

HOME

1941 10-11

110th Anniversary Edition



NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET TELEPHONE 528 NILES, MICHIGAN





Five Score and Ten

OUR BUSINESS—the savings and home financing business in the United States and her possessions—marks this year, and more specifically April 11, the 110th anniversary of the first loan made to a home owner. In the century and decade which have elapsed since the original home owner borrowed \$375 to buy a little home on Orchard Street in Frankford, Pennsylvania, the number of homes financed on a similar monthly repayment plan have exceeded 11,500,000.

The cover of this anniversary edition depicts eight symbolic subjects from the significant periods from the history of the savings and home financing business—periods whose stories are told succinctly on pages five, six and seven.

With the feeling of pride that our friendly institution is a part of a business which has faithfully and honestly served millions of home owners and savers for 110 years, we bring to you the story of that first loan, a summary of our progress and a look into our common future.

Our future is your future—our continued growth and strength your prosperity for tomorrow. We want you to share in this anniversary—and to enjoy with us this deep security these one hundred and ten years represent.

F. L. Vandenburg, Secretary

**NILES FEDERAL
SAVINGS AND LOAN
ASSOCIATION**

302 E. Main Street, Niles Michigan





One Night In History

SPRING had come to the slopes of the mountains and already the children were wandering off after school to gather the newest of the spring blossoms. Comly Rich, lamplighter for Frankford, Pennsylvania, unbuttoned his coat and strolled down the street, this night of 1831, his work completed and his mind busy with plans.

Tonight he matched his mood with the warmth of the spring. He was on his way to the Sidebotham Inn where the village fathers were holding another meeting of the Oxford Provident Building Association, a newly organized society for the sponsoring of thrift and home buying in the community. Eleven weeks before this April evening, seven of Frankford's able men had heard Samuel Pilling, who was in the dyeing business, Dr. Henry Taylor, physician, and Jeremiah Horrocks, calico manufacturer, expound on the merits of a new type of mutual society they had discovered in England on a recent visit.

Members of the society, they said, saved five dollars each month, and when a sufficient fund had been accumulated, the amount was loaned out to one of the members for buying

a home. The borrower was to pay interest at the current rate, and was to make repayments on his loan each month. As money accumulated again, other loans to other members could be made, and eventually each man in the society would own his own home debt free.

The time was ripe, Comly Rich reflected, for such an organization and he was willingly among the first subscribers to the plan—and one of the first members of the first savings and home financing institution in America. Tonight he was going to make his bid for the first loan of its kind ever made in America and he was going to buy the little home on Orchard Street he had planned so long to own. Isaac Shallicross, who was a school teacher, had told him the other day of the meeting and Comly Rich knew that he could at last start to buy a home for himself and his family.

Today in Philadelphia, which has long since absorbed the village, the little house still stands—the first home bought under the plan which our institution now uses to aid the people of our community to own their own homes. One hundred and ten years

after the first loan was made, the United States Savings and Loan League, the national trade association for institutions sponsoring thrift and home financing, records more than 8000 active institutions in the United States and her possessions, successfully carrying on the original idea for a mutual society which was the inspiration for the old Oxford Provident Association.

The time was ripe in 1831 for the founding of a business that was to provide security for millions of Americans in the century and a decade





which have followed, and which was to claim rightfully the safe financing of more than 11,500,000 homes. Old Jesse Castor, a prosperous lawyer of Frankford would have blinked his beady eyes and thought he was seeing a miracle, if across the parchment page where he recorded the minutes of the first meeting he could have the parade of Americans who were to benefit from the institutions which patterned after the original. There in the light of candles and smoky oil lamps, he watched the village doctor, the dye merchant, the goods manufacturer, and the others name Isaac Whitelock, the carriage wheel manufacturer, as first president of the first savings, building and loan association, and Isaac Shallcross the first secretary.

Frankford was a prosperous little town, and the nation had had time to make a strong start. But the rank and file of the people knew nothing of financial practices and they preferred to keep their hoarded savings in the family sugar bowl, and to know where their savings were. The new mutual association however inspired confidence and attracted savings immediately, and new members who were quite willing to invest in a plan which was basically sound. As far as can be determined by historical research, the Oxford Provident was the first organized effort in America to promote systematic savings with the ultimate aim of home ownership.

This month, in every state in the union, and in the possessions, the thousands of savings and home financing institutions which have been formed in the past 110 years will mark the celebration of the anniversary of the first home loan made to the lamplighter of Frankford. This institution, and the others similar to it, handle thousands of loans each year, and today the prospective home owner proceeds much as Comly Rich proceeded when he wants to buy his home. In the Oxford Provident each of the members was eager to be the first to buy his home, and there was competition among them. The loan

went to Comly Rich, highest bidder, who paid ten dollars for the privilege of borrowing the money. Today our home borrowers apply for their loans, using their savings for a down payment, and repaying their loans each month from their regular income.

Our institution and the thousands like it are now supervised either by the state and the national governmental authorities, and occupy a strong financial position in the nation. They offer to the people with regular incomes a safe way to save systematically, and a safe way to buy a home over a period of time, with no single large amount coming due at one time. Day after day, people who have only modest incomes are following the footsteps of Comly Rich, buying their homes on a budget plan, and saving their money for greater security.

We want you to know about this anniversary of our business because we feel that one hundred and ten years of successful savings and home financing service have made a vital contribution to the present economic state of our nation, and because we know that in the years to come, the warmth of April and the coming of spring will mark anniversaries again and again of a business that was founded to meet the needs of the average family in their problems of thrift and home ownership. The benefits of the savings and home financing institutions in our nation will be yours, your children's and your grandchildren's benefits, and you should have a part in this celebration.



HIGHLIGHTS

of Eleven Decades



1831-1855

★ Fiery Andrew Jackson in presidential seat—tide of immigration noticeable in early stages—building and manufacturing the like of which had never been seen. 1831—birth of first savings and home financing institution—birth of James Monroe—decision of Baltimore and Ohio to use steam on its railroad. 1834—Senate censured Jackson for removal of deposits from U. S. Bank. 1836—Second savings and home loan association formed in Brooklyn. 1837—Telegraph invented by Morse—panic comes of too rapid expansion—no specie payment by banks. 1838—America's first governmental exploring expedition sails off to discover Antarctic—westward trek sweeps new population across mountains. 1839—John D. Rockefeller born. 1841—Seymour Dexter, noted crusader for the "building, savings and loan" movement, born. 1843—Charles Dickens visits U. S.—general prosperity returns showing early savings, building and loan associations successfully weathering the panic. 1847—Mormons move into Salt Lake Valley—America fights most brilliant battle of war with Mexico. 1848—John Jacob Astor dies leaving estate of \$20,000,000. Cornerstone for Washington monument laid. 1849—50 institutions like Oxford Provident Association could be counted around Philadelphia, movement spreading to Boston, Baltimore and west-

ward. Edgar Allan Poe dies—gold rush begins. 1850—D. Webster makes his "seventh of March" speech on slavery. 1852—first history of savings and home loan business written—early evidence of new type of association, serial plan, which provided for periodic issues of savings shares. 1855—serial plan spreading west to Chicago—savings members of associations continue to save without securing a loan, changes entire concept of savings angle of business.



1855-1880

★ Judge Endlich writes first savings, building and loan text book—number of institutions continues to grow. 1858—Lincoln and Douglas battle for U. S. Senate seat—postal letter boxes appear in Boston. 1859—Petroleum flows from Pennsylvania wells—John Brown raids Harpers Ferry—Norfolk, Virginia's first savings and loan formed with strict rules about talking in meetings. 1860—Backwoods Lincoln elected President. 1861—Lee resigns U. S. Army, becomes Commander of Southern forces—war between the states—German tradesmen form new savings and building association in District of Columbia, keep records in German script. 1863—Emancipation Proclamation frees slaves—Stonewall Jackson dies of his own men's bullets. 1865—Treaty at Appomattox—Sherman's march through Georgia necessitates rebuilding,

creating right time for Georgia's first savings and home financing institution—California forms her first such association and battles with beginning "fly by night" national associations taking savers' money and fleeing—New York has first paid fire force—free postal delivery system extended to towns of 50,000. 1866—Field completes telegraph cable across Atlantic. 1867—Alaska belongs to U. S.—savings and home financing movement brought to Ohio by returning soldiers—Ladies Building Association formed at Little Rock with a woman at the head. 1868—Movement gains impetus with thrifty home loving citizens in Michigan where Jackson merchant forms first association. 1869—Transcontinental railroad completed at Promontory Point, Utah—Edmund Wrigley, officer in Philadelphia association, becomes prolific with pen regarding spread of savings and loan. 1872—Coolidge is born. 1873—Denver German singing society forms first Colorado savings and home loan association—Susan B. Anthony fined for voting. 1875—first refrigerator car. 1876—Nebraska's frontier towns made by Union Pacific get first savings and loan association—Custer's men are massacred in Montana—Wisconsin lead miners turn attention to thrift and homes—first telephone conversation on new invention. 1878—Salvation Army is born. 1880—Present building, savings and loan association is taking shape with saver considered apart from borrowers. Railroad system covers nation.



1880-1890

★ Begins decade of opportunity for savings and home financing institutions—continued development of a permanent organization of individual associations.

1832—World's first electric power station opened in New York—Franklin D. Roosevelt born at Hyde Park—Buffalo Bill starts traveling show. 1883—Cowboys and Indians still common sights when South Dakota's Watertown forms first savings and loan. 1885—first skyscraper. 1886—Pasadena's first carnival of roses. 1887—New Mexico forms first association with only 25% speaking English, remainder Spanish and Indian. 1888—Blizzard hits eastern states—seven more states form associations in two-year period. 1889—Oklahoma City's run into new lands begins series of events which produce need for easier home financing and nine years later the first association in the city. 1890—Pan-American Conference in Washington—Ellis Island becomes gateway to Paradise for immigrants—Hawaii sees the first savings and loan formed, only one formed under monarchical government in rule of King Kalakana—close decade which had seen formation of 3600 of these local community savings and home financing institutions.



1890-1900

★ Population of nation reaches 62,622,250. We begin the "Gay Nineties." Came influx of "national" building and loan movement which took good principles of original association and turned personal profits for "fly by night" founders, hampering spread of permanent sound institutions which had proved their worth. 1891—Thomas Edison applies for patent on motion picture camera. 1892—first comic strip is seen—first gasoline motor vehicle. 1893—Columbian Exposition in Chicago—U. S. Savings and Loan League, national trade association of savings, building and loan associations, formed at Grand Pacific Hotel in Chi-

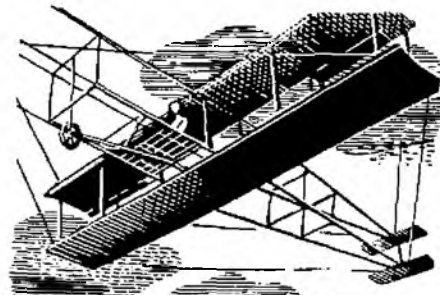
cago, adopts slogan "The American Home—Safeguard of American Liberties"—Ford makes a Ford Auto—Anti-Saloon League formed in Ohio. 1895—X-Ray discovered. 1898—Spanish fleet destroyed by Dewey's fleet—U. S. starts 2-year period of Colonial Annexation—discovery of radium tremendous step forward in science of medicine. 1900—Hurricane and flood in Galveston—Marconi opens up future of radio. Decade sees downfall of the "national" type of association and returns to local community plan for organization and operation of savings and loan associations. Crisis for safe and sound thrift and home loan institutions passes—and good reputations of institutions are restored. Coca Cola and Campbell's soup started.



1900-1920

★ Came 20th century—almost world wide peace—era of shirtwaists and votes for women—ragtime tunes and Tin Pan Alley—public-spirited men were spreading building, savings and loan movement. 1901—New York has two-story skyscraper—more corsets per lady—vacuum cleaner and electric iron invented. Carrie Nation busy on saloon fronts in Kansas. 1902—Minnesota man arrested for exceeding 10 m.p.h. speed limit—University of Michigan plays in Rose Bowl. 1903—A Packard crosses country in 52 days—Wright brothers fly into air at Kitty Hawk. 1904—Caruso's first season in America—Wards' and Sears' mail order business—travel by auto with dusters, visored caps and goggles. 1906—San Francisco fire and earthquake. 1907—A panic, financial and bad—taxicabs are seen on the streets—America has first sleeping car. 1908—Unemployment spreading—breadlines—a law in New York to make smoking by women illegal in public. 1909—Cook and Perry argue over discovery of North Pole—Atlantic Crossing record broken—Lincoln re-

places Indian on penny. 1910—Ford builds Fords—airplane goes 60 m.p.h.—seaplane becomes known—first parachute jump—closed bodies for big cars. 1912—Self starters on autos—Titanic sinks—Wilson is President—Rockefeller retires. 1913—Dayton flood—J. P. Morgan dies—income tax becomes a law. Movies—gas illumination in cities—a fleet of elevators installed in New York building—canned foods not generally accepted—airplane which could drop a bomb causes a moment of chill—Hague Peace Palace dedicated—Rockefeller Foundation created. 1914—War—Russia goes down—"Perils of Pauline" on the screen—Mother's Day set—Panama Canal opened—long distance phone calls just becoming known. 1915—Lusitania is sunk—Vernon Castles dancing to fame—first millionth auto by Ford. 1916—Pancho Villa rides into New Mexico—stock market soaring. 1917—American troops in France—Czar abdicates—we look over 18th amendment—railroads under government control—first efforts to start educational service through U. S. Savings and Loan League. 1918—Armistice—Kaiser goes to Holland. 1919—Peace at Versailles—significant steps forward in progress of aviation. Mussolini making a noise in Italy shouting a new word "fascism." 1920—League of Nations—nation-wide woman suffrage—Volstead Act causes talk, laughter and action. Election returns via radio. At end of 1920—8633 associations sponsoring thrift and home financing. About one out of every 21 inhabitants of U. S. belonged to an association.



1920-1930

★ War is past history—first hint of building boom made the beginnings of a period of growth for savings and loan movement which was to create 250% increase

in resources—bootlegging new occupation—skirts above milady's knees—Caruso dies—unemployment huge. 1922—American Savings and Loan Institute, educational branch of United States Savings and Loan League formed.—Prince of Wales tours U. S.—Crystal radio sets selling—Mussolini becomes dictator—movies are big business. 1923—Harding dies—Coolidge in. 1924—Lenin dies—Victor Herbert dies—10 millionth Ford off the lines—Teapot Dome Scandal. 1925—Revolt in manners and morals—Dr. Freud read and discussed—Bryan and Darrow battle in monkey trial. 1926—Hurricane on the Florida coast—National Broadcasting Company organized—Rudolph Valentino dies—Queen Marie visits U. S.—Buses traverse the highways in intercity service. 1927—Lindbergh is Lone Eagle who flies to Paris—Coolidge chooses not to run—speculation increases—we know Coolidge prosperity—savings and home financing business does tremendous climbing in resource value—Model T Ford scrapped—electric ice boxes make night raiding a pleasure—Columbia Broadcasting formed. 1928—Stocks still soaring—Amelia Earhart flies the Atlantic—stocks fall—two chickens in every pot and Hoover wins the election—talkies heard and marveled at. 1929—Now bread comes sliced—everyone playing markets—buying goes wilder than ever before in everything—48 hours across continent by plane with no night flying—depression—greatest stock market crash in history—Hitler is only little noise in Germany. 1930—Breadlines—with prosperity around every corner—population reaches 122,755,000 but there are more suicides and more auto accidents—bootleggers still flourish—Roosevelt becomes New York's governor—unemployment vast—bank failures—Amos and Andy of radio fame.

1930-1935

★ Still more depression in U. S.—no gold standard in England—German panic—Russia's five-year plan—Empire State Building completed—financial institutions still folding up—Wally Simpson meets Prince of Wales. 1931—Savings and loan associations plan and celebrate 100 years of successful, sound operation and look into jaws of the depression. 1932—Wages dropping and fewer jobs create more panic—Lindbergh baby kidnapped—everything from drought to dew blamed on Hoover so Roosevelt elected—New Deal is born. Huey Long, Father Coughlin, and Jimmy Durante are names. Red ink still in use—Federal Home Loan Bank Act creating national system for short and long term credit for savings and loan associations passed. 1933 Still more changes in nation's financial life—savers demand savings—bank holidays



become nothing to celebrate—our first fireside chat—3.2 beer sold—Chicago opens Century of Progress—Blue Eagle and NRA are everywhere—dust cloaks the west—18th amendment repealed—thirty-hour week accepted—crop control begun. 1934—Chicago's Fair goes on, kicking Chicago's depression in teeth—droughts and dust still make trouble for west—quintuplets born in Canada—Ethiopia and Italy's battles—Dollfuss of Austria and Dillinger of U. S. A. slain by bullets—CCC Camps blossom—Townsend makes noise about security plan—increased flexibility in savings plans and in home financing programs marks progress of our business—America waits for prosperity.

1935-1941

★ Social Security bill signed—amateur hours become radio diversion—no-draft ventilation and turret tops make older cars look older—WPA and shovels produce first WPA jokes—Will Rogers killed in Alaska—statistics say life expectancy barring auto death increase is 60 years in U. S. 1936—Hitler into Rhineland, Ethiopia to Italy, Spain in Civil War—Roosevelt re-elected—China Clipper makes first flight—Hindenberg on a reg-

ular run—love story of ages when new King Edward takes off his crown for Wallis—up and over engineering applied to highways—new things done with plastics—era of spending rather than saving sweeps country—autos and consumer goods volume comes back near 1928-29 level. 1937—Roosevelt has trouble with nine old men—Ohio river floods and floods—stocks falling again—John D. Rockefeller dies—symphony becomes radio favorite—Hindenberg explodes—Hitler and Mussolini smile at each other—Japan makes an incident in China—children become jitterbugs—everyone has a candid camera. 1938—New England has hurricane—Japs sink our gunboat Panay—Hitler goes into Austria—Munich conference holds world in chills—Howard Hughes encircles world in 3 days 19 hours—Corrigan flies to Ireland—Radio commentators become men we cling to and try to believe. Czechoslovakia dies on the map. 1939—Two Progress Fairs in America—Atlantic Clipper service started—Thanksgiving Day changed to spread out Christmas buying—the Pope dies—Germany has war on with France and England—Poland goes down—Russians move into Finland—savings and loan business comes up steadily—volume of home loans increases by the month—“Gone With the Wind” is the movie—“Grapes of Wrath” the book. Americans tremble at headlines. 1940—Every European nation distrusting every other—Japan still bombing China—Italy gets in War—France falls—low countries invaded and fall—history adds third term—conscription bill passes—numbers drawn—first year of European war ends with war spreading. U. S. expands to handle foreign orders—builds defense—Christmas comes—U. S. spends more than she has spent for years to fill stockings. 1941—Everyone talking about coming upswing in business. Time to buy—time to build—time to save. Savings and loan celebrates 110 years of sound business and growth. Defense industries, airplane production—aid to Britain on everyone's lips—three months are the beginning of the new year—time will tell.



Among the first American homes were those built in 1600 A.D. by the Iroquois Indians, huts of bark and saplings. Some had porches that added living space to the crowded family quarters.



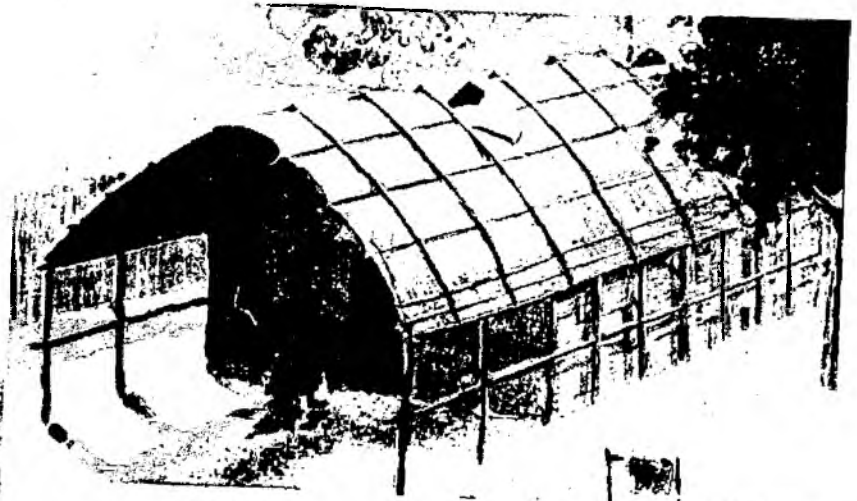
American Iron and Steel Institute

When the Pilgrims were establishing homes in the new country, the shelter became more stable with wood chimneys, thatch roofs and wood siding. Though still crude in construction these early small homes of America afforded greater shelter from the elements.

By 1662 building had come to take on a new element—an attempt to put comfort and beauty into the shelter. Here is one of these early homes still standing—the famous “House of the Seven Gables,” now known all over the world.



American Iron and Steel Institute



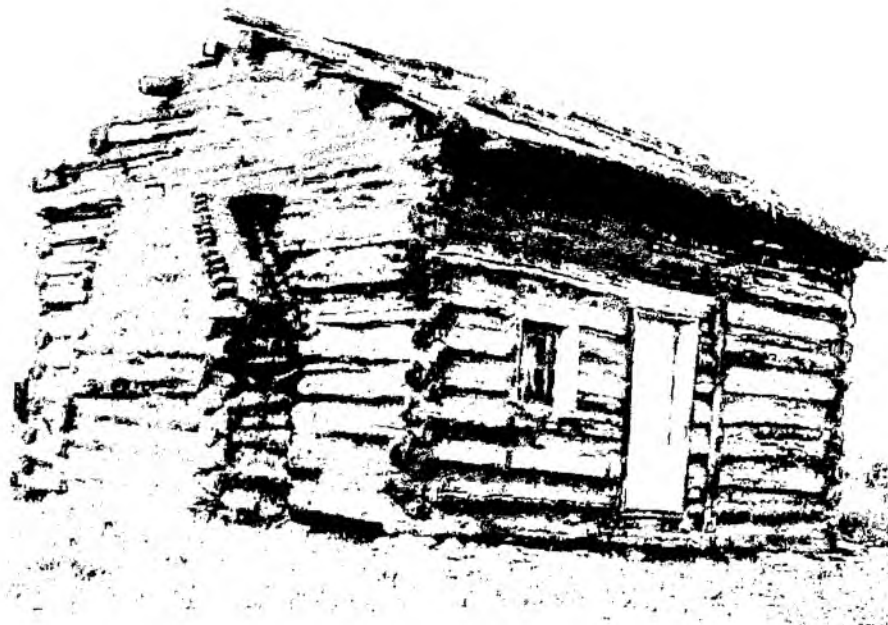
American Iron and Steel Institute

Progress THE MARK OF MAN

MORE LIVABLE—more comfortable—more attractive—than any other homes in history are the American homes of today and the modern home as it is today is the result of a steady development in home building over the past 300 years.

It was not so many years ago that a man, wanting to build a home for his family, voiced his intentions about the community, and all his friends and neighbors “fell in” and assisted him until his shelter was finished. But that was when life was simple. As each year brought new inventions and new complications, building a home became a job for specialists, and financing that home became a job to be handled by institutions who knew and understood the costs of building and the best methods of repayments.

The first loan made by the first savings and home loan institution in the early 1830s was made at a time

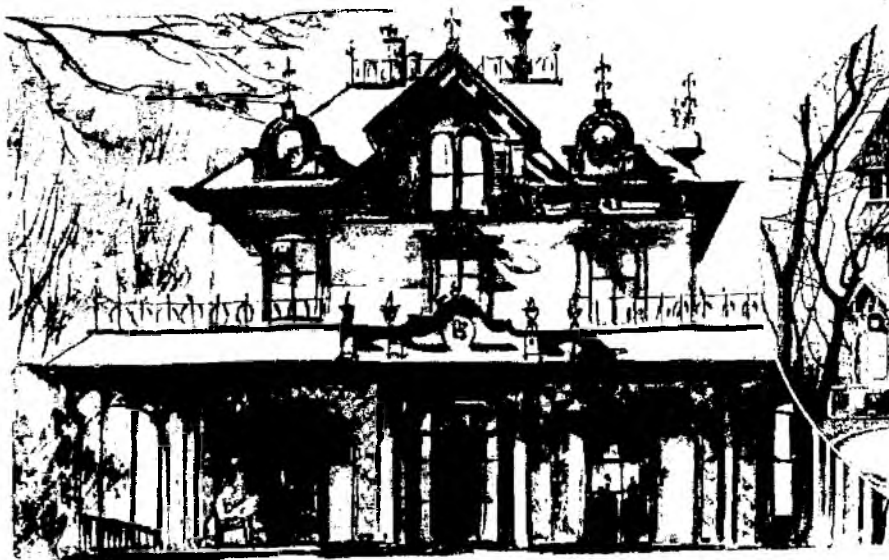


While New England and the older colonies were building better homes—more spacious and stately—frontiersmen were still living in shelters not unlike those of the Pilgrims. Typical of the type in the period from 1638 to 1875—almost two and one half centuries—is the log cabin in which Abraham Lincoln was born.



American Iron and Steel Institute

Throughout the South, where gracious hospitality was a part of life, the English Georgian brick home made its stately appearance. People of wealth could afford such homes and although the exterior of these homes appears quite modern, the interiors were almost as deficient in conveniences as were the tiny huts for the home servants.



Cleveland Museum of Art

when the prospective home owner needed assistance in his home ownership—and because the last century has added even more necessity for assistance, the kind of help the first home borrower secured has been demanded increasingly. This home financing plan—the same plan this institution uses today—has made possible the building or buying of more than 11,500,000 homes and consequently has made a substantial contribution to the development of the American home as it is today.

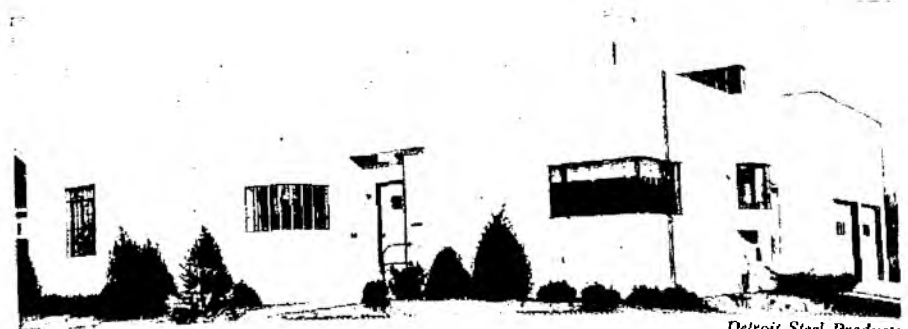
The development of the structural form of the home of today is interesting—but thousands of home owners today are appreciative of the institutions which put long-term budget payment home financing on a safe and practical basis—so that the average man with a regular income could build the home he wanted—and make his contribution to good American homes and good American living.

By the early 19th century homes had become places in which to live comfortably, to add lovely furnishings and to spend days and evenings around the fireplace. Architects were being consulted and new materials tried. Such homes were ornate, colorful and frequently "over-decorated" but more livable than any of the earlier homes.

Into the Woolly West where the log cabin and frame farmhouse had served as shelters drifted the architects bringing eastern influences. Here is the historic home of Buffalo Bill on the Nebraska Plains. So well built were these homes, that many of them are still almost as good as the day they were built and still serve as homes.



Ewing Galloway



Detroit Steel Products

The most rapid progress in construction and interior design in home building has come about in the last 40 years. New developments—plumbing, central heating, and water supplies—have made the modern home a masterpiece in comfort—in stability—in true livability. There is a new feeling in architecture. From the weird hut of the Indian to the efficient 1941 home is a great transition.



Now the Savings and Home Loan Business Blankets the Nation

In each of the forty-eight states, Hawaii and Alaska, the savings, building and loan business was founded during the year which appears opposite the name of the state or territory below.

Alabama 1882
 Alaska 1936
 Arizona 1888
 Arkansas 1880

California 1865
 Colorado 1873
 Connecticut 1849
 Delaware 1867
 District of Columbia 1861
 Florida 1888
 Georgia 1865
 Hawaii 1890
 Idaho 1889
 Illinois 1851
 Indiana 1873
 Iowa 1868
 Kansas 1869
 Kentucky 1868
 Louisiana 1873

Maine 1854
 Maryland 1849
 Massachusetts 1852
 Michigan 1868
 Minnesota 1869
 Mississippi 1880
 Missouri 1868
 Montana 1885
 Nebraska 1876
 Nevada 1889
 New Hampshire 1887
 New Jersey 1849
 New Mexico 1887
 New York 1836
 North Carolina 1881
 North Dakota 1880

Ohio 1867
 Oklahoma 1890
 Oregon 1883
 Pennsylvania 1831
 Rhode Island 1881
 South Carolina 1843
 South Dakota 1883
 Tennessee 1872
 Texas 1866
 Utah 1883
 Vermont 1878
 Virginia 1859
 Washington 1889
 West Virginia 1879
 Wisconsin 1876
 Wyoming 1889

A Few of the Inspiring Incidents

Soldiers returning home after the War between the States founded first institutions in Ohio, Missouri and Georgia. The only woman president of the United States Savings and Loan League came from New York state. South Carolina fathered one of the first writers of our history, a minister of the gospel.

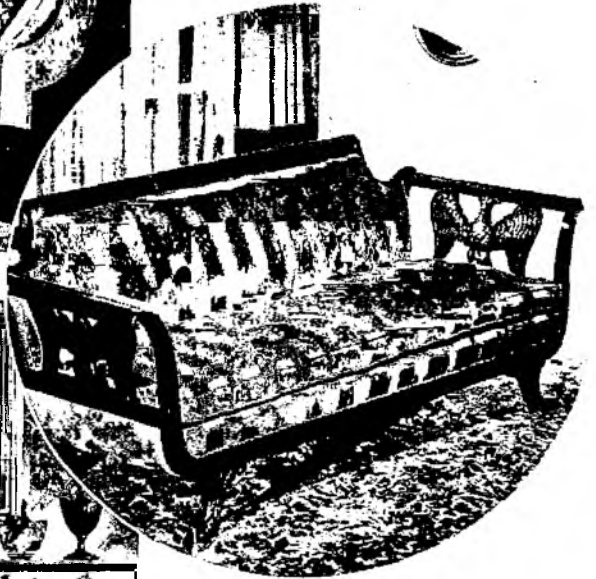
A cattle rancher in Nebraska sowed the seed for her first institution, and South Dakota set up her first institution on a street where sod houses, cowboys and Indians made the scenery picturesque. Texas produced one of the greatest authorities the

country has known on thrift and home financing institutions. A group of lead miners in Wisconsin, a German singing society in Denver, a group of railroad workers in Indiana, a merchant in Michigan, an editor in Louisiana, a daring woman in Arkansas took the initial steps in these states for founding savings and home financing institutions. Great events—the war of the states—the westward movements—the rise of industry—the discovery of gold—all these gave impetus to a movement that was to sweep the nation.



Merchandise Mart

Colonial America left behind its beautiful furniture—solid in build, yet as graceful as the petite ladies in their silks and ribbons. Here is a modern adaptation of the old-time ottoman, done in leather, boasting storage room and complete sewing equipment for the space-conserving modern home makers.



American Furniture Mart



Merchandise Mart

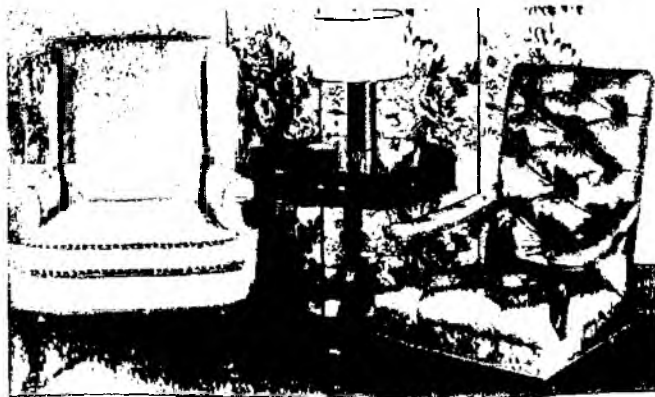
Sturdy pioneers had no fancy furnishings. Furniture had a job to do—to give comfort—to provide storage space that was needed and that's exactly why this pine bedroom chest is seen in a 1941 home. The sleek looking "S" shaped chair is from the same period.



Merchandise Mart

Early 19th century admittedly, but 1941 too, is this handsome pine open-sided cupboard and sideboard. The crystal candelabra adds the finishing touch to the green marbleized top! The ample middle space contains clever linen shelves, a typical American touch.

As older designs are revived in the modern home, Duncan Phyfe, first of truly American designers, holds the limelight. The decorative motif of this 1941 model uses the American eagle so popular on Duncan Phyfe pieces. Notice the revival too, of the tiny nail heads that outline the beautiful mahogany frame, a typical American touch.



Merchandise Mart

Leather isn't news but new uses of colored leather in today's furniture fashions are coming to the fore. Here's a lovely wing-back chair in golden yellow leather piped in yellow velvet. The high-backed chair on the right is of strawberry colored leather with matching soft tuftings instead of buttons. Both are adaptable for today's homes.



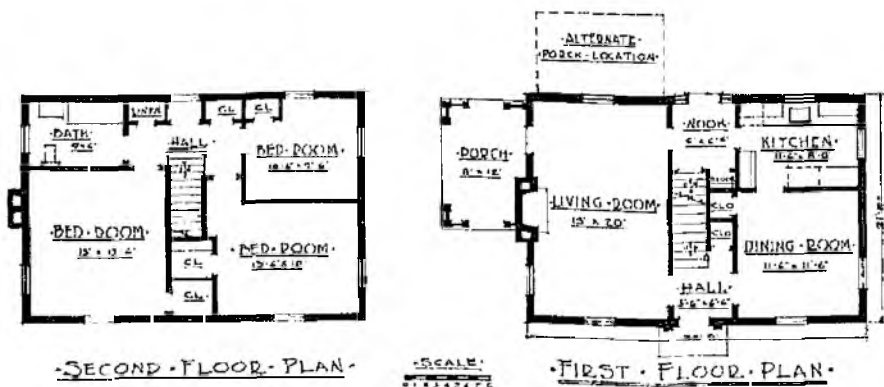
Libbey-Owens-Ford Glass Co.

Each generation produces its own decoration and furniture, expressive of itself and satisfying its special requirements, a well known designer has said. Here is an example of the modern trend of simplicity, color and comfort. Color schemes are in blues, grays and yellows. Arrangement of furniture is for maximum comfort and conversational units.



Traditional

IN AMERICAN VARIATIONS



NORTH, south and central states of the original thirteen all made their contributions to the dignified and classic style we know as Colonial in the homes of today. Solid, substantial construction, big simplicity of composition outside, and quiet beauty and a delicacy of detail inside in the Colonial home designs have withstood the rise and fall of fads in styles which have left no architectural heirs. For our anniversary home, we think no other design could be considered quite as fitting as the simple Colonial, and its sectional variations. Plans on this home are available to our readers.



Johnny Appleseed

Apostle of Joy

A LITTLE OLD MAN trudged the hills of the middle west more than a hundred years ago, a bag hung over his shoulder, leaving behind him new friends and a memory of kindness that still lingers. He was Johnny Appleseed, who lived about the time the first savings and home financing institutions were being organized, and who ranks with the heroes and the saints.

Not all of the flourishing apple trees in the states of Pennsylvania, Ohio, Indiana, and Michigan are the result of the seeds that Johnny sowed, but when that land was still wilderness Johnny was walking over the hills and dales and planting the first orchards and nurseries that ever grew there and making the sections better land for those who were home owners to follow.

Legends have grown up about his universal and unchanging kindness to man and animals, his wonderful disposition, his far sightedness in planning a great America. Older men and women in the sections through which he wandered, sowing apple seeds, and transplanting apple seedlings, remember their mothers and fathers telling about his love for children and how he amused and cared for them when he stopped to visit. He once rescued a child who had been kidnapped by the Indians

by using his strange friendship with them to appeal to the kidnappers, and to be entrusted with the child's care.

Johnny could spin a real tale and he entertained the families in lonely log cabins on his trail with news he brought from the more settled sections, and with his own collection of stories and songs that he had picked up. He carried with him a well worn Bible and he would never retire without reading a bit of what he called: "News straight from heaven," and a prayer for the people under whose roof he rested.

A sorry sight if clothes are to be counted, he wore sometimes discarded coffee bags, or discards of farmers for whom he worked. He was a barefoot traveler, and was known to wear a hat very few times in his career.

From his boyhood he had thought apples were the most beautiful fruit that had ever been found, and he could grow ecstatic at the sight of a tree bursting with blossoms and at the trees bending down with the weight of ripening fruit. He wanted to live to see the time when the whole middle west would have ample apple orchards for every household and enough fruit for all. He loved to think of apples roasting on the hearth or cold red cheeked apples set out on a winter's evening.

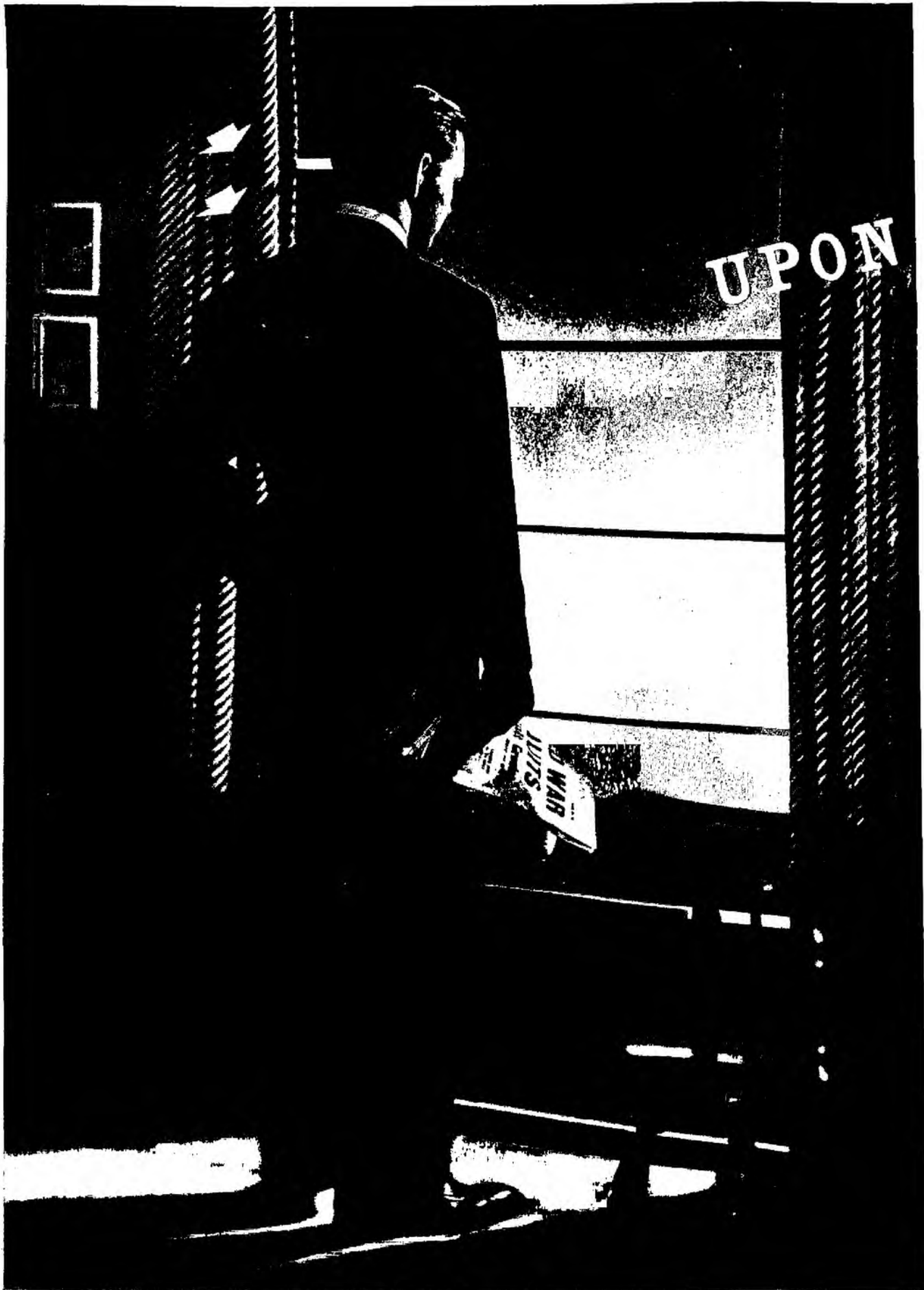
Old settlers told the story that as he wandered along the country roads he planted the apple seeds now and then so that the home owners and settlers who followed could enjoy the fruits, but his greatest contribution was his methodical planting of the orchards. He would come to a lonely farm, spend several days clearing, preparing the soil for his seeds and then with the help of the farmer sow his orchard. Several years later he would come back, thin out the growth, and carry away the excess seedlings for planting at the next district he visited.

All his life he was poverty stricken and yet *he* never needed money. He secured his seeds in the settled communities by visiting the cider presses and gathering all the waste. He gave them away freely, and when offered payment for his work and plantings, he accepted his night's lodging and a bowl of mush and milk or vegetable. Johnny never ate meat, feeling that to eat flesh was a sin against God.

Johnny was a philanthropist in everything he did. He saved lonely farm houses from Indian ravages and entire communities from massacre, by slipping quietly through the woods to inform the people of impending disaster. He was trusted by the Indians because of his healing methods, and they talked openly of their plans before him, thinking him a simple minded medicine man but never suspecting his duplicity as far as they were concerned.

America has taken the legend to its heart—the tale has been relived in novels, dramas and the songs of the strange man whose words "I know of nothing that delights me more than apples, their beauty, their fragrance, their taste," guided him throughout the midwest in a noteworthy pursuit for which many generations have thanked him.





MY SHOULDERS

The Obligation of Continued Prosperity

PERHAPS it was the series of awful photographs of the war-infested nations in one of our recent picture magazines that started my train of thought. It may have been a screaming headline when I went out into the spring night to bring in my newspaper from the front porch. It could have been the ominous voice of a radio announcer, briefing new tragedy. But the inspiration doesn't really matter.

Like a vague background which suddenly comes to life, becomes people I know whose faces I have seen sweet in repose, drenched in tears, aglow with laughter; becomes places I have seen in life and on the printed page; and becomes the thing I know and can touch—my vague impressions of our world today closed in—and I began to think.

Across a sparkling wind-spanked ocean there is being fought a war of total destruction. Here, America and her possessions have a three months' start in a year that bids fair to be a better year than last, in business, in payroll, in progress, in security. Across these miles that are America is a blanket of prosperity—a blanket that rests heavily and continually disturbs our smug acceptance of a life that is good.

We are prosperous. Billions of dollars will be added to pay envelopes this year. Young men and older men

will be taken from the ranks of the unemployed to fill jobs that the war across the seas has made necessary. The tremendous volume of dollars which will be spent by the government in the defense industries will make a tremendous advance in the buying power of Mr. and Mrs. America.

And because we are a large part of the civilized world today, and at peace, the obligation of continued prosperity rests upon our shoulders. We must make these next years to come years of sensible spending, years of planning, and years so solidly prosperous that they will not collapse upon our heads.

One little man, I said to me, one little man in a part of the world where we have the power to carry on a kind of life we think is right for human beings. One little man, with a wife, a family, a home. On me rests the obligation of projecting the prosperity I know into the lives of my children and my grandchildren.

I must help make a world where science can lead progress by the hand toward longer, better, happier lives. I must help make a world where art and literature, and music can be preserved, enjoyed and encouraged. I must make a life where my boy will find pleasure in work with his hands and his mind, where he can earn honestly the money he wants to make

his kind of life. I must help preserve a life where my girl will be able to know the pleasure her mother has known in a home of her own with a garden where her children play in the sun, or the pleasure of competition in the world of art or business.

One little man to help carry the obligation of continued prosperity. It starts with me. I'll not buy too much, nor go off in the deep end of a spending spree. The dollars I put into my home each month to make it mine, so that my son and his sons will have a home, the dollars I put into a "future use" account will help to buy my children some of the knowledge of the world, and an understanding and appreciation of the way of life that they have always known.

The dollars that I put back into my job to make it a better business, and to make myself better fitted to conduct it—they will be dollars I will miss but added together they will be my contribution to a cause I know must be kept alive, and in which I believe more than I dare let myself admit. My own private planning toward my personal prosperity, with all my responsibilities in mind is my little tug on the load that is the obligation of continued prosperity. Here in the quiet of night in my own warm house, with my children asleep in their beds, I acknowledge my share in sincerity and assume it with pleasure.

His Future All Cut Out



Charles is the first member of the fifth generation of the Schneider family who has been associated with the savings and home financing business for 56 years. In 1885 his great-great-grandfather served as a director in the association where Charles' funds are now saved, and his great grandfather, his great uncle, his grandfather and father all are officers or directors of the association. Charles was the youngest delegate to make his appearance at the 48th Annual Convention of the United States Savings and Loan League, the national trade association for the savings and home financing institutions.

"I'm not the convention type but when a man's whole future depends on the savings he's put away for his education, I say shove aside the rabbits and blocks and rattles and get down to a little personal research on the matter of what's being done with your money.

"Of course, that badge looks pretty big but I had to have it. I sat right up at the convention of the savings and home loan associations and got an earful of what those people intend to do—and I chuckled to myself to think I'd pounded on the table and kicked up my heels when I heard that my Dad, Granddad and even Great Granddad were going to the convention.

"I don't care if the savings and home loan business is older than my Great-Great-Grandfather would have been—I'm interested in futures. I've got to have security—and I made it pretty clear that I wasn't visiting the Palmer House in Chicago for anything frivolous.

"Aside there, you pretty girls, and all of you on-lookers. We fellows have to talk of big, important things like savings, and homes and security!"

18



"When they saw I was really interested they gave me a copy of HOME LIFE. Jinkies—I liked those pretty pictures—and I can tell from the things said in the stories that I haven't made any mistake about my investments.

"Boys," I said, putting my manly hand on the magazine, "we've really got a business here. With our money in the savings and home loan associations of this country, we younger fellows can be pretty enthusiastic about our futures. Yes, sir, I'm convinced.



"Come here, you bright spots! This financial talk has me worn to a frazzle. Let the other men in the family handle those things. I've got a few years yet to play and now that I'm sure I'm doing the right thing with my money, I think I'll just go back to my rattles.

"The way it looks now the growing business and learning to talk will keep me pretty busy for a long time. Let the older generations take care of the conventions—and managing my money! I'm going to see what these pretty spots are made of!"



Charles Dickens was coming up in the world. He became known as the most rapid and accurate stenographer in London, and was a parliamentary reporter for the *True Sun*.

★

Volunteers for service in the Black Hawk Indian War the next year, from around New Salem, Illinois, were to be headed by a young farm laborer, Abraham Lincoln.

★

Philadelphia had produced a great actor, Edwin Forrest who was astounding audiences in that city and in New York, and still later in London with his brilliant performances of "Othello" and in his role "The Gladiator."

Missionaries had come to Hawaii, followed by other companies which included teachers, doctors, printers, farmers and business men. Books were being published in the language and in 1832 the New Testament was to be completed.

★

William Lloyd Garrison published the first number of his fanatical weekly paper, the *Liberator*—contending for immediate enfranchisement of the slave population—shouting in the printed page that he *would be heard*.

★

This year brought death to miserly old Stephen Girard in Philadelphia. He left \$6,000,000 but only three years before Mathew Carey had written of how thousands of the poor traveled hundreds of miles seeking employment on roads or canals at 62½ to 87½ cents a day; how hundreds died annually from this work under bad conditions, and how hundreds of others came to take their places.

Starting in 1830, and lasting 20 years was a period in our history which had two obvious changes in the country—the industrialization of the north and the expansion of the west, the south continuing but little altered. The Tariff of 1828 was creating a situation.

★

Crime was taking on a new importance in American social development, and about 1831 a period of a great wave of personal violences swept the nation—a period where murders, lynchings and mobs were being talked about in the South and West—and the northern cities bowed their heads in shame at the horrible deeds done within their walls.

★

Queen Kaahumanu, who had been appointed by the King of Hawaii as regent when he went to visit England in 1824, where he died, was still ruling. The new King, Kamehameha III, was still in his infancy.

Old Hickory Was President

IN 1831 there was still a great deal of Indian territory in Southern states of Georgia, Alabama, Mississippi and Florida for the Southern Indians were among the finest of their race; they had become semi-civilized, and were formidable antagonists to the encroaching white race.

★

The old method of legislative caucuses for nominating important officers was abandoned for the "convention," made up of members of the party.

★

Millard Fillmore, thirteenth president of the United States was serving his third term in the New York State Legislature and preparing to be elected to the national House of Representatives the next year, all steps in his climb politically to the Presidency in 1856.

★

Andrew Jackson who was known as the first representative of what politicians call "the plain people" was in the White House. His administration was notable for his assault on the United States Savings Bank and his opposition to a central banking system.

★

Gay Young Robert E. Lee took as his bride Mary Ann Randolph Custis, great granddaughter of Martha Washington. He was serving in the army as a brevet second lieutenant of engineers at Fort Monroe, Virginia when he was married.

★

Edgar Allan Poe at twenty-two had just been dismissed from the United States Military Academy and had determined to turn his small literary success into a means of livelihood.

★

In Kansas, twenty-seven years after Lewis and Clark had traversed the state, the Baptists founded a mission among the Shawnee Indians.



Two inventors, Obed Hussey and C. H. McCormick were working on the forerunner of the modern reaper, a mechanical device which later made possible the development of the great wheat fields of the west.

★

A Mormon Church, costing \$40,000 was built at Kirtland, Ohio a year after the organization of the church in New York state.

★

Where capital had swung over to the factory from the ship to such an extent as to enable the manufacturer to outvote the merchant.

This was an era, according to an observer in the period, where "even the young heir to a fortune has no conception of living without a profession, even when his family is rich, for he sees nobody about him not engaged in business." The man without a business gradually ceased to have public respect or social standing. "Work, work, work for everybody!" seemed to be the nation's aim.



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