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# Norman Style is Adaptable to Small Homes

March F.H.A.  
Applications  
Set New Peak

Applications for mortgage insurance received during March by the Southern California district of the Federal Housing Administration more than double in number those of the previous record month, March, 1937, according to District Director F. W. Marlow.

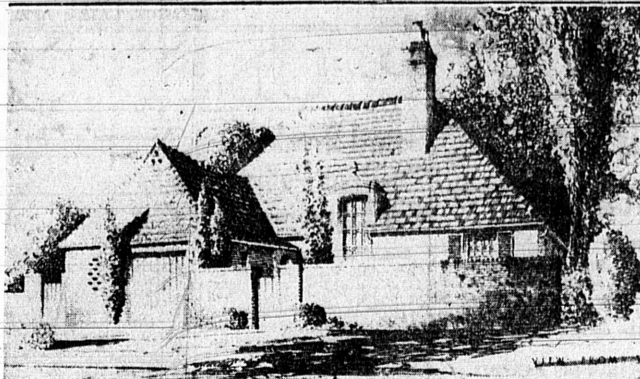
There were 3,051 applications last month, with dollar value of approximately \$18,750,000, as against 1,511 applications with a dollar value of \$6,679,400, in March last year.

About 53 percent of last month's volume covers the cost of construction of new homes, with approximately all of that percentage coming within the 90 percent loan provision of the recently amended National Housing Act.

Up to March 25, the F.H.A. office here had received a total of 31,759 mortgage insurance applications amounting to \$137,616,826 and has approved 25,323 of them totaling \$104,514,184.

Woman, 90, New Citizen OAKLAND, Cal. (U.P.)—Mrs. Julia Sullivan Judge, a resident of California for the past 73 years, took out citizenship papers here at the age of 90.

Garden Forms Charming Unit to Home



## FLOOR PLAN IS DIFFERENT

AREA: 1,366 sq. ft.  
COST: \$4,200

The popular Norman style of architecture is featured in the accompanying sketch in which Architect Norman Alpaugh illustrates the adaptability of this treatment to small homes. Garden areas at the front and rear are pleasingly treated, with the front garden enclosed by a wall of the same construction as the house, and a brick paved walk leading to the front entrance.

As shown in the sketch, the garage, service porch, kitchen and front entry form a projecting wing at right angles to the main body of the house. By this arrangement, the garage is easily accessible from the street, and is designed to enhance the appearance of the completed structure.

### Novel Fireplace

In the floor plan, careful attention has been given by the architect to freedom of circulation and ease of domestic routine.

The living room arrangement focuses the main interest on a bay window at the rear which overlooks a porch and the rear garden.

An unusual note is found in the open fireplace with its round hearth. The dining room has been planned as an integral part of the living room to conserve space, and from it, direct access is obtained to the garden porch and to the kitchen.

### Ample Closet Space

In the kitchen, a double sink and drainboard are located beneath the windows, with the range, refrigerator and working surfaces well correlated. A hall from the living room gives access to the two bedrooms, one at either end, which are separated by the bathroom. Windows and closets are amply allowed for in both rooms.

## Loan Policy Is Liberalized By Bank of America

A new trend in banking which has seen loan service extended to the public at large is revealed in figures released by Bank of America. Today, it was stated, more than 40 percent of all personal loans made by Bank of America are without co-signers.

In the six years from 1929 through 1935, the bank's personal loans totaled \$17,900,000; while, in 1936, when the loan policy was liberalized, the total rose to \$12,250,000, or more than the total for the entire six years preceding. Growth continued in 1937, the total for that single year reaching \$20,069,344.

According to L. M. Giannini, president of Bank of America,

the steadily employed wage and salary earner has proved himself an excellent credit risk. Personal loans up to \$300 are made on personal note, without co-signers, where the applicant has had steady employment for at least a year at a minimum annual wage of \$1,500 with a well established concern and can establish a clear credit record.

The liberalized policy, Giannini declared, is also responsible for the huge volume of installment financing carried on by Bank of America in the fields of automobile, household equipment and home modernization lending.

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HOMES \$1750.00, \$2000.00, \$2500.00, \$3000.00,  
\$3500.00, to \$4750.00.

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### 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

## Woodrich Deals In G. P. Products

Eight years' of service station experience, many of them as an owner, have qualified C. H. Woodrich for his job as owner-operator of the General Petroleum station at 1913 Rejondo-Wilmington road. (Highway 101) Hwy. Woodrich, a former Angeleno, dispenses General Petroleum products, Mobilgas and Mobiloil, from 7 a. m. to 1:30 a. m., and is unfailing in extending many courtesies which motorists appreciate.

He lives with his wife and two children at 1844 West 254th street in Lomita. Woodrich recently purchased his service station from Harry Linderman. He picks up and delivers cars for patrons desiring correct lubrication and greasing and he has built up his business in a most creditable manner by his friendliness and close attention to his work.

### FHA LOANS

TITLE NO. 1. Unsecured. For remodeling, repairs or additions to your home, call at the Consolidated Lumber Co., as we are now prepared to negotiate your loan in our own office without any delay.

**Consolidated Lumber Co.**  
TORRANCE

## New State Insane Asylum at Camarillo Finest in U. S.

### TORRANCE HIGH LIGHTS . . . by Madalyn Pinkham

#### GIRLS' LEAGUE TEA . . .

Last Thursday the Girls' League entertained the seventh-grade girls and their mothers at a tea in the T.H.S. library. Musical numbers and skits from various clubs were a part of the program presented.

#### "HOLLYWOOD REVUE" . . .

Was presented as a P.T.A. benefit last Friday night. Charles Schultz, as announcer introduced such celebrities as Richard (Dick) Powell, Miller and his orchestra, Donna Jo McCutcheon, Margaret Kibber, and Mary Walls, a one-act play, "A Wedding" was also on the program.

#### POPPY POSTERS . . .

Winners of the poppy poster contest will be announced in the near future. Twenty-five excellent posters have been entered.

#### G. A. A. PLAYDAY . . .

Torrance high entertained nearly 200 girls at the G.A.A. playday this afternoon. Some of the sports played were: baseball, volleyball, basketball, tennis, and horseshoes. In the spirit of the theme "The Gay 90's," croquet was also played. Refreshments consisting of hamburgers, ice cream, and punch were served at the lunch stand. A "Gay 90's Revue" concluded the afternoon program.

#### HOBBY SHOWS . . .

T.H.S. students have been exceptionally busy working on their hobbies, which they will enter in the hobby show, a carnival feature.

#### EASTER VACATIONS . . .

During the Easter holidays many members of the T.H.S. faculty are planning to go on trips. Miss Ethel Burnham is going to Temecula and San Diego; Miss Ada Chase is going to Los Angeles and La Jolla; Miss Millard to Yosemite; Mrs. Morse to Oakland, Miss Behr will visit Phoenix, Arizona, and Mr. Horning will go to his mountain cabin at Lake Arrowhead.

Egerer for Council. Adv.

Select Your LOT Now!  
**\$150 \$350 \$500 \$1000**

*Buxton*

1960 TORRANCE BLVD.

PHONE 172

## ELECTRICAL CONTRACTING

**TORRANCE ELECTRIC SHOP**

1421 MARCELINA AVENUE

PHONE 567

## HOMES FOR SALE

**\$1500** Buys 3 room House with bath, oak floors, garage, Lot 50x180. \$250 Down \$17.50 Monthly.

**\$1650** Buys 4 room house with bath, large garage, Lot 50x120. \$150 Down \$25 mo.

**\$2750** Buys good 5 room frame house with oak floors, service porch, large garage, Lot 60x180 fenced. \$500 Down, Balance terms.

**\$3150** Buys good 5 room stucco on Portola, all large rooms, oak floors, real fireplace, breakfast room. \$500 down, balance monthly.

**\$3500** Buys good 5 room Spanish house on Acacia. Large living room, oak floors, tile bath and sink, furnace. \$500 Down \$35 monthly.

**\$4000** Buys nice 5 room stucco on Acacia. Real fireplace, oak floors, tile bath and sink, Lot 50x140 fenced. \$750 Down, Balance terms.

**\$4500** Buys beautiful 5 room stucco on Acacia. Breakfast room. Tile bath, shower and sink, double garage, Lot 50x140. \$750 Down, balance terms.

**Torrance Investment Co.**

1409 SARTORI AVENUE

PHONE 476



## Homes Should Be Made "To Fit"

We all recognize the importance of having our clothes fit properly—and it's even more essential to the happiness of the family to have the home "fit" too.

Another bedroom, so that Bobbie and Betty may each have their own room; a den, where Dad or the children can do their night work without interference; an extra bath, to eliminate "waiting" in the crowded morning hours. All such little conveniences in the home tend to increase the family happiness and reduce the possibility of frequent nerve-racking "squabbles."

That's why so many families are taking advantage of the newly liberalized terms of the Federal Housing Act, and are planning a home of their own to fit the individual requirements of the family. And besides Mother can have all the closet room and cupboard space she wants built in. There's really no excuse for not building, now with—

**Loans Up to 90% and Monthly Payments Less than Rent.**

**FOR FREE INFORMATION and assistance on home planning and financing, consult the**

**Better Housing Committee**  
**Torrance Chamber of Commerce**

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