Impetus for Building

Easier mortgage terms shortly will extend and accelerate an already healthy home construction business. New records can be expected, particularly in the Torrance area where records are al-

expected, particularly in the Torrance area where records are almost commonplace.

Under the recent Act signed by President Eisenhower, encouragement to the individual wanting to build a better type home is given. Generally speaking, the industry has provided amazingly attractive features in the so-called tract home. While there has been a trend to glinger-bread finishes, builders wisely have gone all out in providing functionally attractive kitchens and bathrooms. Compared to even the high-priced home of two decades ago the modern tract home excels in these two important areas.

There is, however, a distinct need for the better home in Torrance. Sound reasons for development of a district of finer housing exist in Torrance and it is to be hoped that availability of mortgage money will encourage quality building.

Personal Savings Up

An encouraging economic factor is the large report of both the Government and life-insurance companies, which shows that savings are continuing to increase. Figures released recently indicate that Americans are putting up as much, er more, money this year than they did in 1953.

These savings go into U.S. savings bonds, into life insurance, bank deposits and other forms of savings.

The U.S. Treasury reports that in the first six months of 1954 it sold thirteen per cent more "E" and "H" savings bonds than it had in the first six months of 1953—a boom year. The Institute of Life Insurance has reported record purchases of new policles in the same period.

It is also reported that accident and health insurance policy purchases are higher this year than in 1953. The significance of these increases is to be seen when it is realized that total personal income in the United States is definitely down from the record total of 1952.

The combined effect of these statistics shows clearly that the average American is hedging for a rainy day, and increasingly turning his attention to the future and his future security. In spite of the fact that there is more job security and Government-aid in this field than ever before, Americans are increasing their savings even while the nation's personal income total decreases slightly.

United States' Friend

President Ramon Magsayay of the Philippines recently came to the defense of the United States in the artermath of excitement and countercharges following the aerial clash between the United States and China off Hainan Island, Magsaysay, who set an example for the world to see in ridding the Philippines of Communist guerillas, told his comrades the Philippines must take sides in the struggle between Communism and Democracy,

Magsaysay was answering Philippine Benate leader Claro M. Recto. Recto is the foreign policy spokeaman for the majority Nationalist Party in the Philippine legislature.

In addition to telling Philippine they must take sides in the worldwide battle between Communism and Democracy, Magsaysay advocated that the Philippines join the mutual security pact being advocated by the United States for Asia and he rejected a role of neutralism, such as has been suggested by some Philippine legislative leaders.

Magsaysay's attitude makes it apparent once again that the United States is fortunate in having a far-sighted and friendly leader now in office in the Philippines. Magsaysay's attack on Prime Minister Nehru's polley of neutralism is a significant blow in the ideological battle emong Asiatics.

It will be interesting to note the outcome of the furor caused by the proposal to open up legalized gambling in Ensenada. Con-ceivably, that attractive section of Baja California could become real competition for Las Vegas, particularly in the summer months when a trip to Nevada over desert roads is an ordeal.

Against stupidity the gods themselves fight in valu.

—J. C. F. Schiller

Study as if you were to live forever. Live as if you were to die tomorrow.

—Isidore of Seville



QUESTIONS AND ANSWERS

Several questions about wills have come to this column. Sup-se you try to answer them. The true answers are given at the ttom. Here are the questions:

- Suppose the witnesses to a formal will die. Does the will become void?

 Is property in joint tenancy exempt from inheritance tax?
- When a person dies without a will does the method of determining his helrs rest upon whether the property is separate or community property?

 For purposes of inheritance, does a step child not legally adopted have the same status as a natural child?

- legally adopted have the same status as a natural child?

 5. Suppose a will leaves property to a member of the family, who dies before the maker of the will. Does the property so to the children of such person in the absence of any other provisions?

 6. May a will be revoked without the consent of the main beneficiary of the will?

 7. Suppose a person is a joint tenant of property. Is he automatically required by law to choose between the joint tenancy property and the provisions made for him in the will of the other joint tenant?

 8. May a will be changed only by a new will, or by codicil to the original will?

 9. Do changes in marital status affect joint tenancies and gifts?

 Here are the correct answers: (1) No. (2) No. (3)

are the correct answers: (1) No. (2) No. (3) Yes. (4) No. (6) Yes. (7) No. (8) Yes, although the will maker may he will entirely by destroying it intentionally. (9) No.

NOTE: The State Bar of California offers this column for r information so that you may know more about how to under our laws,

The "Angel"



Criswell Predicts

An Accurate Glimpse of the Future

Criswell will answer your questions if you will write him in care of the Torrance Herald, signing your full name and address. Only initials will be used in the answers which will appear in rotation as received and as space permits. There is no charge for this service. Write Criswell Predicts today.

full name and address. Only intuite ceived and as space permits. There is a space permits in the ceived and as space permits and the ceived and as space permits. There is a ceived and a ceived a ceived and a ceived and a ceived and a ceived and a ceived a ceived and a ceived and a ceived and a ceived and a ceived a ceived and a ceived a ceived and a ceived and a ceived and a ceived and a ceived a ceived and a ceived and a ceived and a ceived and a ceived a ceived and a ceived and a ceived a ceiv

A Very Famous Prediction:
Napoleon and his predictions
have long been the discussion
of historians. Napoleon was
most adept at "day-draming"
and would often tell Marshall
Ney of his visions. "Let the
Czar of Russia beware a hundred and two years from today, if he wears a beard!"
said Napoleon in 1815. In exactly a hundred years. Czar
Nicholas and his family were
cruelly mundered in the basement of their palace—and
Czar Nicholas was the first
Czar to wear a beard in over
100 years! Napoleon also predicted that American power
ound trumph in 1960, women would rule the world as did
the Amazons at one time, and
that England would come to
grief in 1969! His other prophseles have come true — will
these last two predictions made
in 1815? We are waiting!

in 1815? We are waiting!

For People and Places:
 Edgar Rice Burroughs. Your famed "Taran" will emerge as an opera for the next Metropolitan season! . Woon-socket: Prepare for a new industrial boom in your area due to a new plastic invention! . . Jenny Lind: You will be played on the screen by Margaret Truman! . San Francisco: Your next scandal will concern the exchange of wives between two city officials! . Hoagy Carmichael: You will write the score for the forth-coming "floosier Schoolboy" musical! . . . Moston: Barron's Business Index will move to Wall Street within three months! . . Rachel Mussolini: Your autobiography will reveal many truths never before known about your famed dictator husband! . Toxas: Your borders will be closed due to the illegal entry of many unwanted foreign born!

Women Who Will Make Newa coming "Hoosier Schoolboy" with the musical! ... Boston: Barron's Business Index will move to Wall Street within three months! ... Rachel Mussolini: Your autobiography will reveal many truths never before known about your famed dictatator husband! ... Texas: blance. I've been offered a part Your borders will be closed due to the illegal entry of many unwanted foreign born: but am holding out for the role of heroine. What part do you suggest I take?

Women Who Will Make News The late Countess Dorothy

Di Frasso will be the subject of a coming Hollywood film and will show how alcohol can bring the ruination of an individual! . . . Christine Jorgensen: will publish her full autobiography in two parts. Part one will be labeled "His" and part two "Hers" . . Clara Barton, the founder of the Red Gross, will have a public square named in her honor in Baltimore, Maryand! . . Sentor Margaret Chase Smith will be sent to Europe on a mis-

tor Margaret Chase Smith will be sent to Europe on a mission which she will report fully to the Congress and also to the general public, which will shock you! . . Mrs. Richard Nixon will have her own television and radio program once a week which will give a personal insight into the life of the Vice-president's wife!

Dear Criswell:

My husband is quite a coffee drinker, but, he just raises the devil if I dare to water the coffee pot. Coffee is so expensive, and I hate to throw out half a pot of it, so I usually add more water and fresh coffee to a half-filled pot. He threw a cup of it in my face the other day and used very abusive language, What will happen to our finances? MRS, E. B. A.

My dear Mrs. E.B.A.:
You are on a very strict household budget, and I suggest you outline this in detail to your husband. If he'insists on a fresh pot of coffee at all times, you should demand that he give you more money for shopping. Don't be so easy with this man, for he is just a bully.

My dear Ella:

Bide your time, and do not enter any further discussion concerning this matter. These people will soon forget what happened if you act as if it means nothing to you. Do not worry, for this was not your fault and you were merely a victim of circumstance.

Dear Criswell:

Dear Criswell:

When my son passed away,
life seemed to end for me.
He was the victim of a fatal
accident, and the driver of the accident, and the driver of the car that struck him has just asked me to become his wife. I think he's simply trying to ease my heartache. I don't love this man, How could I? Should I accept, as I'm so lonely? EUNICE G. H.

I do not feel you should marry this man, for seeing him will always remind you of your late son. You should foin your church social group, for you need company, and I know you will meet someone through this group who will make you a wonderful companion. My prayers are with you and I know your future will soon find a comforting happiness.

Dear Criswell:

My body is so black and blue and wracked with pain I can hardly move. This man beats me every day even when I don't open my mouth. He seems to enjoy hearing me scream. Once the pollec came to the house and he told them I fell down the stairs. I'm so afraid of him, but if I go on like this he'll kill me. Please help me, I'm desperate.

MRS, R. W. 4004

My dear Mrs, R. E.

Leave this man at once and report him to the pollec. He is a sadistic and cruel person and has treated you with a barbarity that is unbelievable. You must seek this protection through the law. If you remain with him your life will be seriously endangered and you have suffered enough.

THE MAIL BOX

Riviera Parking

Editor,
Torrance Herald
Attn.: Riviera Columnists
We certainly agree with you
about parking on both sides of
the struct. It's downright dangerous and we'd be putting
ourselves out so very little to
show some real consideration
for everyone else.

D. Beaver
221 Via Los Miradores

The SQUIRREL -

By REID BUNDY

TORTURE CHAMBERS TORTURE CHAMBERS — A Burbank engineering firm specializes in the design and construction of special. "torture chambers" used to reproduce Florida mildew and other weather feesles for testing already to the components, it was reported on the business pres of a dwn-town newspaper that week, Plane parts destined to be used in Florida must undergo rigid tests to make sure they will stand up ninder the weather condition there, the report said. An enterprising Chamber of Commerce official should be able to make something out of that.

NOME REASSURANCE—From here on, journalists will probably have a little more respect for definitions they find in the dictionary propped up in the newsproom for their guidance. The new definition of the word journalistic in the G. & C. Merriam is fairly descriptive of the present usage. Since 1934, however, the definition has read:

"Characteristic of journalism or journalists; hence, of style, characterized by evidence of haste, superficiality of thought, inaccuracies of detail, colloquialisms, and sensationalism; journalism. Thanks to the efforts of Sigma Delta Chi, professional journalism fraternity, the dictionary editors have given the word another look. SOME REASSURANCE—From here on, journalists will prob-

NEW FRONTIERS—German Student Max Will, who is here to attend Torrance High School on an AFSIS scholarship, has started his conversion to Wes-sern living already. The first party he attended this week featured tacos and pizza.

HIGH RENT—During a discussion of terms for leasing highway frontage on the Torrance Municipal Airport by City Gounelimen this week, Councilman Albert Ison recommended that the city enter into a lease for a plees of property 150 ft. by 800 ft. at the rate of \$1 per square foot. His motion was immediately seconded by Councilman Willys G. Blount, but never came to a vote when someone hastily figured out that it would cost the lease the property. The lease was authorized at \$1 per front foot, or \$150 a month.

NAME GAME — Bill Cool is the sales manager of an engine-ering firm which builds special test chamber which will drop temperatures to as low as 140 degrees below zero to test air-craft parts.

Washington Notes

A "SOFT LINE"
Under Secretary of State
Walter Bedell Smith predicts
that the Communists will follow a "soft line" to luil the
Free World into a sense of
false security and seek, by
subversion, infiltration and
propaganda, to reach goals
thitheric sought by force. The
Reds he insists, must be resisted by economic, political
and social help, as well as by
military aid. . . .

PHILANTHROPMY

PHILANTHROPHY
Gifts and bequests of \$1,000
or more in ten large city areas
of this country totaled \$374,
800,710 for the first six months
of this year. During the same
period in 1908, the total was
\$247,479,097. . . .

RAILROADS

The nation's railroads, which last year lost a record \$704.
600,000 on passenger service are seeking to recover economic atrength by pleas for permission to abandon service on more unprofitable. lines.

CANADIAN ORES

The first iron ore from the fabulously rich Ungava fields, near Seven Islands, Canada, was recently shipped by freighter to the United States. The opening of the mineral deposit, deep in the Canadian woods, is expected to strengthen defense and economic planning.

AFTER HOURS

Editor's Note: John Morley was in and out of Indo-China 12 times since 1950. This is his second of three articles on the French defeat in Indo-China to appear in the Herald and other newspapers in the U.S. and abroad.

other newspapers in the U.S. and abroad.

Independence, Not Communism Every Viet-Minh prisoner I talked to in Indo-China believed he was fightling for independence, not for Communism. Every prisoner interviewed on sidered Ho Chi Minh, the Red leader, a crusader for freedom, not for Communism. In Indo-China the issue was, and is . . . independence, not Communism, with the native people. The hundreds of thousands who followed the high properties of the communism, with the native people. The hundreds of thousands who followed what they thought was a banner of freedom, not the philosophy of Karl Marx or the Communist Manifesto.

When will the free-world awaken to the naked truth that millions of exploited, hopeless, starving people will follow the devil himself if he promises food, and some hope for the future. Communism to colonial people is a strange controllar people is a strange control

too weak to sit down and define terminology.

The warnings by the French and the free-world on the perils of Communism fell on deaf ears. The Christian missionaries promised the natives freedom "some day." In my presence in these missions the natives shouted "why not freedom now." And the missionaries shook their heads. But Ho Chi Minh didn't. With a conspiratory elenched fist he called on them to follow him to "freedom," while Communist atheist slavery was oiling another trap.

French officers in Indo-China told me, Scripps-Howard Pacific Chief Jim Lucas and AP's Russell Brines who was a community of the control of the victoria of the v

colonial empire.

Blundering Alles Created
Ho Chi Minh
Ho Chi Minh means , , "the
one who shines." The French
watched him "shine" for 35
years. They first arrested him
in Paris in 1919 for taking part
in Communist violence. IndoChina was then just another
French colony. Ho's tuberculerhoarseness prevents him from
oratory. He is an inside man, an
organizer and conspirator, magna cum laude-Moscow, class of
1920. He returned to Asia, after
a stay in the United States, with
Russia's hatchet man in China,
Borodin, and by 1930 was out
on his own organizing the IndoChina Communist party.

In 1939 he founded the Viet-

China Communist party.

In 1930 he founded the Vietminh . . "The League for IndoChina Independence." To this
day this slogan appears on all
Red advertising in Indo-China,
lust as the "independence line"
is featured in bold relief on all
Communist propaganda in colonial areas.

lonial areas.

He was arrested and imprisoned by the Chinese Nationalists while engaged in espionage activities inside China, but at the insistence of the U.S. France and Britain released in 1943 and given military aid to sabotage the Japanese occupation of Indo-China. The allies even requested Chiang Kal-shek to give Ho U.S. military supplies to be used against the Japanese,

Ho was biding his time while helping the U.S. 14th Air

MORLEY
force in raids and rescue missions off the Indo-Chinese ccast, by storing arms and supplies parachited to him by U.S. planes. After the Japanese surrender Ho proclaimed himself commander-in-chief of the democratic republic of Viet-Nam and marched (timeshashi; via He.

of Hanol who opposed him, and started the long war.

What began as a limited guerila-action turned into a large scale war when the Chinese Communiste defeated the Nationalists and Russia joined Red China in full scale assistance to the Communists in Asia. Simultaneously with the Communist tack across the 38th parallel in Korea on June 25, 1950, Ho Chi Minh began heavy pressure against the French, which ended in total victory and armistice at his terms a few weeks ago, in the most humiliating French defeat since the fall of the Maginot line to Hitler.

U. S. Military Ald Not Enough Even if the U.S. had inter-

U. S. Military Aid Not Enough
Even if the U.S. had intervened to save Indo-China from
Communism, it would have been
a short-lived victory. Communism, riding faisely under the
banner of "freedom," had gained such popular support that i,
would have been a matter of
time when another rebellion
would be launched toward in
dependence.

would be launched toward independence.

Now that France has given Indo-China its long due independence, they removed some ofthe appeal of the Communists. The fact that France granted independence only after its defeat by the Communists still provides Ho with a strong propaganda hand. In the showdown to come, when the Communists are called upon to fulfill their promises of freedom inside the state of Viet-Minh, he real task of reconstruction will begin for the native people of Indo-Chinas.

If the Reds follow the usual phoney pattern of "freedom" they employed in other ensaived areas, the time may not be too far off when the Indo-Chinese people will win genuine freedom of their own, by throwing out the Communists in short order, with a heart that was lacking in the seven and a half year French-Viet-Minh war.

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