Tight Money Sends Home Finance Charges Soaring

FRED L. FREDERICKS
Reafor
If you have tried to borrow
money to purchase a home, or but any lenders are raising the finite before allowing the existing loan to be assumed.

Savings and loans where charging 6 per cent interest a feew weeks ago, are now charging 7.2 per cent interest a few weeks ago, are now charging 7.2 per cent interest a few seeks ago, are now charging 7.2 per cent interest a few seeks ago, are now charging 7.2 per cent interest a few reset and site of the first of the service of the service of the first of the service of the service of the first of the service of the serv

has the power and agencies to assure his wishes are carried out. Most realtors and build-ers would agree there was

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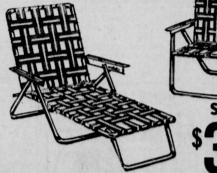
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Garden Checklist the return is the same people would rather save with a bank, although both have insured accounts by the Fed-

1. Perennials that can go in now are pinks and carnations, penstemons, verbena and fibrous begonias. This is the time for starting young chrysanthemums from plant bands, so check with your nursery for different varieties that will keep you in chrysanthemum blooms till Christmas

2. If you're a hillside gardener, bind up soil on banks with the kind of ground covers that root as they spread. Small, well rooted plants set out close together now will be well-established and "holding their own" by the time fall rains come.

3. The spring rush of growth is underway, and the weeds are thriving too. Keep them from taking over by pulling shallow-rooted ones by hand, attacking stubborn ones with a good, sharp hoe, and using selective weed killers in lawns, and ground covers.

4. Look for blue, yellow, pink and white Marguerites to add great splashes of color to your deck, patio or perennial border. They like lean soil and thrive on little water.

5. This is the best time to plant, transplant or separate bamboo. To give the plants a good start, mix peat moss and ground bark into the soil where are to grow. You'll find a large selection of this tropical plant at the nursery in all sizes - from dwarf types to giants.

Candidate Addresses Builders

FRED L. FREDERICKS

"Realistically, reapportion-Pedro, chairman of the Presi-especially in regard to propment is a long overdue political recognition of the change in our economic base from agrarian to industrial," Lloyd A. Menveg, former president of the Los Angeles Harbor Commission and a candidate for the State Senate in the 32nd District, has told the President's Council of the State Builders Exchange.

Menveg, seeking the Democratic nomination for the State Senate in the 32nd District, was invited as guest lawyers in the legislature who know how to write laws. What State Senate in the 32nd District, was invited as guest lawyers in the legislature who know how to write laws. What State Senate in the 32nd District, was invited as guest lawyers in the legislature who know how to write laws. What State Senate in the 32nd District, was invited as guest by Frank D. Corbett, executive director of the Exchange, which is composed of 30 area organizations that include 15,000 California firms connected with the building industry, Headquarters of the Exchange are in Sacramento.

George Culley of Santoo many of our state laws—

Predro, chairman of the Prestical, introduced erty taxes and the distribution of state tax funds — are therefore the saked on our early agrarian economy, and are therefore problems that our 20th century industrialization has brought about.

Major changes advocated by Menveg were uniform statewide assessment ratios, culley said, "We have enough lawyers in the legislature who know how to write laws. What we need is a businessman of the overall economy."

"You can't put new wine into old bottles," Menveg said, "Many of our present into old bottles," Menveg were uniform statewide assessment ratios, culley said, "We have enough lawyers in the legislature who know how to write laws. What we need is a businessman of the form when the problems and the distribution of state tax funds — economy, "Major changes advocated by Menveg secking the referred transpartation has a prop

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