

AUGUST, 1940

# 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 Life*

For our HOME LIFE readers this month, we have brought together a group of examples of small home architecture illustrating a few of the ways Americans are interpreting modern needs for happier, better living. We hope that they may offer suggestions for your new homes, and that they will serve as inspiration in the plans you are making to make 1940 your new home year.

Two articles interpret the trends in economic conditions as they apply to home financing, and there are stories about our savings plans which will interest both the beginning saver and the family with large sums to invest.

If you're having the summer slump in appetites in your household try a few of the new ideas for summer dishes in this issue.

And for the vacation minded feminine souls in your home, there is an entire page on hats and sun and water fashions.

May this pleasant summer month find you cool, content and carefree—and may you enjoy your August HOME LIFE!

*F. L. Vandenburg, Secretary*

### **NILES FEDERAL SAVINGS AND LOAN ASSOCIATION**

302 E. Main Street, Niles Michigan

# MORE MILLIONS EVERY MONTH

**I**N AUGUST, 1939, the peak month last year, \$95,038,000 was loaned by savings and home financing institutions to home purchasers and builders, but that top month of 1939 was exceeded by \$12,963,000 in the month of April this year.

These figures have been reported by a national authority on urban home financing. The records of the months since the April 1940 statistics were reported probably top by far this highest post depression record, since building and home buying has been proceeding steadily all during the spring and summer months.

Prospective home owners—the people who really would prefer to live in their own homes—are discovering here in our community and in communities in every section of the country how favorable conditions are for building and buying. Home financing plans of this institution which have kept pace with modern home financing trends make it possible for the families with regular incomes to use a part of their savings for a reasonable down payment, and to make regular monthly payments on the same basis that they formerly paid rent.

Home building is sensible this year. Home buying is practical. There is no need to delay your home ownership because our convenient plan makes it possible for you to act now, to enjoy your home while you pay for it, and to pay for your home the sensible way—without disrupting the family budget.

You'll like the friendly local service of this local institution. You'll like the prompt action on your loan application. You'll like the absence of red tape and troublesome details when you secure your home financing funds here.

The millions of dollars which the savings and home financing institutions are putting into circulation through loans on homes this year are indicative of their strong position in the home financing field. For a practical, workable, convenient home loan Americans are turning to institutions like ours—and you can secure your home loan here—in a friendly, neighborly institution.

## **AN ANSWER TO YOUR FUTURE NEEDS IS MADE TODAY!**

"I'm making plans for a better future," said a young woman glancing at the latest addition recorded in her savings book. She is one of the hundreds of savers who are diligent about providing for their futures with present savings, and they know that this institution offers safety, security and liberal earnings for savings, large or small.

Savings can be invested here on a regular savings plan—an investment of the same size every pay day, or savings can be invested on the basis of when you have them—and in any amount. Some savers find that the irregularity of their expenses makes it impossible to save

regularly but they are as eager as the regular savers to secure the advantages of the liberal profits here.

Your plans for a happy future depend in a large measure on your current provision and it is never too early to start accumulating your reserve. A savings reserve is your stepping stone to opportunity and here is the simplest, easiest way to provide it for you and your family.

Ask one of our officers or staff members how you can start your savings plan now. Here you'll find friendly advice and prompt service, in addition to assured safety of your savings, steady profits and long-time security for you.

# SMALL HOME ARCHITECTURE

## Takes a Bow

*Four Worthy Achievements in the Field of Small Home Design May Offer Suggestions*

### FOR YOUR NEW HOME



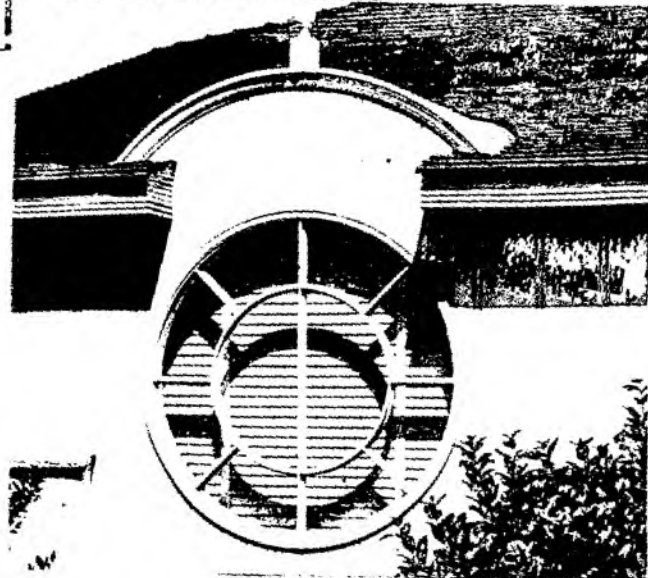
*Two views of a house that actually has seven rooms, is built on a 75-foot lot, and is as distinctive as it is well planned. The closeup of the doorway shows that this very attractive and inexpensive doorway can make the house look inviting and comfortable, without adding a disproportionate amount to the total cost. Note the care taken to make the decorative planting look informal.*

*Orville Logan Snider*





California has done very clever tricks with the good old traditional Cape Cod, and this variation has many interesting architectural features. Note the distinctive chimney with four chimney pots, the pleasing multiple door jamb, and the circular window with its Cape Cod effect. It is the dining room window, and its size necessitated a change in the roof line which adds to the architectural beauty of the house. The fence is beautifully designed of assorted lengths of pickets and turned gate posts.



Garages have come to be integral parts of the modern home. Here the home owner has used an unusual door design to disguise the two-car garage, and small curtains aid in achieving the effect of a balanced whole.

*Hollowstone concrete brick construction lends beauty and an air of coziness to this seven-room home. Such construction is rather expensive but it makes up for the added cost in reduced upkeep through the years. Note the turned-up effect of the roof at the eaves, the scalloped design on the wood paneling at the end of the garage and the offset effect of the garage attached to the rear of the house with its windows corresponding to those of the house. A large dove cote adds measurably to the architectural effect and the chimney is in keeping with the farmhouse style. Altogether, it is a charming, friendly home that looks as if it would be lived in and enjoyed.*



# HOW MUCH DO YOU PAY IN RENT?

HERE is a simple arithmetical schedule that has been set up to show you how much you will actually pay out in rent over a period of 1 to 25 years. It is simply the totals of the monthly rent added together. You could work out the same chart for yourself. But together these figures represent amazingly large figures—sums that are a little frightening when you think that they drain *your* pocketbook and all you have to show for the money spent is a pile of rent receipts.

Rent Paid Per Month	1 yr.	2 yrs.	5 yrs.	10 yrs.	15 yrs.	20 yrs.	25 yrs.
\$25	\$300	\$600	\$1500	\$3000	\$4500	\$6000	\$7500
30	360	720	1800	3600	5400	7200	9000
35	420	840	2100	4200	6300	8400	10500
40	480	960	2400	4800	7200	9600	12000
45	540	1080	2700	5400	8100	10800	13500
50	600	1200	3000	6000	9000	12000	15000
55	660	1320	3300	6600	9900	13200	16500
60	720	1440	3600	7200	10800	14400	18000
65	780	1560	3900	7800	11700	15600	19500
70	840	1680	4200	8400	12600	16800	21000
75	900	1800	4500	9000	13500	18000	22500
80	960	1920	4800	9600	14400	19200	24000

The amount of money you will spend during the time your family is growing up or during your married lifetime are figures which amount to the cost of a very fine home if you were to apply them all at once to the purchase. The United States Life Table has a chart which shows the joint expectation of the life of the husband and wife beginning at certain specified ages. These figures are based on fact and denote the number of years of family life the average married couple may expect to have together.

These years are the years when your own home is the most desirable place to live, because of the important activities of rearing and training your children and in sharing a rich and full life together. In these years rent-like payments can buy your home.

## JOINT EXPECTATION OF LIFE OF HUSBAND AND WIFE AT SPECIFIED AGES\*

Present Age of Wife	Present Age of Husband								
	20	25	30	35	40	45	50	55	60
20	35.5	33.6	31.4						
25	33.8	32.2	30.4	28.2					
30		30.7	29.1	27.3	25.1				
35			27.5	26.0	24.2	21.9			
40				24.3	22.8	20.9	18.7		
45					21.1	19.6	17.7	15.5	
50						17.8	16.3	14.6	12.6

\*According to United States Life Table.

Just for fun—and for an interesting analysis of your own situation—figure out your life expectancy, and apply it to the current figure you are paying for rent. Think what a beautiful home you could buy with the money represented in that single classification! Actually, the figure you arrive at in the rent schedule is not a true picture of what you will spend for housing. In a period of 1 to 25 years there are apt to be changes and fluctuations in rents and during some periods you will pay considerably more or considerably less than your current schedule. There is also the possibility of a gradually increasing rent schedule through the years as your family increases in size and as you increase your earnings in business.

With all these possibilities for a still larger rent total than the chart shows, you can see that that amount of money, invested in a home would provide a very serviceable as well as beautiful home for you for now and for all the years you might be paying out rent. If the figures in these charts are impressive in your circumstances, let us help you make a home of your own a reality.

Did you know that a down payment of only a reasonable portion of the total purchase price, plus a monthly rent-like payment will permit you to occupy now and enjoy while you are paying for your own home? We can give you not only complete and economical financing—but friendly helpful service, which will make every step of home purchase or construction simple and understandable. All details will be handled here, and you will be assured that the home on which one of our loans is granted is a sound investment and a sturdy home for the future.

A visit with one of our friendly officers will answer your preliminary questions about home ownership without obligating you in any way. When you are ready to go ahead you will appreciate the thorough friendly service which is offered here.



RENT  
OWN

*Stadler Studios*



# Double Deck Bunk

FOR SMALL ROOM

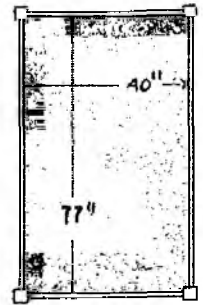
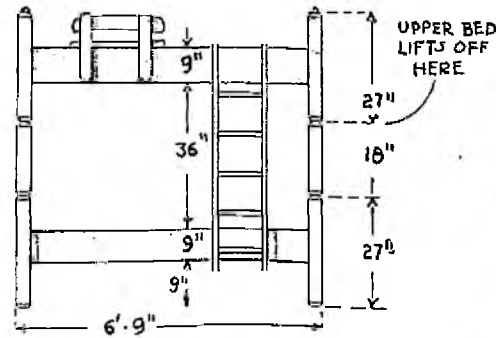
AS A SPACE saver the double decker has always been a solution to the problem of providing extra sleeping accommodations in small rooms. Here is one the capable man can build for home or cottage, with simple equipment.

The two-story bunk, as detailed here is free standing, four legs being used. However, it can readily be built against a wall or in a corner to eliminate two or three legs, respectively.

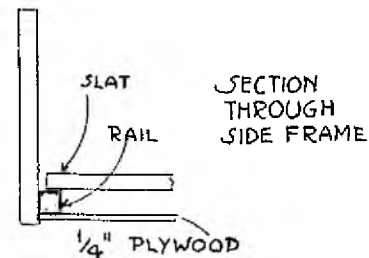
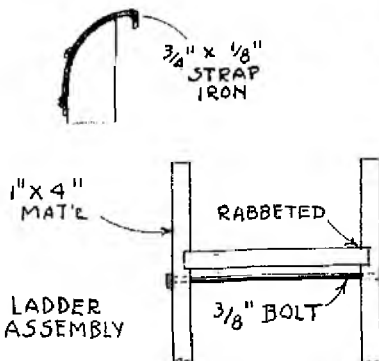
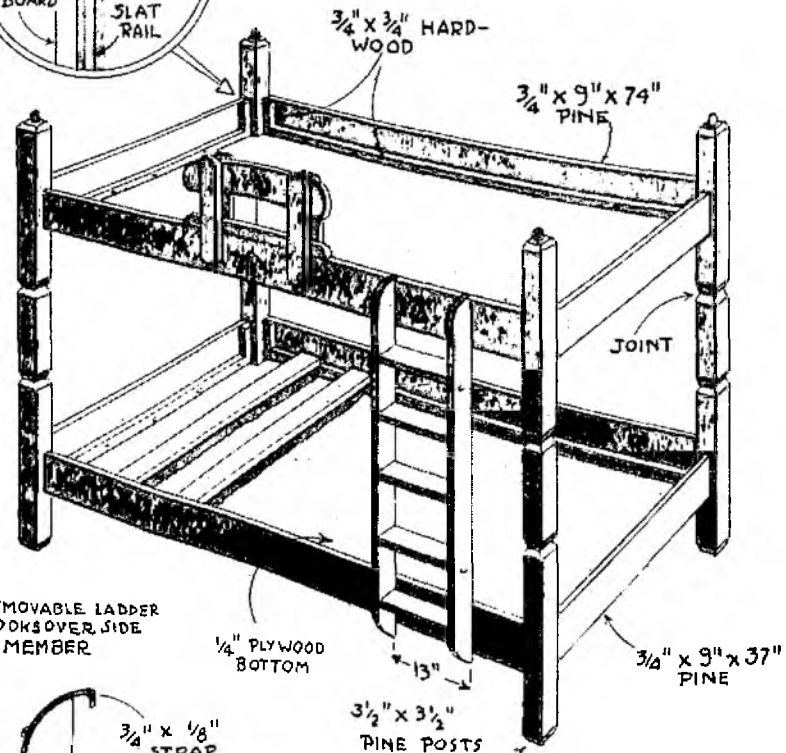
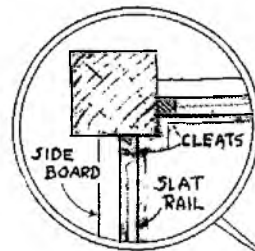
Here is a design that involves the simplest kind of carpentry, and can be made of Western pine or similar material. It consists of two box beds, one of which can be set upon the top of the other, having a dowelled joint where indicated. Side members and head and foot boards are secured to the posts by means of hardwood cleats screwed to each. If occasion should ever arise to take the beds apart for transportation or storage, a screw-driver does the trick. Of course, no glue should be used in this case. For neatness and to prevent dust sifting down through the springs or mattress, a panel of quarter-inch plywood is screwed to the bottom of the slat rails.

A sliding guard is made as illustrated, and the ladder simply hangs over the edge of the side board of the top bed by means of strap-iron hooks. These, however, should have felt cemented to the under side to prevent marring the wood.

To build the double decker as detailed at the right, there will be needed 4 pcs.,  $3\frac{1}{2}'' \times 3\frac{1}{2}'' \times 45''$  pine for lower posts; 4 pcs.,  $3\frac{1}{2}'' \times 3\frac{1}{2}'' \times 27''$  for upper posts; 4 pcs.,  $\frac{3}{4}'' \times 9'' \times 74''$  pine for side rails; 4 pcs.,  $\frac{3}{4}'' \times 9'' \times 37''$  pine for end rails; 6 pcs.,  $\frac{3}{4}'' \times 3\frac{3}{4}'' \times 74''$  birch for slat rails; 1 pc.,  $\frac{3}{4}'' \times 3\frac{3}{4}'' \times 120''$  birch for cleats; 2 pcs.,  $1'' \times 4'' \times 56''$  pine for ladder rails; 5 pcs.,  $1'' \times 4'' \times 13''$  pine for ladder steps; 2 pcs.,  $\frac{1}{4}'' \times 40'' \times 77''$  plywood for bottoms; short lengths of  $1'' \times 4''$  pine for sliding guard; enough scrap or crating lumber for slats and needed screws, bolts, hooks, nails, etc.



ABOVE SHOWS INSIDE DIMENSIONS





Several years later she picked up her little black bag and went to Texas and, in a small way, prospered among the people who lived on the plains and in the village where she set up her office. She lived economically because she had little time for herself, and certainly none to spend in vacations or travel.

The years went by and she grew old and tired and needed the rest that she had denied herself for so many years. She had never become famous, and she was known only in a

in little country schools received only small salaries and she supported three people, and saved enough in sixteen years to send her through her coveted medical course. Doctors in the slum districts work for almost nothing, but she lived on her earnings and saved enough to take her across the continent to Texas. People who live miles and miles from the nearest doctor don't call for medical aid often, and when they do they are apt to be slow in paying and even forgetful. But still she saved, little by little, until she had enough to give her a comfortable old age, and the care that she needed.

Saving isn't that hard for most people. With a regular income they can count definite dollars for their savings funds, and yet so many times, month after month slips by, years grow into decades and still they accumulate no savings. That it can be done is only too evident in the story of this woman, whose ambitions in life and whose pleasures were paid for with her savings. She had every reason to deter and yet every reason to continue. She knew the value of a little at a time, put safely away where it wouldn't be touched until she needed it worse than she did at the moment.

Many of our savers here are like that doctor, persevering, eager to reach a goal, strong in their resolve to make money do everything it can be made to do. Our savings plans are arranged to help those savers, to make every dollar invested count in security and to make every dollar earn profits, regularly and steadily, as they are added. If you want to begin your savings program now, no amount is too small. Your dollar, saved this week and next week, and the next means safety for you now and in the future. Today is the day to start building your own security.

## LITTLE STORY FROM LIFE

IN ONE of the metropolitan newspapers a few months ago there was recorded the story of a woman doctor who had died in the city at the age of 84, leaving \$1,000 to charity. In the way of bequests her contribution was not large. Millionaires have given hundreds of times that amount with less notice made of the event, but a reporter, who sat down to write her obituary, was so intrigued with her story that he gave it the attention it deserved.

She was born on a little farm in Michigan, and went to a one-room country school. At sixteen she finished her high school work and applied for and received a teacher's certificate. Her father and mother were ailing, and her meager income was all that they had. Since she had been ten she had been determined to be a doctor and all her efforts had been bent in that direction, but family circumstances and needs kept her in the teaching field for sixteen years. Then her mother and father died and for the first time in her life she was free to do what she wanted to do. In all the years that she had been supporting the old people she had been putting away, little by little, the money for her education.

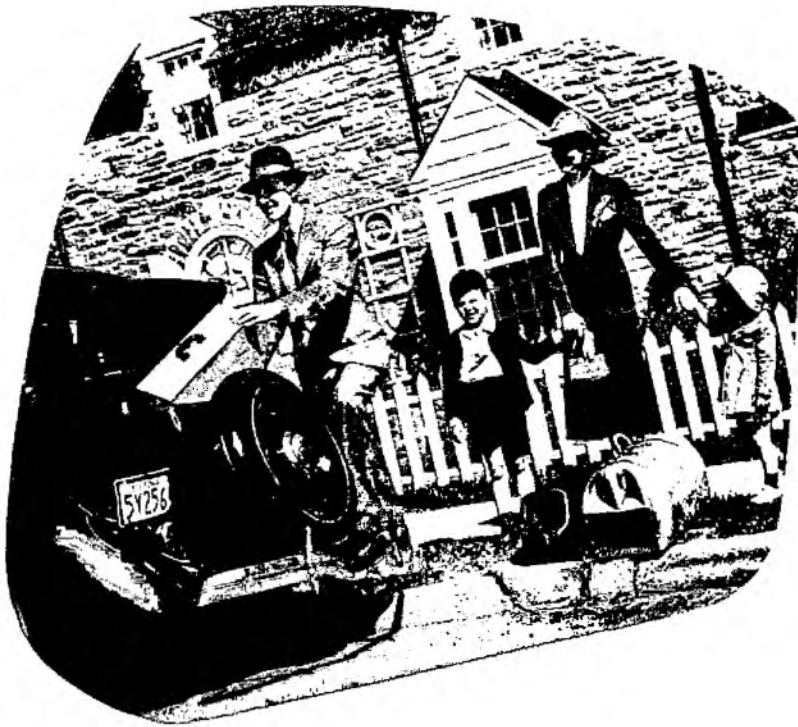
At thirty-two she entered a University and spent eight years studying medicine. She went to New York and practiced in the slum districts, earning very little but steadily increasing her knowledge of the fields of medicine and treatment of the sick.



small circle of Texas people, many of whom owed their lives to her. Her weary body refused to let her go on so she came back east and settled down to write some of her experiences. She had money, a few thousand dollars to keep her for the rest of her life, and she supplemented her funds with the sale of several articles to women's magazines. As always she lived carefully and sanely and her funds stretched far. She needed special care when the last months were upon her, and her dollars took her to a good hospital, where she paid her way until she died. The lawyer to whom she had entrusted her estate announced that she still had the thousand dollars to turn over to charity, and that she died owing no one in the world. Hers was a remarkable story—well worth telling.

It is amazing to think how small were the amounts she must have been able to save. School teachers





## EVERYTHING UNDER CONTROL— LEAVING TODAY

**Y**OUR vacation starting soon? One way to make sure you'll have a good time is to get everything under control before you leave.

Don't ruin the last day before your long-awaited vacation by needless confusion. You'll be tired and cross when you finally gather the family into the car or on the train. If you'll make a list far in advance and check over before you leave, it will eliminate that last minute rush that starts you off wishing you'd never planned a trip. May we make some suggestions for your attention fully a week before you leave?

1. Discontinue your daily paper.
2. Cancel the milk order. Tell the milk man when you're returning so that he will start the order again the morning after you return.
3. Arrange for the lawn to be cared for while you're gone. Perhaps some school boy in the neighborhood will do it for a few dollars and it will be worth it to keep a nice lawn.
4. Arrange to have your mail put inside or held until you return. Perhaps you may prefer to leave your forwarding address.

5. Check your personal corre-

spondence and be certain all invitations for the time you are away are refused, and all possible guests are forewarned.

6. Give your closest neighbor your address or itinerary in case of fire or accident to your home in your absence. Someone who can be depended upon to use judgment in summoning you should know your whereabouts.

The day before you leave, spend a few quiet minutes and think about these things—then arrange to do them methodically to avert the mad dash the morning of departure.

Make sure that you know where your savings books are, and exactly how much ready money you could have for immediate use if you needed it. And if you have an uncertain feeling about the financial advisability of taking a vacation with the funds you have saved up to the present time, resolve right now to start with your first pay envelope or check and make your savings program not only regular, but more profitable, so that this time next year you won't be worrying about money.

Lay out everything you want to

pack on the bed. If you find it advisable arrange for each one in your family to have a bag of his own and be responsible for the packing of his things. In that way, much of the responsibility will be taken from your shoulders and it is good training for the children. One bag can easily hold the overnight requirements for the family and you will eliminate the necessity of dragging out all the bags every night on your trip.

See that the food is out of the refrigerator and that the power is turned off. It is a good idea to eat out the night before so that there won't be dishes to do and food left over.

Check on all the windows and doors so that you can lock them easily and securely. All the windows other than those in the bedrooms can be locked the night before. It might be wise to draw the shades a little if the sun streams in, but all the shades pulled down indicates a deserted house to the prowler, and is not recommended by the police.

For your own peace of mind, put the iron up on a shelf; then you'll know that the plug was pulled out. Check over all electrical appliances used frequently. Check the water heater to make sure that the gas is out or that the power is off. Turn all the kitchen stove handles off hard. That should convince you that no one has left one burning or partly turned-on.

With these precautions done the night before, when you start out the next morning you are beginning a *real* vacation, the rest that you deserve. If you check each item carefully you'll never be guilty of bothering the family with little worries when you are 150 miles on your way and a gnawing uncertainty that something is going to happen to your house.



# WHO WANTS TO EAT IN

# Summer

?



IT HAPPENS every summer. There's a slump in the family appetite. Hearty eaters turn up their noses at the dishes they dived into with gusto less than a month ago. The cook still has an ace up her sleeve if she can bring to the family table, indoors or out, one or two tempting new dishes, new ways to serve the same familiar foods, and a slight variation in the appearance.

Take down the cookbook from the shelves and see what can be found when your family reaches its summer eating slump, but to start you on your way to better meals, here are a few that really work. Try them this week and bring out some of your own hidden talents next week to end the "I'm not hungry!" conversation at your table.

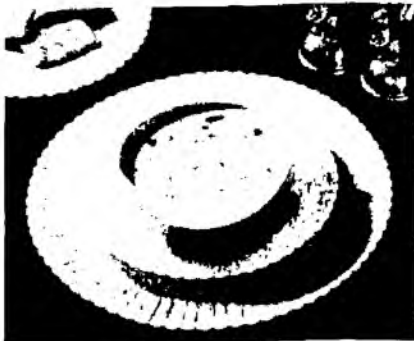


*Kraft Phoenix Corp.*

## Old English Souffle

- 2 tablespoons butter
- 2 tablespoons flour
- $\frac{3}{4}$  cup hot milk
- $\frac{1}{2}$  teaspoon salt
- Dash of cayenne
- $\frac{1}{2}$  lb. "Creamed Old English" Cheese
- 4 eggs

Make a sauce with the butter, flour, milk and seasonings. When thickened and smooth, add the sliced cheese. Stir occasionally until cheese is melted. Add beaten yolks of eggs. Cool. Fold in stiffly beaten whites of eggs. Bake for 70 minutes (315°F.).



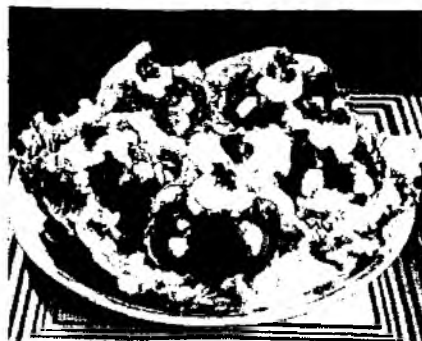
*Irradiated Evaporated Milk Institute*

## Cream of Corn Soup

- 2 tablespoons butter
- $\frac{1}{4}$  cup finely chopped onion
- $\frac{1}{2}$  cup finely chopped green pepper
- $\frac{1}{4}$  cup flour
- 1 teaspoon salt
- Dash of cayenne
- 3 cups boiling water\*
- $1\frac{3}{4}$  cups corn cut from cob, or 1 No. 2 can cream style corn
- 2 tall cans evaporated milk

Cook onion and green pepper slowly in butter for 5 minutes. Add flour, salt and cayenne. Stir well. Add water slowly, then corn and cook 'til thickened, stirring frequently. Add milk. Serve with chopped hard cooked egg.

\*If canned corn is used reduce water to 2 cups.



*Kraft Phoenix Corp.*

## Harvest Salad

- Tomatoes
- Lettuce
- Diced celery
- Cooked peas
- Cooked green beans
- Cooked sliced carrots
- Raw cauliflower flowerets
- Salt, pepper
- Parsley

### Miracle Whip Salad Dressing

Peel firm tomatoes, and cut each into five sections, leaving tomatoes whole at stem end. Spread sections slightly apart and place each tomato in crisp lettuce cup. Toss remaining vegetables lightly together, adding salt and pepper to taste. Fill centers of tomatoes with mixed vegetables. Garnish each portion with salad dressing and parsley.

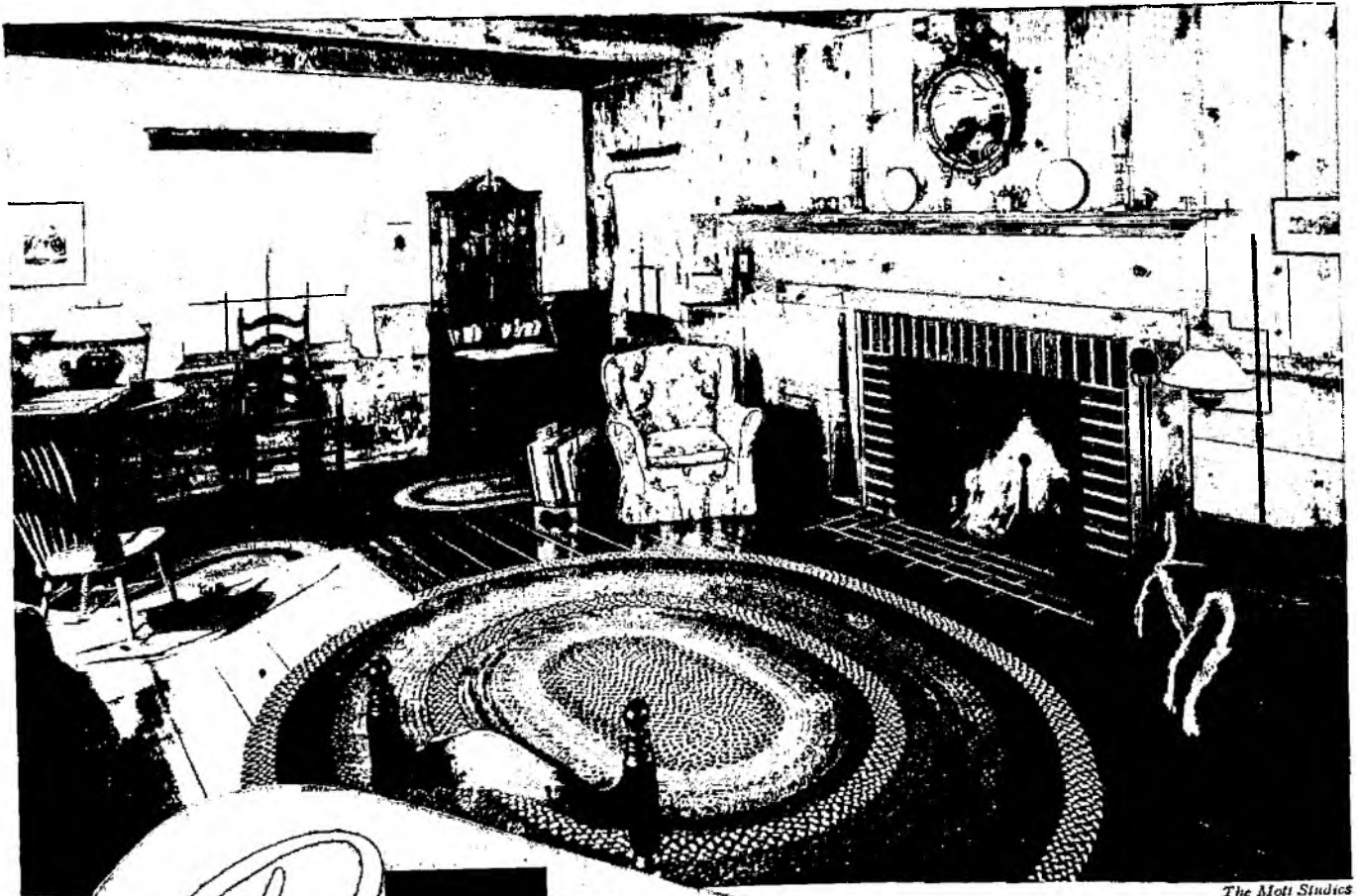


*Irradiated Evaporated Milk Institute*

## Muffin Ring with Creamed Eggs

- $\frac{1}{4}$  cup shortening
- $\frac{1}{4}$  cup sugar
- 1 egg
- 2 cups sifted flour
- 4 tps. baking powder
- $\frac{1}{2}$  tsp. salt
- 1 c. milk

Cream  $\frac{1}{4}$  cup shortening with  $\frac{1}{4}$  cup sugar, and add one well beaten egg. Sift 2 cups of flour with 4 teaspoons baking powder, and  $\frac{1}{2}$  teaspoon of salt. Add flour mixture alternately with 1 cup of milk to the shortening and sugar. Pour batter into round mold, bake for 25 minutes at 425 F. Fill the center when ready to serve with creamed hardboiled eggs and mushrooms. Garnish with broiled bacon.



The Moti Studios

# Revolution

*Simplicity itself is the keynote of the room and the furnishings here. Because there is space, the large pieces of attractive furniture are not only well displayed, but are invitingly comfortable for conversational groups, quiet evenings of reading and the colorful room is cheery even for lone occupancy.*

## IN THE LIVING ROOM!



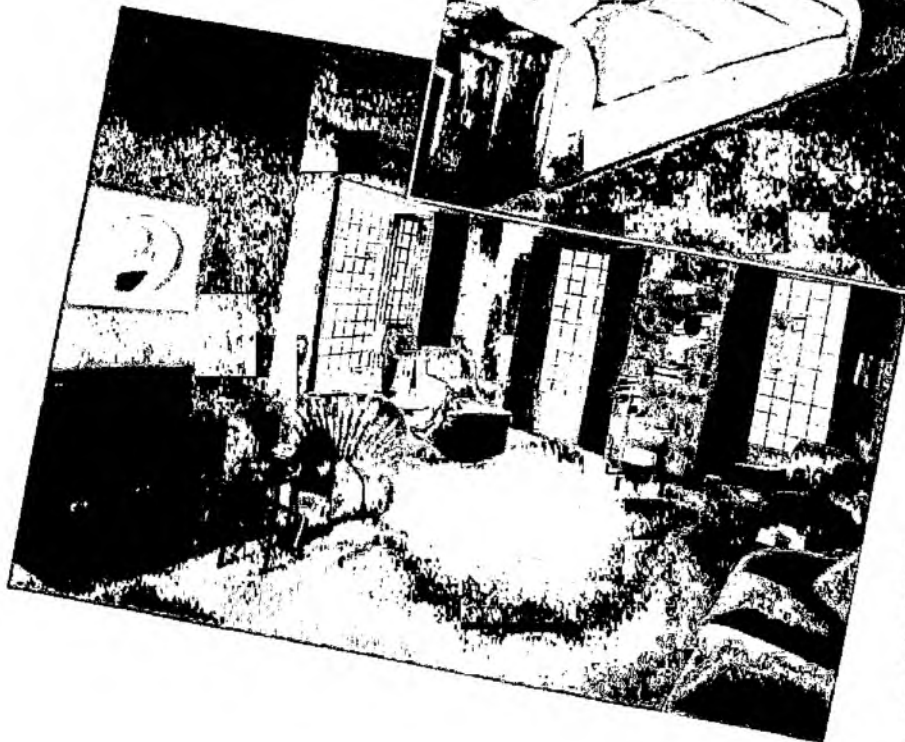
**G**ONE is the cold stiffness of the old parlor, and gone is a "good room" in the modern home. It is true that the average home of the average family is smaller in total floor space, but one big addition to the "better home" theory is that the living room must be spacious, livable and above all the most inviting room in the house.

Pictured here are a few rooms which have the qualities that we would all like to achieve for our living rooms.

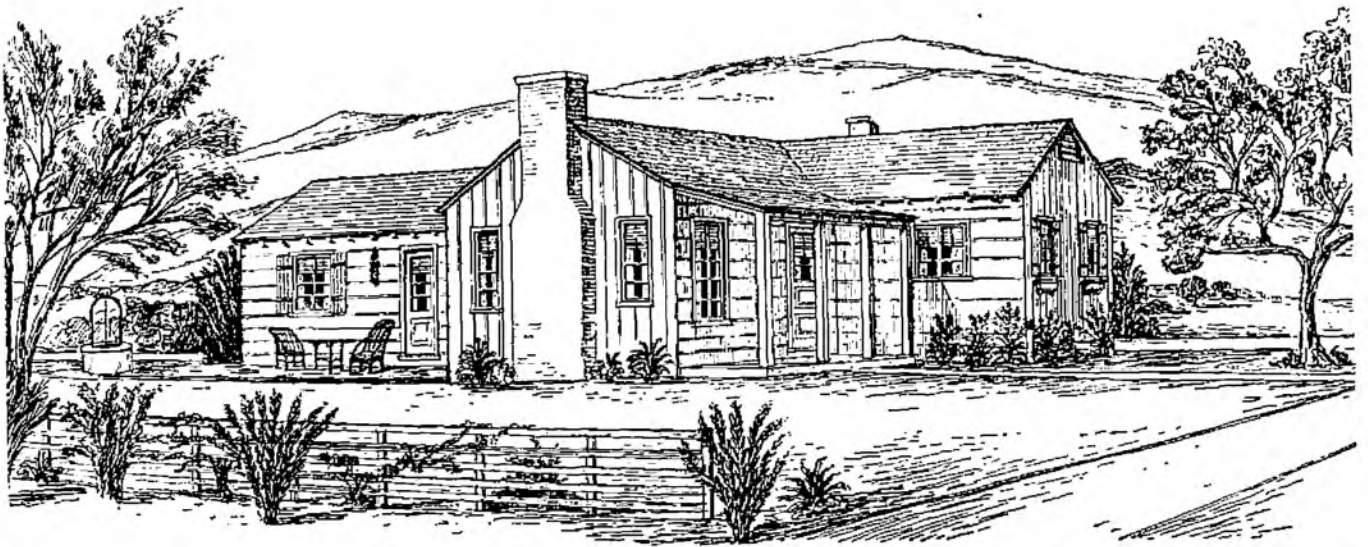
*Period furniture here is attractive in its period setting, and the addition of the contemporary pieces makes the room a comfortable, pleasant living room. The white walls, the filmy curtains and the plain rug enhance the quality of beautiful old woods and distinctive designs in the furniture.*



*The small room usually is furnished with smaller size pieces of furniture. This room looks spacious because of the expanse of the fireplace wall and because of the plain fabrics used on the slip covers on the very comfortable looking furniture. The fireplace of knotty pine is the main point of interest.*



*Modern in its strict sense is not always a synonym for comfort, but it is here. Big deep pieces of furniture, starkly plain colors, and functional designs give these rooms an individuality and a practicability that are commendable. Ornamentation is almost entirely lacking but the rooms do not look bare.*



## FIVE-ROOM

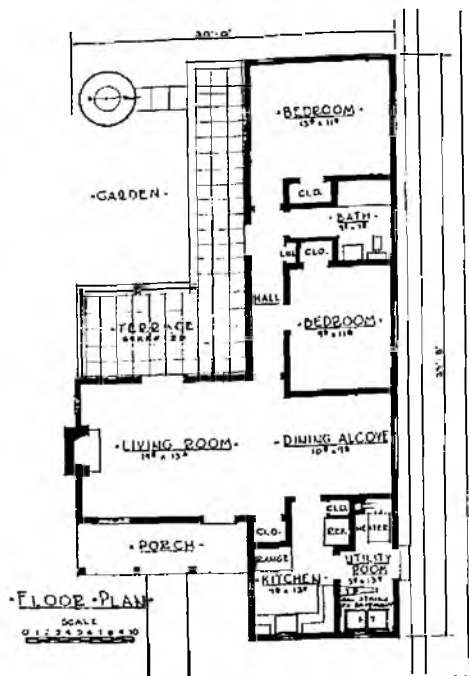
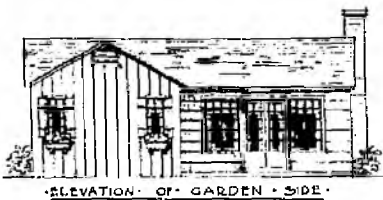
# Ranch Style

## HOME

UNDOUBTEDLY, the "homey" quality of the ranch style houses which have come out of the western United States in the last few years is the style's greatest attraction. Here is a small five-room home which has the sprawling, roomy look of the western homes, and which eliminates in true western fashion all unnecessary detail. The dining room-

living room combination provides a spacious area for daytime living, and the bedrooms are conveniently isolated along the hall. The terrace makes a useful outdoor living room.

The first floor measures only 987 square feet. The cubic contents, without a basement, are 11,537 cubic feet, and with a part basement the cubage is 14,085 cubic feet.



### News for Prospective Home Owners

The average American has been reacting to the international situation by putting his savings dollars into the most tangible thing man can own—a home and lot. In the first third of 1940, more than \$110,300,000 in cash down payments on homes were made, it is estimated.

Savings and home financing institutions like this institution reported at a recent management conference in Chicago, a steady, healthy growth which is more consistent than at any other time in our history. Forty-eight of the medium sized institutions in only fifteen states gained \$20,451,000 in assets in 1939.

One hundred million dollars is a larger amount of money than most of us will ever see, but in April of this year, the savings and home financing institutions of the country broke a record and loaned more than that to new home owners for building and buying their homes.

The "no children allowed" signs on houses and apartments for rent are incentive enough for many families to use the monthly repayment, reasonable down payment plan of the savings and home financing institutions to pay for homes of their own.

Plans are already under way for the assembly in Chicago of hundreds of officers and directors of savings and home loan institutions in November for their forty-eighth annual convention. The meetings will lay more emphasis on the construction financing function of these institutions than any previous meeting.

William T. Brown, Architect

# DOUBLE FEATURES

## EVEN TO SAVING MONEY!

**I**T MIGHT happen to you! Yes, we mean twins! The Encyclopedia reports that twin births occur once in every hundred births in civilized countries, and although there is reason to believe that the relatives of twins have twins somewhat more frequently than the general population, records to prove that fact are rare.

If your blessed event should turn out to be a double feature, with two infants where you had prepared for one, you'd find that most hospitals would treat the case as a single event, and that you would get double value for your money.

But that's where the economy stops. From that day forward, everything one child needs, the other child is apt to need, and instead of one extra mouth to feed you have two. Of course, your pleasure is in seeing them grow and develop and become robust children, and after they've put in their appearance, and become established as family members, the fact that they make double demands doesn't occur to you.

These pictures of twins will give you an idea of how squirming, wiggling little babies can become chubby healthy little girls and every parent knows that every year, whether there's one baby or two, the upkeep cost is higher.

It could happen to you! But it probably won't, and you're little individualists will probably give you just as much reason to talk about them as the man who can talk about his twins. But both of you are facing the same future. His may be a little

more demanding in the way of future financial needs because he'll have two children—ready for formal educations at the same time. But your Johnnie and Dorothy could be ready just a year or two apart and your expenses might very easily parallel his.

The one way both of you can be sure that your children, individualists or twins, will have good educations when they reach college age is to start the day they are born to pay for their education. It isn't a matter of the amount so much these first few years as it is a matter of regularity, getting into the habit of saving for a definite goal. A few dollars will start the fund, and as soon as you make the additions regular, you'll be on your way to paying for the children's schooling.

Depending on the cost of the school to which you send your children, and the number of years you'll have to save, the regular amount can be an entirely personal matter, and perhaps you'll have to vary the amount several times during the period as current needs increase or decrease your ability to save.

If you have twins who must be schooled you'd better get busy on a fund which will help take the bulk of the cost off your shoulders when they become college boys or co-eds, and if you're looking forward to educating only one, well, the present is the time to pay for the future. Our savings plans for the accumulation of funds for college will help you get started, and will help you carry out a savings program that will work for you.





**THIS IS A GOOD TIME TO**

**BUILD**

“**W**HAT will the European War do to building?”

“With the tremendous forces of destruction now unleashed over there and the impact of events on the stock market and the nerves of the people over here it is only natural that many people, in and out of the building industry, should ask themselves, ‘Is this a good time to build?’”

“In my opinion this is the best of all times to build. It is the best of all times to put earnings and savings into a permanent, tangible, concrete investment whose intrinsic value to the investor will not be affected by any storms of war.

“A home is such an investment.

“Stocks depreciate, bonds are defaulted, money itself may become valueless, but so long as a home stands

it is shelter, it is security, it is stability for a man and his family.

“What else can we buy as a hedge against uncertainty? Where else can we put our money and be safe?”

“It seems to me the building industry has what amounts to a duty and an obligation to tell this story to the public. In a world suddenly become insecure the building industry alone can offer security.

“Suppose inflation should come, as it does so often in the wake of a great war? Your dollars will be worth less, you will pay more of them for food and for clothing and for rent, but, if you have bought a home your dollar payments will not change. You’ve bought security.

\* \* \*

“In the trying times ahead, the

more families that own their homes, the better off our country will be. We must never forget that our freedom was created by forefathers who lived in homes that they owned, homes that they built in many cases with their own hands.

“Scan the history of this country, look about you now. Can there be any doubt that those who have stood, and are standing, their ground against forces that are dangerous to our freedom are those who have planted their roots somewhere, who have a place they call home?”

“Yes, more than ever the building industry can conscientiously and patriotically sell its product to the public.”

Harold H. Rosenberg  
Editor-Publisher PRACTICAL BUILDER

The editorial, reprinted here from one of America's most widely known building trade publications has a message which we would like to pass along to you—the people who are considering in 1940 the building or buying of a home of their own.

All of us have wondered and watched and waited for the headlines to give us some inkling of the way future events will work out. In our own family circles plans have been made with a tentative supposition that times are not predictable. Here is a man whose whole business career is directed to the study and interpretation of the home building industry in America, who says to the prospective home builder—"Go Ahead!"

We give to you this authoritative opinion in "another man's word," but we believe in it. We hope that

hundreds of the sturdy solid citizenry of our community will see the value of putting "earnings and savings into a permanent, tangible, concrete investment whose intrinsic value to the investor will not be affected by any storms of war."

To the prospective home owner we can offer a low-cost, long-term loan plan, which involves not a large outlay of money, but a reasonable down payment to start him on the road to complete ownership. The balance of his loan is paid off during a period of several years with monthly payments, on a basis similar to that to which he has become accustomed in his rent payments.

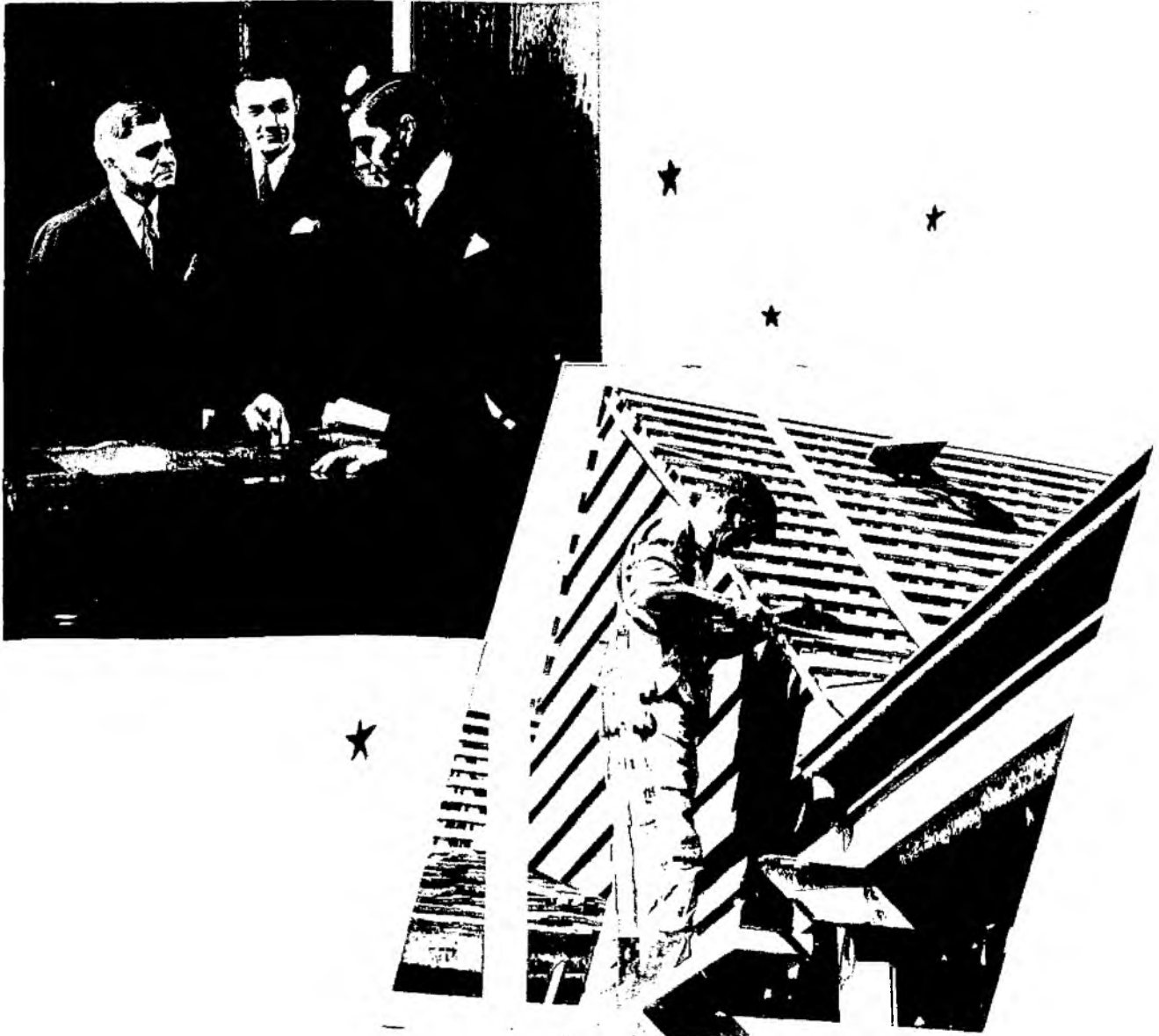
His savings go into an investment that is "shelter," that is "security" and "stability for a man and his family."

Money, local money which has

been invested here by your friends and neighbors is currently available in our institution to finance the new homes of our community.

The loan application procedure is simple—and all details are handled by experienced, competent loan officers. There is no red tape. Service is fast and efficient. You can start your home with full assurance that your loan approval here means not only safe and economical financing, but that you are buying a sound, good home. Complete appraisal and inspection of the proposed purchase or construction are parts of our loan service.

Our assistance and guidance are yours without obligation in your preliminary consideration, and it will be our pleasure to tell you about an efficient, economical home loan plan that is within your means.



# SUN FUN

FOR late vacation pick-ups, the girl who likes the sun and water will like one or all three of these play clothes. The dressmaker suit in percale is for both swimming and sunning. It has tiny ric-rac braid around neck and straps topping a gathered waistline. The two piece is a sailboat print dramatized in blue, red and white. Another dressmaker suit that has seen a lot of sea and sun is the satin knit bathing suit with a flaring skirt and molded midriff, and garnished with polka dots. All three are play clothes the young will enjoy.



end of the crepe paper strand lightly to inner edge of the cardboard brim foundation. Starting at this point, bring strand up to the notch directly opposite on the outer edge. Working to the right, bring the strand out the next notch, across the circle, through the next notch, under and out the next notch, across and so on until all notches are filled. Two strands will come together in the last notch. Bring strand down to starting point. There will then be 2 strands in one place. Now thread the strand in a large tapestry needle and weave over and under the strands. When the starting point is reached, go over or under the two strands that are together, treating them here and throughout the weaving as if they were a single strand. Continue weaving alternately over and under until space is filled (Fig. E). Before breaking the strand, give the weaving a coat of transparent lacquer. Allow to dry thor-

## Fashion Flashes . . . on Hats

DAME Fashion is making it delightfully easy for you to make your own hats if you've a mind to do it and a few idle minutes each day. The smartest hat models can now be copied at a cost that will stun you, and out of (of all things) crepe paper!

Materials needed: packet of crepe paper (15c), a crepe paper twister (10c), a large tapestry needle (10c), some Scotch tape (10c) and transparent lacquer or shellac (25c).

Step 1—Prepare the crepe paper strands—slip crepe paper part way from packet and, using edge of packet as a guide, cut strips  $\frac{3}{4}$ " wide right through entire thickness. Pull through smaller hole of Crepe Twister following printed instructions.

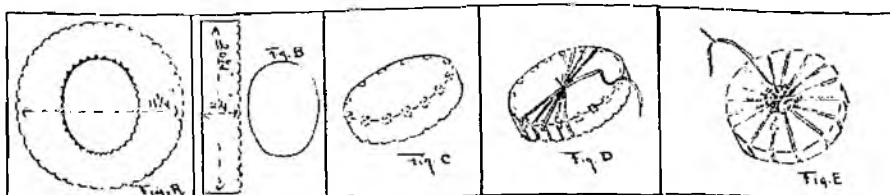
Step 2—Making the cardboard forms—Cut an oval  $6\frac{1}{4} \times 5\frac{1}{2}$ ", a strip  $2\frac{1}{2}$ " wide, approximately  $21\frac{1}{2}$ " long (Fig. B) and an  $11\frac{1}{2}$ " circle from firm cardboard. Place the oval on the circle slightly nearer front and evenly spaced at sides and draw around it. Cut out. Cut notches  $\frac{1}{2}$ " deep and about  $\frac{7}{8}$ " apart around outside edge of circle, being very sure that there is an uneven number of notches. Cut similar  $\frac{1}{4}$ " deep notches around inner edge, making them directly opposite those on outer edge and about  $\frac{3}{4}$ " apart. There must be the same number as on outer edge (Fig. A). Put the sides and top of crown together with tabs of gummed tape (Fig. C). Make  $\frac{1}{4}$ " deep notches  $\frac{3}{4}$ " apart around the lower edge. Be sure that there is an uneven number of notches.

Step 3—Weaving—Brim—Paste one



oughly. Slip loops from notches and, if necessary, weave around two or three times to fill spaces. Run end of strand into weaving, pasting end.

Crown—Paste end of crepe paper strand lightly to center of crown. Wind strand back and forth to fill all spaces (Fig. D). Bring strand to center, and begin weaving with strand threaded in tapestry needle. It will be helpful to run a common pin temporarily through the strands where they cross to keep them from slipping. Weave over and under in just the same way as for brim, treating the two strands that lie in last notch just as if they were a single strand. Do not pull weaving too tightly, particularly over edge of crown. Lacquer and finish just the same as brim. Sew crown and brim together, using a strand of crepe paper. Give two or more coats of lacquer. Add a ribbon hat band and trim.





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payments. No "extra charges" later, unnecessary commissions or refinancing. Once your loan is made it remains with us for its entire life. We are always available for consultation. May we explain it in detail to you today?



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