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Union Financing & Construction Co.

Tract: Weston Ave., 1 block East of Narbonne Office, 2458 Folsom St., Los Angeles, Ph. Chicago 1745

1200 Visit Ford Dealers Here on Friday, Saturday

Twelve hundred persons thronged the Schultz, Peckham & Schultz show rooms last week end to learn the details of the new Ford car. When the show rooms were opened at 6 o'clock Friday morning a large crowd was waiting at the door to be admitted. Throngs continued to crowd the show room until late at night and all day Saturday and the steady stream of persons interested in the new Ford kept the Schultz, Peckham & Schultz busy with explanations all this week. George Peckham and Charles Schultz report that the crowds were highly enthusiastic over the new models and that scores of orders were taken. Several orders were taken over the telephone by persons who had read about the car in newspapers. Orders will be filled strictly in the order that they were taken.

Try Our Want Ads



How to Play BRIDGE

Series 1927-28 by Wynne Ferguson

Author of "PRACTICAL AUCTION BRIDGE"

ARTICLE No. 4.

In a previous article, the writer defines "average expectancy of support" as the average number of tricks which may be expected to be held by a partner who has not bid. For example, if the dealer holds the following hand:

Hearts—A, K, 7, 6, 2
Clubs—10, 4
Diamonds—J, 8, 3
Spades—9, 8, 5

he can justifiably bid one heart. Why? Because his hand, if hearts are trumps, should average to win four heart tricks. As there are thirteen tricks in all, that leaves nine tricks to be won by the other three players, one of whom is the dealer's partner. If these nine tricks are equally divided, each player should win three tricks, the so-called "average expectancy of support." For every trick in excess of these three, a player may help his partner's bid once. In this connection it should be noted that quick tricks, such as aces and protected kings and queens, are worth double their quick trick value in support of partner's suit bid.

Here is a hand illustrating these points that came up the other night in one of the New York Card Clubs:

| | |
|---|---|
| Y | B |
| A | Z |

Hearts—A, K, 7, 6, 3, 2
Clubs—4
Diamonds—A, 10, 7
Spades—10, 8, 3

No score, rubber game. Z dealt and bid one heart. A passed, Y bid one spade and B bid two diamonds. Z bid two spades. A bid two no-trump, Y bid three spades, and B bid four clubs. Does Z's hand justify a bid of four spades? Of course it does. With spades trumps, Z's hand should win at least five tricks and, therefore, contains at least two tricks more than the "average expectancy of support." For that reason, Z can raise his partner's spade bid at least twice. The fact that Z has bid one heart is immaterial. The question should be: How many tricks can the hand win, if spades are trumps? In this case the answer is "at least five," so that Z is justified in raising his partner's bid twice, irrespective of his original bid.

Here is an interesting hand, involving as it does, the question of rebidding your own suit or of helping partner's:

Problem No. 4
Hearts—A, K, J, 10, 7, 5
Clubs—9, 8, 6, 3
Diamonds—7
Spades—A, 4

No score, rubber game. Z dealt and bid one club, A passed, Y bid one heart and B bid two diamonds. Z and A passed, Y bid two hearts and B bid three diamonds. If Z and A passed, should Y bid three hearts or four clubs? Figure out how many raises Y has for his partner's bid. Then figure out whether it is a better choice to try for game in clubs or in hearts, with the knowledge that Z has no help in hearts. An analysis of this interesting hand will be given in the next article.

| | |
|---|---|
| Y | B |
| A | Z |

Hearts—A, J, 7
Clubs—A, 6, 5
Diamonds—5, 3
Spades—A, K, Q, 10, 7

Score, 20 all, rubber game. Z dealt and bid one spade. A bid two diamonds, Y passed and B bid two hearts. Z doubled and all passed. Y led the jack of spades and the first three tricks were: (1) Z won with the queen of spades; (2) Z led the ace of diamonds and A (holding A, K, Q, 10, 7) won with the queen; (3) A led the nine of clubs and Z won the trick with the ace. The problem is: How should Z now play to defeat the contract? An analysis of this hand and the cards held by A and Y will be given in the next article.

Mrs. H. G. Randles and Mrs. G. M. Handley spent Tuesday with San Pedro friends.

Edward Kasal of Redondo Boulevard spent Sunday with the Soper brothers at Ocean Park.

Mr. and Mrs. Oscar Tollef of San Pedro were guests Friday of Mrs. Lewis Johnson of 257th street.

Mrs. F. H. Racer, Mrs. G. E. Bryant and Miss Grace Feneran who visited the Forsythe Home for Mexican Girls Monday, carried

with them a contribution of jellies and jams from the Missionary Society of the Community church.

Guests of Mr. and Mrs. C. A. Crane at bridge Wednesday evening were Mrs. George Wance and Mrs. S. A. Wheaton; and on Saturday evening Mrs. Tomingas and daughters of White's Point.

Mr. and Mrs. A. F. Schultz and daughter and Mr. and Mrs. John Mattias of Los Angeles were recent guests of Mr. and Mrs. H. E. Hesse of Narbonne avenue.

Bank of Italy's Christmas Club Is Going Strong

James W. Leech, manager of the Bank of Italy here announced today that the Christmas Saving Club of the Bank of Italy in Torrance is off to a splendid start. Mr. Leech says that the indications are that it will be even more successful than the club which closed last week. Many who received checks for their 1927 Christmas savings are enthusiastic over the plan and have joined the 1928 club voluntarily.

TAKE NOTICE

I will give as a Christmas present 10 per cent discount on all wheel goods, toys, etc. Children's chairs and tables, tricycles, skates, doll beds, balls, erector sets, doll sets, nut crackers, silverware, carving sets, etc. Many other articles. See me for the next 15 days. Come early before the stock is broken. A Lawson gas heater will make a fine Christmas present, scissors or shears for the wife, pocket knife for the boy, electric cutting iron for the girl, electric toaster or waffle iron for mother. Bring this advertisement with you to insure the discount.

S. S. WORRELL
The Hardware Man
1517 Cabrillo, Torrance

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clean up

Make every day Fire Prevention Day. But don't stop there. You need the financial safeguard of Fire Insurance, too. Clean up, prevent fire, and INSURE. L. B. KELSEY. Where INSURANCE is not a side line! 1405 Marcelina Ave., Torrance Phone 135-M

Come To Ripple's

And Make Your Christmas Money Go Farther!

Doll Headquarters

Here you'll find a whole colony of Dollies of every nationality. Vanta Babies, Faerie Princesses, and Quaint Little Doll People from Lands across the Sea.

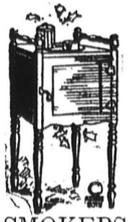
But don't wait too long. They are already leaving our store in little armies, like immigrants to a new "Land of Promise" where they will be welcomed Christmas morning by loving little arms.

Dolls, 90c to \$12.50



DOLL BUGGIES
\$2.95 up
Cradles, \$1.50 up
Doll Furniture

At a wide Range of Prices. If your little girl has a dollie, give her something for her doll house.



SMOKERS

Smoking stands make such acceptable home gifts; Papa likes them 'cause they're handy, and Mama likes them because they look attractive.

\$1.98 to \$12.50

Ripple Furniture Co.

"Your Credit Is Good at Ripple's"

1220-1222 El Prado Torrance

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Repayable in weekly or monthly installments.
RATES REASONABLE
San Pedro Industrial Loan Corporation
359 Seventh St. (Opposite Postoffice)
Tel. 33-J San Pedro, Calif.

Surely, You Must Know One Of These 47 Little Girls!

- Janette Mikelson
- Lando Agapito
- Marguerite Darling
- Mary Schnabel
- Pauline Robinson
- Eileen Babcock
- Cecile Fortur
- Marjorie Clayton
- Virginia Blodgett
- Thelma Smallbach
- C. Fritz
- Norine Nelms
- Elizabeth Edwards
- Doris Mae Slye
- Marian Hanson
- Beatrice Arirido
- L. Acree
- V. Thomas
- Laura Aquesnel
- Shizuko Kaza
- Patty Post
- Gertrude Mowry
- Nita Weeley
- Ella Levy
- Betty Stevenson
- K. Mickle
- Mary Meinzer
- Eleanore Rambo
- Ester Bush
- Marion Hitchcock
- Doris Paxton
- Artis L. Miller
- Pauline Newell
- Ethel May Denney
- Frances Huddleston
- Marjory M. Trim
- Shirley McVicar
- Patricia Garaghty
- Juel Rynn
- Louise Denney
- Elocia Ray
- Violet Jane Webster
- Muriel Scott
- Elvoy Joy Johnson
- Helen M. Smith
- Catline Mickle

Ruth Bishop

Help Your Little Friend Win one of the **15 Talking Dolls Free**

To Be Given to the 15 Little Girls Receiving the Largest Number of Votes Before Christmas

Remember You Get a Vote with Every Penny You Spend in Our Store

Gifts for All in this Big Christmas Store!

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\$198.00 Frigidaire FREE!

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Also \$25, Payment on Another Frigidaire

- 12 Mama Dolls.
- Turkey.
- 1 Case Del Monte Canned Goods.
- 12 Large Packages White King Powder.
- 50 lb. Sack Flour.
- 1 Swift's Premium Ham.
- 25 lbs. Cane Sugar.

One Ticket with each 25c Spent at

Lomita Grocery Lomita Meat Market
1117 Narbonne Ave. 1115 Narbonne Ave.

We Deliver Anywhere in Lomita and Torrance—Phone Lomita 103



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Jewelry has the quality that makes it an ideal gift. The passing years add, rather than detract, a higher regard for the thoughtfulness of the one who selected the gift.

And the fact that it comes from Howard's assures lasting satisfaction; the superior qualities, the excellent workmanship—guarantee it. It is pleasing to note, though, that prices are very moderate, too.

Men's Strap Watches \$9 to \$50

Ladies' Bracelet Watches \$8.50 to \$85

RINGS

For Every Occasion \$5 to \$25

Pocket Watches \$8 to \$50

MANTLE CLOCKS Very Large Assortment \$9.50 to \$60

Hand-Tooled Leather Bill Folds \$1 to \$5.50

Ladies' Hand-Tooled Leather Bill Folds \$6.50 to \$15

CRYSTAL WARE

Peach-Blow and Emerald Green Many very attractive pieces as low as \$3.00

1503 Cabrillo Ave. Torrance

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A Small Deposit Will Reserve Any Gift