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lished semi-weekly at Torrance, California, and entered at second class matter January 30, 1914, at the Postoffice at Torrance, California, under the Act of March 3, 1879.

Coolidge Praises Board Federal Reserve Benefit

THE Federal Reserve system on November 16 will celebrate its tenth birthday. In anticipation of this anniversary the "3-C Book," a publication of the Philadelphia Federal Reserve Bank, has compiled a symposium of the opinions of administration officials, bankers and business men as to the value of the system. The symposium is led by a statement from President Coolidge, submitted as a letter to the editor from the

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"The unfair criticism of the system during the last few years," the President declares, "causes me to welcome the opportunity to say a word in appreciation of its services to the country. The Federal Reserve banks have operated during the first ten years of their existence under abnormal conditions. They did not have an opportunity to adjust themselves to the normal economic life of the country before the severest tests came. The system is an infant, measured in time, compared with the long-established central banking systems of the world, But it has proved itself a bulwark of strength in times of emergency. Its function has been to bring the country through this trying period without financial collapse and with minimum of strain. This task it has performed. Perhaps some deflation was too abrupt. That error will not be repeated. Our banking system emerged from perhaps the greatest crisis of modern times without impairment of its essential strength and solidarity. Its service to business and to the public in preventing a financial collapse is inestimable.

"That the business of the country has been able after the disorganizing influences of war to adjust itself so readily to the new conditions and prepare a sound basis for orderly development is due in no small measure to the stabilizing influence of the Federal Reserve system. While the credit and currency systems of many countries have remained since the war in a state of chaos and instability which is deadly to economic development, our own country has already made the necessary readjustments and reached a degree of strength and stability that insures healthful business expansion. "There are those who, oblivious of the magnitude of the trust imposed upon the Federal Reserve system, would subject it to political attack for partisan expediency. It is an entirely non-political organization and in order to render the greatest service should be a

Baldwin Is Back In Saddle Career of British Premier

THE man who overthrew the Lloyd George government two years ago, only to find himself forced to step out in favor of the Labor government, now assumes once more the reins of power in Great Britain. He is Stanley Baldwin.

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Baldwin is known as a diplomat, but the diplomatic service is a business with him. He handles his duties as premier in the same decisive style that he directs the activities of the Baldwin Iron Works, enormous Welsh concern, of which he is the head.

His first position of importance was financial secretary to the treasury, which office he held from 1917 to 1921. It was in this department that his financial genius was first realized. He was sent to the board of trade as president, with a seat in the cabinet. This position corresponds to that of the American secretary of commerce. Baldwin was, in very truth, the Hoover of England, and he quickly added to the reputation which he had already earned at the treasury. The post-war trade of England prospered as his own business has prospered with a Baldwin at the helm.

He was one of the first cabinet ministers to revolt from the coalition. Therein lay his courage. Not many men of that time had the temerity to try to break down Lloyd George's political despotism.

But Baldwin, comparatively a young politician, not only did so, but had as much to do with the success of the seceding movement as anybody else. He was one of the leading spirits in the Carlton Club meeting which brought the break to a head. The coalition was dead, after seven years of stormy rule.

England's reversion to party government brought the Conservative government to power for the first time since 1906. Baldwin was then in the office of the Baldwin Iron Works. He had two more years to go before he even entered the House.

He was chancellor of the exchequer in the Tory ministry that succeeded the coalition government. One of the thorniest problems he was called upon to tackle was the funding operation before the coalition fell and Baldwin had to take up the task. He came over to America at the head of a small mission of bankers and

Fiction and Real Belief **Hume Explains Difference**

- By CLARK KINNARD -

AM favored by many interesting letters from readers of my offerings, and I would like to receive more.

Mr. E. J. L. writes me that he has such a powerful imagination that it causes him a lot of trouble, because he cannot clearly distinguish between belief and fiction, and wants to know if there is some book he can read that will help him. My suggestion is David Hume's philosophical "Enquiry Into Human Understanding."

Nothing is more free than the imagination of man

Nothing is more free than the imagination of man. It cannot exceed that original stock of ideas furnished by the internal and external senses, but it has unlimited powers of mixing, compounding, separating and dividing these ideas, in all the varieties of fiction and vision. It can feign a train of events, with all the appearance of reality, ascribe them to a particular time and place, conceive them as existent, and paint them out to itself with every circumstance that belongs to any historical fact which it believes with the greatest certainty.

What, then, is the difference between such a fiction and belief?

and belief?
David Hume explains that the difference between fiction and belief lies in some sentiment or feeling which is annexed to belief, but not to fiction, and which depends not on the will, nor can be commanded at pleasure

is annexed to belief, but not to fiction, and which depends not on the will, nor can be commanded at pleasure.

"We can, in our conception, join the head of a man to the body of a horse; but it is not in our power to believe that such an animal has ever really existed."

The imagination has the command over all its ideas, and can join and mix and vary them, in all the ways possible. It may conceive objects with all the circumstances of place and time. It may set them, in a manner, before our eyes, in their true colors, just as they might have existed. But as it is impossible that this faculty of imagination can ever, of itself, reach belief, it is evident that belief consists not in the peculiar nature or order of ideas, but in the manner of their conception and their feeling to the mind.

Belief is nothing but a more vivid, lively, forcible, firm, steady conception of an object than the imagination alone is ever able to attain.

Nothing is more free than the imagination of man, but nothing is less reliable in time of need. As Shake-speare opines (in "Richard II"):

"O, who can hold a fire in his hand
By thinking of the frosty Caucusus?
Or cloy the hungry edge of appetite
By bare imagination of a feast?
Or wallow naked in December snow
By thinking on fantastic summer's heat?
O, no! the apprehension of the good
Gives greater feeling to the worse."

Do You Believe in Luck? Many Famous Persons Do

DO you believe in luck?
An ancient writer said that there are three great powers in the world: Sagacity, Strength, and Luck. Schopenhauer, pessimist, thought the last is the most efficacious.

A man's life is like the voyage of a ship, where luck acts the part of the wind, and speeds the vessel on its way or drives it far out of its course, he said.

"All that the man can do for himself is of little avail; like the rudder, which, if worked hard and continuously, may help in the navigation of the ship; and yet all may be lost again by a sudden squall. But if the wind is only in the right quarter, the ship will sail on so as not to need any steering."

It seemed to Schopenhauer that in looking back over

It seemed to Schopenhauer that in looking back over the course of life, a man must see many points where luck failed him and misfortune came.

"Then it is easy to carry self-reproach to an unjust excess. For the course of a man's life is in no wise entirely of his own making: it is the product of two factors—the series of things that happened and his own resolves in regard to them, and these two are constantly interacting upon and modifying each other.

"And besides these, another influence is at work, in the very limited extent of man's horizon, whether it is that he cannot see very far ahead in respect of the plans he will adopt, or that he is still less able to predict the course of future events; his knowledge is strictly confined to present plans and present events."

As long as a man's goal is far off, he cannot steer straight for it; he must be content to take a course that is approximately right; and in following the direction in which he thinks he ought to go, he will often have occasion to change his course.

Terrence makes the remark that life is like a game

Terrence makes the remark that life is like a game of dice, where if the number that turns up is not precisely the one you want, you can still contrive to use it equally well. Or life might be compared to a game of cards, where much depends on how they are played. But the most suitable simile would be that life is like a game of chess, where the plan we follow is conditioned on the play of the rival—in life, by the caprice of fate.

AND PLENTY OF RAW MATERIAL

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At one time A. Hamilton Gibbs, the author, was stationed at a training camp near the sea shore. Some of the recruits who hailed from the hinterland had never seen the sea before. Strolling along the water front one morning, a couple of "rookies" were importuned by a bathing machine proprietor to "'ave a dip," recounts Gibbs.

The benefits of sea bathing were picturesquely extolled. But there was nothing doing. As a last effort the b. m. p. offered to deliver a couple of pails of the briny deep at the billets of the two recruits on the understanding that they were to give it a fair trial, per the sponge route, and if found refreshing they were to pay sixpence per pail for it. The offer was accepted.

The next morning the recruits, duly refreshed, went down to the water front to pay their sixpences. They arrived at a time when the tide was at its lowest ebb and were met by a broad expanse of sand where water had been the day before.

"Good Lord!" said one of them, "that fellow sure does do a big business."

WIFESAVERS

BY MRS. MARY MORTON

TO COOK ONIONS

To prepare the onions, drop them into cold water and quickly remove the paper skin while it is wet. Have a board for the cutting to save both fingers and eyes, and do not bend your head to the task of slicing the onion. Slice quickly on board, holding the slices together until the whole bulb is cut. If you let them fall apart the strong effluvia will go to your eyes.

If you want to cut the onion into dice set it, root end down, on the board and slice down. Turn it and slice a right angles to the first cut; then, still holding it together, turn on side and slice.

To braise or fry to serve with a beefsteak, heat up a little beef fat in the frying pan, put in the onion sliced or diced, cover pan closely, and cook as gently as possible until onions are tender. Brown after that if you wish, but cook tender first.

Ginger Bread.—Half cup sugar, one cup molasses, one-half cup butter and lard combined, two and one-half cups flour, one teaspoon each cinnamon, ginger and cloves, two teaspoons soda, one cup-boll-ng water, two eggs. Soften butter ind lard, Cream shortening and undiff flour and spices and stir into first mixture. Dissolve soda inoiling water. Add no first mixture and heat until smooth. Add sgs well beaten. Turn into driping pan or two square pans, oiled and floured, and bake half an hour a moderate oven.

Golden Sauce for Cauliflower folks of two eggs, one tablespo lour, one-quarter cup cream, on cooked, one-half teaspoon salt, three tablespoons butter. Mix flour with yolks of eggs, making a smooth mixture. Add cream, milk, cauliflower liquor, and lemon juice. Cook over hot water until thick and smooth, stirring constantly, 'Add the butter bit by, bit and melted, pour over cooked cauliflower broken into flowerettes. Serve at once. The cauliflower should be well drained and very hot when the sauce is poured over it.

If you desire to salt nuts, take one cup shelled pecans, almonds, or raw shelled peanuts. If almonds or peanuts are used blanch by pouring boiling water over them and allow to stand for two minutes. Put one tablespoan of olive oil in frying pan, add nuts, and cook, stirring constantly until nuts become the right shade. It takes from ten to twenty minutes. Salt to taste. Nuts prepared in this way are delicious.

Marbie Cake.—One and one-half up sugar, one-half cup butter or ubstitute, one-quarter teaspoon utmer, two eggs, one cup milk, wo and one-half cups flour, two easpoons baking powder, one teapoon salt. Cream butter and ugar and nutmer. Add beaten olks, alternating milk, flour, salt nd baking powder, sifted together.

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Add beaten whites. Divide batter in halves and add one tablespoon cocoa to one half. Put spoonfuls in loaf pan, alternately, and bake.

Cream of Tapioca Pudding.—Two oups milk, two tablespoons granulated tapioca, one egg, one-half cup sugar, flavoring. Heat milk in double boiler, add tapioca, and cook twenty minutes. Mix egg yolk, sugar and a little water. Add slowly to tapioca and milk. Stir until it thickens, take from fire. Add stiffly beaten white of egg. Serve cold.

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SEASONING

Are you rated among your friends as a good cook or are you dissatisfied with your achievements in that line and wonder why meals at other people's houses taste better than those you prepare? If the latter is, the case, isn't it just possible that the fault in your cooking is in its lack of seasoning? Over-seasoned food is bad to the taste and bad for the stomach, but things seasoned to taste are much more palatable than those not sufficiently seasoned, which always taste flat. Most vegetables should be cooked in salted water. The old rule that those which grow under the ground should be put into salted water, The old rule that those which grow above ground should be put into fresh water, is adhered to by many. Taste your gravy and cream sauce to see that there is salt and pepper enough in them to suit your taste, anyway. It has been said that often the difference between good and poor gravy is made by the amount of seasoning and straining.

Carrot Salad.—Three fres earrots, one cup dey cottage one tablespoon minced p shredded lettuce or cabbag tablespoons lemon juice, four

Dip the shank of your furniture casters in vaseline before inserting and you will find it a pleasure to move your furniture about the room. There will be no hitching no squeaking. A stiff or squeaky hinge is helped by the vaseline treatment.

Linoleum should not be cleaned in strong soap and water or mopped. It should be wiped up in clean milk and water, and once in two weeks rubbed over with a good fur-niture polish. This will keep it like new.

When putting curtains on the tretchers one often finds that the ins on the frames do not come in regish place and frequently some f them are missing. Carry a box f thumb tacks in your apron cocket to fill in where the pins re gone, or an extra one is needed.

APPLE CHUTNEY

Pare, quarter, core and chop four pcunds of tart apples. Slice two large white onions thin and chop two ripe peppers with a bud of garlic, six ripe tomatoes and four stalks of celery cut fine. Put two cups of vinegar, the juice of a large lemon and all the other ingredients into the preserve kettle with a tablespoon of ground ginger, a teaspoon each of curry powder and mixed apice, and one-half teaspoon of red pepper. Mix well, and when hot add a pound of brown sugar. Cook gently until all the ingredients are soft, then put through a sieve, return to the kettle, and add a pound of seeded raisins and one-half pound of well washed currants. Reheat the mixture and cook gently until the raisins are puffed. If the mixture is too heavy, add a cup of hot vinegar—tarragon if possible. Bottle, cork and seal the chutney. APPLE CHUTNEY

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