

Ability Chart Helps Choose Right Home

(The following information has been made available by H. Harold Lippard, president of the Torrance-Lomita Board of Realtors.)

One of the most useful guides for a family when they decide they want to own their own home is a chart of wants and capabilities. Should they: 1) build, 2) buy in a new subdivision, 3) buy a new custom-built house, 4) buy a house a few years old, or 5) buy an older house?

If they head up columns on paper for each of these, then list the factors important to the family down the side, they have the basis for a chart. By factors we mean with considerations as nearness to work, shopping, transportation, size of the house, modern conveniences, maintenance, low price, financing, and others.

USING a scale of 1 to 5, the lowest number the most desirable, rate each factor within the five types of housing. "Nearness to work" might rate a 1 in an older house, but 5 in a new subdivision. The subdivision house, however, could rate 1 in "modern conveniences" with the older house rating 5.

When the ratings are en-

tered, added and compared, the family has at least a rough idea of what type of house would best suit their wants and their income. Then decide what is possible.

If income is limited to financing a \$15,000 house, they cannot choose to build on a close-in lot for \$35,000, no matter how desirable the chart says the more expensive house will be. Wants must be balanced against reality. Facing reality also helps when the family consults a Realtor or other real estate broker for they know and he knows what range of houses on the market or coming on the market might suit them.

AS AN ADDED dividend it heads off discouragement. New prospective homeowners sometimes set their hearts on a particular house, not really facing its shortcomings as far as they are concerned. Shortcomings they had not even considered. When they decide not to buy it after all, in reaction they sometimes decide not to buy at all. The situation is not really that bad.

It is rare indeed when a house completely satisfies the wants of its owners. How

many times have you complained a homeowner on his house only to hear something like: "Thank you. We like it, but we do wish it had a family room," or "If it were only a little larger!" or "It's too much house for us," or some other shortcoming?

The realistic approach is to seek a house that satisfies most wants without trying to satisfy all. Later, after the family has built up an equity, perhaps they will then want

to sell, using the accumulated capital to have a whirl at finding a house closer to satisfying all of their wants.

THIS ATTITUDE also allows a family to abide by general rules of thumb. A rough rule, for instance, is that monthly payments should not exceed 20 per cent of family income. Should the family ignore this and spend 30 per cent because the neighborhood is good and income will

rise later anyway, they could find themselves not able to afford the cultural pursuits, clothes, cars, and other necessities their neighbors take for granted.

More often than not this generates a feeling of not belonging, a situation especially hard on children who want to be the equal in all things to the other children in their peer group. The whole family would have a considerably better chance at happiness

where income levels are near-ly balanced. Later, if income does rise and they want to move into the more expensive neighborhood, they can.

A chart is only a helpful tool at best, a way of sorting out emotions. Buying a house is a very emotional experience. Why this is true is drives, desires and instincts. Whatever the reason, even a little idea that helps guide the emotions to high satisfaction is well worth trying.

County Schedules Land Auction Next Monday

Forty-seven parcels of excess County-owned land will be sold at public auction by the Department of Real Estate Management at 10 a.m. next Monday, in Room 150 at the Hall of Records.

In most cases, the parcels being sold are part of larger parcels which were acquired for such purposes as soil and water conservation, mountain preserves and roads.

The minimum acceptable bid for each parcel (ranging from \$30 to \$19,150) has been

established by the Department of Real Estate Management.

Twenty-nine of the parcels are considered building sites. The remaining 18 do not have sufficient size to constitute being buildable sites.

Legal descriptions and other information on location, size, zoning and minimum acceptable bid amounts can be obtained at the Department of Real Estate Management, Room 780, Hall of Administration.

ARMED FORCES

Navy Seaman Rcts. Jerry M. Johnston, 19, son of Mr. George L. Johnston, and husband of the former Miss Linda M. Dawley of 2827 Gramercy Ave., and Robert W. Flynn, 18, son of Mr. and Mrs. Arthur L. Flynn of 21043 S. Shearer Ave., are undergoing nine weeks of basic training at the Naval Training Center in San Diego.

Engineman 3.C. Phillip A. Perrine, USNR, 20, son of Mr. and Mrs. Phillip F. Perrine of 20705 Entradero Ave., is serving aboard the submarine USS Tiru with the U. S. Seventh Fleet in the Western Pacific.

Navy Lt. (j.g.) Larry A. Graves, 23, son of Mr. and Mrs. Allen L. Graves of 1933 Firmona Ave., Redondo Beach is serving aboard the submarine USS Tiru with the U.S. Seventh Fleet in the Western Pacific.

Aviation Support Equipment Technician 3. C. Everett W. Marsh Jr., USN, 19, son of Mr. and Mrs. Everett W. Marsh Sr., of 24232 Adolph Ave., is serving aboard an attack aircraft carrier off the coast of Virginia.

Midshipman 3.C. Joseph S. Uberman, 13, son of Mr. and Mrs. Seymour Uberman of 4825 Macafee Road, is participating in an eight week summer training cruise as a crew member aboard the guided missile frigate USS Coontz operating in the Pacific.

Marine Lt. Cpl. Mark E. Bennett, son of Mr. and Mrs. Eugene A. Bennett of 4247 W. 180th St., was graduated from Non-Commissioned Officers Leadership School at Camp Books, Vietnam.

Seaman Rct. John F. Bazer, USN, 19, son of Mr. and Mrs. H. O. Baltzer Jr. of 16221 S. Wilton Place, Gardena, is undergoing nine weeks of basic training at the Naval Training Center in San Diego.

Seaman Appren. Lyle A. Parker, USN, son of Mr. and Mrs. Joe P. Parker of 2019 Gates Ave., Redondo Beach, has returned to San Diego, Calif., aboard the tank landing ship USS Henry County after serving in support of the Naval Support Activity in Da-Nang, Vietnam.

Radioman 2.C. Ronald L. Hagenbaugh, USCG, 23, son of Mr. and Mrs. Robert L. Hagenbaugh of 1011 Felbar Ave., is serving aboard the

Coast Coast medium endurance cutter Resolute.

Staff Sgt. Delbert D. Foncannon, son of Mr. and Mrs. James L. Foncannon of 1102 W. 160th St., Gardena, has arrived for duty at Wheeler AFB, Hawaii.

Sergeant Foncannon, a telecommunications technician, is assigned to a unit of the Air Force Communications Service. He previously served at Ent AFB, Colo.

The sergeant, a 1951 graduate of Gardena High School, attended El Camino College and the University of Maryland and Far East Division.

His wife, Geraldine, is the daughter of Mrs. Constance M. Cole of 309 W. Gardena Blvd., Gardena.

Cadet Wayne C. Johnson, son of Mr. and Mrs. Howard L. Johnson of 14750 Rappine Ave., Gardena, has been selected for an Air Force Reserve Officers Training Corps (AFROTC) financial assistance grant at the University of Southern California.

Army 2nd Lt. Donald R. Raab, 26, whose wife lives at 24814 Cypress St. in Lomita, has been assigned as property officer for the 6th Psychological Operations Battalion near Bien Hoa, Vietnam. His parents live in New York.

18, son of Mr. Wayne L. Seals of 301 Carnelian St., Redondo Beach, was graduated from eight weeks of recruit training at the Marine Corps Recruit Depot in San Diego.

Pvt. James M. Davis, son of Mr. and Mrs. Clarence H. Davis, 2000 W. 181st St., has been assigned to Supply Services school, Camp Pendleton, Calif. He attended Torrance High school before enlisting in the Marine Corps.

Capt. Toshiye J. Ikegami of 916 N. Mariposa, is attending the flight nurse course at the U.S. Air Force School of the U.S. Air Force School of Aerospace Medicine, Brooks AFB, Tex.

Captain Ikegami is assigned Air Force duty with a medical unit at Van Nuys. She is the daughter of Mr. and Mrs. Naichi Ikegami of 16014 Manhattan Place, Gardena.

The captain, a 1955 graduate of Gardena High School, received her A.A. degree in 1957 from El Camino College, a B.S. degree in 1960 from the University of Southern California and a B.S. degree in 1967 from California State College at Los Angeles.

Army Pvt. Robert L. Moore Jr., whose father lives at 22022 S. Main, received a Parachutist Badge May 31 upon completion of the Infantry School's three-week airborne course at Ft. Benning Ga.



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