

Amaranths Elect New Officers

At a special election held Monday night by Lomita Court, Order of Amaranth, Mrs. Elizabeth Hopkins was elected conductress and Mrs. Jewell Frederick was elected associate conductress. They will be installed with other elective and appointive officers April 28.

Mrs. Vallberg Kahler, assistant and grand lecturer, was present and assisted in practice for installation, other visitors being Mrs. and Mrs. Charles Walton, Mrs. Bertha Brown of Inglewood, Mrs. Alice Mort of Redondo and C. Kahler of Hollywood. Mrs. Mary Culpepper and

Red-Eared Sunfish Stage Comeback

URBANA, Ill. (U.P.) — Red-eared sunfish are coming back to Illinois streams for the first time in 20 years, according to the Illinois Natural History Survey. After a 1,000 mile jaunt from Texas, 125 young red-ears are being tended before being released in a newly constructed experimental lake.

There are eight distinct languages, 87 dialects spoken in the Philippines.

Mrs. Bessie West served refreshments.

On Thursday afternoon, April 24 Mrs. Alwine Uman will give a silver tea at her home, 26130 Narbonne. She will be assisted by Mrs. Elizabeth Hopkins.

New Defense-Housing Financing Plan Told

With the President's signature of amendments to the National Housing Act creating new Title VI, the Federal Housing Administration is prepared to further the construction of homes in specified defense areas. Administrator Abner H. Ferguson announced.

The legislation sets up a special \$100,000,000 F. H. A. home mortgage insurance authorization and provides machinery enabling private enterprise to supply upward of 25,000 units in meeting housing demands caused by national defense activities.

"DEFENSE AREAS" NOT FIXED YET

As yet no announcement has been made concerning the creation of a "defense area" which would enjoy benefits of the new home-financing plan in this district. Loose lending agencies state there is every reason to believe that Torrance and vicinity will be named as part of the Southland's "defense area." When this belief is confirmed by official word, home construction should be greatly stimulated here. This is indicated by many inquiries already received by lending institutions regarding loans under provisions of Title VI.

A defense housing insurance fund of not more than \$10,000,000 will be made available to the F. H. A. by the Reconstruction Finance Corporation. Mortgages insured under the new title will be distinct from those insured under Section 203 of the act, constituting the bulk of the F. H. A.'s operations, and will have no claim upon the assets of existing insurance reserves.

ITS PURPOSE

The broad objectives of Title VI are:

- (1) Maximum participation by private capital under F. H. A. mortgage insurance in the construction of added housing facilities required for defense industry workers in areas where there is reasonable assurance of permanent need for the new dwellings after the end of the defense emergency.

- (2) Safeguarding the established F.H.A.-insured mortgage program against excessive risks or losses in connection with the insurance of home loans in defense industry areas.

The class of defense housing which is contemplated will be constructed by private capital under the new legislation occurs generally in the vicinity of established industrial communities where continuity of operations can within reason be anticipated after the termination of the emergency.

F. H. A. operations under Title VI are not designed to take care of cases where the need is for temporary facilities, or where the need for additional housing is likely to disappear with the emergency, or where workers requiring the additional housing cannot pay rents sufficient to support the investment of private funds.

CHARACTERISTICS

The special characteristics of mortgage insurance under Title VI are:

- 1.—It will be restricted to areas "in which the President shall find that an acute shortage of housing exists or impends which would impede national defense activities" and will be limited to commitments to insure entered into on or before July 1, 1942, unless the President should declare the emergency terminated prior to that date.
- 2.—In contrast to the provisions

of Section 203 limiting 90 per cent mortgages to owner-occupied new homes, the new title authorizes insurance of mortgages of up to 90 per cent of F. H. A. valuation of new properties in cases where the builder is the mortgagor. The builder may thereafter either rent or sell subject to the insured mortgage.

3.—Mortgages insured under Title VI will have a maximum term of 20 years.

4.—Mortgages will be limited to a maximum of \$4,000 on a single-family home, \$8,000 on a two-family home, \$8,000 on a three-family home, and \$10,500 on a four-family home.

5.—Mortgages eligible for insurance under Title VI are limited to those on new dwellings on which construction was started after Jan. 1, 1940, and which were approved for mortgage insurance or for defense-housing insurance prior to the beginning of construction.

DOWN-PAYMENT PHASE

Ferguson pointed out that many workers who have moved into defense industry areas and are employed at sufficient wages to meet monthly payments on F. H. A.-insured mortgages had been unemployed or had only part-time work until recently. In numerous cases, therefore they lack funds to meet the minimum 10 per cent down-payment required for new small homes insured under Section 203 and cannot qualify as acceptable mortgagors under the F. H. A.'s credit-rating procedure.

The provisions of Title VI permitting the insurance of 90 per cent mortgages to builders are designed to meet these situations. At the same time, it is contemplated that most of the houses financed under Title VI will be sold to home owners, with the transfer of title occurring after a rental period during which an equity position is established by additional payments on the part of the ultimate purchaser. The liability of the builder for the payment of the mortgage continues until the purchaser has paid on account of the purchase price 10 percent of the appraised value of the property as determined by the administrator.

INTEREST RATE

New rules and regulations under Title VI will provide for a maximum interest rate of 4 1/2 percent on the declining loan balance, the same as under Section 203. During the period when the builder is the mortgagor and until 10 percent is paid and title acquired by a home owner approved by the administrator, there will be an insurance premium of 3/4 of 1 percent on the declining loan balance, after which the usual 1/2 of 1 percent premium would go into effect provided the dwelling were a single-family owner-occupied house.

Additional protection against excessive foreclosures will be provided by the requirement that these homes must be constructed under F.H.A. inspection and be governed by F.H.A. established minimum construction requirements and property standards. Furthermore, all projects must be "economically sound," the same basic legislative direction that has governed projects previously insured by the F.H.A.

A lot of pedestrians in California apparently continue to cherish the delusion they can butt 12-ton trucks off the street.

All-wheel U. S. military vehicles are able to climb grades of 40 to 50 degrees.

New Style Pig Makes Its Debut



A new kind of pig makes his debut before the camera in the hands of Ann Wickard, daughter of secretary of agriculture, at Beltsville, Md., Government research farm. This little pig is a cross between a roland china and landrace, a Danish breed.

Five Injured in H.C. Collision

Two cars collided head-on Sunday night on the Normandie ave. S-curve three-quarters of a mile north of Lomita Blvd., sending four to the San Pedro emergency hospital with lacerations on the head and face and one to the Los Angeles General hospital with an eight-inch laceration at the back of the head and possible skull fracture.

In General hospital is Leonardo Gutierrez, 17, resident at the corner of Blinn and Colon sts., Wilmington; others injured were Donald Harvey, 27, and his wife, Mary Evelyn, 20, of Long Beach; Peter Gonzales, 18, 1540 Robidoux, Wilmington; Frank Campos, 1115 E. Anaheim st., Wilmington. Deputy sheriffs said Mr. and Mrs. Harvey were in one car, and the others were riding in a machine operated by Campos.

Textile men estimate that more than 48,000,000 square yards of upholstery fabric will go into production of 1941 motorcars.

Only two of Canada's nine provinces are without a water outlet to the ocean.

Scotland consumes more oatmeal per person than any other country.



We can prove that our coiffures are smart... and carefully done

We were pleased this week that Miss Baker came to us for her wave... for now you can see for yourself when you attend the Happy Kitchen School just how skilful our operators are.

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Quarts \$1.55; **79c**
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100% distilled from grain
Quarts \$1.59 **83c**
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Full Qt. \$1.43; **73c**
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Northern Calif. Bulk Wines
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QUART GAL. **25c 90c** QUART GAL. **20c 79c**

SPECIAL FRIDAY and SATURDAY, APRIL 18, 19

Happy Valley BRANDY Fifth \$1.30

Finer Flavor BEER CAN 3 FOR 27c FULL QUARTS..... 16c (Plus Deposit)

GOLDEN STATE ICE CREAM Pt. 9c Qt. 17c PARTI ROLLS..... 19c

DELICATESSEN DEPT. BREAD MILK LUNCH MEATS PICKLES CHEESES FRUIT JUICES SALADS EGGS CRACKERS

INFORMATION PLEASE

TORRANCE WELCOMES
These New Residents This Week

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Complete Stock of Sporting Goods. Also Electrical Appliances and Supplies. Call us for all types of Electrical Work: New construction, Repairing, Wiring, Alterations. Reasonable prices. Prompt Service.
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Household goods moved safely and rapidly in CLEAN, MODERN, PADDED VANS. No charges made for time to and from job. \$2.50 per month will safely store five rooms of furniture. We moth treat and wrap overstuffed pieces and rugs, using special racks for storing.

Free Estimates on Packing, Crating and Shipping.
BIRCHLER VAN & STORAGE, 26506 Narbonne, Phone Lomita 80

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Complete, Modern in every detail, including lot, garage and many extras. As low as \$3250.00.

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Which includes interest, principal, taxes, insurance under FHA Title No. II or similar financing.

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Appliance Firm Enjoys Steady Gain in Lomita Business

A steady gain in sales every month has been noted by Henry Manley, manager of the Lomita Radio and Appliance Company at 2177 West Lomita Blvd. since the firm opened for business a year ago. He ascribes this success to two things: unflinching service and dealership in appliances of national repute. The store is headquarters for

MATCH HAZARD
One tree can make 1,000,000 matches, but one match can destroy 1,000,000 trees.

Approximately 900,000 electric heaters are produced annually, according to the census bureau.

radios, laundry equipment, including washers and irons; electric sinks and Disposal units and dish washers. Manley is now displaying the latest in General Electric ranges and he is kept busy these days explaining the novel G-E "Roast-of-the-Month" club feature.

CARSON MART

1929 Carson Street Torrance

WHEAT-O-NUT Demonstrators 30-oz. pkg. 25c	Karo SYRUP 1 1/2 lb. 12c 3 lbs. 22c
Butter Kernel CORN No. 2 cans. 11c	Loose Wiles Krieple CRACKERS 1 lb. 14c 1 box 14c
Chicken of the Sea TUNA Size 1/2 cans. 17c	MAPLEINE 1-oz. bottles. 17c 2-oz. bottles. 32c
PEAS No. 2 can. 12c	Martini CIDER 59c 1-gal. bottle. 59c
PINEAPPLE Lg. 2 1/2 cans. 16c	SALE WHEAT GERM Handy pack only 2c when you buy a 1 1/2-lb. specialty marked 1c Sale Handycak of Fisher's Wheat Germ for 26c
TOMATO JUICE No. 2 can. 7c	Pillsbury's Pancake FLOUR 40-oz. pkg. 18c
Bell's CHOPPED OLIVES 2 4 1/2-oz. cans. 15c	Vermont Maid SYRUP, 12-oz. 14c 24-oz. 27c
GLASBAKE BAKING DISH with 3 lb. can CRISCO 51c	Dromedary DATES 12c 10-oz. plain. 12c 7 1/4-oz. pitted. 12c
Party ICE CREAM 9c Pints. 9c Quarts 15c	French's MUSTARD 7c 6-oz. Jar. 7c
Royal PUDDING 3 Pkgs. 14c	OAKITE 10c
Las Olivas Stuffed OLIVES 5-oz. jars. 25c	Borax Chips, lg. pkg. 21c Boraxo, 2 cans. 25c Borax Powder lg. pkg. 23c
Globe A1 SESAME OIL 24c	Balto DOG FOOD 2 Tall cans. 15c
Superior HONEY 2 12-oz. Jars. 25c	KLEENEX 450 count Safe, Economical, Convenient

JIMMY'S PRODUCE

TELEPHONE 709

FRESH KY. GREEN BEANS 2 lbs. 15c
WHITE ROSE NEW POTATOES 10 lbs. 10c
TENDER FRESH ASPARAGUS lb. 5c
IMPERIAL SOLID TOMATOES 2 lbs. 15c
SWEET JUICY GRAPEFRUIT doz. 10c
FANCY NEWTON Pippin APPLES 5 lbs. 25c

GRUBB'S MARKET

Luer's Link Sausage 1/2-lb. pkg. **14c**

Luer's Fresh Sliced Hygrade Bacon lb. 33c

Cooperation Sale Luer's 22nd Anniversary
Stop in Friday and Saturday and sample Luer's Hygrade Sausage and Bacon — and take advantage of these anniversary prices.