

800
ways to
SAVE
and
SERVE



*This Book
Includes*

**120 WAYS TO
SAVE ON FOOD**
including "save-for-your-money"
shopping secrets

**HOW TO BE
WELL DRESSED**
on a rationed wardrobe

SPOTS AND STAINS
How to take 'em out

Saving wear and tear on
HOUSE FURNISHINGS
for longer service

Getting the most out of your
**HOUSEHOLD
APPLIANCES**

The "Spend-& Save Planner"
A BUDGET THAT WORKS!

Ideas that cut
**YOUR GAS, ELECTRIC
AND 'PHONE BILLS**

FIX IT YOURSELF!
Directions for making
simple house repairs

**HOW TO BEAT
THE HIGH COST OF
HEATING YOUR HOME**

**FIRST AID FOR
YOUR CAR**
Including "mileage stretchers"

A checklist of
**INSURANCE
MONEY-SAVERS**

YOUR SALVAGE DEPOT
New uses for old things
—cash for your trash

PAY \$3 — GET \$4
The "why" of War Bonds

**SAVE IN A
SAVINGS BANK**

800 WAYS TO SAVE AND SERVE

A specially compiled digest of hundreds of practical ways to reduce your wartime living expenses . . . conserve vital war materials . . . and build up your savings for post-war enjoyment

EDITED BY MICHAEL GORE

Illustrations by Rodlow Willard

Especially prepared for
THE SAVINGS BANKS ASSOCIATION
OF THE STATE OF NEW YORK

ACKNOWLEDGMENT

For their invaluable contributions to the preparation of this book, grateful acknowledgment is due

CHRISTINE ALLEN
of the staff of "Modern Miss"

A. E. COBURN
Editor, "Fueloil & Oil Heat Journal"

J. R. CROSSLEY
Vice-President, The Automobile Club of New York

ROY I. FORSHAY
Insurance Consultant

ELEANOR OVERMAN
of the staff of "Practical Home Economics"

STANLEY C. SCHULER
Formerly Building Editor, "House Beautiful"

DEMETRIA TAYLOR
Noted Home Economist, Author, Lecturer

Copyright, 1943, by
THE SAVINGS BANKS ASSOCIATION
OF THE STATE OF NEW YORK

PRINTED IN THE UNITED STATES OF AMERICA



120 Ways to Save on Food

... including "more-for-your-money" shopping secrets

"A WORD TO THE WISE"

Government study has shown that Americans waste fully 20% of their food through spoilage and overgenerous portions which are "pecked at." Practice the food savers in this book. Serve moderate helpings first, second helpings if wanted. This sensible practice minimizes unusable leftovers — and moderate servings look more appetizing. If your food bill is \$10.00 per week, you can save about \$100.00 a year, according to the Government, merely by adopting this conservation corps habit.

Don't be too bashful to add up your grocery and butcher bills before paying them. To err is human, but don't let the error be at your expense.

Plan your meals by the week with a careful eye to ration values, as well as prices. The savings you will make by such foresight will buy many a war stamp.

CANNED GOODS FACTS

Now that the lid is down on canned goods, drop your prejudice against lower-grade markings. Higher-priced markings sometimes indicate only larger, better-shaped and "matched" contents, not greater food value.

Bulging ends on tin cans are a danger signal. The contents have probably begun to ferment and spoil. Nothing wrong, though, with cans that are merely dented.

Use the liquid from canned vegetables in soups, sauces, stews, gravies, casserole dishes, and for making white sauce for creamed vegetables.

MEAT "EXTENDERS"

The biggest way to save on meat costs is to get your money's worth through waste elimination. These tips will help:

1. Not only because you want our fighting men to have all the

meat they need, but to save money and maintain a balanced diet—eat meat conservatively and get more of the other foods into your diet. Authorities hold that four ounces of lean meat per day are enough for average protein needs.

2. Unwrap meat and store in your refrigerator the moment you bring it home. The bacteria that cause spoilage grow rapidly when raw meat is closely covered, but *cooked meats should be covered.*

3. Chopped meat spoils more readily than plain cuts. Use as soon as possible after purchase.

4. Uncooked smoked meats will stay fresh and sweet for a long time if you do this: Saturate a clean cloth with vinegar, wring out, and wrap the bacon or ham in this damp vinegar cloth. Then wrap again in waxed paper and store in your refrigerator.

5. Use meat trimmings to add flavor to dressings, stuffings and casserole dishes.

6. To make a little meat go a long way, combine it with meat extenders, such as rice, macaroni, spaghetti, noodles, crumbs, vegetables and ready-to-serve cereals.

7. Simmer meat bones to make stock for soups, gravies or sauces.

Use pork or lamb liver instead of beef or calf liver, and pocket the difference. The only reason you pay so much more for calf liver is the greater demand for it. Food value is the same.

Bones from smoked meats such as ham hocks can be made into a yum-yummy soup stock for lentil, navy bean or split-pea soup.

When buying meat, ask for the trimmings and "collect a bonus." Simmered with vegetables and well seasoned, they make delicious, nourishing soups.

If you have small amounts of leftover meat and vegetables, grind them together and mix with mayonnaise for a tasty, nutritious spread.

Here's another meat-saver: After using the grinder for meat, run two or three crackers or stale bread through, to force out meat particles that cling to the knives.

Add leftover sausage meat to plain pancake batter, or combine with leftover mashed potatoes, form into patties and brown in a heavy frying pan.

Roast meats at moderate temperature and reap these rewards: *More servings per pound because less shrinkage of meat. More savings on fuel (20% less consumption). More and better flavor.*

Save meat drippings; strain, clarify and store in the refrigerator. Use for frying and sauteing and for making gravy.

Expenditures for fat can be decreased by saving and using the fat from bacon and other meats. Bacon fat, which is highly flavored, should be used sparingly but, in many sauces and in some soups, its high flavor adds a desirable piquancy.

Save bacon fat for flavoring other dishes. Remove impurities and meat particles by adding water to make the fat rise to the top. It will solidify as pure bacon fat.

Uh-uh! Don't you throw that bacon rind away! Clean, then save it for flavoring soups and vegetables.

One way to conserve butter is to use bacon drippings on top of casseroles, instead of butter. Same goes for frying potatoes.

LIVING ON THE "FAT OF THE LAND"

It is estimated that, before the war, we threw about two billion pounds of kitchen fats into the garbage pail. We cannot afford that any more. Save all the vegetable and animal fats you *don't* need — drippings from deep fat frying, meats, bacon grease, etc. Melt, strain free of extraneous particles and store in tin cans — *not in cardboard containers.* Keep in a cool place. When you have accumulated one pound or more, sell it to your butcher at the prevailing price. This fat is urgently needed for explosives.

To avoid waste in measuring shortening, use the water-level method. For example, if you need $\frac{1}{2}$ cup shortening, fill a measuring cup to the $\frac{1}{2}$ mark with water. Drop in shortening, push it under the water; continue until water reaches the 1-cup mark. Drain off the water. For $\frac{3}{4}$ cup of shortening, start with $\frac{1}{4}$ cup water; for $\frac{1}{3}$ cup, start with $\frac{2}{3}$ cup of water, etc.

IMPROPER CARE SPOILS SEA FOOD

Don't spend money on good sea food only to waste it through improper care before cooking. At room temperature fish and all other sea foods spoil in a few hours. Cook at once or wrap in waxed paper to keep odor from other foods, and store in the coldest part of your refrigerator.

THE DAIRY COUNTER

Save the butter! When you mix a sandwich spread, mix the butter with the spread, instead of putting it on the bread first.

Turn one pound of butter into two with the magic of gelatine. Here's how: Cut one pound of but-

ter into small pieces. Let stand at room temperature until soft enough to beat. Soften one envelope of unflavored gelatine in $\frac{1}{4}$ cup of cold water. Dissolve over hot water. Add dissolved gelatine and $\frac{1}{4}$ cup cold water to one can ($14\frac{1}{2}$ oz.) evaporated milk. Gradually whip milk into butter with egg beater or electric mixer until milk does not separate. Add coloring if desired. Use as a spread—not for cooking.

Here's another "butter-stretcher": One pound butter plus two cups evaporated milk equals *two* pounds of butter, believe it or not. Bring the butter to room temperature and beat to a cream—your egg-beater will do fine! Add two cups of evaporated milk, a little at a time. Keep on beating until all the milk is absorbed. Chill to a solid, and you're twice as butter-rich as before you read this.

You can get more cream from your milk by heating it lukewarm, then chilling it suddenly. More cream will come to the surface.

No more whipped cream? Nonsense! Light cream will whip if you can afford to spend a little time. Here's how: Dissolve $1\frac{1}{2}$ teaspoons plain gelatine in $\frac{1}{4}$ cup cold water; dissolve over hot water. Pour 1 cup thoroughly chilled light cream into a fairly deep narrow bowl (deep enough so that cream covers $\frac{3}{4}$ of the beater blades). Stir dissolved gelatine into cream slowly. Set bowl in pan of cracked ice and water; let stand for 5 minutes, stirring around edge several times. Leave bowl in ice and water; beat 5 minutes with rotary egg beater. The cream will be light and fluffy, but not stiff enough to peak. Let stand 2 minutes; cream will stiffen enough to peak. If stored in refrigerator, stir with a fork before using.

Save milk, too. When emptying a milk bottle, rinse with water the milk that remains and use it for cooking, in gravy, or other foods.

To enrich milk for the kiddies, make it a practice, when emptying a cream bottle, to rinse out the remains with milk (not with water), then to pour it into the milk bottle.

If milk sours, it can be used in baking, even if the recipe calls for sweet milk. Just add 1/2 teaspoon of baking soda for each cup of sour milk and deduct 2 teaspoons of baking powder.

Don't buy a quart of sour milk or buttermilk because you need a cupful for a special recipe. Just add 2 tablespoons of vinegar to 1 cup of sweet milk and stir. Presto! Sour milk.

Swiss cheese, muenster, American and similar cheeses are still tastily edible, even when dried out. Simply grate and use with spaghetti, soup or vegetables.

You'll not waste cottage cheese during hot weather if you wrap a damp cloth around it before putting in the refrigerator. This will keep it fresh for at least five or six days.

To determine whether you are getting your money's worth when buying fresh eggs, you should know that:

1. A fresh egg sinks in water.
2. The shell should be dull and rough.
3. The yolk should be in the center. (Hold egg up to light.)
4. The contents should not shake back and forth loosely.
5. The color of the egg shell has absolutely nothing to do with the quality of an egg. Buy brown or white eggs, whichever are cheaper.

Don't wash eggs before storing. Water destroys the protective film that keeps out air and odors.

Save spoilage, too, by keeping eggs in an open bowl or wire basket, and in a cool place.

Eggs kept at room temperature deteriorate rapidly. They belong in your refrigerator away from foods with penetrating odors.

Cracked eggs can be cooked in water without waste. They are just as good as any other eggs. Add a teaspoon of salt to boiling water, immerse the egg and the contents will not ooze out.

To keep egg yolks fresh for several days, cover with cold water and store in refrigerator.

To use up leftover egg yolks, poach them till firm, then cool and put through sieve. Nice for salads, soup garnishes, canapes.

When eggs are scarce and costly, don't use them to thicken a mixture such as a sauce. Instead, use 1/2 tablespoon of corn-starch or 1 tablespoon of flour for each of the eggs required by the recipe. **WARNING**—Don't substitute if eggs are used for leavening.

SAVE ON WHAT YOU SPEND FOR FRUITS AND VEGETABLES

In buying fruits and vegetables, remember, "beauty is only skin deep." Distinguish between blemishes that merely detract from looks and those that affect taste and quality. The ugly ducklings cost less and often offer equally good food value. However, don't buy wilted or shrunken fruits or vegetables. Staleness betrays loss of vitamins.

You can easily prevent vegetables and greens from spoiling in the refrigerator by lining the

bottom of the container with paper toweling. This absorbs the excess moisture which accumulates in the bottom of the container.

Keeping fruits and vegetables directly on ice is an invitation to spoilage and a waste of money.

Especially for cooking, shop deliberately for tomatoes which are misshapen or scarred, but otherwise O.K. They cost less yet serve just as well.

To prevent stored potatoes from sprouting or spoiling, put them into a shallow basket or box, allowing as much air as possible to circulate through them. You will avoid needless waste because potatoes thus protected will stay firm and fresh.

Almost twice as much juice can be extracted from a lemon which has been warmed a few moments. A good method is to cover the lemon with hot water and let steep a few minutes before squeezing.

Juices from canned or cooked fruits and vegetables are rich in vitamins, minerals and flavor. Don't ever throw them out! Keep two jars in your refrigerator—one for fruit juices, the other for vegetable juices. Each makes a tasty "health cocktail," though you may prefer to blend the vegetable juice with lemon juice.

If only a little lemon juice is needed, make a cut in the end of the lemon and squeeze out exactly the amount desired.

Shredded cocoanut which has turned stale can be freshened by soaking in a little milk for a few moments, then draining thoroughly before using.

Grease the pan before cooking rice and none will be wasted through sticking to the pan.

Before squeezing oranges and lemons, grate the rind and use as a flavoring for cakes, puddings, pies, etc.

A clever woman also saves some of her orange and lemon rinds, boils them in water for a short time and uses the liquid in iced tea, lemonade, and fruit drinks. Costs nothing and helps make a fine thirst-quencher.

Potato skins contain many elements necessary for a healthy body. Moral: Eat the skins too.

Those pea pods you ordinarily throw away add flavor to soup.

Why waste celery tops? Cut them up and use to flavor meats, stews, soups, roasts, stuffings.

Don't waste cauliflower stalks. Eat them. They're delicious, cooked. Serve with a white or Hollandaise sauce.

Don't discard the outer wilted lettuce leaves just because they're wilted. Wash and crisp in cold water and use, shredded, in salads or sandwiches.

Most of us throw beet tops away, from force of habit. Actually they make a fine, free substitute for spinach greens, being rich in vitamins and minerals, especially iron.

"THE STAFF OF LIFE"

Bread will stay fresh longer, and keep from molding in humid weather, if it is wrapped in moisture-proof paper and kept in the refrigerator or in a well-ventilated bread box. Home-made bread should be cooled before storing.

All-purpose flour can be used in recipes calling for cake flour. Use 7/8 cup of all-purpose for 1 cup of cake flour.

Always sift flour before measuring, and pile it lightly into the cup without jarring. Otherwise you use too much flour, which is wasteful, and the finished product is not as good.

When the recipe says "dredge with seasoned flour" don't waste flour. Put a little in a paper bag, drop in the food and shake together thoroughly. The food will be evenly coated, and much less flour is used.

Flour can be substituted for cornstarch. Use twice as much.

Pastry won't stick to the board if you thumb-tack waxed paper to the board before rolling out the pastry.

Rolls and muffins which have hardened to the "can't-be-et" stage are easily freshened. Sprinkle the rolls or muffins with water, wrap in brown paper and warm in a hot oven for a few moments.

Who's too proud for day-old bread! It's not only cheaper and just as nourishing, but actually better for the teeth and gums.

Did you know that day-old bread makes better toast than fresh bread?

SPECIAL USES FOR STALE BREAD

Croustades: Cut stale bread in $2\frac{1}{2}$ inch slices. Remove crusts. Scoop out centers, leaving a shell $\frac{1}{2}$ inch thick (save crusts and centers for crumbs). Brush with melted butter. Bake in a moderate oven (350° F), 15-20 minutes or until golden brown. Use instead of patty shells.

Croutons: Cut stale bread in $\frac{1}{2}$ inch slices; remove crusts. Cut in $\frac{1}{2}$ inch strips, then cut across to make cubes. Bake in a slow oven (325° F) 15-20 minutes, stir-

ring occasionally, until golden brown. Serve with soup. Save crusts for crumbs.

Dry Crumbs: Dry out stale bread in a slow oven. Put in a paper bag and crush into crumbs with a rolling pin. Save in a carton for use as poultry stuffing or to make a crumb blanket for scalloped dishes.

TEA AND COFFEE

Get the most out of tea. Bring water to a full, rolling boil; pour it on the tea. Let it steep 3-5 minutes to extract *full flavor*. If too strong, dilute with boiling water.

To make tea go further, mix a little grated orange rind with it. Flavor improves, less sugar is needed.

Ground coffee loses its flavor rapidly when exposed to air. Keep your precious coffee in an airtight container in the refrigerator. Never keep the lid off any longer than absolutely necessary.

Leftover coffee need not be poured down the drain. Freeze it into coffee ice-cubes for another delicious beverage. Same goes for the hot tea you might ordinarily pour down the sink.

PAMPERING THE SWEET TOOTH IN WARTIME

Saving sugar means more sweets for *your* boys at the front. You can save, without discomfort, if you remember these waste-savers:

1. Stir sugar thoroughly in tea or coffee.
2. Try using less sugar with beverages, fruits, puddings and sauces. (You may be surprised to find you really like them better that way.)

3. Sweeten cooked fruits *after* cooking.

4. When sweetening cooked fruits, add a few grains of salt.

5. Save the syrups from canned fruits for sauces on hot puddings and desserts.

6. Sweeten beverages with molasses, corn syrup, maple syrup, or honey.

7. Eliminate waste when measuring molasses by greasing the cup lightly.

8. When stewing rhubarb, cover with boiling water and let stand for five minutes. Drain and cook as usual, but with much less sugar.

9. Before adding sugar to any stewed fruits, let them boil for ten minutes first. You'll need less sugar.

10. In making tapioca pudding, add orange marmalade to the pudding in place of sugar. This adds delicious flavor, too.

11. You need much less sugar to give iced tea or coffee the desired sweetness, if you dissolve sugar in hot water beforehand. None will be wasted at the bottom of the glass or remain undissolved in the iced drink.

In replacing sugar called for in a recipe, don't substitute entirely with liquid sweetener. Use half sugar, half liquid sweetener. For $\frac{1}{2}$ cup granulated sugar, substitute as follows:

$\frac{1}{4}$ cup brown sugar, firmly packed;

—or $\frac{3}{8}$ cup honey (reduce liquid by $\frac{1}{2}$; add $\frac{1}{4}$ teaspoon baking soda; deduct 1 teaspoon baking powder);

—or $\frac{3}{4}$ cup molasses (reduce liquid by $\frac{1}{2}$; add $\frac{1}{2}$ teaspoon baking soda for each cup of molasses; deduct 2 teaspoons baking powder);

—or 1 cup corn syrup (reduce liquid by $\frac{1}{3}$;

—or $\frac{3}{4}$ cup maple syrup (reduce liquid by $\frac{1}{3}$).

Here's a new recipe for saving on sugar used to sweeten beverages, without stinting the sweet tooth:

1 cup granulated sugar — $\frac{1}{3}$ cup water — $\frac{1}{2}$ tablespoon of strained lemon or lime juice.

Dissolve the sugar in the water then add the juice. Boil the syrup gently in a covered container for 30 minutes — no more, no less. When the boiling is completed and the syrup cooled, replace the water lost by evaporation, using just enough to bring the volume back to what you started with. You will get a full cup's-worth of sugar sweetness from only $\frac{2}{3}$ cup of this sugar syrup.

VITAMINS ARE EXPENSIVE

Save those vitamins! They're the most precious part of your food and the more of them you get inside you, the fitter you will be for these stressful times. Here are eight common-sense rules for conserving vitamins, as recommended by the Metropolitan Life Insurance Company:

1. In cooking vegetables, raise the temperature to the boiling point as rapidly as possible. Heat may then be lowered.

2. Foods should not be put through a sieve while still hot.

3. When cooking, use as little water as possible.

4. The water used in cooking is valuable for soups, sauces, gravies.

5. Chopped fruits and vegetables should be prepared just before serving.

6. Start cooking frozen foods while they are still frozen.

7. Frozen foods which are to be served raw should be used immediately after thawing.

8. Stirring air into foods while they are cooking causes vitamin destruction.

P. S.

Scrape the bottom—for wasteless living. Rinse the ketchup and chili sauce bottles with a little vinegar and water. Use this "sauce" as a piquant flavoring for baked beans or salad dressings.

To crush nutmeats without waste, put them in a paper bag or waxed paper, then crush with a rolling pin.

You won't waste flour if you dust it from a large salt shaker onto meats, patties and croquettes, instead of dipping the food into the flour. Easier, too.

Save salt and pepper, too. When filling the shakers, pour the salt or pepper into an envelope, cut off one of the envelope corners and use as a funnel.

Even leftover meat gravy has its uses. Instead of adding water to the stew or hash, after it has done the honors as a roast, use the gravy you have saved, diluted with water if necessary.

When eggs are scrambled, or prepared as an omelet, add one teaspoonful of milk for each egg used. This makes a good-tasting dish and a bigger one than otherwise.

An alarm clock can be a great help in cooking or baking. You can set the alarm for a little ahead of the time you estimate the food should be taken off the heat. This allows you to go about your other chores without worrying.

The five-and-ten sells a bottle-capping gadget that keeps the "zip" imprisoned in a bottle of carbonated beverage, after it has been opened. It earns its keep many times over.

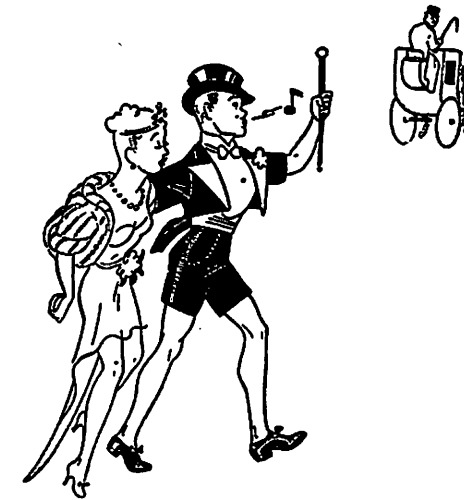
The good earth is bountiful to the Victory gardener. With the record crops needed by the War Department this year, why not "grow your own?" Tomatoes and beans especially, which may get scarcer for civilians, are easy to raise. This year, plant fewer flowers, more vegetables. For Victory's sake, for economy's sake, put every square foot of earth into "Classification 1-A."

SAVE ON SOAP

Instead of throwing away small scraps of hand soap, save them until you have a cupful. Add 1 quart of boiling water and simmer over low heat, stirring occasionally until every scrap is melted. Pour into a container, cool, and cover. Now you have a soap jelly for which you can find many uses. Whip it into a stiff lather for shampooing upholstery or small rugs. Use it for washing painted walls, painted furniture, and woodwork. Dissolve it in lukewarm water for washing lingerie. Try it as a shampoo for your hair. You'll never want to be without it again.

"Aged" soap lasts longer. You can "age" soap by removing the wrapper and storing for several weeks before using. The reason: fresh soap contains much moisture, while dry soap (though it takes a wee bit longer to suds) lasts nearly twice as long!

You'll need fewer soap flakes and get better results if you whip the flakes in a little hot water with an egg beater, in order to dissolve them thoroughly. Quicker, too.



How to be Well-Dressed on a Rationed Wardrobe

More care, less tear . . . more mending, less spending

FOR DURABILITY'S SAKE

Conserve materials. Buy with forethought and put off the need for replacement. These shopping secrets will help you get the most out of your purchases:

1. The best flannels, cheviots, jerseys, and tweeds are those which are *closely* woven. Looser weaves are likely to get baggy.

2. To judge the quality of woolen material (in case you have that opportunity), squeeze it in your hand. It should feel smooth, rubbery, springy, when you open your hand. If it has a rough feeling, the grade is inferior.

3. Suits made of worsted will hold their shape better and wear even longer than those of wool.

4. Fabrics with light-colored dots or figures often wear out

quickly because the dots have been bleached.

5. Think twice before selecting a dress or skirt made on the bias. Remember, such clothes are more difficult and costly to alter or make over.

6. Buy dresses on which the material has been cut the long way. Crosswise cutting betrays skimping. In the long run, the most economical dress to buy is one which is made up of pieces cut *with* the grain of the material. If they are cut *against* the grain, the dress will get out of shape easily.

7. Dress the youngsters in cotton as much as possible. Cotton is cheaper, and it survives constant laundering. Also save yourself time by selecting children's clothes that haven't too many buttons and buttonholes to be replaced and re-

paired. The closely woven cottons wear the best. Seersucker needs no ironing.

How can you tell whether clothes linings are color-fast? Try this little trade secret: Rub a handkerchief over the lining. If any color shows on the handkerchief, look for another lining.

Care for your dresses pays in dollars-and-cents, and keeps you looking "like a million." Keep your eye on the little things. Careful darning will often hide snags, worn places, little cigarette burns. Matched patches hardly show on a print dress. Sometimes a little reinforcement of the seams and buttons on a new dress will save mending bills later on. Check buttons and other trimmings before sending to the cleaner's, and sew on any loose ones. It pays to have burns and tears re-woven by the "invisible" process, if the garment is in good condition otherwise.

Clothes tossed or draped over chairs quickly lose shape, require more pressing and mending, wear out long before they should. Precaution: hang them up or fold neatly and put away.

THE ART OF CARING FOR YOUR RAYON FLIMSIES

With silk off to war, you will be relying more and more on rayon for your pretties and utilities. These pointers will save you money, trouble and disappointment in rayon handling:

1. Because rayon threads are from 40% to 60% less resistant when wet, rayon garments should be handled with special care in laundering. *Never* wash a rayon garment which doesn't carry a "washable" label. Certain weaves shrink, stretch or mat. Read the label—it is a dependable guide.

2. Hard water is hard on rayons and is likely to leave mineral deposits on the fabric, which weaken the fibers. Use a softener if the water requires it.

3. Don't soak rayons at all, because soaking permanently dulls delicate shades. Wash quickly and carefully in lukewarm suds made with mild soap. Follow with thorough rinsing in several lukewarm waters to remove all traces of soap, which tends to weaken the fabric if not washed away.

4. Dry as quickly as possible—*away from heat and light*. And dry rayon garments in shape . . . for example, a rayon jersey is better dried on a flat surface than hung up. Wrap fast-color rayons in Turkish towels and squeeze gently to absorb the excess moisture quickly.

5. Use no pins or clothes-pins on rayons. They tear the wet fabric.

6. For longer wear, wash rayon stockings in warm suds, rinse thoroughly, press out excess moisture with Turkish towels and dry for at least 36 hours before wearing.

7. Before pressing rayon, be absolutely sure to guard against excessive heat, which fuses and destroys the fibers. The iron should be *warm*, not hot. Another pointer: It's best to press rayons right after washing, while still damp—instead of drying and sprinkling.

8. Rayon should be ironed on the wrong side as there is no home remedy for that "glazed" look which results from excessive heat directly applied.

9. Beware the enemies of rayon: acid or acetone cleaners, perfumes and fingernail polishes. These may permanently blemish the fabric.

You'll need fewer replacements in your slips if you reinforce them at the point of hardest wear. Put

a piece of bias binding (or an extra bit of satin) under the straps where they meet the slip.

What you can't buy you *can* dye. Your silk, lace-trimmed underthings recover the newness of trousseau beauty with a few cents' worth of the fine household dyes available.

LADY, WATCH YOUR HOSIERY!

1. In general, cleanliness is next to Victory. Scrupulous washing of stockings definitely means longer wear and less expense. Wash your hosiery *before* the first wearing and *after* every wearing. Incidentally, have enough rayon stockings so you can care for them properly.

2. Callouses, worn shoe linings and uncut toenails are saboteurs of stocking wear. And you know what to do about saboteurs.

3. Tape your stockings for longer wear! No fooling! Stitch a piece of tape around the inside top and make buttonholes for garter straps to fit into. You'll have a really practical run-preventive.

4. A mend in stockings saves Uncle Sam's stocks. Watch for pulled threads and snags. Stop them at once with the no-run liquids on sale at the five-and-ten—or with soap. *Beware putting nail-polish on rayon hose*, as it will cause damage beyond repair. Runs and holes in welts and hems may be caused by garters which are too tight or non-elastic.

5. Wear cotton hosiery for victory's sake—but handle them with care when washing. Remember that cotton stockings are less elastic than silk and will "keep their figure" only if laundered with extra care. *Never* hang cotton stockings, for example, in the hot sun or on a hot radiator—and *never* iron them. Ironing injures the cellulose fibers and distorts their shape.

6. One remarkably neglected way to save on hosiery is to *get the right size*. Measure your foot while standing on a ruler—from back of heel to tip of toe. Add 1/2 inch and the total is the size for you, if your feet are normal. (For woolen hose, allow a full extra inch.) Stockings a little longer than your feet wear the longest.

7. Don't wring, stretch or rub rayon stockings when washing them nor let your finger puncture the damp rayon fabric. Wet rayon is not as strong as when dry. Don't wear for 36 to 48 hours after washing.

8. To save rayon stockings from premature old age, don't hang them over a towel rod to dry. The weight of the water will cause them to stretch. Roll stockings in a towel and knead out excess moisture. Unroll and lay flat on a dry towel.

Wouldn't it be wonderful if, after getting a tear in one stocking, you could mate the good one with another orphan of the same shade? That's exactly what you *can* do. Collect all your good "singles," regardless of their colors, and treat them with a color remover (yours at the five-and-ten). Then tint with stocking dye (also obtainable at the five-and-ten). Your stockings will emerge in one handsome shade and you'll have several pairs ready for wearing. This hosiery-saver works with silk, rayon, cotton, lisle, or wool.

MAKING THREE PAIRS WEAR LIKE SIX

Now that our shoes are rationed, practice these shoe-savers daily. Polish regularly . . . renew scuffed toes by putting a little vaseline on them . . . keep "trees" in shoes that are not in use, to preserve their shape . . . protect shoes from rain, snow and slush with galoshes or rubbers.

If shoes air for a day between wearings, accumulated perspiration (which tends to rot linings and leathers) will not have as much chance to wear out your footwear. A daily change of shoes is economical. One authority estimates that this precaution actually doubles the life of shoes.

Always keep your shoes away from the radiator. They'll last much longer.

If you've scuffed your shoes, rub flexible cement beneath the broken piece. This keeps the scuffed part in place and banishes that "has-been" look.

At the first sign of wear, have shoes re-soled and re-heeled. Run-over heels throw the shoe body out of shape and eventually break down the construction. If top and sole are allowed to split, the shoe will rapidly lose its "figure."

If you get caught in the rain and your shoes are soaked, apply saddle soap to them and let them dry with the soap on. This prevents their getting stiff.

Here's how to waterproof your shoes and lengthen their life: Melt together a dressing of two parts of beeswax to one part of mutton fat. Apply it at night and, in the morning, wipe it well with a piece of flannel. You now have waterproof shoes, at practically no cost to you.

Kings used to boast of their skill as cobblers. Can you? You can! To save enough for a few more war stamps, fasten on your own rubber soles or heels, loose insoles, linings, ladies' shoe lifts, etc. Spread flexible cement on both surfaces, wait a few moments until tacky, then press together tightly. In the war against waste, every American can be a king . . . or queen.

Now that we're rationed, don't even think of discarding your tan shoes because you don't like the worn-out color. Give them a coat or two of good black shoe dye and there you are with an extra pair of wearables. (Shoe repair shops are equipped to dye shoes if you prefer not to undertake the job yourself.)

Patent leathers are best cleaned with a dampened cloth and neutral soap. Vaseline also helps prevent cracking.

Suedes, buckskins and nappy leathers should be cleaned with a fairly stiff brush, after treating with liquid suede dressing. Watch out for "suede brushes" with wire bristles. They often break down the nap. Suede shoes may also be re-sueded.

Another thing: Suede shoes are just as easily cleaned with a cheap little bath sponge as with expensive "suede brushes."

What with shoe-rationing and the extra walking we'll have to do for the duration, foot comfort is more than ever important. These "foot-savers" cost a few pennies each, but you simply can't price the relief they give and the extra hours of tip-top energy they release for your war work:

1. Try a foot bath in warm water to which Epsom Salts or bicarbonate of soda have been added. Or—
2. "Dunk" your feet in a sudsy solution of ordinary brown laundry soap. Or—
3. Plunge your feet alternately into hot and cold water, ending on the cold note. Or—
4. Mix a marvelous "pepper-upper" footbath by sprinkling two handfuls of ordinary salt into a basin of hot water. Feels like new feet!

Smooth the skirt as you sit.

If you must sit in your coat for any length of time, unbutton it and pull it up slightly in the back.

If you are a straphanger, unbutton your coat to prevent unnecessary strain on it.

Underarm handbags wear off the nap of your coat by friction. Neither they nor the packages you may be carrying should be pressed or rubbed against the garment. Carry on alternate sides.

Never throw your coat over a chair; leave it on a hanger until you are ready to put it on.

A scarf will save wear on the neckline, besides helping to keep it free of creams, powders and "collar smudge."

Dry your coat, when soaked in rain or snow, in a well-ventilated room, never near heat. Brush before drying.

Brush your coat thoroughly and often. If you own a vacuum cleaner with an upholstery attachment, use that occasionally to whisk out the dirt.

To fluff the nap, shake the coat briskly by the hem.

Tack lining cloth shields in armholes to protect against perspiration and wear.

Add at least one extra season of wear to the life of your furs by acting on these tips from a veteran furrier:

1. No fur should be hung in a closet while wet, nor should it ever be placed near a heated radiator. Precaution: Shake the furs till the top hairs fluff, then hang in an open place.

SWEATER GIRLS, ATTENTION

Men like sweater girls. Girls like sweaters. Keep yours shapely and good for all the wearings possible by following these rules:

1. Never overload sweater pockets so they sag out of shape.
2. Never put sweaters on hangers. Between wearings, fold them neatly and lay them in a drawer.
3. Wash gently. Use lukewarm water and mild soap suds. Squeeze suds and rinse water through the sweater. Don't rub with soap. Don't wring, don't twist. Rinse free of suds in several clear, lukewarm waters.
4. Dry properly. Put the sweater between two bath towels and pat excess water out of the garment. Spread to dry on paper or a cloth. Pull gently into shape and stick pins upright in the garment so it dries in shape.
5. Measure before washing. Or, draw an outline of the sweater on paper or cloth. Stretch sweater gently back to outline measurements after washing. Check sleeve length, bust measure, neck-to-bottom length.
6. Buy a sweater form—a good investment.
7. Before washing a sweater, sew the buttonholes together so they will not stretch out of shape. That's what is meant by the "stitch in time."

COATS AND HOW TO WEAR THEM

Here are a few suggestions to minimize friction, strain and wear on your coat:

If you drive a car, get into it on the side nearest the wheel, instead of scraping along the whole seat until you worm your way into position, thus wearing out the seat of your coat.

2. As much as possible, keep furs away from strong sunlight.

3. Beware of friction. It ages your furs more quickly than any other common cause. In other words, don't let your furs rub against other objects, or be rubbed, any more than you can possibly help. Frequent carrying of bundles, books and similar objects, driving in your furs for long distances, sitting in your coat when you don't have to, are typical ways to lessen the life and sparkle of your furs.

4. During warm weather, nothing excels cold storage as a moth preventive. That's the one place where moths definitely can't "take it." Failing this, have furs professionally cleaned, then stored in a sealed container with moth crystals.

SAVE THAT HAT!

1. Don't toss out-of-season hats into the waste-basket. With conditions as they are, give a thought to remodeling possibilities for next-season wear.

2. Pack turbans (several to a box) with tissue paper. They'll keep their shape better.

3. Straw hats can be damaged easily, so place them flat down on the brim side—one to a box, the crowns stuffed with tissue.

4. Remove veils or fragile trimmings before packing away.

A GOOD FOUNDATION LASTS LONGER WITH CARE

Lady, lady, *don't* yank that girdle on with your fingernails. Use the fleshy part of your hand and see how much more wear you can coax out of this expensive underthing.

Another tip for longer girdle life: Fasten garters straight and in the center of the stocking's hem.

Girdles won't last forever, but they will hold up better if treated right. Frequent laundering is all-important, but careless washing is ruinous. To launder correctly:

1. Use lukewarm water and make a rich suds with mild soap. Squeeze the suds through the garment again and again, but don't rub or twist. If there are stubborn soiled spots to contend with, use a soft brush to remove them—don't rub sections of fabric against each other.

2. When the garment is clean, squeeze out the soiled water. Never wring or twist.

3. Rinse several times in clear lukewarm water, squeezing out the water after each rinse.

4. Roll the garment in a Turkish towel and "knead" gently to remove excess water.

5. When dry, you can press the fabric part with a warm, *not* hot iron. *Do not use the iron on elastic sections of garters.*

6. Pat the garment into shape. If it opens all the way down, hang it evenly over a line or rod; if not, lay it on a Turkish towel. Keep it away from direct sunlight or artificial heat, because heat and elastic are sworn enemies.

THE ART OF "MAKE-OVER"

Be good, sweet maid, and clever, too . . . by making a snug, warm coat out of a worn blanket . . . by changing a retired chenille bedspread into a short beach coat or a long house coat. The patterns for these and other ingenious make-overs are yours at the sewing counter.

Believe in reincarnation? Many women, nowadays, do. One Very Smart Lady discovered that her evening gown eventually made a chic dinner dress, then dazzled guests as a hostess gown.

"Uniforms of the military services are fast taking the place of civilian suits. This means that much good wool may lie idle—stored away in moth balls—or be wasted. If folks at home cannot use these discarded suits as they are, it is patriotic to rework them into clothes that will be worn. By using this wool you will reduce the demand for new wool—a war material vital to the protection of our armed forces." U. S. Department of Agriculture Leaflet No. 230 (price 5c) offers this highly practical good sense, and gives explicit, practical directions for a half dozen make-overs from men's suits.

It's almost like getting "something for nothing," when you turn those discarded men's shirts into brand-new things like underwear, sun-suits, pajamas or smocked dresses for children, or stunning blouses for that sub-deb of yours. Ten cents buys full directions in a book published by The Spool Cotton Company, New York. (Same book contains dozens of other grand ideas.)

Dad's worn suit can often start a brand new career as a smart tailored suit for mother or daughter. The fashion magazines will give you the "know-how."

Last year's dress will make a graceful this-year debut if you give it half a chance. A few simple adjustments may do the trick—for example, lengthening or shortening, eliminating "bagginess" at the back, taking in at the waist, stitching in a new lining. Scan your wardrobe; how many "new" things can you add without a step of shopping?

A single serviceable vestee with three button-on jabots gives you delightful variety at small outlay. Saves other clothing and a fair amount of cleaning costs, too. Why not try the idea?

Is your date-dress dated? Make it over. Select a smart pattern and cut a new dress with short sleeves out of the old one with the long sleeves.

Camouflage is a marvelously clever way to get new wear out of old clothes. Collars, cuffs and yokes are easy to make and they work wonders with blouses that are out of service. Even small holes can be beautifully camouflaged by tucking used in front of a blouse or skirt.

Patches are in style. Make a short patchwork jacket of pieces of fabric in your scrap bag.

If a favorite dress has become too short to wear "as is," add collar and belt of contrasting fabric, and sew a piece of this fabric several inches wide around the bottom of the skirt.

Another pick-me-up for a monotonous old dress is to "glamorize" it with a new panel. This doesn't even put you to the trouble of re-making the dress, since the panel can usually be tacked on. A gay checked fabric may be just what you'd like.

ACCESSORIES AND "WHATNOTS"

Think twice before you throw away that leather handbag! If the frame is damaged or broken, try getting a new frame at the notions counter. If the covering itself is hopeless, cover the frame with a nice piece of cretonne, tapestry or other attractive fabric. Chances are, you have some swatches hidden away that will just do the trick.

Leather and metal parts are making many handbags scarce. Be kind to the ones you have. When you put a handbag away for a while, stuff crumpled tissue paper inside to help hold the bag in shape. Wrap it in tissue paper.

Wrap silver and gold evening bags in dark-colored cloth to prevent tarnish. Keep in individual boxes. They'll have the sparkle of newness at your next formal.

Clean your leather bag by smoothing on a thick lather of pure white soap. Rub hard and let the soap stay on a few moments to dissolve the grease spots, if any. Follow this by rubbing dry with a clean piece of flannel.

Glove savers: Fit slowly on *dry* hands, the four fingers first, then the thumb. Smooth all down by gentle pressure next to the thumb. In taking off, pull by the wrist gently overhand to the second joint of the fingers, then slide off and smooth back to proper shape. Such careful handling is essential to fine leather and advisable for fabrics.

To restore dispirited veils, dip them in a gum arabic solution, spread flat on a towel to dry, and press carefully with a warm iron. Buy the gum arabic in any drug store. Dissolve 1 tablespoon in 1 cup of hot water. But have patience—it may take an hour or even two for the gum arabic to dissolve completely.

Soiled veils can be washed by shaking in a glass of lukewarm mild soapsuds. Rinse in clear lukewarm water, in the same way, at least three times. Dry on a towel, dip in gum arabic solution, dry again and press.

No more rubber raincoats, so—"leak-proof" the tears in your present one by pressing adhesive tape over them (on the underside).

Warning! Now is the time to protect your rubber swim cap. Wash it thoroughly, dry, and cover with a little talcum powder or corn starch inside and out. Then store in a cool, dark place.

Men think beads are just gimmicks. Women know what they do to beautify the neckline. With semi-luxuries getting scarcer, don't risk losing your beads through breaking of the string. A good idea is to re-string the beads with dental floss. Your beads will be safer and they'll hang gracefully.

A famous jeweler's secret beauty lotion for jewelry can be brewed by any housewife. Simply put one ounce of lump borax, 1/2 ounce of washing soda and 1/2 ounce of castile soap finely shaved, into a pint of water—and boil until the ingredients are dissolved. When partly cooled, stir in 2 1/2 ounces of liquid ammonia and add enough water to make 2 quarts. Place your jewelry in an agate or enamelware vessel, cover with this solution and bring to a boil. Scrub the jewelry with a soft brush, rinse in very hot water and dry carefully. Keep the solution—it will last indefinitely.

THE MALE DEPARTMENT

Men's and boys' suits will need fewer dry cleanings if you take advantage of the small stiff brush attachment that comes with most vacuum cleaners. Try it. Notice how it sucks out the loose dirt and dust—and, in tweeds and heavy woolens, revives the texture.

Did you know that shirt manufacturers these days are turning out gas-masks and military clothes by the millions? No wonder men's shirts are scarcer, and prices higher. For longer, good-looking wear from shirts already owned, a little common-sense pampering pays dollar-saving returns. These are good rules to follow:

1. Repair rips and tears immediately, before they have a chance to ruin the shirt. Mend torn pockets promptly. Sew on buttons.

2. If you do your own washing, don't hang shirts out in freezing weather or in a hot sun. Intense cold tends to break the cotton fibers. A scorching sun also weakens them.

3. Shirts should be rotated so that each gets equal wear. Why not *number* each shirt inside the neckband, to help keep track?

4. Don't press with an overheated iron. Excessive heat ruins cotton fibers.

5. When a shirt applies for retirement because the collar is frayed, say "Nothing doing!" Reverse the collar, iron into shape—or remove the old collar and sew on a new one.

Boys will be boys and a spanking won't mend torn trousers. Here's what will: A special tape (in just about any color you want) is sold at five-and-ten-cent stores for exactly the kind of repair needed by torn slacks and trousers. Press the tape in the tear with a hot iron and it will conceal the tear and renew the wear. What's more, the mending will survive repeated launderings.

LAUNDERING HINTS THAT SPARE THE FABRICS

Your woolens, like your husband, should be treated with care. Never wash woolens in hot water; use lukewarm water with 3/4 inch of suds. Don't soak, and don't leave in the washing machine longer than three minutes. Rinse in three waters, and press out the excess of water gently. Don't squeeze or twist. Finally, hang to dry—with-out clothes pins.

To tub or not to tub? The correct answer will preserve many a garment. In general, most wool and silk dresses (and some rayons) *must* be dry cleaned. Cottons, linens, some silks, most rayons and a

few types of woolens can safely be washed. Always be guided by the label that comes with the garment.

Take special care with cottons not labeled color-fast to washing. Washed in the same lot with other wearables, the color will "bleed" onto other garments. Wash them quickly. *Never soak*. Dry promptly.

Is the color fast to washing—yes or no? Before gambling on that new frock, those pretty curtains or that lovely spread, *test* the material. Take a small, inconspicuous corner and dip in clear hot water, then let it soak a few minutes. Squeeze it out. If water is tinted, the color is "fugitive" (not fast), and special precautions are necessary. Launder separately in cool suds and rinse in several cool waters. Work fast. After last rinse, roll in Turkish towels to remove excess moisture. Dry in the shade or indoors.

For washable fabrics, use mild soapsuds. Rinse thoroughly after sudsing. Hang colored clothes in the shade to dry. Dry very good dresses on hangers, indoors. Roll sheer fabrics in a Turkish towel, press out excess moisture, then iron at once, on the *wrong* side of the material.

Before laundering garments or sending them to the dry cleaner's, remove all non-washable trimmings and any buckles or buttons that "can't take it."

A stitch in time saves nine, and a stitch before laundering may save the entire garment. Many a dress has been completely ruined because of a small rip that wasn't promptly mended. Don't trust your clothes or linens to a clean-up before repairing all tears and rips.

Do not send cloth belts with simulated leather backing to cleaner's.

Solvents used in cleaning dissolve this backing and leave belt limp.

In removing buttons from clothing, you won't snip the fabric if you slide a comb under the button and cut the thread carefully with a razor blade.

Black lingerie and hosiery often have a tendency to turn brown after washing. To preserve the color-fastness, use plenty of blue water when washing.

With silks and ribbons as scarce as they are, keep their colors singing brightly. Colors will fade far less readily if you add a tablespoon of vinegar to the first rinse water.

Shiny coat collars can usually be nicely dulled by sponging with a cloth wrung out in hot vinegar. Press the collar on wrong side while still damp.

Restore your velvet gown to a lovely newness by brushing it well to remove dust and lint, then steaming it on the wrong side and hanging up to dry.

To steam a velvet coat, hang it over a big kettle of boiling water and let it catch the vapor. Then brush the coat with a piece of velvet till the nap is raised again. Put each of the sleeves over the nose of the teakettle and let the steam penetrate every part thoroughly.

Your shiny rayon garments can be salvaged. Take them to one of the modern laundries or dry cleaning establishments in your neighborhood equipped with special presses for the removal of "rayon shine."

Slide fasteners are out for the duration. Keep those you have.

Never force them. Close and open with the tab. Always slide them shut before washing or ironing.

MOTHS, KEEP OUT!

War or no war, a young moth's fancy lightly turns to thoughts of love the whole year 'round. In winter, as in summer, he breeds in your warm, dark closets. Which means that, unless you're wearing them constantly, your woolies, sweaters and woolen dresses particularly ought to be sunned and aired at least twice monthly. Several hours of exposure to strong sunlight kills moth larvae. Commercial sprays destroy moth eggs by direct contact, which means that saturation is necessary. Dampening that surface isn't enough.

The moth's natural enemies are cleanliness, sun and air. Therefore, frequent brushing, washing or dry cleaning, plus direct sunlight and an occasional airing of woolens will discourage attack. Clothing that is not worn often should be brushed, sunned and aired at least every two weeks.

Odors do not kill moths. The fumes from moth crystals (paradichlorbenzene or naphalene crystals), will destroy eggs, larvae or moths if confined in an air-tight space. Hanging a "moth repellent" cake or container in a constantly used closet is of no value at all.

Articles to be stored should be laundered or dry-cleaned. Moths attack grease spots first of all.

Distribute moth crystals, placed between layers of tissue paper, throughout box, chest or trunk. Use one pound of crystals for a trunk, less for smaller containers. Then seal every crack or crevice with gummed tape or fumigator's tape. Wrap smaller boxes in heavy wrapping paper before sealing.



How to Take Out Spots and Stains

... and save on cleaning bills

(Caution: In the long run, there is only one safe rule to follow for removing spots and stains from non-washable materials. Take them to a reliable dry-cleaner. The special solvents and cleansing agents needed make it impractical to attempt the job at home.)

ADHESIVE TAPE MARKS

As a rule, these come off easily with a few dabs of non-flammable cleaning fluid.

ALCOHOL PAINTS AND STAINS

Sponge with turpentine; launder.

BLOOD STAINS

Lady Macbeth never knew that blood stains could be easily removed by soaking in plain cold water, then washing. If stain remains, soak in ammonia water (1½ tablespoons ammonia to 1 gallon water); then wash.

CHEWING GUM (ON CLOTHING)

Hold a piece of ice directly under the stuck-to part. This freezes the gum, which can then be picked off easily. Sponge with non-flammable cleaning fluid.

COD LIVER OIL

Sponge with non-flammable cleaning fluid; then launder. If stain remains, use chlorine bleach, unless color of fabric is affected by bleach.

COFFEE

Fresh Stains: Stretch stained fabric over a bowl; fasten taut. Pour boiling water on stain from a height of two or three feet.

Old Stains: Use chlorine bleach, unless color of fabric is affected by the bleach. Test first on a little swatch taken from an inconspicuous part of the article.

FRESH FRUIT STAINS

Can usually be eliminated by pouring boiling water through the garment from a height of about three feet. First stretch the stained portion taut over a bowl and secure with string or elastic band.

GLUE

If material is washable, soak in warm water and boil if necessary. For other materials sponging with white vinegar is effective, unless vinegar attacks color.

GRASS STAIN

Rub vigorously with heavy suds. Remaining stains may be treated with chlorine bleach, if color of fabric is not affected by bleach.

GREASE (FOOD)

Scrape off excess. Sponge with non-flammable cleaning fluid and launder.

ICE-CREAM STAINS (LINEN)

Sponge with warm water. If color remains, treat according to its nature (fruit, coffee, etc). Launder in hot suds.

INDELIBLE PENCIL MARKS

Try chlorine bleach, unless color of fabric is affected by bleach.

INK

(Note: Some types do not respond to household treatment.)

1. While moist, spread with dry cleaning powder; brush off; repeat until no more ink is taken up. Or

2. Wash in warm soapsuds. Or
3. Soak 1-2 days in milk; wash.

IRON RUST

Spread the stained portion over a vessel of steaming hot water; moisten stain with water and then apply lemon juice on stain. Rinse and repeat until stain disappears.

LIPSTICK

Sponge with non-flammable cleaning fluid. Wash in hot suds. Take out remaining stain with chlorine bleach or hydrogen peroxide. (Test inconspicuous part of fabric first, for effect on color.)

MERCUROCHROME

Flush out with clear water. Treat remaining stain with chlorine bleach if color of fabric is not affected by bleach.

OIL PAINTS AND VARNISHES

Sponge stains with non-flammable cleaning fluid and then wash as usual.

ROAD OIL, AXLE GREASE, ETC.

Scrape off excess with dull knife. Rub lard into spot until no more grease is picked up. Scrape up lard. Launder.

SCORCH

(Note: Only light scorch responds to treatment.)

Moisten and expose to sunlight. Repeat.

TEA STAINS

(ON COTTON OR LINEN)

1. If fresh, treat like fruit stains. Or

2. Soak in borax solution (1 teaspoon borax to 1 cup water), then rinse in boiling water.

VASELINE

Do not boil. Launder with plenty of soap. Remaining stain can be removed with non-flammable cleaning fluid, or turpentine. On rayon, silk and wool, sponge with non-flammable cleaning fluid.

YELLOWING DUE TO AGE

Wash in hot suds. Expose to sunlight, or bleach with chlorine bleach, following directions on label.



Your House Furnishings

The art of getting more (and longer) service from the things that make a home

COOPERATE WITH YOUR FURNITURE

Dry, heated air shortens furniture life. For your furniture's sake, as well as for health reasons, keep the air in your heated rooms humidified. Various inexpensive humidifying devices are sold at department stores. When the moisture in the wood dries out, parts loosen, the wood cracks and warps; even the veneer may loosen. This is one important reason why cleaning and polishing lengthen the life of furniture.

Take it easy and your furniture will last longer! It's fine to exercise the urge to "try it this way," but pushing and shoving your furniture from place to place invites strain on the construction and loosening of joints. Give hubby and his kid brother a workout by having them lift furniture pieces into place. And always, before moving a bureau around, remove drawers to avoid chipping and breakage.

A practical ounce of prevention

that will keep painted furniture free of scratches and color fading consists of covering the surface with a thin coat of furniture wax. Makes cleaning easier too.

Before you go on a spending spree to brighten up that drab, monotonous living room, consider the money-saving role of dyes. Change the color scheme by livening up cushions, curtains, scatter rugs and slip covers with the gay new color accents that are yours for a little household dyeing. The good dye companies offer scads of ideas in booklets that are free for the asking.

A little art and craft can do wonders to brighten up old furniture with non-priority materials. From chintz and wallpaper, cut attractive flower motifs and paste them smoothly onto old chests of drawers, bedsteads, children's furniture. Varnish over and they're waterproof. Remember, furniture is on the shortage list. Decalcomanias from the dime store will add gaiety and brightness in kitchens, bathrooms and nurseries.

Ever give wooden furniture a bath? Not often, of course, once or twice a year. But, why not now, when we're all making everything last for the duration? Here's how to do it: Make a light lather—out of mild soap, and lukewarm water. Wring a soft cloth out of this lather. Wash a small area at a time. Then before you go farther, rinse with a cloth wrung out of clear lukewarm water. Dry at once with another soft cloth. Then keep on going with the same routine, but start just within the clean area each time. Last, apply furniture wax or polish according to the manufacturer's directions.

Your leather chair belongs among the potential irreplaceables. Lengthen its life-span by cleaning when soiled with saddle soap, following the manufacturer's directions; or use mild soap-suds, wiping clean with, first a damp cloth, and then a dry, soft cloth until the surface glistens. Follow with a leather-conditioning dressing, unless the cleanser cleans *and* conditions. *Never* use polish, oil, wax, varnish or shellac on leather.

A weatherbeaten wooden chair brightens into brand-new gaiety when coated with bright washable enamel paint, and may make a money-saving, corner-cheering addition to living or dining room.

To make scratches in mahogany "invisible," paint them with iodine. The same idea works well on other dark woods. Rub light scratches with the cut surface of a walnut meat or Brazil nut meat.

Frequent, thorough cleaning of upholstered furniture with a brush or vacuum cleaner attachment is the best moth preventive measure. Don't overlook crevices, concealed sections and backs. Remove slip covers often during the sum-

mer and clean the furniture thoroughly—moths prefer the dark hideaways which slip covers offer.

CAMOUFLAGE AND CLEANING

A bit of camouflage makes a big difference on the home front, too, and saves money on the little repairs you can make yourself. Here's the "know-how:"

1. To make deep scratches on your furniture invisible, or almost so, darken with wood stain; let dry. Then apply white shellac with a fine brush until crack is filled, letting each application dry thoroughly. Then polish.

2. Very tiny scratches on a waxed surface can be concealed by rubbing with wax.

To remove heat marks from a varnished or shellacked finish, dampen a cloth with spirits of camphor or essence of peppermint; dab on spot. Let dry thoroughly. Polish. If the surface is lacquered, rub with a paste of powdered pumice and linseed oil, in direction of grain. Polish.

To banish watermarks from a waxed finish, remove old wax with liquid wax, then apply a fresh coat. For other finishes, rub with oil of peppermint on a damp cloth. Rub dry with soft cloth.

Here's how to "shampoo" your own upholstery fabrics: Using an egg beater, whip soap jelly to a stiff lather. Use a firm (but not rough) bristle brush and, with a rotary motion, rub the suds into a small area of the fabric. A generous application of suds will prevent uneven cleaning. Remove the suds with a dampened sponge, then moisten the sponge again and wipe over the material. Rub gently with a soft dry cloth. Repeat, starting within cleaned area each time until the entire surface is

clean. When cleaning a pile fabric, wipe it with the nap of the goods to prevent the fabric from becoming soaked. While the material is drying, brush up the pile with a soft brush.

Liquid moth sprays protect upholstery fabrics, not stuffing. Use the spray with great thoroughness, so that every bit of fabric is saturated. Let the furniture dry thoroughly before putting it back into service.

If moths have found their way into the stuffing of upholstered furniture, fumigation is the only cure. You can send the piece of furniture to a reliable company for fumigation, or you can do the job yourself, as follows:

1. Loosen the covering at back and bottom.

2. Place moth crystals (paradichlorobenzene) in the special container attachment of the vacuum cleaner. Use $\frac{1}{2}$ pound for a chair, 1 pound for a sofa.

3. Place the end of the hose attachment in the opening at the back or bottom of chair or sofa.

4. Sprinkle additional crystals in crevices of furniture.

5. Place cleaner close to furniture and cover both with a double pair of blankets, with newspapers between the blankets, making the covering as airtight as possible. Use books to hold blankets close to the floor.

6. Switch on the motor. For a chair, run the motor 1 hour; for a sofa, 2 hours.

7. Do not remove covering for at least 72 hours.

"HAPPY DREAMS"

In hectic days like these you can't afford to let your mattress sabotage your sleep. Replacements are costly and will be harder to get. So follow these rules to re-

duce the wear and tear on your present mattress:

1. Prevent tears by dressing your mattress in a muslin cover. Place a mattress pad between the mattress and spring and between mattress and sheet.

2. Reverse the position of an innerspring at least once a week, turning top to bottom one week—end to end the next week.

3. Air and sun mattress at least once a week.

4. Every few weeks, clean mattress on both sides with brush attachment of vacuum cleaner.

5. Don't sit on the edge of the mattress. Never bend or roll an innerspring mattress. Never beat or stand on end.

BECAUSE "MUSIC HATH CHARMS"

Piano manufacture was halted almost the moment the nation switched to a war economy. The one you have is worth a little pampering. Follow these suggestions:

1. Keep pianos away from windows. Sudden temperature changes injure tone and woodwork. Keep away from radiators. Heat dries and splits the sounding board. Dampness, as well as dryness, is injurious to pianos.

2. Play the piano at least a few hours each week. This action is necessary to "exercise" the strings and keep them in good condition.

3. Have piano tuned three times a year. Have it "voiced" every three years.

4. Wipe keys with cloth slightly dampened with denatured alcohol. Wipe dry with soft cloth. Never use soap on the keys. *Soap stains ivory.*

5. Clean sounding board by inserting a piece of *dry* cloth under

the strings. On a grand piano start insertion of the cloth on bass side and pull toward treble. Avoid putting pressure on the keys.

6. Never use furniture polish or oil on the case. Dust with a soft untreated cloth.

7. Leave keys exposed to the light during the day. Darkness hastens the natural yellowing of real ivory.

ONE PREVENTIVE FOR MANY RADIO TROUBLES

Dust accumulates rapidly in the mechanism of your radio if the back is open. To save yourself future service bills, keep dust out by tacking a covering of muslin or spare cretonne over the back (and across the bottom, too, if that is also open).

WALLS, FLOORS, WOODWORK

Re-papering walls is expensive in both materials and labor. Make your present wallpaper last longer by keeping it from soiling and fading in this way: First clean with wallpaper cleaner. Then apply 2 coats of wallpaper sizing. Last, apply one or two coats of wallpaper lacquer or wax emulsion. When dry, you can wash the surface as easily as oil cloth.

Protect floors from furniture marks and scratches. The easy way to do this is to wax the rockers and feet of chairs and tables at the same time you wax your floors. This will keep them from scratching and pulling splinters out of the floor boards.

Time was never so precious. Anything that makes housework easier is a great blessing, and household wax is one of these time savers. If painted woodwork is waxed it resists finger marks and stays clean longer. Use wax on

doors, door frames, window sills and frames, mantles, banisters, baseboards, panelled walls — even on picture frames. You'll be delighted with the way dirt is resisted, and with the ease of cleaning when cleaning is necessary.

FLOOR COVERINGS— "HANDLE WITH CARE"

Replacing rugs and carpets at any time is a costly business, let alone in days like these. Why not just protect the life and beauty of the floor coverings you already have, by following these common-sense suggestions?

1. Not only for the luxurious "feel," but for the longer wear they give your rugs, use the under-padding sold at the floor covering store.

2. Check floors for protruding nails, rough boards and kindred saboteurs of rug and carpet life. Remove any protrusions which can wear into your floor coverings.

3. Avoid running wires or lamp cords under your rugs. They wear ridges into the fabric.

4. Broken casters on furniture legs are also ruinous to rugs. If these are hard to replace, use caster cups.

5. Never pull out tufts or knots. If there are any that make rugs look shaggy, clip off the long ends with a pair of scissors.

6. Over a period of time, many pounds of dirt work into the pile of your rug, no matter how well you sweep it. An annual professional "shampoo" is a very good investment.

7. Reverse the position of your floor coverings, every couple of months, to distribute the wear evenly.

8. Never shake small rugs or you will break the threads, loosen

the knots, damage the backings or tear the bindings.

9. Don't whip large rugs. Doing so weakens the fibers and injures the construction.

An ounce of moth crystals is worth a pound of carpet. Since fine, all-wool rugs are out for the duration, treat yours as a rarity. Have it cleaned professionally before storing, then sprinkle liberally with moth crystals, roll it up tightly, wrap securely in heavy paper, seal with gummed paper and put away in a cool place.

Where small areas of the rug's surface have been crushed by furniture or the shuffling of feet, you can bring the pile back to normal by applying a hot iron on a damp cloth. Brush with a whisk broom while still damp, in direction of the pile.

Increase the years of usefulness of stained or faded rugs, otherwise in good condition, by having them dyed. When properly refinished, a dyed rug loses none of its luster and resilience, and colors stay fast.

An easy way to clean small rugs is to shampoo them. Add a few drops of ammonia, if you still have some, to soap jelly; whip to a stiff lather with an egg beater. Scrub a small area at a time with lather on a stiff brush. Rinse with a damp sponge, twice. Rub with a dry cloth. Always start *within* the cleaned area each time until entire surface is clean. Dry indoors, or in the shade.

To clean slightly soiled single-tone or two-tone rugs, use cornmeal. Work the cornmeal into the pile of the rug with a stiff brush and then remove it with a vacuum cleaner.

Though we may become a war-worn nation, let's not look shop-worn. Stair carpets that tattle-tale their age can be rejuvenated by moving the carpet up or down so that the unworn riser portion may rest on the threads, and the worn part moved to the riser where it doesn't show as much.

LINOLEUM

Linoleum floors are easy enough to take care of—but not so easy that a few good rules won't help to make them last a long, long time—longer even than the duration. So don't use an oil mop on linoleum—*oil doesn't agree with it*. When you wash it, use mild soap; alkali in strong soaps has a softening effect that you don't want. Scouring powder's not good either — it's likely to break through the surface and scratch. And too much water won't do it any good. Use the least you can for washing and rinsing and work on only a small area at a time. Let the floor get thoroughly dry and then use a good floor wax, applied according to the manufacturer's directions. Self-polishing wax is best for the kitchen floor which has to be washed often.

After laying linoleum, be particularly sure to apply, immediately, a coating of wax. This helps seal the pores and lengthens life.

Loose edges in your linoleum, if not fixed promptly, get kicked, scuffed and chipped off. Save money and the risk of accident by cementing down the loose edges as soon as they are noticed. Lift the loose portion and brush out all the dirt. Then apply linoleum cement to the floor (nothing else will do), press back and place a heavy weight directly covering the repaired portion, keeping it there at least overnight. Attempt no repairs with tacks or nails. They may break linoleum.

"WINDOW DRESSING"

Curtains will last longer, look prettier, require less mending, if you treat them thus:

1. Make sure rods and fixtures are smooth, to avoid snags and tears.
2. Imbedded dirt and acid gases in the air weaken the fabric. Wash often in mild lukewarm suds, handling the curtains gently.
3. Glass ventilators protect curtains from direct heat and do away with too frequent launderings.
4. Use curtain stretchers to dry straight curtains, unless made of rayon.
5. In children's rooms, drape curtains back with tie-backs to minimize pulling and handling.
6. Sheer curtains hang better and resist dust if lightly starched.

If you have windows on two sides of a room—one dark, one sunny, switch the curtains occasionally to minimize the scorching effect of sun on the fabric.

Mending saves spending. For instance, a light window shade, which has split at the hem above the pull cord, can easily be fixed. Simply apply inch-wide, colorless Scotch tape to both sides of the shade, directly over the split or broken edges, drawing them together. This makes a durable, almost invisible mend.

When your window shades wear out, don't throw away the rollers. Buy new washable shades and attach them to the old rollers yourself. Production of shades complete with roller has been curtailed and no more of the brackets which hold the rollers up are being made. Shades are now being made with a glued edge that can be dampened and quickly attached to rollers.

Keep your window screens fresh, rustless and dustless for next season's use by covering them with paper, nailed down on both sides, before storing away.

Awnings, shower curtains and other articles made of canvas or cotton can be mildew-proofed at home. Department of Agriculture chemists tell how: Soak the material in very soapy water and then, without rinsing, dip it into a solution of copper sulphate, which you can get at the drug store. This simple treatment will protect fabrics even after a number of home launderings, and will save costly replacements.

YOUR LINENS

If your bed sheets are wearing thin, don't wait for Nature to take its course. Lengthen the life of your bed coverings by acting on these suggestions:

Hold the sheet up to the light to see thin spots. Before the sheet actually begins to break, tear it down the center, sew the outer selvaged edges together and hem the sides. The portions along the selvages are stronger because they receive the least wear. Before sewing the selvages together, rip back the top and bottom two or three inches from the selvage. Then overlap the selvages and sew them in a flat seam. Resew the top and bottom hems. Hem the side edges to prevent fraying.

To insure longer wear for sheets, it is a good idea sometimes to place the narrow hem of the under sheet at the head of the bed, as sheets wear out most quickly just below the pillow where the sleeper's shoulders rest against them.

Laundering methods may also prolong the lifetime of sheets. To hang a sheet on the clothes line,

put a third or a half of the sheet over the line, as sheets pinned at corners and edges are likely to tear. Do not use many folds when sheets are ironed; and occasionally fold in different places; repeated creases in the same place may cause the fabric to crack.

Cover bare springs, so sheets won't catch on them and tear. Avoid yanking sheets off the bed without loosening the edges first.

Shrinking violets, yes! but shrinking *bedspreads* cost money! Iron your bedspread the *long way*, to keep it in shape. Chenille and candlewick spreads should be shaken out and brushed when dry.

In buying bed sheets, guard against low-grade fabrics by testing for excess sizing. Rub a portion of the sheet between your fingers. If fine white powder comes off on your hands, buy a better quality. You'll save money in the long run.

It's the nap that keeps your blankets warm. Ironing ruins this valuable warmth-giver, wears it out. Only the binding should be pressed and that with a warm, not hot, iron.

When blanket binding has worn out, a dime will save a dollar. Instead of buying new blanket edging, *crochet* an edge on the blankets with a ten-cent ball of mercerized crochet cotton. Edge both ends of the covering.

Candlewick bedspreads will not be "de-tufted" if placed in a large sack or pillow slip when laundered in a washing machine.

Linen is a fussy fabric and at the moment, hard to come by. Beware ironing the creases in the same place in your napkins and tablecloths every time, for this

causes a break in the thread and wears out the linen.

It's good psychology to keep a box of facial tissues in the bathroom, when guests are in the house. Most women will thoughtfully use these, instead of guest towels, to remove excess lipstick.

TRY THIS BRIGHT IDEA ON A SHABBY LAMP SHADE

Even pleated silk or rayon lamp shades can be washed, if colorfast, *unless* the fabric or trimming is glued to the frame. Make a rich suds of mild soap and lukewarm water. Then work quickly: Dip the shade up and down in the suds until clean. Use a soft brush on soiled spots if necessary. Rinse three or four times in clear lukewarm water. Pat with Turkish towel to remove excess moisture. Dry *as rapidly as possible* away from sunlight or artificial heat. (Use an electric fan if you have one.) Turn the shade frequently upside down as well as 'round and 'round, so it will dry evenly.

KEEP GARDEN HOSE AND TOOLS IN GOOD CONDITION

Do you know and heed these eight commandments for the care of rubber garden hose?

1. Drain thoroughly after use.
2. Roll into large loose coils.
3. Store in a cool place. (If hung, place over a rounded object to prevent sharp bends.)
4. Don't drag the hose near oil drippings. Oil rots rubber.
5. Don't turn off the water by pinching or bending hose even for a minute. It strains and weakens the hose.

6. Don't step on or drive over your hose.

7. Don't leave hose exposed to the sun for any length of time. Heat deteriorates rubber.

8. This is no time to discard your leaky rubber hose. Operate on it. You can fix small leaks with plastic cement or friction tape. If the hose is torn, cut at the break, remove the damaged portion and join together with metal hose mender inserted inside the hose and held in place with twisted wire or a hose clamp on the outside.

Garden tools are almost as hard-to-get as machine tools. Protect your smaller tools from rusting by keeping a pail of sand near the garage or cellar door and plunging them into the sand when through with them.

TYPEWRITER TIPS

For smooth running and lightning speed, oil that typewriter. First, the bearings at each end of the cylinder; then, the little roller that engages the ratchet wheel to lock the lines in position; finally, all ribbon-spool shafts and gear shafts.

Your type, like your teeth, should be brushed daily. Use a dry brush and the type will stay bright and sharp indefinitely.

Type-cleaning fluid is for type only. Protect the rest of the machine by placing paper under the type to prevent the dirt and fluid from falling into the machine. Dry the type with a rag, too, before removing the paper.

Before erasing, slide the carriage clear to one side. Those rubber erasings, dropping down inside, can harm the mechanism.

Don't *yank* the paper out. Roll it out. Yanking puts a shine on

the roller which causes the paper to slip and necessitates servicing the machine.

ODDS AND ENDS

This is a good time to spend less on replacements, get more use from what you own. For example, silverware is one household treasure that keeps beautiful with *frequent*, rather than occasional, use. Give it the sensible care it deserves and you can put it to work at every meal. Being sensible in this case means: Rotating usage so that all pieces are brought into use during the week; washing promptly after every meal (salt, acids, rubber, smoke and gases simply must be cleaned thoroughly off your silverware). Mild suds make the best cleanser for silver tablewear. Remove every speck of grease or clinging foods. Then rinse thoroughly, dry immediately and wipe with a clean, soft cloth.

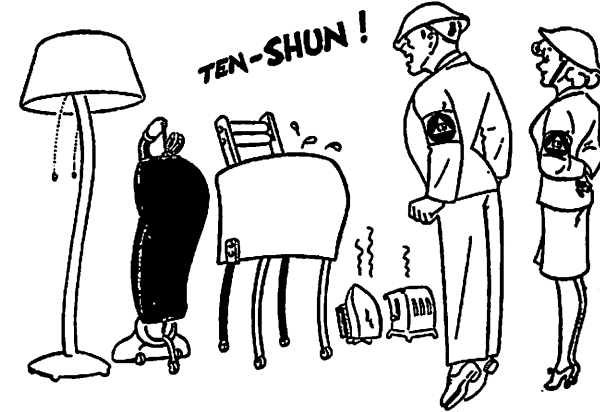
To waterproof your flower pots, simply dip them into melted paraffin so that it sinks into the pores.

Even clothes pins will respond to a beauty treatment. Wash them in a salt-water solution before using. They will last longer, and not freeze on the clothes when there's ice in the air.

The war won't force you to look for needles in a haystack if you care for those you have. Don't stick them into spools where they may become bent or blunted. Keep them in a soft wool needlebook or in a hair-filled cushion.

Chill candles several hours in the refrigerator before lighting. They won't drip.

Flowers are on the dwindling list of home luxuries, so get the most out of them. They will keep longer if the leaves below the water are removed, because decaying vegetable matter poisons the water.



Getting the most out of Your Household Appliances

YOUR PRECIOUS REFRIGERATOR

No more new refrigerators for the duration! Treat yours with care. These do's and don'ts will keep your refrigerator working smoothly and economically:

Never slam the doors . . . slamming loosens joints and operating parts, hastens the need for paying fees to the service man.

Don't yank out the ice-cube trays. Treat them gently to avoid injuring the delicate mechanisms.

Cover everything in the refrigerator except raw meats and eggs to assure food freshness.

Don't pack the shelves too tightly—perfect refrigeration depends on circulation of air inside the compartment.

Always wipe up spilled food immediately.

Keep ice refrigerators clean and sweet by washing shelves and interior weekly.

Defrost automatic refrigerators about every ten days or as soon as frost on the unit is $\frac{1}{4}$ inch thick. After defrosting, wash the ice-trays, remove shelves and clear the inside with cool water in which a little baking soda has been dissolved.

Give the drain pipe special attention at the same time. Pour a strong solution of washing soda and water down the drain, then use a long brush to remove accumulated slime and dirt. Occasionally, make a solution of baking soda and cold water and pour it over the cake of ice.

ICE SAVERS

Best way to make ice last longest is to keep the compartment filled, the doors closed tightly and opened as few times as possible.

Get all the foods out for dinner at one time.

Don't wrap the ice with newspapers, which merely warm the ice and hasten melting.

WHAT WOULD YOU DO WITHOUT YOUR VACUUM CLEANER?

From April 30th, 1942, until the end of the war—not a single new vacuum cleaner. The one you have is worth this kind of care:

Keep the bag clean by emptying it after each use. Every 2 months brush the bag inside and out. *Never* wash it.

Connecting cords are scarce and hard to replace. During cleaning, release only the required length. Don't drag yours across the room or chafe it against furniture. Keep it properly coiled on handle when cleaner is stored. When disconnecting, turn off the current first, then grasp the plug. Don't yank on the cord.

Use your cleaner with the best adjustment of the nozzle for cleaning efficiency. Your manufacturer's instruction booklet tells you exactly what this is. Read it carefully.

If a belt is worn or slack, have it replaced; but don't forget to take the old one (or the torn pieces) back to the dealer.

Keep attachments clean and in good working order.

Handle your cleaner carefully. Don't bang it against stair steps. Keep the cleaner in a place where it will not be damaged.

In cleaning, be sure the bristles of the brush actually *touch* the rug.

Your cleaner may need a new brush or adjustment of the old one.

Do not — *oh, never!* — use your cleaner to pick up hairpins, tacks, pins, pieces of glass, or other hard or sharp articles. They may cut the belt or puncture the dust bag.

Remove revolving cylinders and brushes once a week for cleaning.

Don't let them get clogged with threads, lint or hair.

Lubricate the cleaner as directed by the manufacturer. Be careful not to over-lubricate or under-lubricate.

FOR THAT "PRESSING ENGAGEMENT"

Practice these pointers on the care of your electric pressing iron and this indispensable utility will serve you for the duration. Remember, too, that its efficient use will avoid damage to itself as well as to the things you press. All right, then — keep these tips in mind:

Burned starch has a habit of sticking to the sole plate, making it hard to work with and using up extra current and "elbow grease." Let the iron cool, then run it over a waxed paper (paraffin dislodges starch); finally wipe clean with a soft cloth. If more drastic measures are necessary, soften starch with beeswax, then scrub with soapsuds or mild scouring powder, using very little water.

Never immerse iron in water. Rinse with a damp cloth and dry.

Detour around buttons, zippers, eyes and hooks, in order not to scratch the plate.

If your iron has a heat-control gadget, sort materials according to the temperatures required and start with the lowest heat first.

If your iron has no heat control device, remove the plug when the iron is hot enough for the pressing. Attach cord again as additional heat is needed. This not only saves electric current but prevents overheating and scorching.

Hang sheets and other linens *straight* on clothesline. Then they will iron in much less time, save work and electricity too.

TREAT TOASTERS TENDERLY

Don't let crumbs collect, or a short circuit may result. Use a soft brush to remove them. *Never* thump the toaster or shake it violently — you'll damage the fine wires.

Cut bread in even slices for best results, when toasting.

Never immerse a toaster in water. Just wipe the outside with soft cloth wrung out of soapsuds. Rinse in the same way. Polish dry.

ELECTRIC MIXERS DESERVE KIND TREATMENT

Follow the manufacturer's directions for oiling the motor.

After using, detach beater; wash and dry thoroughly.

Wipe off the housing and stand with a cloth wrung out of soapsuds. Rinse in the same way. Dry thoroughly.

KITCHEN RANGE "MUSTS"

To keep that "second hand" look off your kitchen range, don't let acid foods such as lemons, tomatoes and vinegar touch the enamel unless you know the enamel is acid resistant.

Wipe up spilled food at once.

After using the oven, let it cool, then clean with mild scouring powder if food has spattered.

After using the broiler, let it cool, then remove solid fat with a wooden spoon (save the fat for salvage). Remove grease from rack and pan with paper towels. Wash in hot soapsuds; rinse with hot water, dry thoroughly.

Never wash enameled surfaces while they are hot or "crazing" and cracking will result.

Remove burners from not-so-modern gas stoves occasionally and

wash in hot soapsuds, rinse, drain and dry. Use a wire to clean clogged holes. Modern burners need only to be wiped with a damp cloth. If cast-iron burners are in bad shape, boil them in a solution of washing soda and water.

If food boils over onto the open-type elements of an electric stove, it can be burned off, using high heat. Cool, then blow out charred particles (use flat tool attachment of vacuum cleaner if you have one). *Never* poke or brush an open-type unit. Closed-type units may be brushed after burning off the food.

Don't test your vigor by slamming oven doors. Slams break hinges. Oven doors and hinges are made of metal. 'Nuff said!

WAFFLE BAKERS NEED SPECIAL CARE

When the last waffle is baked, disconnect the appliance at once.

Leave the baker *open* to cool.

Use absorbent paper to remove excess grease from grids.

If necessary, brush grids with stiff brush.

After cooling, wipe off outside of baker with soft cloth wrung out of soapsuds. Rinse in the same way. Polish dry.

If you have trouble with waffles sticking and you are sure the temperature is right, it may be that the recipe you are using doesn't call for enough fat. Try adding one or two extra tablespoons.

BE GOOD TO YOUR WASHING MACHINE

Heed these precautions and you'll have no serious laundering problems:

Fill the machine to the water line. Too much water cuts down efficiency and may damage the

mechanism. Too little will not get your clothes clean.

Use no more than the recommended amounts of soap and water softeners. Too much sudsing cuts down cleansing.

Don't overload the machine — follow instructions.

Don't run the machine longer than necessary.

Guard your precious rubber wringer rolls. Remove pressure the moment you are through washing. Wash the rolls with warm soapsuds, rinse and dry.

Sharp buttons or buckles should be folded under, before running through the wringer.

After washing, drain the washer immediately, remove lint from washer, drain and strainer, wash interior with warm soapsuds, rinse thoroughly, wipe the whole washer dry. Dry the cord and wind on hooks. Leave cover of washer ajar.

Lubricate periodically. Follow the manufacturer's instructions for oiling motors and mechanism.

YOUR KITCHEN UTENSILS — How To "MAKE 'EM LAST"

Tin and stainless steel utensils should be husbanded with care. Don't scour tin as it may wear away the thin finish. Always dry thoroughly. Don't attempt to remove discoloration—darkened tin absorbs heat more rapidly than shiny tin.

Stainless steel needs only soap and water for ordinary cleaning but mild scouring powder may be used. After drying, rub with a soft cloth for brighter luster.

Ironware should be washed in hot soapsuds and thoroughly rinsed. A little baking soda added to the last rinse water will help retard rusting. Dry thoroughly

before putting away. If foods stick, soak utensil in hot water to which a little washing soda has been added. Boil if necessary. Then wash, using scouring powder and brush if needed. Rinse and dry.

Even sturdy metal pots may warp or buckle if suddenly chilled or drawn from the refrigerator and then placed on a hot stove. Start cooking over low heat, then increase as much as necessary as soon as the pot is "de-chilled."

Don't pour cold water into a hot utensil, or expose a cold utensil to high heat. If you do, the metal may warp or buckle.

Use paper towels to remove excess grease.

Let the pot cool before cleaning.

After cooking, scrape out sticky foods with a wooden spoon or plate scraper.

To remove rust from the corners of cake tins that have been in use for a long time, dip a raw potato in cleaning powder and scour.

Stubborn food burns on enamel pans ask for a cleaning solution of weak soda and water. (Boiling vinegar and water in a scorched pan will also help remove stains.)

Aluminum pans don't like their faces scrubbed with harsh alkaline soaps and cleaning powders; these "eat" away the aluminum surface. Pots enjoy being used for boiling rhubarb, tomatoes, or other acid foods which brighten their interiors.

Whenever an aluminum double boiler or steamer is used, put ½ teaspoon of cream of tartar or vinegar in the water in the lower compartment. This will prevent unsightly discoloration.

Hot, soapy water is all that is usually necessary to clean aluminum, plus a good rinse in scalding

water. Discoloration, caused by minerals in food or water, can be removed in this way. Dissolve 2 tablespoons cream of tartar in each quart of water. Boil this solution in the discolored utensil 5-8 minutes. Then wash, rinse and dry.

When an aluminum utensil is cleaned thoroughly after each use, pitting of the surface is not likely to occur.

If food sticks or burns, fill the utensil with water and let stand an hour. Then scrape off the burned food with a wooden spoon or rubber scraper. Rinse and dry.

Never put electric kitchen appliances in water. Clean them with a polishing cloth or brush (after pulling out the wall plug).

Take the pan from the broiler as soon as food is removed, so the grease won't bake on and the broiler will be easier to clean.

Hold the lemon squeezer, egg beater, grater or wire potato masher under the faucet after using. Then wash thoroughly and wipe them dry. Don't give them a chance to rust or tarnish by putting off the washing chore.

Clean woodenware immediately after use. Never immerse in water or soak. Use as little water as possible. Keep away from heat. Never place woodenware in the refrigerator. If roughened, smooth with sandpaper. Never polish, wax or varnish.

Cutlery should never stand in water. Wash blades, then handles. Dry thoroughly.

CORDS DESERVE CARE

To disconnect any electrical appliance, grasp the plug, not the cord. Connect the cord to the appliance first, then plug it in. Hang cords over a broad, smooth wooden peg, or across two nails or closet hooks.

GOOD COFFEE — MORE COFFEE

Well-scoured coffee pots make the best-flavored coffee. Rancid-tasting coffee is often the result of tiny particles of old coffee. Wash thoroughly in clean hot soapsuds, using a small brush to get into all crevices. Rinse thoroughly in clear, hot water. Dry. Air between uses.

If yours is a glass coffee-maker, be sure to rinse out the filter cloth thoroughly with cold water after each use. When not in use, keep the cloth in a glass of cold water to which a pinch of soda has been added. Store in the refrigerator if possible, and you'll need fewer replacements.

To minimize lime deposits in a teakettle, empty and dry it at the end of every day. A light coating of lime can be removed by boiling a vinegar solution in the kettle for ten minutes. Then wash, rinse and dry. Repeat at intervals. The same vinegar solution can be used again and again.

KEEP YOUR CARPET SWEEPER ROLLING

These tips will help your old one work efficiently:

1. Don't bear down too hard on the handle; exert just enough pressure for the brush to hug the carpet, yet still roll freely.
2. Empty the pan after each use. Overstuffing accounts for dirt and lint dropping back on the floor.
3. If yours is a ball-bearing sweeper, put a drop of oil occasionally on each of the bearings.
4. Clean the brush once a week. Cut threads and hair with scissors and comb them out. If brush is greasy, clean with a non-flammable cleaning fluid.
5. To remove oil and wax, wipe the brush occasionally with a non-flammable dry cleaning fluid.
6. Replace worn-down brush.

Your "Spend-and-Save" Plan

The budget that works!

This year of all years you need to budget your income. You can get into plenty of hot water if you don't. And no patriotic citizen is willing to fall behind in his taxes or in buying War Bonds. Savings are equally important — both to your country and to yourself.

If you *spend* recklessly now you only encourage inflation — higher prices, less value for your money. The money you *save* now will buy you longed-for peacetime possessions. And your purchases will make jobs for our returning soldiers and sailors.

YOUR SPEND-AND-SAVE PLAN shows you how to budget your weekly income so you can be sure of meeting expenses and carrying out a savings program.

To help you with your Spend-and-Save Plan we have shown you how the Scotts worked out theirs. The Scotts have one 3-year-old child who, along with the housework, keeps Mrs. Scott busy at home. Mr. Scott is a draughtsman at a defense plant near his home. They own a 5-room house on which

they make monthly payments to the savings bank on account of their F.H.A. mortgage loan. This payment includes mortgage interest, payments on account of principal (amortization), fire insurance, F.H.A. insurance, water rates and property taxes.

Consequently, space has been left for you to fill in some of these items even if the Scotts do not have to pay them.

HOW TO WORK YOUR BUDGET

Base your budget on weekly *net* income. (See next page.) Deposit in your Savings Bank account each week the totals of items in Groups A and C. Set aside the total amount of Group B to meet monthly bills. To meet weekly expense divide the total cash sum for Group D between husband and wife.

To keep a weekly budget, transfer figures from your Spend-and-Save Plan to a budget book or a ruled note book. Add columns for each week, and keep track of what you actually spend or set aside.

FIRST—FIGURE HERE WHAT YOUR WEEKLY NET CASH INCOME IS \$

WEEKLY INCOME:

	SCOTT'S	YOURS
Total family salaries	\$60.00	\$.....
Other regular income	None	.....
	<u>\$60.00</u>	<u>.....</u>

PAYROLL DEDUCTIONS:

Social Security Tax (1% of salary up to \$3,000 per year) .....	.60	.....
Victory Tax (5% of salary over \$12 per week)	2.40	.....
Hospital Plan and Group Insurance .....	.48	.....
War Bond Payments (10% of salary)	6.00	.....
TOTAL DEDUCTIONS	<u>9.48</u>	<u>.....</u>

Total family income	60.00	.....
Total deductions	9.48	.....

BASE YOUR BUDGET ON THIS AMOUNT \$50.52 \$.....

NOW—PROCEED TO PLAN YOUR WEEKLY PROGRAM AS SHOWN ON NEXT PAGE

A. REGULAR EXPENSES YOU HAVE TO MEET SOME TIME DURING YEAR

	YEARLY TOTAL		WEEKLY BUDGET	
	Scotts	Yours	Scotts	Yours
	Approximately	Approximately	Approximately	Approximately
Federal Income Tax	\$190.00	\$.....	\$ 3.65	\$.....
Other Taxes				
Property and School, State Income Tax, Auto License, Driver's License (if you have them)	24.00	.....	.46	.....
All Insurance				
Bought individually (Life, Accident, Fire, etc.)	108.00	.....	2.08	.....
Vacation				
What will you spend this year?	60.00	.....	1.15	.....
Heating				
Based on rationed amount of fuel allowed	104.00	.....	2.00	.....
Doctor and Dentist				
(Or other health aids — oculist, for example). Payments on account of Hospitalization included in Payroll deductions	60.00	.....	1.15	.....
Clothing				
Adjust amount spent last year to this year's needs and prices	290.00	.....	5.58	.....
TOTAL—Group A	<u>\$836.00</u>	<u>\$.....</u>	<u>\$16.07</u>	<u>\$.....</u>

B. BILLS TO BE PAID MONTHLY

	YEARLY TOTAL		WEEKLY BUDGET	
	Scotts	Yours	Scotts	Yours
	Approximately	Approximately	Approximately	Approximately
Rent or Payments on Home				
Monthly rent times 12—or total of yearly mortgage principal and interest payments	\$480.00	\$.....	\$ 9.23	\$.....
Gas, Electricity, Water	60.00	.....	1.15	.....
Telephone				
To get this year's total, add up bills for last 3 months and multiply by 4	54.33	.....	1.04	.....
Installments				
Or enter under weekly, if you pay that way	None	.....	.....	.....
TOTAL—Group B	<u>\$594.33</u>	<u>\$.....</u>	<u>\$11.42</u>	<u>\$.....</u>

C. SUNNY DAY FUND — Not to be spent!

	YEARLY TOTAL		WEEKLY BUDGET	
	Scotts	Yours	Scotts	Yours
	Approximately	Approximately	Approximately	Approximately
Savings for Peacetime Purchases				
Such as a Car, Radio, Washing Machine, Furniture	\$ 52.00	\$.....	\$ 1.00	\$.....
"Backlog" Savings				
For emergencies, your old age and future ambitions as to a home, children's college education	52.00	.....	1.00	.....
TOTAL—Group C	<u>\$104.00</u>	<u>\$.....</u>	<u>\$2.00</u>	<u>\$.....</u>

D. WEEKLY CASH EXPENSES

	YEARLY TOTAL		WEEKLY BUDGET	
	Scotts	Yours	Scotts	Yours
	Approximately	Approximately	Approximately	Approximately
Food and Equipment				
Meat, groceries, milk, household equipment	\$728.00	\$.....	\$14.00	\$.....
Drug Store Items	31.00	.....	.60	.....
Laundry and Cleaner	52.00	.....	1.00	.....
Service				
Help with house or yard; plumber, electrician	29.00	.....	.56	.....
Spending Money—Wife				
Church, Charity, Children, Beauty Parlor, Cartfare	104.00	.....	2.00	.....
Spending Money—Husband				
Lunches, cartfare, tobacco, movies, clubs and lodges, papers	148.00	.....	2.85	.....
Running Auto				
Gas, oil, repairs (car put up for duration)	None	.....	None	.....
TOTAL—Group D	<u>\$1,092.00</u>	<u>\$.....</u>	<u>\$21.01</u>	<u>\$.....</u>
TOTAL of Groups A, B, C, D	<u>\$2,626.33</u>	<u>\$.....</u>	<u>\$50.50</u>	<u>\$.....</u>



Your Gas, Electric and 'Phone Bills

Ideas on keeping them "down to earth"

CONSERVE COOKING FUEL

Fuel is a victory essential. Conserve your bit by lowering the heat once water is boiling. It will remain at this temperature. Buy an oven thermometer so that roasting and baking can be done at the most economical, recommended temperature.

Don't heat a whole teakettle of water when you need only 2 cups.

Remove sediment in your teakettle.

Cook most vegetables in the smallest possible quantity of water—this saves vitamins and minerals, too.

Use flat-bottomed pans the same size or larger than the burner or heating element. Pans that are too small simply waste heat.

See that all covers fit tightly.

Don't shine the bottoms of your pans. A dull surface absorbs more heat than a shiny one.

Stagger pans on the oven racks in order to provide the best circulation and least consumption of heat.

Don't waste heat by continually opening the oven. Use your own thermometer and temperature chart.

Always be sure gas burner holes are open. A stiff wire will usually keep them that way. Yellow flames (a symptom of clogged burner holes) are *not* hot flames. Call your gas company for a service man to adjust the burner if yellow flames persist.

Save more fuel pennies by using ovens for preparing complete meals rather than single dishes. Saves time and footsteps, too.

It takes *less time and less fuel* to cook dried fruits, beans, and certain cereals if you first soak them for several hours.

Have food ready when oven is ready.

Halving your large potatoes before baking will lessen fuel consumption.

Cooking can be finished with heat stored in the gas or electric oven, after the current has been turned off. Every little bit of fuel saving helps your country — and your budget.

Pinching pennies on fuel is highly patriotic. Remove food to be broiled from the refrigerator well ahead of time and it will broil faster than it would if it were put into the broiler while still chilled.

MORE LIGHT WITH LESS CURRENT

You can reduce those electric bills by—

1. Eliminating colored bulbs. They greatly lessen the actual light you get.

2. Replacing dark shades and shade linings with light ones.

3. Using one high-wattage bulb in place of several smaller ones. (A 100-watt bulb gives 50% more light than four 25-watt bulbs, yet uses the same amount of current.)

4. Dust the bulbs and linings of lamp shades. Wipe off parchment shades, inside and out, with a damp cloth. (Turn off the current before dusting.)

5. Wash light blubs occasionally, but be careful not to get the metal section wet. Dry thoroughly before replacing. Be sure current is off while replacing.

6. If, after washing, the bulbs still look very dark, get new ones.

7. When you leave a room for more than five minutes, switch off the lights.

8. If your rooms are due for a repainting, consider the lower electric bills you will enjoy by painting walls white or some pastel shade, thereby requiring less artificial lighting.

9. "Bargain" light bulbs are usually an extravagance. They dim quickly, but consume as much current as good ones. Play safe by using the standard brands.

10. If you spend much time working in the basement, spare your eyes by whitewashing the walls so they will reflect more light. If the joists overhead are exposed, you can increase the amount of illumination from the ceiling fixture without changing to a larger bulb. Simply nail several white-painted boards or cardboards to the joists around the base of the fixture.

DO YOU PRACTICE THIS NEGLECTED CURRENT-SAVER?

Saving a lot of electricity is as simple as this: Immediately you are through using your electrical appliances, remove the plugs.

REFRIGERATOR FUEL ECONOMIES

To begin with, be sure that your refrigerator is placed as far as possible from your kitchen range, stove or other heat-using appliances. In fact, there should also be an air space of several inches between the back of the refrigerator cabinet and the wall. The fuel saving resulting from this precaution may well be worth the trouble of moving the refrigerator, if doing so does not entail unusual difficulty.

Foods placed in the refrigerator while still hot use up extra gas or electric current. Reason: More power needed to absorb the extra heat. Moreover, if yours happens to be an automatic refrigerator, you'll have to defrost it more often because of the moisture rising from the cooling food.

Off for the week-end? Save electricity or gas by turning the cold control of your refrigerator to the lowest operating point—not "defrosting." This saves the food, too.

Make this simple test: Close the door of your refrigerator on a slip of paper. If you can pull it out easily, the chances are you are wasting electricity or gas and should have the door strip repaired at once.

TELEPHONE TIME AND TOLL SAVERS

Telephone service is at a premium these days. Wires must be kept open for vitally important government communications. Every unnecessary civilian call is unpatriotic. Prolonged, gossipy conversations via the telephone wires interrupt service inexcusably. Long distance calls at busy hours, unless of vital import, may delay an urgent call from war headquarters. So, save your time and everyone else's, by following these simple rules which, incidentally, will cut your 'phone bills down to the minimum:

Don't trust to memory—consult the directory for telephone numbers. Wrong numbers waste everyone's time and your nickels.

Keep a list of telephone numbers frequently called.

Memorize instructions for making emergency calls (fire, police, ambulance). These instructions will be found in your telephone directory.

When you leave word for someone to telephone you, leave your telephone number as well as your name with the person taking your message.

Don't play guessing games; give your name promptly wherever you call, especially to anyone who will not recognize your voice at once.

State your business quickly and concisely, don't waste time on unimportant details.

If it is necessary to shop by telephone, know exactly what you want and give the order clearly and quickly.

Speak directly into the mouth-piece of the telephone with lips about half an inch away. Enunciate clearly.

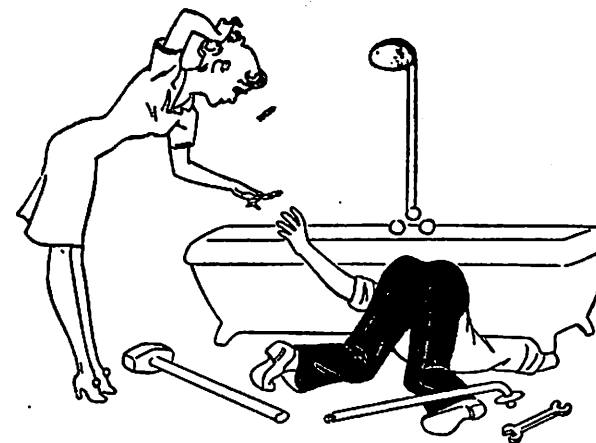
Keep a pad and pencil beside the telephone, so time will not be lost in taking messages.

Don't make personal calls to business people during office hours unless the message is important.

You pay for every moment of overtime when making long-distance calls. You will be surprised to discover how much you can shorten the time you actually need, simply by first writing down a list of the subjects you want to discuss. This conversation pattern eliminates hemming-and-hawing and forgetting, and saves you time when time is really money.

When making long-distance telephone calls, place an "hour-glass" egg-timer near your 'phone. It operates on a three-minute schedule, and will warn you exactly when your three minutes are up.

Save on your long-distance toll charges by making calls "person-to-person." If the party you wish to contact is not available, you will not be charged for the call—whereas you will be charged if the call is "station to station."



Fix it Yourself!

A handy guide to simple house repairs

BUILDING UP WEATHER RESISTANCE

A roof, like a hat, is defense against weather: there's trouble ahead if it leaks. So make certain to examine the underside of your roof regularly. Look for tell-tale water stains. And wherever you see a pin-point of light, stick a wire through the hole. Then, when you're climbing 'round above deck, you can find the hole quickly and make your repairs. A plastic bituminous compound (obtained at your building supply dealer's) will stop small leaks. But if the leak is pretty bad, it's better to insert either a piece or roll of roofing coated with plastic cement, or a flattened, painted tin can under shingles and over the hole.

If it weren't for the flashing that prevents leaks around the chimney, in roof valleys and at other vulnerable points, your house would be a terrible sieve. Paint it occasionally with red lead, and it should never let you down. But suppose it does become crack-

ed, torn or displaced. Then coat the underside with plastic cement, push it back into position, nail down the edges and cover the exposed surface (especially the nails) with plastic bituminous compound. Small cracks, of course, can be soldered.

Areaways should be cleaned out frequently lest they become so clogged with trash that they fill with rain and flood the basement.

Asphalt waterproofing compound and cement will solve most minor leakage problems in the basement. Use the asphalt alone to seal cracks where the floor meets the walls. And use a thick coating of asphalt covered with 2 inches of waterproof cement mortar if the floor shows damp spots. Water-resistant paints will sometimes seal very slight leaks, but they're not 100% reliable.

To prevent downspouts from becoming so hopelessly clogged with leaves that they fill with ice and burst, insert little cages of coarse wire mesh in the gutter outlets.

Use a mixture of 1 part cement, 3 parts sand and 1/10th part hydrated lime to seal the cracks in outside walls of stucco, brick or stone. First, chip out the crack and remove crumbs (chip stucco cracks in the shape of an inverted V). Then wet the surface and pack in the mortar. To increase the cement's strength, keep it wet down for three days.

If you would avoid the unsanitary mess of a flooded basement or garage, don't allow refuse, grease or oil to accumulate in floor drains. After removing the strainer, dig out the dirt with an old spoon and a stiff wire. A hot solution of caustic soda will dissolve recalcitrant grease. Rinse the drain well after using.

If tiny hair-like cracks criss-cross stucco walls, brush into them a workable mixture of Swedish putty.

Curb that feverish urge to rip off cracked or broken shingles willy-nilly. Cut the nails that hold them with a cold chisel. Slip new shingles into position and fasten them down with *galvanized* nails.

Sometimes brick and stucco walls are so porous that they leak! You can waterproof them with special waterproof paint or a transparent damp-proofing liquid.

Plasterers and painters come high. If a plaster wall or ceiling develops a major structural crack, scrape out the opening to 1/4 inch width, brush off loose particles, wet the surface and pack in new patching plaster. Small shrinkage cracks should be scraped slightly and filled in the same way.

WINDOWS, DOORS, FLOORS

Setting a pane of glass is as easy as setting a table. After removing the broken glass, chip out the old putty, pull out the glazier's points, scrape the wood clean

and apply a liberal coat of linseed oil.

Spread a thin layer of putty on the grooves in the sash, press down the new glass and drive in the glazier's points. Then roll new putty into pencil size strips, press into place, smooth and paint when dry. In buying glass, measure all four sides of the opening and deduct not more than 1/8 inch to allow for expansion and irregularities.

Don't waste your anger on a sticky window. A thin coating of beeswax on the pulley stiles will make it slide like ice.

Anyone who can tie a knot can replace a broken or stretched sash cord. Remove the sash by prying out the stop bead, or molding, that holds it in place (use a very sharp chisel for this operation, lest you gouge the wood). Open the little trap door, or pocket cover, near the bottom of the pulley stile and retrieve the cord and weight. The new cord should be the same length as the old one was originally. Run it over the pulley, double-knot it at the weight and tie it into the mortise at the top of the sash.

A little putty will seal the cracks that develop around door and window frames and in outside wood walls. But before you apply it, prime the wood with a coat of paint.

Screens are hard to replace these days, so keep them well painted. A good spar varnish is tops for unpainted copper or bronze screens; screen enamel for galvanized iron screens.

Special awning paints not only preserve the canvas, but also permit you to change its color.

The fixer of doors must love to experiment. If a door sticks tight, plane the edges lightly. If it refuses to stay latched, glue a thin strip of wood to the jamb behind the

latch plate. If it won't close all the way, either unscrew the hinges from behind the jamb and pull them into the room a trifle, or insert a piece of cardboard between the jamb and the pinside of the hinges (thus forcing the door to slant toward the opening). If it closes too tight, so that the latch rattles back and forth in the latch plate hole, insert cardboard between the jamb and the open side of the hinges. If it bows out in the middle, install a third hinge.

A few drops of oil will do wonders for a door lock or latch that says, "I won't work." A leather flap hung over an exposed lock will prevent weather damage.

Large, toe-catching, fall-causing cracks in wood floors can be filled with a mixture of sawdust and shellac, or glue.

If creaking floor boards drive you mad, use extra-long finishing nails to fasten them down. They still creak? Then drive a thin wedge of wood between the joists and the sub-flooring, or, on the second floor, between the finish flooring and sub-flooring.

Badly discolored spots in wood floors should be sanded thoroughly and bleached with oxalic acid crystals dissolved in hot water.

Linoleum will remain in place if you coat the underside with linoleum cement and weight it down. If the linoleum bulges, cut through the bulge with a razor-sharp knife; overlap the two edges, holding the blade against the upper edge; apply cement and weight to both flaps.

Here are three ways to forestall big doctor bills: Nail loose stair treads down tight. See that hand-rails are sturdy. Paint the bottom tread of basement stairs white.

DRIP! DRIP! DRIP!

Leaky faucets cost money: they waste water and fuel (more than is generally imagined), and they often cause ugly stains in the basin. Shut off the water below the fixture. Unscrew the cap nut at the top of the faucet proper; then the handle. Remove the screw holding the washer to the base of the spindle to which the handle is attached, and replace it with a new washer of the same size and of good grade. If the leak is around the spindle, remove the cap nut and insert new packing washers.

HOW TO BE YOUR OWN PLUMBER — IN 4 EASY LESSONS

The "plumber's friend" is a friend indeed—though it is nothing more than a big bell-shaped rubber suction cup with a wood handle. Try it when your sink drain clogs. Run a little water into the sink, place the cup over the drain and pump the handle up and down. It will probably do the trick. But if it doesn't, set a pail under the U-shaped trap beneath the sink, unscrew the clean-out plug at the bottom of the "U," and dig out the grease with a bent wire.

The plumber has more work than he can manage today. Save his time — and your money — by cleaning out stopped-up water closets yourself. A "plumber's friend" is usually all you need. Just place it over the outlet and pump it up and down. But if you have a particularly stubborn case, borrow a coil spring-steel auger, or snake. Screw the snake down the outlet until you can either pull out the obstruction or bore right through it.

Beware that gaping crack around the rim of the bathtub; water splashed through it will

wreck the ceiling on the floor below. So, fill it with tile cement or plaster of Paris; or install a plastic molding specially made for the job.

One thing to remember when working on plumbing fixtures: microbes breed where metal surfaces are scratched. Use a screwdriver with a sharp, square edge. And always use a smooth-paved monkey wrench.

SIMPLE ELECTRICAL REPAIRS

Call them what you will, light plugs are easy to rewire. But to do it right, you must bend each wire around one of the prongs before attaching it to the adjacent screw. This reduces the pulling strain on the contacts. Never let the bare wires touch.

Battery-operated doorbells have a nasty habit of breaking down just when you're having a party. There's no need to call in an electrician. If the bell is weak, the batteries (dry cells are best) require replacement. If the trouble continues even after that, look for loose connections, which should be tightened, or a broken wire, which should be spliced. Sometimes the contact points in the push-button become dirty and corroded: clean them with emery paper.

Many a damage suit has sprung from the sudden failure of a porch railing overloaded with roosting men and women. As soon as you notice signs of split or rotten wood, replace it; and keep all wood painted. Scrape rust off iron railings and repaint with red lead, followed by ordinary house paint.

ROOF DECKS AND PORCHES

Treasure that canvas roof deck. If the fabric is slightly torn, force white lead under the ripped edges

and nail it down with closely spaced copper tacks. Then smear on more lead, sandpaper lightly, and apply several coats of lead-and-oil paint. Large tears are treated in the same way, except that they should be covered with a canvas patch embedded in white lead and tacked on all four sides.

Tar-and-gravel roof decks are not built for heavy use. Should the gravel wear off in spots, apply new tar and gravel. Best thing to do if you like to spend long hours on the deck is to cover it with a removable wood grating. Make it of 3-inch boards nailed to two-by-twos spaced at about 2½ foot intervals.

TAKING BRUSH IN HAND

Want to save \$100? If your house needs painting (it should be done over every three to five years), do it yourself. Here are a few tricks to guide you: Begin at the upper right corner of the house (unless you're left-handed) and finish each day's work at a corner or window to avoid laps. Paint the west and north sides in the morning; east and south sides in the afternoon. Remove shutters before painting the walls. Never paint on a wet or even a damp surface; and always scrape blistered, peeled and cracked surfaces. Best time to paint is either in the spring or fall, when insects are scarce. Allow 3 to 7 days for paint to dry before applying another coat. Two coats are best on an already finished surface.

A strong arm and plenty of sandpaper will take the roughness out of chipped and scratched paint, varnish and shellac. Should you weary of the work, use a liquid solvent—prepared paint remover on paint and varnish; denatured alcohol on shellac. A new finish will look better and last longer if it is applied on a smooth, firm, dry, base.



More Heat From Less Fuel

How to beat the high cost of heating your home

PLUG THOSE HEAT LEAKS

Would you like to slash your fuel bill by 40%? According to the Department of Commerce, this is possible by insulating your house throughout with one inch of ordinary insulation. This protection isn't nearly as costly as many think it is. See your local dealer.

One authority points out that doors, windows and cracks account for almost half the loss of heat from a house. Storm windows, storm doors, weather-stripping and caulking will cut this waste, save the nation's stock of fuel—in many cases save up to 25% of the fuel needed for heat.

If you can close off a little-used room and not heat it, you'll be making a substantial reduction in the fuel you need to use. Such rooms may be sealed so that no heat escapes into them and no cold comes out of them. It's a good rule to close off the room that is hardest to heat.

Keeping all windows locked, except in sleeping rooms at night, of course, is another fuel saver. Windows fit more snugly when locked.

There's not a draft in the house that has its door-frames and window-frames caulked with compounds of wood putty, its mail slots and door bottoms covered with strips of old leather or beaver board.

You can save as much as 10% on fuel consumption if you pull window shades down at dusk and leave them down until morning. The air pocket between the window and shade forms perfect insulation. Conversely, in summertime, drawn window shades keep your house cool.

Have you a fuel hog in your basement? You *have* if your basement is unfinished, for your rooms upstairs will be just about 10% colder. Finish the basement ceiling with wall board, to keep warmer on less fuel.

MORE HEAT FROM LESS COAL

Consumer Quiz: When do you add coal to the fire? Answer: *After poking but before shaking* for adding the coal AFTER the shaking hinders combustion and is wasteful.

Variety in the coal bin means savings in the budget. Always buy two sizes of coal, using the larger in very cold weather, and the smaller, mixed with the larger, on warmer days.

Black diamonds in your own furnace await your discovery. Sift your ashes, and you'll be amazed at the amount of coal that is good for another burning. Salvaging those extra pails of coal will help you face the fuel shortage with a warm, as well as a stout, heart.

In hand-firing, observe these shortcuts to maximum heat at minimum cost:

1. Keep the ash pit clean. Piled-up ashes interfere with the draft and burn out the grates.
2. Keep the firepot full. It is *not* economical to run a low fire bed.
3. The fire door is for feeding only. Don't waste fuel by using it as a draft regulator.
4. If your coal is too fine, it smothers the fire. If too large, it burns uneconomically. Check with your coal merchant and get the right grade.
5. Don't invite costly troubles by using your furnace or boiler as a garbage dump.

PLAY SAFE AND SAVE IN MANY WAYS

182,000 home-owners lost \$50,000,000-worth of homes in 1940

alone through fires caused by defective heating plants. Now, more than ever, when replacements are scarce, it's up to you to guard against defects. Sure signs of sabotage in your heating plant are the twin symbols of waste — black smoke and bad firing. If your heating plant isn't functioning at 100% efficiency and economy, the service man will save you a lot of grief—and money.

"If your basement runs a fever," warns a leading furnace company, "your furnace is sick." One of the surest signs of a sick furnace is a hot furnace room. You'll find symptoms of it in such details as browned warm-air ducts, scorched furnace casing, burned paint, even scorched floor joints above the furnace. They are dangerous indications, likely to set your house on fire. The thing to do is not to guess. *Know for sure.* Call in your local heating specialist, just as you would call in your doctor to diagnose an ailing body. His "prescription" may cost little and save you much in fuel cost and serious accident.

In summertime, the down-draft shoots fly-ash and soot through the cracks and loose joints to a leaky furnace, making it an even greater menace than in the winter. Cleaning and air-tightening the furnace at the end of a heating season is the first safeguard against fuel leaks and repair costs the following season.

Sealing the spaces between boiler sections is essential for economical heating. Leaks allow cold air to be drawn into the boiler during its operation, which cools the sections and makes for fuel waste. This is a job for your heating man.

A little heat will go a long way, if you let it circulate. If yours is

a warm-air system, be sure the cold air returns are kept open. Otherwise the heating system is strangled. If there is a stagnation of casing air due to the lack of circulation, your upstairs will be starved of warmth even though there be a roaring fire in your furnace. Also, it sets up a condition that burns out the furnace. You've got to keep the air moving—don't let a rug or piece of furniture over a cold air register block the traffic.

For more hot water at less cost, insulate your tank and pipes. You can buy ready-made asbestos pipe covering, with ready-made straps for clamping, or you can get asbestos cement and spread it over the surface.

ABOUT YOUR RADIATORS

Radiators are almost irreplaceable because they are made of "precious metals." Insure yours against rust, by *not* turning off the water in your hot-water heating system. This water cannot rust the radiators because it is de-oxygenized.

Going over your radiators with an oiled cloth will prevent rusting, save paint.

If you have radiators with covering boxes, make sure there is plenty of room at the bottom for free access of cold air, and that there is a clear outlet for the warm air at the top.

A shield between radiator and wall prevents the wall from absorbing the heat you want circulating in your room.

To save heat, it is desirable, for the duration, to remove all radiator covers possible to allow better air circulation over the surfaces. Though the radiator tubes

may not be pretty, they are more efficient without a cover.

HOW TO HANDLE HEATING PLANT AT SEASON'S END

Clean out ash pit. Ashes may store up moisture, causing rust.

Remove soot from boiler baffles. Use a thin, long-handled brush and wield it vigorously. Soot that isn't cleaned out will reduce the heating plant's efficiency. It is even more important, incidentally, to see that the water-backed surfaces of the baffles are thoroughly cleaned.

Oil inner surfaces of firepot. Fill an insect gun with light oil and spray this into every nook and cranny. You don't need a heavy coating to prevent rust.

Take down, clean and store smoke pipe. All the soot must be removed. Cover the ends of the pipe and carry it outdoors, far from the house, before dumping. Scrub the surfaces thoroughly, but don't mishandle the pipe. Then wrap it in newspaper and store in a dry place.

Empty humidifier. Empty all water and remove any incrustations that may affect its efficiency.

Oil boiler doors. Oil the hinges thoroughly, and go all over the doors with an oily rag. Then leave them open to allow free circulation of air.

Clean out chimney. And while you're at it, have it repainted, and see that the cement is sound where the smoke pipe enters the chimney. This is a job for your service man.

Examine the grates. Do they turn over easily, or are they warped, even broken? If they are damaged in any way (probably because you didn't keep the ash pit cleaned out during the winter)

have them replaced, and take them to a scrap collector immediately so that they can be made into guns.

Oil all moving parts of the oil or gas burners, the stoker and the blower. But don't oil too heavily or haphazardly.

Replace filters. If they are very dirty, insert new filters. Otherwise, put the old ones back in place the way you found them—dirty side toward direction of air flow.

Rustproof your boiler water. Your system will work more economically if you remove all rust and scale from the water circulating through it. Use one of the special compounds prepared for this purpose. But don't drain the boiler at this time.

Beware the thermostat. You may be tempted to fiddle with it, but don't. It's a delicate mechanism which you can easily put out of order. So, if there is anything wrong with it, be sure to call in expert assistance.

Repair insulation of furnace or boiler. Rip out any cracks or loose cement and fill with asbestos cement. The insulating jacket should be tight.

Repair insulation on pipes or ducts. If it has cracked or peeled, replace it with the proper insulating materials.

Furnace soot inside the heating unit blocks off the heat, wastes fuel money. At season's end, remove every speck of soot accumulation. Only a strong suction cleaner can do the job adequately. If you have none, let your local service man do it.

BOILERS NEED ATTENTION

Steam, hot water, and vapor boilers cannot be replaced till the war is over. You'll be out of luck,

out of heat and out of pocket unless you keep that boiler on the job. These safety-first hints will help greatly:

1. Leave your hot water boiler undrained. If yours has to be emptied to get rid of mud or scale, let your heating man do it.

2. Steam boilers should be drained at the end of each season. If in bad condition, have service man "blow off" the system. Refill to the top.

3. Check the safety valve on your steam system. See that it is clean and operating efficiently.

4. Ask your heating man to see if the "pitch" of your steam pipes can be improved.

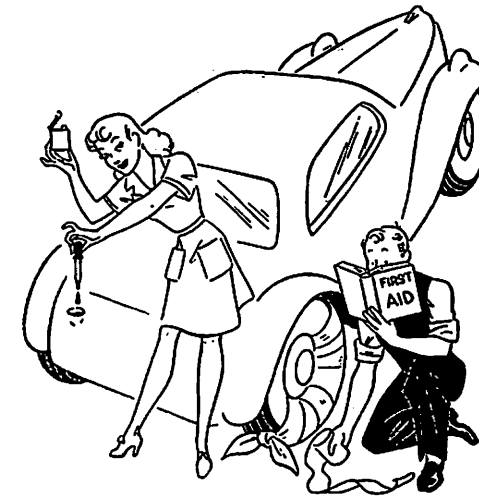
5. If necessary, repair the outside insulation of your boiler, and you'll keep the heat inside.

6. At least once a year, your boiler flues should be cleaned and the whole system tightened and tuned up.

—AND THE FIREPLACE, TOO

Many are using their fireplaces to supplement the central heating plant. The fireplace *does* increase the feeling of comfort in the room in which it is located—in fact, will raise the temperature of that room up to 10°, especially if coal is used. Do not expect it, however, to replace the heating plant itself, which it cannot do.

Any time the fireplace is not in use, the damper should be closed tight. Obviously, it is not possible to do this before the fire is dead, so fires in the evening mean that the flue must be left open during the night. A sheet of transit or asbestos board can be used to close the fireplace opening and save heat when people retire before the fire is completely out.



First Aid for Your Car

... including "mileage-stretchers" and auto life preservers

33-1/3% MORE MILEAGE OUT OF EVERY GALLON

The American Automobile Association offers most of the following valuable pointers on conserving your gasoline. Observe them and you will get at least 33-1/3% more mileage out of every precious gallon:

Budget your mileage. Avoid purposeless, unnecessary driving. Use your car, but use it wisely.

Avoid racing engine and excessive choking during warm-up period. Racing a cold engine burns gasoline as though your car itself were speeding, and greatly increases motor wear. Never leave a manual choke "button" out farther or longer than is necessary to get the engine running evenly. Leaving the choke pulled out causes excessive raw gasoline to be sucked into the cylinders.

Start, drive and stop smoothly. Shift gears at recommended speeds; driving too long in low or second gear wastes *much* gas. Quick acceleration is always wasteful of gas whether in starting or while driving along. Maintain a steady pace—the accelerator "pedal pumper" throws away gas. Plan ahead—when you have to make a screeching stop it means that you have used gas unnecessarily. "Play the traffic signals" to "hit the green"—then you won't have to stop for a red light.

Keep speed moderate. High speed requires much more gas per mile than moderate speed. Do not exceed the moderate wartime speed prescribed—not only to avoid those expensive speeding tickets but to get the most mileage from the least fuel.

Shift gradually from low to high.

Increase the speed by degrees up to 10 miles per hour before going into second, gradually up to 25 before shifting into high.

Run car slowly, the first ten minutes of driving, before attempting to pick up speed at all.

Spare that choke! Engineers find that excessive choking uses up about four times as much gasoline as a warm motor needs.

Shut off engine whenever you must park several minutes. An idling motor in some cars uses fully a quart of gasoline in two ten-minute stops.

Keep carburetor in proper order. Too rich a mixture wastes gas. Keep air filter clean. Have carburetor and fuel pump cleaned and adjusted at least twice a year.

Maintain proper engine heat. If engine runs cold, get thermostat fixed or replaced, if possible. When the engine is cold, a richer gasoline-air mixture is needed—that is, more gasoline is consumed than when the engine is warm.

Always have a hot spark. You don't get the full power out of your gas with a weak spark. Fouled or improperly gapped plugs and worn distributor points are two common causes of a weak spark. Others are a weak battery, bad ignition coil, old or oily wiring, and loose connections.

Keep ignition correctly timed. Have timing checked at least twice a year. Incorrect timing means the spark occurs at the wrong moment, so the gas you use fails to produce its full power.

In cold weather, push the clutch in, tap the accelerator *once* to

charge the manifold, then step on the starter. Remember that five false starts consume more gas than two miles of normal driving.

Avoid heavy lubricants in cold weather. The unnecessary drag they cause must be overcome by using extra fuel.

Have valves ground and carbon removed. Sticking valves reduce motor efficiency. Valves which are warped, or do not seat properly, cause loss of compression and thereby waste fuel. Excessive carbon causes "pinging" and loss of power and so, also, wastes gas.

Replace worn piston rings, if possible. Worn piston rings cause loss of compression and allow precious fuel to escape unburned.

Park your car in the shade. A hot sun, shining on your gasoline tank, will evaporate considerable mileage.

Don't "shock" your engine by turning off the switch immediately and cutting the motor dead after a long run. Idle the engine for a couple of minutes to let it cool off gradually—and safely.

A slipping clutch needs re-lining if you want to spare yourself a costly replacement or repair, not to mention the serious drain on your motor power and gasoline. Little care is needed for a fluid clutch. Just change the clutch oil at regular intervals.

It's the rightest kind of thrift to lubricate your car every thousand miles. The friction "gremlins" in your automobile are the little devils that steal your power and waste gasoline, bearings and other parts in a hundred different ways. This is one case where spending a little saves a lot.

TIRE LIFE-SAVERS

In a test of 56 cars of the same make and model, and using the same brand of tires, the driver who was hardest on his tires got 10,500 miles, while the driver who observed the following rules got 36,900 miles.

When possible, avoid driving on very hot days. Tire tread wears five times faster at 100° F. than at 40° F.

Keep speed low. High speed is much more harmful to tires in hot weather than in cold. Go especially slowly on roads with sharp projecting stones. Take curves and turns slowly. Speeding around curves multiplies tire wear—as much as ten times in some cases.

Never let pressure get below that recommended for your tires. Even slight under-inflation considerably increases the rate of tire wear. Six pounds under-inflation, for a tire which should carry 30 pounds pressure, will cut the life of that tire by at least 20%. Since air pressure is gradually lost, some motorists have their tires inflated a couple of pounds above the recommended pressure so that the average between tire checks is nearer the recommended amount. See that each tire has its valve cap screwed on tightly. Never drive on a flat.

Avoid accidents. Even if no one is injured and the car is otherwise not seriously damaged, an accident often ruins one or more tires.

Avoid striking curbs, holes, rocks, etc. Anything that produces a sudden sharp bend in the casing—especially if the tire fabric is crushed between the rim and a hard object—is likely to snap cords within the tire. Other cords then break around the unseen weak

spot, and the tire eventually collapses. Cuts or bruises in the sidewall will also greatly shorten tire life.

Inspect tires weekly for cuts, snags, imbedded glass, etc. Have a vulcanized repair made at once if flaw is found. Even minor cuts tend to grow deeper. Water and grit get in at flaws and eventually destroy the cord structure inside the tire.

Avoid jumping starts and screeching stops. They scuff off much more tire tread than many realize. One ten-foot skid takes scores of miles off tire life.

Keep brakes adjusted so that no one tire does more than its share of braking. Remember, you won't be able to drive a car on three tires.

Switch wheels, including spare, at least twice yearly. This will assure approximately even wear on all tires and so increase tire life. Several switching plans have been advocated. The most important point is to get each tire used in each position—hence, know exactly which switching plan you are using and stick to it.

Check wheel alignment twice a year. Driving an auto with misaligned wheels can rob you of one-quarter to one-half your normal tire life.

Check steering wheel "play." Too much "play" causes spotty wear of tires.

Check wheel balance. When out of balance, there is a pounding, shimmying effect which wears the wheel unevenly.

Use tires of proper size and do not overload car. Both of these precautions save valuable rubber and lengthen tire life.

Keep oil and grease off tires, especially when parking. They rot the rubber.

If you own chains for your tires and have to use them, don't put them on too snugly. Looser chains not only give better traction, but prevent excessive tire wear.

Stuck in the mud? Don't start spinning those rear wheels. This sizzles months of wear out of your tires. Put ashes or a board under the tires so they can grip and go. Better still, throw a quantity of salt on the ice or snow in front of the rear wheel so that the ice melts away and you regain traction.

HOW TO KEEP YOUR PRESENT BATTERY ON THE JOB

Your battery is "on that list," so take care! You just can't be too fussy about conserving it. These preventives will not only keep your battery in good shape, but help to operate your car at money-saving efficiency:

Check the fluid and add water, as needed, *as soon as needed*. Fluid level should be maintained about 1/2 inch above the top of the battery plates.

In driving-rationed days like these, your generator doesn't get the chance to keep charging your battery. Continuous undercharge may buckle the plates. For safety's sake, have your battery recharged at the first sign of undercharge.

Pay special attention to your battery in winter. A completely discharged battery usually freezes at 20° F.; and at 50° F., if partly charged. A frozen battery means dead cells and dead cells usually stand for "goodbye, battery."

When a healthy battery will not hold a charge, have the terminal connections checked. If these are all right, check electrical system.

Keep cable terminals clean and bright at all times, to avoid corrosion.

A good corrosion preventive is to cover the cable terminals with vaseline. If already corroded, remove the terminals from their posts and thoroughly clean both terminals and posts with a solution of baking soda in water. Wipe absolutely dry before connecting.

If you decide to lay up the battery, put it in "wet storage." Otherwise your battery may be dead when you next try to operate the car.

Use your cigar-lighter, your radio, heater, horn and other current-consuming accessories as little as possible—at least for the duration of the war.

A good battery pays these rewards: less flooding of cylinders with gasoline, *easier starting* at less fuel cost, less dilution of the motor oil.

PROTECTING THE COOLING SYSTEM

Keep your cooling system cool. Remember, the temperature of burning gasoline (as high as 4,000° F.) is hard on your cylinder walls, pistons and other engine parts. Keep your eye on the temperature gauge and if it shows the cooling system heating up beyond normal, flush it thoroughly. Best operating temperature is between 170° F. and 190° F.

If your fan belt is too loose, adjust the tension. Replace entirely if worn or frayed. Depending on

how long a loose, slow fan belt is allowed to operate, you can waste a lot of gasoline—not to mention the danger of scored cylinders, undercharged battery and other damage.

Remove the insects which collect in the radiator grill during driving on the open road. They actually clog up your cooling system. A good way to clean them out is to lift the hood and squirt a hose through the radiator from the rear.

If you cannot or do not get anti-freeze of the "permanent" type, check your alcohol daily for evaporation. The damage resulting from a frozen radiator and a broken cylinder block may not be repairable this year, at any price. Be sure, by the way, that you check all gaskets and water pump packings for leaks, before adding anti-freeze.

Anti-freeze is always costly. But it can and should be saved. If you use the "permanent," non-evaporating type, be sure to save it for next season when you may find it hard to replace, prohibitively costly, or utterly extinct. When ready to store, drain the entire contents of the radiator, attaching the small hose to the outlet pipe if necessary, to avoid waste. Then have your service man test it for strength and, if worth keeping, store in cans. Keep the containers tightly sealed until ready to re-use next winter.

Use of a good rust-inhibitor in summertime will prevent rust formation in the cooling system.

—AND REMEMBER THESE

Here's a cheap "defroster" that keeps snow, sleet and ice from forming on your windshield. Rub

a little moistened salt on the outside of the windshield and renew the treatment as necessary. Before driving off in winter, store a box of fine-grain salt in your glove compartment.

To be lockless is to be luckless. One way to keep your lock working efficiently is never to force it if it sticks. Try blowing powdered graphite into the keyhole. (This lubricant usually comes in nozzled bellows packages that make such application easy.) If you have none or cannot get it conveniently, rub key well with the point of a soft lead pencil. Using oil or wax on tumbler locks is not advisable because it gums the mechanism and tends to collect dirt. If the lock is frozen because of cold weather, insert key, put a match to a twist of newspaper and hold close to the lock. The freeze will usually break in thirty seconds or so. However, be careful of the paint finish.

With your car on rationed service, it's particularly important to prevent rust from wearing down the chassis paint job. A good waxing is still the best "life extension" treatment. Start by washing the car and polishing the metal. Then apply a straight wax with a soft cloth to the painted and metal surfaces. This paint-saver protects your car, and your waistline, too.

Wash your car in the shade. It may take a few minutes more to dry, but it will help the finish to last a lot longer.

You can avoid cracks, checks, and wear in your white-wall tires by brushing them with a special paint available for this purpose. White walls wear out faster than ordinary tires.



Your Salvage Depot

Cash for your trash . . . new uses for old things

PUT SCRAP IN THE WAR

Old rags have new importance. Cast-off clothes, draperies and carpets make roofs and floors for emergency buildings, and wiping rags for factories and ships.

PICKING UP THE PIECES

All types of crockery, except glass or highly vitrified grades of porcelain, can be successfully mended if broken (but not shattered). There are inexpensive plastic adhesives at your hardware store or five-and-ten, which do the job neatly. You apply the glue to both broken surfaces; wait until the adhesive is tacky then press tightly together. Keep together for ten or twelve hours with strong rubber bands, or cord. When mended, your crockery will withstand soaking—and defy detection.

Rubber is so precious, yet kiddies grow so fast, they simply walk

through their rubbers. Must these outgrown rubbers be discarded? No ma'am! Cut them out in the heel, leaving a wide strip to hold them in place. The rubbers will then stretch over the shoes, and serve for quite some time, just as toe rubbers do.

IT'S THRIFTY TO BE CLEVER

Salvage the wool from old sweaters. Rip the discarded sweater and re-wind the wool around the back of a chair. Knot the starting-and-ending thread together, then tie a little thread around it. Wash in luke-warm soapy water, rinse thoroughly, and all the kinks will be removed. You're ready to start knitting with wool yarn that costs you nothing.

Discarded net curtains make excellent cloths for washing dishes. Cut six layers of the netted ma-

terial, in 15-inch squares, and stitch together with your sewing machine, using the quilting attachment.

If you make your own cretonne slip-covers, be sure to save the pieces. Use the odds and ends to make shopping bags, shoe-bags, clothespin-holders.

A water-resistant apron to take the place of rubber can easily be made with table oilcloth. Bind the tape, then wax. This will help keep it neat and clean.

Odds and ends left from dresses, while really old, look new when made into hats, purses, scarves, etc. Any number of ideas on how to re-style this versatile scrap are yours in the dime booklets now on sale at sewing counters.

Did it ever occur to you that the old damask tablecloth you've replaced long since has just the right texture for a most attractive dirndl? Dyeing and stitching will do the trick.

An old table oilcloth can be made into "duration doilies." Use pinking scissors to cut out a number of place mats. Or, trim off the worn corners to make a smaller cover for another table. Or, cut bibs for the children. Or, make pot holder pockets to hang on the kitchen wall.

Salt bags make good dish and utility cloths. Cut to size, hem and launder.

Don't throw away those old flannels. If you have no other use for them, cut them into squares, bind several squares together, and use as pot holders. Wool is not a conductor of heat.

New towels for old! Take time to dye them in shades to match your bathroom curtains. Use dye

and methods that insure color fastness to washing.

Those terrifying little tears and rips in your bed linens, tablecloths and whatnot will not only be concealed, but vastly prettied, by being covered with decorative little flowers, monograms or insignia cut out from pieces of percale for which you have no other use.

It's patriotic to "keep the pieces together." If your upholstery is beginning to fall apart, you can do some "plastic surgery" with ordinary adhesive tape. Apply a piece that's a little longer than the tear under the surface of the fabric, sticky side up. Firmly and closely, press down the edges with the raveled threads underneath.

Join the Salvage Corps! Take that old broom you were just about to throw out, cut the bristles away, then tie an old felt hat (or scrap of flannel or carpet) around the "business end"—and, presto! you've got a perfectly efficient floor polisher.

Here's how to get along without a rubber hot water bottle. Put a small bag of salt into a skillet and heat. Then wrap the bag in closely woven cloth. This is dry and will hold the heat for a long time.

The lamp that just went out may still be good for many hours of service. Try tapping the glass. Often, the filament has become "disconnected" and may join again at a tap or two. If it really is "dead," your salvage depot needs it.

You'll need your scissors for the dozens of sewings and mendings you'll be doing right along. Keep yours keen-edged, merely by cutting a piece of sandpaper once or twice.



Insurance Money-Savers

Pointers for policyholders that increase protection and lower cost

YOUR LIFE INSURANCE

Insurance is a lifetime purchase, so know what you buy and get the biggest value. Read your insurance policy carefully. If there is any part of it you do not understand, ask the company to explain it to you fully. Your insurance company is eager to have all its policyholders know exactly what they are purchasing. Moreover, you are not obliged to accept a policy until you have made the first premium payment.

If you are a resident of or are regularly employed in New York, Massachusetts or Connecticut, you can save money on your life insurance by purchasing it through any of the Mutual Savings Banks which now offer it. Available to all members of your family from 6 months to 65 years of age, you can buy it in any amount up to \$3,000 per person. It is low-cost insurance, chiefly because sales costs, as in cash-and-carry stores, are low—in

fact, you must go to a savings bank to buy it.

Savings Bank Life Insurance features cash surrender and loan values. Dividends are payable annually, beginning at the end of the first year. Remember, the life insurance you purchase at your Savings Bank is regular "legal reserve" coverage. Also, that you do not have to be a depositor of the Savings Bank selling life insurance in order to obtain it.

If you are going to join the armed forces and your reduced income will make it difficult to continue paying your premiums, ask your company to explain the provisions of the Soldiers' and Sailors' Relief Act as it pertains to life insurance. Under the proper circumstances, the Government will help you to keep insurance up to the amount of \$10,000 in force, while you are in the service. You will then have

up to two years after your discharge to pay the premiums which fell due while you were in the armed forces.

If you are inducted into the armed forces, take the maximum National Service Life Insurance issued by the Government. This is available to you without any limiting war, aviation or travel restrictions and can be paid for by having the premiums deducted monthly from your pay.

If approached with a new form of policy offering "additional advantages," find out first whether or not these new advantages can be added to your present policy by means of "riders" or additional clauses. By taking this precaution, you may find it possible to save money, over and above the costs and surrenders involved in taking out a brand-new policy. It is seldom that you do not suffer a loss by replacing an old insurance policy with a new one. Be sure of all the facts before you make a change.

It costs you, on the average, fully 2% to 6% more if you pay premiums semi-annually or quarterly, instead of only once a year (extra bookkeeping, extra cost). Pay all your premiums annually and put the difference into additional "insurance," war bonds or your savings account.

If you own several policies, all payable quarterly or semi-annually, change them to annual payments with each policy premium coming due in a different month. In this way you save by paying at the annual rate, yet make sure that the payments are conveniently spread throughout the year. See your insurance man for the facts on how to arrange for this saving.

If you can pay your life insurance in advance, you can earn an annual discount of about 2%. Your company will be glad to give you the facts.

Many policies carry a premium waiver in case of total and permanent disability. The extra cost for this is very modest. Actually, this small extra premium may mean considerable saving for you, because it insures the continuance of insurance coverage during total disability, without requiring further premium payments from you during that non-earning period.

It is almost always wise to reserve the right to change beneficiary under your policy. If you do not do so, you cannot in the future make any change without getting the beneficiary's consent. Should future circumstances make a change desirable and you cannot get the beneficiary's written consent, your only recourse is to lapse the policy and take out a new one, thus causing yourself a serious financial loss.

To avoid delay in the settling of a death or disability claim occasioned by a possible discrepancy in the insured's date of birth as given in the policy, and in the papers that must be filled out in the event of death or disability, take this precaution: Furnish your insurance company with documentary evidence of your correct date of birth. The best such evidence is a birth certificate. Other acceptable proofs are church and school records, a passport more than five years old, etc. Insurance companies are glad to keep these records on file, and some will even endorse your policy with an "admission of age," which removes any danger of dispute on this crucial item of fact.

Usually, it will save your family money and time if you avoid making the insurance payable to your estate. If payable to the estate, the insurance company cannot make payment until an administrator or executor is appointed by the probate court and is furnished with a court certificate showing such appointment. Moreover, remember that, in the estate, the insurance money is subject to shrinkage through probate and administrative costs, taxes, debts, etc.

Still another reason for naming an individual as your beneficiary, instead of your estate, is this: In many states, the real value of insurance and the face value at death cannot be attached by creditors of the insured if the policy is payable to a "named" beneficiary. Be sure that your policy has a "named" beneficiary, instead of making it payable to your estate.

If your total policy loans run to \$1,000 or more, see if your bank will arrange to re-finance the loan. The interest rate you will have to pay your bank is substantially lower. Then, if you wish, you can use the saving in cost to help buy a new policy to "cover the loan" so that, in the event of death, your family will collect the full amount of insurance. Or, you can put the savings into war bonds.

Instead of having your insurance paid out in a lump sum, in cash, subject to loss through inexperience or poor investments on the part of your beneficiaries, ask your company how you can take advantage of the "income settlement" privileges in your policy. The company will guarantee interest, usually 2% or 3%, and will pay your beneficiaries guaranteed installments whether for a period of years or for life. This fund will, moreover, be admin-

istered without charge for the benefit of those named in the policies. Your family and financial picture will, of course, determine which option is best suited to your circumstances.

In some states, if the proceeds of life insurance policies are paid to the beneficiary as an income, instead of in a lump sum, and if the proper wording is included in the policy or income agreement, the income in varying degrees is free from attachment by creditors of the beneficiary. Consult your insurance representative about this valuable provision.

Should you ever find that you cannot pay your premium in cash, and believe that you have used up the entire loan value in your policy, ask the company how much of the "advance loan value" you can borrow to pay the premium. Extra loan value usually exists and, by taking advantage of it, you may save your policy from lapsing.

Check your policy to see if you were "rated up" because of hazardous occupation at the time you took it out. If you find this is so, and if your present occupation is non-hazardous, bringing this fact to the attention of the company may be the means of saving the extra charge.

All policies, except term insurance, have "non-forfeiture" rights, such as paid-up insurance or "extended" insurance. If you are forced to stop paying premiums on a policy, ask your insurance company or its representative for advice as to which provision would best fit your circumstances. This paid-up or "extended" insurance depends upon the amount of cash value built up in your policy. Many policyholders are surprised

to learn that even after lapsing a policy, they can still enjoy substantial coverage for a period of time.

If you are now uninsurable and if your present policies provide for dividends, you may be in luck. Ask your insurance company for the privilege of applying the dividends to "dividend additions." Your company will be glad to explain how this increases your insurance benefits, without increasing the cost.

If you have a mortgage on your home, you may save your family a lot of grief by taking out an extra policy to cover that loan. Thus, the mortgage payments which might be made difficult or impossible by the death of the breadwinner, are protected against that unpredictable emergency. Savings Bank Life Insurance provides special plans for this purpose.

FIRE AND PROPERTY INSURANCE

Have your fire insurance written for a period of three years or five years, instead of for one year. The saving on a three-year policy amounts to about one-half a full year's premium, and on a five-year policy, to a saving of approximately a whole year's premium.

You can collect only the insurable value of your home, in case of fire. Make sure that you are not carrying more fire insurance than the value of your home, by having an appraisal of its value made every few years and adjusting your insurance to that value.

Did you know that alterations or additions to your home, especially if they involve electric wiring and equipment, or other increased hazards, may void your policy? The same rule applies to chattel mort-

gages or any other changes in actual ownership. Don't wait until there has actually been a fire to find out that you have no effective coverage. Read your policy and find out, in advance, exactly what conditions will void the protection for which you are paying.

Have your burglary insurance written for a period of three years, instead of one. You can pay the three-year premium when taking it out and thereby save approximately a half-year's premium. Or, you can pay the three yearly premiums in equal instalments and still save almost a half-year's premium.

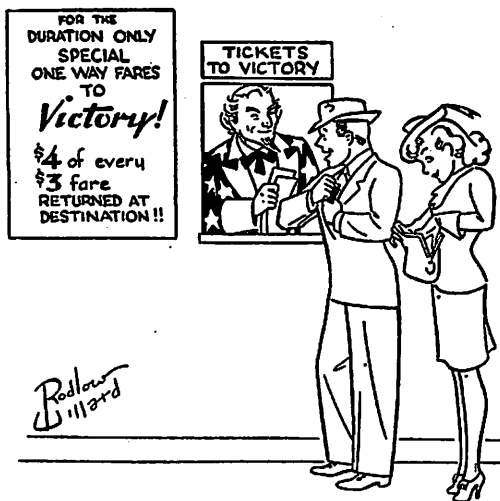
When you buy residential burglary insurance, look into "divided coverage," as against "blanket coverage." The rates are always lower.

If you are carrying a jewelry "floater," don't have your burglary insurance include an amount for the jewelry you already have covered under the "floater." That's wasted money.

AUTOMOBILE INSURANCE

Learn the facts about "comprehensive" coverage for your automobile fire and theft insurance. The cost is usually the same as for "specified perils," but offers much better protection as a rule.

If you go away for a few months, look into the automobile rates in the locality to which you temporarily move. If the rates are lower, have your policy endorsed to show the new locality, providing the stay away from home covers a period of two months or more—as, for example, should you undertake temporary work in a defense plant or on a farm. Put the saving into war bonds, or a savings bank account.



Pay \$3 — Get \$4

The "why" of War Bonds and Savings Accounts

The smallest United States War Bonds cost \$18.75 each, which, if held ten years, pay back \$25. In other words, you get back \$4 for every \$3 you invest.

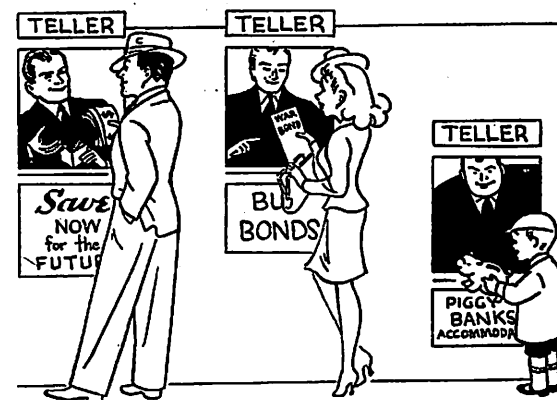
The easiest way to buy War Bonds is through the Payroll Savings Plan, where 10% of your pay is deducted, and, each time the deductions amount to \$18.75, you receive a Bond. Your Government has set a goal of at least 10% of earnings in War Bonds.

The Savings Banks of New York State are working with employers, to aid them in setting up the Payroll Savings Plan, buying and delivering Bonds for the employees. If you don't have a regular job, or if your employer does not have this Plan, you can accomplish the same purpose by making regular deposits in your Savings Banks, and they will buy the Bonds for you each time the sum of \$18.75 is reached. This is done at no cost

to you, nor any profit for the banks.

Naturally, you will wish to keep your War Bonds the full ten years to get all your interest. If you sell them before they mature, not only will you withdraw your support from your Government, but you will lose interest.

On the other hand, you must prepare for unforeseen expenses. You must save for Income Taxes. And you *do* want to have money to buy things before your War Bonds come due. Therefore, a Savings Bank account is not only additional security for you, but is a *protection* for your War Bonds—permitting you to keep them until maturity, and creating a fund for unforeseen expenses. War Bonds and Savings Accounts go hand in hand — especially as the Savings Banks also buy hundreds of millions of Government Securities every year.



Save in a Savings Bank

There are three main reasons why there are over six million accounts in Savings Banks of New York State. The reasons are:

1. Safety
2. Convenience
3. Service

SAFETY

The first Savings Bank in America was formed in 1816 — a mutual institution administered without profit by public-spirited citizens to safeguard and invest constructively the people's savings in their community. That principle has stood through the years and the savings bank system has grown in size and stature through the confidence of its steadily increasing number of depositors. For example, in the last thirty years, Savings Bank deposits in New York State have increased from \$1,690,000,000 to the incredible total of over 5½ billion dollars and six million savings accounts. And during that period not a depositor has lost a cent in his or her Savings Bank account.

This is because Savings Bank investments are carefully limited by

law (right now nearly all the new money received is used to buy Government Bonds); because Savings Bank management recognizes its public trust and is carefully guided by outstanding citizens of the community who serve as Savings Bank trustees; and because the savings banks are closely supervised by the Banking Department of the State of New York.

As a result of conservative management the savings banks have built up surpluses which collectively equal 13% of their deposits and serve as a cushion against possible losses. In other words, for every dollar on deposit there is \$1.13 on hand to pay off that dollar. As a final safeguard, there's deposit insurance. *Savings Bank deposits are insured.*

All net earnings of savings banks accrue to the benefit of depositors. Most of these earnings are paid out periodically in the form of dividends or interest. The rest is added to surplus and reserves as a backlog to protect deposits. That is why they are "Mutual" Savings Banks — *depositors receive the benefit of everything the Savings Banks earn.*

CONVENIENCE

Convenience is mighty important in these days of restricted transportation and uncertainty. There are 189 savings bank offices conveniently located in 76 towns and cities throughout the State. But you don't have to live or work near one of these savings bank offices. The savings banks will handle your banking by mail.

If you want to open an account, just write down your full name and address with the amount of deposit and send it with the deposit to your nearest savings bank. The bank will send you a passbook with the deposit credited in it, and a form which you send back to assure positive identification. Deposits can be made by check, draft, money order or cash. (Be sure to send cash deposits by registered mail.) From then on you simply send in your deposit with your passbook, or if you want to draw on your deposits just send in a written order accompanied by your passbook.

The ability to draw money from your savings account whenever you want it, by mail or in person, without fuss or red tape, is a real convenience.

SERVICE

In serving over six million customers, the savings banks of New York State have learned how people like to be treated — they understand the needs of their depositors. That's why their depositors call them friendly. Savings bank men and women from floorman to president are always ready to help or advise. They know, too, that personal finance is a strictly private and confidential matter — and that confidence is not violated.

DON'T SPEND IT — SAVE IT!

Although savings is the primary business of all savings banks,

they offer a number of friendly services:

MONEY ORDERS, AMERICAN EXPRESS CHECKS—to enable you to transmit your money in safe, negotiable form;

CLUB ACCOUNTS—to enable you to save regularly, automatically, for your own special purpose: War Bonds, taxes, Christmas, for your soldier when he comes home;

SAFE DEPOSIT BOXES—to keep your valuable papers and jewelry safe from fire, theft, or other loss;

SAFEKEEPING OF WAR BONDS—to eliminate your worry about losing them—and as a service to Uncle Sam;

LIFE INSURANCE—to give you and your family sound, low-cost insurance protection with mail or over-the-counter facilities for payment of premiums. It is low-cost insurance chiefly because sales costs as in "cash and carry" stores are low. If you want this insurance, you have to go to the bank to buy it. It's sound legal reserve insurance at very low cost;

MORTGAGES—to finance or re-finance your home. You can finance your home on a plan that is safe and sound and will enable you to pay for your home in regular, easy instalments.

NOTE: Not all of these services are available at every savings bank but most of them are.

Right now it's the patriotic thing to save every dollar you can —and it's the sensible thing to do, too. Dollars saved now help speed Victory. Dollars saved now offset inflation. And dollars saved now give you money after the war is over to buy the things you can't have now.

So pick out the savings bank office nearest you and buy your War Bonds there. Open an account and save every extra dollar you can.

There is a Savings Bank Near You

ALBANY

Albany Exchange Savings Bank
450 Broadway
Albany Savings Bank
North Pearl Street and Maiden Lane
City & County Savings Bank
100 State Street
Home Savings Bank
11 North Pearl Street
Mechanics & Farmers Savings Bank
State and James Streets
National Savings Bank
State and Pearl Streets

AMSTERDAM

Amsterdam Savings Bank

AUBURN

Auburn Savings Bank
Cayuga County Savings Bank

BEACON

Beacon Savings Bank
141 Main Street
448 Main Street

BINGHAMTON

Binghamton Savings Bank

BREWSTER

Putnam County Savings Bank

BRONX

Bronx Savings Bank
Tremont and Park Avenues
12 Westchester Square
Dollar Savings Bank
Third and Willis Avenues at 147th Street
Grand Concourse at Fordham Road
Hugh J. Grant Circle at East 177th Street
North Side Savings Bank
3280 Third Avenue

BROOKLYN

Bay Ridge Savings Bank
Fifth Avenue at 54th Street
13th Avenue at 48th Street
Brevoort Savings Bank
Fulton Street and Nostrand Avenue
Brooklyn Savings Bank
Clinton and Pierrepont Streets
Bushwick Savings Bank
Grand Street at Graham Avenue
City Savings Bank
Lafayette and Flatbush Avenues
6683 Bay Parkway
Dime Savings Bank of Brooklyn
9 DeKalb Avenue
86th Street and 19th Avenue
Avenue J and Coney Island Avenue
Dime Savings Bank of Williamsburgh
Havemeyer and South 5th Streets
East Brooklyn Savings Bank
Bedford and DeKalb Avenues
East New York Savings Bank
Atlantic and Pennsylvania Avenues
Eastern Parkway and Utica Avenue
Pitkin and Hopkinson Avenues
Flatbush Savings Bank
1045 Flatbush Avenue
1550 Flatbush Avenue
Fulton Savings Bank
375 Fulton Street
Flatbush Avenue at Caton Avenue
Greater New York Savings Bank
Fifth Avenue and 9th Street
Church and McDonald Avenues
Green Point Savings Bank
Manhattan Avenue and Calyer Street
Washington Avenue at Eastern Parkway
Church Avenue and East 51st Street
Hamburg Savings Bank
Myrtle Avenue near Knickerbocker
Fulton and Crescent Streets
Kings County Savings Bank
539 Eastern Parkway
135 Broadway
Kings Highway Savings Bank
1600 Kings Highway
Lincoln Savings Bank
581 Broadway
Fifth Avenue and 75th Street

Nostrand and Church Avenues
12 Graham Avenue
Brighton Beach and Coney Island Avenues
Prudential Savings Bank
Broadway and Vernon Avenue
1972 Flatbush Avenue
Roosevelt Savings Bank
Gates Avenue and Broadway
South Brooklyn Savings Bank
Atlantic Avenue and Court Street
65th Street and 18th Avenue
Williamsburgh Savings Bank
1 Hanson Place
175 Broadway

BUFFALO

Buffalo Savings Bank
Main and Genesee Streets
Erie County Savings Bank
Main and Niagara Streets
Western Savings Bank
Main and Court Streets

CATSKILL

Catskill Savings Bank

COHOES

Cohoes Savings Bank

CORTLAND

Cortland Savings Bank

DOBBS FERRY

Greenburgh Savings Bank

ELLENVILLE

Ellenville Savings Bank

ELMIRA

Elmira Savings Bank
Mechanics Savings Bank

FISHKILL

Fishkill Savings Institute

FULTON

Fulton Savings Bank

GENEVA

Geneva Savings Bank

GOSHEN

Goshen Savings Bank

HUDSON

Hudson City Savings Institution

ITHACA

Ithaca Savings Bank

KINGSTON

Kingston Savings Bank
278 Wall Street
Rondout Savings Bank
Broadway and Mill Street
Ulster County Savings Institution
280 Wall Street

LOCKPORT

Farmers and Mechanics Savings Bank

LONG ISLAND

COLLEGE POINT

College Point Savings Bank
15-16 122nd Street
41-01 Bell Boulevard, Bayside

FAR ROCKAWAY

Rockaway Savings Bank
1527 Far Rockaway Boulevard

FLUSHING

Flushing Savings Bank
137-77 Northern Boulevard
Queens County Savings Bank
88-25 Main Street
87-97 103rd Street, Corona

JAMAICA

Jamaica Savings Bank
161-02 Jamaica Avenue
148-21 Jamaica Avenue
216-19 Jamaica Avenue, Queens Village

LONG ISLAND CITY

Long Island City Savings Bank
Bridge Plaza, North
85-01 80th Avenue, Astoria

PATCHOGUE

Union Savings Bank

RICHMOND HILL

Richmond Hill Savings Bank

Jamaica Avenue and 116th Street

Liberty Avenue and 115th Street

RIDGEWOOD

Ridgewood Savings Bank

Myrtle and Forest Avenues

Queens Boulevard at 108th St., Forest Hills

RIVERHEAD

Riverhead Savings Bank

ROSLYN

Roslyn Savings Bank

SAG HARBOR

Sag Harbor Savings Bank

SOUTHOLD

Southold Savings Bank

MAMARONECK

Union Savings Bank of Westchester County

MIDDLETOWN

Middletown Savings Bank

MOUNT VERNON

Eastchester Savings Bank

NEWBURGH

Newburgh Savings Bank

NEW PALTZ

New Paltz Savings Bank

NEW ROCHELLE

People's Bank for Savings

NEW YORK CITY

American Savings Bank

125 West 42nd Street

The Bank for Savings

280 Fourth Avenue

1201 Third Avenue

The Bowery Savings Bank

110 East 42nd Street

180 Bowery

Fifth Avenue at 34th Street

Broadway Savings Bank

5 Park Place

Central Savings Bank

Broadway at 73rd Street

Fourth Avenue at 14th Street

Dry Dock Savings Institution

742 Lexington Avenue

341 Bowery

East River Savings Bank

26 Cortlandt Street

291 Broadway

60 Spring Street

743 Amsterdam Avenue

41 Rockefeller Plaza

Emigrant Industrial Savings Bank

51 Chambers Street

5 East 42nd Street

Empire City Savings Bank

231 West 125th Street

2 Park Avenue

Excelsior Savings Bank

221 West 57th Street

Franklin Savings Bank

Eighth Avenue at 42nd Street

Greenwich Savings Bank

Broadway and 36th Street

Sixth Avenue and 16th Street

Harlem Savings Bank

125th Street and Lexington Avenue

157th Street and Broadway

181st Street and Broadway

207th Street and Broadway

Irving Savings Bank

115 Chambers Street

1554 First Avenue

Manhattan Savings Bank

754 Broadway

154 East 86th Street

644 Broadway

54-58 Bowery

570 Lexington Avenue

New York Savings Bank

Eighth Avenue and 14th Street

North River Savings Bank

206 West 34th Street

Seamans Bank for Savings

74 Wall Street

20 East 45th Street

Union Dime Savings Bank

Sixth Avenue and 40th Street

Union Square Savings Bank

20 Union Square

West Side Savings Bank

Sixth Avenue and 9th Street

NIAGARA FALLS

Niagara County Savings Bank

OGDENSBURG

St. Lawrence County Savings Bank

ONEIDA

Oneida Savings Bank

OSSINING

The Bank for Savings

OSWEGO

Oswego City Savings Bank

Oswego County Savings Bank

PAWLING

Pawling Savings Bank

PEEKSKILL

Peekskill Savings Bank

PORT CHESTER

Port Chester Savings Bank

POUGHKEEPSIE

Poughkeepsie Savings Bank

RHINEBECK

Rhinebeck Savings Bank

ROCHESTER

East Side Savings Bank of Rochester

Main and Clinton Streets

Mechanics Savings Bank

21 Exchange Street

89 East Avenue

Monroe County Savings Bank

35 State Street

2 East Avenue

Rochester Savings Bank

47 West Main St.

40 Franklin Street

ROME

Oneida County Savings Bank

Rome Savings Bank

SAUGERTIES

Saugerties Savings Bank

SCHENECTADY

Schenectady Savings Bank

SENECA FALLS

Seneca Falls Savings Bank

SKANEATELES

Skaneateles Savings Bank

STATEN ISLAND**STAPLETON**

Staten Island Savings Bank

Beach and Water Streets

15 Hyatt Street, St. George

WEST NEW BRIGHTON

Richmond County Savings Bank

Castleton Avenue and Taylor Street

Richmond and Castleton Aves., Port Richmond

SYRACUSE

Onondaga County Savings Bank

101 South Salina Street

Syracuse Savings Bank

North Salina and James Streets

TARRYTOWN

Westchester County Savings Bank

TROY

Troy Savings Bank

UTICA

Savings Bank of Utica

WALDEN

Walden Savings Bank

WAPPINGERS FALLS

Wappinger Savings Bank

WARWICK

Warwick Savings Bank

WATERTOWN

Jefferson County Savings Bank

Watertown Savings Bank

WHITE PLAINS

Home Savings Bank

YONKERS

People's Savings Bank

Yonkers Savings Bank

The Saving Habit

THE SAVING HABIT is always a good one. It is especially good in wartime. The longer the war lasts, the more our manufacturing facilities will be turned over to war goods. Therefore, many of the things to which we are accustomed in peace times will become scarce. "800 Ways to Save and Serve" is an up-to-the-minute handbook on how to practice thrift in wartime. It tells how to make the most of what we have and what we can get. You will find everything you need to know to qualify as a Civilian Volunteer for Victory. Read it carefully. *Use it!* SAVE— to serve your country and yourself.

We are living in times when many are enjoying increased earnings due to war conditions. We should save *now*, to have funds to tide us over the adjustment period when the war is over.

Our Government needs money to fight and win the war. This money can come only through taxes and the sale of Government securities, including War Bonds. If enough War Bonds are not sold, taxes must be higher.

And if, in spite of these scarcities, we try to outbid each other for merchandise—or even food—we push prices up. Therefore, our money loses its value—the buying power of our dollar drops, and inflation sets in.

So money saved can accomplish a triple duty. It can aid the winning of the war, it can stave off inflation, and it can bring financial security to our people.

Obviously, the money we save through economies in the home should not lie idle in the form of hoarded cash nor should it be spent needlessly for luxuries. *It should be put to work.*

It is not only the duty but the privilege of every American to put at least 10% of his income into War Bonds. Other savings can very well be deposited in Savings Banks, for under present conditions virtually all new savings are invested by the banks in Government or Victory Bonds and so help the war effort. At the same time, savings deposits are always available to help the individual meet emergency expenses without having to cash in War Bonds.

Save now. Help win the war. Build your own financial security.

MYRON S. SHORT, *President*

SAVINGS BANKS ASSOCIATION OF THE STATE OF NEW YORK