

SOCIETY

SERVICE CLUBS' JOINT PARTY IS A 'WOW'

Enlivened by "home-made" stunts and table repartee, the dinner-dance given by the Kiwanis and Rotary Clubs of Torrance last Thursday night at the Women's Clubhouse was thoroughly enjoyed by 188 persons. Many out-of-town guests were present, including the "fathers" of both the Rotary and Kiwanis Clubs.

A turkey dinner was served, Russell Smith of the Ferncroft Cafe being caterer. The program during the dinner was a rapid-fire series of tricks and presentations arranged by the members of both clubs. James Leach and W. Harold Kinsley, presidents of the Kiwanis and Rotary clubs, respectively, presided alternately.

Several of the bachelors present received gifts. Ben Rappaport was given a rope which he has to use as a wife. Grover Whyte received a diamond ring with which to entice a spouse. Bill Bowles was the recipient of a little spoon, as a suggestion as to one method of stepping out of the bachelor class. Don Findley received a rolling pin, with the explanation that he has been single so long that any girl he ever married would need the instrument to make him behave.

Sam Rappaport, Ben Rappaport and Sam Levy staged a clever stunt, in which Sam was a patron in a cafe, Ben the waiter, and Sam the proprietor. Sam was fined \$5 for creating a disturbance and had to write a check. The pencil exploded in his hands.

The Kiwanis Club awarded prizes in an attendance contest. The prizes were boxes of cigars. The cigars were passed. Intermittently throughout the evening they exploded. One went off in the mouth of R. R. Smith and another burst amid the smoke-clouds emanating from the nostrils of Don Findley. When somebody lauded the ladies for the table decorations, Mrs. R. R. Smith rattled a cow-bell and the Rotary Anns arose and sang a song. Dick Smith was then fined \$1 for bringing two bells to the party.

Carl L. Hyde made a speech in which he castigated Bob Deinger for not understanding his (Carl's) recent polysyllabic address before the Board of Trustees. Carl then paid a fine for trying to emulate a jockey by "ring the mayor."

Another feature of the evening was the circulation of a dodger advertising the coming attractions of the El Toro Theatre. Members of the two clubs were made bluff of good-natured jokes in the announcement of the attractions.

After the dinner, the Orpheo Orchestra furnished music for dancing. Several novelty numbers were introduced. A large bucket suspended in the center of the room was tipped so that balloons floated out over the heads of the dancers.

ROTARY ANNS WILL LUNCH ON TUESDAY

The Rotary Anns will hold their regular luncheon Tuesday, Dec. 8, in the Evangelical Guild Hall on Arlington avenue. Mrs. P. G. Briney is in charge of arrangements for the luncheon.

Local Members of Eastern Star at Long Beach Party

"Brothers' Night" at Bettina Chapter, O. E. S., Long Beach, last Saturday, was a joyous affair. A delicious banquet at 6:30 was followed by a short business session. And then—the hit of the evening, a playlet entitled "The Sparkling Order of the Handle of the Big Dipper," with the visiting and Long Beach brothers in the cast, and Mr. Dicks, the author, directing.

A splendid musical program and fancy dances followed the play, completing a thoroughly enjoyable evening.

Local Stars who attended were Mr. and Mrs. Charles H. Mueller, Mr. and Mrs. E. N. Tomkins, Mr. and Mrs. Roy Winters, Mr. and Mrs. John Guyan, Mr. and Mrs. Dick Jenkins, Mrs. D. C. Turner, and Miss Rothleder.

'Exchange of Wives' At Lomita Theatre

Friday and Saturday at the Lomita Theatre will be shown Eleanor Boardman, Lew Cody, Renee Adoree and Creighton Hale in "Exchange of Wives," a picture you cannot afford to miss.

Sunday and Monday Arnes Ayres will be seen in "The Awful Truth," and Monday night the new and better surprise night, with Country Store and Jay Chotiner at the helm. Do not miss this event.

Tuesday and Wednesday brings Adolphe Menjou, Bessie Love and Greta Nissen in "King on Main Street."

AMARANTH NOTES

Assistant Associate Grand Lecturer Charles Leonard was presented with a beautiful head bag last Thursday evening, when she had an official visit to the Lomita court.

Plans are completed for the dance to be given Saturday evening, Dec. 15.

SHRINE CHARITY BALL

A number of local Eastern Stars and Masons will attend the Shrine's nineteenth annual charity ball at the Ambassador auditorium this evening.

PAST NOBLE GRANDS OF REBEKAHS FETED

The local Past Noble Grand's Association (Rebekahs) was entertained at luncheon Wednesday by Mrs. Ernest W. Brumpton, 1010 Eschelman avenue.

The affair was the annual open meeting and a number of guests were present, who assisted in making favors for the Rebekahs' fourth birthday dinner.

Members present were Mrs. Lynch and Mrs. Olga Terry, of Torrance; Mrs. S. L. Groves, Mrs. E. E. Miller, Mrs. Hans Anderson, Mrs. O. E. Hunt, Mrs. Tom Sidebottom, Mrs. Walter Tappin Jr., Mrs. B. A. Beckham, Mrs. H. P. Christensen.

The guests included Mrs. John Waite, Mrs. Carl Ross, Mrs. J. L. Luck, Mrs. Julius Gertzen, Mrs. R. I. Hudson, Mrs. Frank Baker, Mrs. L. E. Peck, Mrs. H. S. Morgan, Mrs. William Lanning, Mrs. R. S. Frownfeiter, Mrs. Emil Hespe, of Lomita, and Mrs. Ferguson of Torrance.

WOMEN'S CLUB WILL GIVE DANCE DEC. 12

An informal dance will be given by the Women's Club Saturday night, Dec. 12. Invitations may be obtained from members of the club.

ATTEND CARD PARTY AT LONG BEACH

Guests of Mr. and Mrs. Hart of Long Beach at cards and dancing Saturday evening were Mr. and Mrs. D. W. Hoge, Mrs. S. J. Jackson, Mrs. Effie Jans Hayden, Miss Helma Greenlund, Miss Phyllis Alway, and Harry Carragher.

MRS. JESSIE M. BOLLES HOSTESS AT LA VENTA

Mrs. Jessie M. Bolles was the hostess at a very attractive dinner Sunday evening at La Venta, Palos Verdes, in honor of Mrs. Bolles' guest, Mrs. Dudley B. Hutchins, of Washington, D. C. Covers were laid for six, including Mr. and Mrs. R. D. Hutchins of Los Angeles, William Bolles, and Grover Whyte.

FIREMEN'S DANCE A GREAT SUCCESS

There was a hot time in the 'old town' last Saturday night—flames of enjoyment blazed high, and that they're still smoldering is evidenced by the reminiscent smiles of those who attended the firemen's dance. The local firemen were there with their families, all spick and span in their uniforms (the firemen, we mean), and all were on the job to see that everyone had a good time.

The Girls' Orchestra put on a vaudeville sketch and furnished good music.

To sum it all up—everyone had a dandy time and everyone wishes the firemen would make it a semi-annual instead of an annual dance.

CHURCH GUILD PLANS POT-LUCK DINNER

The Ladies' Guild of the Central Evangelical Church will have a pot-luck dinner Thursday, Dec. 3, at 6 p. m., in Guild Hall.

Members of the church and congregation are invited to attend and "fetch along" something to supplement the baked beans and coffee which will be served by the committee in charge.

BRIEF NEWS

Mrs. H. G. LeRoy of 1535 Marcelina avenue received a message today announcing the passing, at Cairo, Ill., of Mr. Leroy's mother.

Mr. LeRoy left Torrance last week, arriving in Cairo but a short time before his mother's death.

The Ladies' Council of the Christian Church will hold a bazaar Dec. 5. Watch these columns for the place.

McKINLEY INN

Mr. and Mrs. Wm. McDonald of Los Angeles were Sunday guests at the inn.

Mrs. S. Doss is the guest of her son, F. S. Doss, in Bakersfield over the Thanksgiving holidays.

George Beck and Frank Farris were Long Beach visitors Wednesday evening.

W. S. Betz, a former resident of Torrance and now of Long Beach, was a caller at the inn Friday.

Todd V. Long visited his mother in Los Angeles Sunday.

Ed Christopher was the guest of his brother in Hollywood Sunday.

Mr. and Mrs. W. Fred Bowen and Mr. and Mrs. W. E. Callahan, of Los Angeles, were dinner guests at the inn Wednesday evening.

Mrs. J. F. Nutty and daughter, Miss Rena Nutty, were weekend visitors here.

TO ATTEND WEDDING

Mr. and Mrs. W. E. Bowen of Marcelina avenue will attend the wedding this evening of Miss Lillian Lynn and William Richardson, at the First Presbyterian Church at Glendale. Mr. Richardson is president of the Los Angeles County Christian Endeavor Society.

Mrs. Carl Ross, Mrs. Ferguson, Mrs. Terry and Mrs. J. A. Gertzen, of Lomita, were recent guests of Mrs. Wm. A. Phillips.

Miss Mary Jessome, with a party of friends, enjoyed "What Price Glory" at the Playhouse in Los Angeles Tuesday evening.

From Chicago Journal of Commerce October 19, 1925

ROUND TABLE OF BUSINESS

Deferred Payment Plan on Clothing Purchases Gets Banker's Approval.

By GLENN GRISWOLD

A NEW thought on the subject of time payments is advanced by Herman Waldek, Vice President of the Continental and Commercial National Bank. The views of a merchant who had adopted the idea of selling clothing on credit were advanced in this column Saturday and created some comment. The thought arose—"What do bankers think of this radical departure from a time-worn policy?"

Mr. Waldek was selected to give the answer because, although one of Chicago's younger generation of bankers, he has been in the fraternity a good many years and likewise because he has an enviable reputation in Middle Western financial circles for his knowledge of credits. Strange to say, Mr. Waldek has nothing but good to say for the new order of affairs in business which, coming from a banker, is directly opposite to what might be expected by business men generally who have been in the habit of deploring the extension of the practice of selling goods on time.

"Why should not clothing or other high-priced commodities be sold on the deferred payment plan?" Mr. Waldek asks. "For many years pianos have been distributed in that manner, washing machines and furniture are sold that way and fully 80 per cent of the automobiles purchased must be financed. Installment buying is merely an extension of the use of credit by modern business. Credit is absolutely necessary in the conduct of trade today, and the small weekly payment represents an extension of credit to the man in the street who needs it most, in all likelihood."

The banker was asked if he did not consider this tendency dangerous, as had been suggested by other students of the problem and demurred. "On the contrary," he said, "because it accelerates turn-over and creates new wealth. If a man must pay cash for an article he thinks twice, mainly because he does not have it to spend at the moment. But if he can defer the payment he buys and goes into debt. Americans are fundamentally honest and recognize that they must pay their debts if their credit and standing in the community are to be maintained. Therefore, when a man contracts an obligation, he is going to work harder and save more money to meet it. It means greater thrift through more economical spending and less waste. This creates initiative and ambition in the greater effort thereby promoted, and new wealth is produced—work and saving is what makes a country prosperous."

"I ADMIT that installment buying is revolting to all our ideas of conservatism, but it is a new idea. The world is advancing and we must throw off antiquated ideas as to how business should be conducted. Ultra-conservatism is not good for the country and the time has come for us when we must not be bound by precedents and the extreme of conservatism which has restricted an advance in business methods in the past. The time payments are still an experiment and we cannot accurately tell what the result will be; but my thought now is that this tendency is not dangerous. To the contrary, it is very likely helpful to the entire business and economic structure."

"It is true that extensive time payments may create some difficulty in periods of business slackening, but I do not believe that they will be serious. It will mean that collections are slowed down perhaps and some loss might be entailed, but it will not have a lasting effect and, granted time to overcome temporary stringency, the purchasers will pay. Depression periods will necessarily be of short duration, not permanent. This country is still a lousy infant. We have room for 500,000,000 people and have only 110,000,000. That shows the room for growth, and the United States always will go forward and grow."

"IN ADDITION to that credit buying has made possible the highest standard of living in the United States ever known in any country. I do not think we are ever going to recede much from this standard and, likewise, I do not believe that the wage level will ever be materially lower. The world is advancing and business must advance. I can remember when a man who smoked cigarettes had difficulty obtaining credit, and there are bankers today who look askance upon a man wearing spats, in the belief that it is an indication of frivolity. These are traditions which must be thrown off. We must and will move forward, and I think that installment buying is just another step of the future." (Copyright, 1925, Journal of Commerce Publishing Company.)

Read What a Banker Says About the Ten-Pay Budget Plan of Buying Men's and Women's Clothes

We reproduce, with permission from the Chicago Journal of Commerce, an interview by Glenn Griswold with Herman Waldek, Vice President of the Continental and Commercial Bank. It is worth reading, for it conveys the thoughts of a well-known banker concerning a new departure in the selling of men's and women's clothing.

RAPPAPORT'S

sell Men's, Women's and Children's Clothes on this convenient and original Ten-Pay Budget Plan. This is the age of BUDGET BUYING. You are accustomed to buying Automobiles, Washing Machines, Radios, and other commodities on similar plans, so WHY NOT CLOTHES?

The Ten-Pay Budget Plan

is a modern merchandising method whereby the purchaser, with complete freedom, selects his wearing apparel, and pays for it in payments to suit his convenience over a period of TEN WEEKS. It is a plan that is meeting the approval of MEN and WOMEN all over the country and in Torrance exclusively at Rappaport's.

You may make your selection from well known makes of clothes with an assurance of quality—an assurance of style. Payments may be arranged weekly, semi-monthly or monthly. There is no interest or carrying charge for this service. Cash, Thirty Day charge, or Budget plan prices are identical.

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|---|---|
| \$25.00 SUITS and OVERCOATS
You pay \$5.00 at time of purchase and \$2.00 weekly | \$70.00 COMPLETE OUTFITS
You pay \$20.00 at time of purchase and \$5.00 weekly |
| \$30.00 SUITS and OVERCOATS
You pay \$5.00 at time of purchase and \$2.50 weekly | \$75.00 COMPLETE OUTFITS
You pay \$20.00 at time of purchase and \$5.50 weekly |
| \$35.00 SUITS and OVERCOATS
You pay \$10.00 at time of purchase and \$2.50 weekly | \$80.00 COMPLETE OUTFITS
You pay \$20.00 at time of purchase and \$6.00 weekly |
| \$40.00 SUITS and OVERCOATS
You pay \$10.00 at time of purchase and \$3.00 weekly | \$85.00 COMPLETE OUTFITS
You pay \$20.00 at time of purchase and \$6.50 weekly |
| \$45.00 SUITS and OVERCOATS
You pay \$10.00 at time of purchase and \$3.50 weekly | \$90.00 COMPLETE OUTFITS
You pay \$25.00 at time of purchase and \$6.50 weekly |
| \$50.00 SUITS and OVERCOATS
You pay \$10.00 at time of purchase and \$4.00 weekly | \$95.00 COMPLETE OUTFITS
You pay \$25.00 at time of purchase and \$7.00 weekly |
| \$55.00 SUITS and OVERCOATS
You pay \$15.00 at time of purchase and \$4.00 weekly | \$100.00 COMPLETE OUTFITS
You pay \$30.00 at time of purchase and \$7.00 weekly |
| \$60.00 SUITS and OVERCOATS
You pay \$15.00 at time of purchase and \$4.50 weekly | |
| \$65.00 SUITS and OVERCOATS
You pay \$15.00 at time of purchase and \$5.00 weekly | |

Or We Will Budget Your Account Monthly or Semi-Monthly

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