

BUILDERS' GUIDE

WHETHER you are contemplating the erection of a chicken house or a business block, a bungalow, or an apartment house, the time to build is NOW. It's the concensus of opinion among material men throughout the country that owing to economic conditions, labor unrest and the railway strike, the cost of building material both in hardware and lumber, as well as brick and cement, will not be less than at present for some time to come and that any day may see the end of the comparatively low prices, with a sharp advance in all lines. TAKE THE EXPERT ADVICE OF THE ADVERTISERS ON THIS PAGE AND BUILD NOW.

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How To Make Payments When You Build

When concrete foundation is in and rough frame work for exterior walls and interior partitions are up, also rough lumber for roof rafters are in place, and sub-floor laid, rough plumbing and electrical work is in, pay 20 per cent of the general contract. When house is plastered inside and out, technically known as brown, and electrical work and plumbing are brought to finished points with finish plaster, or siding on exterior is on, also the finished roof is on, pay 20 per cent on second installment. When interior plaster is on and interior wood trim is in place, and interior features are built in, 20 per cent is again due. When all painting and staining inside and out is finished, doors hung, windows fitted and screened, plumbing fixtures installed, cement work and driveway is finished, sewer or cesspool con-

KEPT FROM HOME BUYING THROUGH FEAR

Many Pay Rent Rather Than Assume Building Obligation

"I am confident that many families are kept from home buying through fear.
 "Very few people are accustomed to assuming obligations involving many hundreds of dollars, representing the price of a home.
 "In truth, their doubts are traitors that make them lose the good they oft might win, by fearing to attempt, to secure a home, because they are afraid to assume the obligation represented by its purchase price," said G. A. R. Steiner, broker for Dominguez Land Corporation.
 "We had an illustration of that this week," he continued. "We had a customer for a house. He said that he had never assumed so large an obligation and that he was afraid to go in debt for so much."
 "Upon inquiry, we learned that he had been married for about fifteen years and had paid rent for the entire time.
 "We then pointed out to him that he had paid for about one and one-half homes already and that he was now in debt to his landlord to the extent of \$3325 to be paid in the next ninety-five months at his present rent of \$35.
 "Then, when we were able to prove that an investment of a few hundred dollars and the payment of a nominal rent for ninety-five months would give him a splendid piece of Torrance property, free and clear of debt, whereas he would have nothing to show for meeting his obligation to the landlord, he closed the deal and is now an enthusiastic home owner.
 "The trouble with most people is that they are thinking of the gross amount to be paid when they are in debt to the landlord only month by month, when, as a matter of fact, their gross obligation to the landlord far exceeds the amount they would pay for any home.
 "I am of the opinion that 50 per cent of the families of Torrance, now paying rent, would have no valid reason for failure to own a home and that most of them will buy when they realize fully that a home only costs them the first payment."

MILLIONS TO BE INVESTED IN FACTORIES

San Francisco Capital Invested In This Part Of State

Having established a record in San Francisco for erecting more than fifty industrial buildings for manufacturing and commercial concerns, A. C. Blumenthal, Loew State Theater Building, Los Angeles, announced yesterday that several million dollars' worth of these structures will be erected by himself and associates in and adjacent to Los Angeles.
 Up to the present time the local company has dealt exclusively in business properties, high class apartment house and hotel sites. In this capacity it has been successful in bringing to Los Angeles more than \$10,000,000 of San Francisco capital for local investment.
 In speaking of this new angle of business, to be undertaken here, Mr. Blumenthal said: "At present we know of many new firms that are anxious to establish factories in Los Angeles, but cannot see their way clear to build their own plants. There are also many old established firms here who would like to expand into new and larger quarters, but do not like to tie their capital up in brick walls and cement.
 "What we propose to do is to let these firms select any site they consider desirable and then build for them the kind of plant or factory they wish. Then this completed building will then be leased to them for a long term of years with option to buy."

How to Plan, How to Buy, How To Save

Hundreds of houses are being built in Southern California every month. Many of these are built for the owners, who move in from apartment or furnished house, sans possessions other than their personal belongings. Here is rich opportunity for the energetic home maker, who can begin her furnishing unhampered by furniture of an outworn period. Here few compromises need to be made. With everything fresh and new and purchased with a view to the place it is to fill, failure or disappointment seems remote.

And yet it is a fact that more often than not the happy woman who has just completed the furnishing of a new home, be it large or small, is disappointed with the results. If she had to do it over again, she thinks, how different would be her selections, how vastly improved the result.

It is because of this that it behooves the woman about to take the plunge into an orgy of furniture buying to go slow and to consider every need in detail in the very beginning. It is a good idea to make a rough floor plan, on a scale of an-inch to a foot, or larger, of each floor of the new house and to indicate the exact location of the principal pieces of furniture that seems to be needed in each room. By so doing one may avoid making such unsatisfactory selections as a buffet that is just too wide to fit in between two windows or just too high to properly fill the space allotted.

After this has been done consult your LOCAL furniture man; tell him your ideas; show him your plan; and select from his stock JUST WHAT YOU WANT, unhurried and with not only ample time at your command but with a dealer who really desires to please and will assist you in your selections with much more care than the "big city" merchant, to whom your purchase is but an incident in the day's work.

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