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Published Every Friday
C. P. ROBERTS J. FRISHMAN
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Office in P. O. Building. Phone 1

Subscription Rates in Advance
One Year, \$2.00
Single Copies 5c

Entered as second-class matter
December 2, 1920 at the Post Of-
fice at Torrance, California, under
the Act of March 3, 1879.

BLAMING IT ON THE WAR

It has grown to be a habit with some people to blame all of our ills on the war. We have quite a few citizens right here who have become addicted to this habit. They point at the high price of coal and say it was because the government scrambled up the railroads so during the war they haven't been unangled yet. Listen to another man and you'll hear that the war has so robbed the miner's pay that he can earn in one day as much as he earned in three days before the war, and that he is, therefore, not inclined to dig as much coal as he used to. Another man will declare that meat is up because cold-storage people stocked up so heavily during the war, and found such high prices abroad where cattle-raising has been impossible during the past few years that they don't want to get back to pre-war prices. Another will tell you that the people have been, as a whole, too careless in providing themselves with the necessities of life, like food and fuel, and have been too much occupied in paying for the luxuries of life, like automobiles. That, of course, is not true, though the rush by some for luxuries has prevented the supply of the necessities to others. We are all dependent, one upon another, and we must learn to strike a better level between necessities and luxuries.

But blaming everything that's wrong on the war is a mistake. The war brought about changed conditions, of course, but in a way it brought some blessings. We've had high prices, and we had the money to buy with. The solution now is to keep right at work, forget about the war as quickly as possible, and do the best you can to bring your community around to an even better position than it was before the war.

"Hardware" Reeve — Stoves

THE WEEK IN REVIEW
The flattering and somewhat confident approach of the new year already is giving way to assurance and poise. The composite results of the first business week of 1921 so far as they are to be analyzed at so close a range are highly satisfactory. The many encouraging aspects of the situation are receiving more attention. It remains true that the perspective as seen from the Pacific Coast is rather more hopeful than the ice-bound purview of the eastern investigator, but even in less favored sections it is becoming apparent that we have entered the up-grade phase of the readjustment period.

The local situation is one of increasing strength. In retail circles, the post Christmas buying is establishing new records, the consumer apparently having accepted the price situation "as is" and is proceeding to supply his requirements without further waiting. Special sales have been liberally patronized, and some fairly satisfactory reductions have been noted.

Everywhere business men are recognizing the end of the readjustment and the actual establishment of the affairs of the country upon a normal basis; that is, upon a normalcy in keeping with 1921 conditions, not those of 1914. This is no time for pessimism, they say. We are headed for better things and going strong.

The future belongs to the man who has confidence in the future or the fight lies straight before us. It is time to get together, and in a spirit of co-operation press on towards the goal. We must play in turn and according to the rules. The idea that we can save something we never had must go. One observer puts it this way:

"The carousel is over. Those of us who do not know as yet that some of our gold has turned to leaves are hoping that George will get to work. But the magic lamp is wickless and without oil. We face the necessity of starting the day with a wash at the old pump, a thing that will strengthen our soul for the test that lies before it. We should meet the situation with confidence, the trail blazer of progress."

"Hardware" Reeve—Water pipe. All sizes in stock.

HOW MUCH WILL YOU SAVE?

Begin the new year with some definite thrift plan. The best way to accomplish this is to resolve that you will save a certain sum of money each week.

The amount is of far less importance than the fact that you make it definite and that you keep your resolution.

Small sums systematically saved are not to be despised by any means. A dollar a week saved and invested at 4 per cent will give you a little over \$1600 in 20 years and if invested at 6 per cent it will amount to substantially \$2000.

Three dollars a week at 4 per cent will grow to \$862 in five years, \$1914 in 10 years and \$4805 in 20 years, and at 6 per cent it will be \$893 in five years, \$2093 in 10 years and \$5873 in 20 years. Suppose you save \$5 a week at 4 per cent you will have \$1432 in 5 years, \$3190 in 10 years and \$8009 in 20 years. In the same periods at 6 per cent you will have \$1493, \$3505, \$9839.

No better fundamental plan of life could be suggested than the setting aside of a certain sum each week. When this is done it means the introduction of orderly processes and a fixed system. Habits are founded which stabilize the entire routine of life.

Systematic saving of money encourages prudent spending, which means greater thought and attention to the administration of personal affairs. Unconsciously more wholesome habits of life are fostered. Regularity of hours, the elimination of idleness and a complete readjustment of one's activities along the lines of greatest efficiency are developed.

With the introduction of these new habits of life there is bound to be an increase in earning capacity. A stronger and more capable personality comes into being. The amount of money actually laid by from week to week with its accumulations, is, in the final analysis, by no means the most important benefit to be derived from these frugal practices.

The act of saving is in itself more important than what is saved.

I say Harry, said a miner to his mate: What is a cosmopolitan? Harry thought for a moment before he replied. Suppose there was a Russian-Jew living in England with an Italian wife, Smoking Egyptian cigarettes near a French window in a room with a Turkish carpet on a floor. If this man drank American cream sodas while listening to a German band playing Come Back to Erin after a supper of Dutch cheese made up as a Welch rarebit, then you might be quite safe in saying that he was a Cosmopolitan.

LOCAL TIME SCHEDULE

—Of The—
REDONDO - SAN PEDRO STAGE
Between Redondo and San Pedro
Via—
Lomita and Torrance

Effective 12:00 O'clock Midnight
Sunday, October 31, 1920

Leave	San Pedro	Lomita	Torrance	Redondo
A. M. 5:50	6:05	6:12	6:32	6:32
6:50	7:12	7:19	7:41	7:41
8:00	8:22	8:29	8:46	8:46
9:00	9:22	9:29	9:46	9:46
10:00	10:22	10:29	10:46	10:46
11:00	11:22	11:29	11:46	11:46
12:00	12:22	12:29	12:46	12:46
P. M. 1:00	1:22	1:29	1:46	1:46
2:00	2:22	2:29	2:46	2:46
3:00	3:22	3:29	3:46	3:46
4:15	4:37	4:44	5:01	5:01
5:20	5:42	5:49	6:06	6:06
6:15	6:37	6:44	7:01	7:01
8:10	8:32	8:39	8:56	8:56
10:00	10:22	10:29	10:46	10:46

Leave	Redondo	Torrance	Lomita	San Pedro
A. M. 5:50	6:07	6:14	6:36	6:36
6:35	6:52	6:59	7:21	7:21
8:05	8:22	8:27	8:49	8:49
9:05	9:22	9:27	9:49	9:49
10:05	10:22	10:27	10:49	10:49
11:05	11:22	11:27	11:49	11:49
P. M. 12:05	12:22	12:27	12:49	12:49
1:05	1:22	1:27	1:49	1:49
2:05	2:22	2:27	2:49	2:49
3:05	3:22	3:27	3:49	3:49
4:10	4:27	4:34	4:56	4:56
5:10	5:27	5:34	5:56	5:56
6:15	6:32	6:39	7:01	7:01
7:15	7:32	7:39	8:01	8:01
9:15	9:32	9:39	10:01	10:01
11:00	11:17	11:24	11:46	11:46

*—Sunday only.

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