

# Right Guide

This column is designed to give official VA answers to veterans' readjustment problems. Send questions to Right Guide, 1031 South Broadway, Los Angeles 15, Calif.

Although the Servicemen's Readjustment Act (G-I Bill) is now 26 months old one-fourth, or \$7,772,775.40, of the entire amount of loans to veterans was made during the month of July. Every indication points to the fact August will break July's record.

The total amount of home, business and farm loans for the 26 months of the bill is \$27,843,350.27.

A total of 1,228 new loans were made during July.

QUESTION: If a lender turns down a veteran's application for a loan, what should the veteran do?

ANSWER: He should see another lender. The fact that one lender is not interested does not indicate that another may not be.

QUESTION: I want to buy a home under the Servicemen's Readjustment Act. Where can I get advice before I start out?

ANSWER: From several different sources. Many banks have veteran's advisers. Most service officers of veteran organizations are familiar with procedures. The V.A. regional office loan guaranty department, 1031 South Broadway, have interviewers especially trained to help you.

QUESTION: I have been organized to assist you. A considerable amount of time and trouble may be saved by seeing one of these agencies before you start out.

QUESTION: If I like the property and am eligible under the Bill, why do I have to have an appraisal before I can make the deal?

ANSWER: In the first place an appraisal is required by law. Even though it were not required it still would be advisable. Appraisals are as much for the protection of the veteran as for any other purpose. Hundreds of prospective home owners have been saved from making "a poor deal" by the appraiser. Appraisers are selected and designated because of their ability to detect faulty construction, land values, resale possibilities, etc.

QUESTION: I want to start farming. Should I get a farm loan or should I get a business loan to buy the equipment to operate the farm?

ANSWER: Before you start your deal see your county agricultural agent. There are so many angles you should consider first; such as experience, can you make a living on the farm you have in mind, water rights, the amount of equipment you will need, livestock, markets, etc. Your county agent will be of great value to you in determining the feasibility of your venture. After you have decided just what you want, then go to your veteran adviser to determine the type of loan. If the farm is small and little equipment is needed a farm loan might be advisable. So much depends on the type of farm, size, location, etc. The V.A. loan guaranty department will help you.

## Kiwanians And Rotarians In Meeting Thursday

Kiwanians and Rotarians will meet next Thursday afternoon in the Torrance City Park for a titanic struggle on the baseball diamond when Police Chief John Stroh's Midgets face the mighty bats of Principal Raymond Casey's hard driving Giants.

The event is slated for 5 p.m. Reports indicate that the game will be an open affair, and all members of the two local clubs are eligible to participate. John Melville has been chosen to captain the Rotarians and Dave Colville will helm the Kiwanians.

Other sporting events are scheduled to round out the meet between the two service organizations.

A picnic dinner will follow for all members and their ladies, it was announced.

PAUL E. PIERSON

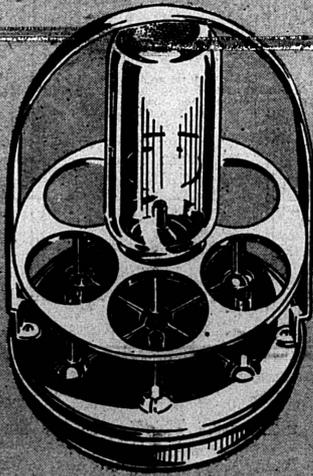
Paul E. Pierson, ETM 3/c, son of Daniel Pierson, 1319 Plaza del Amo, received his discharge from the Navy last week at the Shoemaker separation center. Pierson enlisted in February of 1945 and served aboard the USS Storm King overseas.

## OWL-SONTAG covers the BABY NEEDS PROBLEM

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STERILIZES 6 BOTTLES PLUS NIPPLES QUICKLY

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Complete with RACK, GLASS NIPPLE JAR and BASE PAN plus screw-cap FUNNEL

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Live steam does the job in 7 minutes flat! (ordinary sterilizers take more than twice as long). Leaves nipples crystal-clear because there's no calcium deposit. Modern design, no bulky pots! Attached jar provided for sterilizing and storing nipples.

### Owl & Sontag have the BEST of everything for BABY

- REXALL BABY CREAM 25¢ J. & J. BABY CREAM 43¢  
Gentle relief for 'hot-weather' skin irritations Keeps baby-skin smooth as satin, scented.
- REXALL BABY OIL 41¢ J. & J. BABY LOTION 43¢  
Use daily to help prevent diaper rash. 6 oz. All-purpose lotion for gentle baby care. 6 oz.
- MENNEN'S ANTISEPTIC BABY OIL 43¢ J. & J. BABY SOAP 15¢  
Mild, soothing. Protection against germs. 5 oz. Pure, mild lather, 2 cakes for 25c, each
- MENNEN'S BORATED BABY TALCUM 19¢ J. & J. BABY POWDER 21¢  
"Cloud Spun" for extra smoothness. 4-oz. Made of fine imported talc, silky soft. 4 1/2 oz.

## best of BABY FOODS are BUDGET-PRICED at OWL and SONTAG

- DEXTRI-MALTOSE 5-pounds—2.79 1-lb. 63c  
Highly nutritional . . . food for young infants
- BORDEN'S DRYCO 2 1/2-lbs.—2.25 1-lb. 95c  
Irradiated infant food . . . vitamin enriched
- LACTOGEN 2 1/2-pounds—2.30 1-lb. 99c  
Spray-dried cow's milk with milk sugar
- PABLUM 18-ounces—39c 8-oz. 19c  
Cooked cereal food, with vitamins, minerals
- NESTLE'S FOOD 12-ozs. 78c  
Sustaining nutriment for infants, children
- SIMILAC 1-lb. \$1.03  
Imitation breast milk; vitamins, minerals
- SMA POWDER 1-lb. 94c  
Imitation mother's milk with B-Complex
- SMA Concentrated LIQUID 1 1/2 ozs. 28c  
Simulated mother's milk with B-Complex vita.
- MEAD'S CEREAL 1-lb. 23c  
Highly nourishing cooked food for infants



## COTTON BALLS

200 sterile absorbent 39¢  
FIRSTAID BRAND

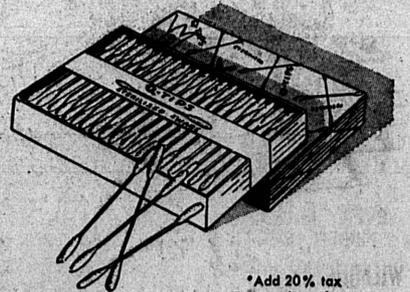


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hundreds of nursery uses

## Q-TIPS

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\*Add 20% tax to prices of asterisked items.

## BRINGING-UP-BABY AIDS

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<p>43¢ 1 QT. PITCHER TYPE GLASS GRADUATE for baby's formula Heatproof; has pouring spout. Marked in ounces, cups, pints.</p>	<p>98¢ SMOOTH PLASTIC BABY TRAINER with deflector Comfortable, easy to clean, sanitary. . . Of light, sturdy plastic.</p>	<p>39¢ BABY BATH THERMOMETER pink or blue Easy-to-read temperature marks. . . cool, tepid, warm and hot.</p>	<p>19¢ WATERPROOF VINYL BABY BIBS crumb catcher Soft-as-silk, odorless, easy-to-clean. . . and bound with fabric.</p>	<p>29¢ RUSTPROOF RUBBER-TIPPED SANITONGS for baby's bottles, nipples Wire-type, designed to grip hot bottles and nipples easily.</p>	<p>39¢ DEFENDER RUBBER COATED BABY PANTS sturdy, machine washable Sturdy white rubber-coated cloth with nice elastic waist and legs.</p>	<p>39¢ DAVIDSON NO-COLIC NURSING UNIT screw-on nipple pyrex bottle No spilling, no tumbling. Sanitary, easy to apply nipple, cap.</p>
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