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AT END OF THE YEAR

Realtor Predicts Thaw In Tight Money Market

The current "tight money" situation in real estate may begin to loosen up a bit abut the end of the year, but interest rates will never be as low as they were prior to the freeze, a Torrance realtor suggested Thursday.

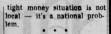
Fred L. Fredericks, owner of Fredericks Realty here, told members of the West Torrance Lions' Club he sees some signs of a thaw in the real estate market. "There will be plenty of money," he said, "for those who want to pay for it."



FRED L. FREDERICKS At Lions' Meeting

Educators Discuss New





THE CURRENT real estate freeze affects nearly every industry in the nation, he declared, and has put many contractors "virtually out of humbers"

crated, and use put many contractors "virtually out of business."

Spiraling interest rates on savings, being paid by banks which suddenly became competitive with savings and loan associations, kicked off the freeze, he said. As a result, he said, savings and loan associations have lost funds and, since they are principal sources of home financing, the result was a slowdown in the real estate market.

Loss of money by the savings and loan groups, coupled with inadequate income tax withholding rates last year, are prime factors in the present tight money market, Fredericks told the Lions.

FREDERICKS also said







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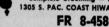
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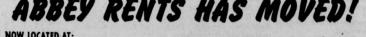
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