

Torrance Herald

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TALKS BY THOSE WHO THINK

It will not do to jump to the conclusion that the war has been paid for and that the problem of war finance is at an end. On the contrary, the remaining public debt of \$21,500,000,000 is a matter of major importance. So says R. C. Leffingwell, member of J. P. Morgan & Co., discussing present financial conditions. "Its treatment will have the most profound effect upon the welfare of our countrymen," declared the banker recently. "Of this entire debt more than \$8,600,000,000, or 40 per cent, will mature within the next four years, or thereabouts. Upwards of \$3,000,000,000 of the debt so maturing consists of the bonds of the third Liberty loan, which are not subject to call for redemption before maturity, and are selling in the market at such prices as make extensive purchases of them by the treasury for retirement before maturity improbable, if not impossible. "Of the remainder of the short-dated debt upwards of \$4,000,000,000 consists of treasury notes, the last of which now outstanding matures on December 15, 1927, and \$900,000,000 consists of treasury certificates. "It derogates nothing from the skill with which the treasury operations have been conducted since the Victory loan was floated to call attention to the fact that on the whole they have borne the character of operations in debt reduction. The actual amount of debt reduction effected is approximately equal to the entire amount of the Victory loan, the last of the Liberty loans. "Furthermore, these treasury operations, since June, 1920, have been conducted under the favorable auspices of an easing money market, with a consequent tendency toward appreciation in market price of issues made from time to time, and facilitation of their absorption. "It does not take much imagination, therefore, to understand that if the government's policy were materially altered, whether by undertaking new expenditures for whatever purpose, however beneficial, or by reducing revenues, to such an extent as to require the issue of United States government bonds, notes or certificates to an amount exceeding the amount of those maturing, the treasury would encounter very different conditions, and would be obliged to enter into competition with the bond market for investment capital. "The net effect of the treasury's operations since Armistice day has been to release investment capital, both because of the important reduction in the gross debt, and also because of the policy persistently and wisely pursued of adhering almost exclusively to short maturities for meeting its current requirements. The capital fund thus released by the treasury of the United States has, unhappily, in large measure been lapped up for public or semi-public purposes by the borrowings of states and municipalities, subsidized and stimulated by the constitutional exemption from taxation. "Nevertheless, the treasury has conferred a priceless benefit upon the American people by pursuing the wise policy of debt reduction and relieving the business man and the farmer, the merchant and the industrialist, in meeting their own requirements for financing, from the competition of the treasury."

WHO'S WHO IN THE NEWS

THE Nationalist party in Germany is using the good feeling expressed toward Admiral Von Tirpitz on his seventy-fifth birthday recently as the opening gun in their efforts to place him in the field as the presidential candidate in place of Von Hindenburg. The latter's age is now being pointed out as a possible handicap should he be chosen. He is older than the former director of Germany's submarine campaign during the world war. Hindenburg's connection with the Bavarian revolt is also held against him now. Twenty years ago Von Tirpitz first came into prominence at the annual fall maneuvers of the German navy, where his performance was of such high standard that the kaiser could not refrain from mentioning the fact in the royal message sent to the commander, Freiherr von der Goltz. History next finds him promoted to the chief of staff, in charge of Kiel. The plans for the maneuvers of the next year were drawn up by him, and the kaiser was ever afterward the closest enthusiast of this man of ideas. When he became secretary of state—years before then—1898—he began a campaign, for the first time in the history of the country, to strengthen the naval arm equal to the power of the military arm. A naval base was established at Kiel, the methods of the engineering corps were modernized, and new educational regulations were drawn up for the improvement of the stock of future officers. Fifty years ago when this gray-haired patriarch entered the Prussian "navy"—theoretically so called—he found the vast German sea power consisting of a few obsolete frigates. When the World war began he was commander of the second largest navy in the world. And it was because of him that Germany had this second largest navy in the world; thanks to him, indeed, and his "Two to Three" policy, which developed the naval power of the kaiser at a jealous, ever-watchful pace with the growth of the British fleet. But he is not an Anglophobe, surprising as it may seem. His children were educated in England, and he was known, before the World war at least, as an admirer of all things British in character and achievement.

HOW'S YOUR HEALTH?

By Dr. W. F. Thompson

Whether children Play or plow, Wise are they who Keep a cow.

A citizen is known by the alley he keeps.

When sweet things eat sweet things it makes 'em fat things.

The doctor's daughters Never wear silk When babies are fed )On pasteurized milk.

A quack advertises what he does but he doesn't what he advertises.

About the only interest some men have in life is that which they can compound.

Only a very small per cent of the narcotics used in this country is prescribed by physicians.

"Eat more meat"—the packer cries; "Eat more wheat"—the farmer sighs The truth is plain—if we are wise, We'll eat more fruit—and exercise.

When we stopped walking we didn't stop eating, and that's when we started to get fat and puff like porpoises.

Fancy foods don't "stick to the ribs"—it takes old-fashioned meat, milk, butter and eggs to keep hunger satisfied.

The doctor picked the bottle up—I heard the doctor mutter: "There's just as much of vitamin in half an ounce of butter."

The best way to roast pork is to curse the road hog.

When we were in need, the old-fashioned family physician was a friend indeed.

Those who are advocates of free clinics are always very liberal with the doctor's services.

Our city streets are becoming so

congested that it is difficult for the young people to find parking space.

Rigid inspection of dairy herds safeguards children against bovine tuberculosis. Where such inspection is inefficient or inadequate, only pasteurized milk should be supplied to children.



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Purchasing Advantages Of This City Are Manifold

MERCHANTS AND PROFESSIONAL PEOPLE OF THE BEST CALIBER VOUCH FOR THE MERCHANDISING ASSETS OF TORRANCE YOU MAKE YOUR MONEY HERE; YOU LIVE IN HEALTH AND HAPPINESS HERE, AND YOU SHOULD MAKE YOUR MONEY PART OF TORRANCE. THIS IS THE MOTTO OF THE WISE AND PROGRESSIVE MEN AND WOMEN, AND THE REWARDS ARE INFALLIBLE—THEY SPELL SUCCESS AND PROSPERITY. NEVER DEViate FROM THIS ROAD AND YOUR SUCCESS IS ASSURED. REMEMBER YOUR OBLIGATIONS TO THE CITY WHICH SUPPLIES YOU WITH THE THINGS OF LIFE AND WITH HAPPINESS

Austin and Austin All Kinds of REAL ESTATE INSURANCE East Boulevard, Hammeton

Beacon Drug Store No. 7 A Handsome Home of DRUGS AND DRUG SUNDRIES Cabrillo Street, Torrance

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Day and Night Garage Chevrolet Dealers Hendrie Tires T. & T. Batteries 1606 Cabrillo St., Torrance

First National Bank Sartori and Marcelina Streets Torrance

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Huddleston's New and Used FURNITURE 1317 Sartori St., Torrance

Mrs. Fanny C. King Licensed Real Estate Broker 1324 Sartori Street, Torrance

Maude R. Chambers Chiropractor Universal Graduate First Natl. Bank Bldg., Torrance Res. 69-J. Office 121-J.

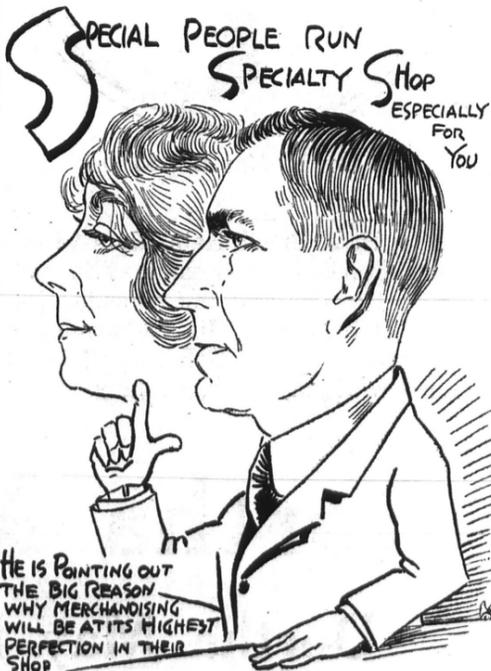
Top's Bakery No Better Bread in All the World At Paige Quality Grocery Store Torrance

J. Lepkin Efficient Tailoring Quality Fabrics Personal Service 1312 Sartori St., Torrance

La Plante's Studio Commercial and Aerial Photography, Portraiture, Finishing, Stationery 1509 Cabrillo St., Torrance

Van Andles' Shop of Styles

By THE MYSTERIOUS COWBOY



Designs for clothes at present are drawn from centuries and from countries widely separated. There can be little excuse for a woman being unbecomingly dressed; she has a choice of almost every style, from Grecian draperies to the modern chemise frock. Each country has left the imprint of some particular fashion. And now comes to Torrance a little shop, a quaint store for millady to muse in—where the styles of geography are typified, and where the well dressed girl or woman will eventually turn—Van Andles' Specialty Shop at 1814 Sartori street.

Mr. and Mrs. Van Andle are from San Francisco, a city renowned for its styles and fashions. They have opened their store in Torrance embracing the most tempting things for feminine wear—ladies' dresses, skirts, sweaters, furnishings and many other articles of wear and adornment that the lady of style will find hard to resist. There is not a shoddy thing in the whole stock, quality rings a true keynote throughout.

And this is also a pleasing art emporium, a little, bright shop of pottery, baskets, pounded brass, party-favors, candles and candlesticks, chinaware and a great array of other things for the home. The Van Andle family is a most pleasant one. They settled here after looking over the Southland, and after deciding upon a one hundred per cent specialty service for the Torrance public. Their patrons may always feel assured that their stocks will be plentiful and the variety of goodsly range.

One shopping at Van Andles' Specialty Shop cannot but notice the thoughtful, courteous attentions that are paid to the one who comes to purchase, or just to look. It is a friendly store with a most pleasing management, and the articles are worthy of the best shops in big cities. It is a pleasure to tell the true facts about this serviceable shop, because those facts are real facts, and they spell satisfaction to you, ladies of Torrance.

"Paxman's" Quality and Hardware 1219 El Prado Block Torrance Lomita

Priscilla Beauty Shop Everything in Beauty Culture 1333 El Prado So. Torrance

Palmer Service Station Tires, Gas, Oils, Vulcanizing Auto Usefulness Torrance

Paige's Quality Grocery The House of Quality Goods 1220 El Prado Street Torrance

W. L. Reeve General Contractor and Builder 2108 Gramercy Street Torrance

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Torrance Hardware Co. Complete Stocks 1317 Sartori Street Torrance

Torrance Mill Built-in Fixtures Contracting 1824 Cabrillo St., Torrance

Torrance Plumbing Co. Gas Fitting and Sheet Metal Work Repair Work Promptly Done Marcelina, Opp. P.O., Torrance

Phone 136-W Torrance Cleaners & Dyers Where They Clean Clothes Clean Cravens at Cabrillo, Torrance

Torrance Laundry Co. Modern and Serviceable 1741 Border Ave. Torrance

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