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Deep Oil Activity Maintains Pace

(Continued from Page 1-A)

several years, the Craemer rig is the first to go up and its success or failure should be a guide to any future developments.

In the meantime, the Rolling Hills Petroleum well at Highway 101 and Crenshaw continues activity under the direction of the only woman operator, Mrs. Marie Humphries, in the area. It has been drilled below 4,200 feet and cored for about 1,200 feet but as yet no attempt has been made at production.

No water has been encountered and Mrs. Humphries is reported still highly optimistic over prospects of bringing in the first deep-sand producer in that sector.

Legion to Assist Dog Quarantine

(Continued from Page 1-A)

Health department needs your help in securing the cooperation of the public in obeying the law. The reputation of our country for healthful conditions is seriously in danger."

Doctor, 80, Still Practices

HUBBARD, O. (U.P.)—Dr. Wilson H. Button has rounded out 53 years as a practicing physician in Hubbard and surrounding countryside.

PLAN YOUR NEW HOME, THEN DESIGN ITS EXTERIOR

It is comparatively easy to give a house any one of several distinctly different exterior treatments without materially altering the plan. Practically the same room arrangement can be used for a squat Italian abode or for a sharply gabled Scandinavian house.

Specially wide latitude in architectural effects is afforded by the use of concrete stucco over metal lath for the exterior finish. While stucco is most readily associated with Spanish architecture, it is just as pleasingly used in English designs, particularly in conjunction with timbered effects. Colonial, Georgian and other time-honored and popular styles yield nicely to stucco treatment. Massive appearance is obtained by penciling a plain stucco wall to simulate large concrete block construction, or the face can be cast and colored to imitate the most intricate cut stone.

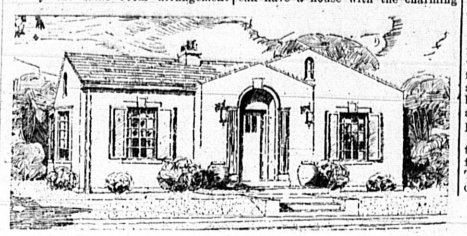
Yes, in most instances, Mrs. Jones can have a house with the charming exterior appearance of Mrs. Smith's quaint cottage but with the more convenient room arrangement of Mrs. Brown's modern home. Reconciling the perspective of one with the plan of the other is just another little job for the architect.

Likewise a low-priced house that for economy's sake has been planned with the heating unit on the main floor, can be expended at small effort and moderate cost to provide for a basement. Often another room can be added without materially altering the pleasing perspective.

The accompanying pictures are of two distinctly different exteriors, both for the same neat four-room plan. They are but suggestive of many different treatments that could be given this charming little home. Accompanying the floor plan is a small sketch showing how the kitchen can be rearranged in event a basement is desired.

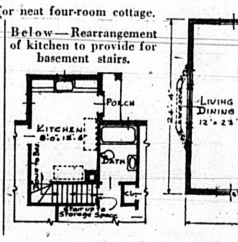
With frame construction and stucco exterior finish over metal lath, this house can be built in many localities for $3,900, or less, depending upon local wage scales.

This design is particularly adaptable to steel frame construction and outer walls of stucco over metal lath, such as recently described on this page. Thus built it will be fireproof, tornado-proof, terrific-proof and will require minimum repair.

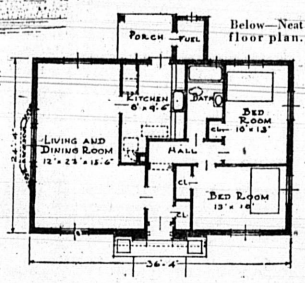


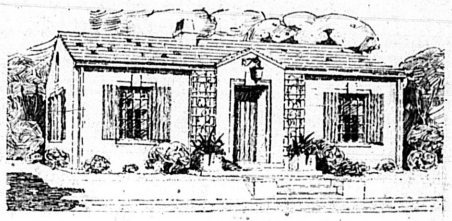
Pleasing stucco exterior for neat four-room cottage.

Below—Rearrangement of kitchen to provide for basement stairs.



Below—Neat floor plan.





Another suggested stucco exterior for the same plan.

$10,000 Insurance Limit Established

Under the Property Improvement Plan of the F.H.A., repairs, alterations, or improvements may be made on any type of existing structure and a loan to finance their cost is eligible for insurance, provided that the amount outstanding at any one time does not exceed $10,000, exclusive for financing charges to the borrower, and that the transaction otherwise complies with the regulations of the National Housing Act.

Decorating Makes Room Look Larger

In modernizing a house it is not always possible to tear out partitions or make additions that make rooms larger. To make a room look large as possible, walls should be light and plain, a carpet should be laid from wall to wall, draperies could be the same color as the walls, mirror panels could be used, and massive furniture must be avoided.

Heating, Wiring Systems Eligible

The F.H.A. considers heating systems, including gas, oil, or electric equipment, when a permanent part of such systems, and plumbing and wiring systems, alterations or improvements to real property. Their purchase and installation may be financed under the Property Improvement Credit Plan.

County Housing Authority to Carry Out FHA

Moving rapidly to take advantage of the state's recent qualifications to participate in the Federal Housing Act, the board of supervisors today had ordered drafting by the county counsel's office of an ordinance creating a county housing authority.

This step followed the announcement by Governor Frank Merriam that he had signed the four housing bills passed by the special session of the legislature last week.

The county housing authority will be empowered to contract with the Federal housing authority for the purpose of carrying out the benefits intended in the act.

Loans Insured For Structural Changes

In cases where such improvements as an elevator or a built-in air-conditioning system become a structural part of a building a loan for the purchase and installation of such equipment would be eligible for insurance under the Property Improvement Credit plan of the F.H.A.

Paint Protects Against Weather

There are paints on the market that aid in making stucco, brick, or cement, proof against frost and the elements. Funds for applying this material may be obtained from a private financial institution operating under the Property Improvement Credit Plan of the F.H.A.

Woman, 83, Has Studied Music for Past 75 Years

ROCHESTER, N. Y. (U.P.)—Mrs. Frances Grant believes in the old theory that one is never too old to learn.

For 75 years she has been studying music and now at 83 she not only is the oldest voice student in the country, but is looking for a job—"radio or concert work."

F.H.A. Plan Appeals to Residents Desiring Easy Home-Ownership

The march of construction is continuing here and showing signs of jumping into "double-quick" time as many residents complete financing arrangements and get their home plans approved by F.H.A. inspectors. The three local lending agencies, Torrance National Bank; Bank of America and the Torrance Mutual Building and Loan Association report they have a number of applications for loans on file and are putting the requests thru the necessary channels as fast as possible.

Those prospective home-owners who are financing their buildings thru F.H.A. are experiencing little delay in getting their loan applications and building plans approved, according to local bank officials. An increasing number of inquiries are being received at the local lending agencies about the terms of the new liberalized F.H.A. insured mortgage loan plan. The current campaign being conducted by the Better Housing committee of the Chamber of Commerce to acquaint local residents of "home-buying like rent" facilities is said to be a major factor in this interest.

Complete information about F.H.A. insured mortgage loans and building may be obtained from either bank or the building and loan association or at the Chamber of Commerce.

Building Under Way

Among the permits recently issued for new construction here were the following:

W. J. Gill for a frame stucco double garage at 24214 Los Codona, Walteria, $150; H. Suenaga for erecting a 24 by 36 moved-in (from the Walteria Elementary school grounds) bungalow at 24237 Ward street where a Japanese school is being operated, $400.

William Nye, purchasing agent at the Columbia Steel plant, is building a five-room frame stucco house and garage at 2367 Eldorado for $3,400; E. G. Neess, contractor, is erecting a five-room frame stucco house and garage at 708 Acacia for $2,850.

Sam Levy added a nine by 28-foot concrete and brick addition to the rear of his store building at 1311 Sartori for $300, and the Peters Royalty corporation is erecting a wooden oil derrick at 2233½ 229th, for $5,000.

ENGINEER IS ILL

City Engineer Frank R. Leonard has been ill at his home, 1803 Andreo, for more than a week. He is reported making a slow but gradual recovery and expects to return to his office in the city hall next week.

Homes to Dot Eldorado and Beech Corners

Within a few months the intersection of Eldorado and Beech street will be studded by new homes at all four corners, it was learned today from J. C. Smith of the Torrance Investment company. He negotiated the sale of the northeast corner to O. L. Ludwig and the northwest corner to R. E. Sprout, both of whom are planning to build.

The southeast corner has been purchased by Henry Grubb, well-known meat dealer, who is completing arrangements to build there. The remaining corner is already occupied by a fine residence.

FHA Considers Mortgage Risk Before Insuring

Lowering of home-financing costs, especially the reduction in the required initial down payment to 10 percent on homes, appraised at $6,000 or less, under the National Housing Act amendments of 1938, will in no wise cause relaxing of the strict regulations and procedure the prospective home owner and builder must follow to procure mortgage insurance, it is announced by F.H.A. officials.

In the first place, on homes securing mortgages insured for 90 percent of valuations, limited to a maximum of $5,400 under the amendments, the buyer must be an owner-occupant of the structure, officials explained. The reasoning behind this regulation seems self-evident: It offers more liberal financing terms in this priced home only to actual home-owner occupant in an endeavor to encourage home buying.

Plans Approved

Furthermore, the law requires that plans and specifications for new homes in this price range must be submitted to the F. H. A. for approval before construction is started, officials explained further, in order to procure insurance on the mortgage. This additional precautionary step will safeguard against shoddy construction and jerry building and protect the interests of mortgage lenders and borrowers, as well as the F.H.A.

The neighborhood requirements and property standards which have been in effect on the homes securing more than 265,000 mortgages accepted for insurance under the original provisions of the National Housing Act through Feb. 1 are not to be lowered from any standpoint. These have done much so far to raise the country's housing conditions and standards.

Careful Study

The borrower's ability to repay the mortgage indebtedness will come under especially careful scrutiny. While the extension of the permitted amortization period from 20 to 25 years in the lower-priced homes classification will somewhat ease the monthly repayment amounts, the reduction in the required down payment from 20 to 10 percent will bring into the field many potential home owners. Added precautions must therefore be taken by lending institutions acting as approved mortgagees under F.H.A. and the Administration itself to safeguard the Mutual Mortgage Insurance Fund.

The F.H.A.'s experience with the requirements as set up in the past for mortgage protection has proven very satisfactory to date. With insurance in effect, as pointed out before, on more than 265,000 mortgages amounting to approximately $1,075,000,000, the net loss to the Mutual Mortgage Insurance Fund—now standing at about $22,000,000—has been less than $10,000, or about one one-thousandth of one percent.

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Residence Lots

LOCATION OF LOT	Originally Priced	REDUCED TO
Engracia, 1400 block, 42x140	$900.00	$400.00
Carson, near Madrid, 45x140	$600.00	$250.00
El Prado Park Lots, 50x125	$2750.00	$900 to $1000
Engracia, 1400 Block, 50x140	$1000.00	$500.00
Carson, near High School, 45x120	$900.00	$500.00
Carson, near Amapola, 45x140	$800.00	$450.00
Madrid, near Carson, 40x140 (New FHA Home Next Door)	$600.00	$250.00
Madrid, N. of Torrance Blvd, 50x140	$800.00	$350.00
Acacia, near Maricopa, 40x140	$500.00	$200 to $250
Maricopa Place, 41x100	$300.00	$150.00 (Corner)
Watson Avenue, More than 100x100 (Opposite new High School Auditorium)	$1500.00	$650.00
Cabrillo, 2200 Block, 50x127	$750.00	$300.00
Arlington Avenue, 105 foot Frontage Triangle (Between Torrance Blvd. and Engracia)	$1000.00	$500.00

Business Lots Sacrificed

Here's a splendid chance for the speculator, as these fine Business Properties are sure to advance in value.

LOCATION OF LOT	Originally Priced	REDUCED TO
Cravens, opposite Library, 30x136	$2000.00	$500.00
Cravens, 30x130 (Next to Cravens Apartments)	$2500.00	$800.00
Torrance Blvd., 120 ft. on Tor. Blvd. (Next to Mayfair Apartments)	$3500.00	$1200.00
Engracia, 60x140 Good Court Site (Between Cravens and Tor. Blvd.)	$2500.00	$800.00
Post, near Star Dept. Store, 30x155	$2000.00	$700.00

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