

Aching Feet Will Age You!

Don't make yourself old before your time from aching feet. Get relief at once. Call for FREE FOOT TEST. It is done by our trained Foot Comfort Experts over your stockings. Let us demonstrate the relief that the proper Dr. Scholl Aid for the Feet will give you.



DO YOUR SHOPPING ON WILLING FEET!

Enna Jettick

Shoes For Women

Will carry you through active days in real comfort, and style... at moderate cost.

We take care to fit feet properly. Sizes and widths 1 to 12-AAAAA to EEEE.

\$5.00

We Also Have Some CLOSE-OUT NUMBERS

\$2.95

"YES! a knit-in garter-top!"



HOLEPROOF KNEE-HIGH

Ends knee-stretch and knee-strain... main causes of runs in hosiery

By actual test this new wonder stocking wears 25% to 50% longer than the ordinary kind! Because HOLEPROOF KNEE-HIGH comes just to the knee... does away with all the strain that starts so many runs. And all through this longer life KNEE-HIGH gives you far more comfort—and better style... with no unsightly garter-bumps to mar the smooth, sleek line Fashion demands. It's the modern stocking. Here in several styles... at



Seal of Certified Quality... Better Fabrics Testing Bureau

Full Length Holeproofs \$1.00

85c

Second Phase Of National Housing Act Is Explained

(Continued from Page 1)

will return a credit, which will be applied on the unpaid balance of the mortgage. For example: If there were no losses, at all insured mortgages carrying amortization calculated to retire the principal in 20 years, would build up at the end of about 17 years,

SCHEDULE OF RATES UNDER TITLE II, NATIONAL HOUSING ACT

Mortgage Indebtedness Arising from	Interest Rate Exclusive of Premium Chg.	Service Charge	Mortgage Insurance Premium
Financing (without change in lender) of bona fide Sale or Resale of Property Existing on June 27, 1934.	Not to exceed 5% per annum	None	1/2 of 1% per annum
Loan to Borrower for Financing Acquisition by him of Property Constructed after June 27, 1934.	Not to exceed 5% per annum	1/2 of 1% per annum	1/2 of 1% per annum
Refunding of Present Indebtedness (without change of borrower or lender) on Property Existing on June 27, 1934.	Not to exceed 5 1/2% per annum	None	1% per annum
Refunding of Present Indebtedness (with change of lender) on Property Existing on June 27, 1934.	Not to exceed 5 1/2% per annum	1/2 of 1% per annum	1% per annum

an insurance reserve sufficient to retire at that time the remaining unpaid principal of the mortgages. In that event, the insurance would be terminated and the reserve used to take up the mortgages for the benefit of the mortgagors. It is understood that it will be necessary for mortgage blanks to be executed on standard forms supplied by the Washington office. Blanks have been Mr. Marlow stated that there may be some delay in receiving these forms, but that he expects them within 10 days. In the meantime financial institutions will be filing applica-

the world a chance to judge as to whether or not his right hand has lost its cunning in maneuvering the mimic forces around the 161 squares in devious ways so as to behead his opponents not in the super-class.

Huge Stack To Be Erected At Plant

Construction activities at the new \$1,000,000 Torrance plant of the Hughes-Mitchell Processes Company took on still more of an "industrial" appearance this week with the issuance of a building permit to erect a large smokestack. The stack, which is to be erected at 20201 South Normandie avenue, will be of steel construction, and will cost \$3000. Erection of the stack is being engineered by the Consolidated Steel Corporation of Los Angeles, which has obtained contracts for erection of

WORK ON ORANGE STREET SCHOOL IS STARTED

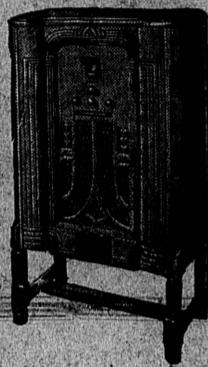
Reconstruction of the Orange street school in Lomita was ready to begin next week, following award of the contract Tuesday by the Los Angeles board of education to Duff & Venderhoeven, for its low bid of \$45,350. Seven bids were received, the second lowest being \$46,200.

Owens Ancient Wooden Chest BOONVILLE, Mo. (U.P.)—W. W. Gott owns a wooden chest dating back to the 15th Century, when it belonged to a family in Ireland. Practically all of the various buildings.

Star Furniture Co.

1273 Sartori Avenue Torrance Phone 620 "WE CHALLENGE CITY PRICES"

RADIO HEADQUARTERS



Here you will find the best that the radio world has to offer from the most modest little sets to the finest of console models, by such celebrated manufacturers as:

- * Philco
- * Grunow
- * Atwater Kent
- * General Electric
- * Tiffany Tone
- * Majestic, etc.

Priced To \$210

Easy Terms and Liberal Trade-Ins

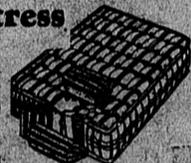
Brand New 4-Tube Radio

This is a splendid full-toned radio that carries the same guarantee as any other radio in our store. A Real Bargain! Pay 50c a Week

\$12.95

INNER-SPRING Mattress

SPECIAL \$10.85 PAY 50c A WEEK Do not confuse this fine genuine inner-spring mattress with inferior grades usually sold at special prices.



O'Keefe & Merritt GAS RADIANT Heaters

Suitable For Living Rooms - As Low As \$4.95 EASY TERMS

BATHROOM HEATERS, Special \$1.95 Exterior Enamel Slightly Chipped

WASHER HEADQUARTERS

Here at the Star you will find the widest selection of leading makes. \$44.50 and up All Sold On Very Easy Terms

"Apex"

Special \$69.50

Pay \$5 A Month Extra large tub, 8-sheet capacity, equipped with pump and other features of better type washers.



Air-Cooled ELECTROLUX THE SERVEL Gas REFRIGERATOR

10% DISCOUNT On All Floor Models \$10.00 DOWN Delivers One To You!



Xmas For The Kiddies!

We're now getting in our big stock of Tri-cycles, Wagons, Doll Buggies, Tables and Chairs, Blackboards, and other gifts sure to delight little hearts on Christmas morning. A Small Deposit Will Reserve Any Selection Until Christmas.

MANY BARGAINS IN USED FURNITURE

At the Star Annex—our used furniture department—a whole store full of truly remarkable values. You're sure to find what you wish and the prices are surprisingly low.

RADIO REPAIRING

On All Makes of Radios - Bring Your Troubles to Us.

SAM LEVY

Copper Kettle Worth \$50 WEST PLAINS, Mo. (U.P.)—Thieves who stole a copper kettle belonging to Miss Kate Lewis sold it to a junk dealer for 14 cents not knowing it was a 250-year-old antique valued at \$50. Miss Lewis paid back the junk man and now has the kettle safely hidden.

Coffin Still Unused GILBERT, Ark. (U.P.)—The coffin A. D. Morgan, 85, had made for himself 14 years ago is just as good as new—it's never been

used. He had it made after he suffered a broken hip and thought he was going to die. He recovered and is in excellent health now.

Plans Temperance Course

AUGUSTA, Me. (U.P.)—A temperance course will be inaugurated in all schools in Maine. Bertram E. Packard, commissioner of education, announced that the course is to be compulsory and will teach temperance and moderation in all things.

Letters to the Editor

Friend Grover: I am sure that a lot of Torrance folk are missing something they would like to take advantage of if they only knew about it. In such a case my thoughts naturally turn to you and the Torrance Herald.

A very wonderful class is being conducted at the Torrance night school in all phases of gardening. The type of instruction is unusual in many ways. The instructor is Mr. A. J. W. Ploters, general manager of one of the greatest seed and nursery companies of the entire West. He has been successfully engaged in this line of work since boyhood which gives him a great fund of knowledge based on experience. He also has the great resources of his company to draw upon for specimens and specialized knowledge of little known subjects, and the class gets the benefit of it all.

As a usual thing the two hours class time is divided—one hour devoted to purely landscaping problems such as Torrance home owners might have, and one hour to the consideration of some special subject of floriculture such as grafting, propagation by cuttings, bulbs, plant identification, etc. A subject of almost universal interest—roses—will be given the whole two hours on the evening

Open Drive



Five-year-old Phyllis Smiths pins Red Cross button on the lapel of President Roosevelt as the annual Red Cross roll call opened through the nation. James L. Fieser, acting chairman of the Red Cross, looks on.

of Thursday, November 22. Rose lovers should make a special note of this date.

This class is free, everyone is invited to attend. Meets once each week at 7:30 p. m., Thursday, in the science building of the Torrance high school. If you like to garden, you will like this class, its teacher and his way, and the association with kindred minds. CARLETON B. BELL.

CHESS

By A. L. PAUL

"CHESS AS YOU LIKE IT"

The Torrance Chess Club is under the direct supervision of the Los Angeles county recreation department and holds regular meetings on Monday and Tuesday at the Recreation Center, 1316 Cabrillo avenue. Visitors are always most cordially welcome.

It is the sincere desire of the writer to co-operate with anyone in making the royal game of chess more popular. Readers are invited to send us news and information on the game for publication in this column. Secretaries of chess clubs are requested to place our address on file for present and future chess events. Address communications to A. L. Paul, Box 736, Torrance.

H. R. writes to ask, "If chess is an art or science, how can a master player lose a game?"

Chess strategy is an exact science, just as is mathematics. The player, in applying this strategy to his game, utilizes inalterable, unchangeable laws and principles. When one of these laws has been broken or misapplied, this constitutes an error, and when taken advantage of will invariably result in defeat for the offender. The only difference between the master chess player and the inexperienced amateur lies in that the former has learned these laws and principles and has schooled himself in the ability to apply them. The amateur is either not acquainted with the principles of chess strategy or else has not acquired the ability to apply them. Thus the master loses his game only because he has failed to apply the correct principle to the problem immediately before him.

Here is a game played in the Philadelphia Chess League between the teams of the South Jersey and Temple University chess clubs. R. S. Goerlich, of Bethlehem, playing for the South Jersey team, makes short work of his more youthful opponent.

Sicilian Defense

Goerlich (white)	Goldfelder (black)
1. P-K4	P-QB4
2. N-KB3	N-QB3
3. P-Q4	PxP
4. Nxp	P-Q4?
5. NxN	PxN
6. Pxp	PxP
7. B-N5ch	B-Q2
8. /g3P	Q-R4ch??
9. B-Q2	QxB7??
10. QxRch	Resigns

Mr. A. O. Gray, of Christchurch, New Zealand, reports to the writer a clever and snappy win against a fellow club member in the above mentioned town. It serves to illustrate the folly of experimenting in the opening, especially such as the Falkbeer Counter Gambit.

Falkbeer Counter Gambit
Mr. X (white) Gray (black)
1. P-K4 P-K4
2. P-KB3 P-Q4
3. N-KB1 B-KN5
4. P-KR3 B-R4
5. P-KP7 PxP
6. P-KN4?? PxN
7. PxB7?? Q-R5 mate
Mr. Gray writes that "of course Mr. X was properly disgusted."

Having waited for seven years for a chance at a return match for the world's championship with Dr. Alexander Alekhine, of Paris, and, incidentally, still on the waiting list, Jose R. Capablanca, of Cuba, is about to re-enter the international arena and will give

YES!

- BROODER
- MILKING MACHINE
- INCUBATOR
- SEPARATOR
- LIGHTING
- MILK COOLER
- WATER HEATER
- DOMESTIC WATER PUMP

NOW YOU CAN GET IT



Undoubtedly there are many items of electrical appliances, either listed or unlisted above which will help you increase your profits. Do you realize that loans are now available under the National Housing Act, which permit immediate purchase on conveniently low, extended terms? Talk to your local dealer or your banker.

THIS BOOK TELLS HOW For your convenience, the Edison Company has arranged to send you free this recently-published booklet which explains how YOU can secure one of these loans, and purchase the equipment you need without waiting. Write us today.

SEE electrical cottage just south of Glendora, corner of Foothill Blvd. and Glendora Avenue. Electrically air cooled and heated. Open every day. SOUTHERN CALIFORNIA EDISON COMPANY LTD. 10-34

Rough Dry Service

40 Pieces \$1.00

- ◆ Starch Pieces Starched
- ◆ All Sox Mended
- ◆ Flat Work Ironed and Mended
- ◆ Handkerchiefs Ironed

Shirts Finished and Ready To Wear..... 10c Extra Cash and Carry 20% OFF At The Laundry Torrance Laundry Co. 1713 Border Avenue, Torrance, Phone Torrance 141