

Sacramento Report

By CHARLES CHAPEL Assemblyman

One of the worst things you can do to your family is to sign an installment contract without reading it. Even if you do read it, which few people do, you must be certain that you understand all the details, especially those in fine print.

If you do not keep up the payments, the dealer or the finance company to which the dealer sells the contract, can repossess the goods, get a court judgment for the balance due on the contract plus the charges for repossession and so-called legal expenses.

In theory, the dealer or finance company is supposed to sell the repossessed goods and credit you with what he gets for the goods, but in practice he may simply sell it to himself for a small amount and then re-sell it at a much higher figure.

Another joker in the contract is a wage assignment which allows the creditor (dealer or finance company) to garnish your wages, which means that your employer is forced to turn over money each month out of your income until the amount is paid.

You may be a fine, honest person and expect the dealer or finance company to treat you fairly, especially if the salesman has a magnetic personality and assures you that when you sign on the dotted line you have no need to worry about your future.

Please remember that the verbal promises made to you at the time you sign the installment contract have little or no weight. It is the contract itself which counts when you miss a single payment.

There are laws to protect you, but it costs money to hire a lawyer and on top of that you will have court costs and time lost from your job. When you face the cold reality of what it costs you to fight for your rights, you may be tempted to throw in the sponge and take a beating.

Most judges do not look on a case of this type from the layman's viewpoint, but because judges are lawyers first and think like lawyers. They usually ask: "Is this your signature on the installment contract?" When you answer "Yes," you are hooked.

When you buy on the installment basis, you normally sign a conditional sales contract which gives the dealer or finance company authority to repossess the goods, and also gives them the right to sue you for the balance if the value (determined usually by the dealer or finance company) does not equal the balance due plus the repossession and legal costs, mentioned above.

ings was to find ways to strengthen the law regulating those who lend money on second mortgages and trust deeds, usually at exorbitant rates of interest which are disguised as escrow fees, investigation fees, and appraisal charges, thus getting around the state usury law which limits interest to 10 per cent.

Public Notice Torrance Herald-825... NOTICE OF HEARING OF PETITION FOR PROBATE OF WILL OF CECIL THERETO No. COMP P1642

Notice is hereby given that the petition of Cecil Thereto, the State of California, in and for the County of Los Angeles...

TORRANCE HERALD-805 CERTIFICATE OF BUSINESS... THE UNDERSIGNED do hereby certify that he is conducting a certain business...

TORRANCE HERALD-812 CERTIFICATE OF BUSINESS... THE UNDERSIGNED do hereby certify that he is conducting a certain business...

TORRANCE HERALD-803 NOTICE TO CREDITORS... In the Superior Court of the State of California...

TORRANCE HERALD-824 CERTIFICATE OF BUSINESS... THE UNDERSIGNED do hereby certify that he is conducting a certain business...

TORRANCE HERALD-825 NOTICE TO CREDITORS... In the Superior Court of the State of California...

TORRANCE HERALD-826 CERTIFICATE OF BUSINESS... THE UNDERSIGNED do hereby certify that he is conducting a certain business...

Public Notice

Torrance Herald-824 ORDINANCE NO. 824 AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF TORRANCE...

Section 1. That the Code of the City of Torrance be amended to read as follows...

Section 2. That the Code of the City of Torrance be amended to read as follows...

Section 3. That the Code of the City of Torrance be amended to read as follows...

Section 4. That the Code of the City of Torrance be amended to read as follows...

Section 5. That the Code of the City of Torrance be amended to read as follows...

Section 6. That the Code of the City of Torrance be amended to read as follows...

Section 7. That the Code of the City of Torrance be amended to read as follows...

The Torrance Herald NOW REACHES APPROXIMATELY 144,000 READERS Complete Coverage TORRANCE LOMITA WALTERIA HARBOR CITY RIVIERA AVALON VILLAGE NORTH TORRANCE EL NIDO CARSON AREA

Announcements... 2 to 30 Employment... 32 to 38 Business Opportunities... 39 Financial... 40 to 46 Real Estate... 50 to 68 Rentals... 70 to 88 Miscellaneous... 107 to 112

GREEN HILLS MEMORIAL PARK An Endowment Care Cemetery Serving the Harbor District

PLEASE!! RETURN ANYTIME of day or night, two white baskets full of personal and kind words...

HOME SERVICES 13 WILL DO IRONING IN MY HOME DRESSING AND TROUSERS SEWING AND TROUSERS IN MY HOME

DOUGHTY'S ECONOMY MOVE You move at the right price. We will move all the heavy, refrigerators, stoves, washers, etc. We disconnect and connect your appliances...

Typing-Manuscript, etc. FA 8-778 Mr. Merchant Your Money SPENT On Advertising In "Your Herald" Classified Columns

CLASSIFIED COLUMNS FA 8-4000

Jim & Troy's TV SERVICE CALLS \$350 All Work Guaranteed 90% of All Work Done In Home NITE-DAY & SUNDAY SERVICE Phone FA 8-5454 350 Carson, Torrance

Moving? O & S Moving DAY OR NITE SERVICE Licensed and insured DA 6-9618

WE REPAIR Furnaces - Water Heaters FOR INFORMATION CALL Torrance Plumbing 1418 Marcelina Ave. FA 8-4444 - FA 8-2654

JOALEN CONSTRUCTION CO. 24 hour phone service NE 6-1422

GUS DODOS BRICK - STONE CONTRACTOR Block Walls, Fireplaces 24-hour Phone Service

CEMENT WORK ALL KINDS Patio Sidewalks Driveways DONALD E. DITTMAN Licensed and Insured FA 8-5336 PL 5-4257

FOR CEMENT WORK CALL DA 9-6362 - DA 6-9159 PATIOS, DRIVEWAYS, WALKS, FOUNDATIONS, ETC.

PAINTING, paperhanging, linoleum or outside. Call after 5 p.m. FAIRFAX 8-7811

The City of Torrance ANNOUNCES CIVIL SERVICE EXAMINATIONS FOR JANITOR (Salary \$324 to \$353 per month) LABORER (Salary \$324 to \$353 per month) PARK MAINTENANCE MAN (Salary \$324 to \$353 per month)

AT YOUR DOORSTEP FOR 44 YEARS The NATIONAL SUPPLY Pioneer Industry of Torrance

NEEDS YOU OPPORTUNITIES NOW OPEN Operators - Engine lathe - Turret lathe - Horizontal boring mill - Gear Cutter

CHILD CARE - 24 hour - loving care, home privileges and fenced play yard - rates. CHILD CARE - 24 hour - loving care, home privileges and fenced play yard - rates.

YOUNG MEN (MARRIED PREFERRED) If you are a young man, discharged from military service and are desirous of learning a trade...

VIRCO Mfg. Corp. 15134 So. Vermont GARDENA. VIRCO NOW HAS OPENINGS FOR FACTORY PRODUCTION WORKERS

Career Opportunity Need 2 men for sales training, now employed, not satisfied with future. Married, 25 to 45, minimum guarantee \$325 month plus commissions...

TV - RADIO TECHNICIAN BENCH AND HOUSE CALLS PULL OR PART TIME Good salary, plus commission to qualified man. Music Center

FREE APPRAISALS ANY AREA - 7 DAYS A WEEK - 9 to 9 WE COME TO YOUR HOME YOUR HOME

PHARMACIST Position available at Harbor General Hospital in Torrance. CIVIL SERVICE BENEFITS GOOD STARTING SALARY

EMPLOYMENT Offered, Men 87 Offered, Women 87 Girls Take Advantage of our tremendous growth and numerous positions.

TYPISTS-CLERKS NEW OPENINGS FOR GIRLS 17 YEARS OF AGE WHO HAVE GRADUATED FROM HIGH SCHOOL

NORTH AMERICAN AVIATION Competent Full Charge BOOKKEEPER EXPERIENCED NCR 8000

Needed - Mature women with own transportation and phone for baby sitting and new baby cases.

A & M Babysitting REGISTRY AGENCY 15605 Atkinson Ave. (Corner 168th and Crenshaw)

CASH Immediately On 1st & 2nd Real Estate Loans We Come To Your Home

Sav-on Mortgage Co. Osborne 6-8927 24 HR. SERVICE - 7 DAYS A WEEK

Immediate Cash! 1st and 2nd REAL ESTATE LOANS FREE APPRAISALS ANY AREA - 7 DAYS A WEEK - 9 to 9

WE COME TO YOUR HOME YOUR HOME CONSOLIDATE YOUR BILLS BORROW \$500 to \$5,000