

RAY BROOKS'

SHOP TALK

HOSPITAL HOP

Shop Talk this week goes to bat for the Hospital Ball, an annual Fun & Frolic Festival For Frivolous Funsters, to be held this year in the Civic Auditorium on Saturday night, February 19.

This affair needs your support! It needs everybody's support! It's the most worthy cause in this community and even surpasses the Presidents Ball in absolute necessity. Why? Because the proceeds go to the maintenance of the Jared Sidney Torrance Memorial Hospital, a local institution, employing local attendants and taking local medicines. It's the place YOU'LL go when you fall down stairs and bust a rib or run off the road and rip out a tonsil. It's the ONLY Grade A hospital in miles around and it needs funds to keep it on top.

That the committee erred in setting the date for the 19th instead of sticking to the 22nd, the date used for years, is arguable. Shop Talk believes it did. At least two other South Bay dances are being held on the 19th, the committees of which probably planned their dances believing the Hospital Hop would occur as per schedule. Lack of bar facilities at the Civic Auditorium makes this hall a bad choice, but it is said they plan to decorate the place fit to kill. Nonetheless, this affair is a dance and not a Beer Bust and the auditorium is a good place to dance. Good music is promised and summed up—it should be worth while.

So buy your tickets early and come to the dance if possible. In any event BUY YOUR TICKETS!

FIRESTONE'S FINIS

Death came last week to Harvey S. Firestone, pioneer tire manufacturer and head of the vast House of Firestone. He was highly respected in the rubber business and had many achievements to his credit. Single-handed he smashed the British rubber monopoly back in the early 20's when the English had a strangle hold on the supply and the price was sky high. He invented and developed the balloon tire, probably the greatest single advance in tire construction since its inception. He pioneered the automobile tire and eliminated the old "clancher" tire that drove motorists crazy. Many other tire advances can be attributed to him. He was a self made man and a "capitalist" who deserved the millions he earned and spent... in the tire business.

In respect to this man the entire Firestone system, from biggest factory to smallest service store, will be closed all day Friday, Feb. 11. Don Miller, manager of the Torrance Firestone Store, made this announcement yesterday and wishes all his customers to be so notified.

HOT WATER

In co-operation with the Gas Company and the manufacturers, David Jacobs—Your Plumber—and Fay Parks, Kingfish of the Torrance Plumbing Co., this week start off on a water heater campaign, the which it is hoped will sell many a heater. Surveys show that a vast number of people are still bathing along with water heaters that very much resemble the type Nero used to light for his bawth, then got plenty of time to fiddle while waiting for the water to get hot. As a matter of history (?) a faulty water heater is said to have been responsible for the fire thru which Nero sawed off the Arkansas Traveler and for which he was handed a sound scolding (what a pun) by the Roman Chamber of Commerce.

Albeit and notwithstanding, there's many a heater that could stand replacement. The new models are so perfect and so efficient that there's always hot water enough to scour the entire family and have plenty left over to swab off the dog. And men... with these new water heaters you can positively discard the teakettle and the water you had to heat to shave with!

VALENTINE'S DAY

Just a reminder to all the old married men... Valentine's Day is next Monday and the local florists offer beautiful boxed flowers or potted plants that will get you out of the dog house with your wife. Mrs. M. W. Evans, prop. of the Torrance Gift Shop, who by the way, is celebrating this week her first anniversary in business in Torrance, has a large selection of Valentine cards, as do the drug stores and other houses.

NEW FHA LOAN PLAN IS READY HERE

Lending Agencies Get "Go" Signal

Both Torrance banks—the Torrance National and Bank of America—and the Torrance Mutual Building and Loan association received the "go ahead" signal yesterday from the Federal Housing Administration and at once began receiving applications for loans under the newly liberalized housing act.

The three lending institutions here received instructions that requests for the new home building loans could be made temporarily on the old loan forms. Officers of the banks and building and loan association reported they had received many inquiries since President Roosevelt signed the bill in Washington last week.

From all indications a revival of building is certain to be started here as result of the improved financial set-up. Under the terms of the housing act, "little builders"—people who want homes costing up to \$6,000—may receive financing for collateral of 10 percent of the final value.

Highlights of the changes include: Repayment period extended from 20 to 25 years, for loans approved between Feb. 3 and July 1, on the 90 percent appraisal basis.

Mortgage insurance premiums reduced from one-half to one-fourth of one percent. Service charge of one-half of one percent on diminishing balances eliminated. Maximum interest reduced to 5 percent.

Restoration of Title I, originally for home modernization, to include modernization of any kind of property up to \$10,000 in cost, with a limit of ten years to repay. Such loans are on a "character" basis without security. Under this title is provided up to \$2500 for new construction, such as submarginal homes that would not qualify under Title II and loans for farm improvements. Loans on household equipment are not provided, as under the old Title I.

18 Percent Reduction To get the benefit of the 90 percent loans, homes must be owner-occupied. Operative builders can get conditional commitments to effect this benefit.

The 90 percent will apply to homes built by operative builders since January of 1937, which have not been sold or occupied since that time, in order to release capital for new building.

The reduced interest rate, reduced insurance premium and elimination of carrying charges will amount to a saving of 18 percent in payments over the period of the loans.

Zoning Rules Retained For values above the \$6,000 limit, the old 20 percent collateral is required. There has been no change in zoning requirements for FHA loans. Commenting on this, William O. Harris, assistant director of (Continued on Page 6-B)

They'll Sing for Torrance Cops



A trio that has shot into first-rank position in the world of entertainment by their remarkable radio and screen performances, the Peter Sisters shown above, will top the Torrance Police Relief association's benefit show at the Civic Auditorium Friday night.

Police Stage 12-Act Vaudeville Show in Civic Auditorium Friday for Relief Fund

TICKET SALE LIMITED TO 1,200 SEATS

Headlining the benefit vaudeville show to be given in the Civic Auditorium tomorrow (Friday) night at 8 o'clock by the Torrance Police Relief association are the famed Peter Sisters of radio and screen fame. Eleven other high-class acts are on the bill which will have Morris Cross for master-of-ceremonies.

Cross plays every known instrument and will demonstrate his talents while directing the seven-piece orchestra that will accompany the show. The advance ticket sale indicates, according to Capt. John H. Stroh, that the Auditorium will be filled to capacity for this gala entertainment.

The doors will be opened at 7:30 and there will be no reserved seats. Only 1,200 tickets have been printed—there are seats for just that number—so there will be a few available at the box-office tomorrow night for early-comers. The net proceeds from the show will be placed in a benefit fund for the local police department's welfare and relief work.

Boss Home from Hospital; Herald Staff Rejoices

From the youngest carrier boy to senior staff member, Miss Lute Fraser, secretary, The Herald family welcomed the return this week of the Boss from the hospital where he underwent a major operation.

True, The Boss is not yet back on the job but he is home and right beside his bed by a telephone which he is using frequently now to direct this newspaper.

Grover C. Whyte, whose caricature on the right was drawn without his knowledge by Roy A. Kawamoto, is making a splendid recovery. It won't be long before he again occupies his office. The Herald staff is sincerely glad that he is improving so well and all of us are looking forward to his resumption of publishing duties.



GROVER C. WHYTE drawn without his knowledge

In addition to the Peter Sisters, the program will include:

Evelyn Farney, star tap-dancer at the L. A. Paramount theater. (Continued on Page 6-B)

Puns Permitted On New Crop of Valentines

The little winged boy is still a sentimentalist, judging from 1938 Valentines on sale here. The sentiment, however, is expressed in a strictly up-to-date way.

The streamlined Valentine goes in for puns and plays on words. Yet the missives only say in another way the thought expressed in these words, sent on a Valentine to Catherine, wife of Henry V: "I love you while she excelleth alle."

Designs show definitely the influence of contemporary decorative thought in elimination of unnecessary details; in the use of modern pastel shades enlivened by metallic touches, and in conventionalized motifs.

The modern girl, according to lines appearing on Valentines, is expected to send many a Feb. 14 message. Verses are a bit casual and offhand for the most part, but they convey a message of love just the same.

Delinquent Tax Payments Are Speeding Up

More than \$29,000,000 in delinquent taxes still is outstanding in Los Angeles county, according to a compilation on file today in the county tax collector's office. Payments have been speeded up materially under the 10-payment plan, since it was inaugurated in 1933-34.

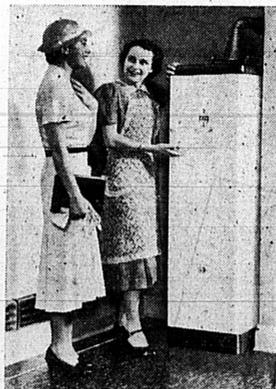
January payments on delinquent taxes amounted to \$395,703 as compared with \$436,237 during January of 1937, according to the tax collector's figures. Payments this fiscal year now are about \$900,000 behind last year, and are expected to pass the \$5,000,000 total about Feb. 15, according to present estimates.

The reduced interest rate, reduced insurance premium and elimination of carrying charges will amount to a saving of 18 percent in payments over the period of the loans.

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