\*\*Estate Planners Day\*\* Scheduled Here Dec. 8

An "Estate Planners Day" is sponsored by the South reservations will be required. Thursday, Dec. 8, according and the South Bay Bar Assode to Jim Benfer, C.Lu., presi-claim, is "A Panorama of the ovent, which Theme of the event, which Theme of the event, which Theme of the event, The public is invited to participate, but I and the south of the south I and the south

## Law in Action

People over their heads in debt may wipe the slate clean through bankruptcy and start all over. Most bankruptcies are "voluntary": the debtor goes to court and files a petition on his own.
Under "involuntary" bankruptcy, creditors are not satisfied with the way the debtor pays his bills. They think some others are getting preferences, or that the debtor is hiding his assets. In such cases, the creditors ask the bankruptcy court to take over the debtor's assets and divide them fairly among all his creditors.
Once in bankruptcy, a debtor has several duties: He must "schedule" his assets and debts. He must tell the court of everything he owns.

and debts. He must tell the court of everything he owns.

THE COURT names a trustee to help it look over the assets and sift through the claims. The trustee collects the debtor's assets. Within six months all creditors must fille and prove their claims to the court's satisfaction Claims are then "allowed." The creditors can share the assets, if any.

The debtor may keep certain things as a grub stake. His clothing, household furniture, a small home, a \$250 car, tools, books, his insurance, and some cash.

Certain debts get preference: Taxes, rent due the landlord, wages due to employees, mortgage and special creditors do not lose their security. Creditors with no preference share what's left. After bankruptcy the debtor gets released from most of the rest that is unpaid. But some debts never get discharged: Taxes, alimony and support payments, bills owed to help to harmed others on purpose. The debtor might also be denied a discharge if he lied to the court about his be denied a discharge if he lied to the court about his assets.

A DEBTOR may go through bankruptcy only once every six years, though he might set up corporations which go broke more often.

The law also has ways for a person or firm to clear up debts outside of bankruptcy. Many a debtor and his creditors work out an agreement or "arrangement" with the court's approval to pay off his debts or a part of them. After carrying out such a plan, the court may discharge the rest of his debts. Such agreements take many forms which are designed so far as possible to the individual's particular circumstances.

Note: California lawyers offer this column so you may know about our laws.

## **Autos Donated** To South High

Automobiles have been do-nated to South High School by two Torrance residents, the Beard of Education was told Monday.

John Stallman of 360 Via Colusa and Mrs. May P. Klem-pan of 3950 Newton St. do-nated the cars, which will be used in the auto shop pro-gram at the high school.

BOAKA KOMPANIYA, SCHENLEY, PA. AND FRESHO, CALIF MADE FROM GRAIN - 80 PROOF - PRODUCT OF U.S.A.



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Sheriff Begins Campaign To Recruit New Deputies

COUPON VALID NOV. 25-30 TOOD



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Tomato Sauce toz 3:

PERFECTION, 2-POUND PKG.

Spaghetti Macaroni. Whip Topping .. 8/4-02. 43

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Mix or Match

PORK & BEANS 14%-02. C APPLE SAUCE APPLE SAUCE WHICH IS 17-02. NEW INTENSIFIED Giant Tide ..... 7 6 REGULAR OR QUICK

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FRESH FOOD FAIR QUALITY Ground Chuck Extra...59 EASTERN SHOULDER 

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UBUQUE • HORMEL • HOFFMAN Sliced BACON Boneless

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