

Construction Economy Means No Sacrifice of Charm in Home

BUILDING COSTS ARE LOWER NOW

A recent audit by the Building Contractors' association refutes any ideas that may persist that new homes are at too high cost levels. The association asserted this week that more quality is being received by home-builders today for their building dollar than at any time in the past.

Comparison of figures showing that a "superior grade" five-room house and lot selling today for \$7,000 would have cost the buyer at least \$8,720 ten years ago, a report from the association, headed by Col. William H. Evans of Los Angeles, points out.

Less expensive homes also share in this reduction and home financing costs also have been slashed, Col. Evans said. "The F.H.A. loans represent a saving to the home buyer up to three percent in interest per year," he declared.

Pearson Buys Station Here

George A. Pearson has purchased the Richfield service station at 1149 Torrance boulevard and is now operating it as an independent unit. He has moved his family from Long Beach to 727 Border avenue and is said to be delighted with the facilities offered in this city for both his business and home. Pearson was formerly a resident of North Dakota where he was in the service station business for 10 years.

About two years ago he joined Woody's Willys sales and service organization in Long Beach and later was manager for the Wilmington Willys company. He is offering a limited supply of the famed Richfield wild flower booklets to callers at his service station here without charge.

Inoculations Given More Than 380 in Two Local Schools

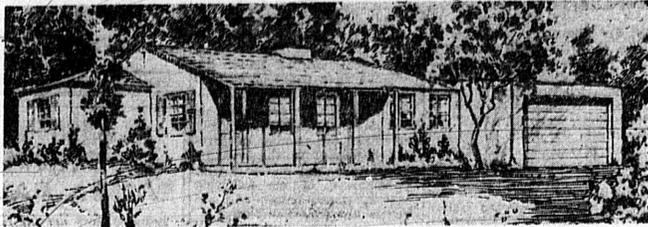
Health of school children is of paramount importance in local schools. Neither are the elders overlooked or neglected.

More than 300 children and adults were vaccinated at the Torrance elementary school this week by the county health department. Eighty more youngsters at the Fern Street school received the same attention.

Long-Time Resident Receives Sad News

Mrs. E. H. Allen, manager of the El Prado Courts, received word Tuesday morning of the passing of her sister, Mrs. Cordelia Rogers at Springfield, Mo. Two other sisters also survive. Mrs. Allen, who has lived here for 17 years, said she would be unable to attend the funeral.

Wide Porch Suggests True Hospitality



Plan Has Novel Room Arrangement

AREA: 1,000 sq. ft. COST: \$3,700
As a means of meeting the practical as well as the artistic demands of the small home owner, a type of architectural treatment is being developed in which economy of construction is combined with charm and good taste in design. It is illustrated in the accompanying sketch which presents the work of Saul H. Brown, architect.

Several types of construction can be used with equal effectiveness. The architect suggests stucco and frame with the exterior plaster and woodwork painted an immaculate white. Board and batten, hollow concrete block, or reinforced groutlock brick construction also would be quite appropriate. The roof can be of either wood or composition shingles.

With the two-car garage built as a part of the main structure, an appearance of greater size is given the house. The stunted chimney also adds to this impression and is at the same time entirely in keeping with the architectural design.

Compact Service Wing
The covered porch in front, and the bedroom wing at one end and the garage at the other, make possible an interesting roof line that adds charm to the exterior appearance.

From the porch, access is directly into the large living room. Windows in this room have been placed across the front, leaving two walls clear for the arrangement of furniture, with the coffee fireplace as the focal point for the grouping of the larger pieces.

A door at one side of the living room leads to the central hall which gives access to the two bedrooms and bathroom. Large closets have been provided for each bedroom, with an additional closet and linen closet located in the hall. The bathroom, opening off the hall, has a shower stall in addition to the built-in tub.

The dinette, kitchen and service porch offer a compact and efficiently arranged service wing with equipment routed to save steps. Cupboard and storage space is adequate, and space is provided for the latest labor-saving devices.

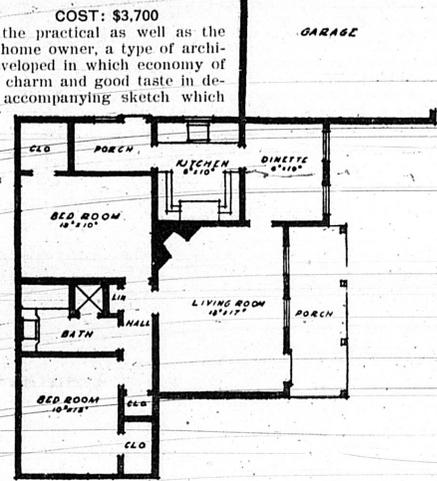
Local Team Wins in Ninth Frame Rally at S. F.

Spectators at San Fernando's playground saw more action in the last two innings of a game Sunday between the Valley city's team and the Torrance Merchants than in any of the entire game displays. When the last inning's fireworks ended, the Merchants were winners, 7 to 6.

San Fernando had won 21 and lost five games up to that time. Arval Smith and Louis Briganti are credited for the locals' victory. As the ninth frame opened the score was tied 6 to 6. Smith singled and stole second. Briganti smacked out a double, scoring Smith's winning run. Ray Willis was put out at home by a hit into deep outfield which could have been stretched into a home-run but was deflected by a floodlight standard near third.

Four members of Manager Joe Sandland's crew were unable to participate in the Valley trip because they had to work. Next Sunday the Merchants meet St. Augustine at Culver City and the following week will see the "civil war" between the Sandland's team and Walt Morris' Torrance-Lomita Merchants.

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Deluge of Loan Applications Pouring in on FHA, Report

"More than 2,000 applications for F.H.A. mortgage loans are in process of valuation by the Southern California Federal Housing Administration."—News Report.

A generous proportion of those applications are car-marked for Torrance and vicinity, judging from comments made by officials of the three lending agencies in this city—Torrance National Bank, Bank of America and the Torrance Mutual Building and Loan association.

Those financial institutions have experienced a heavy rush of inquiries about building loans here—inquiries stimulated by enactment of the 1938 amendments to the National Housing Act.

Every day finds additional acceptances of loan applications which have "gone thru the F.H.A. mill" and been held worthy of either the 20- or 25-year mortgage terms. Those who have a "nest-egg" saved for home construction are eager to take advantage of the low financing rent receipts.

Since inception of the Southern F.H.A. program, 31,124 applications with a valuation of \$134,728,926 have been filed, according to F. W. Marlow, district director of this sum, mortgage commitments valued at \$103,529,784 have been approved for 25,087 cases.

Volume of both applications and insured mortgage commitments this month are expected to surpass all previous monthly periods.

Jurists Call on Theatre Man Here

Three branches of the judiciary were represented at the Torrance theatre one night last week when three jurist-friends of Albert Mollinkoff, co-owner of the entertainment center with Harry Milstein, paid a social call on the theatre man and enjoyed the show. They were Judges Joseph L. Call of the Los Angeles Municipal court, Robert W. Kenney of the Superior court and Leon T. Yankeiwich of the Federal court.

KELSEYS SELL HOME
Mr. and Mrs. L. B. Kelsey have sold their home on El Prado to Everett Grubbs, well-known oil operator.

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1752 Border Ave. Phone 61

Lomita Boys Go In for Poultry Study for Profit

"Cluck, cluck! Cockle-doodle-doo."

These will be heard on Narbonne's high school campus within the next year, when three boys from the agriculture class, Bob Goslin, Bob Miller, and Wade Shorman, will have 100 baby chicks each to contend with.

The boys are buying the chicks for experimental purposes and hope to find out what stunts growth and what invigorates it. The school will supply the feed for them for eight weeks and will provide a spout of ground for raising the chickens. When the chicks are old enough to be sold, the boys hope to dispose of them at profit.

Costly Ranch Home Planned

Banning Young, descendant of one of the first families of California—the Phineas Bannings—is planning to erect a \$15,000 ranch home in Eberly's Torrance Heights tract on Figueroa near here, it was learned this week.

He is now having a fence put up around his two-acre holding there. The Torrance Heights tract, also located near Keystone, is high and dry and well out of the area that usually is inundated from flood waters.

Teachers Donate to Memorial Fund for Hospital Bed

Many teachers of the Torrance schools this week contributed to the memorial fund for the late Dr. Laura Bennett. The contribution will go to the Children's Hospital to endow a bed.

Dr. Bennett was one of the first public school doctors in Los Angeles county. Her work was outstanding and her services so unselfishly given to the cause of children's health and well-being that she endeared herself to parents, teachers and all friends of the schools.

MANY ARE PAYING OFF 1926 HOMES

About one-fifth of the homes in the second year of the great construction boom, 1926, will be cleared of debt this year, according to the U. S. Building and Loan League.

Savings, building and loan association mortgages written for 1 1/2 years, the most common term in use at that time, are being cancelled with final payments in 1938 whenever the buyer or builder has kept to the original contract.

Altogether, counting the new homes in 1926 as well as the existing ones bought that year for owner-occupancy, the League estimates that about 100,000 families will be able to tear up their mortgages this year. This is reported to be a conservative estimate of the number which carried thru their building and loan financing arrangements exactly as made in 1926.

GARDEN TIPS

If you haven't sent in your seed order, do so immediately. Seed stocks run short when planting season comes around, and you might not be able to get what you want.

It's time you were getting your "flats" ready to sow tender and half-hardy flowers and vegetables.

See that your tools, mower and lawn roller are in condition for service. A little oil here and there will remove and prevent rust.

Plant at least a few of the outstanding novelties this year. Many of them are improvements over the old varieties, and will be a welcome change.

A few sweet herbs in a corner of the garden will be welcome kitchen material. They are inexpensive when grown from seed.

The brilliant orange coloring in carrots, called carotene, is the sign of high vitamin content scientists tell us. The best way to assure an adequate supply of cut flowers is to plant a few rows in the vegetable garden.

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HOMES FOR SALE

- \$1500** Buys 3 room House with bath, oak floors, garage, Lot 50x180. \$250 Down \$17.50 Monthly.
- \$1650** Buys 4 room house with bath, large garage, Lot 50x120. \$150 Down \$25 mo.
- \$2750** Buys good 5 room frame house with oak floors, service porch, large garage. Lot 60x180 fenced. \$500 Down, Balance terms.
- \$3150** Buys good 5 room stucco on Portola, all large rooms, oak floors, real fireplace, breakfast room, \$500 down, balance monthly.
- \$3500** Buys good 5 room Spanish house on Acacia. Large living room, oak floors, tile bath and sink, furnace. \$500 Down \$35 monthly.
- \$4000** Buys nice 5 room stucco on Acacia. Real fireplace, oak floors, tile bath and sink, Lot 50x140 fenced. \$750 Down, Balance terms.
- \$4500** Buys beautiful 5 room stucco on Acacia. Breakfast room, Tile bath, shower and sink, double garage, Lot 50x140. \$750 Down, balance terms.

Torrance Investment Co.
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What are the FACTS on the Present Cost of Building Materials?

Some say Building Material costs are HIGH... others claim they are LOW! As so many people are considering building a home and would be influenced by the comparative costs of Building Materials, we decided to do a little honest research. We took an average home that ACTUALLY had been built and compared the cost of materials used in its construction TODAY, as contrasted with the cost of the same materials in other years... as long as 20 years ago. HERE ARE THE FACTS:

Cost of Building Materials for Average New Home NOW Compared With the Past

TODAY (March 15, 1938)	\$2,899.76
YEAR AGO (March 15, 1937)	2,997.34
10 YEARS AGO (March 15, 1928)	2,816.52
15 YEARS AGO (March 15, 1923)	3,794.31
20 YEARS AGO (March 15, 1918)	2,866.96
20 Year Average Price	\$2,955.76
Today's Price (Mar. 15, 1938)	\$2,899.76
Today's Price Is 1.89% BELOW 20 Year Average	

Materials combined in the above schedule include: Lumber (rough and finish), Shingles, Sash, Doors, Screens and C.C. Doors, Hardwood Flooring, (rough and finish), Paint, Cement, Plaster, Materials, Sand, Gravel and Rock.

The figures above clearly show that Building Materials Costs are NOT HIGH but are actually LOWER than a 20 Year Average. The cost of building a home has also been REDUCED DRASTICALLY by the FHA Plan of financing, which offers through the federal government the LOWEST FINANCING COSTS IN HISTORY, with loans up to 90% of the Appraised Value of the House and Lot.

For Free Information and Advice on Any Home Building Problem, See Better Housing Committee
TORRANCE CHAMBER of COMMERCE
1345 EL PRADO Next to Civic Auditorium PHONE 881