

People Who Don't Advertise May Know Their Business . . . But Nobody Else Does!!

FHA Sets Up New Low Down Payment Plan for Home Loans

The man who has little or no cash and a small monthly income can now build himself a low-cost home under new F.H.A. regulations which became effective this month. Class 3, Title 1 loans are now available for new structures costing less than \$2,500. Torrance banks, Torrance Mutual Building-Loan Association and builders have received full information concerning this boost for new low-cost home construction.

The gist of the new regulations, which make it easier for low-income families to buy a new house than a new car, are:

1. Loan period has been extended to 15 years.
2. Owner equity in the entire property, including house and lot, need be only five percent; and this may be represented by money already paid on land or other services pertaining to the property. Even survey and title costs may figure as part of the five percent equity.
3. Interest will be about 5 1/2 percent, which includes F.H.A. mortgage insurance premiums.
4. Houses financed under this system may be built anywhere—in town, in the country, at the seashore or in the mountains.
5. Neighborhood, zoning,

building code and utility requirements under Title 2 do not apply to this low-cost house financing. Houses may be built on unpaved streets without utilities.

6. There is no restriction concerning second mortgages. In other words, if a property costs \$2,800 it is permissible for the new owner to give a \$300 second trust to enable him to build the structure.

7. The F.H.A. offices do not pass on the credit rating nor earning capacity of the prospective borrowers. This is the province of the lending institution which applies for insurance on the mortgage.

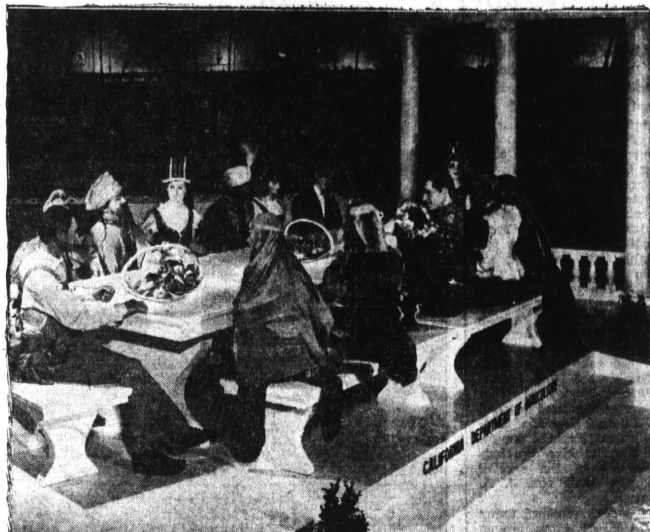
8. It is easier for lending institutions to qualify as approved mortgagees under Title 1 than Title II.

These new regulations mark about the last word in the liberalization of home financing for low-cost structures, it is pointed out. Under this system it is possible for a man to buy a \$2,000 house with not over \$125 in cash or equivalent in land value, on monthly payments of \$17.

MONTHLY LUNCHEON

Monday noon the Betsy Ross monthly luncheon was held at the Masonic Temple. About 32 were present.

DEPARTMENT OF AGRICULTURE HAS STRIKING DISPLAY AT COUNTY FAIR



One of the more striking displays in the 800 foot agricultural building at Los Angeles County Fair in Pomona which closes Sunday, Oct. 1, is that of the department of agriculture. Emphasizing orderly and efficient marketing will help California put her products on the tables of all nations, fourteen dolls dressed in costumes representing various sections of the world are seated at a huge banquet table laden with produce grown throughout the state.

With the OLD GRADS of Torrance High

Thru the kindness of Grover C. Whyte our Alumni is again given the privilege of having a weekly column published in The Torrance Herald. We wish to express our thanks to the publisher because this is the only way of having news reach a number of our interested Alumni.

Alumni Prexy Thomas McNeil has again started to arouse interest and enthusiasm in the Alumni Society. The first meeting of the officers was held Tuesday evening. Plans for the Factory Frolic and the semi-annual dance were discussed. Watch this column for the date of the first general Alumni meeting. Officers for the year are: Thomas McNeil, president; Vernon C. Col, vice-president; Florence Buchanan, secretary; Robert Wertz, treasurer, and Mary Jane Smith and Robert Trezise, reporters.

Lions Opening Grid Season
In spite of the rapidly rising temperature we find a number of our grads spending much time on the gridiron practicing for Loyola's first game of the season—Friday night; opposing team—Redlands. These prominent Loyola Lions are: Leo Rossett, Bill Acree, John McFadden and Bob Trezise.

We welcome back to Torrance Mr. and Mrs. Walter Amyrauld, nee Marguerite Leake, who, since their marriage last October, have resided in San Pedro. They are now making their home on Martina avenue.

Suggestion Wanted
Paul Kasper, grad of W'37, has changed his place of business. Paul is now working at the new Safeway store on Sartori avenue.

Any suggestion for the Factory Frolic float or booth which the Alumni Society is to have will be greatly appreciated. Please contact Tom McNeil at 325W.

Congratulations to Mr. and Mrs. Edward Coil, nee Juanita Mullen, who are the proud parents of a baby boy born Friday at Torrance Memorial hospital.

Mary McNeil, grad of W'36, and Aaron May of Hermosa Beach have set their wedding date for Saturday, Sept. 30. The reporters of the Alumni Society wish to appeal to some of our helpful grads to give us a little assistance in writing this column. Please send all Alumni news to the Alumni Editor c/o Torrance high school, or call Mary Jane Smith at 651 or Bob Trezise at 690-W.

Brother-in-Law Dies in Pasadena

C. Norman Hassler, brother-in-law of R. S. Sleeth of 1616 Post avenue, passed away at his home, 2307 Sierra Madre street in Pasadena, Sunday, following a heart attack. He was survived by his wife, Pearl; four sons, Richard and Morton of Pasadena, Edward and Charles of the home address, and a daughter, Mrs. Lee Morris of Hermosa Beach. The funeral was held yesterday morning in Pasadena.

L. A. COUNTY FAIR SALUTES CITY OF TORRANCE SEPT. 24

C. N. P. A., Inc., Service

With a fanfare of gay music, bursting bombs, shrill whistles and shouts of thousands of eager spectators the 18th annual Los Angeles County Fair threw open its gates last Friday. For the succeeding 17 days through Sunday, Oct. 1, the beautiful 300-acre park is the scene of the greatest panorama of southland achievement in agriculture, industry and culture in the history of the exposition.

Claim New Fords Have 'Everything'

Everything the public wants has been built into the new 1940 Ford cars, Ira B. Groves, manager of the Long Beach branch of the Ford Motor Company, told George Peckham of Schultz & Peckham, Torrance dealers, Monday. Groves has just returned from a detailed inspection of the new cars at the Dearborn plant.

Groves said he had driven all cars in the new line, including Ford, Mercury and Lincoln Zephyr, and that improvements were even beyond his own expectations.

"Despite unusual world conditions, we are optimistic over prospects for 1940 and expect a substantial increase in sales. I am very enthusiastic over the new line of cars and the many improvements designed by our engineers," Groves said.

Although he did not announce when the new cars would be unveiled to the public, he indicated that the 1940 models would soon be on display. A preview for dealers will be held in advance of the public showing. In addition, a training school will be conducted for dealers and salesmen to instruct them on the many new features of the cars.

Big Housing Project Up for Bids Oct. 5

Bids for the County Housing Authority's second project at Harbor Hills south of Torrance will be opened on Thursday, Oct. 5, regardless of the outcome of attacks on the act now pending in the superior and the state supreme courts, it was announced today.

Demurrers to the injunction suit brought by Mrs. Annie Donovan, San Pedro property owner, are to be argued before Superior Judge Emmet H. Wilson on Sept. 25, following a continuance from Sept. 11.

Four Patients Enter Hospital

Four new patients entered Torrance Memorial hospital during the past week. They were: Betty Smith, 15, of 1678 261st street, Harbor City, and Mrs. Myrtle Maier, 1330 West 219th street, for appendectomies; Mrs. Maud Auger, Hermosa, for medical care, and Denver C. Hilliard of Long Beach, for surgery.

Ash Twig as Cure
LUBEC, Me. (U.P.)—Elderly Howard Robbins believes that carrying a small piece of ash twig "with lightning in it" has helped spare him twinges of rheumatism, even in rainy weather.

"Public Notices"

IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA IN AND FOR THE COUNTY OF LOS ANGELES.

PACIFIC STATES PROPERTIES INC., a Corporation, Plaintiff, vs. MARGARET BOYD, et al Defendant.

No. 431619

NOTICE OF COMMISSIONER'S SALE ON FORECLOSURE

By judgment and decree of the above entitled court in the above entitled action, entered on the 21st day of August, 1939, in judgment book 1035 at page 120, et seq., the above named plaintiff obtained judgment and decree of foreclosure and sale for the sums set forth below; plus interest and costs, to which judgment and decree reference is hereby made. By Writ of Enforcement issued to me by the clerk of the said court, I am commanded to sell at public auction all of the following described premises, situated in the City of Torrance, County of Los Angeles, State of California, described as follows, to-wit:

Cause of Action	Lot	Block	Am't of Judgment
First	2	1	\$ 90.62
Second	10	1	159.35
Third	28	1	146.80
Fifth	11	2	539.28
Sixth	38	2	318.03

All of said property being a subdivision of Lot 33 of the Meadow Park Tract, as per map recorded in Book 19, Page 97 of Miscellaneous Records, in the office of the County Recorder of said County. Together with the tenements, hereditaments and appurtenances thereunto respectively belonging, or in any way appertaining.

Public notice is hereby given that on Tuesday, the 10th day of October, 1939 at 10:00 o'clock A. M. of said day, at the Eastern and Spring Street entrance of the Los Angeles County Hall of Justice, in the City of Los Angeles, County of Los Angeles and State of California, I will sell the above described property, or so much thereof as may be required in compliance with the said decree of foreclosure and order of sale, to the highest and best bidder for cash.

MARCUS FINK
Commissioner appointed by said Court.

James E. Bates, Atty.
417 S. Hill St.,
Los Angeles, Calif.
Sept. 14-21-28 Oct. 5

NOTICE OF TRUSTEE'S SALE

On October 10, 1939, at 11:00 o'clock A. M., at the Santa Monica Boulevard entrance of the City Hall, in the City of Beverly Hills, County of Los Angeles, State of California, BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION as Trustee under the Deed of Trust made by Elmer S. Shaker, as Administrator With the Will Annexed of the Estate of Lars Shaker, Deceased and recorded on July 28, 1937, in Book 15087 Page 351 of Official Records of Los Angeles County, California, given to secure an indebtedness in favor of Eliza V. Korn by reason of the breach of certain obligations secured thereby, notice of which was recorded on June 3, 1939, in Book 16641 Page 246 of Official Records of said County, will sell at public auction to the highest bidder for cash, payable in lawful money of the United States of America at time of sale, without covenant or warranty, express or implied, as to title, possession or encumbrances, the interest conveyed to and now held by said Trustee under said Deed of Trust, in and to the following described property, situated in the City of Torrance County of Los Angeles State of California, to-wit:

Lots 13, 14, 15, 16, 17, 18, 19 and 20 of the Subdivision of Part of Lot 27, of the Meadow Park Tract, as per Map recorded in Book 19, Page 88, of Miscellaneous Records of said County.

For the purpose of paying obligations secured by said Deed of Trust, including fees, charges and expenses of the Trustee, advances, if any, under the terms of said Deed of Trust and interest thereon, and \$1750.00 in unpaid principal of the note secured by said Deed of Trust, with interest thereon at seven per cent per annum, from October 12, 1938, to the date of sale.

Dated: September 8, 1939.
BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, as Trustee.

By CHAS. E. QUIROLLO, Trust Officer
By R. M. VANDEGRIFT, Assistant Trust Officer.
Sept. 14-21-28

CLASSIFIED ADS

Sell It Here Buy It Here

CLASSIFIED ADVERTISING RATES... DATA

Rates Quoted on Per Issue Basis	
(3-line minimum)	
1 Time (per line).....	12c
2 Times (per line).....	10c
3 Times (per line).....	9c
4 Times (per line).....	8c
12 Times (per line).....	6c

1 Announcements

WE are now serving fried chicken sandwiches. Attebery Ranch House, 4010 W. Sepulveda Blvd., Torrance. Open daily 11:30 a. m. to 8 p. m.

Torrance Upholstering Co., 1327 Cabrillo Ave. Overstuffed furniture repaired and remodeled. Rugs cleaned and sized. Free estimate. Satisfaction guaranteed. Phone 225.

TORRANCE LODGE
NO. 417 E. & A. M.
Jess M. Reddington
Worshipful Master;
Jesse H. Sprout, Secy.
Meets Every Friday Night
Masonic Temple
1321 Sartori Ave.
All visiting Masons welcome.

Authorized Hoover Cleaner Sales & Service

Inspection on your old cleaner without obligation. Free Home Trial on New Hoover Cleaners. **NATIONAL HOME APPLIANCE CO.** 1312 Sartori St. Phone Torrance 78

2 Professional Directory

PENNINGTON-SWANSON. Tax Consultants, Public Accountants, Monthly Bookkeeping. Torrance phone 108. Los Angeles, Van Dike 2650.

6 Business Directory

Floor sanding machines for rent, Hilco "Handy Sandy," dustless, quiet, and you can do a fine job yourself. Easy to operate. Also new electric floor polisher. Torrance Paint Store, Phone 884.

FOR EVERY KIND OF INSURANCE, including Life Insurance in the A. O. U. W. with membership in Torrance Lodge No. 33. Call Wallace H. Gilbert, phone 429.

PUBLIC Stenography and Typing in your office or at home. Call 644-J.

Are Your Light Bills Too High?

It may be your refrigerator or radio, not operating efficiently.

Phone 78 for **C. Alexander**
"Results or No Charge"
with the **NATIONAL HOME APPLIANCE CO.** 1312 Sartori Ave. Torrance
We repair any home appliance

9 Business Opportunities

BUYERS, SELLERS, BORROWERS, LENDERS. IMPORTANT NOTICE! SECTION 3410 of the California Civil Code presumes all sales or chattel mortgages of businesses to be FRAUDULENT and all buyers or lenders to be liable for the debts of sellers or borrowers in event of failure to record and publish Notice of Intention to Sell or Borrow as required by the strict Bulk Sales Law of this State. For copy of the law, further information and blank forms, inquire Torrance Herald, 1336 El Prado.

10. Financial

WANTED - \$600.00 Loan. In connection with building contracts. Will be fully secured; payable 90 days. Bonus. Local. Address 707 Hermosa Beach, or phone Redondo 8672 after 5 p. m.

11 For Rent: Houses, Furnished

TWO and 3-room bungalows, \$13 to \$15 per mo. including hot and cold water and electricity. El Prado Court, 1100 El Prado.

12 For Rent: Houses, Unfurnished

MODERN house and garage \$25. Newly decorated. For rent or for sale. 1911 Plaza del Amo.

NICE modern 4-room place, 1442 Engracia. See owner at 1100 El Prado.

4-RM. House, 2 Bd. Rms. with an acre Ground. See owner, at 23730 Narbonne Ave.

13 For Rent: Apartments and Flats, Furnished

SINGLES & doubles, \$18 month, up. Gas, light, phone, private bath all included. 1221 El Prado "Heart of Torrance"

FOR RENT: Single apartments, Margaret Court, 1400 218th street.

PORTOLA Apartments - Furnished doubles; under new management. 704 Sartori.

2-and 3-ROOM apartments, everything furnished. Quiet, homelike. Under new management. Carson apts., 1728 Abalone St.

21 For Sale: Automobiles and Accessories

HAVE your automobile upholstered and tops installed by local man; expert workmanship; no overhead charge. Chas. F. Cox, 2155 240th st., Lomita, phone 506.

22 For Sale: Furniture and Household Goods

DO you have any old furniture in your attic or garage? If you have you can convert it into cash. We pay the highest prices and will buy anything. What have you? Big Clearance Sale now going on - 9x12 rugs, beds, mattresses, springs, dressers, over-stuffed pieces, odds & ends. Authorized dealer for famous O'Keefe & Merritt New Gas Ranges. El Prado New & Used Furniture, 1216 El Prado, Ph. 1067.

AN UPRIGHT PIANO FOR \$25.00. MONETA FURNITURE STORE, 16229 S. WESTERN AVE.

25 For Sale: Miscellaneous

FOR SALE: Red Brick Fire Brick; Incinerator Doors and Frames of Cast Iron; Fire Wood. Former Glass Plant, Border Ave. and 222nd St., Torrance. Wm. A. Drennan, Proprietor.

29 Employment Wanted

VAN'S WINDOW CLEANING House Cleaning Floor Waxing Window Glass Replaced 2301 GRAMERCY - Phone 667

30 Wanted to Buy

WANTED: To buy or lease 2 acres with house, near Torrance. Write R.I. Box 554-A, Torrance, or inquire 1407 W. 220th.

33 Real Estate: Improved

FOR SALE near Palm Springs. Furnished lovely 3-room cabin with shower and flush toilet, shade trees, stream flowing past door, ground all fenced. For quick sale, \$300. Phone 353-J or call 1926 Plaza del Amo, Torrance.

Owner Leaving Torrance
MUST Sacrifice at Once: Gorgeous Home, Small monthly payments. Real Bargain to immediate buyer. See it Today. 1911 Plaza del Amo

Owner's Sacrifice
5 RM. House, 2 Bd. Rms., 119 ft. frontage on Blvd. in Torrance. Price only \$2200 if sold at once. Call 23730 Narbonne Ave.

38 Real Estate for Sale or Trade

LOT on Torrance Blvd. bet. Cota and Anapola. Sell or trade for late model car. R. T. Reeve, 335 W. Vernon, L. A.

40 Swaps

WILL TRADE 5-room modern frame house, redecorated and painted, in Maywood, for equal value house in Torrance. 1722 Martina.

WILL exchange equity in new home for clear lot. Phone Torrance 363.

The Torrance Herald carries all the news. Don't be an "outsider" - Subscribe today!

Fresh Dressed POULTRY

• BUY DIRECT FROM RANCH • See It Killed and Dressed • then you know it's fresh. BROILERS - TURKEYS ROASTING HENS - RABBITS

Trunnell's Poultry Ranch

25322 OAK ST., LOMITA Phone Lomita 25

INFORMATION PLEASE

TORRANCE WELCOMES These New Residents This Week

MRS. EDITH SCHMIDT	1932 238th St.
MRS. ORA HAM	2068 220th St.
MRS. GUS SARBAY	624 B Cota
E. W. QUIMBY	1323 Beach
SKILLMAN	703 Pacific Lane
J. F. PAGE	1315 Post
MRS. LESTER TUCKER	1801 Carson
MRS. MARGUERITE AMYRAULD	2122 Andro
MRS. EARLENE BURGER	1737 Martina
MRS. S. J. McLEUREA	2213 Cabrillo, Apt. 8
MRS. GEORGE W. ROBINSON	723 Portola
THOMAS EVANS	638 Sartori
	2164 Torrance Blvd., Apt. 2

APPLIANCES-ELECTRICAL WORK

Repairing, Wiring, Fixtures, Alterations. Call us for all kind of Electrical Work and Supplies. Costs—Reasonable. Service—Prompt. 1321 Marcellina.

TORRANCE ELECTRIC SHOP - PH. 567

ELECTRICAL WORK - TEL. 238

• Contracting • Lighting • Repairing • Fixtures
Advice and Consultation Gladly Given On Home Modernization and New Home Wiring on F.H.A. Financing Plan. 1307 Post Ave.
J. C. GRUENDLER
SERVICE ELECTRIC CO.

INSURANCE - AUTO - FIRE

Years of service to thousands of satisfied motorists and home owners qualifies us to take care of all your Automobile and Fire Insurance. Howard G. Locke. 1405 Marcellina Phone 135-M.

MOVING-STORAGE Tel. 524-Jor53

Household goods and other merchandise shipped anywhere on the Continent. Fleet of 8 trucks including large dustproof, insulated, air-conditioned van. Also expert packing and storage in metal-lined vaults—all at reasonable prices. Everything insured whether in storage or enroute. 1617 Border Avenue. M & M TRANSFER CO.

PLUMBING - REPAIRS - TEL. 88

Immediate service . . . 3 trucks to serve you. Estimates on new plumbing gladly given without obligation. Call us for all kinds plumbing work. Distributor for famous HOYT Heaters. DAVID JACOBS "Your Plumber" 1908 222 St.

SHELLUBRICATION - SERVICE

Goodyear Tires - Hobb's Batteries - Complete Line Shell Products - Factory Trained Lubrication Experts. Shell Credit Cards Honored. AIT SULLIVAN, BORDER & CARSON - NEXT TO LAUNDRY.

SHEET METAL - TEL. 350

• We have a complete workshop capable of turning out the finest in Commercial, Industrial, and Private Dwelling Sheet Metal Work. Columbia-made sheets used exclusively. Moderate prices! Robt. T. McCallum, 1418 Marcellina Ave. TORRANCE SHEET METAL SHOP

SUITS - TOP COATS - J. LEPKIN

J. LEPKIN, Torrance's only tailor, is now showing the newest and smartest in men's fall fabrics for suits and top coats . . . either hand tailored or made-to-measure. Come in! Let us fit you! 1320 Sartori.