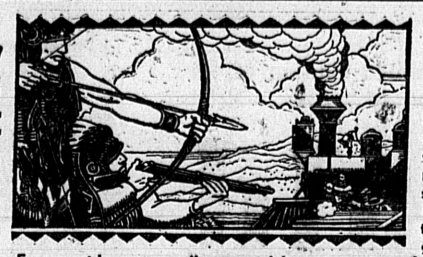
We saw the IRON HORSE overtake the PONY EXPRESS



The picturesque Pony Express riders were still necessary in many parts of the country when A&P was young. But when the trans-continental railway was completed in 1869 and thousands of miles of trunklines were built in the 70's, the Pony Express became only colorful history.

The railways welded the scattered sections of the country into one great nation, and opened up the exchange of food between the North and the South, the East and the West. They made nation-wide trade possible. And in bringing the far flung states of the Union closer together, they made it essential that some company do the work of distributing food cheaply and efficiently on a national scale.

Railway building in the 70's made such an organization as A&P more necessary than ever before. The developments, the changes, and the inventions during the last 75 years in America have made the A&P of today an essential part of modern life.

THESE LOW PRICES

during our 75th Anniversary Sale may well be the lowest for months to come, because food costs are steadily rising. Stock up!

LAMB LEGS GENUINE 1934 SPRING BABY MILK lb. 19½c

SLICED BACON SUNNYFIELD OR SWIFT'S PREMIUM ½ POUND PACKAGE 15c

Shortening CUDAHY'S WHITE RIBBON 1-lb. carton 10½c
Sausage HAUSER'S PRIDE Pure Pork Link ½-lb. pkg. 12½c
Wieners CONEYS BOLOGNA lb. 12½c
Prime Rib ROAST Large End lb. 15c
Ground Beef FRESH lb. 7½c
Round Steak FRESH GROUND pound 15c
Pork Loin ROAST Blade Cut Eastern Grain-Fed lb. 17½c
Boiling Beef Plate Rib lb. 6c

BACON WILSON'S EASTERN SUGAR-CURED BY THE PIECE lb. 23½c

POT ROAST FANCY EASTERN GRAIN-FED BEEF CENTER CUT CHUCK lb. 12½c lb. 9c

Potatoes NO. 1 RUSSET 10 lbs. 19c
Lettuce FRESH ICEBERG 2 heads 9c
Grapefruit SWEET JUICY 4 for 10c
Sweet Potatoes 5 lbs. 13c
Celery CRISP FRESH stalk 5c
Asparagus FRESH bunch 15c
Cranberries Cape Cod EATMOR lb. 15c
Tokay Grapes 4 lbs. 15c

BELL PEPPERS FRESH GREEN 5 for 10c

ROME BEAUTY APPLES Sweet-Juicy 4 lbs. 19c

Flapjack Flour ALBER'S lge. pkg. 19c
Pineapple BROKEN SLICES No. 2½ can 15c
Tapioca ALBER'S INSTANT 8-oz. pkg. 9c
Heinz Soup ASSORTED 2 med. cans 25c
Palmolive SOAP 3 cakes 13c
Milk ALPINE, BORDENS, CARNATION & PET 5 TALL CANS 29c
Beer OLD HEIDELBRAU Plus Deposit 4 11-oz. bottles 25c
Cookies Uneeda Bakers Molasses Butter Chocolate 12-oz. pkg. 18c

GLOBE A-1 FLOUR 10-lb. sack 24½ lb. sack 99c 44c

PLUMS DEL MONTE DE LUXE No. 2½ can 12c

Dressing RAJAH SALAD quart jar 25c
Butter CLOVERBLOOM CHALLENGE lb. 33c lb. 32½c
Marmalade KING KELLY ORANGE 1-Pound Jar 15c
Iona Cocoa 2-lb. can 19c
Sparkle GELATIN DESSERT 3 pkgs. 14c
Sugar FINE GRANULATED 10 pound cloth sack 47c
Eggs MONOGRAM Large U.S. Extras doz. 31c
SUNLIGHT FRESH LARGE EGGS doz. 38c
Wheaties GOLD MEDAL pkg. 11c

SNOWDRIFT SHORTENING 3-Pound Can—44c 1-lb. can 15c

ZEE TISSUE IVORY or TINTED Zalo 2 rolls 13c 3 rolls 13c

Raisins THOMPSON SEEDLESS 4-lb. pkg. 25c
Gum WRIGLEY'S ALL FLAVORS 3 pkgs. 10c
Beans QUAKER MAID 1-lb. can 5c
Catsup DEL MONTE TOMATO 8-oz. bottle 10c
Tender Peas GLENWOOD No. 2 can 12c
Cigarettes Chesterfield, Camel, Old Gold, Lucky Strike cartons $1.20 incl. Tax
Vanilla BEN-HUR 2-oz. bottle 23c
Eight O'Clock COFFEE lb. 19c 3 lb. bag 55c

100% PURE PENNSYLVANIA OIL
MOTOR OIL
A-PENN SAE-30-40-50 MONEY BACK GUARANTEE 2-gal. can Plus 5c Fed. Tax 90c
LIMIT 1 CAN PER CUSTOMER

Prices Effective Thurs., Fri., Sat., Oct. 18-19-20

A&P ESTABLISHED 1859 "WHERE ECONOMY RULES" GROWING WITH AMERICA FOR 75 YEARS

"VIGOROUS AND WINEY"
BOKAR COFFEE Freshly Roasted Ground for Your Method of Making 1-lb. can 25c

1319 SARTORI AVENUE, TORRANCE, CALIFORNIA

THE GREAT ATLANTIC & PACIFIC TEA CO.

EXPANSION SALE PLANNED IN BOTH SAM LEVY STORES

Torrance Furniture Company and Sam Levy Department Store Join In Great Bargain Sale Beginning Friday Morning

A history-making Expansion Sale embracing the store-wide stocks of both Sam Levy's department store, 1311 Sartori avenue, and the Torrance Furniture Company, 1334 El Prado, is announced today by Sam Levy, pioneer Torrance merchant and proprietor of both stores.

The event marks the first store-wide sale ever held by Sam Levy in the 16 years that he has been in business in Torrance, and also celebrates the formal opening of Mr. Levy's newest retail establishment—the Torrance Furniture Company. In the 16 years that Mr. Levy has been in business in Torrance, he has earned a reputation for honest and fair dealings which have won for him the confidence of thousands of residents of this community. "You may rest assured," says Mr. Levy, "that I will make no claims nor adopt any tactics in this sale which in any way would tend to shatter this confidence which I value so highly. Every reduction offered in this Expansion Sale represents a bona fide saving and all the merchandise advertised at the special sale prices measures up to the high standard of quality that we always demand of any goods we stock in our stores."

In connection with the Torrance Furniture Company, Mr. Levy said, "We are pleased to announce to his many friends that we have secured the services of Gene DeBra, owner of the DeBra Radio Company, who will have charge of our radio and mechanical departments at 1324 El Prado, telephones 211-W or 37-W. Phone him or call at the Torrance Furniture Company for a demonstration of the new line of General Electric radios, or for repair work on radios, washers, vacuum cleaners, refrigerators, etc." The Torrance Furniture Company is also authorized dealer for General Electric refrigerators, washers, ironers and appliances.

Some of the outstanding bargains offered in the two-store Expansion Sale are advertised in a full page announcement printed on the back page of this issue, but for a comprehensive idea of the almost limitless array of truly worthwhile savings offered during the sale, patrons are urged to visit both stores as early as possible. The Expansion Sale opens at 9 a. m. Friday morning, October 19.

MERCHANT EXPANDING

SAM LEVY

—at Narbonne High School

Green and gold were the colors that were conspicuous at Narbonne high last Thursday, October 11. The occasion was Color Day, observed each year before the first league football game. Green and gold pom-poms and rooters' caps were much in evidence, while some Gauchettes even painted their finger-nails a brilliant green in honor of the occasion.

During roll call a pep rally was staged in the auditorium, which, according to many Gauchos, was one of the most enthusiastic rallies ever held. Mrs. Sutcliffe, Dorothy Springman and Barbara Wade led the group in singing several new football songs. New yells were introduced by Neil Haynes and Maynard Early, the cheer leaders.

Mr. Imler, woodshop teacher, and Mr. Vogler, printing instructor, were called up to the stage to give pep talks. Others heard from were Alfred Thorsen and Biagio Cannistraci, football managers, and George "Indian" Gould, halfback on the team. The football boys were present at the rally, sporting their new orange and black jerseys.

Narbonne's B and C football squads journeyed over to Long Beach Poly high Wednesday, October 10, to scrimmage the Poly boys. The Gauchos held the upper hand in the C game, with the B team being about evenly matched. There wasn't any score in the B game, but the Narbonne C's rolled up a touchdown near the beginning of the game. Paul Whitacre showed spectacular playing on long end-runs, one of which was the cause of the lone Cee touchdown.

"Paddy, the Next Best Thing," has been revealed as the title of the junior play to be presented later in the year at Narbonne under the direction of Mrs. Brinkerhoff. It is a three-act comedy by W. G. Mackay and Robert Ord.

Try-outs are now in progress and the class is busily engaged in working out the color scheme for the stage effects and costumes.

HOSPITAL NOTES

James Cook, 2318 Sonoma, lost the tips of the fingers of his right hand and two fingers off his left hand in an accident October 10. He is improving.

John Schuster, 11131 South Vermont, who was brought to the hospital several days ago suffering from a ruptured appendix, was able to leave for his home yesterday.

Louis Moore, 1210 164th street, Gardena, underwent an operation October 14.

Clifford Misters, 1810 East N street, Wilmington, underwent an operation for the removal of appendix October 13.

Mrs. Eleanor Huse, 337 Loma Linda, Glendale, was brought to the hospital from the home of friends in Redondo Beach, October 15. She is receiving treatment for a carbuncle.

Born, to Mr. and Mrs. Chester A. Anderson, 209 Prospect, Hermosa Beach, a girl, October 15.

Your Community Bank

Is Loaning Money For Modernizing Buildings

Consistant with its policy of encouraging community development, the Torrance National Bank is lending money for the improvement of local property under the National Housing Act.

To date, this bank has made six loans, averaging $335 each, the large share of which money is being spent with local building contractors and local merchants supplying building materials.

Your community bank welcomes the opportunity of further assisting in the repair and renovation of local buildings.

Torrance National Bank

CHURCH NOTES

CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS

Woman's clubhouse, 1422 Engracia. H. V. Jordan, bishop.

Sunday school, 10:00 a. m. Vital lessons for all ages.

Morning service, 9:30 o'clock. Special class for Aaronic priesthood members.

Evening service, 7:00 o'clock. Speaker will be a member of the Stake High Council. Special music.

Choir practice, 6:00 p. m. Sunday, Sister Marjorie Lewis conducting.

Relief Society, 1:30 p. m. Monday. Subject, "Life and Literature." Norma Green, class supervisor.

Genealogical Society, 7:30 p. m. Monday. Subject, "Seeking After Our Dead."

Correlation committee meeting, Thursday, 7:30 p. m. All ward officers are requested to be present.

FIRST BAPTIST CHURCH

Corner Martina and Carson. Rev. John B. Speed, pastor. 1827 Andreo avenue. Phone 148.

Sunday school—9:35 a. m., teachers' prayer hour; 9:45 a. m., assembly period. Dr. H. G. Mitts, superintendent.

Morning worship, "Speaking Out." Special music.

B. Y. P. U., 6:30 p. m. Junior, Intermediate and Senior groups meet at this hour.

Evening worship, 7:30 o'clock. "What Is Your Attitude Towards Christianity?" Special music. Baptismal service.

Wednesday, 7:30 p. m., prayer meeting.

Thursday, Missionary meeting.

Thursday, 7:30 p. m., choir practice.

Friday evening, church is invited to the Walteria Park to be the guests of Mr. and Mrs. Quandt. Meet at the church at 7:30 o'clock.

CENTRAL EVANGELICAL

Marcelina and Arlington avenues. O. D. Wonder, minister.

Sunday school at 9:45 a. m. W. E. Bowen, superintendent.

Divine worship at 11:00 a. m. Sermon by the pastor.

Christian Endeavor meets at 6:30 p. m.

Evening services at 7:30 o'clock. Brief message by the pastor.

Midweek meeting, Tuesday evening at 7:30 o'clock.

FIRST LUTHERAN CHURCH

Acacia avenue and Sonoma street, Torrance, California. Frank D. Mechling, pastor. Phone 591.

Sunday school at 9:30 a. m.

Morning worship at 10:45 o'clock. Sermon topic, "The Call to Youth." All young people are especially invited to this service.

Choir rehearsal on Thursday at 8 p. m.

Bible hour for juniors on Saturday at 9:00 a. m.

METHODIST EPISCOPAL

El Prado and Manuel. Kemp J. Winkler, pastor.

9:45 a. m., church school hour. Leonard Snyder, superintendent. Classes for all ages.

11:00 o'clock, morning worship hour with sermon by the pastor.

6:30 p. m., Epworth League meeting for young people.

7:30 o'clock, evening church service. Sermon by the pastor. "Albert Schweitzer, Jungle Doctor."

Wednesday, 7:30 p. m., midweek meeting. A study course on the prophets and their message for our day.

FIRST CHRISTIAN

Engracia at Arlington avenues. Phone 77-M. George Elder, pastor.

9:30 a. m., the church school meeting in several assemblies with classes for every age. Scott R. Ludlow, superintendent.

Morning service, 9:30 o'clock. Sermon parable, "The Children In the Market Place," by the pastor.

Evening service, 7:30 o'clock. The evangelistic service. The "Youth Chorus" will sing. Mrs. Alice Hazel will lead "singspiration."

Sunday evening, 6:30 o'clock, young people's Christian Endeavor.

Wednesday evening, 7:30 o'clock, choir rehearsal.

Thursday evening, 7:30 o'clock, eyegraphic pictures and lecture on the Bible by Mrs. E. A. Baker.

CHRISTIAN SCIENCE CHURCHES

Christ Jesus' words, from Mark, "The Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many," are the Golden Text in the Lesson-Sermon on "Doctrine of Atonement" on Sunday in all branches of The Mother Church, The First Church of Christ, Scientist, in Boston, Mass.

Among the Bible citations in the Lesson-Sermon are the words of John: "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. For God sent not his Son into the world to condemn the world; but that the world through him might be saved." Another selection contains Paul's exhortation to Timothy, "Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses."

A passage from "Science and Health with Key to the Scriptures," by Mary Baker Eddy, says: "If Truth is overcoming error in your daily walk and conversation, you can finally say, 'I have fought a good fight. . . . I have kept the faith,' because you are a better man. This is having our part in the at-one-ment with Truth and Love."

ST. ANDREW'S EPISCOPAL

1432 Engracia street, Torrance. Rev. F. Murray Clayton, vicar, 1428 El Prado.

Sunday services:

Holy communion, 7:30 a. m.

Church school, 9:30 a. m.

Morning service and sermon, 11 o'clock.

Young people's fellowship, 7:30 p. m.

Week day services as announced.

STORY 1

Continued from Page 1

world, for that matter. It gives protective cover to any property owner with a fairly steady income, who wants to borrow money up to five years, to fix up his home, his store—any real property. He can pay in small monthly payments out of his income. It's a gigantic time-financing plan.

The maximum cost the government permits anyone to charge is a discount of 5%—a charge of $5 per $100 on a yearly basis, the note to be paid in monthly installments. The bargain hunter knows that $5 per $100 is $5 per $100, and he knows he has paid anywhere from 40% to 200% more than that, normally, for buying almost anything he wanted, on a time basis.

This new plan, he knows, is cheap. Manufacturers and dealers have hailed "the unbelievably easy terms" in their current advertising and merchandising. They see vistas of vast new selling fields such as were opened up when motor cars first were sold on time payments—but at greatly higher financing costs.

This low cost time-financing may be even better in many instances than would be a regular 5% bank loan, made by a select borrower on the choicest of government bonds. And yet, this Modernization credit is open at some of the biggest banks to any property owner, however humble, if he's honest and "good pay." He may just walk in "off the street" tomorrow and say "I'd like to apply for credit to fix up my home." This is democratizing credit on a grand scale.

On August 9, 24 hours before "Modernization Credit" flashed across the country, if a property owner, who had an established relationship with a bank (including a fair-sized checking account) had taken to the bank ample collateral, say government bonds, and been granted a small loan at 5%, he rightly would have been well satisfied.

On an open loan basis it would have been hard for him to get accommodation for as long as a year (against one to five years now). But, suppose he succeeded. As a matter of course, he would have had to start saving to pay the loan on the due date. The chances are he would have begun putting aside a little every month into his account so that at the end of the term he could draw one check and pay off the loan. He would have had a 5% loan, and he would have accumulated the repayment fund in an account on which, by law, he would have received no interest. That would have been a "real" 5% loan. No one would dispute that. No one would say that because this customer kept depositing a few dollars in a checking account so he could pay off his loan, he should count a theoretical loss sustained, from not being able to invest the money at 5%, as part of the interest charge on the loan.

That is almost identically the way the transaction is handled for a borrower on the Modernization Credit Plan. He pays 5% discount—never more, because the government won't permit it. But because this Plan is intended for NON-depositors, particularly for those who haven't been able to borrow for some years, the government requires that payments be made (in effect about the same as it is necessary for the collateral borrower to do voluntarily) in definite monthly installments. On those payments, as a rule, he gets no interest, just like the checking account customer referred to. The fact that the monthly installments are required by contract is to the borrower's advantage. That is a sure-fire safety device against "forgetting to pay." The monthly installment plan, with its 12 to 60 payments, costs the bank more than if it were dealing with collateral customers who would pay off in one lump sum. The banks can't handle such loans any other way, however.

Whether or not the borrower saves up these monthly sums by putting them into a checking account, having them apply on his note, or carrying them around in his pocket, doesn't make the slightest difference in the cost to him. The cost of the loan actually is only 5% related to that something we all think of as "interest" when we mention loan costs. It is true, of course, that if he puts this money away safely in a bank either by means of deposits or payments, to insure that the loan will be taken care of, he provides funds which the bank in turn can use to extend more credit. But that is exactly the same thing that happened when our checking account customer saved up his money in his checking account to pay off his loan.

Taking the two elements together, the note and the accumulation plan, the bank is able to turn over its funds on a basis that will earn an amount in addition to the 5% on the original loan. But that is always true on every banking transaction. It is the only thing that makes it possible for banks to keep alive.

When all's said and done, the property owner, WITHOUT the requirement of a checking account, WITHOUT any collateral except his earning power and his good name, gets a 5% loan, just as surely as the "collateral borrower." (And there are many places today where the latter can not get credit so cheaply.)

The mathematical "ratio between gross return and average balance outstanding" exists almost exactly on the same basis—and sometimes at a higher figure—in EVERY borrowing relationship. It's often overlooked that the simple discount arrangement of the Modernization Credit Plan includes in one package the THREE things that have to be considered together in an ordinary loan:

(1) The cost of the credit.

(2) The cost of the repayment plan, paid for in the lower return, or no return, on accumulating sums.

(3) The deposit account which was, for the past, ratio for the ordinary collateral customer, but as a special concession, is eliminated in the Modernization Credit Plan.

Injured Boy Scout Able to Go Home

Fred Lippert, Jr., Boy Scout who was brought home with serious injuries after a fall from a cliff in Big Tujunga canyon several weeks ago, and has been receiving treatment at the Jared Sidney Torrance Memorial hospital, was able to go home yesterday. Fred's leg was broken and so badly injured that he will have to wear a brace for probably a year or longer, but he is getting along nicely and eventually will have fully recovered.

Professional Directory

MERSHON'S
Musical Merchandise
Instruments Repaired
Pianos Tuned
1627 Cabrillo, Torrance. Phone 794

ALBERT ISEN
Attorney-at-Law
Notary Public
Room 18, Brighton Hotel Bldg.
1639 Cabrillo Ave. Phone 43-M
Residence: 2467 Sonoma Ave.
Phone 659-R

Clark's Stationery
1405 Sartori Avenue
Office Supplies
School Supplies
Gifts

DR. R. F. BISHOP
Dentist
X-Ray Service
1625 Cabrillo, Room A
Phone 341

Drs. LANCASTER and SHIDLER
PHYSICIANS AND SURGEONS
Torrance National Bank Bldg.
Torrance, Calif.

Dr. A. P. Stevenson
Physician and Surgeon
Office, Levy Building
1311 Sartori Avenue
Phones:
House, 674 Office, 96
Torrance, California

Torrance Herald

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