Federal Loans Easier Under New Ruling

Announcement of a change in national policy that will simplify the qualifications for obtaining loans, was made this week from the local office of the Federal Housing Administration. Under the new "Amended Modernization Credit Plan," it is not necessary for the applicants for loans under Title I to have incomes from loans the repayment on the loan, as was necessary under the original set-up. The new plan is effective, immediately, according to W. J. Whittington.

The announcement received from the Washington offices of FHA stated:

"Under the new amendment, loans for as much as $50,000 can be made in case of apartments or dwellings designed for two or more families; or in the case of manufacturing plants, industrial plants, colleges, schools, hospitals, orphanages, hotels, office buildings, business, buildings and commercial buildings. In the case of single family homes or other types of property not mentioned above, the original $2,000 limit still applies.

"Under the new regulations it is no longer required that the borrower be a property owner, or that his income be at least five times the payments on the loan. These matters are now left to the discretion of the lending institutions.

"Under the new amendment the purchase and installation of eligible machinery and equipment can now be financed under the insured credit plan provided in Title I of the Act without the necessity for permanent attachment to the systems. It is anticipated that this change in the Act, together with the change permitting loans up to $50,000 on certain types of property, will greatly increase the volume of loans made under Title I."

FREE THEATRE TICKETS!
Turn to the classified page.

What The First Census Taken By Uncle Sam Revealed

By CHAS. B. ROBERTSON
Former Newspaper Editor, Redondo Beach

It is just 145 years since Joseph C. G. Kennedy, superintendent of census begun taking the first enumeration of the population. The constitution provided for an enumeration of population once every ten years, and on March 1, 1790, Congress set the first Monday in August as the date on which the work was to begin, to count the people of the United States. The census was completed in less than eight months, and revealed what to us would be astounding information. The census of 1790 showed that one out of every six people were slaves, there being 697,214 slaves out of total population of 3,929,214, and that there were 59,527 free colored people in the United States. Virginia was first in the count of states with 747,610, while New York state was fifth with 340,120 population.

Virginia held first place until the census of 1820 when she gave way to New York which state has held first place ever since. The first census was an enumeration of the population of the 13 original colonies, and four territories, namely Vermont, Maine, Kentucky and Tennessee. It allowed Delaware last among the states and Tennessee last among the territories. Philadelphia was first among the cities, New York City had to be content with second place.

The census revealed that 131,472, or 3.35 percent of the people lived in the cities. This had increased to 22.57 percent by the census of 1890. There were 4.75 people to the square mile in 1790, while in 100 years we had become fifty minded; 20.73 percent of the population living in the cities according to the census of 1890. The number of men and women have always been about equal. In 1790 there were 509 men to 491 women to each 1,000 population. In 1890 the percentage of men reached the highest point, 512 men to 488 women.

The act of 1790 for taking the census provided that free persons were to be distinguished from the others, males and females; and Indians, not taxed, were to be omitted from the enumeration. Free males of 16 years and over were to be distinguished from those under that age. The most comprehensive census taken up to that time was the census of 1840. The enumeration of that year embraced the classification according to age, sex and color, the deaf, dumb and blind, insane, idiots, free and slave, number of persons drawing pensions from the United States, with their names and ages, also the statistical tables of mines, agriculture, commerce, manufactures and schools. The returns made showed the products of mines, and manufactures, number of bushels of grain of every kind, of potatoes, tons of hay and hemp, pounds of tobacco, cotton and sugar, the value of dairy products, etc. The census of 1850 was placed under the charge of the newly created Department of the Interior, where it has since remained.

Poultrymen Meet Here For Picnic

The Southwest Poultry Center of the Los Angeles country farm bureau will hold a picnic Friday evening, August 2, at 6:45 o'clock, in Torrance city park, located on Arlington. Members are urged to attend the evening outing and bring their own picnic lunches with cups and eating utensils. Coffee and plates will be furnished by those in charge of the affair, according to C. H. Shepard, secretary.

Ozarks Pick Sweetest Smile

JOPLIN, Mo. (U.P.)—The sweetest smile in all the Ozarks belongs to Miss Betty King, 17, brunette, of Joplin, judges decided. Betty won with 18 other likely lasses from southwest Missouri and northwest Arkansas.

Boots Save Farmer's Life

METZ, Mo. (U.P.)—Frank N. Brown, a farmer, owes his life to a pair of rubber boots. While shearing sheep, lightning struck his shears, burning his fingers. The boots diverted the shock from running through his body.

SHOTGUNS HANDY IN 45 FORD V-8s
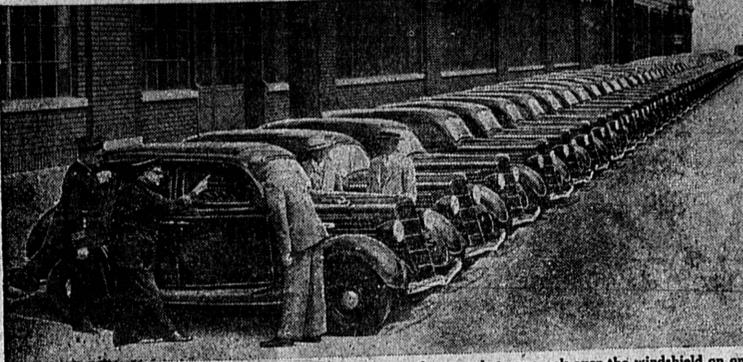
James E. Davis, Los Angeles Chief of Police, points out the new shot-gun rack over the windshield on one of the 45 new Ford V-8 sedans delivered recently to the Los Angeles Police Department. Captain Walter E. Weyerman, left, and Ford officials look on.

Forty-five Ford V-8 sedans, the largest fleet purchase made by the Los Angeles Police Department in a year and a half, were recently added to the city's police car fleet. The latest purchase brings the total number of Ford V-8s in Los Angeles police service to 220, or 78 per cent of all passenger cars used.

For the first time in Los Angeles police car work, each of the new cars carries a sawed-off shotgun handily located above the windshield in a specially constructed gun-rack—the only special equipment on the cars. Police Chief James E. Davis feels that the easy and instant accessibility of the shotgun will aid his force in their constant war on crime and criminals.

Ford buyers since 1932, the Los Angeles Police Department has continued to buy Ford V-8s for several reasons, Chief Davis said. "For one thing, they enable police officers to respond quickly to emergency calls and, if necessary, to outspeed criminals attempting to escape.

"In addition, of course, operating economies, low maintenance costs and various factors, including all-steel bodies and safety glass as standard equipment throughout, influence our continued selection of Fords," Chief Davis said.

Electricity Aids Son of Star to Hear

Almost totally deaf since birth, John Tracy, 11-year-old son of Spencer Tracy, film actor, is now able to hear the voices of his father, mother and sister. An audiphone which magnifies sound many times is enabling him to learn the sounds of simple syllables and in time he will be able to understand sentences. Tracy and his wife are shown aiding the boy in their Hollywood home.

How Power Is Achieved For Many Motorists

Important Factors of Gasoline Explained by G. P. Official

"On the tongues of hundreds of thousands of motorists these days are the terms quick starting, acceleration and power, but I wonder," says Don Dawson, Southern California division manager, General Petroleum Corporation, "if many realize the way these important factors of gasoline are achieved.

"Startability is determined by the temperature at which the first 10 percent of a given amount of gasoline distills in the boiling test—one of the many tests conducted by our laboratory experts.

"Acceleration measure is determined by the temperature at which the first 25 percent distills.

"Power the gasoline will deliver is determined by the average temperature at which the remaining 75 percent distills in the test.

"All must evaporate, we are told by G. F. Olsen, manager of our process laboratories, within a few degrees of 100 in order to achieve complete combustion, with as little waste as possible.

"Endless work is done by our laboratories on behalf of motorists throughout the Pacific coast and other western states. To make sure that the car or truck driver gets what he is paying for, we constantly pick up hundreds of samples from service stations throughout the West. These we test to make sure the gasoline has not deteriorated, or has not been accidentally mixed with inferior grade. Just as many men are engaged in testing as those employed in the process of refining.

"It is worth while for drivers to

Torrance Woman Shares In Estate

Jeannette Tweeddale of Torrance will share, in the estate of her mother, the late Mrs. Caroline Monfort, who died last July 15 in Los Angeles, according to the will on file today in Los Angeles superior court.

Bequests of $100 each are made to two grandchildren, and the balance of the estate, which it is stated may not exceed $5,000, is distributed among three children, Mrs. Tweeddale, Henry Monfort and Antoinette Mertes. The estate consists of real estate, with an annual income of approximately $1,500.

COMPLETE COVERAGE

All Torrance Herald ads run in the Tri-City Shopping News without extra charge.

know how conscientiously and how thoroughly their interests are protected. In its own field, our gasoline is just as standard a commodity as sugar, known by chemists to be the purest and most highly standardized of substances."

IN SOCIETY

CHEERIO CLUB MEETS FRIDAY

Pacific Electric Cheerio Club will hold its regular meeting at 2819 Dominguez street, Friday, August 2, at 8 p. m. Hostesses for the evening are Mmes. Ralph Howe, William Rupple and Vincent Viellenave.

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DOROTHY WARNING IS FIVE YEARS OLD

Dorothy Warning was a dainty little hostess when with her little friends she celebrated her fifth birthday at the Warning home, 803 Cota avenue, Thursday. Childish games furnished plenty of real fun, and ice cream and a delicious birthday cake served at the close of the afternoon met with sincere shouts of glee from the youngsters. In the party were Lenora River, Lorene Bassinette, Loretta Bassinette, Marilyn Smith, Jean Rusco, Martha Ossi, Donald Sieward, Patricia Hanks, Dolores Hanks, Edwyin Rusk, Robert Wardrup, Dorothy Smith, Frances Helm, William Erly, Robert Warning, Vivian Erly, Janice Henderson, Ralph Quigley, Pal Marie Quigley, Dorothy Backstrom, Joan Keller, Virginia Keller and Dorothy.

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BIRTHDAY PARTY FETES TWO

A birthday party at the home of Mr. and Mrs. Wilson Woodburn, 1961 West 32nd street, Los Angeles, Wednesday afternoon, celebrated the fourth birthday of Jean Louise and honored her great uncle, Robert B. Christie, of Torrance.

Children played on slides and swings in the garden until refreshments were served in the dining room where places were marked for twenty including Nancy Ann Whyte, Wilson Woodburn, James Woodburn and Mr. and Mrs. Robert B. Christie, of Torrance.

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IDAHO VISITORS HERE FOR SUMMER

Mrs. Kate Clark and Mrs. Eliza Henshaw, of Boise, Idaho, arrived in Torrance recently to spend the summer. They are guests of their son and nephew, respectively, W. Clark and his wife, of the Clark Stationery store. They find the cool breezes of Torrance a delightful change from the extreme heat of the northern city, where she reports mentioned 105 in the shade as the prevailing temperature.