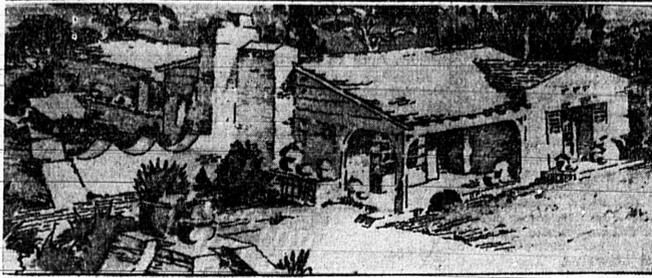


Brick-work Enhances Charm of Small Home

ENCLOSED PATIO IS FEATURE OF THIS PLAN



Area: 1063 sq. ft.
Cost: \$3,800

Designed for all-year comfort and livability, the small home illustrated here this week offers a style that is especially suited to the more spacious type of building site. It is the work of Lyle Nelson Barcume, architect.

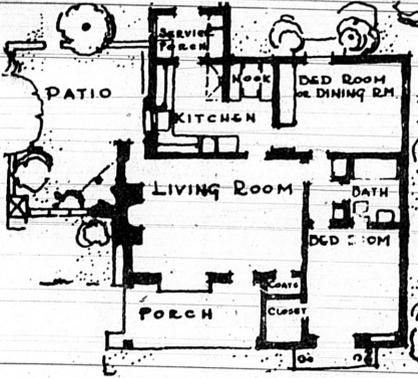
Reinforced groutlock brick masonry construction is suggested by the architect as affording a structurally sturdy and attractive dwelling.

The thick walls resulting from this type of construction permit deep reveals at the doors and windows which enhance the homey, close-to-earth feeling so aptly achieved in the design. The roof may be of either wood or composition shingles.

A prominent feature of the plan is the patio which is enclosed by brick walls. An open fireplace, utilizing the same chimney as the living room fireplace, shade trees and garden furniture make this a charming outdoor living room and dining space.

From a roofed-over entrance porch, the living room occupies nearly one-third of the floor area. A small hall gives access to the two bedrooms and the bathroom. Roomy closets, including a linen cupboard in the hall, are provided in this area, and windows have been carefully placed to assure adequate ventilation. The rear bedroom, if only one bedroom is needed, can be used as a dining room as it is located conveniently near the kitchen. A breakfast nook adjoins the kitchen. Space for the necessary equipment is provided in the kitchen and service porch.

Inventor Devises Fiddlephone
MAGNA, Utah (U.P.)—Because, he explains, he "has music in his soul," William Catton has invented the fiddlephone composed of a jam jar lid, match box, bugle, bell, phonograph reproducer unit and a banjo "D" string.



Investment Halved by New F.H.A.

Under the old 80 percent Federal Housing Act mortgage plan, the potential home owner had to have an initial investment of about \$1,000 in cash or in the value of the lot. But under the new 90 percent F.H.A. plan his investment may be only \$500, assuming that he can meet other qualifications for a building loan.

This is the situation which prompted Fred W. Marlow, district F.H.A. director, to declare this week that "when the down payment on a new home is cut in half and the total payment in principal and interest is reduced 18 percent, it can reasonably be assumed at least twice as many families can afford to build in this district."

Workers in salary brackets of \$2,000 a year or less now have the opportunity of building homes of their own choice and pay for them like rent—with interest, principal, insurance and taxes being combined in easy monthly payments.

As a direct result of increasing the mortgage insurance the F.H.A. itself does not lend money, it insures the lending agency and supervises all construction factors—from 80 percent to 90 percent of the appraised value of owner-occupied new homes, the Los Angeles F.H.A. office is being flooded with applications for loan endorsements.

Included in the new liberalized F.H.A. terms is the reduction of interest rates to five percent. The application deluge has swamped the F.H.A. headquarters but this week an extra force went on duty to speed up the issue of commitments.

School of All Nations
VANCOUVER, B. C. (U.P.)—At the University of British Columbia twenty-five nations are represented by the 2,480 undergraduates enrolled.

Bank Expects Building Gain

Looking back over business for March, Bank of America's Business Review for that month notes that the outlook was somewhat brightened by continued improvement in the building industry.

Value of March building permits in 32 California cities was \$14,478,558, an increase of 45.9 percent over February and a decline of only 7.8 percent from the comparatively high level of March 1937.

The bank's review anticipates that residential building activity will continue to rise—to still higher levels this year. This is based on new records for loan applications at California F.H.A. offices in March. Los Angeles and San Francisco received over 5,300 applications in that month as compared with about 2,600 in February.

Duck Shows Chimney Sense
COLUSA, Cal. (U.P.)—A wild duck here to a lesson from Santa Claus and flew down the double chimney at a home here.

HOME SHOW OPENS TODAY

Mr. and Mrs. John Public will be introduced to the innermost secrets of home construction during the Southern California Home Show in the Pan Pacific Auditorium which opened today. It will continue to May 1.

With Southern California riding on the crest of the biggest home-building wave in the country, the Home Show is being staged to acquaint people with sound principles of construction, choice of building materials, arrangement of rooms, type of architecture, modern equipment and correct furnishing for the home regardless of size or cost.

More than 140 different exhibitors will offer unique features to interest the visitors and a program comprised of authority on the various units in home building and financing will be held each afternoon and evening under the direction of Col. Wm. H. Evans.

An ideal dream home for the low salaried family and built entirely within the auditorium is a unique feature and the entire model gas kitchen that is creating so much nation-wide comment in the motion picture "Merrily We Live" is reproduced in its entirety.

Future Farmers Write Papers on Dairy Marketing

The Future Farmers of America, Torrance chapter, as part of their study of marketing farm products have written essays on "The Benefits of Co-operative Marketing to the Dairy Industry." Of the papers presented those by Milton Carlson, Marshall Condon and Masaharu Hata were rated superior.

The boys found that co-operative marketing, when properly organized and managed, benefits both consumer and producer. High quality and adequate supply are maintained without the excessive price fluctuations which are so disastrous to the industry. Waste is prevented by proper use of surplus in by-products, as butter, cheese, canned and dried milk.

Mine Camp Wants Postoffice
MADRAS, Ore. (U.P.)—Stamp collectors will have something new to seek if the postoffice department decides to establish an office in a mining community here. The 75 residents of Horse Heaven have filed a petition asking that such action be taken.

EYE OPENERS by Bob Crosby



AN ACRE OF GROUND WAS ORIGINALLY THE AMOUNT OF LAND ONE MAN, WITH A TEAM OF OXEN COULD PLOW IN ONE DAY!



AVIATION CADETS ARE CALLED "DODOS" WHICH MEANS AN "EXTINCT FLIGHTLESS BIRD"



NATURAL GAS TRANSMISSION LINE IN CALIFORNIA IS COATED AND WRAPPED SEVEN TIMES. TWO OF THE COATINGS ARE OF CELLOPHANE

A clumsy bird was the Dodo—with small wings incapable of flight. Hence the name given by upper classmen to incoming aviation cadets of the U. S. Government flying schools. Ask any army trained aviator.

To minimize corrosion and maintain hundreds of miles of natural gas transmission lines in California, gas companies spend thousands of dollars annually. Special pipe coatings include two layers of a moisture proof type cellophane. Millions of people, in California alone, depend upon natural gas for cooking, water heating, house heating, and refrigeration. Special equipment and trained men are constantly at work maintaining a system that transports natural gas from fields more than two hundred miles away.

HELP WANTED — TURN TO THE CLASSIFIED PAGE

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

W. O. Harris;
Assistant Director of
F. H. A. at Los Angeles, Says: - - -

• "You can tell the people, whether they rent or buy, they pay for the homes they occupy. Twenty-five years from today a man can be the possessor of a pile of rent receipts, or he can be the proud possessor of a home of his own . . . BOTH AT THE SAME COST!"

• "But 90 percent of the public will never know what advantages are offered (under the FHA) until you tell them and explain it fully."
• "The difference between the old 80 percent loan and the new 90 percent one, with the accompanying reduction in interest rate, makes . . .

the 90 percent plan 18 percent cheaper in all money paid. At the same time the down payment is reduced one-half"

• These startling . . . but true . . . statements were made last week by no less an authority than the assistant director of the Federal Housing Administration at Los Angeles. They are indisputable FACTS!

• However, the importance of owning one's home transcends the saving of dollars and cents. Home ownership provides a sense of security obtainable in no other way. It has been truly said that a house is only a place to sleep, whereas a home is a manner of living, a part of life itself.

• For free information on home building and financing consult BETTER HOUSING COMMITTEE, Torrance Chamber of Commerce, 1345 El Prado . . . next to Civic Auditorium. Phone 881.

HOMES FOR SALE

\$1500 Buys 3 room house with bath, oak floors, garage. Lot 50x180 fenced. \$250 down, \$17.50 month!

\$2500 Buys good 5 room frame on Cota. \$400 down, \$21 per month, plus interest at 6%. This is a good buy!

\$2500 Buys large 5 room frame on Amapola. Large service porch, east front. Lot 50x140. Paving paid. \$500 down, \$30 per month!

\$2500 Buys 5 room frame on corner lot on Arlington. Fireplace, large service porch. \$350 down, \$30 per month, including interest!

\$2500 Buys large 5 room house with oak floors, corner lot 56x150 on paved street \$500 down, \$30 monthly. This is a real bargain!

\$2750 Buys large 6 room House. 3 Bed Rooms Large Bath, Oak Floors Throughout. Garage. Lot 50x180. \$250 Down, \$30 Month.

\$3150 Buys a fine 5 room stucco house with oak floors, concrete driveway, house just recently reconditioned. Lot 40x150 fenced. \$500 down, \$35 monthly. A dandy buy!

Torrance Investment Co.
1409 SARTORI AVENUE PHONE 476

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

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

Phone for **350**

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Fix Up Your Home with an FHA Loan

- Modernize
- Repair or
- Recondition

Don't let the lack of ready cash prevent you from re-painting and otherwise reconditioning your home. A small sum spent on necessary work now may protect you against more costly repairs later.

TORRANCE NATIONAL BANK
"Your Community Bank"