

Young Families Should Consider Buying a Home



NAME CHAIRMAN... County Assessor Philip E. Watson (left) congratulated Torrance Realtor Fredericks (right) upon naming him 67th Assembly District chairman of the assessor's campaign to limit property taxes through an initiative petition. Fredericks is seeking the Republican nomination for the 67th Assembly District.

GOP Candidate Heads Tax Drive

Fred Fredericks, prominent Torrance Realtor and Republican candidate for the Assembly in the 67th District, today was named district chairman of a petition drive to limit property taxes to 1 per cent of market value.

Fredericks was named to the post by County Assessor Philip E. Watson, who initiated the tax limit drive.

"As a candidate and a local property owner," Fredericks said, "I am honored to lead the campaign to limit property taxes to 1 per cent of market value. Seldom does a candidate have such an opportunity to take positive action before asking the people to vote for him."

Some 525,000 signatures must be collected before June 27 to qualify the initiative petition for the Nov. 5 general election ballot, Fredericks pointed out.

Valor Awards Given

Two area employees of the County of Los Angeles have been named winners of the 1968 Award for Valor by the 34,000-member Los Angeles County Employees Association. They are Dr. Paul H. Goodley of Wilmington, a reserve deputy sheriff, and Mrs. Rose Jiles, an employee at Harbor General Hospital.

Dr. Goodley was cited for his action last Dec. 27 when he walked into a Lomita Boulevard drugstore during a robbery. Although a knife was shoved against his back, he whirled around and engaged in a deadly "shootout" with the two gunmen. The doctor wounded both men and was himself shot in the left hand. He later removed a bullet which had lodged in the druggist's leg despite his own wound.

MRS. JILES was honored for her actions last Oct. 12 when she prevented a highly disturbed patient from hurling herself to certain death from an eighth floor fire escape.

The woman had bolted through the double doors of a ward and had one leg and most of her body over the fire escape railing when Mrs. Jiles rushed to her aid, and got Dolfi added that this device is mounted at the base of the car's carburetor and also reduces smog producing carbon emissions.

The California Inventors and New Products Exposition will be held Friday through Saturday at the Biltmore Hotel in Los Angeles.

By H. HAROLD LIPPARD
President, Torrance-Lomita Board of Realtors

Young people just getting started with their families often look on the purchase of a house as something quite beyond them financially. Yet those are the very ones who should be seriously considering it.

They have a rising scale of earning power ahead of them. What may be a tight budget now will be easier as time passes. House payments are seldom higher than rent any-

way, if they choose something within their income level. This is not to say that home ownership is always right for young people. A fluid kind of job, lack of down payment, even though quite small, and other factors may say it isn't the wise course. Decisions should be made from the facts, however, not from the lack of them.

THE USUAL comparison of rent receipts against growing equity in a house is valid. Monthly payments of \$100 on

a 6 per cent mortgage, for instance, will accumulate \$5,000 in five years, \$9,000 in ten. There will be added advantages of income tax deductions for taxes paid and interest paid, and the satisfaction of ownership.

On the other side of the question is the fact that rental at \$100 a month will usually buy more spacious quarters than the same figure in payments. The mobility of renting is sometimes so attractive that renters are willing to forego the advantages

of accumulated capital. There are also no hot water heaters to replace, shrubs to buy and other maintenance costs that could come at an awkward time financially.

Sometimes the solution is buying low-cost income property, a duplex, for instance. The down payment requirement is usually comparable to a single family residence, but one half of the property is supplying income from rental, which helps make the payment. Upkeep is generally

higher and there is some inconvenience because ownership carries responsibility with it.

IN A FEW YEARS, however, it may be possible to use both sides of the duplex for income and buy a single family house. The income will probably pay for the duplex with some left over to apply against the house payments. At the same time building an estate for a young family with no strain on the budget.

All of this is not to say that young people should enter into home ownership without an understanding of the obligations they might incur and the value and legal status of title to the property. If they look at the facts of their particular circumstances, however, getting advice from a Realtor, banker or other professional where they need it, it could be a step toward security that they will appreciate as the years pass.

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