

Local Resident Proves F H A Home-Buying is Not Expensive

BUILDING LOTS FOR FHA HOMES!

STREET ASSESSMENTS ALL PAID FOR ON THESE LOTS

2-40x140 ft. Lots on Beech North of Blvd. - East Fronts.....	each \$500
2-40x140 ft. Lots on Beech South of Blvd each \$500	
2-75x89 ft. Corner Lots, Manuel and El Prado Ideal for 4-Family Flats.....	each \$1500
4-50x125 ft. Lots on El Prado.....	each \$1000
40-x133 ft. Lot on Cedar.....	\$350
50x133 ft. Corner Lot on Cedar.....	\$750
45x120 ft. Lot on Torrance Blvd.....	\$500
105 ft. Triangle Lot on Arlington South of Blvd. \$500	
60 ft. Lot on Arlington South of Blvd.....	\$600

Torrance Investment Co.

1409 SARTORI AVENUE PHONE 476

Why Pay Rent?

IT'S VASTLY CHEAPER TO OWN YOUR OWN HOME!

• Take Advantage of the New FHA Loan Plan. All You Need is 10% of the Total Valuation of House and Lot!!!

BUILDING MATERIALS ARE LOW!

Now is the time to build a new home, or to repair or add to your present home under Title 1 of FHA!

... will gladly and without charge co-operate with you in compiling costs and estimates to present to your banker for a loan!

Torrance Lumber Co.

1752 Border Ave. Phone 61

Nearby Expo Site Still In Running

Endorsement of a Chavez Ravine-Elysian Park site for Los Angeles' permanent exposition or Mercado by planning experts to the Citizens' Committee of 15 authorized to select the location does not mean that the nearby Figueroa - Vermont - Normandie - Midway site is "out of the Mercado picture." This was emphasized today by L. J. Gilmeister, secretary of the Chamber of Commerce, who is a member of the group promoting the acreage adjoining Torrance boundary lines for the exposition.

He pointed out that the Committee of 15 took no action on the "experts' recommendation yesterday" but announced it would hold an open hearing to hear advocates of some 24 other sites next Wednesday at the Philharmonic Auditorium.

"There are many points against the Chavez-Elysian Park site, the most outstanding being its rugged terrain which would be most tiresome to visitors at the exposition. Our site is generally flat with gently rolling elevations which would be ideal for landscaping," Gilmeister declared. He asserted that the final selection of the Mercado locale would be decided by a vote of the people of Los Angeles.

PLAN NEW BRIDGES

Chief Engineer C. H. Howell, of the county flood control district has begun study of plans for construction of five new bridges to be built in Long Beach.

Red Cross Seeks Flood Donations

Service clubs and various other organizations in this community received a formal letter this week from the American Red Cross this week, outlining problems which the Red Cross is attempting to meet in rendering emergency aid to some 15,000 refugees.

All Southern Californians are being asked to contribute to a fund of \$300,000 which the Red Cross is seeking to raise for relief in the five southern counties that were hit by the flood. Mrs. Flora McDonald, local Red Cross chairman, said today that both local banks are accepting subscriptions from local residents.

Some 4,500 homes were destroyed in Los Angeles, San Bernardino, Orange, Riverside and Ventura counties the latter stated. Rehabilitation of 7,500 families, some of them virtually wiped out by the flood, now is under way by trained personnel of the Red Cross.

No outside help is being asked. A similar appeal has been received by each city in the county, by corporations, and various other organizations, appealing for contributions for the Red Cross relief fund.

Funds For Improving Grounds Insurable

Loans to finance the cost of improving the utility or value of a structure by constructing private sidewalks or driveways or by landscaping the grounds are eligible for insurance under the Property Improvement Plan of the F.H.A.

Select Your LOT Now!

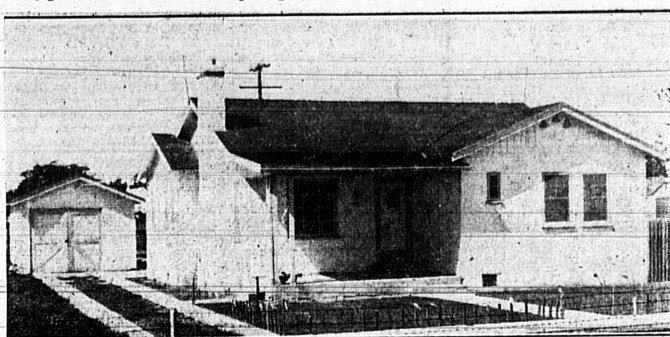
\$150 \$350 \$500 \$1000

Buxton

1960 TORRANCE BLVD.

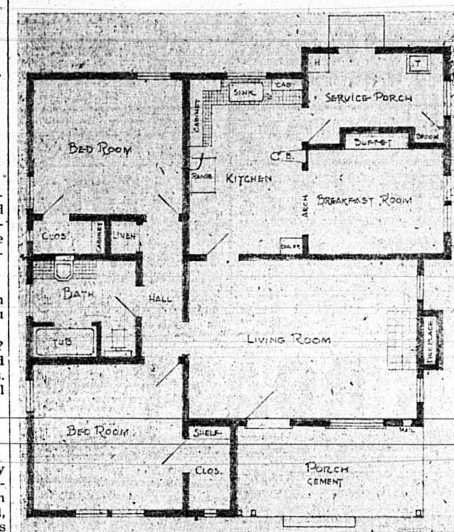
PHONE 172

\$21.97 a Month is Paying for This Fine Home Here!



Recently completed at 1627 Madrid avenue, the above five-room residence is the latest example of an FHA financed and supervised home. The monthly payment of \$21.97 includes principal, interest, insurance and taxes. It was built under the 1937 FHA terms. Under the new liberalized FHA of 1938, this home would only cost about \$20 a month to own. That puts home-ownership within the reach of all.

Planned for Comfortable Living



DETOUR

Col'm Under Construction BY BETSY BYRNES

"Once to every man and nation comes the moment to decide,

In the strife of Truth with Falsehood, for the good or evil side."

—Lowell.

Decisions should be made deliberately, with courage and sincerity of purpose. The greatest men of all times are the ones who dared to make decisions and abide by them.

QUESTIONS

There is a ceramics show in Los Angeles at present. If you go, what will you see?

What does Santa Anita mean? Schumann-Heink, Caruso and Pavlova all had first names. Come, now, quick! Can you tell us what they were?

TODAY'S PROVERB

"If a donkey bray at you, don't bray at him."

That is a wise, though homely little proverb. Bacon once expressed the same thought more elegantly when he said, "In taking revenge a man is but even with his enemy, but in passing it over he is superior."

ANSWERS

If you go to the ceramics show at the Los Angeles Museum, Exposition Park, you will see a beautiful exhibit of pottery and sculpture by California artists. By the way, be sure you pronounce the word ceramics thus, ser-AM-les.

Now, you race fans, Santa Anita means more than horse racing! Translated from the Spanish, it means Little Saint Anne.

Schumann-Heink's first name was Ernestine, Caruso's was Enrico, and Pavlova's was Anna. Of course you knew them all! Oh, yes, indeed.

ADIOS

The 19th century American poet and diplomat, James Russell Lowell, whose verse heads this column, wrote some fine lines about work. Here they are:

"No man is born into the

20% OFF

Friday and Saturday Only ON ALL

WALL PAPER

Newest 1938 Patterns

PAXMAN'S

Sporting Goods Headquarters

Western Auto Marks 22nd Anniversary

Recalling the days when Milady's high, cloth top shoes were the peak of fashion, and when automobiles were, indeed, a luxury rather than a necessity, the Western Auto Supply company announces a great Anniversary Event to observe its 22nd birthday. According to E. E. Murchison, local manager, the event affords western motorists an opportunity to participate in the Birthday Celebration by taking advantage of the extra savings offered in practically every department of the store.

"Especially reduced prices on tires, oils, scores of accessories, seat covers and home radios as well as a double trade-in allowance on batteries are principle features of the event in which we are commemorating the founding of our company in 1916 by George Pepperdine, who is still executive head of the concern," Murchison states.

world whose work is not born with him. There is always work."

Marshal's Sale of Car Again Postponed

A third postponement of the marshal's sale of J. S. Norton's automobile to satisfy the court judgment obtained by T. S. Lovelady was granted Tuesday by City Judge Robert Lessing and now the first auction of its kind to be held here in several years is scheduled for Saturday morning at 10 o'clock.

Norton protested Monday that his car was not worth \$100 and thus not subject to the enforced sale. A hearing conducted that afternoon developed quite a difference in opinion of two used car salesmen who testified as "expert witnesses." Norton's "expert" held the machine to be a "rat" not worth more than \$98 while another salesman, called by Attorney Albert Isen for the plaintiff, declared the car, a 1931 Cadillac, was worth \$175 "as is." Judge Lessing ruled that the car was worth more than \$100 and thus subject to marshal's sale.

It is understood that efforts are being made to arrange settlement of the judgment before the time for the sale, which is to be conducted by Police Chief G. M. Calder in front of the police station if the present negotiations fail.

BUY BENCH GRINDER

The latest piece of equipment to be purchased for the city's Public Works department is a bench grinder, costing \$37.50. The city council approved the purchase Tuesday night on motion by Councilman James E. Hitchcock.

COST SHOWN LESS THAN USUAL RENT

A clear lot at 1627 Madrid avenue and about \$200 made a Torrance resident a home-buyer recently. His experience in obtaining an F.H.A.-insured loan from the Torrance branch of Bank of America may well be considered the average of thinking residents who have long desired to own their own homes but until now have been deterred from that worthy objective by fear that it was "too expensive."

Today that Madrid avenue home-buyer, whose \$2700 residence and its floor plan is pictured on this page, is paying for his attractive, up-to-the-minute structure at the rate of only \$21.97 per month.

And that investment includes payment on the principal and interest of his \$2,500 loan, fire insurance, taxes and mortgage insurance premium!

New Terms are Better

The owner, who consented this week to allow his home to be cited as a shining example of average income planning, asserts that he knows his residence is strongly built because it had to pass the searching checks by F.H.A. inspectors who must assure the government and the lending bank that the home will outlive the 19's years of the loan.

If this home-buyer had waited until the liberalized F.H.A. loan plan, extending to 25 years if desired, went into effect recently, he could have obtained the same high-standard residence for only about \$20 per month—principal, interest, insurance and taxes included.

But he said he decided several months ago to stop accumulating rent receipts and start having a home of his own. So he went ahead—he had no difficulty in obtaining his \$2,500 loan—and today is building up his home equity for less than the rent he had been paying!

Home Described

Dean Sears, local manager of the Bank of America, furnished The Herald with a brief but inclusive report on how this home-buyer's \$21.97 per month is itemized. The sum of \$16.75 goes for retirement of the principal and to meet interest charges; \$4 is set aside for taxes—city and county; seventy cents goes for fire insurance, and the remaining 52 cents is for the mortgage insurance premium.

That, Madrid avenue home is an attractive inside as it is out. It has a 14 by 34-foot living room with a real fireplace; two bedrooms—one 12-foot square and the other 12 by 11 feet; a well-designed bathroom; a model kitchen with an adjoining dining room and a good-sized service porch.

Finished in stucco and frame, with a shingle roof, it is set off by a garage 18 by 12 feet. A 50 by 140-foot lot provides a splendid setting for the home and garage.

Thief Smashes Auto Window

Not content with stealing a retraced tire from Henry Williams' car while it was parked near the Columbia Steel employees' entrance gate last Thursday night, a petty thief smashed in the rear window of the machine to take the jack under the rear seat, according to police reports. Williams lives in Gardena.

Torrance Herald

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Final Liquidation Sale of Choice Building Lots

By Original Subdividers of Torrance Tract

Dominguez Land Corporation, who were the original subdividers of Torrance, are determined to liquidate the affairs of the corporation and have placed their remaining unsold Building Lots on Sale at GREATLY REDUCED PRICES. A glance at the typical examples, below, will give you an idea of the EXCEPTIONAL BARGAINS offered in this FINAL CLOSE-OUT SALE:

RESIDENCE LOTS

Location of Lot	Size	Originally Priced	REDUCED TO
El Prado Park Lots.....	50x125	\$2750.00	\$900 to \$1000
Engracia, 1400 Block.....	50x140	\$1000.00	\$500.00
Beech, 900 Block.....	40x140	\$800.00	\$400.00
Carson, near High School.....	45x120	\$900.00	\$500.00
Carson, near Amapola.....	45x140	\$800.00	\$450.00
Madrid, near Carson (New FHA Home Next Door).....	40x140	\$600.00	\$250.00
Madrid, north of Torrance Blvd.....	50x140	\$800.00	\$350.00
Madrid, north of Torrance Blvd.....	50x140	\$700.00	\$250.00
Acacia, near Maricopa.....	40x140	\$500.00	\$200 to \$250
Maricopa Place.....	41x100	\$300.00	\$150.00 (Corner)
Watson Avenue (Opposite new High School Auditorium).....	More Than 100x100	\$1500.00	\$650.00
Cabrillo, 2200 Block.....	50x127	\$750.00	\$300.00
Arlington Avenue (Between Torrance Blvd. and Engracia).....	Triangle 105' Frontage	\$1000.00	\$500.00

BUSINESS LOTS FROM \$400 TO \$1200

These Lots Are Priced As Low As 25% of Former Sales Price!

Dominguez Land Corporation

SARTORI AVE.

Torrance Theatre Bldg.

PHONE 5

TORRANCE PLUMBING CO.

GUARANTEED PLUMBING REPAIR SERVICE

Servel Electrolux Refrigerators

Andrews Wall Heaters

Fraser Floor Furnaces

Magic Chef Gas Ranges

General Water Heaters

MODERNIZE NOW WITH NEW PLUMBING ON FHA

F. L. PARKS

PHONE 60

OPPOSITE POST OFFICE

1418 MARCELINA AVENUE

TOM WATERS

HAS THE IDEAL LOT FOR YOUR FHA HOME! SEE US TODAY!

3 Choice Lots on Beech St.....	each \$500
3 Choice Lots on Acacia St.....	each \$500
2 Choice Lots on Torrance Blvd.....	each \$500
3 Choice Lots on Madrid.....	each \$350

MANY MORE FINE BUYS IN BUILDING LOTS! ASK US ABOUT THEM!

1203 EL PRADO

PHONE 686