Traveler's Checks Now Are a Global Currency

Fifty-one years ago a chauffeur returned from a trip into the San Joaquin Valley, irritated beyond endurance by the inconvenience of a then cumbersome check cashing system. His name was Frank Risso and he was eventually credited with inventing Bank of America's California - poppy-colored travelers cheques.

The fact that Risso was chauffeur to none other than A. P. Giannini, founder of Bank of America, helped the situation somewhat. The bank adopted his suggestion and started marketing its travelers cheques in 1928 as an instrument for people traveling in California.

As for Frank Risso, he went on to become a vice president of the bank. It is the introduction of that financial instrument 40 years ago which the bank is celebrating this week, and with good reason.

• • •

FEW SEASONED U. S. travelers would venture anywhere these days without these colored pieces of paper which are the closest thing yet to a worldwide currency, and often better.

For B of A this global cash represents an enterprise in excess of $1 billion in sales per annum in 146 countries. Modern transportation, leisure time, and a booming tourism industry around the globe have made it so.

Bank of America was by no means the first one to introduce the travelers cheques, but when it did, things began to happen in the industry, which traces its origins to merchants in Venice in the 15th century. They happened because the bank saw ways of applying its mass - money handling technique to the cheques.

• • •

BETTER service in the form of ERMA (Electronic Recording Method of Accountng, a B of A invention which set the banking world on its ear in the 1950s, used successfully in the bank's handling of checking accounts, was added in 1960 to speed the processing of a growing number of travelers cheques and to keep correspondent banks inventories in shape.

ERMA is programmed for a special metallic ink in the travelers cheque. The system spots any deviation from the correct composition as a counterfeit, as quickly as a native can spot a tourist gaping at the Golden Gate bridge.

The bank has broken the ice in other operations as well.

• • •

WHEN one claimant—the victim of a kidnapping abroad who had been forced to sign over his cheques to six bandits at the point of a gun—sought a refund, he gained the sympathetic ear of a female staffer, who much to his surprise, wasn't just the counter girl but a bona fide B of A investigator.

Women, it seems, love to play games. Like James Bond sidekicks, 24 of them claims and investigative d. in the travelers cheques partments meet every morning for briefings, then tackle a full day's work with Interpol, Scotland Yard, the FBI, and local police throughout the world. They spot phony claims and reunite travelers with their cheques—whether it be the kidnap victim who used his cheques for ransom (he got a refund because he signed under "duress") or a little old lady in New Zealand who wanted her refund, not in cash, but in merchandise "from those wonderful 5 & 10 cent stores in your country."

For B of A, a combination of passion for service along with aggressive merchandising and marketing, have been the keys to the cheques' popularity.

Modern Math Takes Place Of Spelling

The old-fashioned spelling bee has given way to the annual mental math meet.

At least it has at Magruder Elementary School, Torrance.

In this year's modern math event, students added, subtracted, multiplied, and divided as they converted various numerical bases to base 10 without aid of pencil or paper.

Winners were Becky Moore, upper grades, and Donella Raper, middle grades. Second place went to Julio Villoria, upper grades, and Margaret Frangione, middle grades. Terry McKay took the upper grade third place, and Bret Johnson and Blanche Lunes tied for third place in the middle grades.

Public Notice

PH—5371
34630
NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST
TF 27456
LOAN #66 44505

Notice is hereby given that, WESTSIDE TITLE COMPANY, A Limited Partnership as trustee, or successor trustee, or substituted trustee pursuant to the deed of trust executed by SILAS WHITMAN AND JOAN WHITMAN, HUSBAND AND WIFE and recorded SEPTEMBER 15, 1964 in book T3929 page 114 of Official Records in the office of the County Recorder of LOS ANGELES County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded AUGUST 21, 1968 in book M2958 page 263 of said Official Records, will sell, on DECEMBER 23, 1968 at 11:00 a.m., at the SOUTH FRONT ENTRANCE TO THE WILSHIRE RENFORD BUILDING LOCATED AT 9301 WILSHIRE BOULEVARD IN THE CITY OF BEVERLY HILLS, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA at public auction, to the highest bidder for cash (payable at the time of sale in lawful money of the United States) all right, title, and interest, conveyed to and now held by it under said deed in the property situate in said County and State described as follows:
LOT 6, BLOCK 1, TRACT 14016, IN THE CITY OF TORRANCE, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 302 PAGES 7 TO 11 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.
AKA: 2819 GRAMERCY PLACE, TORRANCE, CALIF.

Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, including the fee and expenses of the trustee and of the trusts created by said deed, advances thereunder, with interest as provided therein, and the unpaid principal of the note secured by said deed; to-wit $13,834.90 with interest thereon from MAY 25, 1968 as provided in said note.

Dated: NOVEMBER 22, 1968
WESTSIDE TITLE COMPANY
as such Trustee
BY WESTERN DEED CORPORATION
By
WAYNE H. MATHEWS
Authorized Officer

F—Nov. 29; Dec. 6, 13, 1968

PH—5363
68-17609
CERTIFICATE OF BUSINESS, FICTITIOUS NAME

The undersigned do certify they are conducting a business at 2557 Pacific Coast Highway, Torrance, California, under the fictitious firm name of DIRECTIONS IN DANCE and that said firm is composed of the following persons, whose names in full and places of residence are as follows:
Parker Babbidge, 21615 Amie Avenue, Torrance.
Carolyn Babbidge, 21615 Amie Avenue, Torrance.
Dated November 5, 1968
Parker Babbidge
Carolyn Babbidge
State of California,
Los Angeles County:
On November 5, 1968, before me, a Notary Public in and for said State, personally appeared Parker Babbidge and Carolyn Babbidge known to me to be the persons whose names are subscribed to the within instrument and acknowledged they executed the same.
(Seal) Dorothy K. Sumowski,
Notary Public
My Commission Expires
April 8, 1972

F—Nov. 15, 22, 29 Dec. 6, 1968

PH—5372
32773
NOTICE OF HEARING OF PETITION FOR PROBATE OF WILL
No. SW P 6106

In the Superior Court of the State of California for the County of Los Angeles.

In the Matter of the Estate of HAZLE CORNELIUS BENDER aka HAZLE C. BENDER aka H. C. BENDER, Deceased.

Notice is hereby given that the petition of LELAND M. BENDER for the Probate of the Will of the above-named deceased and for the issuance of Letters Testamentary thereon to the petitioner to which reference is hereby made for further particulars, will be heard at 9:00 o'clock A.M., on Dec. 23rd, 1968, at the court room of Department Southwest "A" of the Superior Court of the State of California for the County of Los Angeles, City of Torrance.

Dated Nov. 25th, 1968
WILLIAM G. SHARP,
County Clerk and Clerk of the Superior Court of the State of California for the County of Los Angeles
By IRMA BROWN
Deputy

Albert Isen
1616 Gramercy Ave.
Torrance, California
F-W—Nov. 29, Dec 4, 6, 1968

PH—5362
68-17831
CERTIFICATE OF BUSINESS, FICTITIOUS NAME

The undersigned does certify he is conducting a business at 501 Green Lane, Redondo Beach, California, under the fictitious firm name of SUPERIOR MAIL DELIVERY SERVICE and that said firm is composed of the following person, whose name in full and place of residence as follows:
Joseph E. Smith, 501 Green Lane, Redondo Beach.
Dated November 11, 1968
Joseph E. Smith
State of California,
Los Angeles County:
On November 11, 1968, before me, a Notary Public in and for said State, personally appeared Joseph E. Smith known to me to be the person whose name is subscribed to the within instrument and acknowledged he executed the same.
(Seal) Dorothy K. Sumowski,
Notary Public
My Commission Expires
April 8, 1972

F—Nov. 15, 22, 29; Dec. 6, 1968

PH—5373
NOTICE OF SALE

Notice is hereby given pursuant to sections 3071 and 3072 of the Civil Code of the State of California the undersigned Mendoza Gulf will sell at public auction, at 2540 Sepulveda Blvd., Torrance, California, at 10 a.m.on Sunday, the 22nd day of December, 1968, the following described property, to-wit:
1966 Lincoln 4 dr. sedan, Motor No. 6Y82Q406929, License No. RWF 487. Said sale is for the purpose of satisfying lien of the undersigned for mechanics lien in the amount of $809.00 together with costs of advertising and expenses of sale.
Dated this 27th day of November, 1968.
Ricardo Mendoza
2540 Sepulveda, Torarnce

F—Nov. 29, 1968

Public Notice

PH—5360
34155
NOTICE OF TRUSTEE'S SALE

On December 6, 1968, at 10 o'clock A.M. at SUITE 544, UNITED CALIFORNIA BANK BLDG., 9601 WILSHIRE BLVD., in the City of BEVERLY HILLS, California, VA INSURANCE AGENCY, A CORPORATION, as Trustee under the deed of trust dated April 2, 1964 and July 20, 1965 and executed by Sovereign Development Company and Sovereign Development Enterprises, Inc., formerly Sovereign Development Company, respectively as Trustor and recorded April 13, 1964, in Book T-3627, Page 745, and September 7, 1965 in Book T-4567 Page 241 respectively of Official Records of LOS ANGELES County, California, given to secure an indebtedness in favor of John Halperin and Charles Halperin now owned and held by Charles Halperin and John Halperin by reason of the breach of certain obligations secured thereby, notice of which was recorded July 25, 1968, as instrument no: 268, of said Official Records, will sell at public auction to the highest bidder for cash, payable in lawful money of the United States at the time of sale, without warranty as to title, possession or encumbrances, the interest conveyed to and now held by said Trustee under said Deed of Trust, in and to the following described property, to-wit:
PARCEL 1:
Lot 2 in Block "C" of Tract No. 10303, in the City of Torrance, in the County of Los Angeles, State of California, recorded in Book 152 Pages 34 to 37 inclusive of Maps, in the office of the County Recorder of said county. Excepting therefrom that portion of said lot described as follows: Beginning at the southwesterly corner of said Lot 2; thence easterly along the southerly line of said lot a distance of 123.00 feet, thence northerly along a line which is parallel with the westerly line of Esplanade, 100 feet wide, as shown on said map, to the northerly boundary of said lot; thence westerly along said northerly boundary to the northwesterly corner of said lot; thence southerly along the westerly line of said lot to the point of beginning.
PARCEL 2:
That portion of Block "A" of the Rancho Los Palos Verdes, in the City of Redondo Beach, in the County of Los Angeles, State of California, and filed in Case No. 2373 of the District Court, of said county and that portion of the Esplanade, vacated by the City Council of the City of Redondo Beach, by Ordinance No. 737, a copy of said ordinance being recorded in Book 9205 Page 234, Official Records, in said county, described as follows: Beginning at a point in the west line of the Esplanade, 100 feet wide, as shown on the Tract No. 10303, recorded in Book 152 Pages 34 to 37 inclusive of Maps, south 7° 47' 24" west, a distance of 740 feet from the southeast corner of Lot 23 of Tract 10308 recorded in Book 166 Pages 46 to 47 of Maps, said point being distant 60 feet, north 7° 47' 24" east from the angle point in the northerly line of Lot 2 in Block C of said Tract No. 10303, at the most northerly corner of that portion of the Esplanade, vacated by said Ordinance No. 737 thence along the northeasterly line of that portion of the Esplanade so vacated by said ordinance, south 37° 12' 24" east, a distance of 84.86 feet to a point in the northerly line of Lot 2 in Block C of said Tract 10303; thence along said last mentioned line, north 82° 12' 12" west, a distance of 60 feet to an angle point, therein; thence continuing along said northerly line of said Lot 2, north 87° 51' 12" west, a distance of 76.24 feet to the southeast corner of Lot 1 of Block C of said Tract No. 10303, thence along the easterly boundary of said Lot 1, north 9° 42' 30" west 3.28 feet; thence continuing along said easterly boundary, north 10° 15' east to a point which bears north 82° 12' 36" west from the point of beginning; thence south 82° 12' 36" east 74.10 feet, more or less, to the point of beginning.
Except any portion of said land lying outside of the patent lines of the Rancho Palos Verdes, as such lines existed at the time of the issuance of the patent, which was not formed by the deposit of alluvion from natural causes and by imperceptible degrees.
Excepting however, all oil, gas or other hydrocarbon substances in or under the parcel hereinabove described together with all the right to develop and produce said substances through directional drilling and operation of an oil well or wells, into any or all of said parcel; but without reserving surface rights of any kind and without reserving any rights in that portion of any of said parcel lying 500 feet or less vertically in depth below the surface thereof, it being the intent of Grantor to confine such drilling and operation of oil wells to that portion of said land lying to a depth of more than 500 feet from the surface, as reserved in the deeds from Henry E. Huntington Library and Art Gallery, a trust, recorded August 9, 1962 as Instrument No. 1577 and in the deed from Northern Properties Co., a Corporation, recorded August 9, 1962 as Instrument No. 1578.
PARCEL 3
That portion of Lot A, Rancho Los Palos Verdes, as shown on map filed in Case No. 2373 of the Superior Court of the State of California for the County of Los Angeles, and that portion of Lot 1, Block C, Tract No. 10303, as shown on map recorded in Book 152, Pages 34 to 37 inclusive of Maps, in the office of the Recorder of said county, all in the City of Redondo Beach, in the County of Los Angeles, State of California, within the following boundaries:
Beginning at the southeasterly corner of that certain parcel of land described as Parcel 2 in deed to County of Los Angeles, recorded as Document No. 1548, on May 13, 1947, in Book 24607 Page 19, of Official Records, in the office of said Recorder; thence north 7° 47' 24" east along the easterly line of said certain parcel of land 128.83 feet; thence north 82° 12' 36" west 140.00 feet; thence south 7° 47' 24" west to the southerly line of said Lot 1; thence easterly along said southerly line to the southeasterly corner of said last mentioned lot; thence northerly along the easterly boundary of said last mentioned lot to the southwesterly corner of said certain parcel of land; thence easterly along the southerly line of said certain parcel of land to the point of beginning.
for the purpose of paying obligations secured by said Deed including fees, charges and expenses of the Trustee and of sale.
Dated: November 7, 1968
VA INSURANCE AGENCY,
A Corporation, Trustee
By Irving A. Shimer,
Secretary

F—Nov. 15, 22, 29, 1968

LOOK In the PRESS-HERALD & PRESS-JOURNAL TE 4-4581 DA 5-6060 CLASSIFIED COLUMNS

Want Ads

In Memoriam 5
Card of Thanks 7
Cemeteries 3
Cemetery Lots 4
Mortuaries, Funeral Homes 5
Florists 6
Lost & Found 8
Notices 10
Legal Notices 12
Personals 14
Transportation 16
Professional 18
Dressmaking 19
Income Tax 20
Medical 22
Health Aids 24
Beauty Aids & Shops 26
Business Services 27
Home Services (Miscellaneous) 28
Plumbing & Heating 29
Home Services (Upholstery Cleaning) 30
Electrical 31
Home Services (TV, Radio, Etc.) 32
Building & Supplies 34
Decorating, Painting, Paperhanging 36
Plastering 37
Masonry, Walls, Patios, Etc. 38
Sprinkler System 39
Gardening, Landscaping 40
Excavating, Grading & Fill 41
Nurseries & Supplies 42
Moving, Hauling & Storage 44
Music, Dancing, Etc. 50
Schools 51
Auto Driving 52
Miscellaneous 54
Child Care (Licensed) 58
Home for Aged, licensed 59
Situations Wanted—Women 60
Situations Wanted—Men 62
Situations Wanted: Men/Women 63
Employment Offered—Women 64
Employment Offered, Men 66
Employment Offered, Men and/or Women 68
Employment Preparation 69
Business For Sale or Lease 70
Business Opportunities 71
Investment Required 72
Rooming House and Hotel Leases 74
Associates Wanted 76
Money to Loan 80
Real Estate Loans 82
Money Wanted 84
Trust Deeds, Mortgages 86
Insurance 87
Homes for Sale 90
Acreage, Farms 94
Apts. for Sale 95
Income Property, Residential 100
Income Property, Business, Industrial 102
Resort Property for Sale 104
Desert and Mountain Property 106
Lots for Sale 108
Acreage—Farms, Ranches 110
Out of Town Property 112
Real Estate Exchanges 114
Real Estate Wanted 116
Income Property—Wanted 117
Buildings to Be Moved 118
Apartments—Furnished 120
Apartments—Unfurnished 122
Apts.—furnished or unfurnished 123
Houses Furnished 124
Houses Unfurnished 126
Houses —furnished & unfurnished 127
Mountains—Beach—Lakes and Desert 128
Rooms, Furnished 130
Room and Board 132
Rest Homes 134
Hotels, Motels 136
Trailers for Rent 138
Trailer Park and Spaces 140
Stores, Offices 142
Business & Industrial For Rent or Lease 144
Ranches for Lease 145
Garages For Rent/Wanted 146
Miscellaneous 148
Wanted to Rent 150
Antiques 152
Furniture & Appliances 154
Radio-T.V.-Etc 156
Sewing Machines 157
Miscellaneous 158
Auctions 159
Musical Instruments 160
Sporting Goods 162
Pool Equipment 163
Boats & Supplies 164
Equipment Store/Office 166
Machinery, Tools—For Sale or Rent 168
Airplanes for Sale 170
Pets, Poultry, Livestock 172
Swaps 174
Furniture and Appliances Wanted 176
Miscellaneous Wanted 178
Motorcycles & Scooters 180
Auto Repairing 182
Auto Parts & Accessories 184
Automobiles Wanted 186
Trailers for Sale, Trade 188
Trucks & Campers 189
Automobiles For Sale 190

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● Announcements

PERSONALS 14

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DRESSMAKING and ALTERATIONS 19

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HEALTH AIDS 24

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HOME SERVICE SECTION

Miscellaneous 28

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● Real Estate

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● Real Estate

HOMES FOR SALE 90

GI or FHA
2 Bedroom, hardwood floors, Lincoln Village. Excellent floor plan for future addition. $18,000 full price. Drive by 2721 E. 219th Place. For further details, DA 9-8700.

GI or FHA
3 Bedroom stucco, carpeting, drapes. Excellent Wilmington area, near everything. $21,000 full price. For further details, call DA 9-8700.

10% DOWN OR FHA
3 Bedroom home + mother-in-law apt. Ideal Wilmington area, near everything. $24,000 full price. Drive by 23756 Gulf. For further information call DA 9-8700

$1800 DOWN
Payments $124. Mo. 6 Bedroom, 2 baths, 2 story home. 3 car garage. Excellent buy at $18,000. Hurry on this one! Drive by 1049 Fries in Wilmington. For further details, call DA 9-8700.

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SPINNER REALTY
15401 S. Western
★ DA 9-8700 ★

"WOW"
JUST LISTED — G.I. resale, 5¾% loan—No loan charge or interest increase. 3 Bedrooms, w/w carpeting, covered patio, double detached garage PLUS carport, fenced yard. Asking $20,500. Try $1600 down.

VACANT
Sharp and clean all the way. Completely painted inside and cut, carpets and drapes cleaned, new screens. 3 bedrooms, 1½ baths, H/W floors detached garage, cinder block walls. Assume existing G.I. loan or buy FHA or G.I. Asking $24,500.

1519 E. COLON
Looking for a real bargain? Here it is all fresh paint. 2 bedrooms, fully fenced yard. Out of town owner asking $11,250—10% down.

Closed Sunday
MARIE MURPHY REALTY
216 E. Carson
TE 5-7183
• • • • •

3 BDRM. & DEN
2 Car garage. Will trade for units.

3 ON A LOT
It pays for itself!! $30,500—10% down.

LOTS OF ROOM FOR G.I.
4 Bedroom, 1¾ baths. Near schools. No down, just cost & impounds. $22,500.

2 & DEN—POOL
Hardwood floors, double garage. Nice neighborhood. $23,500—10% down.

BOB COMSTOCK
REALTOR
830-5960

NEAR HALLDALE SCHOOL
3 Bedrooms, nice condition. $23,950 — Consider GI.

8 UNITS
8 yrs. old. $777.50 mo. income. Only $67,750 full price.

3 UNITS
Excellent condition. Two bedrooms each. $345 month income, full price $35,500.

FRANCES REAL ESTATE
2276 TORRANCE BLVD.
FA 8-0421

NO DOWN G.I.
3 BEDROOM
NR. GOLF COURSE
Near new country park & golf course. Features attached garage, stucco construction, queen size kitchen, covered patio. Just redecorated inside. Large pie shaped lot. Walk to schools & shopping. Full price only $19,500. Call,

NU-WAY REALTY
374-3423 320-2770
313 W. CARSON

3 BEDROOM CORNER VACANT
Ideal for large family, wall-wall carpets, sliding glass door, covered patio. Close to schools & shopping. $130 per month P & I, to Vets with no down. $19,950 full price. Easy terms to others. Hurry.

RAYMAC REALTY
REALTOR—370-5791
Open 'til 9
4237 REDONDO BEACH BLVD. LAWNDALE

Cute 4 BDRM., 2 bath home on cul-de-sac, elec. built-ins. $29,750. Carson, #213, agent. 532-6222.

3 BDRM., near schools & shopping, patio, GI, FHA, patio. Carson area, $19,950. #242 agent, 532-6222.

4 BDRM., 2 baths, built-ins, landscaped, quick possession. $23,950. Carson, #212 agent. 532-6222.