotiable mortgage rate, an AML or balloon or whatever, your interest rate is going to be probably anywhere between 11 3/4 and 13 1/2 percent. That may sound high, but you must remember that a year ago the interest rate was 17 percent.

LAKE: Does that mean it's a "buyer's market" or a "seller's market"?
HOERR: Well, the market is really strong right now. It's probably a buyer's market because houses that have been on the market for a while are in a depressed price, and the interest rate is lower, so you're getting the best of both worlds. I think as houses start coming on the market, prices are going to come up. Because the interest rate is lower, people are going to compensate for that and the prices are going to start going up again.

LAKE: You said interest rates are getting lower. Is it fairly easy to get loan money?
HOERR: Yes, it is. Getting loans in Skinker-DeBaliviere is not a problem. When we moved down here, getting a loan was next to impossible. I've never been turned down for loans in so many places in my life. And bankers, being the conservative little devils that they were, did not believe that the neighborhood was going to do anything. As I recall, my loan was a 15-year, which was the maximum

continued on page 3 HOERR

DeGiverfest Set for Sept. 3

DeGiverville, Incorporated, is presently making plans for its 5th Annual Neighborhood Fun Fair-Flea Market. The tentative date for this event is Sept. 3, from 12 noon to 8 p.m. DGI is a not-for-profit neighborhood organization located in the West End of St. Louis and is devoted to promoting community awareness. All of the activities will take place on the 5900 block of DeGiverville. Groups wishing to volunteer or reserve booths for the festival may contact Peggy Mitchell at 727-3106 or write to: DeGiverfest, 5950 DeGiverville, St. Louis, Mo., 63112.

Vicissitudes

by Lisa Horner

On Wednesday, April 18, the Rosedale Neighborhood Association held a potluck and the annual election of officers. Elected were: Karleen Hoerr (6100 Kingsbury), president; Marcia Kerz (6100 Westminster) and Alan Mense (6000 Washington), vice-presidents; Pete Schmit (6100 McPherson), secretary; and Sandy Sims (6100 Westminster), treasurer. Also elected were the following representatives to the Skinker-DeBaliviere Community Council: Arline Webb (6100 Pershing), south-side representative; Paul Kurtz (6000 Washington), north-side representative; and Arline Webb (6100 Pershing), alternate.

The heartiest of congratulations to Marvin Nodiff, 6100 Westminster, who recently passed the Missouri Bar Exam.

Congratulations also to Marjorie Weir, 6100 Westminster, who was elected to the board of the Conference on Education on May 3. Tom Hoerr, 6100 Kingsbury, is also serving a three-year term.

Best wishes go to Mary Crider, the third-grade teacher at St. Roch's, who will be getting married soon.

We welcome to the neighborhood several new residents, all of 6000 Kingsbury: Harold and Jacqueline Antoine and their daughters; Theresa and Jeff Ross; and Charles Sitzer. At the same time we regretfully say goodbye and good luck to those who are leaving. Bill and Betty Danker, 6100 McPherson, will be moving to Chicago in July; and Susan Kidd and Stanley Reid and son, 6100 Westminster, are moving to Washington, D.C., where she will be doing the weekend news.

Longtime residents were saddened by the news of the recent death of Jack Alumbaugh. Jack and his wife, Mary, were formerly of 6100 Westminster and had moved to Clayton last year.

The stork has been busy in the neighborhood of late! Ann and Bill FitzGibbons, 6000 Kingsbury, became parents of a son, Sean Ernst, on April 23. He weighed 6 lb., 1½ oz. Just a few days later, on April 28, Pat McLafferty gave birth to Stephanie, weighing 8 lb., 1 oz. She is the second daughter for Pat and her husband Roy Bell, 6100 Washington. Susan Elizabeth Geer was born on May 12 to Jane and Jim Geer, 6100 Kingsbury. She weighed 6 lb., 13 oz. and is also their second daughter.

This writer and her husband, not to be outdone, decided to join the move for enlarging families while it seemed to be so popular. Our arrival is due at the end of November.

Happy Summer! Hope to see you all out working in the yards and enjoying the weather. We are looking forward to hearing about all of your exciting and memorable summer vacations. See you in September.

Mural Winner Chosen

The mural design submitted by Margaret Lazzari was named the winning entry in the City Living Mural Competition sponsored by the West End Neighborhood Arts Council.

Dan McGuire, alderman of the 28th Ward, unveiled the winning design May 27 at the mural site, the north wall of the Frontenac Fabricare Center, 429 N. Euclid.

Ms. Lazzari's design, which will be painted this summer, reflects both the diversity of people who live, work and shop in the West End, as well as the architectural richness and complexity of the built environment.

Urban League Aids Painters

Applications are being accepted from residents of the Skinker-DeBaliviere area for the Home Paint Program which is part of the Urban League of Metropolitan St. Louis' Neighborhood Betterment Program. The Home Paint Program provides at no cost exterior house paint and painting supplies. To be eligible to receive paint a recipient must be a senior citizen and/or a low to moderate income homeowner.

Application may be made at the Skinker-DeBaliviere Community Council office, 6008 Kingsbury, until June 17 at 4 p.m. Application may also be made by calling 862-5122.

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Library Grand Opening



The Kingsbury Kiosk, a satellite of Cabanne Branch Library, had its grand opening at the corner of Kingsbury and Des Peres May 7. Participating in the ribbon-cutting were many neighborhood leaders and library officials.

In Washington Heights

Gurtha Wimbley wishes to express her heartfelt thanks for the many cards, flowers, food items, and numerous expressions of sympathy from her friends and neighbors in the passing of her husband, Mr. Harry R. Wimbley. Mr. Wimbley passed March 18, 1983, at his home at 5806 Waterman. He is sorely missed by the community. Mrs. Wimbley has opened her door to Mrs. Purnell, formerly at 5816 Waterman, who moved to

Maryland with her daughter but missed us so much that she came back to spend her remaining days with us. She recently fell and fractured her hip and has been hospitalized at Barnes. Mrs. Purnell is one of the oldest neighbors at 92. We wish her well.

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Volunteers for The Paper to Meet

On Monday, June 20, at 7:30 p.m., current volunteer staff and others interested in working on The Paper next season will meet at co-editor JoAnn Vatcha's home, 6117 Westminster. Help yourself and your neighborhood — be involved with the greatest little newspaper west of Union Boulevard!

NOTICE: The Paper will not publish during July or August. Deadline for the next issue, September, 1983, is August 15. All news, pictures and other items should be sent c/o The Paper to the SDCC office, 6008 Kingsbury, 63112.

This year's editors sincerely thank all those who produced features and regular articles for The Paper, edited, laid out and delivered each issue!

the paper

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"We Cater To Cowards."

HOERR *continued from front page*

that they would make, putting one-third down—which was not taking a real big risk, but which meant that we had to sell our car in order to come up with the down payment.

LAKE: What kind of percentages do people expect to put down now?

HOERR: You can put down as little as five percent. If you buy a house and put anything less than 20 percent down, you have to get private mortgage insurance, which is another cost to you at closing and it also adds another quarter percent on whatever your interest rate is. So if you are financing 90 percent of your loan and the current interest rate is 12½ percent, you would really be paying 12¾ percent. With the city bond, which I think is really going to stimulate some movement, a lot of people will be able to eke their way into a house because they have five percent to put down.

LAKE: Are there still a lot of houses that need rehabbing, a lot of work done on them in this neighborhood?

HOERR: There's much less than there used to be. When I was in the residential service, that's all we had, houses that were pretty much deteriorated. Their acquisition price was relatively low but people put in a lot of money or a lot of "sweat equity." The one thing that I can't deliver to people as I used to are houses that need work. And many people much prefer to buy a house that hasn't been fixed up, because they (1) would like to spend less money and (2) would like to mold the house to how they want it to be. I can think of only two houses that I would consider outright shells in maybe the last three years. There have been houses that needed work, but not major renovation. A little wallpaper here, a little crack coating, a little plaster, some new kitchens or baths, but very liveable and very nice.

Kitchens are particularly important. People want a real superduper fabulous kitchen with everything that fits what their ideals are, or they want just a horrible kitchen so that they can do it themselves. Sometimes a middle-of-the-road kitchen is a problem because people say, "Gee, this is a nice kitchen, but it's not me." They may not want a particular house because they are going to want to do their own kitchen.

Another thing that we're running into now—remember when we all exposed our brick? People aren't as keen about that now as when we tore the plaster out. It was fabulous in the magazines, but I think with Laclede Gas bills being what they are, usually the first questions are "What is the cost of the budget gas bill?" and "How can we get rid of this brick wall?"

LAKE: Other than kitchens, what kind of things do people really ask for, not necessarily just in this neighborhood?

HOERR: In the central corridor, homebuyers want wood-burning fireplaces, at least one; they like woodwork; and of course they would like it to be stripped so that they don't have to strip it themselves. They like stained glass windows, nice hardwood floors, and a garage, separate dining room, a bath and a half, and then it becomes fairly individualized. People talk about light, airy rooms, which sometimes is hard to deliver because some of these houses are dark. We're awfully close together.

LAKE: What about the historic district? Are people aware of this being an historic district, and does it make a difference?

HOERR: I don't think it hinders, but I don't think it helps. I always tell people, and I try to let other realtors know that we are a historic district, and that there are limitations on what you can do to the front of your property. But saying they are buying in an historic district is like saying, "This is a brick house." It does not have an awful lot of impact. For the large part, people who are looking at this type of house and this type of neighborhood are not thinking of doing things that would change the looks of them.

LAKE: Up until two years ago, many residents of the Skinker-DeBaliviere neighborhood would have been gearing up for an Art Fair-House Tour at this time of year. From a realtor's point of view, should we still be having a house tour here? Does it make a difference in real estate marketing?

HOERR: I think anytime you do something in your neighborhood, it stimulates interest in the neighborhood, so certainly a house tour would get people in the neighborhood looking at houses. Because the fact that there was no house tour coincided with a really slack real estate market, I don't know. Through all this bad real estate market, Skinker-DeBaliviere has really held very well, better than a lot of other neighborhoods. People continued to move into Skinker-DeBaliviere, and we did not have the glut of houses that other areas saw.

LAKE: Is that true of city and county when you are talking about other areas?

HOERR: Yes, especially the county. People

are still moving into the city. There are certainly those who think that the city is not for them, but if there is a move afoot, it's people who want to move into the city. We're not having problems with prices falling. They may not have escalated as quickly as they were at one time. But that is impossible. There are a whole lot of us who remember getting houses for nothing, but at the time that happened, the movement into the city was just beginning. Skinker-DeBaliviere was still fighting for a name and some kind of group cohesiveness, and people who came and bought houses then really took some risk.

I miss the Art Fair. I think it was wonderful. I loved it. But I like looking at houses, and any time someone invites me in to see their house, I'm delighted. When we had the Christmas Walk this past December, it was better than I could have imagined. I was on such a high on that I couldn't see straight. It was a beautiful day. There were people walking all over, going to houses, and it was fabulous. There was a real excitement; it was real neat. We do plan to do it again and expand it and try to do some other things.

LAKE: Apartments, single families, condominiums—does the mix help or hurt or make a difference?

HOERR: There is a place in Skinker-DeBaliviere for condominiums, because there are some people who would like to live here but don't want to own a home. Personally, I think it's kind of nice that we have some condos for people who don't want to keep up a big old house any longer but want to stay in Skinker-DeBaliviere, liking the idea of owning still rather than renting

an apartment.

This is never going to be a big condo market. For the most part, Skinker-DeBaliviere is a residential neighborhood. And there will always be a number of rental units.

HOERR: You haven't asked me this question, but . . . What do I like about Skinker-DeBaliviere? The houses are fabulous! I like them because they are not so big that they are overwhelming but they're still, in my mind, big enough that I consider them quite grand and glorious.

Past all that, one of the things that's really neat is still the people that live in Skinker-DeBaliviere; it's truly a neighborhood. And in my selling down here, one of the hardest things for me is that, if I get clients that I like, I always want to move them into Skinker-DeBaliviere. Even if they don't want to live here, I want them here. And when people say, "Gee, I want to live in the city," to me that means here. Right now I have clients that I know want to live in Shaw, but I keep on bringing them down to Skinker-DeBaliviere because I know they'd like it much better, which is just insane. But it's easy, too. I really feel very confident about the neighborhood. They have a child, and as I show them houses, I think their child would be really happy here because little kids live here. People say to you, "Well, do you know anything about the neighbors?" Well, here I do. I can say there are kids that live here, there's a single lady here, there's a single man here, and there's a couple here; these people are working on their house, this house has always been fine, these kids go to that school. That's real important to me.



BOWHAND with James Kelly (fiddle), Paddy O'Brien (button accordion) and Bernie McDonald (guitar) will be playing traditional Irish music in St. Louis for one night only in a benefit concert for the New City School. The concert will start at 7:30 p.m. (cash

bar opens at 6:30 p.m.) on Monday, June 6, at the New City School Auditorium, 5209 Waterman. Donation for tickets is \$4 in advance, \$4.50 at the door.

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streets continued from page 1

Delmar: Originally extending west from Grand Avenue, it divided the property of Trusten Polk and John Hogan. The former was from Delaware, and the latter from Maryland. Combining the first syllables of each state gives Delmar.

Des Peres: The River Des Peres flows through the neighborhood under the street with this name. Originally the stream meandered throughout the swampy land which had to be backfilled to be properly

developed.

Enright: One of the first three Americans killed in World War I. The name replaced Von Versen.

Forest Park: Hiram Leffingwell first planned and submitted to the state legislature the bill to create Forest Park in 1874. Yellowstone National Park and Central Park were both created about this time. Leffingwell Street is named for Hiram. Forest Park Boulevard is named for his park.

Hamilton: named for Hamilton R. Gamble, lawyer and governor of the state of Missouri. He also served on the school board when the public schools of St. Louis started in 1838. Hamilton School is named for Alexander Hamilton, unlike the street.

Kingsbury: James Kingsbury, originally from Connecticut, married Julia Cabanne. She died within six years of their wedding, leaving him to raise one son and two daughters. The son, Jules, was killed by lightning. The daughters, Adele and Mary Virginia, were educated in Paris. Mary married a French aristocrat, Adele an American grocer.

Laurel: named for the tree.

Lindell: Peter and Jesse Lindell were major store and property owners in St. Louis. Lindell Road was the road to the Lindell farm.

McPherson: William McPherson owned property along Grand Avenue. When he developed it, he named one street after himself and that name was extended west to other neighborhoods.

Nina: probably named for the Nina Realty Company, one of the developers of Washington Heights Addition.

Pershing: the new name for Berlin, the street is named for General John J. Pershing, leader of the American Expeditionary Force in Europe in World War I. It was so named in 1918 when many German names were changed.

Rosedale: first appears as part of the Clemens-Rosedale Subdivision.

Skinker: John Keith Skinker owned much of the land which is now Forest Park. Skinker Road was the road running from Delmar north to the Skinker farm. The Skinkers were Welsh, and the word "skinker" in Welsh means a tapster or a bartender.

Von Versen: Alice Clemens, daughter of E.J. Clemens, married Baron Von Versen before her father began to develop the land he owned north of Delmar. During World War I, the name was changed to Enright.

Washington: George Washington is known as the father of our country. Washington Avenue was originally named Laurel Street and extends from the Mississippi River west.

Waterman: Alfred Waterman was the husband of Adele Kingsbury.

Westgate: the street leading to the west gate of the Delmar race track.

Westminster: named for the English Westminster.

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