PRESS-HERALD A-9

INCOME ТАХ

SERVICE

**Call for appointment** 

324-1727 **Paul J. Smith** Public Accountant 2081 Torrance Blvd., Torrance



MAP PLANS . . . Leaders of the Woodcraft Rangers discuss arrangements for the group's annual Sustaining membership campaign, now under way, during a planning session held last week. Pictured are (from left) Esther Butler of West Los Angeles, Neil K. Roth of Lawndale, and Cecil Gray of Carson. Gray is chairman of the drive in the Harbor area

New Flu ... Let's Go

## By LARRY MACARAY

country.

ered by major collective bar-gaining agreements. The bureau added all measures of change in

wages and benefits expenditures resulting from these settlements were larger than in preceding

REDONDO

Sportfishing Co.

4:30 A.M. \$10.00

years.

FREE LANCE

W/BUNK

Mosts of the farmers came to Moktsar armed, some rather he a vily. One old villager, ganked by his two huge sons, danked by his two Most of the farmers came to COLLECTIVE BARGAINING

Anderson Asks Aid For Boats

Congressman Glenn M. Ander-son (D-17th District) has called the shelling and capture of American fishing boats off the coast of Peru as "one of many such unconscionable acts of South American governments." Anderson also noted he has in-

(Editor's Note: This is the first of several guest columns which David Macaray, son of Press-Herald columnist Larry Macaray, will write. David, a member of the Peace Corps is now assigned in Punjab State, India.) Sporadic cases of Type B flu nomous, virile, clanish people, could occur in Los Angeles highly resourceful and asser-tive. And even though they are typic infection similar to the annual rate. Buying a new car

Epidemic

usually not hostile or violent, recent Hong Kong influenza out- with a 6 per cent add-on note

By DAVID MACARAY MAILA AT MOKTSAR — In Punjab, the flat, fertile frontier Punjab, the flat, fertile frontier Punjab the recognized state language, and wheat farming the regular and highly successful mini Muslims ran the horse auc. usually not hostile or violent, carrying weapons is as much a part of life in the Punjab, as harnessing a bullock to a plow. The selling was fast and fran-generation of the punjability o

Junguage, and wheat farming the element. Two blue-eyed Kasn-regular and highly successful miri Muslims ran the horse auc-yocation of men. Last harvest season, Punjab had the biggest highest price paid for a stallion bumper wheat crop in the his-tory of India, making it again by Indian standards. Goats went the most affluent state in the els. RS 1000 (\$140). els, RS 1000 (\$140). Heidbreder said. This incidence

Sountry. Sands of tall, bearded and tur-sands of tall, bearded and tur-tal bearded and tur-tal is at once an economic and social event, bringing together thir time, ruits and vegetables in faces, a mechanical wheel there socies and table models social event, bringing together throws more tractors, a ferris social tactors, a ferris social back beards, coral tur-social black beards, coral tur-social to a seart. Story through the wooden partition of through the wooden partition of through the wooden partit

THE MONEY



THE MONEY

By L. MILTON ISBELL comes to 12 per cent as an an-just don't find bargains like buyer considers mortgage in-President, Torrance-Lomita Board of Realtors nual rate; a department store these days. We had better hang terest rates as realistically as possible, without giving them carrying charge of 11/2 per cent on to it." more importance than they de-

With home mortgage interest on the unpaid balance comes to

With home mortgage interest on the inpaid balance comes to rates hovering near the 7 per-cent mark and little prospect these comparisons, a 7 per cent for easing, home buyers have home mortgage becomes a would actually cause a hardship are as slight as they are for had to take a realistic look at much better bargain. had to take a realistic look at the actual effect of an interest rate hike. There are other comparisons that could be made; the rise in income the family finds more important. Usually that isn't the

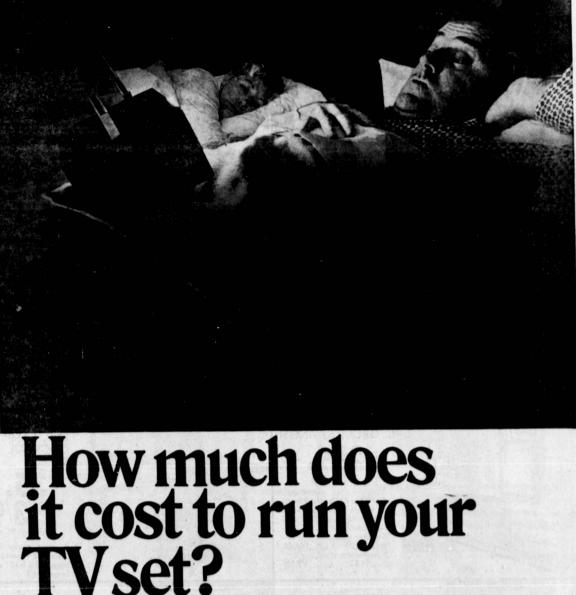
When they get out their pencil the cost of living, the increase case. or discuss it with a Realtor or in personal income, rising A home with a 5 per cent even a lending institution, they charges of other kinds. even a lending institution, they charges of other kinds. find that the difference in monthly payments between a big payments between a big payments between a cent loan and a 7 per cent loan break provide the state. This caution or just want to charge to a provide the state care of any increase of a loan by \$9.60 to \$110.85 for a 7 per cent loan, by \$9.60 to \$110.85 for a 7 per cent loan and a 100 per cent loan break per cent loan break per cent loan break per cent loan these figures do not include taxes and insurance, of course. Many a person of the per cent loan and a state trace and a state cent loan and a 7 per cent loan break per cent break per

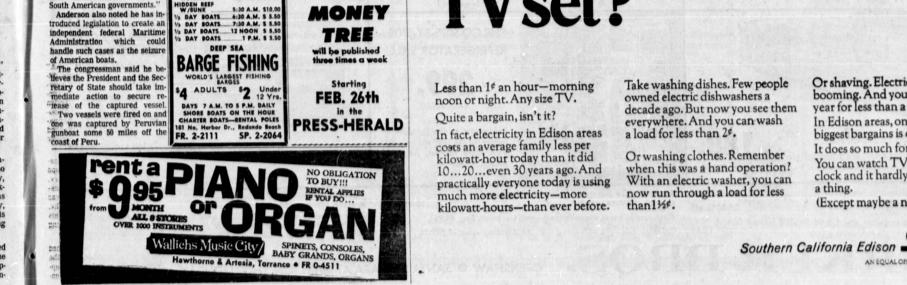
Many a person considering buying a home has been sur-prised by the smallness of the dollar increase. Since mortgages have stayed for so many years in the 5-6 per cent range, its easy to hunt a bogey man in increas-ing interest rates. He's grown, he isn't a bogey man yet.

A PERSONAL loan at 3 per-









Or shaving. Electric razor sales are. booming. And you can shave all year for less than a dime. In Edison areas, one of your biggest bargains is electricity. It does so much for so little. You can watch TV around the clock and it hardly costs you a thing.

(Except maybe a night's sleep.)



AN EQUAL OPPORT UNITY EMPLOYER

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