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FOR YOUR OWN PROTECTION
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About that NEW HOME . . . It is Cheaper to
PREVENT LEAKY ROOFS
By the Use of the Right Flashing Properly Installed,
Than to Repair the Damage They Often Cause.
No Obligation!!!
Columbia Sheets Used Exclusively
Torrance Sheet Metal Shop
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GUARANTEED PLUMBING REPAIR SERVICE
Servel Electrolux Refrigerators
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MODERNIZE NOW WITH NEW PLUMBING ON FHA
F. L. PARKS OPPOSITE POST OFFICE
PHONE 60 1418 MARCELINA AVENUE

Norman Style is Adaptable to Small Homes
Garden Forms Charming Unit to Home

March F.H.A. Applications Set New Peak

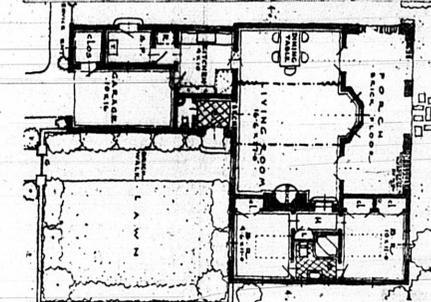
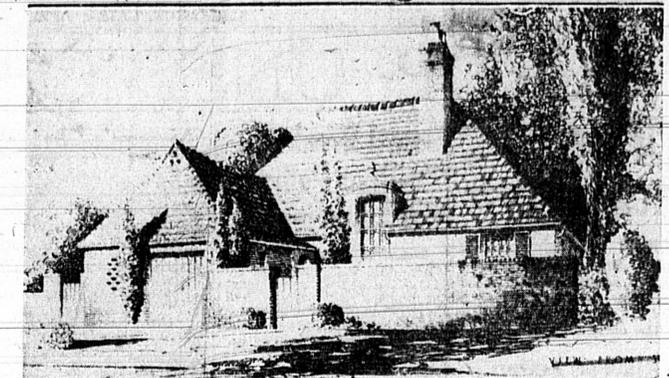
Applications for mortgage insurance received during March by the Southern California district of the Federal Housing Administration more than double in number those of the previous record month, March, 1937, according to District Director F. W. Marlow.

There were 3,051 applications last month, with dollar value of approximately \$18,750,000, as against 1,511 applications with a dollar value of \$6,679,400, in March last year.

About 53 percent of last month's volume covers the cost of construction of new homes, with approximately all of that percentage coming within the 90 percent loan provision of the recently amended National Housing Act.

Up to March 25, the F.H.A. office here had received a total of \$1,759 mortgage insurance applications amounting to \$137,616,626 and has approved 25,323 of them totaling \$104,514,184.

Woman, 90, New Citizen OAKLAND, Cal. (U.P.)—Mrs. Julia Sullivan Judge, a resident of California for the past 73 years, took out citizenship papers here at the age of 90.



FLOOR PLAN IS DIFFERENT
AREA: 1,366 sq. ft.
COST: \$4,200

Loan Policy Is Liberalized by Bank of America

A new trend in banking which has seen loan service extended to the public at large is revealed in figures released by Bank of America. Today, it was stated, more than 40 percent of all personal loans made by Bank of America are without co-signers.

In the six years from 1929 through 1935, the bank's personal loans totaled \$11,400,000, while, in 1936, when the loan policy was liberalized, the total rose to \$12,250,000, or more than the total for the entire six years preceding. Growth continued in 1937, the total for that single year reaching \$20,069,344.

According to L. M. Giannini, president of Bank of America,

the steadily employed wage and salary earner has proved himself an excellent credit risk. Personal loans up to \$300 are made on personal note, without co-signers, where the applicant has had steady employment for at least a year at a minimum annual wage of \$1,500 with a well established concern and can establish a clear credit record.

The liberalized policy, Giannini declared, is also responsible for the huge volume of installment financing carried on by Bank of America in the fields of automobile, household equipment and home modernization lending.

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TOM WATERS
REAL ESTATE RENTALS INSURANCE
F.H.A. BUILDING LOTS \$150.00, \$250.00, \$500.00, \$1000.00, \$1250.00.
HOMES \$1750.00, \$2000.00, \$2500.00, \$3000.00, \$3500.00, to \$4750.00.
1203 EL PRADO PHONE 686

SPECIAL Thursday, Friday, Saturday, April 7, 8, 9
Very Best Premier Shingle Stain
REG. PRICE \$1.35 - ONLY 78c Gal.
In 5 Gallon Cans—Green or Brown
VERY LOW CLOSING OUT PRICES on WALL PAPER
Special Prices on House Paints and Enamels
TORRANCE PAINT STORE
POST and SARTORI PHONE 884

Why Pay Rent?
IT'S VASTLY CHEAPER TO OWN YOUR OWN HOME!
• Take Advantage of the New FHA Loan Plan. All You Need is 10% of the Total Valuation of House and Lot!!!
BUILDING MATERIALS ARE LOW!
Now is the time to build a new home, or to repair or add to your present home under Title 1 of FHA!
... will gladly and without charge co-operate with you in compiling costs and estimates to present to your banker for a loan!
Torrance Lumber Co.
1752 Border Ave. Phone 61

The popular Norman style of architecture is featured in the accompanying sketch in which Architect Norman Alpaugh illustrates the adaptability of this treatment to small homes. Garden areas at the front and rear are pleasingly treated, with the front garden enclosed by a wall of the same construction as the house, and a brick paved walk leading to the front entrance.

As shown in the sketch, the garage, service porch, kitchen and front entry form a projecting wing at right angles to the main body of the house. By this arrangement, the garage is easily accessible from the street, and is designed to enhance the appearance of the completed structure.

Novel Fireplace
In the floor plan, careful attention has been given by the architect to freedom of circulation and ease of domestic routine.

The living room arrangement focuses the main interest on a bay window at the rear which overlooks a porch and the rear garden.

An unusual note is found in the open fireplace with its round hearth. The dining room has been planned as an integral part of the living room to conserve space, and from it, direct access is obtained to the garden porch and to the kitchen.

Ample Closet Space
In the kitchen, a double sink and drainboard are located beneath the windows, with the range, refrigerator and working surfaces well correlated. A hall from the living room gives access to the two bedrooms, one at either end, which are separated by the bathroom. Windows and closets are amply allowed for in both rooms.

Woodrich Deals In G. P. Products

Eight years' of service station experience, many of them as an owner, have qualified C. H. Woodrich for his job as owner-operator of the General Petroleum station at 1913 Rejondo-Wilmington road (Highway 101) Here, Woodrich, a former Angeleno, dispenses General Petroleum products, Mobilgas and Mobiloil, from 7 a. m. to 1:30 a. m., and is unflinching in extending many courtesies which motorists appreciate.

He lives with his wife and two children at 1844 West 254th street in Lomita. Woodrich recently purchased the service station from Harry Linderman. He picks up and delivers cars for patrons desiring correct lubrication and greasing and he has built up his business in a most creditable manner by his friendliness and close attention to his work.

FHA LOANS
TITLE NO. 1. Unsecured.
For remodeling, repairs or additions to your home, call at the Consolidated Lumber Co., as we are now prepared to negotiate your loan in our own office without any delay.
Consolidated Lumber Co.
TORRANCE

New State Insane Asylum at Camarillo Finest in U. S.

TORRANCE HIGH LIGHTS . . . by Madalyn Pinkham

GIRLS' LEAGUE TEA . . . Last Thursday the Girls' League entertained the seventh-grade girls and their mothers at a tea in the T.H.S. library. Musical numbers and skits from various clubs were a part of the program presented.

"HOLLYWOOD REVUE" . . . Was presented as a P.T.A. benefit last Friday night. Charles Schultz, as announcer introduced such celebrities as Richard (Dick) Powell Miller and his orchestra, Donna Jo McCutcheon, Margaret Kibber, and Mary Walls, a one-act play, "A Wedding" was also on the program.

POPPY POSTERS . . . Winners of the poppy poster contest will be announced in the near future. Twenty-five excellent posters have been entered.

G. A. A. PLAYDAY . . . Torrance high entertained nearly 200 girls at the G.A.A. playday this afternoon. Some of the sports played were: baseball, volleyball, basketball, tennis, and horseshoes. In the spirit of the theme "The Gay 90's," croquet was also played. Refreshments consisting of hamburgers, ice cream, and punch were served at the lunch stand. A "Gay 90's Revue" concluded the afternoon program.

HOBBY SHOWS . . . T.H.S. students have been exceptionally busy working on their hobbies, which they will enter in the hobby show, a carnival feature.

EASTER VACATIONS . . . During the Easter holidays many members of the T.H.S. faculty are planning to go on trips. Miss Ethel Burnham is going to Temecula and San Diego; Miss Ada Chase is going to Los Angeles and La Jolla; Miss Millard to Yosemite; Mrs. Morse to Oakland, Miss Behr will visit Phoenix, Arizona, and Mr. Horning will go to his mountain cabin at Lake Arrowhead.

Egerer for Council. Adv.

SACRAMENTO, April 7 (U.P.)—Fifty-eight miles north of Los Angeles, on a level stretch overlooking the Pacific Ocean, California has constructed what state officials believe to be among the finest institutions for treatment of the insane in the United States.

The plant, Camarillo State hospital, receives patients suffering from all types of insanity. When the projected six-year building program is completed, Camarillo will represent an investment of \$8,000,000. It will house 6,000 patients.

Present quarters will accommodate 2,400 patients. Additions will include a female unit (patients of both sexes are currently housed in the finished building), a research building, medical unit and quarters for the aged, infirm and tubercular mental cases.

During the 1937-1939 biennium, the project will be materially advanced through allocation of \$2,767,000 in building funds.

Because of moderate land costs and a climate favorable to the Spanish style of architecture, Camarillo provides advantages not found in most U. S. institutions for the insane. The present unit includes the series of low, red-roofed buildings usually associated with Spanish design. Each has its enclosed patio or courtyard, offering exercise facilities not commonly found in mental hospitals.

New Cafe Opens On Normandie Ave.

Opening next Sunday, April 10, with everything spick, span and new, a first-class chef in the kitchen, is the Normandie Cafe, operated by Yagoro Sugiura. American and Chinese dishes will be featured, with wines and beer on sale. The new cafe is located just south of Carson street, a short distance from Torrance, and ample parking space is provided free to patrons.

More Autos In Carolina
COLUMBIA, S. C. (U.P.)—A new high in motor vehicle registration in South Carolina was reached during February when 251,738 were registered.



Homes Should Be Made "To Fit"

We all recognize the importance of having our clothes fit properly—and it's even more essential to the happiness of the family to have the home "fit" too.

Another bedroom, so that Bobbie and Betty may each have their own room; a den, where Dad or the children can do their night work without interference; an extra bath, to eliminate "waiting" in the crowded morning hours. All such little conveniences in the home tend to increase the family happiness and reduce the possibility of frequent nerve-racking "squabbles."

That's why so many families are taking advantage of the newly liberalized terms of the Federal Housing Act, and are planning a home of their own to fit the individual requirements of the family. And besides Mother can have all the closet room and cupboard space she wants built in. There's really no excuse for not building, now with—

Loans Up to 90% and Monthly Payments Less than Rent.

FOR FREE INFORMATION and assistance on home planning and financing, consult the

Better Housing Committee
Torrance Chamber of Commerce
1345 EL PRADO — NEXT TO CIVIC AUDITORIUM — PHONE 881

Select Your LOT Now!
\$150 \$350 \$500 \$1000
Buxton
1960 TORRANCE BLVD. PHONE 172

ELECTRICAL CONTRACTING
TORRANCE ELECTRIC SHOP
1421 MARCELINA AVENUE PHONE 567

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.
1409 SARTORI AVENUE PHONE 476

P. E. Pay To S
Ladies Auxilia of the club c and m San E lightfu nardine were t famed—Torra The spa were A Marcus C. Chic Pierce, Chaplin Davis, Gilbert. The Pacific be held A. Gre Friday, JUNIO RECTI The 1 for Mt in the house J Plans given t of Ame terian ward, A Member appear uniform to atten
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