

Mrs. Fryback Given Post by Shoestring Group

Mrs. James Fryback, former secretary and vice president of the Shoestring Strip Advisory Committee to Councilman John S. Gibson has been named chairman to succeed George Mercer.

Mrs. Fryback, and other officers chosen at the Normandale Playground meeting last week, will be installed at a dinner meeting in August.

Other leaders named were George Hinz, vice chairman; Mrs. Oren Deuschle, secretary; George Mercer, treasurer; Judson Bowers, auditor, and Mrs. Wayne Smith, hospitality chairman.

Plans for the dinner meeting will be completed at the July 5 committee session, according to Mary Mercer, publicity chairman.

Aquarium Group to Meet Tuesday

The June meeting of the Harbor Aquarium Society will be held on Thursday, at 8 p.m. in the recreation hall at McMasters Park, 174th St. and Yukon Ave.

The meeting will be called to order by Russell Gammel. Guest speaker will be Bryan Smith, an archeological hobbyist, will speak on the recently discovered prehistoric sand dunes of the great American desert.



QUEEN AND COURT—Miss Georgia Rae Powell (center), new honored queen of Job's

Daughters, with her princesses, Jerry Yancy (left) and Patty Woodman at installation.

Photo by Seeman

Council Plans Workshop
Torrance Council PTA will conduct a workshop for unit presidents, elementary and secondary level, Thursday at 9:30 a.m. at Torrance Elementary School.

Presidents are being urged to send a representative if they are unable to attend.

Job's Daughters Seat New Honored Queen

Miss Georgia Rae Powell was installed as honored queen of the International Order of Job's Daughters, Bethel 50, of Torrance, at ceremonies June 11 in the Torrance Masonic Temple.

Theme for the event was "In the Garden" the title of Miss Powell's favorite hymn. The temple was decorated with a garden arbor surrounded by live trees and flowers.

Taking office with Miss Powell were the Misses Jerry Ann Yancy, senior princess; Patty Woodman, junior princess; Judy Sherwood, guide; and Patty Fowler, marshal.

Miss Beverly Orend, retiring honored queen, headed the installing officers. Assisting her were Pat Smith, Laverne Lewis, Bonnie Kail Sciarrotta, Mary Margaret Blount, Janie Moffatt, Kay Smith, Jeanette Wright and Linda Thayne.

Master of ceremonies was George C. Powell, father of the new queen. Frank Thompson, past master of Torrance Masonic Lodge, gave the invocation. Leonard Babcock,

also a past master and associate guardian of the order, gave the benediction.

Hostesses were Peggy Neely and Lao Spall. Phillip Warde, Robert Pulliam and Milton Lee-Bowden ushered.

Susan MacDugall sang "I Believe," "In the Garden," and "I'll Walk with God," accompanied by Barbara Alter. The choir, under direction of Mrs. Jack Hoy, sang "The Lord's Prayer" and "You'll Never Walk Alone."

Reilly Named to Lectureship by Scientists

Charles L. Reilly of Los Angeles has been named to The Christian Science Board of Lectureship at the annual meeting of The Mother Church, The First Church of Christ, Scientist, in Boston, Mass.

An authorized teacher and practitioner of Christian Science, Reilly has served as committee on publication for Southern California since 1952.

His appointment, which will take him throughout the United States and other countries on lecture tours, was announced by The Christian Science Board of Directors.

A native of Saint Paul, Minn., Reilly developed a deep interest in music as a young child. At the age of 12 he won an audition at the Choir School of the Cathedral of St. John the Divine in New York City.

After graduating from high school, he entered the Institute of Musical Art of the City of New York. He later moved to California where he began a professional career as a pianist and organist.

Reilly was healed in Christian Science of semi-invalidism. He gave up his career as a concert pianist in 1940 to devote his entire time to the public practice of Christian Science healing.

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Insurance Head Gives Ten Tips on Security

By Lee Nashem

In my 28 years as a financial counselor, I have seen three people become wealthy as a result of a windfall.

Two received legacies from distant relatives; the third made a lucky investment.

However, the thousands I know who have achieved a comfortable retirement did so by a sound plan, consistently followed.

The road to modest riches is not a mysterious one. And at least for most people, not an especially difficult one. Judgment and a moderate degree of foresight will do it.

Following is a list of 10 important points, vital to family security:

First of all, think of your eventual retirement as retiring to... not retiring from... Look forward to a vital, enjoyable period with hobbies, interests, friends... and financial security.

Start your retirement plan early. During your most productive years, you should be arranging your finances to best fit this plan. Point toward a specific date, and work toward it. Where would you like to live? How much will you need per month? Could any of your present hobbies produce income in later years?

Study your assets, present and future: figure your current insurance and what it will bring you in income at retirement; your social security benefits—what will they pay you at 65? Your pension, if you have one—how much per month will that give you? Determine if you need more life insurance to complete your program.

Work out a budget that fits your income—that leaves you a comfortable margin. Allow a certain amount for emergencies—probably one or two months income. An advancement in your job brings more income, add to your surplus.

Invest your surplus. Banks are very safe but savings accounts usually yield a small return compared with other investments. Consider bonds or preferred stocks. Mutual funds and good common stocks can provide increased income as the companies grow.

Consider annuities or retirement income life insurance as a shortcut to security. An annuity can be provided by your present life insurance, or can be bought separately. An annuity will give you the largest guaranteed life income from any sum of money.

Perhaps your present insurance has been written to pay off mortgages, or to educate your children. By retirement, this special insurance is no longer necessary. Use the options if it has cash value and at retirement turn it into an annuity.

Spend wisely. Most budgets are upset because of poor buying habits. Keep track of expenses.

Installment buying is easy, but the interest is far higher than you think—often up to 20%. Above all, don't buy to "keep up with the Joneses."

Other aids to economy: buy in economic quantities. Patronize stores with cash operations and self service to get lower prices. Avoid advance buying when spoilage may be a factor. Don't buy overly ornate or fragile things. Wait for sales on standard items. Pay insurance premiums by the year—in advance.

Don't let forms "throw" you. Be sure you get your due. Many taxpayers lose money because they don't take all deductions. Find a consultant to help you cut down on taxes, if your income is sizeable.

Make up a retirement timetable. In your thirties, think about increasing your income. The forties are a time of achievement, raising a family, learning how to manage money.

In the fifties, finalize your retirement plan. Go over your assets... are they giving the yields you planned earlier? How about that hobby you thought of as income-producing... or have you developed another?

With age sixty, comes the round-up. Be sure you will be in order, brought up to date. Get legal advice on estate taxes. Be sure all your important papers—will, stocks, bonds, deeds, insurance policies—are in a safe deposit box with access to an executor.

Editor's Note: Lee Nashem is head of the Lee Nashem Agency, Ltd.—one of the largest life insurance agencies in the United States.

YWCA Installs New Officers

New officers and new members of the Harbor Area YWCA Board were inducted by Mrs. Kenneth Beckett at the June Board meeting.

Using the theme "Understanding—Our Hope for Tomorrow," Mrs. Beckett emphasized the importance of understanding ourselves, understanding others, and understanding the YWCA. As a background for the installation a large world map with the caption, "Where in the World is the YWCA," was used, with the areas served by the association indicated.

Each new officer and each new board member was given a flag of another country as a symbol of the world reach of the association.

Officers installed were Miss Frances Clark, president; Mrs. Lee Stamps, Evelyn Sullivan, and Mrs. V. F. Christensen, vice presidents; Mrs. Melvin Andrews, secretary; and Mrs. Kenneth Clutter, treasurer.



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