



COLORFUL PUBLIC INITIATION . . . Torrance Post No. 3251 Veterans of Foreign Wars, initiated 76 veterans into the organization at a colorful public installation meeting conducted by the Inglewood V.F.W. drill team. Shown above are candidates watching as Mayor W. H. Tolson is obligated beneath the crossed swords of drill team members from Inglewood. Postmaster C. Earl Conner is commander of the Post and the affair was held in the Civic Auditorium, March 25. (Bill Husband photo.)

Vets' Priorities Protected Under New Regulations

All priorities issued to builders in the Southern California District under the present Veterans Preference Rating System will remain valid and will not be affected by any change in regulations under the Veterans Emergency Housing Program, according to John E. McGovern, director of Southern California District of the Federal Housing Administration.

There is no intention to hinder construction of homes progressing with priority assistance and the orders being developed to tighter controls over materials in accordance with the emergency program will not prevent the completion of priority housing under construction, Mr. McGovern said.

Priority Regulation 33, as it is now being constituted, authorizes the extension of FHA ratings to individual veterans who want to build a home of their own or to builders who agree to give veterans preference in the sale or rental of housing not to cost more than \$10,000, including

SEWER PETITIONS MUST CONTAIN CONNECTION DATA

Under an order passed today by the Board of Supervisors, petitions circulated for sewers in unincorporated county territory will contain full information for property owners relating to house connections.

Board action followed a statement by Supervisor William A. Smith to the effect that contractors in certain areas, where sewers are proposed, are inducing property owners to sign contracts for house connections at prices considerably over the proper cost.

"Often these signatures are obtained a year or two before the sewer can be installed," Smith said.

Land and improvements, or rent for more than \$80 a month. Applications for priorities are received by the field offices of the Federal Housing Administration, acting as the agent of the Civilian Production Administration. Since January 15, when the system went into effect, through March 8, applications representing more than 17,000 new dwelling units had been received by the Los Angeles office of the FHA, covering all Southern California counties except those of Imperial and San Diego.

Naval Officers Will Hear Atomic Bomb Discussion

Naval officers will gather in mass meeting to hear a discussion of the atomic bomb and the Navy's plans and policies Thursday, March 28, at 7:30 p.m. at 5833 Fernwood ave., Los Angeles.

Dr. John W. Snyder, one of California Institute of Technology's leading atomic scientists, will give an illustrated talk on "The Atomic Bomb and Its Future Importance in Warfare."

The meeting, which will be introduced by Municipal Judge LeRoy Dawson, also will feature addresses by Commodore Gene Markey and Commander Douglas Fairbanks.

Commander Harry V. Reynolds, USNR, president of the U. S. Naval Reserve Officers Association, yesterday urged all officers to attend the meeting which he termed an especially important one. He said a definite report of the Navy Department's plans and policies regarding the Ready Naval Reserve and the Voluntary Reserve will be a part of the proceedings.

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Home Ownership For Vets Aided By Amendments To Servicemen's Act

Home ownership for veterans has been facilitated by recent amendments to the Servicemen's Readjustment Act which simplified loan guarantee provisions, according to Ayers J. Du Bois, loan guarantee officer of the Veterans Administration Los Angeles Regional Office.

The veteran must take two steps in order to secure a loan. The lending agency and the VA do the rest, Mr. Du Bois said.

First, the veteran must get the deal set and, second, with all the required information as to purchase price, plans, costs, and original discharge papers, make application for the loan to any lender of his choice. With this accomplished he has done his part and the lender and the government carry on from there.

If the veteran decides to build it is necessary for him to select and gain control of a lot. Sometimes this is done by option and often by outright purchase. After gaining control of the lot he should go to several contractors and make a choice of plans and specifications. The contractors give him statements as to construction costs and a copy of the plans and specifications. The veteran should assure himself the cost is reasonable. With evidence as to the control of the lot, and with plans, specifications, and costs of construction and his original discharge papers, he then makes application for a loan from his bank, building and loan association, or any other lender.

A veteran who wishes to purchase a home already constructed will get this deal set by a signed statement of price and agreement of sale from the owner. The purchase price must not exceed the reasonable value of the property. Then with original discharge papers and statement of price he makes application for a loan.

In the case of either construction or purchase of a home the government may guarantee fifty per cent of the loan but the amount will in no case exceed \$4,000.

The lending agency, if the deal is otherwise acceptable, has an appraisal made by an approved appraiser. If the agency is satisfied the deal is reasonable and the transaction meets the eligibility requirements of the law, it may make the loan without reference to the VA and after completing the loan submit the transaction to the VA for an automatic guarantee. Two of the requirements are that the purchase price (or cost in the case of construction) shall not exceed the reasonable value determined by the designated appraiser and that there shall be a proper relation between the veteran's income and expenses. Some transactions fail because they do not meet these requirements.

HOUSE GUESTS

Recent house guests at the J. C. Sana home on Annapola Ave., were Mrs. Tobie Hodges, of Alvarado, Texas, and Mrs. Sam Singleton, of Tacoma, Wash.

Right Guide

This column is designed to give veterans official VA answers to their Readjustment problems. All veterans and families of veterans are urged to use **RIGHT GUIDE**, 1641 South Broadway, Los Angeles 15, Calif.

Exactly \$10,188,993.47 has been loaned 1537 veterans of Southern California to build or buy homes, according to figures released March 16 by Ayers J. DuBois, regional loan guarantee officer of the Veterans Administration. Of this amount, the VA guaranteed \$3,573,376.30. The average amount each veteran borrowed was approximately \$6,500.

These loans were made before the liberalized features of the amended Servicemen's Readjustment Act (GI Bill) went into effect February 28. The change from "reasonable normal" to "reasonable" value, extension of the life of real estate loans to 25 years, the automatic guarantee by the VA, increase of the amount the government may guarantee from \$2,000 to \$4,000, have liberalized the terms of the Act and eliminated delays in the procedures. The daily increase in the number of questions asked about real estate loans is an indication of the growing interest in this phase of veterans' readjustment.

Question: I am a veteran and I want to buy, or build, a home. How do I go about it under the GI Bill?

Answer: First, get the deal set before you approach a lending agency. If you decide to build, select and gain control of your choice, then get plans, specifications, construction costs—in writing—and take these with the original copy of your discharge to a lending agency. If, on the other hand, you want to buy a home already constructed get the deal in writing and with your discharge go to your lending agency. The agency and the VA carry on from there. It might save time and trouble if you consulted a lending agency before you did anything else. You will find most lending agencies well informed and cooperative.

Q.—What is meant by "reasonable" value?

A.—"Reasonable value" is that figure which represents the amount a designated appraiser, unaffected by personal interests or prejudice, would recommend as the fair price or costs in the light of prevailing conditions.

Q.—Whom do I see about priorities for lumber and building material?

A.—The Federal Housing authority.

Q.—If I am satisfied with the home I wish to buy, and have you come to pay for it, why must I have a designated appraiser o.k. the deal in order to get a GI home loan?

A.—Appraisers are real estate people and independent contractors and are selected because of the knowledge and experience in realty and building costs. They are not employees of the VA and they represent the prospective purchaser in a relationship of trust. They are scattered through Southern California and are residents of the locality in which the veteran wishes to buy. They know values and their appraisals are a protection against "unreasonable costs and prices."

Next week **RIGHT GUIDE** will continue questions and answers regarding home loans.

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Grade AA or A Lamb Rib Chops . . . lb. **39c**

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