

Delaying the Dream Home Will Cost You More Money

By REYNOLDS KNIGHT
If you're planning to build your "dream house," better get started right now. Delaying the project till next spring will cost you money.

See your banker this fall for your construction mortgage loan. At present, mortgage rates are approximately 7 to 7 1/2 per cent. But it figures that by next March the rates will be higher. One thing for sure, construction costs will be higher next spring by as much as 10 to 15 per cent.

Line up a good architect right away. His main function is to assist you in finding the land and putting your design on paper. However, his real value is his relationship between you and the builder.

A GOOD architect maintains a close watch over the contractor. He sees that the project does not encounter

needless and expensive construction delays. He also makes certain that the builder does not use cheap methods or inferior materials.

The reputation of the architect can help you obtain your mortgage construction financing quicker. If he is well known bankers have a tendency to process your loan application more readily. This doesn't mean you get a lower mortgage rate, but it does signify faster handling and perhaps better working terms.

A MAJOR problem limiting the progress of heart, lung and kidney transplants is the preservation of human organs from the time they become available until they can be transplanted to the recipient. The engineering expertise of industry is now being called on to help solve this puzzle.

Working at the corporate research center near Chicago, for example, a Borg-Warner Health Products task force is drawing on the engineering talents and manufacturing know-how of Borg-Warner divisions that now make sophisticated industrial controls, refrigeration and air conditioning equipment and electronic modular enclosures to find answers. The team is also exploring the area of artificial organs. They've already developed a blood pump for lungs and kidneys and feel that with further refinement it could also be used as a heart assist.

The Health Products division, a leading supplier of hospital beds and patient room furniture, is also developing a total patient-handling system that could be used from the time the patient checks into the hospital, through special departments, and recuperation in a private home or extended-care facility.

of hospital food cost today is for salaries.

The alumni magazine of Princeton University recently devoted an entire issue to a study recommending admission of coeds, calling that "the most important question the university as a community has faced for many decades."

IN THE fast-changing world of higher education, even the dormitories are different from what they used to be. Instead of a two- or three-story brick building covered with ivy, a new dorm under construction at Duquesne University in Pittsburgh will consist of three towers 17 stories high connected by small towers containing elevator shafts.

The structure, which will house 1,200 students, is being built for the university by CIT Educational Buildings, Inc. of New York. In addition to the usual lounges and laundries, the building has a number of features that set it apart from old-fashioned dorms. These include a cafeteria capable of feeding 2,500 persons three times a day, a swimming pool, a post office, living quarters for two chaplains, the main university medical dispensers, television rooms, sun bathing on the roof and telephone outlets in each sleeping room.

Bank Tells Operating Earnings

Centinella Valley Bank, headquartered here today reported net operating earnings increased 11 per cent in the first nine months of this year to \$89,470 or 86 cents a share, from \$78,010 or 78 cents a share in the like year-ago period, according to president Rowan Henry.

Third quarter net operating earnings advanced to \$30,389 or 30 cents a share. Resources on Sept. 30 rose to \$15,630,061 from \$14,082,365 on the same date last year while deposits climbed to \$12,707,861 from \$11,204,536.

Centinella Valley Bank serves the Centinella Valley-Scotch Bay area from its head office in Inglewood and branch offices in Hermosa Beach and Playa del Rey.

The five-year-old bank has filed an application with the State Banking Department to establish a branch office in Newport Beach.

Cigarette Taxes Paid To Torrance

SACRAMENTO — State Controller Houston I. Flournoy today announced the September apportionment of more than \$6.3 million to the state's cities and counties as their share of the cigarette tax.

Total funds apportioned was \$6,392,178. Los Angeles County's share was \$153,817.54, and Torrance's share was \$52,701.95.

The amount represents 30 per cent of the revenue deposited in the cigarette tax fund during the month of August 1968.

Watson Elected

Los Angeles County Assessor Phillip E. Watson has been elected first vice president of the State Association of County Assessors. John Bevis, San Bernardino County Assessor, is president of the group.

Public Notice

PH-5301
29393
Superior Court of the State of California, for the County of Los Angeles.
In the Matter of the Estate of Della Baker Page, aka Della B. Page, Deceased.
Notice is hereby given to creditors having claims against the said decedent to file said claims in the office of the clerk of the aforesaid court or to present them to the undersigned at the office of Hitchcock & Bowman, Attorneys, 2155 Hawthorne Blvd., Suite 1030 in the City of Torrance, in the aforesaid County, which latter office is the place of business of the undersigned in all matters pertaining to said estate. Such claims will be filed or presented as aforesaid within six months after the first publication of this notice.

Dated Sept. 18, 1968
Wilson R. Page
Attorney for and executor of the will of said decedent.
Hitchcock & Bowman
Attorneys
2155 Hawthorne Blvd., Suite 1030
Torrance, California 90503
W-Sept. 25; Oct. 2, 9, 16, 1968

PH-5300
29390
Superior Court of the State of California, for the County of Los Angeles.
In the Matter of the Estate of ESTER W. BIGLEY, Deceased.
Notice is hereby given to creditors having claims against the said decedent to file said claims in the office of the clerk of the aforesaid court or to present them to the undersigned at the office of Albert Isen, 1614 Gramercy Avenue in the City of Torrance, in the aforesaid County, which latter office is the place of business of the undersigned in all matters pertaining to said estate. Such claims will be filed or presented as aforesaid within six months after the first publication of this notice.

Dated Sept. 18, 1968
"VIRGINIA BIGLEY" JORDAN
Administratrix with the Will
Ancestress of the Estate of said decedent.
Albert Isen
Attorney-at-Law
1614 Gramercy Avenue
Torrance, California
W-Sept. 25; Oct. 2, 9, 16, 1968

PH-5327
60889
NEWSPAPER LEGAL NOTICE
ZONE EXEMPTION
CASE NO. 8946-(2)

A public hearing in the matter of a request for an exemption to the M-2 (Heavy Manufacturing) Zone to operate and maintain a lounge, dance and recreation facility with less than required parking at 1940 Hamilton Avenue in the Victoria Zoned District, Los Angeles County, will be held before the Zoning Board, in the Regional Planning Commission hearing room, Room 150, 400 West Temple Street, Los Angeles 50012, on Wednesday, October 23, 1968, at 2:30 a.m., at which time proponents and opponents of the proposed use will be heard.

Owen H. Lewis,
Chairman
O. K. Christensen,
Secretary
THE REGIONAL
PLANNING
COMMISSION
County of Los Angeles
W-October 16, 1968

We'll Help You Write Your Want Ad

Table listing various services and prices for want ads, including categories like 'Acreage, Farms', 'Real Estate', 'Automobiles', etc.

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DEATH NOTICE
DACHAIN—JOSEPH M. passed away Oct. 9th. Born April 10, 1888 in Canada. Survived by wife, Marie of Garden; a daughter, Gladys E. Brown of Alhambra, Minnesota. Services were held Oct. 12th at Chapel of the Bells, Stone & Myers, Interment local.

Around the World with Stan Delaplane

SAN FRANCISCO — The mail order Santa Claus: Write Shannon Free Airport, Ireland for their new catalogue. This is the biggest and best of the free port stores.

Now free port means they don't pay Irish taxes or duty to stock such things as French perfume for resale. BUT YOU pay U.S. Customs duty when it comes to you. (It's marked on the package. You pay the mailman.)

Even so, the values are good. The handy Swiss Army knife I carry on trips is listed at \$8.50. In an American catalogue I saw it at \$18.50.

Best of the French catalogues — gloves, perfumes, etc. Write Freddy, 10 Rue Auber, Paris. For Italian gloves, excellent buy: Write for a catalogue from Catello D'Auria, Via Due Mecelli, 55, Rome, Switzers, Grafton Street, Dublin has a good catalogue of Irish linens and sweaters.

Figure four to six weeks if your order is coming by sea mail. Gloves and perfume I have airmailed. The cost is 20 cents a half ounce.

"Is there a way to find out how much duty we will pay if we order presents from one of the foreign free ports?"

The Shannon catalogue lists the duty you pay on each item. If you have this catalogue it will give you a guideline. The Swiss Army knife is charged \$1.95 and costs \$1.75 to airmail, 90 cents by sea mail.

A Swiss watch selling for \$48 at free port prices must pay \$5.25 duty. It costs \$1.90 to airmail.

"My husband will be in Japan on R and R leave, and I wondered if he could buy some things for me cheaper and where?"

The best place in Japan for the military to buy is at the PX. This is tricky country to buy in for civilians. There is a heavy sales tax that is NOT charged to foreigners. This is at certain stores, and you must have the purchase entered on a slip you get from Japanese Customs as you enter the country.

Now this is what they told me when I was in Japan a year ago. It changes all the time. And Japan is smothered in red tape. Nobody asked me for the purchase slip when I left the country.

At the airport free port shop, I bought three little Sony radios at what I thought was bargain price—\$15 each. I saw them on Market Street in San Francisco two days later—\$17.50. In France I bought children's clothing at Samartine. (About a third more

than I'd pay at home. But you have to bring SOMETHING home, don't you?) The store charged me full price, gave me a purchase slip, and said if I gave that to French Customs on leaving Paris, I'd get a refund.

After a month, I wrote French Customs. I got a long letter telling me WHY they could not refund the money. (I put something on the wrong line I think.) Then a month later I DID get a refund check. Leaving me completely confused.

"Do you think it's safe to buy from overseas? I mean, will you get what you order?"

I always get what I order immediately from Shannon or from Freddy in Paris. When I'd given up hope on two sheepskin rugs I bought in Greece recently, they came in. (U.S. Customs charged me \$5.50 duty on one and \$4.50 on its twin. I can't imagine how they figured that out.)

It took me six months to get a salad bowl I bought in Mazatlan, Mexico. I wrote a hot letter to the tourist bureau — after two letters to the shop who simply did not answer.

A friend of mine ordered \$200 worth of Mexican glass from this shop — to be paid when it is shipped. That was a year ago. The shop won't answer HIS letters either. But that's Mexico. Any buying for shipment later in Mexico is a dicey proposition.

The thing about buying from overseas is that it's fun when the mailman comes with the package with all those foreign stamps.

SOARING hospital costs

and a chronic shortage of help have sparked yet another project, a total-food-service system. The goal for the system is to cut the number of people needed to serve 100 patients from today's average of 24 down to four. More than 50 per cent

Operators Now Answer 'Directory Assistance'

Pacific Telephone customers in the Torrance area are hearing a new sound from the "voice with a smile."

Instead of the traditional "information," operators now answer "directory assistance."

The change was made to better describe the purpose of this telephone service, according to Jim Conn, Torrance area manager.

The past 10 years have produced a vast increase in the number of calls to information — a greater percentage of increase than for any other type of service.

ONE explanation for the tremendous increase lies in the number of requests that have nothing to do with telephone numbers.

They include such queries as:

- "What times does the show start at the Temple Theater?"
- "What's the time difference between here and the east coast?"
- "How do you spell Mahogany?"
- "Where can I find a book on dinosaurs?"
- And especially on Saturdays and Sundays, "What day is it?"

OPERATORS ARE often asked to provide transit in-

formation, street locations, travel directions, addresses and zip codes, store hours and correct time in addition to regular telephone information.

This information explosion has brought with it a similar increase in operating expenses. In 1967, for example, Pacific Telephone spent more than \$41 million for traffic information operating costs.

"In the five years between 1961-1966, calls to information increased 10.4 per cent with the accompanying rise in information operating expense of 17.1 per cent," he said.

"OVER THE SAME 5-year period, the number of long distance calls requiring operator assistance increased only 3 per cent as the number of telephones served by Pacific rose 5.9 per cent.

"On a normal 1960 business day it took approximately 3,000 operators to handle an average of 850,000 information requests. With current rate of growth, these figures could be expected to triple by 1970," Conn added.

Since 1966 when the first research trials were conducted in Portland, Ore., 12 of the 24 operating companies of the nationwide Bell System have adopted the new answering phrase.



STYLE AND PERFORMANCE... The 1969 Dodge Charger is currently available at Del Amo Dodge, 20433 Hawthorne Blvd., according to Marvin Lazar, owner. The Charger this year features new grille and rear-end styling. It comes in two new models: Charger SE and Charger 500. Charger SE (Special Edition) boasts real leather bucket seats, wood grain steering wheel, and wood grain instrument panel. The Charger 500 is designed for high performance, with the rear window slanted back and the grille flush mounted to improve air flow.



HOME SERVICE SECTION

Advertisement for Home Service Section featuring various services like Carpentry & Repairs, Sprinkler Systems, Lawn Sprinklers, etc. Includes contact information for various contractors.

SAVE PAY CASH WITH COPY Get 25c to 50c Discount

Table showing rates for 3-Line, 4-Line, and 9-Line ads with cash payment discounts.

USE THIS CONVENIENT FORM

Form with fields for Line number, Spaces, and Par.

MAIL TO: PRESS-HERALD—Classified 3238 W. Sepulveda Torrance, Calif. 90510 OR PRESS-JOURNAL—Classified 23922 So. Avalon Wilmington, Calif. 90744

For assistance on larger ads and rates call our Classified Dept. for prompt and courteous service at: 325-6060 or 834-4581

Form with fields for YOUR NAME, ADDRESS, CITY, and PHONE.