Harold B. Starkey, executive vice president of the First Federal Savings and Loan association of San Diego.

This celebration is being made by the First Federal Savings and Loan association of Miami, which was founded Aug. 8, 1933, just 10 months before First Federal of San Diego was founded on June 1, 1934," Starkey said. Federal associations were the outgrowth of more than 100 years of experience of savings and loans in the United States, and when congress determined to authorize the formation of associations under federal charter, a modern charter was devised, based on the experience of all the previous types of associations that had existed in the country.

"A group of representative business men in San Diego determined that such an association was needed for San Diego and, as a result, the First Federal was organized and chartered within a few months after charter No. 1 had been issued. Soon after that, insurance of accounts was authorized for associations, and the First Federal of San Diego thereby became the first federally chartered and insured association in San Diego county, and now holds the third oldest federal charter in California.

"Congratulations were sent to the First Federal of Miami by the local First Federal felicitating that association upon its anniversary and renewing the friendly bond that exists between all associations which bear the name 'First,' which is indicative that they are the pioneers ones in their communities."



Fred B. Mitchell, realtor, points to Mission Cliff Gardens, canyon-rim subdivision, which is 95 percent sold although many purchasers realize that they must wait until after victory to build their homes. Mitchell credits the "Buy a Homesite Now" program with stimulating much of the current interest in lot-buying as an investment.

Activity Reported In Lot Purchases

Purchase of homesites has become a real after-victory investment for home-loving San Diegans, according to Fred B. Mitchell, who announced yesterday that 47 lots for single dwellings in Mission Cliff Gardens already have been sold.

"I attribute much of the interest in lots at Mission Cliff Gardens to the "Buy a Homesite Now, Build Later with War Bonds" campaign," Mitchell said. "People are talking about their successful program, and wise San Diegans are buying their homesites now before the choice properties are gone."

Mitchell said that about 90 percent of the lots in Mission Cliffs Gardens already have been sold, and that all of the single-dwelling lots were bought by people who realize that they cannot build until after victory.

Improved Service Seen by Manager

Another indication of the importance the government attaches to adequate maintenance of homes, farms and business structures is the announcement that lumber firms of San Diego city and county have been declared essential by the local war manpower commission.

"The order affects persons engaged in the yarding, warehousing, remanufacturing and the wholesale and retail distribution of lumber and lumber products," said Paul K. Blake, merchandise manager of Whiting-Mead Co.

"Its effect is to prohibit job changes by employes, unless to a more important war industry, and each job stabilization will be reflected in improved service to customers. This is a strong straw in the wind showing the government's final recognition of the importance of the proper upkeep of structures for home owners."



In 1905, Dean Jack Dodge, past exalted ruler of the San Diego Elks, christened the shovels for groundbreaking for the Elks' hall at Second ave. and Broadway, the San Diego Federal Savings & Loan association, oldest in southern California and largest in San Diego, already had paid its 3½% conservative, semi-annual dividend, Roy Hegg, association president, recalled yesterday.

DIVERS DRIVERS

By Orion M. Link

Knowledge of road signs is one of the requirements for obtaining a driver's license. As you can readily imagine, this presents a stumbling block to illiterates or those with language difficulties.

To overcome this obstacle, road-sign charts with language translations are available. Illiterates are given sign charts purposely cut apart to forestall the possibility of learning the signs and reciting them from their position on the chart.

An incident that emphasized the importance of employing this method arose not long ago, when an applicant, to the amazement of the examiner, demonstrated an ability to read the signs upside down, but unable to read them in a normal position. Inquiry revealed, that the applicant had sat opposite his instructor, and the sign chart resting on the table between had been lying facing the instructor.

Applicants with but a smattering of English to aid them, manage to twist unusual translations from the signs.

"Passing" is often "passengers and so, "No passing over double white line," evolves to, "No passengers over double white line," and the explanation is, "that passengers must not get out in the middle of the road."

Since "close" means "near," "Road closed" has been interpreted as a "Near road." The word "slippery" sounds like "sleepy," hence "slippery when wet" becomes "sleepy when wet."

The sign most maltreated is "Stop" when pedestrians are in crosswalk." The meaning of the sign is seldom misunderstood, but the word "pedestrian" difficult to pronounce suffers constant mauling. To date the best mirth provoking translation of this particular sign was, "Stop when Presbyterians are in the crosswalk."

Rough Walls Pleasing

Texture, color and utility are the essence of the modern mode. Rough walls are attractive if the texture is pleasing to the eye. A wall of rough white brick can be trimmed with a bamboo trellis on which ivy clings. In one modern, western home, there are three walls of green insulating panels and the fourth wall of white rough brick.

Bottoms of Doors Require Attention

Even in new houses, the bottom edges of doors frequently are left unpainted. Inasmuch as the bottom edges have maximum susceptibility to moisture from rain, the doors may swell and develop cracks unless the pores of the wood are sealed. Doors which are likely to suffer in this way should be taken off the hinges and the bottom edges thoroughly painted and varnished.

BUILDERS' QUESTION BOX

By OSCAR KNECHT
City Building Inspector

Q—City Inspection Department: I recently received your communication explaining the necessity of exit lights and out-swinging doors. The greatest possible capacity of my cocktail lounge is 56 persons. Should my 3-foot front door swing outward and would I need an exit light?—R. E.

A—All exit and entrance doors must be double-acting or swing in outward direction of travel when leaving the building. Due to the fact that you have room for only 56 customers, no exit light will be required.

Q—Mr. Inspector, I almost live in Lemon Grove city and I want to know why, and how! Why is it that I can't do what my neighbor does, and then across the street my friend was forbidden to do what they are doing in the canyon back of her house? You should see what is going on some right and some wrong, all in violation of your laws, ordinances, regulations and codes, and what are you doing about it? Please tell me!—Mrs. W. W. L.

A—Not knowing your neighbors, perhaps it is not best for you to do what they are doing. If you will tell me the specific right and wrong things being done and also let me know whether you live in the city or out, I will endeavor to answer your letter in detail and will also tell you what we expect to do about it.

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BUY YOUR WAR BONDS FROM THESE FIRMS

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S.D. Federal Savings & Loan Assn. 1027 Sixth Ave. M-6191

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Refer NOW to the "Lots for Sale" Column in Today's Classified Section of this newspaper for the Listings of the S. D. Realty Board, sponsors of this Program.

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