Small Loan Guards Now In Effect

By United Press

Protection for the person who secures a small loan is now in effect with the division of corporations ready to crack down on violators of the new usury laws approved on referendum last month.

The legislature passed the Wollenberg and Shelley bills to limit interest on small loans but they did not go into effect on Sept. 19 because of the referendum. The bills received an overwhelming majority on Nov. 7.

Fred A. Weller, chief assistant commissioner, warned borrowers to insist upon their rights under the new rules governing personal property lenders. For easy understanding, here are the major points:

1. All finance companies making loans, with or without security, must be licensed by the state.

2. Total rates of charge cannot exceed 2½ percent on unpaid balances under $10, and 2 percent on unpaid balances from $100 to $300.

3. The lender cannot require that any charges be paid in advance.

4. No lender or broker may exact any charge whatsoever unless a loan is actually made.

5. If illegal charges are made, the borrower need not repay any part of the loan or interest.

Get Copies of Papers

6. The borrower is entitled to receive the full face amount of the loan and note he signs.

7. Forcing frequent renewals, for the purpose of exacting additional charges is prevented and prohibited.

8. The finance company must make a full disclosure to the borrower of all charges made and must give him a signed statement and copies of all loan papers.

Weller added that interest on loans over $300 should be less than two percent per month.

Seven Babies Born at Hospital Here During Week

Seven babies were born at Torrance Memorial hospital during the past week. They were:

A son to Mr. and Mrs. Harold Blakely, Wilmington, Tuesday;

A daughter to Mr. and Mrs. F. J. Canning, Hermosa Beach, Saturday;

A son to Mr. and Mrs. William Hawker, Redondo Beach, Monday;

A daughter to Mr. and Mrs. Charles Delight, Redondo Beach, Tuesday;

A son to Mr. and Mrs. B. B. Lewis, 1323 Cedar avenue, Sunday;

A son to Mr. and Mrs. Ted Shaw, 1625 220th street, Saturday, and

A son to Mr. and Mrs. Wesley E. Woodford, Redondo Beach, Saturday.

County Drafting Law Forbidding Homes in Slough

Residential development will be prohibited in the Laguna Dominguez area, commonly known as Nigger Slough, and also on adjacent Johnson Lake, under the provisions of an ordinance being drafted today by County Counsel J. H. O'Connor on orders of the board of supervisor.

Any other similar areas where it would be hazardous to permit dwellings to be erected may also be subjected to the same restrictions, if in the supervisors' opinion it would be advisable, Supervisor Oscar Hauge of the Fourth district asked for the restriction.

Chief Engineer H. E. Hedger was asked to make recommendations as to any area his engineers believed dangerous for development. Had there been such an ordinance several years ago there would have been no dwellings erected in the paths of old channels in the La Crescenta-Montrose district which was swept by floods from a midnight cloudburst on January 1, 1934.

Sarawak On New Air Line

SINGAPORE (U.P.—The first commercial air service between Singapore and Sarawak, the independent state in Borneo ruled by the white rajah, Sir Charles Vyner Brooke, is expected to be started shortly.

Of 382 child traffic deaths in California in 1938, there were 266 fatalities among children under 10 years of age.

SANDHILL SKIING: A NEW CRAZE . . . is taken up by Yvonne Blossom, western states women's ski champion, and the Duncan sisters of musical comedy fame with these results. Rosetta Duncan, who spilled, is assisted by Miss Blossom, while Vivian Duncan heckles her sister.

Bargain in Wheel Barrows Doomed by Bid

Hundreds of residents from all sections of the country who had anticipated purchasing a wheel barrow from Los Angeles County for one dollar are doomed to disappointment.

Back yard gardeners and others who had sent one dollar to the County Purchasing Department hoping to buy a wheel barrow from among the 1,000 or more which the county offered for sale, have learned that a contracting firm outbid them and offered to buy the entire lot at the rate of $1.47 each.

In downtown New York, descendants of the first man to manufacture glass eyes in the United States are still carrying on the same business.

How to be Sure Gifts Arrive "On Time"

Here are some valuable tips to those intending this week and next to send off Christmas packages. The information comes from Postmaster Earl Conner:

Shop early!
Pack carefully!
Wrap securely
Write plainly!
Mail early!

Packages may be registered or insured. It is well to remember the vast difference between first and third class mail. Use the former for your Christmas cards and be assured of their safe and on-time arrival.

Moose Plan Yule Party for Children

A Christmas party for members, friends and their families will be held by the Loyal Order of Moose Friday night, Dec. 22 with H. H. Cooke, governor in charge. There will be entertainment and ice cream and cake will be served. Santa Claus is expected to pay a brief visit, according to Thomas Wilkes and Mart W. Johnson, who are in charge of arrangements.

PRISONERS' AGES

The average age of the 5,645 prisoners in San Quentin is 30.5 years. The average for 3,060 inmates at Folsom, a prison for prior offenders, is 39.31 years.

Christmas tree poachers will be arrested and prosecuted if they cut trees in national forest lands this year.

School Bans On Smoking Hold Valid

School districts throughout the country have the legal right to bar smoking on school grounds. This was the opinion today of Deputy County Counsel Beach Vasey in response to an inquiry.

Vasey declared there was no State law prohibiting smoking on school grounds but that rules of the various school boards would be just as effective.