

HOME LIFE

August • 1945



OWN BOAT LINE

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

Fishermen the country over have long called themselves disciples of Isaac Walton. The custom began with Walton's classic book, "The Complete Angler." This work had an alternate though less well-known title, "The Contemplative Man's Recreation."

The man on our cover seems to be concentrating pretty exclusively on displaying his catch to the best photographic advantage and he really has a right to be proud. Chances are, however, that he had plenty of time alone with his thoughts while catching his day's "string." It's good for everyone to sit back and think—think hard now and then. We hope you will find some thought-provoking material in this issue of HOME LIFE to make your reading of it profitable and useful to you. Why not pass your copy on to someone else when you have finished it?

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

YOU CAN AFFORD TO OWN YOUR HOME

ONE OF the most important foundations for credit in a community is a man's ownership of his home. But beyond that are the feelings of security and pride which a home can bring to the family who owns it.

We would like to see every family in our community confident and secure in a home of its own. Institutions like ours were first founded more than one hundred years ago, with the encouragement of home ownership as one of their primary purposes.

The financing program which we offer has been designed to bring home possession within easy attainment of any family with a sound basis of income. With our long-term, low-cost home loan plan, your monthly financing costs, after the initial down payment, amount to about the same as you would pay for rent. However, you can have something more worthwhile than a stack of rent receipts. Each month brings you closer to home ownership until the day when the final payment is completed and you have full possession of your home. Moreover, with our plan, your family can enjoy the privilege of living in its home while it is being purchased.

Ours is a local institution whose friendly staff is experienced in problems and conditions of local property and living. We would like to talk over a plan with you, designed especially for your family's personal needs and desires, to make financing of a home of your own not only possible but also easily carried. Realize the satisfaction that home ownership can bring to you.

SAVINGS HAVE BECOME DYNAMIC

The story of the grasshopper and the ants no longer covers the story of thrift as it once did. Savings in modern times do not mean hiding your funds away in the sugar bowl or under the bedroom rug. Savings now have become what is termed "dynamic." That means, to put it another way, that savings do not lie idle, but actually work for the saver, actively and effectively, to multiply and increase in value.

It's profitable and wise to place your savings with a dependable and growing concern. One of the most reliable investments we know of in today's society, as in yesterday's, is the home. It is in first

mortgage loans on the homes of this community that the majority of our savings members' funds are invested through our institution.

Our savings plan assures you of regular worthwhile dividends plus safety and security for your funds. Furthermore, our program can be adjusted to your convenience and budget so that you can save just as often as you choose. We have a number of investment services to assist you in your savings plan for future security and happiness. Our staff would welcome an opportunity to talk over with you a systematic savings program designed especially to meet your desires and needs.

HOP ON a bike and spin away . . . there's a wonderful thrill in sailing along on two wheels with never a care in the world!

But all bicycle riders *must have* a care or two—they must accept the responsibility of observing traffic laws and taking precautions for their own safety and the safety of others, as well. Deaths resulting from bicycle-motor vehicle collisions totaled 400 in 1944, and 450 in 1943, and surely those deaths could have been avoided, had both bicyclists and motorists been more careful.

Here are some of the things the careful bicyclist will do to keep himself and others safe:

Obey All Traffic Signs and Rules

As a bicycle rider, you have the responsibility to obey them, just as you expect the automobile driver to obey them.



Walk Across Heavy Traffic

Look carefully for cross-traffic at every intersection before riding on. If busy intersections have no traffic signal lights, get off your bicycle and walk across. Be courteous to all pedestrians.

Always Signal Before Making Turns

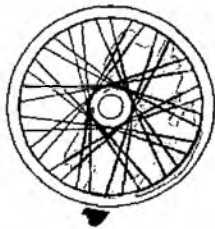
Use arm signals to indicate your intention to slow down, stop, or turn. Ride close to the right side of the road. Turn right-hand corners close to right curb. If you intend to turn left across traffic, make sure the way is safe. Make a wide turn.

Ride Single File—Don't Weave About

This is dangerous because automobile drivers cannot know what you mean to do. Don't pass vehicles when other traffic is close behind you—wait until it has gone by.

Watch Carefully at Railroad Crossings

Approach all railroad crossings and road intersections slowly, so that you can stop quickly, if necessary. Don't



edge in between standing vehicles—stay behind them. Make sure that the way is clear before riding on.



Carry Parcels in Racks

Carry parcels in a proper rack or carrier; or tie them to the handlebars or the bicycle frame where they cannot interfere with your movements. Never attempt to carry objects in your hands while riding.

Riding on Sidewalks

Many communities prohibit riding on the sidewalk. If riding on the walk is permitted, use great care to guard the safety of pedestrians. Be especially careful of children. Ride off the walk or dismount if necessary to avoid pedestrians.



Never "Stunt" or Race in Traffic

"Stunting" and racing have no place on modern streets and highways. Ride at a moderate pace and always ride with both your hands on the handlebars. Avoid riding long distances on very hot days and immediately after meals.

Night Riding

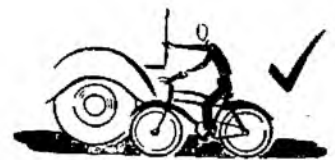
Wear light-colored clothing at night. Motorists can see you better. Have a suitable light on the front of your bicycle, on the rear a tail-light or reflector. Bicycles should be equipped with a white light visible

1945 CODE for Bike Riders

from a distance of 500 feet at the front and with a red reflector or tail light visible from a distance of 500 feet to the rear. Make sure lights are burning, and that reflector is clean and bright.

Make Repairs Off Roadway

If you want to talk with friends, make repairs or adjustments, get off the roadway. Always dismount at the extreme right-hand side of the roadway. Return and re-mount only when the way is entirely clear.



Avoid All "Hitching"

Never "hitch" to a moving vehicle of any kind. "Hitching" is so dangerous that it causes the death or serious injury of many bicycle riders every year. There is always danger of your being knocked off, crushed or thrown into the path of another vehicle.

Keep Bicycle Mechanically Safe

Handlebars and grips tight; saddle fastened at right height; pedals tight, not broken; chain and sprocket guarded; brakes that take hold quickly; bell or horn working; tires hard and sound; make sure there is no weakness in the frame.

Never Carry Passengers

This most important rule should never be broken, no matter how many times you are asked to give children or other persons a ride. And never drag children behind you on roller skates, or in a small wagon or other vehicle.



YOU KNOW how much you're making this month . . . and how much you're spending. The dollars you earn are yours. It is up to you whether you spend them wisely . . . waste them foolishly . . . save a reasonable number of them but, since there aren't enough goods to go around, every dollar you spend forces prices higher.

Two of the best ways in which all of us can help our Country right now are to plan our *spending* and to plan our *saving*.

Today the United States faces the danger of an uncontrolled rise in prices which could disrupt the war effort and rob us of the benefits of the peace for which we are fighting. This danger is born of the war, which has sharply expanded national income and at the same time limited the supply of available consumer goods.

President Truman recently summarized the situation with respect to the supply of goods:

"As the war proceeds toward a victorious climax, shortages become more acute. The requirements of our military and naval forces are great. We must supplant the economic resources of our fighting allies, such as Britain, Russia, China and France, who have suffered great devastation in this war.

"We must do our part in helping to prevent anarchy, riot and pestilence in the areas liberated from Axis domination. These requirements place a greater and greater strain on our resources."

Many people sincerely want to get out of debt, buy more War Bonds, and carry more adequate insurance protection, but find it difficult or inconvenient to do so. Particularly for the person or family of average means, saving is not an easy, automatic procedure. It is possible only as a result of careful, systematic planning.

A program of Planned Spending and Saving, prepared by a government agency, offers information on how families can manage their wartime income to realize at least these four objectives:

To get maximum personal value and satisfaction from their wartime expenditures.

To build up a reserve for the things they want tomorrow.

To prevent inflation.

To help assure post-war stability.

What are the advantages of planned spending? Planning is not a financial cure-all. The best planning in the world can stretch limited funds only so far.

But planning can help insure that one's income will be used to the best possible advantage and in accordance with one's own considered judgment. It can result in better balanced expenditures and provide some protection against impulsive spending.

comes a matter of national importance. Everyone, in wartime, has a responsibility as a citizen to exercise restraint in his buying and to save as much as possible. John L. Sullivan, Assistant Secretary of the Treasury, has declared:

"Savings as usual, like business as usual, will not satisfy the needs of the time. We must stop spending as usual on the good and pleasant things of life. We must spend much less of our



Underwood and Underwood

It can make it somewhat easier to put funds aside for emergencies and future needs.

Perhaps equally important, planning gives the individual a sense of direction, helps him to know where he stands financially at all times. It has been well said that the way a family manages its money "can make all the difference between a feeling of confusion and failure, and a sense of accomplishment and success."

In peacetime, the way one manages his income is solely a matter of personal concern. In wartime it be-

income on the present and invest much more of our income in our own future."

Careful money management has an unusual importance in wartime for the individual as well as for the Nation. Patriotic and personal considerations coincide.

There are still other reasons why planning is more advantageous than ever to the individual in wartime. While the war has increased the income of many families, at the same time, it has disrupted family life and curtailed numerous types of expenses,

but planning permits one to deal with these factors in such a way as to insure a happier tomorrow. Money can be put aside, for example, for the trip that can't be arranged for today. Or the vacation Betty wants to defer until Bob comes back can be definitely provided for through systematic saving.

Similarly, funds can be put aside and earmarked for the goods that will become available after the war—

saving are as varied as human life itself. But whatever the aim, wartime incomes provide an unusual opportunity for many people to do something concrete toward realizing their plans for the future.

Budgeting is the heart of the Planned Spending and Savings Program. A budget is an individual matter and depends upon the particular problems and responsibilities, the needs and desires of the per-

Except for people living alone, budgeting should definitely be a family project. Husband, wife, and children all have their part to play in adjusting expenditures to war conditions. They cannot be expected to cooperate fully if they are not taken into partnership when the family lays its financial plans.

b. A satisfactory budget must be realistic and flexible.

Estimates of future expenditures, for example, should be based on past experience, not plucked out of the blue. Experience indicates that if budgets are unrealistic, however well they look on paper, they have little influence on people's actions and are ultimately discarded.

A good budget must also be flexible. The best-laid plans may have to be revised if an emergency arises. Particularly in wartime, when conditions change rapidly, budgets should be reviewed frequently and revised whenever necessary to take account of new circumstances.

c. A satisfactory budget must be adjusted to wartime.

While a budget should not call for economies beyond the capacity of the family, it should be remembered that one of the purposes of wartime budgeting is to encourage saving for the future. A budget will fail to serve its most important purpose if it does not help the individual to adjust his expenditures to war conditions and effect every possible economy. In deciding what should be spent for clothes, for example, it is necessary to take account of the fact that an overelaborate wardrobe is both frivolous and wasteful in wartime.

Above all, the budget should take account of the fact that certain types of goods are unavailable in wartime and make adequate provision for future wants as well as current expenditures. One of the purposes of budgeting at any time is that it permits one to weigh various choices. When people plan the disposition of their wartime income, many of them will decide that they want a remodeled kitchen tomorrow more than they want a fur coat today. Some will elect to sacrifice far more essential things in order to buy extra War Bonds and build up a larger nest egg for the future.

d. A satisfactory budget must be acted upon.

SAVE NOW

for

Peacetime Spending



goods that will almost certainly be better and may be more reasonable in price than those it is now possible to buy. Provision should be made, of course, for the replacement of articles now in use and wearing out. But definite provision can also be made now for many other types of expenditures. Many families want a home of their own after the war. Others want to accumulate enough to permit a member of the family now in the armed forces to go into business for himself when he returns. The ends of planned spending and

sons to be considered—and of course the amount of the income.

No ready-made budget can be used but there are certain things that all good budget plans have in common. For example:

a. A satisfactory budget must be cut to the needs of an individual or family.

To live within a budget successfully, each individual or family must "cut it to fit"—so that it will be regarded as an instrument for the realization of personal goals, not a pointless "strait-jacket."



Ewing Galloway

No matter how good a budget is, it is simply a plan—ineffective unless it is acted upon. As soon as a budget is agreed on, it is important that arrangements be made to put it into use. This will probably involve delegating responsibilities to various members of the family. It may require certain immediate actions—perhaps closing out a charge account, taking out hospital insurance or health insurance, or increasing one's subscription for War Bonds under the pay roll savings plan.

A family should review its budget frequently to make sure that it is actually being followed. That is why record keeping is so important. If important departures are being made from the budget, the family should ask itself why. Are some of the estimates unrealistic? Or has some member of the family permitted himself some extravagance he intended to avoid and feels he can avoid in the future? Whenever necessary, budgets should be revised. But once a budget reflects a family's individual situation

and wishes, and has been revised to take account of changing conditions, it should become a guide to action from which departures are made only sparingly.

In making a financial plan, many people find it convenient to list their expenditures in accordance with the period when they come due—yearly, quarterly, monthly, weekly, and so on. This might be done by means of a work sheet such as the one shown here. Further development of such a work sheet is to reduce the figures to the time period being used as a basis for the budget (generally a week or a month). For instance, if you are following a monthly plan and have a \$300 payment on your life insurance to meet once a year, divide this sum by 12 to get the amount (\$25) you should set aside each month.

Here, for your convenience and interest, we are presenting a sample budget work sheet. Entries are illustrations only. Each family will have to adapt entries to its own situation.

One of the purposes of our institution is the promotion of savings. We would like to discuss with you in detail our personalized systematic savings program and show you how it can multiply your funds with the addition of regular dividends. *Now* is the time to plan and save for the better things of a better post-war world.

EXPENDITURES					
Yearly, semiannual, quarterly, or seasonal items		MONTHLY ITEMS		OTHER ITEMS	
Expenditures:		Social security payments	\$	Food	
Income tax (provision for quarterly payments)	\$	Income tax (withholding deductions)		Clothing	
Other taxes		Housing		Transportation	
Interest and payments on debts		Household operation:		Personal expenses	
Insurance		Gas		Medical care	
Health and hospital insurance		Electricity		Household operation—other items	
Education (tuition fees)		Fuel		Household furnishings and equipment	
Contributions				Education (school supplies, newspapers, books)	
Recreation—vacation				Recreation	
TOTAL	\$	TOTAL	\$	TOTAL	\$

SAVINGS			
MONTHLY ITEMS		OTHER ITEMS	
Regular War Bond Purchases		Extra War Bonds and Stamps	
TOTAL	\$	TOTAL	\$

THIS compact five-room home in addition to making excellent use of every square foot of floor space, is particularly appealing in appearance. It's a "homey" type of house—one that a small family can be proud to own.

The living room includes three popular features—a broad bay window, fireplace and cool closet. The dining room is adequate in size and has cross ventilation. A central hall makes possible easy access from each room to all the others.

Each bedroom is well ventilated



National Plan Service

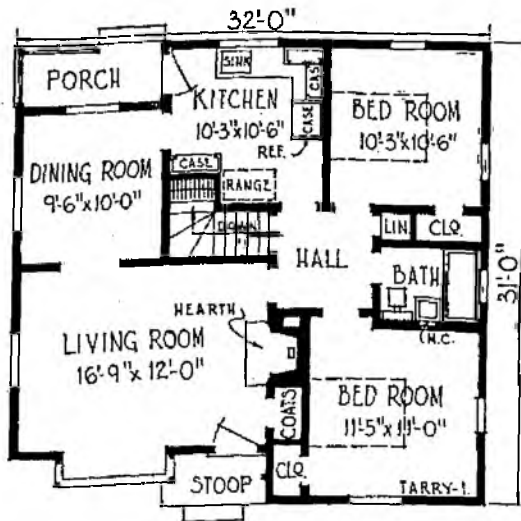
MODERN DESIGN

the Tarry

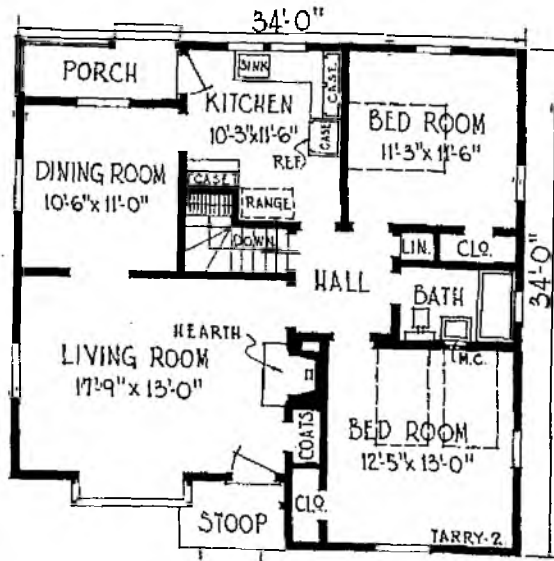
well-arranged plan

and has its own clothes closet. The bath is convenient to every part of the house.

You may choose between two different plans for this home—one is slightly larger than the other, as indicated on the sketches below.



PLAN 1
CUBIC FT. 18,100



PLAN 2
CUBIC FT. 20,800

American Families

PLAN HOMES FOR TOMORROW

HOW MANY American families are planning to build their own homes after the war is won? And how many are planning to buy houses that are already constructed?

There is much speculation on the answers to these two questions—hundreds of guesses and dozens of surveys. The Wage Earner Forum, conducted by the Macfadden Publications, is a particularly interesting report on home building and buying plans for the future. Families in selected cities across the country—from New England to the Pacific, from Minnesota to Texas—were interviewed.

They represented a fair cross-section of wage earners—skilled labor, semi-skilled labor, and other categories in the wage earner classification as distinguished not only from executive and professional and proprietors but from other “white collar” occupations. Two sets of ques-

tions were answered, one by the wife and the other by the husband.

The Wage Earner Forum wives were asked whether or not they expect to get new homes after the war. About four out of ten expressed their present hopes in the affirmative. The variations by regions and by age groups are especially interesting, since the proportion who do intend to have new homes is largest in the Far West and the South, regions which have experienced the greatest influx of population. The variation by age groups is even more pronounced, with the largest proportion of prospective home owners among the wives under thirty years of age, and a decline accompanying age increases.

The Question: Do You Plan to Get a New Home?

The Answer: (See Chart 1)

The variation by city size is not significant, adhering generally to the national average, with a slightly lower percentage of affirmative an-

swers from the wives living in cities of between 10,000 and 25,000 population.

Will They Buy or Build and How Much Do They Want to Spend?

The proportion most interested in purchasing a home is in the northeastern section of the country, representing almost six out of ten, with an average of about five out of ten in the other regions. On the opposite side, in all but the northeastern region, the proportion interested in building a home is about four out of ten. In the larger cities of over 100,000 population, more than half the respondents indicate that they will purchase their new home, whereas the largest proportion of prospective builders, almost half, is in the medium-sized cities between 25,000 and 100,000 population.

The most pronounced “build or buy” variation is that between the different age groups. The proportion of builders decreases with age and conversely, the proportion of buyers increases with age. Here is the breakdown.

The Question: If You Are Planning to Get a New Home, Will You Buy? . . . or Build? . . .

The Answer: (See Chart 2)

The Next Question: About How Much Do You Think You Would Pay For Your Home?

The Answer: (See Chart 3)

In the South, three-quarters of the wives indicate they want to spend under \$5,000, with over one-quarter wanting to spend less than \$3,000. In the other regions, almost two out of each five want to spend somewhere between \$3,000 and \$5,000.

Half the wives in the Northeast and Far West want to spend between \$5,000 and \$10,000, with almost all in the \$5,000–\$7,499 bracket. Only 21.1% of the wives in the South want to spend over \$5,000, and in the Middle West, the proportion is 42.0%. The number of wives wanting to spend over \$10,000 is negligible.

The variations by age groups and city size are more pronounced and clear cut in pattern. In general, the younger wives want to spend less on their homes than the older women, and the women living in the smaller cities of between 10,000 and 25,000 population want to spend less than their big city sisters.

CHART 1

Do You Plan to Get a New Home?

By Regions	Yes	No	No Answer	Don't Know
Northeast	37.6%	59.6%	1.5%	1.3%
South	46.9%	47.7%	3.1%	2.3%
Middle West	41.2%	55.7%	2.5%	0.6%
Far West	49.1%	49.7%	0.6%	0.6%
U. S. Total	42.1%	54.6%	2.1%	1.2%

By Age Groups:	Yes	No	No Answer	Don't Know
Up to 29 years	60.4%	36.9%	1.0%	1.7%
30 to 44 years	44.1%	57.3%	2.3%	1.3%
45 years and over	19.7%	76.8%	2.8%	0.7%
U. S. Total	42.1%	54.6%	2.1%	1.2%

CHART 2

Will You Buy? or Build?

By Age Groups:	Buy	Build	No Answer	Don't Know
Up to 29 years	47.6%	45.1%	4.9%	2.4%
30-44 years	51.0%	37.6%	3.8%	7.6%
45 years & over	63.1%	27.4%	2.4%	7.1%
U. S. Total	51.2%	39.1%	4.1%	5.6%




C H A R T 3

About How Much Do You Think You Would Pay for a Home?

BY AGE GROUPS ←

EXPENDITURE

→ BY CITY SIZE

Up to 29 Yrs.	30-44 Yrs.	45Yrs & Over	U. S. Total		Over 100M	25M-100M	10M-25M	U. S. Total
60.6 %	53.1 %	51.2 %	55.8 %	 Up to \$4,999 (summary)	50.7 %	60.8 %	63.9 %	55.8 %
5.3%	3.8%	6.0%	4.7%	Under \$2,000	3.1%	5.1%	9.0%	4.7%
15.9	7.3	8.3	10.7	\$2,000-\$2,999	11.0	7.9	14.4	10.7
24.8	17.8	15.5	20.2	\$3,000-\$3,999	18.3	23.6	20.7	20.2
14.6	24.2	21.4	20.2	\$4,000-\$4,999	18.3	24.2	19.8	20.2
35.4 %	43.0 %	42.9 %	40.1 %	 \$5,000-\$10,000 (summary)	43.4 %	37.6 %	33.3 %	40.1 %
30.9%	36.0%	39.3%	34.5%	\$5,000-\$7,499	36.1%	34.8%	28.8%	34.5%
4.5	7.0	3.6	5.6	\$7,500-\$10,000	7.3	2.8	4.5	5.6
0.4 %	1.3 %	3.6 %	1.2 %	 Over \$10,000	2.0 %	0.0 %	1.0 %	1.2 %
3.6%	2.6%	2.3%	2.9%	NO ANSWER AND DON'T KNOW	3.9%	1.6%	1.8%	2.9%

Savings and loan and building and loan institutions are greatly interested in helping make home ownership possible and practical for these families who want to buy or build their own homes. We are specialists in the field of home financing, and, thanks to our years of experience in this work, we are qualified to make home loans that are individually adapted to meet the needs of each family whose home we finance.

When you are making the most important purchase of your life—a home for your family—you can't af-

ford to gamble on your future security. It's vitally important that you choose a reputable organization to finance your loan, so that you can enjoy freedom from worry and care while you are paying for your home.

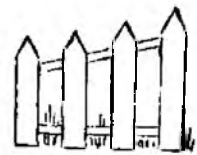
Your mortgage should be planned so that your monthly payments do not exceed a sensible proportion of your income. Buying a home can be a pleasure, rather than a burden, if it is planned sensibly in advance. We can offer advice and suggestions regarding your home purchase which we know you will find practical.

We realize just what problems the would-be home owner must face in reaching his goal—the acquisition of a real home, debt free. Because we know conditions in this community, we feel sure that you would be well pleased with the home financing service we can offer.

There may be a number of questions in your mind regarding the best means of financing your post-war home. If so, we would like very much to have an opportunity to discuss your plans with you, at your convenience.

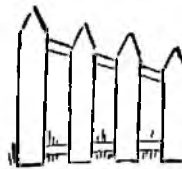


Max Tatch
Photos



Middle

OF THE FENCE



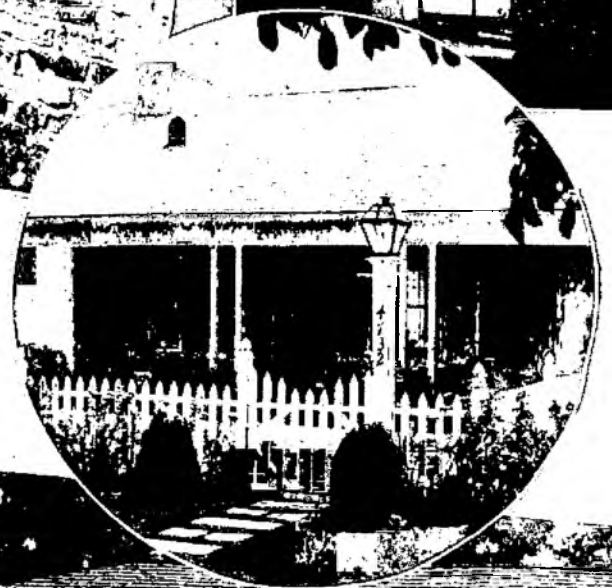
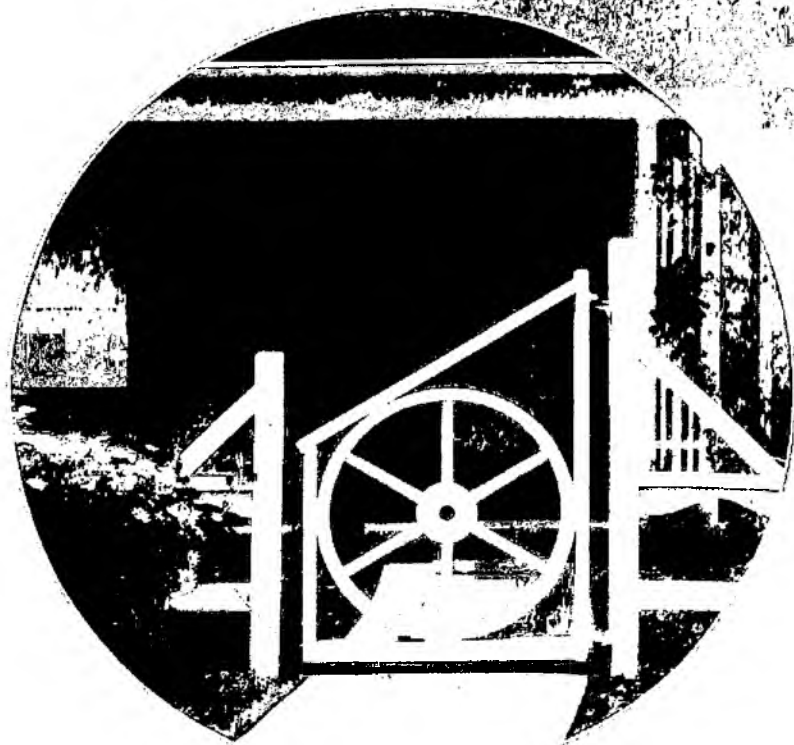
AN OBSERVANT woman once said that you could tell what kind of people lived in a house by looking at the front porch. But the first impression that you have of many families is formed by the gates and walks leading to their homes.

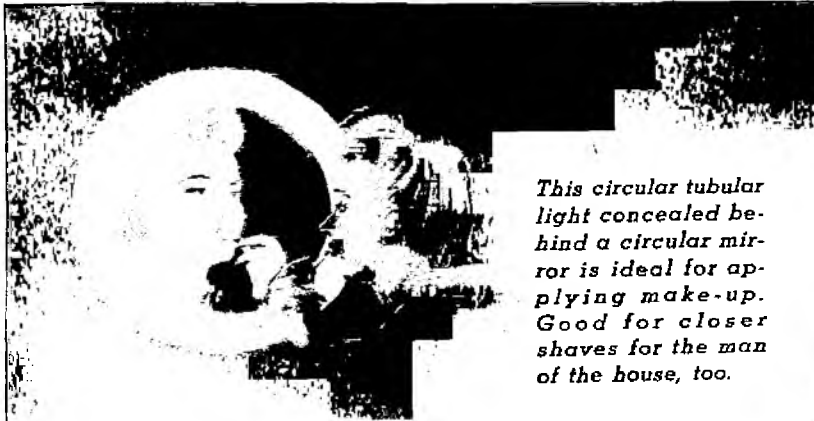
Time was when gates and fences were built primarily for privacy—or for safety, as in the case of one of their forerunners, the stockade. Early civilizations sometimes constructed city triumphal gates having significance both as monuments and as defense measures. Cities sometimes were entirely walled in with a number of gateways placed at different intervals along the length of the wall, as in the city of Quebec. Then there came the era when fences were “lowered” along with the dangers of living, and the gate was more or less a “thing-to-swing-on.”

Now gateways are built largely for decorative detail and interest. Rather than serving as a means of restriction and exclusion, they are used today to impart an atmosphere of hospitality and welcome. The white-washed fence of Tom Sawyer fame has lost some of its popularity, but white picket, split rail and log fences retain their attraction.

Gateways readily lend themselves to a variety of individual treatments. For instance, there is a vast difference between the heavy rough-hewn rails of the entrance shown above and the small white double gates, upper left. But each is well adapted to the architecture of the home to which they lead.

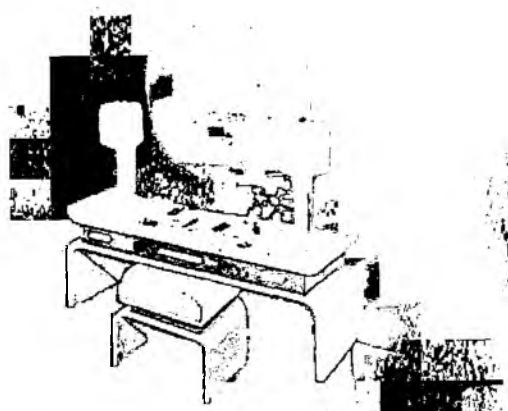
You might find it fun to look at the six entrance illustrations here and try to imagine the kind of people living on the other side of the gate.





This circular tubular light concealed behind a circular mirror is ideal for applying make-up. Good for closer shaves for the man of the house, too.

Shafts of light, literally, combine with circular fluorescent bulbs to create these clever vanity lamps for your dressing table. The person seated at the table is illuminated from both sides.



Seeing Things

Casting a new light on your favorite books are long, slender fluorescent tubes, ideal where space is limited. In addition, these tubes are decorative and cooler.



Art Work, Courtesy Westinghouse



Cool—comfortable—clear—this fluorescent tube, concealed in the cabinet when not in use, pulls down to cast "daylight" visibility on the ironing board. "On-the-spot" lighting at the planning desk is part of permanent equipment.

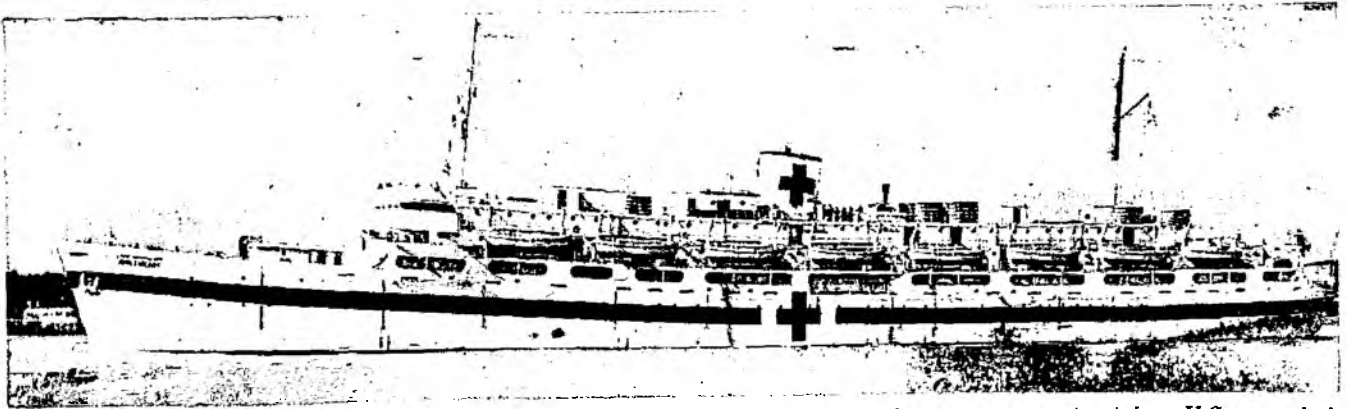


More light is required for the fine detailed work of sewing than for reading average size print. A fluorescent lamp in an adjustable wall bracket will help prevent strain to your eyes at the sewing machine. A table top with fluorescent tubes under a frosted glass panel makes light work of pattern tracing and cutting, map outlining and other drawing jobs

LAMPS of all sorts are being constantly improved to put a new and better light on tomorrow's living. A well-lighted home is a far more cheerful and enjoyable place than a dark one. This use of light for decoration and atmosphere is called "Live-ability."

The importance of proper lighting for the sake of your eyes can't be over-emphasized. Good eyes alone do not guarantee good sight for they can be "blindfolded" by the lack of light. Lighting is the greatest variable and most easily changed factor in seeing. Use of light for better seeing is termed "See-ability."

Here we present seven suggestions for improving the "See-ability" and "Live-ability" of your home of tomorrow. They will lighten both your work and your outlook on life. Perhaps you will want to save this page for your post-war scrapbook.



The U.S. Army hospital ship John J. Meany leaves Charleston Port of Embarkation for trip overseas to pick up U.S. wounded.

+ FLOATING HOSPITALS +

AMERICAN servicemen wounded in the European theatre are now being returned home at the fastest possible rate, with Army hospital ships transporting a large percentage of them, the Office of War Information comments in a report on the Army and Navy programs for bringing the wounded home by sea.

Twenty Army hospital ships are now operating in the Atlantic, and 18 of these will be busy in plying back and forth between the home base at the Charleston, South Carolina, Port of Embarkation and several European ports. The size of the ships ranges from that of the Milne, which can carry nearly 1,000 patients per trip, and the Clem and the Hinds, each of which has a capacity of less than 300 patients. Both the Clem and the Hinds will remain in shuttle service in Europe for the time being.

In addition to these 20 ships, there are 13 others transporting the wounded in various parts of the world. These include two Army hospital ships operating out of Los Angeles; three Navy hospital ships operated for the Army in the Pacific, and eight Navy hospital ships, all busy in the Pacific theatres. Several Army ships now operating in the Atlantic will soon be transferred to the Pacific.

Four more Army hospital ships were to be commissioned by mid-summer, and three more Navy hospital ships were scheduled to be put into operation by this time. It is anticipated that all will be assigned to service in the Pacific.

The new Navy hospital ships, including three which were recently commissioned, are air-conditioned throughout. Medical officials state that the air-conditioning not only provides greater comfort for servicemen, but that the incidence of fungi infections, prickly heat and other tropic ills will be minimized.

The ships are provided with the latest medical equipment such as is found in standard shore hospitals. The nurse and doctor staffs are supplemented by a large group of enlisted medical personnel. The mechanical operation of the Army ships is in the hands of merchant seamen, but enlisted Navy personnel is used on the Navy vessels. The medical complements on the Navy ships operated for the Army is furnished by the Army Medical Corps to the Army Transportation Corps.

Patients returning home are classed

as litter, ambulant and mental cases. The ships have special facilities for the mental patients, most of whom are suffering from "combat fatigue" and they will be restored to health after sufficient rest in the States.

The programs of entertainment on board the hospital ships are varied and full. Orchestras and choral groups are organized on most voyages home, and each ship is stocked with a variety of musical instruments. Motion pictures are shown, usually daily, and games of many types are arranged. Each Army ship publishes a newspaper, with the patients providing a part of the editorial staff.

Special diets are provided for all who require them, and those who are on a regular diet receive the best food obtainable from Army stocks. These include fresh frozen milk, "eggs with shells on them," tenderloin steak, frozen vegetables and many fruits.

Official United States Army Photos



A nurse aboard the U. S. Army hospital ship Blanche E. Sigman checks time on a patient's wrist.

IT IS OF the utmost importance, at this strategic point in our victory effort, that military and other war-essential travel proceed unimpeded. Even with Germany's collapse, our war transportation needs will be multiplied by stepped-up concentrations of our military might against the home islands of the Jap.

Transportation tax collection figures on civilian travel for the last months of 1944 show that, while still higher than in normal peacetime years, civilian travel did level off and maintain a level status. With other factors prevailing that tend to increase civilian travel, such as added spending power, curtailed use of automobiles and an increased desire to take time out from exacting war assignments, it is reasonable to assume that public reaction to "don't travel" appeals, including the cancellation of hundreds of conventions, helped considerably in maintaining a civilian travel level.

Military travel, however, is increasing and will continue to grow, due to the rotation leave plan, longer trips necessary to move men to the Pacific Coast, a more liberal furlough policy, the increased movement of war prisoners and, most important, an increasing number of returned casualties. The Surgeon-General of the Army reports that 30,000 casualties are reaching the country every month.

The mounting task of carrying wartime passenger traffic continues to be handled by the railroads with one-third less equipment than was



Photos by
H. Armstrong Roberts

Home-Town Vacations



available in 1918. The passenger load on the bus lines continues upward and inter-city buses now carry three passengers for every one carried in pre-war years. Bus-line operation is made more difficult by the increasing shortage of replacement parts and tires.

The manpower shortage further aggravates the problem. More than 300,000 railroad workers and additional numbers from bus-line operations have already entered the armed

forces. New workers are not only hard to obtain but are, for the most part, unskilled and must be trained before they can handle jobs ordinarily performed by men with years of experience.

The added burden of heavy 1945 vacation travel could conceivably prove to be the "straw that breaks the camel's back." There is no extra or special railroad or bus equipment to take care of vacation travel this summer and none will be provided.

There is only one solution to the problem of 1945 summer vacations and their effect on the nation's wartime transportation. With only a limited amount of travel space available for the duration, the only way in which constantly increasing military travel needs can be met is for the civilian population to eliminate completely all train or bus trips that do not specifically help to win the war.

Civilians must stop all unessential travel. "Unessential travel" is any train or bus trip, long or short, for business or pleasure, which does not definitely help to shorten the war in the Pacific.

What can your family, your neighborhood, your community do to make this summer's wartime vacations profitable, constructive, fun? How about organizing a "Vacation-At-Home" program, mapping out a schedule of events and planning a time-table of activities?

Recreation on this program could be roughly outlined under three general fields for individual choice of participation:

HEALTH ACTIVITIES include swimming, volley ball, softball, baseball, tennis, golf, horseback riding and other outdoor sports. You can

things like slippers, memo books, bridge scorecards, and scrapbooks of cross-word puzzles with answers.

Periodic collections, bundling and contributions of paper will be needed in August. More than 70% of the paper and board produced in the United States now goes into war uses.

MORALE ACTIVITIES bring into focus home-talent shows, vegetable exhibits, community sings and band concerts, and picnics.

Each family, each local group, each community will have its own special facilities around which to plan a summer vacation schedule that will make things hum. The following suggestions are given to start the wheels turning and to inspire specific ideas for your own program of vacation fun.



sponsor contests, arrange for inter-family tournaments, mixed-couple parties and group hikes.

SERVICE ACTIVITIES are such as handicraft for veterans' hospitals, participation in salvage drives, recreation for servicemen and women, Victory Gardens. There are many articles of handicraft that you can make during the vacation months that will help add interest to the days of convalescence of wounded servicemen in or near your community—

GOLF TOURNAMENTS—Four-club golf match; two-ball mixed-foursome golf match; Husband-and-Wife mixed-foursome; Father-and-Son Day; Mother-and-Daughter Day; Hole-in-One contest.

SWIMMING—Mixed-couple swim by moonlight; Water Polo match; community-wide swimming championships.

HIKES—Treasure Hunt, with War Bonds as prizes; all day, box-lunch hike winding up with a swim; horse-

back "hike" through the neighboring countryside, with a farmhouse lunch along the way.

Music—Community sings; group singing—popular, patriotic and old American folk songs; singing games; home-talent shows.

EXHIBITS—Victory Garden vegetable exhibit; swimming and diving exhibitions; handicraft exhibitions.

The success of a "Vacation-at-Home" program in your community or neighborhood will depend largely on the leadership and cooperation put into it. Additional plans and ideas on this subject may be obtained by writing to the United States Office of Defense Transportation, Information Division, Washington 25, D. C.

You may be pleasantly surprised about how much you will get from your vacation at home. And think of the savings that you can invest in War Bonds for bigger and more extensive post-war plans.

YOUR dressing table should and can be planned to suit your own personality, no matter what shape or size your room may be or how inexpensively you must work.

Unpainted dressing tables, kitchen tables, desks, or shelves firmly at-

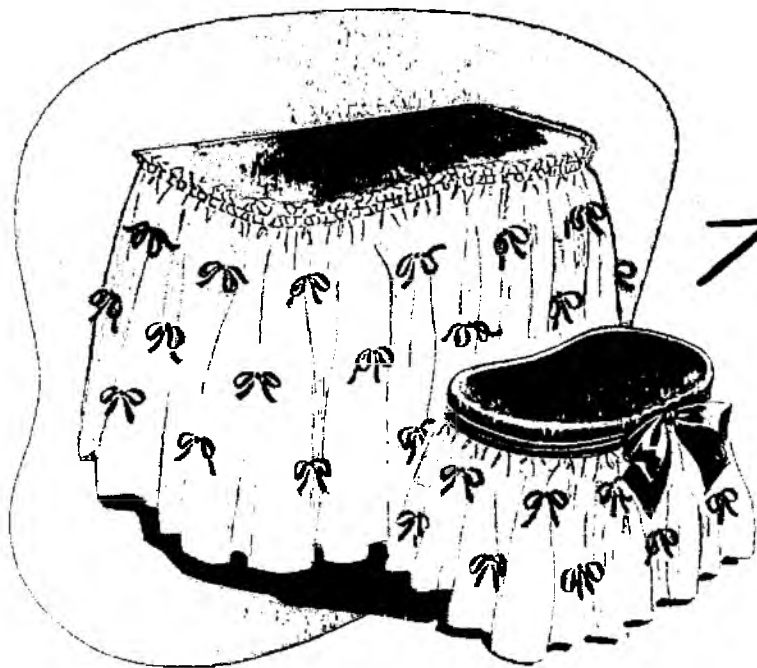
choose a fabric that will take repeated tubbing, unless your budget will allow for dry cleaning bills.

When planning your dressing table skirt, keep your own personality in mind. Select it to suit your tastes, just as you would a hat or a dress.

stripes, and appliqué a few huge red roses or other floral cut-out on it. (See illustration on next page.)

TAILORED

If you are the tailored type, there are many interesting ways you can dress your table. Make the skirt with pleats instead of the usual gathers. Use medium weight fabrics—sateen, percale, gingham, seersucker or wash-



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A Dressing Table

tached to the wall can be used as a basis. These may be oblong, semi-circular, kidney shaped—the shelves may even be fitted into the corner of a small room.

If the table has a smooth surface and will take paint well, you might enamel it in a color to contrast with the skirt. Or you might cover the top with fabric or wall paper, and place over it a piece of glass cut to fit. Very luxurious, of course, is a mirror-top cut to fit. If none of these tops can be had, the next best thing is to make two fabric top covers, so that one can be in use while the other is being laundered.

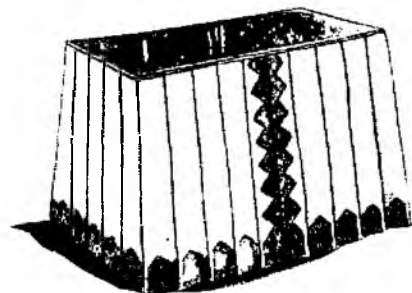
In planning your dressing table skirt, keep the decorations of the room in mind, and choose colors that will blend with them. You might match the window curtains, the draperies, or the bedspread. If the bedspread is a solid color, you might use a print for the dressing table which contains that color. Or if you have a print in the spread or window drape, select a solid color that repeats one of those in the print. Be sure to

FEMININE

These skirts are usually gathered, and sheer fabrics such as organdie or dotted Swiss are often used. These may be in white or cream to match your curtains, or a soft pastel color. Trim with ruffles of the same fabric. Or sprinkle the finished skirt with velvet or taffeta bows, picking up one of the outstanding colors in the room. (See above sketch.) If you have used chintz somewhere in the room, you might appliqué a few of the flower motifs cut from the chintz on the sheer dressing table skirt. The dressing stool may have a sheer skirt, and a top covered with taffeta or chintz.

Still feminine, but not as frilly, is the gathered skirt made of heavier fabric. Washable rayon taffeta, chintz, gingham or percale are suitable fabrics. Checks, plaids, or stripes, edged with eyelet embroidery ruffles give a crisp, fresh look—especially good in a young girl's room. If you would like to do something unusual, make the skirt of black and white

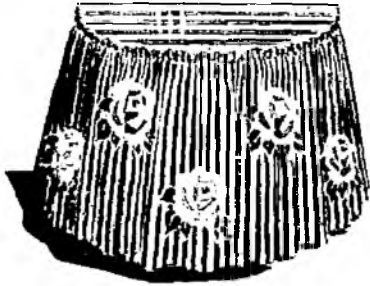
able taffeta. Select plaids, checks, stripes or solid colors. These may be combined in many ways. Make the cover for the table top in a contrasting color, and put a matching border on the skirt. Or appliqué several



bands or geometric designs in contrasting colors. Use good, clear colors for this—blue, green, yellow, white or red. Avoid pastels and subtle tones. Pleat the skirt of the dressing stool, or cover only the top and paint the stool legs.

SOPHISTICATED

If you like the unusual line, free of frou-frou but not severely tailored,



and subtle color combinations, make your dressing table in harmony with this feeling. The basic skirt may be Shirred or pleated. Choose washable taffeta, sateen, percale—even unbleached muslin (it doesn't have to be expensive to be sophisticated). Select subtle colors, and if there are none available dye the fabric yourself. Color combinations are most important here, and a few suggestions are: purple and pale blue, or plum and chartreuse, dark green and daffodil yellow. In most cases, use the lighter tone for the skirt, trim with the deeper shade—always keeping

skirt is made in two sections and attached to the table so that it may be easily removed. One method of doing this is to cut 2 pieces of buckram each $2\frac{1}{2}$ inches wide and long enough to fit each arm. Cover with muslin or sateen, as in *Diagram 1*. When skirt is finished, baste it firmly to covered buckram, using quite heavy thread, and tack the buckram to the table arms. To remove the skirt, clip basting stitches. The arms may also be covered by winding with a strip of fabric, and the flat half of a strip of snap-tape slip-stitched to the front of

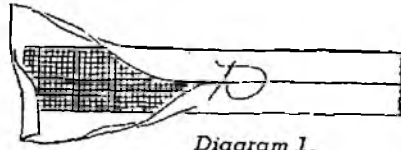


Diagram 1.

each arm. The matching half of the tape is sewed to each skirt section.

**How To Make
A Dressing Table Skirt**

Skirts for dressing tables with arms

The top may be gathered or pleated to fit the table. These measurements allow for 2-inch pleats at 4-inch intervals all around. To keep this firm, stitch a straight, narrow strip of fabric, or a cotton tape along the top hem line.

How To Make Swags

Cut two strips of fabric 10 inches wide, and half the length of the outer edge of the table. Bind one long edge of each with a strip of fabric 3 inches wide. Take $\frac{1}{2}$ -inch seams, binding will be 1 inch wide when finished. Turn under binding and press. See *Diagram 2*. Make a small rolled hem around other edges. Fasten to table over skirt, tacking through the binding, underneath the swag. Pleat or gather 10-inch ends of swag to about 5 inches. Make soft bows of same fabric, tack firmly to ends of swag.

Dressing Table Stool

A Shirred or pleated skirt of fabric that matches the dressing table skirt

TO MATCH YOUR PERSONALITY

the rest of the room's color scheme in mind.

Introduce the sophisticated line by using swags of the contrasting color. Two of these may meet in the center, where the ends will be finished with bows of the same fabric. (See illustration.) Or if the table has no arms which open in front on a drawer, the swag may extend across the front, to be caught up in loops at the corners, and continue on to the back of the table. Repeat the same lines in decorating the stool.

**How to Cover
A Table With Arms**

For a dressing table which has arms that open out, cover the top with a piece of fabric cut to fit the top, plus 2 inches around all edges. Cut a bias strip or use bias trim and bind the edges, or face with bias. Tack to the top of the table with thumbtacks placed on the underside. Make two covers at the same time, so that the cover may be changed frequently for laundering.

On this type of dressing table, the

are made in two pieces. To get correct width for each half, measure half the outer edge of the table. Two strips twice this measurement will allow for ample fullness. (Piece if necessary to obtain proper width.) To find the length of the skirt, measure the distance from the top edge of the table arm to the floor. Add to this

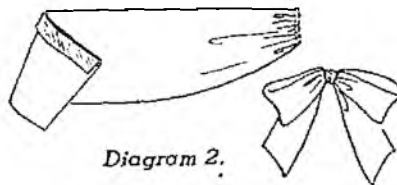


Diagram 2.

1 inch for top hem, and $\frac{1}{2}$ inch for lower hem. Finish the center edges with a narrow hem. Along the top, turn in the raw edge $\frac{1}{4}$ inch and then turn a $\frac{3}{4}$ -inch hem. Baste and stitch. Make a narrow hem along the lower edge.

To make this type of skirt for a table which does not have arms, make a strip in one piece, twice the length of the outer edge of the table. Finish and attach in the same way.

is tacked to a stool. Cover the top with a sturdy fabric—cut the top covering section 4 inches wider all around than the top of the stool. Make a casing around edge and insert elastic or cotton tape to gather over stool top. See *Diagram 3*. Use a small cushion on stool, or pad the top with cotton batting. Pull cover over this. Finish with sash or swag.

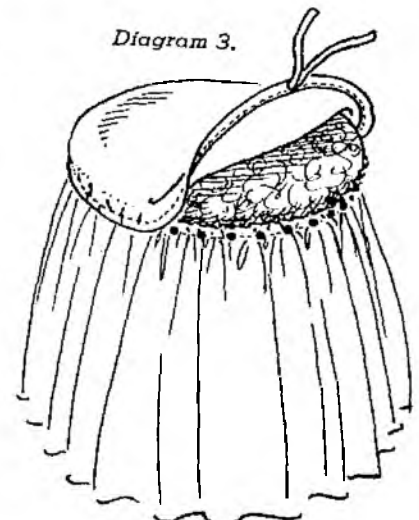


Diagram 3.

KEEP Cool AND Fresh THIS SUMMER

AUGUST may bring "dog-day" weather, but nevertheless you can look as cool and refreshing as the shady side of the street—and feel that way, too!

Easy-fitting casuals are the coolest summer clothes. Dresses with tight necklines or shoulders or waists give warm warning against wear on hot, humid days. Loose-fitting styles with bloused waists and gathered or full skirts are far cooler.

Short, moderately wide sleeves are more comfortable in summer than three-quarter length or long sleeves. Even better and very pert are "wings," ruffles, or the new cap sleeves. Heavy shoulder pads are warm—and a nuisance to launder. Light, washable shoulder pads made of the dress material or a similar fabric not only are cooler, but more practical also, particularly in house dresses.

Wide or tight-fitting leather belts are good things to omit from a warm weather costume. Because of overlapping at hip and waistline, skirt and jacket combinations also tend to be warm.

Collarless necklines are a boon for warm days. Trimmings, collars and ruffles that lie flat are more comfortable than those that crowd up fussily against the throat. Low-scooped necklines have priorities on low temperatures and high fashion rating.

Fabrics that are slightly stiff, so that they will stand away from the body rather than cling, are dependably cool. Permanent-finish lawn and percale, for example, are generally cooler than crepes. Cottons and linens are usually cooler than medium weight rayon, and that old stand-by seersucker, of course, is both cool and so easy to launder. White and pastels, particularly blues and greens, look cooler than bright colors, although colored backgrounds do not show soil as rapidly.

Most summer cottons take to water like soap-suds, but some of them will not wash satisfactorily—because of shrinking a good deal, because colors are not fast, or for some other reason. Cottons do not dry clean very well and, in the long run, fail to appear fresh when dry cleaned. Eliminating both washing and dry cleaning may appear to leave an insoluble problem regarding the upkeep of some of your summer wardrobe. But Mrs. and Miss America can relax and profit in learning about a trick her dry cleaner has up his sleeve which is neither washing or dry cleaning. It's what is known as wet cleaning.

In wet cleaning, special soaps and lukewarm water are used. The garment or fabric is laid out on a board and brushed very gently by hand. It is important that the process be completed quickly. This is quite different from the lengthy treatment with warmer water involved in washing. Even non-fast colors can often be handled satisfactorily with care and attention.

To keep wash clothes in condition between washings, or to postpone washing or pressing when the garment is only wrinkled, homemakers, following the example of their dry cleaners, may want to sponge the garment lightly immediately on removing.

The directions for the sponging process are simple. Go over the right side of the garment completely with a cloth wrung out of warm (not hot) water. Work as evenly and consistently as possible, not allowing some spots to become wet while others remain almost dry. When sponged, place on a hanger, spread out carefully so that the garment hangs straight and hang where it will not touch other clothing. Hang overnight and in the morning it will be ready to wear again, looking pressed and neat.

The advantage of this kind of cleaning is that surface soil is removed, and many times that is all the garment requires. This treatment is also a dress saver for women whose work keeps them traveling, leaving little time for dry-cleaning or pressing services.

One of the secrets to comfortable summer coolness is freshness. Wet cleaning at home may prove to be a time-saver, money-saver, and clothes-saver in the upkeep of your warm weather cottons.





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