

# 6% On Savings

## RETURN OF PRINCIPAL AND INTEREST Guaranteed

BY

1. Holders of \$30,000.00 Paid-In Non-Withdrawable Capital Stock.
2. \$30,000.00 Capital Safely Invested in First Trust Deeds on Real Property.
3. Conservative Management by Able and Experienced Board of Directors.
4. State Supervision and Control.

### ASSETS OVER \$300,000.00

INTEREST PAYABLE SEMI-ANNUALLY

\$1,000,000 SAVED WITH US EXEMPT FROM ATTACHMENT AND EXECUTION

7% PAID ON TERM ACCOUNTS  
5% PAID ON CURRENT ACCOUNTS

## Torrance Mutual Building and Loan Association

Cor. Sartori and Marcelina Aves. Telephone 243

### Will Tell Club About Cuttings

Teachers Will Discuss Problem Before Garden Fans Saturday

Members of the Garden Club, and all others interested in gardening, will meet at the lath house at the High School Saturday afternoon at 2:30. S. E. Merrill, horticulture teacher of the High School, and T. T. Babbitt, who holds the same position at the Elementary school, will give talks on "Cuttings, How to Make and Start Them."

At the last meeting of the Garden club, held at the Legion clubhouse, F. W. Ernst, assistant, Los Angeles County Farm Advisor, spoke extensively on "Soils and Fertilizers."

Mr. Ernst stated that practically the only element needed in the soil in this locality is nitrogen, the main sources of obtaining which are fish meal, bone meal and dried blood. Immediate results may be obtained with ammonium sulphate. This applied in the proportions of 150 pounds of ammonium sulphate to 300 pounds of fish meal produces most satisfactory results, they said. Soil here is also badly in need of humus, and this is secured by cover crops, mainly clover and vetch.

### Police Relief Dinner, Dec. 21

The annual dinner given by the Police Relief Association will be given Friday, December 21, at Earl's Cafe.

Prior to the dinner, annual election of officers will be held, the newly elected officers to be announced at the dinner.

At this time, the Police Relief Association will be hosts to the city council, and heads of various city departments.

**EXAMINER PATRONS**  
I am not connected with the Examiner since Dec. 1. Kindly have amount due for Examiner up to Dec. 1 ready when collector calls.  
Hazel Baddemeyer.

-adv.

### State Aid for Pavement Here?

Lomita and Torrance May Benefit on Proposed Highway Improvement

That the State of California will pay for 30 feet of the pavement on State street in Torrance if the right of way is 100 feet wide and the pavement 50 feet in width was the prediction of City Engineer Leonard Tuesday night when he recommended a resolution granting jurisdiction for the improvement to the county. Previously jurisdiction had been granted for an 80-foot right of way and pavement 40-foot wide.

The highway will be improved from El Segundo to Long Beach. The portion in Torrance serves Wateris. The improvement includes the widening of Redondo boulevard in Lomita.

The resolution giving jurisdiction to the county, as passed by the council, grants the jurisdiction only in case the state pays for 80 feet of the paving.

### New Masonic Officers to Be Installed Dec. 21

Closed installation of the new officers of the Masonic Lodge will be held Friday evening, December 21 at the Masonic Temple.

Fred R. Sanders will preside as Master of Ceremonies, and Samuel E. Burke, past grand master will install the new officers.

Officers to be installed are: Ernest Tomkins, master; Hugh Seckler, senior warden; Joe C. Bay, junior warden; Joe Stone, treasurer; W. L. Stanger, secretary; W. C. Bordeaux, chaplain; Jack Boyd, senior deacon; Clarence Youngken, junior deacon; J. E. McMaster, marshal; Earl Babcock, senior steward; Edgar Barlow, junior steward; Carl Ludwig Miller, tier.

Prior to the installation will be a dinner.  
A. W. Meinzer Plc Company recently purchased a new Buick master six delivery truck.

### Vogue Women's Fashions

Exclusive to This Paper  
Copyright 1928 by Vogue



#### DISCORDS IN HARMONY OF BROCADES

It has come to our ears that a set of twins, famous for their chic, were seen dining and dancing recently at a restaurant famous for its excellent cuisine, its unsurpassed music and its smart clientele. Now, these twins are being identified in fact, even their manner is identical. True, their dispositions are not one and the same, but this distinguishing fact is only recognizable by one who knows them intimately. When they appear together in public, each one carries her own discriminating hall-mark.

On the evening in question, they had chosen to differ in respect to their frocks, and one was supremely right—but, alas, the other was hopelessly wrong. This grave fall from chic was whizzingly remarked from table to table, for the twins are popular and well-known young ladies and, hitherto, have maintained, sartorially, an unerring correctness.

The wraps they wore were flawlessly chic. They were heavy, but soft, rosy brocade, trimmed only

with a narrow band of fur. This bordered a scarf on the left side, which was miraculously metamorphosed into a draped collar at the right. The wraps were straight of line, and they wore them becomingly boused. Thus far, the costumes were perfect.

But, unfortunately, one sister had selected a brocade dress to accompany the coat. Its design was vividly patterned and clashed discordantly with that of the coat. In itself, or with another wrap, the dress would have upheld her reputation for chic, but in this ensemble, it was a miserable failure.

The second twin, on the other hand, was superbly smart. Her frock was drowsy metal tissue in exactly the same tone as the wrap. Clearly displayed through the opening of her coat was the sectional yoke that flattered her hip-line and effected an uneven hem. There was a low-crowned surplice closing on the blouse. Her extreme chic resulted from the careful harmonizing of her ensemble.

Miss Helen Mackow requests that we suggest a blouse that she may make out of satin and wear with a plain velvet skirt, so that the two form a correct afternoon ensemble.

Since Miss Mackow is a constant reader of Vogue's fashion notes, she knows that satin and velvet are a very chic combination, this season, and smartest of all when combined in a model of extreme simplicity. There is nothing so definitely bougeois as a frock that combines satin and velvet and then becomes dimly burdened with embroidery, gilt threads or unnecessary flowers. No other fabric can be added as trimming. Only a simple, brilliantly cut pin is allowable. Therefore, we have chosen the blouse shown in the accompanying sketch as the one appropriate for Miss Mackow's needs. It is draped snugly about the hips and rises at the left, at the point of the cascade jabot. The neck-line is asymmetrical. The smooth-fitting lines are excellently suited to the use of crepe satin.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

We speak of the tuck-in blouse.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

Under this wool crepe skirt, box-pleated in front and plain in back, is tucked the wool crepe blouse of this smart frock. The applied collar band has shaped ends, and the sleeves have flared applied cuffs. The silhouette has the slim, flat hipline that is so completely "of today." It also characterizes our smartest sports clothes.

I. H. Hawkins Company

## Choose Your Christmas Gifts Here



### BATH ROBES FOR MEN

Genuine "Beacon" Bath Robes are nationally accepted as the best blanket robe for novelty patterns and artistic color combinations. Choose a "Beacon" Robe for a Christmas Gift. Complete variety of sizes now on display at exceptionally attractive prices. Shop Early! Christmas Sale!

\$5.65—\$9.35

### SILK ROBES FOR WOMEN

Just received! One of our most extensive Christmas display features—a complete line of kimonos in rich solid colors of orchid, peach, rose, blue, pink or black, trimmed with dainty contrasting shades, novelty designs with large patterns; Japanese two-tone effects; brocaded baronette in dainty shades. Whether you wish to purchase or not we request that you inspect this wonderful showing of robes. Shop Early! Christmas Sale!

\$4.95—\$5.95

### CHRISTMAS SALE SPECIAL

Hosiery! Hosiery!

Extra Special! 1000 pairs of pure thread silk and silk with rayon hosiery for women. Every brand offered is well known to our many customers—Sassy Jane, Ipswich, Bear Brand and Garcia. Every pair is highly recommended for superior quality and durability. This amazing price concession merits the attention of each buyer who wants the best at a money saving price. Values up to \$1.39. SHOP EARLY! CHRISTMAS SALE!

(Limit 4 pairs to each customer)

Only 49c pair

### MERRY CHRISTMAS

Through the co-operation and efficient service of the Torrance Herald, the I. H. Hawkins Company has placed in every home of Torrance, and this entire trade territory, a full page Christmas circular announcement featuring our complete and extensive assortment of acceptable gifts at the most reasonable prices. We request that you make the true test of values by attending our Christmas Sale and comparing our prices.

"CHOOSE YOUR CHRISTMAS GIFTS HERE"

## I. H. Hawkins Company

1319 Sartori Ave., Torrance

Phone 32



HEAR  
FIRESTONE  
RADIO  
PROGRAM  
Every Monday  
Night  
Over KFI

SANTA  
Says  
Make It A

# Firestone CHRISTMAS

And Santa, around Christmas Time is always right! You know jolly well that Dad will appreciate a set of these fine FIRESTONE TIRES on the car—or even a FIRESTONE as a spare will convince him a little later he should have them all around.

### Specials for Christmas

FIRESTONE Gum Dipped Tires	FIRESTONE Oldfields
29x4.40 ... \$ 8.45	29x4.40 ... \$ 6.75
30x4.50 ... 9.40	30x4.50 ... 7.50
31x6.00 ... 15.45	31x6.00 ... 12.75
33x6.00 ... 16.45	33x6.00 ... 13.55

XTRA SPECIAL PRICES  
29x4.40 ... \$5.65  
ON OTHER SIZES AT A SAVING



## Baxter & Collins

"Tire Doctors, Two"

Harvel Battery Bldg., 1618 Cravens 1 Block South of City Hall  
DAY & NIGHT SERVICE—Daytime Phone 476  
NIGHT PHONES: 345-J and 552—Call Us Anytime You Are in Trouble

Firestone

Gum Dipped