

Local Merchants Adopt Complete Defense Plans for Business Firms

FEDERAL HOME LOANS
Outstanding advances of the 12 federal home loan banks to their member savings and loan associations increased during December by \$32,362,118 to an aggregate of \$219,446,048 at the end of the year, the highest total since the system was established in 1932.

CHANGE IN BUYING
Restriction resulting from the war may change a lot of American habits, federal authorities say. Basic changes possibly will include turning of installment buying habits toward acquiring homes instead of automobiles. A movement to stay close to town is foreseen.

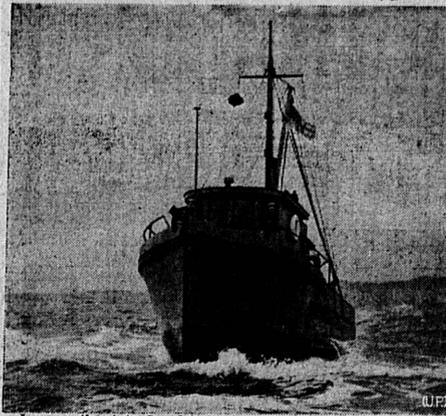
Symphony Members Attend L. A. Concert

Members of the Palos Verdes Symphony Orchestra were guests of the Southern California Symphony Association Monday evening. They attended a "Victory concert" by the Los Angeles Philharmonic Orchestra at Philharmonic Auditorium at the special invitation of Mrs. Leland Atherton Irish of the Symphony Association. The invitation was extended to Josef Piastro personally for the benefit of the Palos Verdes Symphony.

Tartars' Loss Is Gauchos' Gain

Gerald McDonald, who transferred to Narbonne from Torrance high school last year and thereby saved the ranks of Tartar tracksters, has started training for the coming track season under the Gaucho banner. Last spring he ran the 880 and broke the All-Marine league record and also topped Jack Hollar of Narbonne in the relay which won the meet for Torrance high. He may run the mile for Narbonne.

Reserve Guards B. C. Coastline



Japanese threat to Canada's Western coast has brought new importance to Pacific Coast's fishermen's reserve. Men of reserve spend many hours scouring myriad bays of coast. Here, one of reserve vessels plows through Pacific swells.

Association Approves Instructive Bulletin

Copies of a two-page bulletin covering blackouts, air raid precautions, first aid, fire precautions and volunteer duties of special interest to local merchants were distributed to all business firms this week following ratification of the work of a special committee at a meeting of the Torrance Merchants Association Monday. The session was held in the city council room with President William Kempen presiding.

The civilian defense bulletin was prepared by E. E. Murchison, Western Auto Supply store; James Rawl, Safeway store, and Hillman Lee, J. C. Penney store, as "an aid to Torrance members who want to cooperate 100 per cent with the Civilian Defense program." The contents have been approved by Police Chief John Stroh, head of the local defense effort.

Pointing out that Ordinance No. 333 makes it a misdemeanor, punishable by a \$300 fine, for any person who (1) maintains any illumination during the period of an air raid alarm, except in a blackout structure; (2) leaves lights on at night without provision for their extinguishment within one minute after commencement of an air raid alarm, except within a blackout structure (any building or room so constructed that no interior lights are visible from the outside), the bulletin states: "Therefore the ordinance makes it mandatory for all merchants to turn out all lights when leaving their places of business."

Concerning air raid precautions, the merchants' bulletin states: "The U. S. Office of Civilian Defense has announced that the responsibility for the care of employees and customers during the period of an air raid alarm falls on the store owner. Therefore, it is suggested that all merchants assign specific duties to store employees. These assignments should take into consideration

the possibility of an air raid alarm during store hours, whether during the day or at night. "Although merchants do not have authority to keep customers from leaving their stores when an air raid alarm is sounded, it is suggested that everyone seek shelter and remain off the streets. Merchants should therefore be prepared to provide shelter for their customers and others who may come in off the street to seek safety. The following duties, and others deemed advisable, might be assigned to employees:

1. Turning out window lights and any others necessary. 2. Evacuating front and back doors. 3. Directing customers to rest rooms. 4. Directing customers to points of safety within the store. 5. Clearing cash registers. 6. Guarding stairways. 7. Standing by first aid equipment. 8. Standing by fire fighting equipment.

Precautions to Take
"It is suggested that occupational practices might help perfect organization of store personnel.

"Each store might benefit greatly by having among its employees someone who has been trained in first aid courses. Information as to meeting places and hours of the classes can be obtained by calling Torrance 1524. Each store might well keep on hand a minimum assortment of first aid equipment and supplies. Merchants having folding cots at home might find better use for them at their stores," the bulletin points out.

"Each store might have among its employees someone trained in fighting fire and controlling incendiary bombs. All merchants should immediately take steps to:

1. Provide access to the roof—ladder, if necessary. 2. Clean out the attic. 3. Place a covered container of dry sand on the roof. 4. Keep a supply of dry sand in the store. 5. Keep on hand a bucket filled to a depth of four inches with dry sand and a long-handled shovel. 6. If possible, provide a hose long enough to reach any point in the store, and a fine-spray nozzle. 7. If you have one, keep your 2½-gallon soda-acid fire extinguisher in good condition.

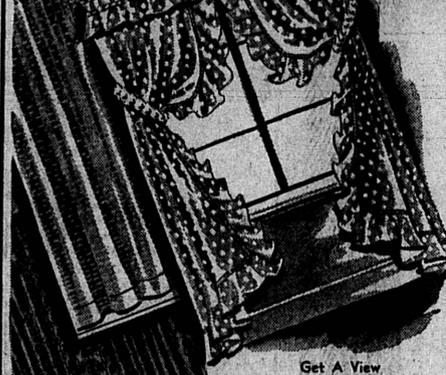
For Emergency Supplies
"Organization for the protection of the Torrance business district has not been perfected because the necessary men have not yet volunteered. It has been pointed out that most merchants or key employees who live near their stores would prefer to volunteer for duty in the vicinity of their own stores rather than in some other section of the city.

In addition, it may be advisable for merchants who stock flashlights, implements, blankets and first aid supplies to be on duty near their stores so that they can issue these supplies in case of serious emergency. If merchants or employees who live nearby will volunteer for service down town, an efficient organization of air raid wardens, fire watchers, auxiliary policemen and auxiliary firemen can be perfected for protection of the business district," the Torrance Merchants Association bulletin concludes.

TEACHER OF SINGING
• RADIO • CONCERT • STUDIO RECITALS
HERBERT HAY
519 So. Guadalupe Redondo Beach
Phone Redondo 2895 or Torrance 823-W

PENNEY'S SPRING CLEAN-UP!

J. C. PENNEY CO., INC.



Savings you'd never expect to find in these times! Come in! Browse around! You're sure to see many things you really want! Reduced to save you money!

OUR CLEAN-UP WEEK MEANS SAVINGS FOR YOU!

Men's Corduroy Pants 1.88
Fine Wale - Slack Style - Fastener Fly.

Men's Felt Hats 2.00
Genuine Fur Felt - Priced to Close Out!

Men's Sport Coats 8.00
Greatly Reduced. Hurry for These!

Men's Sport Slacks 1.77
Out They Go! Priced to Sell Fast!

CURTAINS 98¢ pr.
• Ruffled Picassos!
• Trim Tailored Types!
• Sash Curtains!

Crisp new curtains for every window in your home! Picassos—light and frothy as whipped cream! Smart tailored styles in ever-popular pin dot or cushion dot marquisette—and sheer, lay window flatters with striking floral border designs!

MARQUISSETTES—fresh for spring! In a wide selection of Note, figures and gay novelty designs! 15¢ yd.

42" RAYON PANELS 1.49
These panels remain lovely even after many tubings! Simply wash and iron—no stretchers needed!

GAY COLORED CRETONNE 29¢ yd.
Interesting new texture! Hand some patterns and colors! 38" wide.

CRETONNES 15¢ yd.
In colorful floral designs!

Fast Color House Frocks 77¢
Neat, Clear Prints. Sizes 12 to 52.

Women's House Coats 1.49
Fastener or Wrap-around Style.

Women's Suede Leather Jackets 4.88
Special Close Out Price.

Infants' Crib Blankets 1.00
36x50 - Pink, Blue, White Plain or Fancy.

Infants' Wool Shawls 98¢
Pink, Blue, White Here's the Ideal Gift!

Finished Maple Baby Bed 8.90
Drop Side Style—It's a Beauty!

Infants' Chenille Spreads 1.25
Many Assorted Patterns and Colors.

Sanitary High Chair Pad 1.19
Waterproof, Odorless, Washable.

Women's Sport Suits 6.00
Tweeds and Plaids at Great Savings for You.

Women's Dress Coats 8.00
Greatly Reduced to Close Out!

Women's Repriced Dresses 1.00
Hurry for These! Others to 4.25.

Women's Cotton and Rayon Blouses 49¢
Repriced for Quick Sale.

OUR CLEAN-UP WEEK MEANS SAVINGS FOR YOU!

Men's Corduroy Pants 1.88
Fine Wale - Slack Style - Fastener Fly.

Men's Felt Hats 2.00
Genuine Fur Felt - Priced to Close Out!

Men's Sport Coats 8.00
Greatly Reduced. Hurry for These!

Men's Sport Slacks 1.77
Out They Go! Priced to Sell Fast!

A WHOLESALE CLEAN-UP—YOU'LL FIND VALUES GALORE!

81x108 Sheets 87¢
Unbleached Unhemmed Perfect

70x99 Blankets 1.19
Cotton Style Sheet Heavy Fleece

Lunch Cloth 49¢
52x52 - Beautiful Plaids

Bedspreads 69¢
80x105 - Krinkle - Assorted

Pillow Cases 1.00
Embroidered Per Pair

Table Cloth 1.00
51x51 - Hand Printed

Guest Towels 25¢
Ready Stamped to Embroider

Jergens' Bath Soap 8¢
Special Value!

Bath Towels 15¢
Fine Heavy Terry!

Dress Prints 17¢
Spring Patterns

Bias Tape 8¢
All Colors

Assorted Buttons 8¢
Your Choice Any Card

J. P. Coats Thread 8¢
Large Spools

Stamped Cases 79¢
N. W. Quality

Electric Iron 3.98
1000 Watt, Excellent Quality

Chore Girls 8¢
Handy Kitchen Aides

Oilcloth 33¢
Big Variety!

Boys' Pants 1.49
Whipcord Grey - Tan

Rayon Shorts 25¢
Broken Sizes - Men's Only.

Overall Pants 1.39
Men's Sizes - Heavy Denim

Work Shirts 69¢
Out They Go!

Men's Ath. Shirts 20¢
Swiss Rib - Broken Sizes

Men's Ath. Briefs 20¢
Elastic Tops - Broken Sizes

Oxhide Overalls 1.19
Full Cut - Heavy Weight

Mill Gloves 29¢
Extra Heavy - Outside Seams

Men's Work Sox 12¢
All Sizes - Strong Knit

Men's Oxfords 1.98
Special Close-Out!

Shop Caps 15¢
Black Sateen - Sturdy Visors

Work Aprons 1.10
Heavy Duck Adjustable Straps

Work Pants 1.79
Big, Full-Cut Sizes!

Women's Purses 79¢
New Patterns Bright Colors

Rayon Undies 29¢
Extra Savings

Novelty Handkfs. 5¢
Assorted Colors

Window Shades 29¢
Complete With Roller

Lace Panels 79¢
Adjustable Tops

WOMEN'S UTILITY Oxfords 1.19
All Sizes

Children's Sandals 98¢
Sturdy Soles

Shidler Continues Explanation of Income Tax Calculation

By **JUDGE JOHN SHIDLER**
Last week we covered dependents and personal exemptions. Item 22 is entitled "Balance (surtax net income)". This figure is obtained by subtracting the total of Exemptions and Credits, Items 20 and 21, from Item 19.

The surtax net income is your base for computing your surtax. If Item 22 is less than \$2,000, and in most cases it will be, then multiply it by six per cent which is the rate for surtax net incomes of less than \$2,000. Then write the result over opposite Item 27.

Our attention now returns to Item 22, which is an item we can disregard unless we hold government obligations which paid us interest and were contracted after March 1, 1941. On that date a change of law made these interest incomes which had, prior to this time, been tax free, now taxable. However, all

Gas Curtailment Won't Affect Present Users

Present home users of natural gas in Southern California will not be affected by the natural gas curtailment order issued by the War Production Board Feb. 18 in Washington, D. C. It was stated today by F. S. Wade, president of Southern California Gas Company.

Discussing the order, Wade stated that under its terms domestic and commercial customers now served may continue to use gas for cooking, water heating, refrigeration and space heating in existing appliances.

"The order of the War Production Board was the result of its investigation of the national natural gas situation in relation to defense production and essential civilian use," he said. "The investigation covered only the availability of natural gas through utility companies and the requirements of defense industries using natural gas in major manufacturing centers. The study did not include an investigation of oil and natural gas production as this is being carried out by the Office of the Petroleum Coordinator."

"Insofar as California is concerned, there are now greater known natural gas reserves than at any other time in history. However, because of scarcity of materials for the construction of main transmission lines, compressor stations and other facilities it is not possible to expand the capacity of existing facilities to care for increased requirements of both war production and civilian uses."

GOTTA HAVE GOLF
LONDON—When the Bank of England recently transported its facilities to a more isolated region, its staff built a new golf course near headquarters.

Wife Must Sign
Now we have gone through all the items on the 1040 Returns. We should all have a fair understanding of what the problems involved are. There are questions to be answered at the bottom of page 2, and we must not overlook these. It is safe to say that if you cannot understand these questions you may disregard them as they will not affect you. Question 5 should be checked "cash" unless you are in business.

March 16 Deadline
Pin the check to the front of the return and fold the return in three equal sections, placing it in a large envelope addressed, "Internal Revenue Collector, Federal Building, Los Angeles, California." Do this right away. You must have it in the mail before March 16.

The last two installments will deal generally with changes in the act, with discussions of the particular problems of particular people.

Remember, paying your income tax is just as important as buying bonds. Your money goes to the same place, it keeps 'em flying.

14 Patients Enter Hospital

New patients received at Torrance Memorial hospital during the past week were: Mrs. Edith Bartchko, 4511 Spencer st., Feb. 22, for acute appendicitis; William Biscailuz, 77-year-old uncle of Sheriff Eugene Biscailuz, of 22721 Pennsylvania ave., Feb. 22, for pneumonia treatment; Alfred Johnson, Redondo Beach, Feb. 24, for surgery; and Henry Kellwell, Redondo Beach, Feb. 24, for medical care.

Francis McNaney, Inglewood, Feb. 18, for surgery; C. N. Pagnos, Los Angeles, Feb. 20, for medical care of a broken hip, suffered when he fell from a ladder while engaged in wiring a house here; Mrs. Lillian Slauch, Lawndale, Feb. 18, for surgery; Mrs. Alice Stephenson, 1424 Beech ave., Feb. 19, for medical care; and Walter Tait, Gardena, Feb. 20, for medical care.

John Van Dueren, Gardena, Feb. 21, for surgery; Mrs. Teresa Van Ryn, Redondo Beach, Feb. 18, for medical care; Miss Eileen Walker, Redondo Beach, Feb. 19, for surgery; Miss Mary Woosley, Palos Verdes, Feb. 20, for surgery; and Virginia Whitson, six years old, North Redondo Beach, Feb. 24, for a mastoid operation.

Excavations in recent years disclosed that populous cities flourished in India 5,000 years ago.

There are ONLY 15 Business Days left to File Your Income Tax!

INCOME TAX SERVICE

Don't Delay! See Us NOW!

While We Can Give You More Time and Attention

WE FIGURE YOUR TAX ON BOTH TYPE FORMS, TAKING ALLOWANCE FOR ALL DEDUCTIONS IT MAY SAVE YOU MONEY

BRUCE R. CLEMENTS
PUBLIC ACCOUNTANTS
1409 Marcelina Ave. Torrance
Phone 354
OPEN EVENINGS

F. H. A. HOME
1566-68 215th Street
OPEN FOR INSPECTION
PHONE LONG BEACH 685-341
or 1926 Magnolia Avenue, Long Beach.