

AUGUST 1939

Home Life



ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET TELEPHONE 528 NILES, MICHIGAN





OUR OWN
Home Plan

For our HOME LIFE readers this month we've gone delving into history to bring out the story of coins and money and into the American colonial days to bring you a story of old outdoor lamps. But we want to keep the modern touch too, so there is a story on space saving furniture, and the way that today's decorators are placing pictures on walls in home decoration.

A questionnaire that brought an interesting array of answers is reviewed for those of you who have wondered what you would do should you suddenly come into possession of a lump sum of money. And for those to whom the mind of science is ever intriguing, there is the story of the most complete disaster unit man can devise.

May you enjoy your August HOME LIFE!

J. C. Marden, Secretary

**NILES FEDERAL
SAVINGS AND LOAN
ASSOCIATION**

302 E. Main Street, Niles Michigan

No Need for Delay in Your Homeownership

THERE is no need for you to delay in the buying or building of the home you want to own until you have accumulated the entire purchase price. One of the features which home owners like best about our modern, convenient home financing plan is that only a reasonable amount is needed for a down payment and the balance of the cost can be paid from regular income.

A home loan with us is simple to arrange, easy to repay, and you enjoy a plan which affords the homeowner great satisfaction because he lives in his home while he pays for it.

Many of the people who are building new homes this summer will be occupying their attractive new residences in a month or two and getting real pleasure out of their home in the years to come, paying approximately the same each month in repayment of their loan that they would pay out in rent. Instead of lining the pockets of the landlord with the money they spend for shelter, they are putting it into a permanent investment, and better still, they are enjoying the privileges of homeownership.

If you would like to own your home, why not consult the officers of this friendly savings and home financing institution? Let them tell you how easy it is for you to make a down payment of a reasonable percentage of the total cost of your home, and how convenient it is to make regular monthly payments like rent, until the entire loan is repaid.

You'll like the prompt service of our home financing department, and the care and attention all details of your new home are given by this institution. You'll appreciate the experience of our officers in home loan service which eliminates long delays in getting your money, red tape and troublesome details for you.

Let this year see you started on the way to homeownership with the modern home financing plan. Let your savings accumulated now be the beginning payment on the purchase of the biggest pleasure you'll discover for your family, the ownership and occupation of your own home.

Modernize for Happiness

We are interested in making every home in this community a better place to live. We can't knock at every door, sit down on every porch swing and discuss what your home needs to further your family's happiness.

But we can provide low cost, long-term funds for modernization loans to those home owners who want to make over their homes, or a room or two, for more comfortable living. We have a lot of ideas we are glad to share with any home owner who would like to renovate his residence this year. Our expe-

rience here in this community has given us some knowledge of the technicalities and problems any modernizing home owner encounters and we can help you when you're ready to come in and talk over your special problems.

Is it that needed garage you are considering? Is it enclosing the back porch for a laundry room? Is it a new entrance hall, or a sun parlor? We want to help you to make your home a happier place—and we are prepared to do our part when we know your needs!

MONEY IS NEW!

WELL, not new perhaps, but a comparatively modern part of civilization. In the eleventh century before Christ, and that span of years isn't so much in the history of man, there are records of coin transactions but before that, there were "commodity exchanges" or "goods exchanges" and no money as we know it today.

It is interesting to see how the idea for money came about. Can you imagine a community without some basis for measuring value? Such a situation existed; and of course, the only answer could be the barter of goods. It was like giving gifts but each barterer expected a quantity of goods in equal value in his mind to what he gave. That system worked very well for a few people, as it still works today, but as the peoples of the world increased, and as the communities intermingled, it became increasingly difficult to continue the system. Successful bartering demands a "double coincidence" among the participants, which

means that you have the product I want, and I have the product that you want and by mutual agreement, we trade.

means of recognized value. Barterable objects were sea shells, skins, feathers, spears, animals, grain, fish or whatever was known to be in demand. In China the traders once used knives which eventually became the familiar little coins with the square hole we know as Chinese money. Among the ancient Greeks and Romans, cattle were used as symbols of wealth and were highly exchangeable goods. The words we use today, "pecuniary" is from "pecus" meaning cattle, "capital" from "capitale" meaning head, and chattel and fee come from still other derivations.

In America and her possessions, history says that rice, tobacco, sugar, molasses and whiskey have all served as mediums of exchange. Coins and metal were scarce in those early days and it was necessary to use the products that could pass along from trader to trader without question. After the country became organized in government and in both interstate and international trade, and an actual money system was established, the old product mediums were no longer needed, but they have never actually been abandoned.

For instance, in many communities, the farmers still exchange eggs and butter for groceries in the village store, and give the miller grain for his work of making their grains into flour.

money and a source of money on a loan basis. It puts money to work. Our savers barter with our borrowers over a long period in exchange for value received. The borrowers pay for the use of the savers' money so that they can become homeowners, and the savers are willing to lend their money because they are paid a steady return.

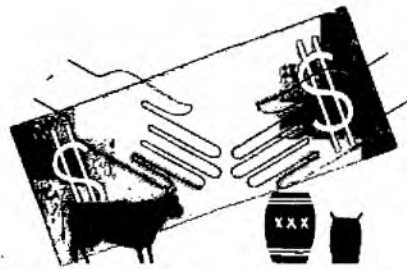
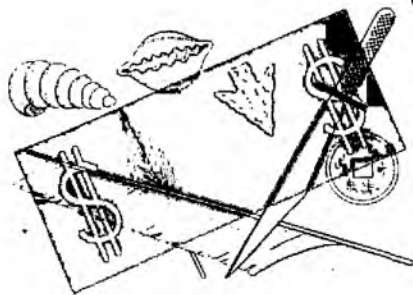
Such a system could be worked between you and your neighbor, but perhaps you haven't an amount of money readily available which is large enough to permit him to build his home. Perhaps he will be unable to pay you before you need your money again. In actual practice it cannot be successful, but in an institution which has the savings of many people, and which can make loans on many homes, the system works to the advantage of both borrowers and savers.

Your money, a product of modern civilization, must be protected and must be put to good use here in our community, if it is to contribute to the growth and business activity that will in turn make more money for you. Our institution gives you that opportunity. Invested here, it helps to build new homes and brings you back a liberal reward.

If you are planning to build or buy your own home probably you do not have the money it requires today, and if you need to borrow so that it can be repaid in small amounts over a long period, this institution provides you with the opportunity in a safe long-term home financing plan.

In the history of the world, money is new. In the history of the nation our plans for the bartering of investment and home financing services are old—and tried—and sound.

You will want to know about them, and you will want to know how they can aid your family in the two most important phases of your home life—home ownership and savings security. Make this institution your financial home.



In a way too, this modern savings and home financing institution still practices the barter system. One of the most important things money does is to serve as a common medium of exchange for goods or services. This institution combines for the modern community a plan of safe keeping for



As business and trade broaden, it is almost impossible to limit all of the activity to barter, and the need for standards was answered with prod-

WELCOME, TRAVELER

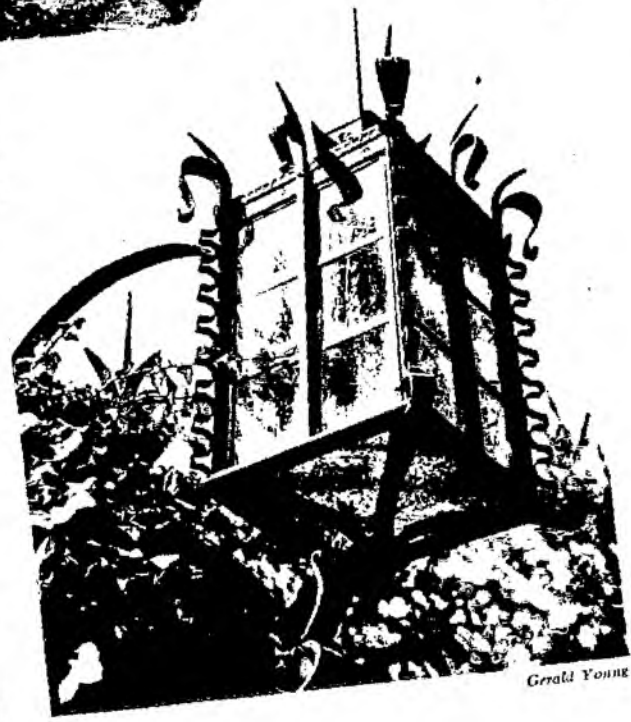
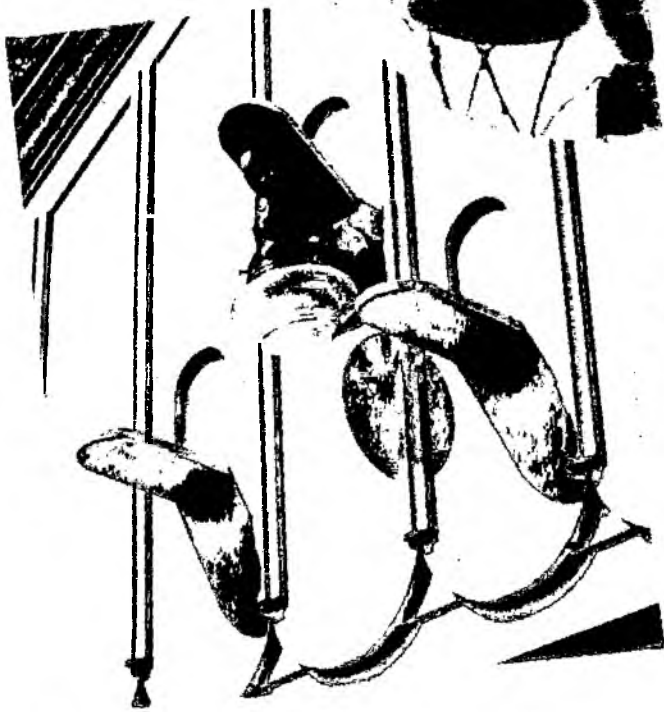
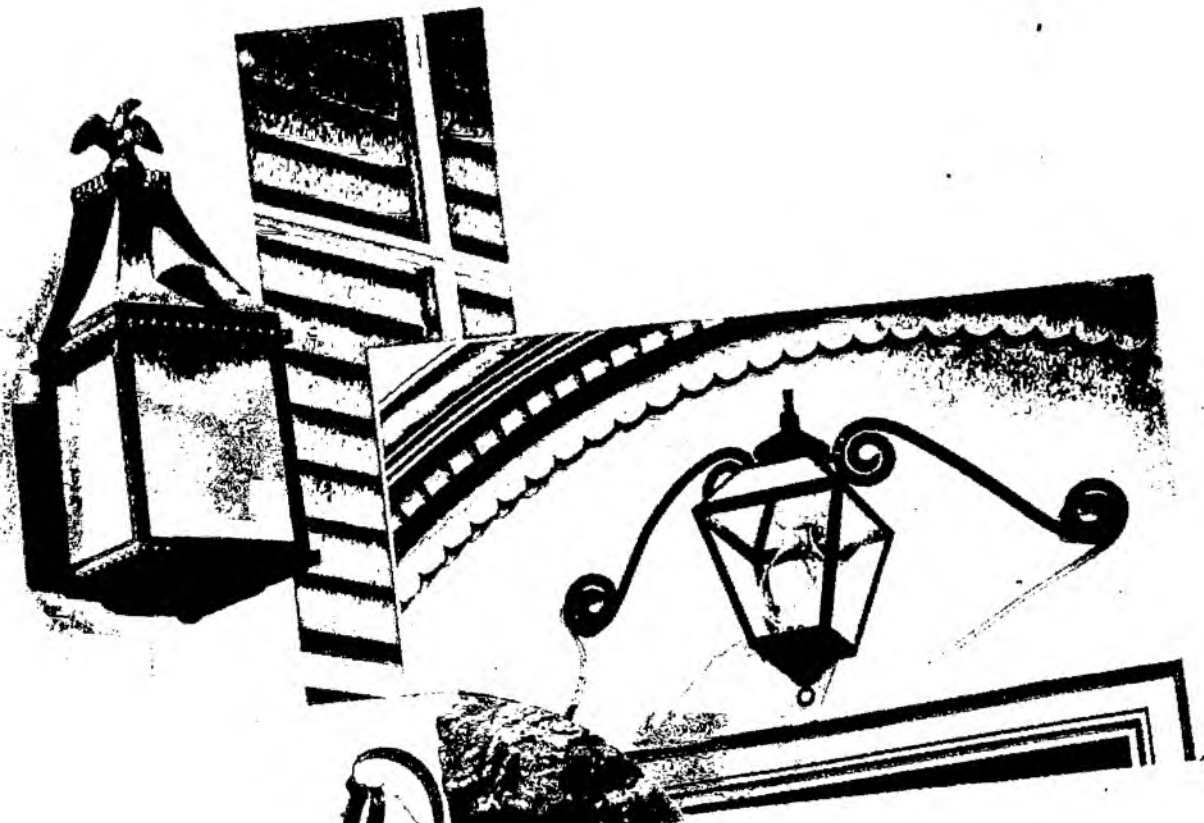


IN DAYS of old when America was young, the darkest night was pierced by the glow of a welcoming candle when the household expected guests. Ingenious husbands and village blacksmiths made protectors for the candles and later sturdy box-like holders which could be hung on the side of the house or barn, to light the way of the traveler and to shield the flickering flame from the wind.

When oil lamps became common the same devices for guarding the flame from frivolous breezes were used and it became a part of the American scene to see decorative outdoor lighting fixtures. The styles varied with the architecture and today you can find everything from exact duplicates of the old colonial wrought iron to the modern, streamlined tubular fixtures near doorways and over driveways, showing the visitor the way to the threshold.

On a north and south journey this summer, a photographer who has an eye for beauty and for odd touches that add charm and utility to small homes, found these six designs. In some of them you will see the influence of your colonial fathers, and in the others the art of the modern workers in wrought iron. One looks like a little New England hurricane lamp, another like an old carriage lamp, and although they glow with the bright bulbs of our electrical age, they are still indicative of the warm hospitality of the era of their origin.

Perhaps they may give you an idea for the glowing lamp you want on the driveway corner of your house or over your welcoming front door.



Gerald Young



CHANGE OF ADDRESS



I'M GLAD I knew Joseph, the neighborhood's vegetable man. Because—with his comical seriousness and "home-spun philosophy"—he solved the biggest problem that had ever confronted our little family.

You see, Joe was the friendliest sort of person, always grinning—chatting good naturedly about every conceivable subject from governmental regulations to the clean curtains I'd just put up in the kitchen. If my food money would run a little low—Joe would always be glad to "carry 'da carrots and peas" for a week, as he used to say.

I must have surprised him that morning when, instead of my usual "hello, how's your little bambino," I stormed out, "no vegetables this week." But who wouldn't show some anger at what had just happened? For months I'd carefully budgeted the household expenses—everything running along so smoothly, too. New linoleum for the kitchen, extra dollars for the little things I wanted—

then that call from the landlord, and our rent raised again!

Frankly, I would have gladly given up the whole job of trying to make a pleasant home for the family. It just wasn't worth the effort—when every dollar you saved went into rent.

Joe just stood there in the doorway. That made me feel a little silly for being so gruff. I smiled halfheartedly and said I was sorry for snapping at him, but if we owned our own home, and I could work in a kitchen that was really ours, I'd never have these childish tantrums.

"Why don't 'cha build a house all for you, like we did?" queried Joe in his slightly broken English.

"We can't afford it," I sighed, disappointed that Joe was not understanding.

"But 'a we did—it's a justa small place but so pretty. I wouldn't paya da rent anymore. Everybody, they should have a home—it's a so easy to pay for."

I shrugged my shoulders and ex-

plained that all we had in the world was our savings account, and you couldn't build a home on that—not for years.

Joe was getting slightly impatient. He clumped down his basket of vegetables and cocking his head the way he did when he wanted to be severe, he said, "Don't pay da rent no more. I send my friend to see you so you build your own house right way."

A few days later, when I'd almost forgotten the incident and was sitting at the desk trying to re-vamp my budget so that I could still save a few dollars each month, the front door bell rang. There stood Joe and a friend.

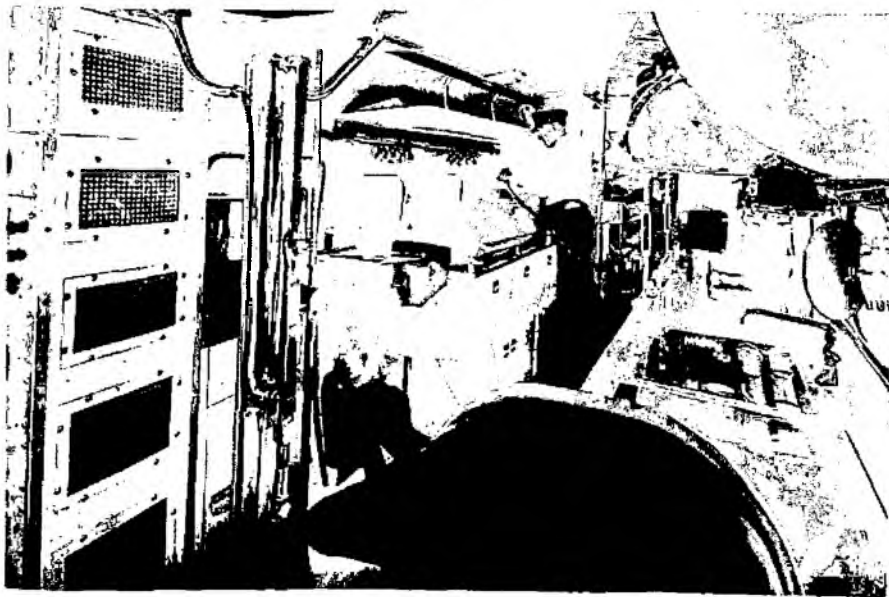
"Thisa my friend," Joe explained grinning from ear to ear. "I told you I bring him."

Joe couldn't have been more pleased than if someone had bought every vegetable he had in his wagon. And now that I look back on that conversation, I can see why he should have been so pleased. For that afternoon, Joe with his interest in our family, had brought a man who started us on our way to home-ownership. The plan was so easy—so simple—and so practical, that, like Joe I want to recommend it to all my friends.

Joe's friend, an officer in the community savings and home financing institution, presented his plan. He explained how, with the reasonable down payment of our savings, we could build our own home and pay the balance in monthly payments no larger than our present rent checks. The home loan institution with its long experience in sponsoring home building in this community, was well equipped to give us all the services that would be essential—location, plans, and specifications—but more than that, they offered us a safe, practical financing plan—a plan that would assure us of a livable home, a clear title, and completion of the payment program within a number of years. Payments would be adjusted to our income with this long-term, low-cost, arrangement.

We could certainly afford home ownership with these services.

"I stop Monday with the vegetables," Joe beamed as they left. "We change your address soon—no more sad face 'cause no more rent raise." Is it any wonder that I'm glad I knew Joe?



Rolling Fortress OF SAFETY

THE CITY of Portland, an American city which rightfully has attracted the attention of the nation for its efforts to cut down loss of life and property in fire prevention, protection and control, is the proud possessor of the first and only major disaster unit in the world.

Early in the spring of this year, citizens of Portland were given an opportunity to see the big streamlined car, 29½ feet long and 9½ feet high, roll through the streets.

The car is all that its name implies, a complete disaster unit. It has a speed of 60 miles an hour and its portable power plants are capable of lighting a village or restoring light to a building where the regular service has failed. A long range public address system, capable of broadcasting speech from microphone, radio or telephone, enables its crew to be directed by the officer in charge in emergency work from within a burning building, or from distant points. Receiving and sending radio sets installed in gas and smoke helmets make it possible for the men to broadcast through the address system within areas choked with smoke. Inside the car is a complete emergency hospital and the unit can become a first aid station on the spot or transport as many as seven people at one time.



It required almost a year for experts to complete the car that will be rushed to the scene of not only fires, but such disasters as train wrecks, plane crashes, collapses of bridges and buildings, shipwrecks, highway accidents, snow slides, earth slides, floods, jail breaks, riots, epidemics, explosions, storms, and any emergency in which the lives and property of the public are endangered. Into the car were built all the devices known to be serviceable in disasters, and hundreds of tools, and pieces of equipment were specially arranged to be at hand. Equipment to make the disaster unit into a field kitchen is also installed.

The idea for the service car is credited to one of Portland's citizens, Mr. Aaron M. Frank. It was named the Jay W. Stevens Disaster Service Unit after another of Portland's men who has devoted years to the study and actual work in fire fighting and fire prevention.

Day or night, when danger threatens the people of Portland, there is a squad of six specially trained firemen on duty to rush to their aid, and from the city's central fire station additional crews are sent out to relieve the starting crew as the hours wear on. Darkness becomes light, a comforting voice comes through the horrible sounds of fire and crashing buildings, and human fear is met with the best that the modern world can produce in the way of relief and safety.

The other cities of the nation have manifested a genuine interest in the rolling equipment for emergency work. It is another step ahead in the movement of community cooperation to make life safer and happier.

Portland Fire Department



TO THE WOMAN IN THE HOME



Are You Experienced in Money Management?

WHERE are your family savings invested? What assurance of safety do you have? What rate of earnings do you realize on your investment? Would the funds be available to you in the event of death or disability to your husband? Do you know exactly where all the records of the family resources and investments are kept?

Have you ever thought what you would do if you suddenly had to face widowhood and complete responsibility for your children, your home and your own future? Certainly, the situation is one to which you hesitate to give much forethought when your family is happy and well and prosperous together, but too many homes face the death of the husband and father unprepared for the inevitable demands.

Devoted men make the grave error of sparing their wives the details of the family investments and major financial transactions outside the household budget, but looking ahead to the time when the women of their

family may have to solve such problems for themselves, the time to prepare for handling money safely and profitably is before necessity arises. The one factor that protects most inexperienced women in such matters is that they put their financial matters into the hands of competent advisers and rely on their assistance.

Financial tragedy in a family which inherits enough money on which to live comfortably is not uncommon, and if you are one of the women who knows nothing about how income-producing investments are made, the present, when you are happily situated, is the time to learn.

Your friendly savings and home financing institution has been the witness many times of the kind of security a safe and profitable family investment brings to a woman left alone. One of the excellent features about savings-investments here is that the husband and wife can have a joint account, which is protected exactly as if it were an individual account.

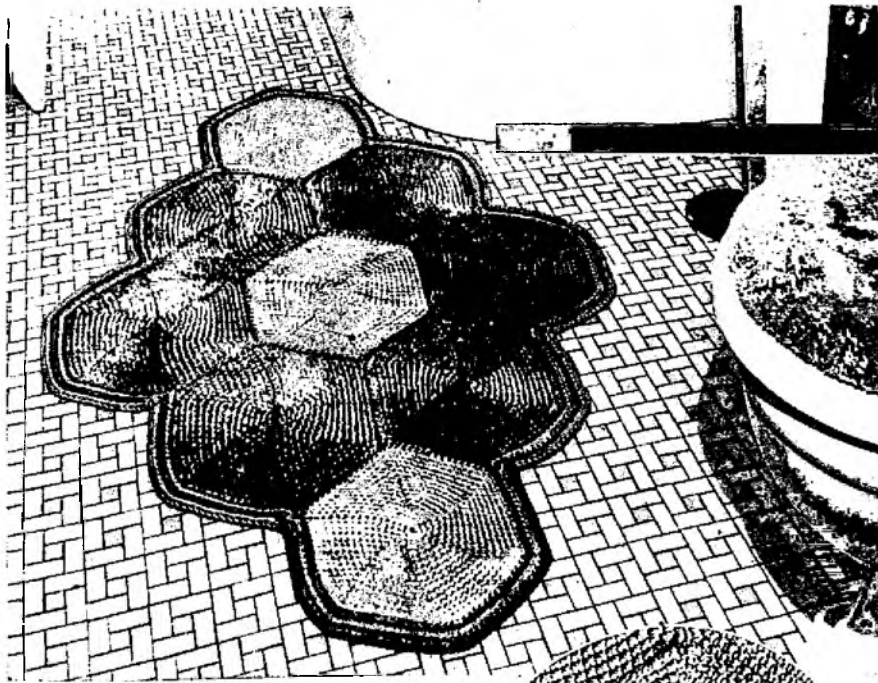
Our savings plans are simple to

understand, and many of the savers here are women who realize that the best features of a sound savings plan are to be found in our long-term investments. Caution prevails in the handling of all funds, and regular earnings are paid, either by additions to the investment on our books, or in cash on larger units. Money is safe and profitable until you have a need for it, and it is no worry because there is no need to be concerned over fluctuating value of the money invested in a competitive market.

Ask the men in your family the importance of these features in the investment which would be your biggest security if the earning power of your family suddenly ceased. They will tell you these facts are essential and probably you will discover that considerable attention has been given to these very things in the investments your husband has made.

But don't let another day go by without examining your family resources to be sure you are as amply protected as your income affords, and to be sure that you know how the funds are invested and how you could secure them if you need them. And remember, too, that this friendly savings and home financing institution, one of your progressive local investment businesses, will offer you advice and assistance, willingly in any of your investment plans. You may take advantage of the experience of our officers in the safe investment of savings funds now and in the future.





DIRECTIONS FOR BATHROOM RUG

Ch. 4 stitches, join to make circle.

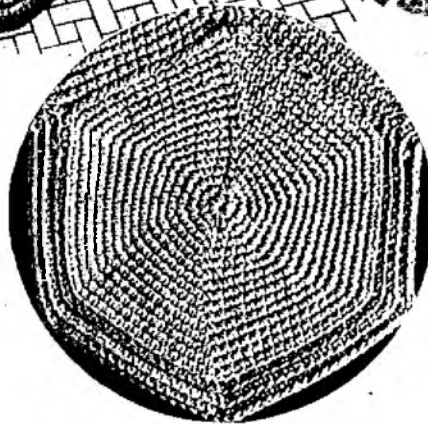
2nd row: Crochet 6 single st. in circle.

3rd row: 2 single crochets in each single crochet, making 12 stitches or 6 doubles.

4th row: 1 single crochet in first st. and 1 double in next st. Continue with one single and one double until you have filled in the 12 stitches.

5th row: 2 single crochets and 1 double for entire row. Continue adding one single in each section between doubles until you have 16 rows of crocheting.

Make three circles of one color and six circles of another color. Sew wheels



Stadler Studios

together with overcast stitch. Crochet three rows around the rug with single crochet st. using double crochet on points. Material used: 8 balls of Maysville soft spun yarn.

DIRECTIONS FOR DISH CLOTH

ch. 10 join, ch. 5 d.c. in loop, ch. 3 d.c. in loop. Repeat this step until you have ten posts in loop. Join with sl. st.

2nd row: ch. 5, d.c. in first loop; ch. 3 d.c. in first loop, ch. 3 d.c. in second loop and continue with 3 posts in each loop. Join with sl. st.

3rd row: ch. 5, d.c. in first loop, ch. 3 d.c. in first loop, ch. 3 d.c. in second loop and continue with 2 posts in each loop. Join with sl. st. Continue for six rows. Edge with any color desired with 4 ch. sts. and sl. st.

Material used: J. P. Coats Bedspread Cotton—800 yards (5 dish cloths).



R. Siemianowski

SLIP STITCHES & LOOPS

GRANDMOTHER and Great-aunt Martha may have been clever girls when it came to crocheting, but you can bet your streamlined stove that they didn't produce anything for hope chests or homes any more intriguing than the two "hooked" pieces you can make when you follow these directions.

A dish cloth that looks like a puff ball and is as handy as a hairbrush on your sassy son, can be made for only a few cents. Wet or dry it will add to the neatness of your kitchen sink. There's a ring for your middle finger and the ballet skirt folds will be practical swimming around in your dishpan.

Or you may have ideas for brightening your bathroom, and with a bigger hook, stronger yarn and a few more pennies, you can make a colorful, washable bath rug. Dad will love to curl his toes in its softness and stray splashes from the tub will never dull its good looks. This one was made in peach and blue, but green and white, red and white, yellow and black or blue and pink—can be put together in a rug your whole family will like.



FOR THE LONELY and sad—a silent, understanding partner.

For the blind—a seeing eye.

For the children—a playful, trusting companion.

For man—most loyal of friends.

A dog . . . asking no favors—content with little—loyal beyond human conception. If you own a dog, then you know the genuine pleasure of his companionship. Not imaginary nor exaggerated are the thousand and one tales of how dogs have aided mankind through hardships and joys—through plenty and famine. In the dusty pages of the archives, colorful proof can be found of the caveman with his dog. Although the evidence is by no means conclusive, it is fairly certain that the dog that hunted with the caveman in the daytime, and guarded him at night, was descended from the wolf.

A slender type of gray hound dog is pictured on many ancient Egyptian stones from buried tombs. During the Crusades, a huge breed of mastiff accompanied the soldiers in battle. Even the natives of the newly discovered America had dogs.

Because the dog is so intelligent, courageous, loyal, and possesses such skill and finely developed senses, man has used these powers to help him in his work. Think how difficult traveling would be in the northern snow-bound countries without the Eskimo dog-team. And if you think that these dogs mean no more to their owners than a method of transportation, listen to the Christmas radio broadcast from Alaska in which the entire hour is spent telling stories of their dog-teams.

Out on the plains, the collie, trained and alert, rounds up the sheep better than any one man could do. Newfoundlands are trained and used as guides in the mountains to locate lost hikers and travelers. Hunting could never have attained the popularity it now holds without the help that hunting dogs have given their masters. But the most inspiring sight—proof that dogs well deserve their rightful place in civilization—is the German shepherd, popularly known as the police dog, acting as the eyes of a blind person. No greater tribute could be paid to the canine race than a helpless man entrusting his life to the guidance of a dog.

Today it is estimated that one out

**EVEN IF HE HASN'T A
PEDIGREE**



of every four families in the United States owns a dog. That means that over seven million dogs are in American homes. Is it any wonder then, that when you begin a conversation about dogs, even little sister will have something to say?

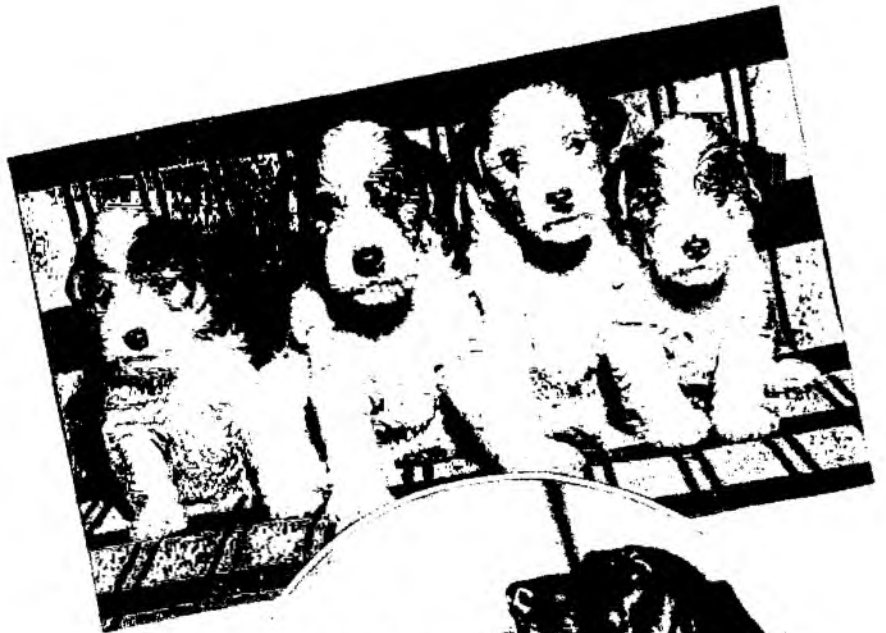
Your dog may be any one of 108 breeds now known to be registered by the American Kennel Club in this country (you may even be certain your "pooch" is almost all 108 breeds). In America in the last few years, *small dogs* ranking in first place are the scotty, wire-haired terrier, Boston terrier, Pekingese, Cocker Spaniel and Chow. Next come the police dog, collic, and Irish setter.

Of course, if you want to own a dog, and ask someone's advice on the breed to buy, you'll run into varied opinions. But consider several facts before you are swayed by the cute antics of a St. Bernard puppy or a soulful looking beagle. Remember, a small puppy may be just the right size for your small child, tiny yard and home, but in six months he may be so large you must either move to a farm or give up the dog. Be sure that you have chosen a dog that will be the size you want.

Too, although any dog is a charming companion, there is a little expense to owning one. In United States, licenses are issued variously by the State, County or municipality and failure to pay the fee authorizes the police to "handle" the case. Then there's the matter of feeding. Scraps from the table are not sufficient. Any good veterinarian will assure you that your dog should be fed a "vita-mized" diet to insure his health.

There are many good books you should read on the care of dogs, if you own one or are planning to own one. Hardly a month goes by that a new book on some angle of dog ownership does not make its appearance. Here are some you are sure to like. "Training Your Dog" by Carl Spitz, "How to Raise a Dog in the City and in the Suburbs" by Dr. James R. Kinney, and "Bob Becker's Pet Book."

Owning a dog is not merely a matter of ownership. Choose him much as you would your closest friend—and then treat him as a friend. He may never rescue you from a mountain cliff or save you from drowning, but you can count on his faithful friendship whether he is a tiny Pomeranian or a massive St. Bernard.



Ewing Galloway

Harold Lambert



Recipe For Comfort



Every mattress deserves the protection of a mattress cover or pad, which can be laundered. Be sure it is spread evenly on the bed and is free from wrinkles.

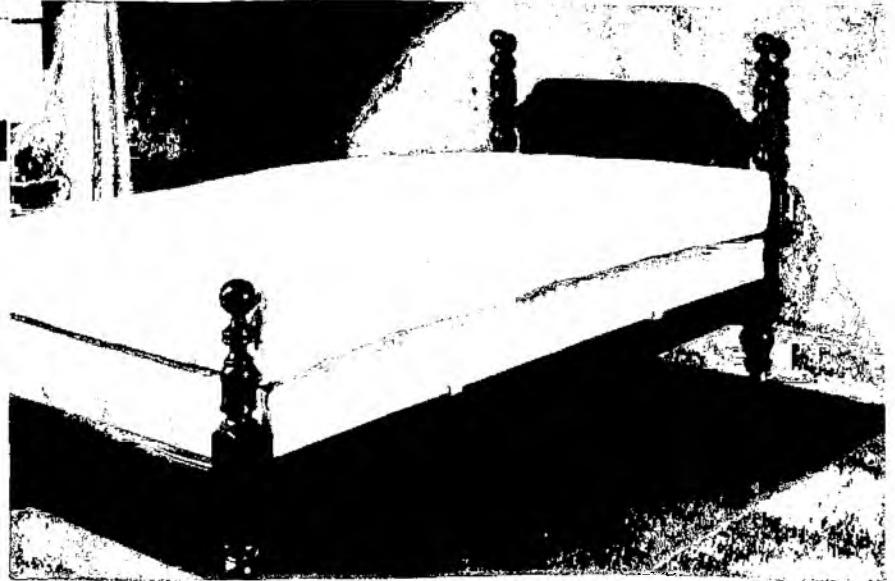
IF YOUR husband growls about the way the covers pull off at night, and if he thinks your trick way of putting on the spread is annoying and silly, maybe you'd like to know the simplest way yet discovered for making your bed comfortable, easy to get into, and satisfactory even in the eyes of the critical male.

The Chinese were right when they said a picture was worth a thousand words so this lesson in pictures is used to show you how experts would do it. And if you know all these steps yourself maybe your little daughter could use them to advantage the day you send her upstairs to make her own bed!

Mitre all corners of both sheets by lifting the side edge about 2 feet from the corner to form a triangle. Lay the triangle back on the bed, tuck in the back under the mattress, drop the triangle over the side and tuck securely.



At the foot of the bed tuck under with a mitred corner. This view shows the complete bed with all corners of lower sheet mitred. Do the same with the top sheet at the two lower corners.



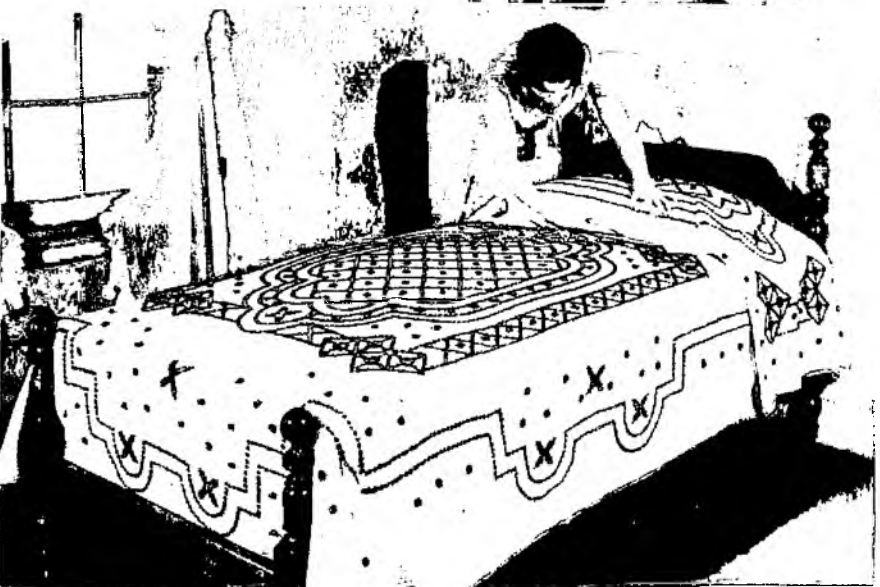
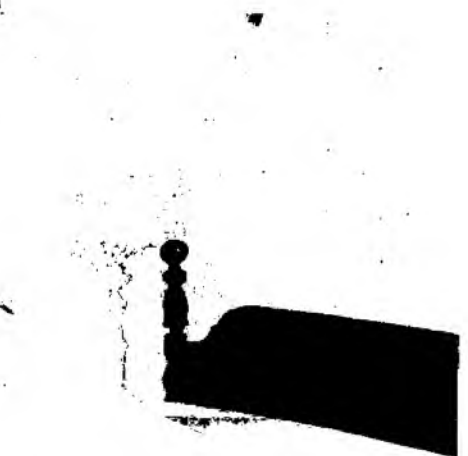
Leave as much of the top sheet as possible to turn back over the blanket. The wrong side of the hem is up on the top sheet, so the right side will show.



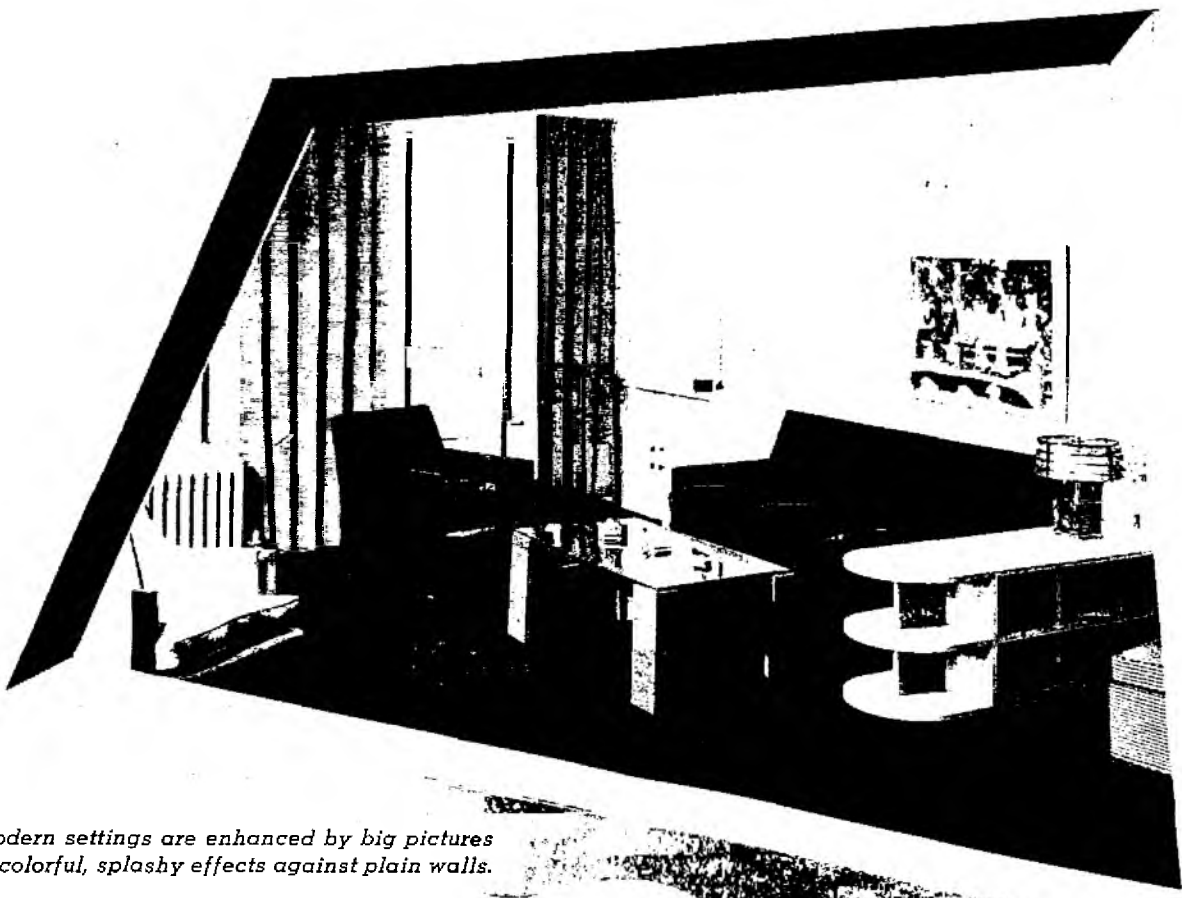
Fold back the top sheet to cover the blanket. Leave plenty to tuck in tight at the bottom. Fold the top sheet and the blanket under together. Covers should hang loose at the side of the bed.



Hold the pillow firmly against your body and use both hands. The pillow should fill the pillow case firmly at the bottom. Smooth out the lumps and wrinkles. Place on top of the sheets.



The finishing touch is the spread. Tuck it under the pillows an inch or two and be sure that all sides are even, and that the corners are smoothly arranged at the posts. The sides should be even.



Modern settings are enhanced by big pictures in colorful, splashy effects against plain walls.

ONE of the first things that often appears to be conspicuously out of accord in your new home are the pictures which adorned the walls of your former home. Pictures have to be selected for the walls they are to fill, and unless you are unusually fortunate in having a variety of good pictures in excellent composition and color, you may want to make some radical changes.

Usually, the reason why pictures can't be transferred successfully is that new home builders are apt to change the tone of their homes completely when they build, and frequently swing sharply from Georgian to heavy early American, Victorian to modern. Pictures with delicate coloring and fine lines are out of place with heavy dark furniture and rough draperies, but completely at home with Georgian furniture. Likewise, the large splashy colors and heavy angular lines that modern furnishings demand would scream at you in a room furnished with American antiques.

Consequently, when you're changing your home, buying new furniture

PICTURE PROBLEMS

and giving thought to attractive backgrounds, don't fail to remember that your pictures need some attention, too. Choose them with four factors in mind—color, content, composition, and size.

Color in your pictures must harmonize or blend with the other colors in your room. The content of the picture, which means the subject—landscape, sea scape, portrait, architecture, etc.—must be in agreement with the content of other pictures and with the room. Composition, the third factor means the rhythm, balance and design of the picture. You'll have to determine whether it is in harmony with the room, whether its character denotes a certain period, or whether it is too formal or too domestic.

Finally, is it out of scale or proportion on a small wall space, or does it look too small in the place you had hoped it would be hung? Pictures should be related in size, as well as in the other three factors to the room in

which they are displayed.

Remember that a few good pictures on your walls are better than a great many poor ones. It is difficult to give any hard rules for harmony but briefly, remember that a formal room takes more formal pictures, such as landscapes or architecture, a homey, colorful room takes the more domestic pictures such as those by the Dutch masters, and a house in early American or gay colors can take the gayer, lighter pictures.

Children's rooms should have good, informal pictures. The child who grows up knowing good pictures will come to detect the difference between quality pictures and the non-descript.

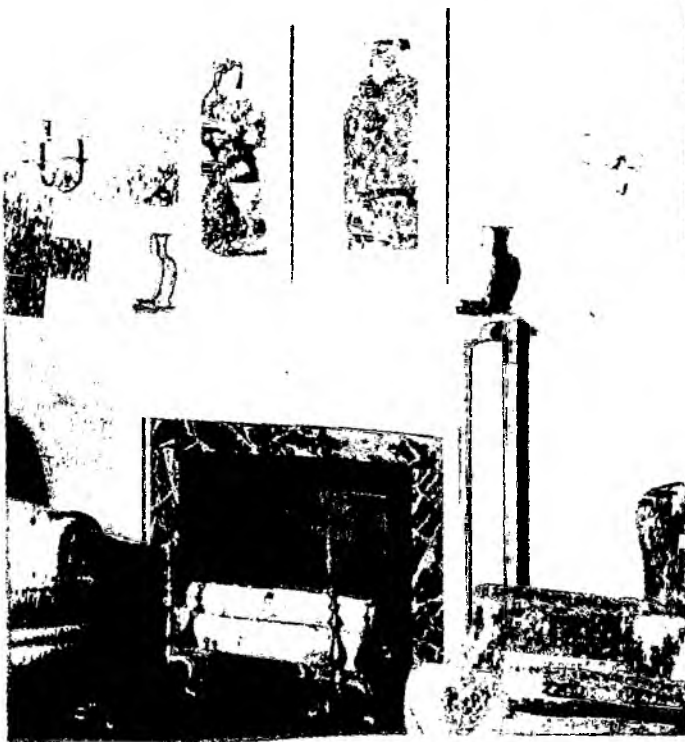
If you are clever enough to do your own interior decorating in good taste the problem of choosing pictures won't be hard for you. But don't make pictures do, just because you have them. Pictures have to be lived with, pictures were meant to be enjoyed, and to be a background.



A single modern picture is at home on the simple modern brick fireplace of white brick.



Small pastel prints in black frames here are hung to accent the long low lines of the wide bookcases on side walls.



*Hedrich Blessing
Gerald Young*

Matching oriental prints in formal style are ideal for this spot in a formal room.



are in keeping with the environment.

The furniture is made of northern hard maple in a gourd finish, with surfaces highly polished. The hand-painted flower and leaf designs on the sawbuck table and other pieces of furniture are adapted to the provincial California feeling of the ensemble.

Another space saver is the double deck bed also made in northern hard maple. This doubledecker is a grand idea for a small room for it means two beds occupy the space of one—though they can be taken apart easily and used separately. Children enjoy this type of bed and what a mad scramble there is to get up the ladder to the upper deck.

The sawbuck bench at the foot is one of those substantial items ideal for a child—especially boy's room. The desk too will stand a lot of hard knocks. The lamp has a base like an old oaken bucket and its shade is parchment with grape decorations.

This room is gay with cheerful colors harmonizing into the pattern and would surely appeal to almost any youngster. The color scheme is blue and yellow, these colors being found in the simple but effective draperies and again in the linoleum floor covering.

Both rooms are designed to be practical answers to the space problems of the owner of a small home, and to the budget problem of those who must furnish their homes attractively on a limited amount of money.

DOUBLE TALK

TO THE young moderns moving into their first homes or to any family whose budget calls for combination rooms and furniture with a dual purpose, Coronado ensemble furniture is the answer to an enigma.

One glimpse of this cozy living room-dining room indicates that it is ingeniously and tastefully furnished to give the most of service and yet be comfortable and decorative.

A grass green carpet is used and the wallpaper has a faint fleck combining the colors of ivory, green, and yellow. The cupboards are both useful and decorative with their colorful pottery dishes. The draperies have a cactus design in modern feeling and echo the green, orange, and ivory in the walls, carpeting, and upholstery. The upholstered pieces have wide bands of orange set off by an ivory background and narrow brown stripes.

The table lamp has a pottery base with parchment shade and the floor lamp has a maple base. Strands of painted California grasses and gourds add a touch of the Southwestern atmosphere to the scene and the Mexican prints on wooden backgrounds

FOR SMALL SPACES

Wm. J. Jaeger Furniture



What Would You Answer?

SEVERAL months ago, a large American corporation asked as a part of a general questionnaire the question, "If some one gave you \$5,000 tomorrow, what would you do with it?"

That is a big question—and for the most part, most of us have never held within our hands as much as \$5,000 at one time. What would you do with it this very day?

Well, 32% of the people who made replies answered "Invest in real estate," and their answers were broken down to indicate that they would buy a home, buy a farm, buy real estate, or make home repairs. Out of that 32% came the fact that 14% would buy a home—their first choice. The other three divisions were closely allied to thoughts and ambitions about a good place to live.

To a great proportion of the people you know, the Smiths, and the Browns, and the Jones, the desire to be established in a home of their own is a desire that they talk about and keep constantly before them. In recent years, the increasing numbers of people who have taken advantage of the availability of money in the home financing field, and the cooperation of all the allied building trades to produce better homes for less money, have had their desires for a home fulfilled without the miracle trick of having \$5,000 dropped in their laps.

"Windfalls" of \$5,000 are few and far between, but there is more than one way to purchase a home. The people who are using long-term, low-cost financing under a safe loan plan have discovered that budget payments on a monthly basis are convenient and sensible. Many families who are now living in their own homes have used their accumulated savings to make the reasonable down-payment our home loan plan requires and are now paying from regular income the repayments on the remainder of the loan. The monthly amounts are reasonable, and arranged to fit into your family budget in approximately the same proportion as rent.

Whether you are buying or building, you have the experienced advice



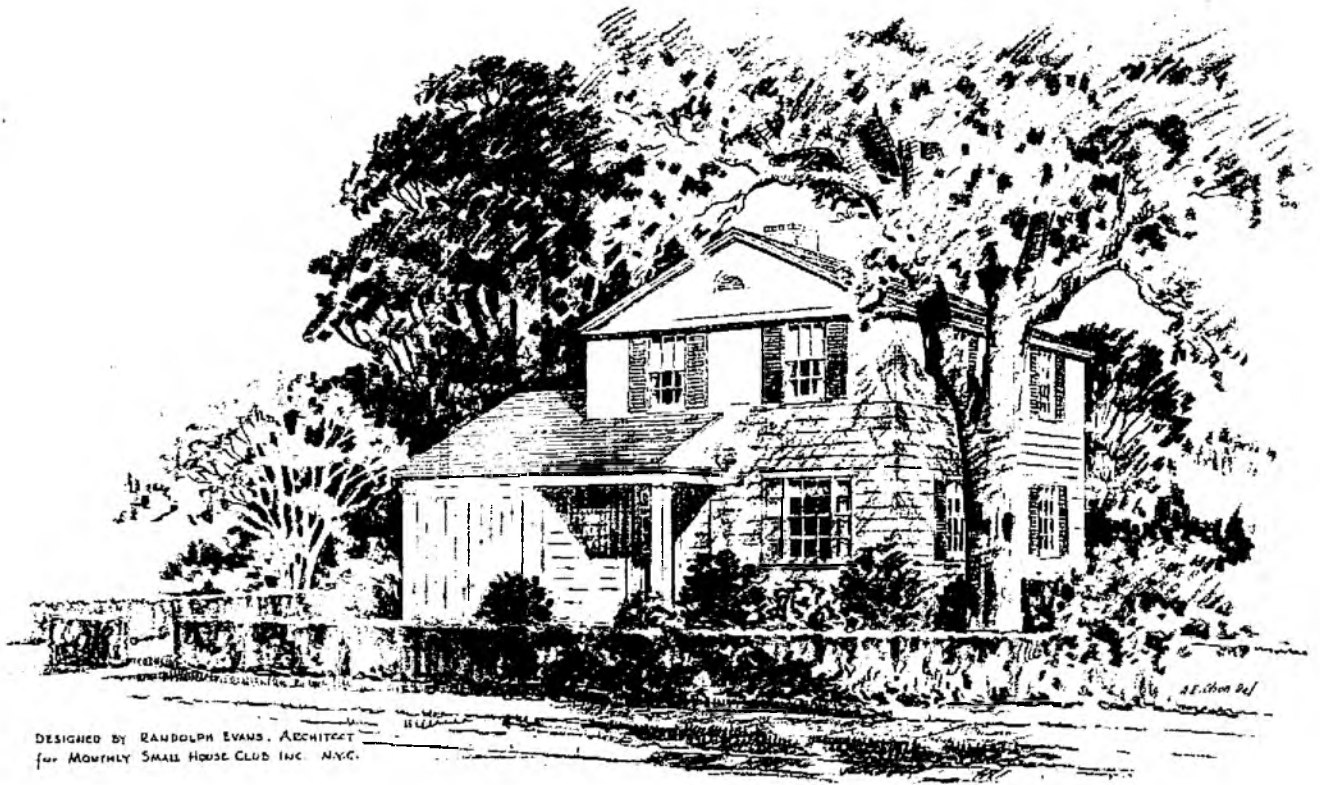
Question

If someone gave you \$5,000 tomorrow, what would you do with it?

of the officers of this savings and home financing institution. If you are one of the people who would have answered the question about the gift of \$5,000 with the reply that you would buy a home, here is your opportunity to build in your own community the home you've decided must be yours.

Of course, the cost of the house, and the amount the home owner can afford to pay each month are variable figures for every family. Facts and figures for your home cannot be given exactly until you are ready to work them out with the home financ-

ing officers of this friendly institution, but you will like, as other home owners like, the carefully budgeted plan to suit your needs, and to make your home purchase convenient and economical. Without obligation, you can see exactly how the home you want can be paid for, and your friendly savings and home financing institution invites you to feel free to ask for further information. If your desire is to own your own home, make this the year. The pleasures of living under your own roof and being your own landlord can be yours without the windfall of a \$5,000 gift.



DESIGNED BY RANDOLPH EVANS, ARCHITECT
for MONTHLY SMALL HOUSE CLUB INC. N.Y.C.

BUILT FOR THE *Growing* FAMILY

MELLOW dignity and quiet charm are combined in this two-story home designed to house a growing family. For those home-lovers who prefer a house with an "upstairs," this plan will meet their most critical demands. For without sacrificing any of the grace of a small cottage or the grandeur of a large house, this structure envelops both characteristics with perfection.

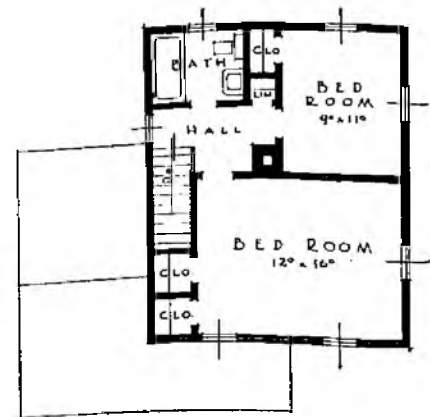
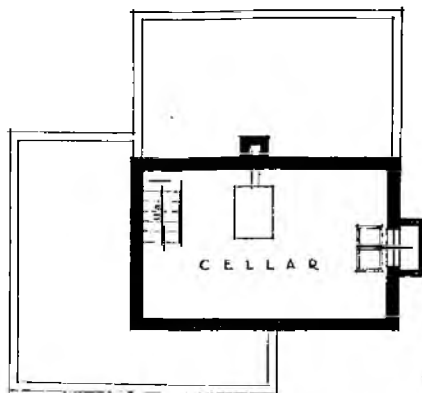
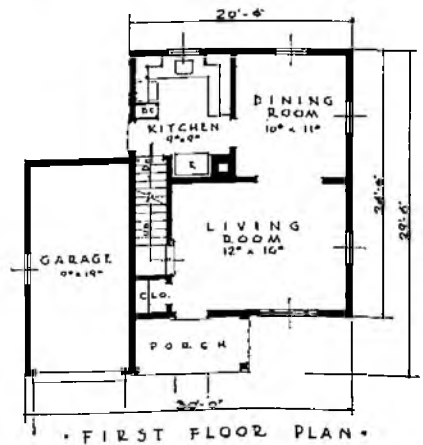
On the first floor is a large living room across the front of the house, affording ample space for comfortable relaxation. Families that prefer large dining rooms will find this plan satisfactory because the room is spaciouly designed with a large window on each side to admit plenty of sunlight into the 10'x11' room. Two

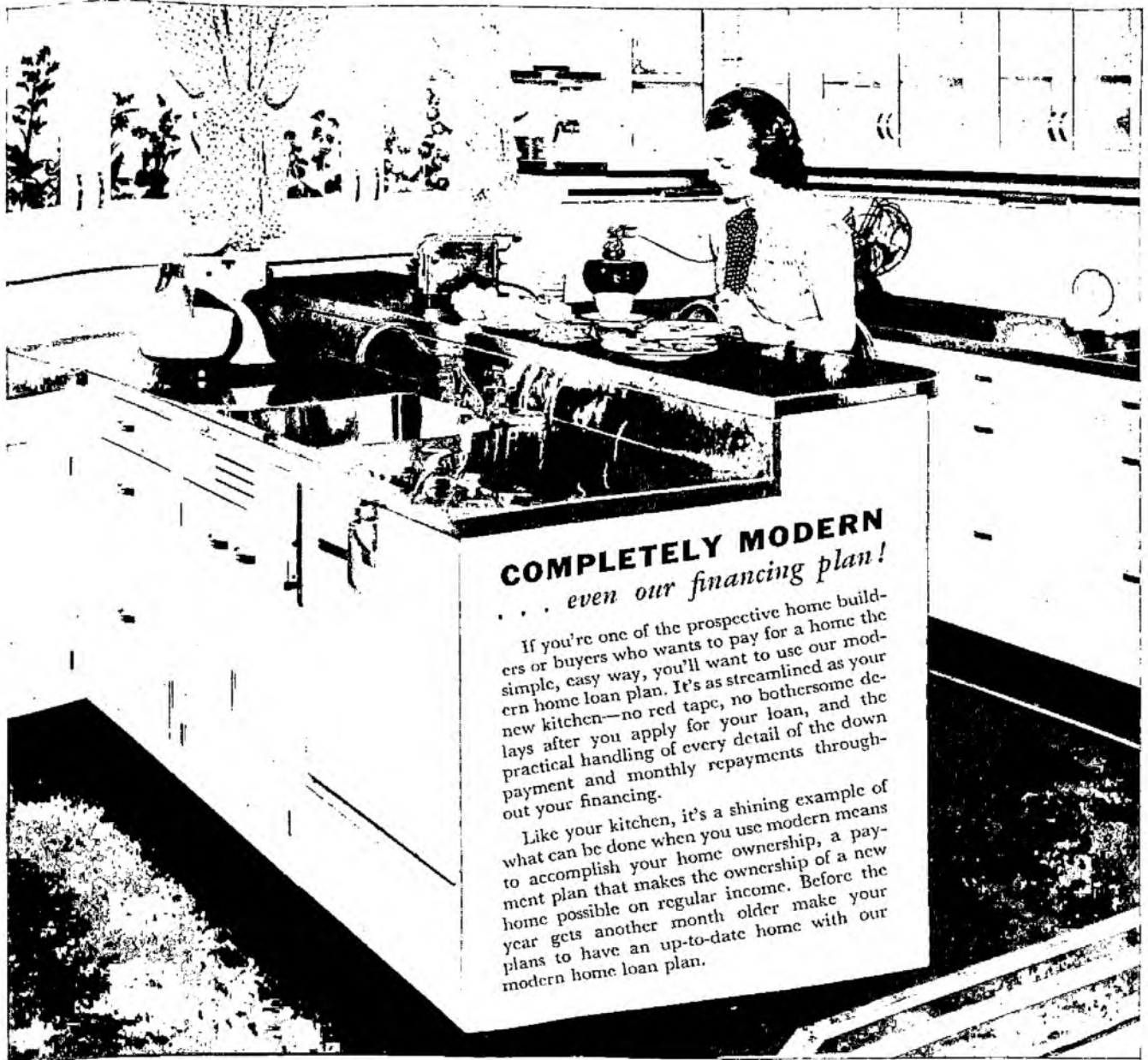
large bedrooms, sufficient closet space, and bath is the second floor plan. Further convenience is attained by building the garage on the side-front, completing the balanced effect of this modern home for a family. The cubical content is:

12,229 cu. ft.—above foundation

2,334 cu. ft.—foundation & cellar

This plan may be obtained through this savings and home financing institution. Let us show you how easy it is to own your own home with a long term, low-cost loan, fitted to your budget, assuring you of a happy home in which to raise your children.





COMPLETELY MODERN
... even our financing plan!

If you're one of the prospective home builders or buyers who wants to pay for a home the simple, easy way, you'll want to use our modern home loan plan. It's as streamlined as your new kitchen—no red tape, no bothersome delays after you apply for your loan, and the practical handling of every detail of the down payment and monthly repayments throughout your financing.

Like your kitchen, it's a shining example of what can be done when you use modern means to accomplish your home ownership, a payment plan that makes the ownership of a new home possible on regular income. Before the year gets another month older make your plans to have an up-to-date home with our modern home loan plan.

The way you pay for your home is an important matter in your family budget. To be sure that you are paying what you can afford and making each dollar go far toward making complete home ownership for you, you will want to finance your home with our simple home payment plan.

Here experienced officers plan your home ownership plan for you and work out the details so that you have no worries

and no difficulty in making your budget work. Homeowning dollars are dollars that you are putting into a permanent investment and they are dollars which come out of your regular income. It takes intelligent planning to make the budget balance, and here you will find that help. Ask about this plan for home ownership. And plan now to buy or build your home.



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FINANCED THE PAY-LIKE-RENT WAY

Ten and one-half million homes have been paid for from family income in the past 108 years by this institution and the more than 9,000 similar savings and home financing institutions in the country. Isn't that proof that our simple home ownership plan is the answer for your financing when you buy or build?

A reasonable down payment, regular monthly amounts like rent, and friendly service throughout the years you are paying for your home—these features make our home loan plan the wise way to buy for many families who are becoming homeowners in this community.

You can use this same home loan plan. We are ready to help you arrange the financing details so that you can own a home!



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