

★ HOME LIFE ★

August • 1946



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

August—month of lazy days. Time for comfortable back-yard barbecues, free moments to sit on the front porch, cool evenings for leisurely walks or drives in the country. August—month suspended between the animation of summer and the aspirations of fall.

Catch the mood of the moment—slow down—relax. We hope you find reading your August issue of HOME LIFE a pleasant way to spend a portion of your time.

We always enjoy having you stop in to see us at our association. You can rely on our sincere cooperation with any savings or home loan problems we might help you work out.

F. L. Vandenburg, Secretary

**NILES FEDERAL
SAVINGS AND LOAN
ASSOCIATION**

302 E. Main Street, Niles, Michigan

Your savings *are truly yours*

Your income tax belongs to Uncle Sam. Your funds for food are really your grocer's. Your gas, electricity and phone money is actually the utility company's money. And of course, in the same way, other people owe money to you for services or merchandise which you supply to them.

The point is that *only what a person saves is truly his*. It is for you to say what you do with your savings. It is your choice whether you keep it under the mattress, use it in speculative enterprise or save it where it will be safe and will consistently earn more money for you. The dangers and dormancy of under-the-mattress and sugar-bowl treasures is a well-known story. The fact that for every person who profits in "big deals" there are eleven who lose, speaks protestingly against speculation. Saving your money where it will bring you steady returns in addition to safety is logic that is hard to beat.

Our association offers you a savings plan that provides safety for your funds and is adjustable to your personal savings ambitions and living expenses. You will be gratified to see how quickly your funds accumulate when saved according to our steady, secure plan. Our association and staff members are easily available for the convenience of members of our community. Won't you stop in soon?

PROFIT FROM OUR EXPERIENCE

For over three centuries Americans have been building homes. For over 150 years, associations like ours have been helping families own homes . . . working out with them practical, workable financing programs.

This "ringside seat" in local housing activities has provided the savings and loan man an opportunity to study and learn the essential facts that should be known before beginning on home ownership plans. He has the necessary background of information on local housing problems, real estate values, building—as well as on home financing. It is our business to make this information easily available to prospective home own-

ers of our community—information that can save you worry, time and money.

Funds paid out for rent cover only shelter costs, while the same amount applied toward a home of your own represents two items—shelter costs plus savings. Good homes are not speculations—they are sound worthwhile investments. The cost of owning a home in most communities today is no greater than the cost of renting.

Your home's value to your family is as constant as your need for shelter. Start your plans now to realize the security and satisfaction that home ownership can bring to you. We welcome your inquiries.

BASEMENT

WHETHER or not to build a basement—a question architects have debated for years—is a primary problem for the family now planning a home.

Engineers say that a good basement costs money to build, but that extra cost probably gives greater returns in comfort, especially in a cold climate. Where frost is not a serious problem, economical durable buildings without basements may be built on concrete slabs for foundations and floor, but such floors are not as comfortable as wood floors.

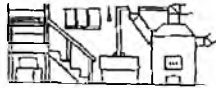
The topography of the land also needs consideration in deciding for

or against a basement. On marshy or low land, a basement will be more expensive than on high land because it must be constructed to avoid flooding. On rocky land it may be more expensive also because the excavation may require blasting.

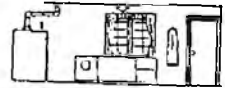
VERSUS

Some builders compromise with half basements and partial excavation. On a hillside site, a half basement may be put in economically because little excavation is necessary. On other sites, it may be dubious

economy for, while the power equipment is at work, it costs very little more for full excavation than partial excavation. A full basement not only has the advantage of more space, but also allows for better ventilation and light which makes the basement more satisfactory generally. The home owner may wish later for a full basement and find the cost prohibitive. Hand excavation will then be necessary, while the much cheaper power excavation might have been done when the house was built. Listed here for your consideration are building experts' arguments for and against basements in a home.



UTILITY ROOM



FOR . . .

Many heating plants give best results when located below the level of the rest of the house.

A basement provides space for a central heating plant and storage. If the basement has ample window area allowing for liberal ventilation, it should not be damp.

Floors are warmer and more comfortable with a basement underneath—an important consideration in cold climates.

A basement furnishes space for workshop, recreation and laundry—activities that may be difficult to locate elsewhere in the house. Provision for clotheslines or a hot-air unit for drying clothes in frigid or stormy weather is helpful.

On a small lot or expensive land, it is cheaper to build vertically than horizontally. Without a basement, such utilities as the furnace must be provided for above ground and this increases the area of your house.

In cold climates where the foundation must go deep into the ground to get below the frost-line, the cost of the basement is partly paid for anyway.

Once a house is built without a basement, putting one in is so costly that few people will want to pay for it.

AGAINST

Many of the newer heating systems do not need to be below the first floor to function well. In warmer regions, a house without an extensive heating plant may be thoroughly satisfactory, in which case a basement is not so essential.

Most basements are too damp for good storage of many articles.

Floors that are built over the ground can be kept comfortably warm if properly insulated, or by new methods of heating.

Basement recreation rooms, workshops and laundries are likely to be damp in summer, have less light and ventilation and be less convenient to reach. It is usually difficult to plan for large windows in the basement.

Since the basementless house covers more area, it generally looks more imposing, a factor to consider in its resale value.

The stairway to a basement takes ground-floor space and expense that might better be used for other purposes.

Utility area above the ground will give you more satisfaction and save the labor of running up and down stairs. A basement means carrying loads of laundry, ashes and so forth up and down stairs, thus adding to the strain of housekeeping.

THE YOUNG MEN and women of today are noted for their frankness and habit of facing facts in a direct fashion. If Jimmie loves Mary and wants to marry her he tells her so, but he also tells her frankly just what his salary is and asks if she thinks they can live on that income.

It may be that Mary has already decided that Jimmie will be just about all right for a husband, so she takes the problem of a limited income quite philosophically. She may suggest that she keep her stenographic job for a year or so—their combined salaries would make it possible for them to buy quite a little furniture.

This sort of start is a decided contrast from the days when the wife had never been a wage earner and was expected to run the household on whatever amount the husband might care to dole out to her. But living within one's means (or even two's means!) today presents problems, just as it did for the sheltered homemaker of a few decades ago. However, with the right sort of attitude about money matters and a determination to avoid quarrels on that subject, today's young newly-weds can work out a workable plan for allocating their salaries in a way that will be mutually satisfactory and worthwhile.

Spending Plans

We work to earn money, but our only reason for wanting money is to make life more worthwhile. Money is earned to be spent—until then it is of no use to anyone. Money never remains just coins and pieces of paper. It changes before your eyes into the comforts of daily life. It becomes also the beauty of living, a support in misfortune, an education for the children, security in old age.

Anyone who takes the trouble to think out his own philosophy of living and ambitions for the future and then develops a plan of control over spending can make progress toward the kind of living which means most to him. A spending plan for a newly married couple should represent not only joint goals, but also those of each individual.

What Is a Budget?

A budget could be defined as a pattern we make, telling our money where to go, so that we can attempt

to carry out our own plan for living.

Budgeting means taking the income you have and planning, in advance, where each dollar is to go—for food, for shelter, for clothing, for insurance, for personal allowances and for every other item of family spending. The budget should account for the entire income, including plans for both short-term and long-term savings projects.

A budget is a plan for tomorrow, not just a record of yesterday.

A budget is a means of getting what you want, not a way to keep you from it.

How to Make Your Budget

When you plan your budget, start wherever you are. The important thing is always look ahead. Your only chance to control your money is



before it is spent; after is too late.

With no past records to guide them, newly married couples may need to keep records for a time in order to make a reasonable estimate of the costs of food, the car, clothing, recreation, and other regular expenses. Your friends and neighbors can sometimes help you estimate what things will cost in your neighborhood.

Don't figure the whole plan too closely. Leave a margin of safety, to make the machinery of your plan turn more smoothly.

If the family income increases, the increase always looks larger than it is. It is very easy to spend the extra amount several times over and run into debt, so for that reason it is wise to incorporate the new figures in a revised budget rather than guess at the new "margin."

How to Manage Your Budget

After the family has worked out its spending plan, many a wise husband appoints his wife treasurer of the home department, turns the money over to her and keeps only his budget allowance for his own spending money.

A husband doesn't lose prestige by giving up this "privilege" to his partner. He may need to become teacher and helper until the new treasurer is pretty sure of herself. After that it's a 50-50 arrangement, a matter of co-operative planning.

A wife can weigh values and tell how much and where she should economize when she knows what money is available. She is in constant contact with the needs and desires of the family. Usually she can devote as much time and thought as

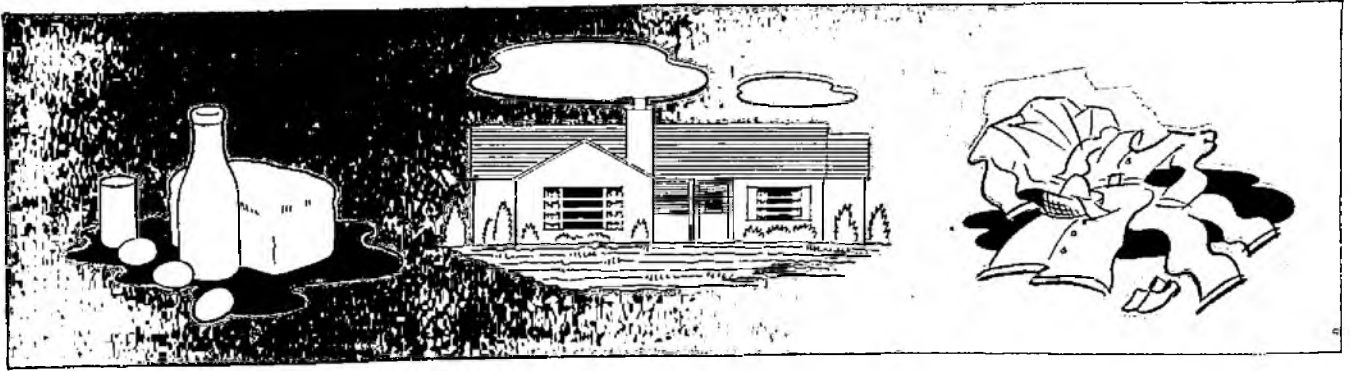
TWO

necessary to keeping the books and paying the bills.

Many girls have earned their own money before marriage, banked it, planned how to spend it, paid bills and filed receipts, taken out insurance policies, and signed leases—and this experience is a splendid background for careful budgeting.

Buying with cash saves money, for this leaves you free to buy in several different stores, wherever you find the best buys. When using cash, pay regular bills like rent and telephone as soon as possible after pay day, so you won't be keeping a great deal of cash around the house. Take advantage of any discounts for payment before a given date.

Separate cash intended for different purposes, such as the house money, your personal allowance and short time savings. Use different



change purses, small boxes or envelopes, properly labeled. This will save keeping account of every small expenditure.

The Treasurers' Office

To manage the budget plan in a business-like way, a certain amount of equipment is a great help. A desk at which to work, with a place to keep records all together is important.

A desk drawer or box may be made

to destroy them. This is a good time to record totals for the year, and compare them with the year before—as a guide for improving next year's plan.

Much additional information may be added to these records if desired. For instance:

A record of the price paid for each piece of furniture is valuable if you insure it, or if you ever want to sell it.

The prices and dates when you bought staple supplies like sheets and

family needs for healthful living and to satisfy its ambitions. Face your income squarely and make a spending plan which sets the scale of living at a sensible level.

Set up a simple system, and decide who is to be treasurer. Stick to your plan or adjust it to meet new conditions, and cooperate to carry out all the necessary economies.

Make every penny count when purchases are made by becoming an informed and observing buyer.

can live on a budget...

AND SIDESTEP THAT FIRST QUARREL OVER MONEY PROBLEMS

into a file by cutting or buying guide cards of stiff paper to fit it. Label these to classify bills and receipts, so that information about "rent," "insurance," "unpaid bills," and as many other items as you wish may be kept separate and easily found at any time.

Empty this file once a year and sort out the receipts which should be kept at hand. Tie the others in bundles or put in labeled envelopes and store away until you feel it is safe

blankets tell you how much wear you got for your money.

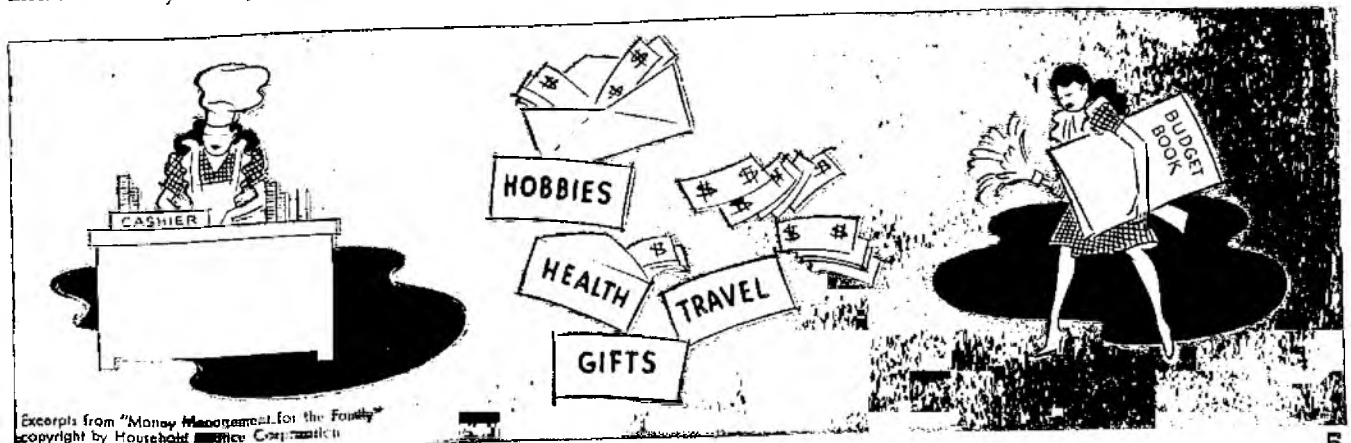
Carrying Out Your Plan

When the two of you sit down with pencil and paper to figure out your financial plan, don't let anyone dictate to you as to how to spend your money. Be independent enough to build your own plan to fit your particular combination of desires and work and income.

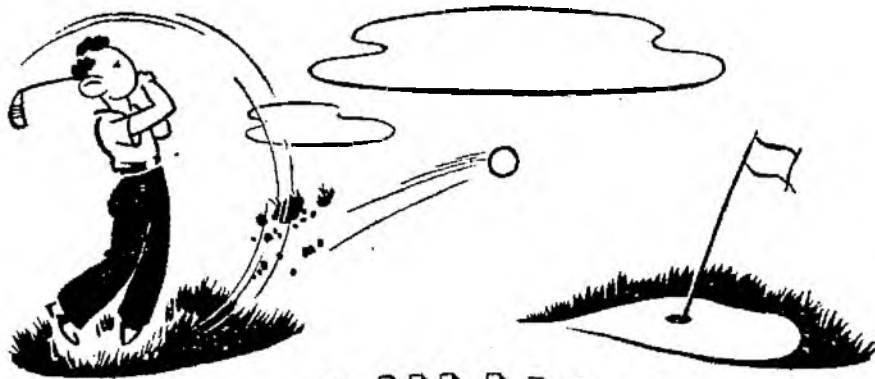
Consider thoughtfully what your

Our association has helped many, many young married couples work out practical programs for building up worthwhile savings accounts. We should be pleased to advise you, too, or any of your friends that you might care to refer to us regarding savings.

Our worthwhile return, safety features and availability of funds make our savings plans ideally suited to the needs of new families who are just beginning their budget plans.



Excerpts from "Money Management for the Family" copyright by Household Finance Corporation



THE SWING...

TO Byron Nelson, selected as the outstanding athlete of 1945, thus elevating the sport of golf above baseball, football and racing, the golf swing is no secret or mystery.

It is a simple affair—for Byron anyway. His swing is based upon these main principles:

1. The correct grip, with left hand slightly over. A grip that will bring the face of the club squarely against the ball. Firm but never tight or taut.

2. Foot balance that is comfortable, with no leg tension.

3. An even, controlled pace on the backswing with only moderate body or hip turning, not overdone, and with a three-quarter backswing. Nelson wants to be sure his hands are in control of the clubhead's action. He believes this more difficult with a full body or hip turn.

4. To swing from the top of the backswing, but never to hurry the downstroke. Just swing the clubhead, under control.

Nelson may look to you like a hitter. He isn't. He is a swinger. At the top of his swing he has only a slight wrist-cock, or no wrist-cock at all. It is only when his downswing starts that he brings his wrists into play, with the left wrist dominating.

"What I have always worked for," Byron says, "is the controlled or grooved swing. Consistency has always been the one thing in golf we have all been after. Golf has been full of scores that varied from five to fifteen strokes.

"What I wanted was a swing that varied only two or three strokes, and this variation belongs to putting, one part of the game that no one can pos-

sibly keep controlled all of the time.

"I wanted to get my swing and my game to a point where I could still get a 72 or a 73 if I were putting badly or had poor putting luck—but where I could get a 65 or a 66 if my putts were dropping.

"I have known for some time that the most important factor in golf is control. I mean hand control over the clubhead. That must mean swinging. You can't get this by hitting or slugging. You can control a swing, but you can't control a hit. This is why I believe in a slight restricted backswing and slightly less body and hip action. The body is the strongest part of the human make-up. If you ever let it take

charge—I mean shoulders, hips and legs—you are licked. For if you do, they work against the action of the hands and wrists, and the hands are the only part of the body actually connected with the club.

"We hear a lot about dead hands or dead wrists on the part of the poorer players. Why? Because the body—hips and shoulders especially—keep the hands and wrists from their job, which is swinging the head of the club. Too many golfers feel at the top of the swing they are not going to get much distance. They are all out of focus. So they try to make up their previous faults by lunging at the ball, by calling on shoulders, hips and body to cover up their previous mistakes.

"After all, distance comes from clubhead speed through the ball. It is what you might call an accelerated speed that starts rather slowly and picks up pace. This can come only from a swinging motion. It can't possibly come from a hitting motion, for no one can control that sort of action. A swing takes care of itself. Nobody can slug a golf ball and ever get consistent results.

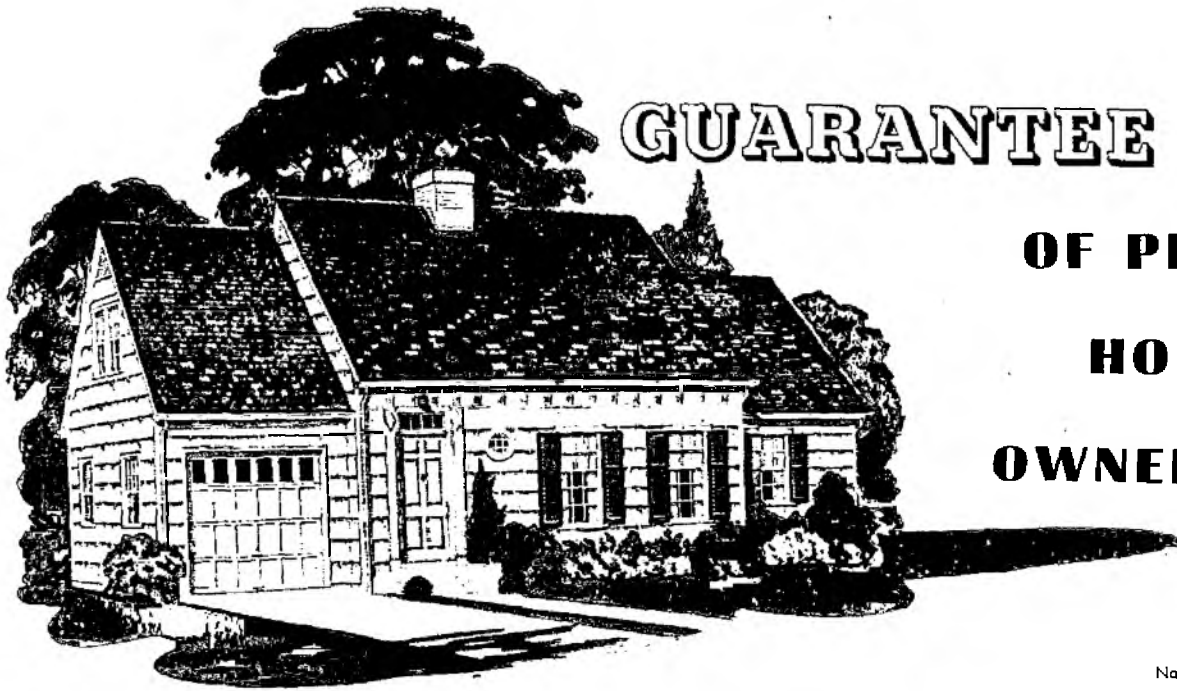
"I still say the golf swing is fairly simple if golfers will only think a few things out for themselves—if they will only start with the right grip, a comfortable stance, slow down their pace and swing the clubhead."

... IN GOLF BY GRANTLAND RICE

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BYRON NELSON'S swing is based on a correct grip, comfortable foot balance, an even pace on the backswing and an unhurried downstroke. He believes a good swing fairly easy to acquire.



GUARANTEE

OF PROUD HOME OWNERSHIP

National Plan Service, Inc.

HAVE YOU ever tried visualizing the tangible and intangible benefits your family would have in their own home? If not, let's consider a few of the reasons why so many American families are convinced that home ownership is far more satisfactory than renting.

A home that is purchased or built to suit your own family can bring far more physical comforts and conveniences. This more pleasant way of living may mean less friction and fewer family quarrels.

Freedom from the constant fear of having your rented home sold—necessitating your having to move—can be achieved only through buying a home of your own.

One of the gratifying things about

owning your home is that you can furnish and equip a room for the family's hobbies. Then too, you are free to decorate or remodel your own home just as you choose.

More gracious living is possible in a home of your own—it's much more pleasant to entertain friends in a house you are proud to have them see.

Home owners are thought of as more stable citizens than renters. Your prestige in the community is decidedly increased when you begin a home purchase program.

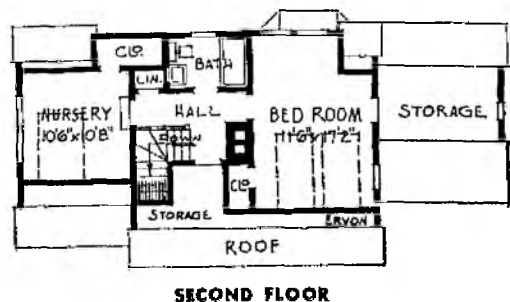
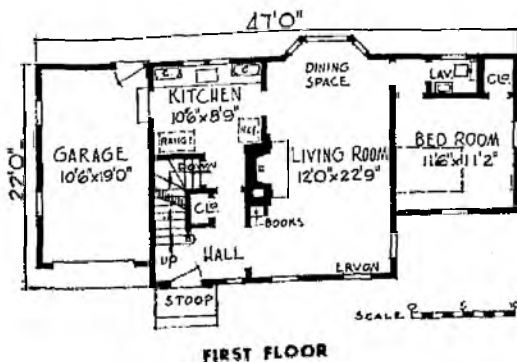
This Cape Cod cottage is extremely well planned, and will adequately meet the needs of the small family. The downstairs bedroom is especially convenient in case of ill-

ness, or it may be furnished as a study with a couch for the overnight guest.

A bay window at the dining end of the long living room is an appealing feature. The downstairs lavatory, central hall and attached garage are all step savers.

The upstairs storage room will be greatly appreciated. In later years, the nursery can be converted into a regular bedroom.

We know you would find much pleasure in having a home of your own, and we would enjoy working out a financing program to fit your income and specific needs. Why not stop in soon and chat with us about buying the home you would like to have?



19,380 CUBIC FEET

A NEW EXPERIENCE in ocean travel awaits travel-hungry Americans who are planning to use American ships in the future. Reconversion of war-used ships and a building program for many new passenger and cargo-passenger combination ships are to provide safety, comfort and convenience in trips to all parts of the world.

Continued movement of relief and rehabilitation cargoes, troops, war brides and essential government and civilian passengers delayed the return of pre-war liners to active service during the summer of 1946. But reconversion and new construction is now in full swing, with the outlook for passenger travel on American ships brightening each month.

If present U. S. Maritime Commission and individual American steamship company plans materialize, upwards of 100 new passenger and passenger-cargo combination ships will be built during the next three years, ranging between \$400,000,000 to \$600,000,000 in cost.

These new vessels will compensate for the 52 American ships with accommodations for 10,377 passengers which were lost by enemy action and other causes during the war, as well as for other vessels which have become obsolete or worn out.

Accommodations on the reconverted and new American ships will range from budget-saving 12-passenger cargo vessels, to ultra-modern and luxurious 1,000 passenger liners. Speeds will be increased from a pre-war range of 12-22 knots to 16-30 knots. (A knot is equivalent to 6,080 feet or a little more than a mile.) Increased speeds will mean more time in port for cruise passengers, enabling travelers to see and do more in foreign lands, and still have the advantages of the fun and pleasure of a sea voyage.

All new and most of the reconverted vessels will embody the latest and most improved technological advances of the last ten years. Vessels which will be used in warm weather will be air conditioned for passenger comfort. Many of the vessels will make use of the new lightweight metal alloys in furniture, interior design and in the actual construction of the vessels. Intra-ship automatic telephones will be available on many new ships, and glassed-

in promenades will assure passengers of all the benefits of the sun regardless of cold temperatures.

Indoor swimming pools will be a feature on several new American passenger ships, together with new types of fireproof fabrics, sound movies and other innovations designed to increase the comfort and pleasure of the traveler.

Some new ships will have pullman style berths, designed to provide comfortable sofas and more cabin

and a shower or bath in every cabin will be the rule rather than the exception. The significant trend in new ship construction is to increase the light and air space and their safety, comfort and convenience.

There is little likelihood that American shipowners will try to match the superliners of their foreign competitors. Our trend is toward medium sized, fast vessels which will offer the passenger the highest standards of safety, comfort and regularity of

Sea Queens

space during the day and opening by push-button controls into standard-size single beds for sleeping. Stateroom equipment will be recessed, and desks, dressing tables and other equipment will be of the folding type so that staterooms and cabins may be changed into commodious rooms by day.

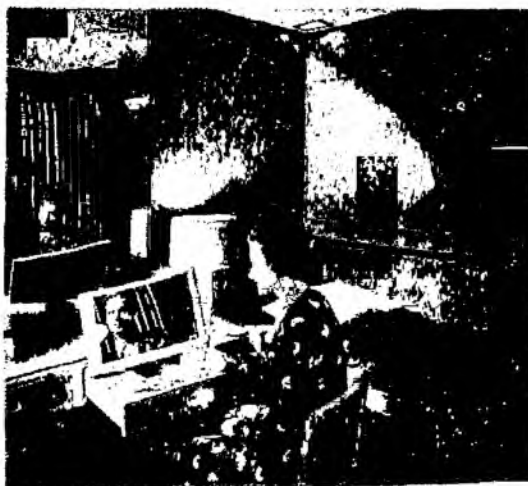
Several vessels may have inexpensive cafeterias and standard compartments to permit extra-low fares for those travelers who prefer to economize and spend more of their time aboard ship in recreational spaces rather than in their stateroom or in luxurious dining salons.

Most staterooms will face the sea,

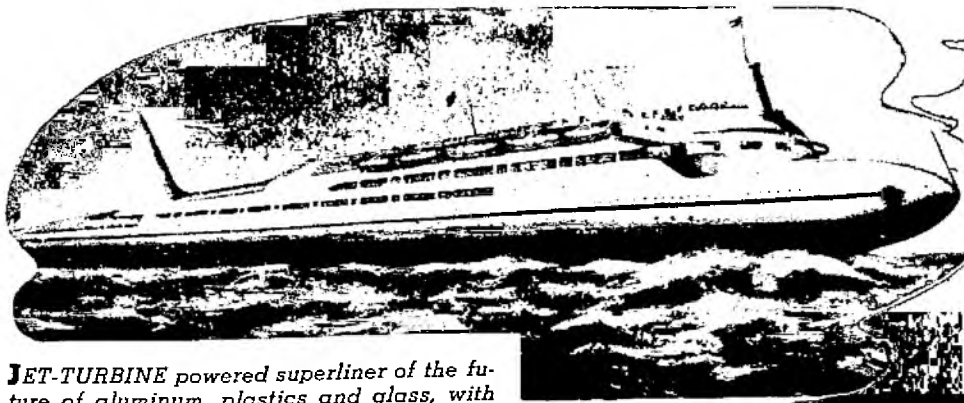
travel schedules found in the world.

There's also a trend to include passenger accommodations on many cargo vessels, making it possible for travelers to obtain restful sea voyages at low prices without the luxuriousness and "extras" provided on the passenger and large passenger-cargo combination ships. These types of facilities will range from one stateroom with accommodations for two or three passengers, to larger cargo vessels with six staterooms, dining room, lounge and promenade deck for 12 passengers.

National Federation of American Shipping, Inc.



MILADY finds a make-up unit concealed in this modern dresser, provided in a new 555-passenger liner for the convenience and comfort of the traveling feminine world. The top dresser drawer has a mirror-faced lid and a large compartment for cosmetics. Indirect lighting and spacious mirrors make it fun to prepare for a ship-board dinner or dance. With the mirrored make-up top down, the dresser drawer is a desk. Berths are operated by push buttons, folding up during the day to provide for roomy cabins.



JET-TURBINE powered superliner of the future of aluminum, plastics and glass, with escalators, automatic navigation and electronics, and capable of 60-70 knot speeds is believed possible within ten years. Jet-turbines have been tested for tomorrow's ships.

BELOW is the artist's design of a night club and ballroom planned for a new, medium-sized fast passenger ship. The eight columns surrounding the dance floor are of colorful plastic. The cover roof issuing indirect lighting for the dance floor has a plexiglas dome which opens to the stars. The back walls are of countless heavy glass rods which sparkle from indirect lights in their bases. Fibre glass fire-resistant curtains, leather upholstered aluminum chairs, a small bar and plastic top tables carry out the room's atmosphere.

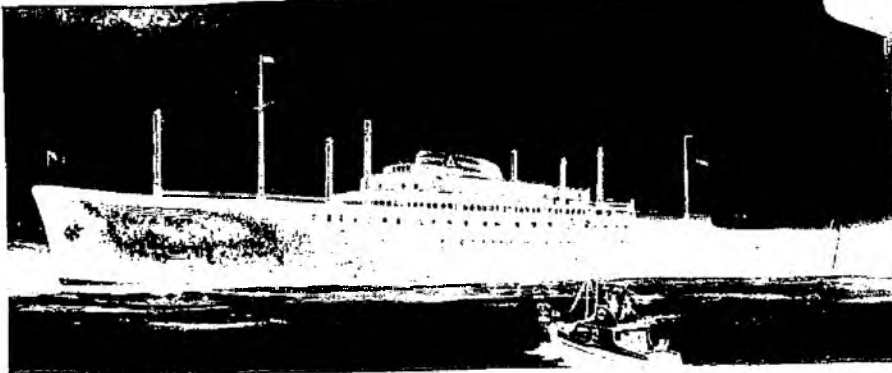


OF THE FUTURE

THE first combination luxury liner to be launched in the United States in six years, the *S.S. DEL NORTE*, an all-welded ship 490 feet long, will carry 120 passengers at cruising speeds of 18-22 knots, as well as providing a fast express cargo service. The huge tear-drop all-aluminum stack, amidships, is false and provides two decks for officers' quarters and radio room. Use of aluminum in lifeboats and other gear saves thousands of pounds of weight. The real stack is a hollow mast which discharges smoke high above deck. The new vessels will feature outdoor swimming pools and cafes, passenger elevators, and shopping centers.



THE dining salon shown above features glass, plastics, aluminum and indirect lighting. At one end a large, curved world map etched on glass is lighted in soft colors. Walls are practically all windows. Semi-circles of light above glass columns illuminate glass ceilings.



NCESSITY is the Mother of invention in many phases of living in these current times of shortages. It is certainly true in the field of new building materials which are expected to result in the construction of more homes.

Government bureaus are now surveying materials which are made either from non-scarce raw materials or from a combination of scarce with non-scarce raw materials. In addition to new materials, new structural methods have been developed which economize the use of scarce materials without sacrificing strength.

In a preliminary study of 68 products, 30 were found promising for use in the emergency housing program. These products fell into two general classes: panels or entire dwelling units made from light-weight concrete; and structural panels made from plastics, aluminum and other substitutes for lumber and plywood.

The light-weight concrete products vary as to ingredients and fabrication. Many of them utilize waste materials such as slag, wood chips, waste paper, tree bark and cotton hulls mixed with cement. These combinations have several advantages: they lighten the product, make it possible to mold large panels, and have good insulating properties.

The product varies in size from standard size blocks that can be handled manually to precast house sections handled by lifting equip-



American Resourcefulness Produces

ment or cranes. The new type pre-cast concrete panels or sections are usable as floors, walls, partitions and even roofs. One light-weight concrete product is only a third as heavy as ordinary concrete, and is also resilient (making it comfortable for floors), watertight and has high insulating qualities. The material can be sawed with a carpenter's saw the same as wood and nails can be driven into it without surface chipping. Panels fit together with a tongue and groove joint.

Structural Panels

Another group of surveyed new materials include various types of wall boards and sheetings. In composition they fall into two general classes: treated plywood and structural panels made from substitutes for lumber and plywood.

Although plywood is scarce, giving it a plastic coating increases its endurance and usability. Gluing the plywood to sheet metal increases the strength and rigidity of the sheet metal while reducing the quantity of plywood otherwise required for comparable strength.

Lumber and plywood substitutes which use various types of plastics,

some bound and covered with metal, are produced in a large variety.

The products of both classes are used in the assembly of panels or building sections. One type of panel is built up of two sheets on a structural frame of lumber or sometimes steel. Some rely on the insulating value of the sheets and the dead air space between them; others have insulating material enclosed between the sheets, or are bound to an insulating core with synthetic adhesives. This is done in the manufacturing process, so that a panel of this material forms both inside and outside walls.

A honeycomb plastic core with aluminum faces is one example of this single-thickness panel. The material has good insulation qualities and high strength, yet weighs less than half as much as cork. The honeycomb plastic panel can be adapted for many uses including floor, roof, exterior walls and partition panels of houses. Other possible uses include refrigerator cars, aircraft structures and furniture.

Sawdust Wallboard

One of the more startling new processes utilizes sawdust in wallboard manufacture. With this proc-

NEW CONSTRUCTION MATERIALS

A new sheathing that eliminates the need for special measuring and sawing makes it possible for one man to sheathe an average size small house in eight hours. It can be scored and shaped right on the studs.



ess, 2,000 square feet of first quality, strong, water-resistant wallboards may be obtained from one ton of sawdust, other wood wastes or sugar cane husks. The whole operation is said to be a matter of less than 15 minutes from saw to finished board.

Sheathing with an asphalted-gypsum, water-resistant core is a new ray of light in the critical building material shortage. In addition to helping extend available lumber into more housing units, the new product requires little time to sheathe an average size small house.

Secret of success in the production of the new board lies in impregnating the gypsum core "mix" with an

asphalt emulsion just before it flows into the giant forming machines. This makes the sheathing superior in resistance to weather. Even when drenched with water, it has high bracing strength.

Engineers tested and re-tested the new sheathing under the most adverse conditions. For instance, a giant "weatherometer" drove a spray of water against a panel of the board. At the end of the test, 165 inches of simulated rainfall had beaten constantly on the material—the equivalent of 5½ years of rainfall in an average locality in the United States.

Removed and re-tested for water absorption, the sheathing showed a

water absorption of only 1/12 the amount of water absorbed by the wood sheathing during the same exposure. In pressure tests, the sheathing showed equally fine reaction.

Eight man-hours were found sufficient to sheathe an average size small house. There is no need for special measuring and sawing as the sheathing can be scored and snapped right on the studs. In addition, one man handles the sheets quickly and easily. Edges are tongue-and-grooved for wind-tight fit and strength. Besides the new asphalted-gypsum core, a special water-resistant treatment is used on the face and back of each unit.

This house was constructed of mass-production parts, machine fit in a factory. It has plywood panels for both exterior and interior walls. Careful design gave attractive architecture as well as a good floor plan.



Functional architecture with unbroken wall surfaces, corner windows and freedom from ornamentation are outstanding features here. Exterior panels were used vertically and butted flush. Attached garage adds to seeming length of house.



Plywood was combined with lapped siding and large windows in this attractive home. Panels just like those used in the exterior of the house form the screen which shields the patio from the view of passers-by.



Friendship Boxes



WHILE you are making initial plans for lining up school attire and classroom equipment for your own child or children, why not plan to send a Friendship Box to a child of school age in one of the war-ravaged countries?

So many of the charitable things we do are impersonal—unidentifiable contributions in general drives for money, clothing and the like. Here is an opportunity for you or your children to give something personal, at little cost, that would bring much joy to the child receiving it.

Simply decorate a wooden cigar box and fill it with those little items we take for granted, but which are impossible or very difficult to obtain in many countries. These include a few school supplies, sewing supplies, toilet articles and small toys. With the box, you may send a friendly letter and perhaps friendship is not the least important thing you can give to a destitute child.

The box may be sent to either a boy or a girl, in whichever country you may choose. At the bottom of this page is a chart listing the various countries to which these boxes will be forwarded, and the agencies and addresses to which your box should be mailed. Now let's plan the box:

THE BOX

Be sure to use a wooden cigar box. Decorate it with cutouts from greeting cards or magazines, with paint or pretty paper. Use your own ideas! Make it as attractive and permanent as you can—remember it will be treasured by your new friend.

WHO'S IT FOR?

A girl or boy in any one of the liberated countries listed at the bottom of this page.

THE FRIENDSHIP LETTER

Enclose a letter to your new friend. Write about our way of life. Child-

ren everywhere are eager to learn about America. Paper is scarce abroad, so don't forget to send note paper and self addressed envelope for an answer. This is your chance to start an international correspondence. You can help build the peace of the world.

THE CONTENTS

The following are "MUST" articles:

SCHOOL SUPPLIES: Pencils, penholders, pen points, erasers, small pad or note book.

SEWING MATERIALS: Woolen—new or practically new; clean and without holes (Only cotton for Philippines)

TOOTH BRUSH, TOOTH POWDER, SOAP, SMALL TOYS

Here are suggestions for "FILLERS" Shoe laces; combs; safety, bobby or hairpins; hair ribbons; neckties; nail files; band aids; handkerchiefs; scissors; small games such as chess, checkers or dominoes; apron, scarf or cap; lipstick for older sister or mother.

Skeins of wool (with darning needle) for mending and darning are suggested as packers to keep the articles from rattling around in your box.

HOW TO WRAP, MARK AND SHIP

Wrap it in heavy brown paper (preferably two layers) and tie with strong cord.

Mark it in upper left-hand corner—writing in your name and address. Below that, the country, age group and whether for girl or boy. Also, list the contents in this same corner.

Address to the warehouse of the country you have chosen.

HERE ARE THE AGENCIES AUTHORIZED TO ACCEPT FRIENDSHIP BOXES

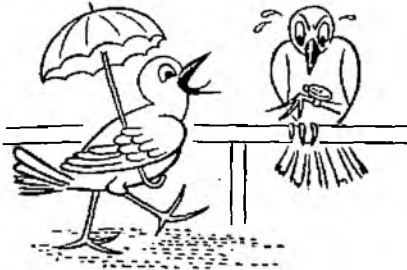
COUNTRY	AGENCY	WAREHOUSE ADDRESS
BELGIUM	Belgians in Britain & Liberated Belgium	16 E. 54th St., New York 22, N. Y.
CZECHOSLOVAKIA	American Relief for Czechoslovakia	205 E. 67th St., New York 21, N. Y.
ENGLAND incl. Channel Isl.	Foster Parents Plan for War Children	991 1st Ave., New York 22, N. Y.
FRANCE	American Relief for France	15 East 24th St., New York 10, N. Y.
GREECE	Greek War Relief Assn.	420 E. 54th St., New York 22, N. Y.
HOLLAND	American Relief for Holland	81 Leonard St., New York 13, N. Y.
ITALY	American Relief for Italy, Inc.	92 11th Ave., New York 11, N. Y.
NORWAY	American Relief for Norway, Inc.	6515 Fifth Ave., Brooklyn 20, N. Y.
POLAND	Polish War Relief, Inc.	33 Union Square, New York 3, N. Y.
RUSSIA	American Society for Russian War Relief	308 Dyckman St., New York 34, N. Y.
YUGOSLAVIA	United Yugoslav Relief Fund of America	877 Broadway, New York 3, N. Y.
PHILIPPINES	% Frank Dow & Co.	500 Battery St., San Francisco, Calif.

JUNIOR—I'm the best-looking boy in school.

Mother—And who told you that?

Junior—Nobody, but I've seen the rest.

You can always cure your husband's snoring, says one adviser to the ladies, by kindness, good advice, friendly cooperation and stuffing an old sock in his mouth.



City Pigeon: What kept you—you're two hours late for our appointment?

Suburban Pigeon: Oh, it was such a nice day I thought I'd walk.

In an arson case the rural jury brought in this verdict: "We find that the burning of the defendant's barn was an act of God under very suspicious circumstances."

A Sunday school class had been carefully coached in preparation for the visit of the district superintendent. Billy was instructed to answer "God" when the question "Who made you?" was put to him. Another lad was trained to answer "Out of the dust of the earth" in reply to the inevitable second question.

When the great day of the visitation arrived, the district superintendent, as had been expected, asked the question. "Who made you?" A deep silence settled upon the class. The district superintendent asked the question again. Still no answer. Finally a small freckled youngster spoke up. "Please, sir," he said. "The little boy God made is home with the mumps."

"Mr. Jones, dad wants to borrow your corkscrew."

"All right, sonny," said Jones reaching for his coat. "You run along home—I'll bring it over."

House-to-house salesman, explaining terms of sale: You pay only a small deposit. Then you make no more payments for six months.

Lady of the House: Who told you about us?

The difference between a hair dresser and a sculptor is that while the hair dresser curls up and dyes, the sculptor makes faces and busts.



Judge: Do you challenge any of the jury?

Defendant: Well, I think I can lick that little guy on the end.

Two men were wrangling in front of the post office in a village some distance from here.

"What's wrong out there?" asked the postmaster.

"They's swapped mules," reported the village know-it-all, "and now each one of 'em is accusin' t' other one of skinning him."

"Then why don't they trade back?"

"They're afear'd they'll get skinned again."

All in Fun

Gino had decided to become an American citizen. He was doing pretty well, too, until he came to the question about Old Glory.

"What is it," said the judge, "that you always see flying over the Court House?"

"Peejins?"

"Would you want to marry a spendthrift?"

"No, but I shouldn't mind being engaged a while if he's just starting his career as one."

The preacher had just finished a chicken dinner. As he looked up he saw a rooster strut by the window.

"Bruddah," said the preacher, "dat sure am a mighty proud looking rooster you got dere."

"Yassuh," replied his host. "One ob his sons done jus' enter de ministry."

"And now, doctor, that I've told you I am going to marry Jane, there's one thing I want to get off my chest."

"You just tell me about it, my boy."

"A tattooed heart with the name 'Mabel' on it."



"Mama, was my baby brother sent down from heaven?"

"Yes, dear."

"They like it nice and quiet up there, don't they, Mama?"

What passes for woman's intuition is often nothing more than man's transparency.

Farmer: You can't go wrong on this mare, sir. She's sound, gentle, a good worker and fine saddle horse.

City Slicker: What I want to know, is she tender?

Thank goodness, we live in a free country where any man dares to say just what he thinks!—if his wife, the neighbors, the reporters, the police, and his boss, are not listening.

A veteran paratrooper was telling a dear old lady on the train how parachute landings were made. "I really don't see how you can hang from that silk thing," she said. "The suspense must be terrible." "No, ma'am," he replied, "it's when the suspense ain't there that it's terrible."

"I had the most horrible dream last night, John. . ."

"That so?" said Mr. Brown, appearing for a moment from behind his morning newspaper.

"It was about our new house," she persisted. "It was beautiful on the outside, just as we've planned it. But the inside was terrible."

"Why, what was wrong?" said Mr. Brown, putting aside his newspaper with a sigh.

"Pipes—dozens of pipes, running in the walls, over the ceilings, everywhere. Water pipes, steam pipes, gas pipes. They completely ruined every room!"

"Well, it was just a nightmare," consoled Mr. Brown. "You never see that any more—everything's inside the walls, out of sight."

"Everything, John? . . . What about

Built-in facilities for telephone wiring are among the many improvements going into new home building. The wiring of modern homes is directly affected by the use of new materials for walls, the omission or reduction of trim around windows and doors, the absence of baseboards, and the inclusion of offset partitions, fire stops, bridging or diagonal bracing, insulation, and finished basements. These and other modern building practices increase the difficulty of attaching wiring to wall and ceiling surfaces and make such wiring more conspicuous. Those who plan and build new homes should see to it, therefore, that sufficient wiring channels and telephone outlets for present and future needs are provided before or during construc-

At least two telephone outlets are generally desirable on the first floor of a two-story house, or in a one-story house. For example, one outlet might be located at a point convenient to the living quarters, and the second one might be placed in the kitchen, or between the kitchen and the breakfast nook or dining room.

Extra outlets are even more important on the second floor because it is generally more difficult to conceal wiring to this floor unless conduit is provided. If you have a portable telephone in mind, you should figure on installing enough outlets to make this feature worthwhile.

Many homeowners find it convenient to use portable telephones instead of or in addition to permanent

"WHAT ABOUT THE TELEPHONE WIRES, JOHN?"

the telephone wires when we get a new phone?"

"Say, that's right," Mr. Brown exclaimed. "I'd better find out right away what can be done to hide them, too!"

Even a mouse can't get through modern wall construction. Neither can an installer conceal telephone wires after the house is built.

The telephone is recognized as an integral part of home life. The home owner not only wants his telephones located where they will be most convenient to use; he also expects his telephone wiring to be concealed.

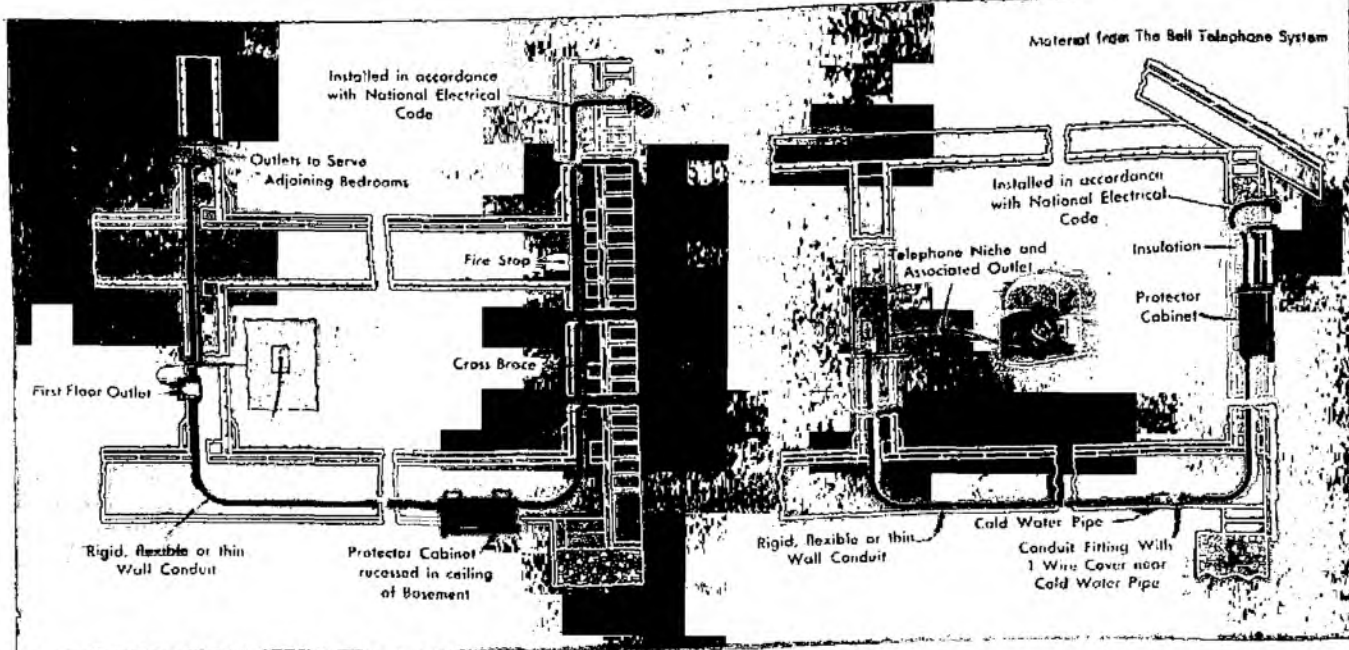
tion. After construction is completed, changes for these needs are costly, and not always satisfactory.

Preferred locations for telephones vary with individual home owner's desires, but it is generally agreed that the most desirable locations are those easily accessible to the living and working areas of the home. Experience has shown that these outlet locations are usually satisfactory.

WIRES, JOHN?"

extension stations. Extra outlets for the portable telephones are useful in homes where certain rooms are used only occasionally, such as guest and sewing rooms, laundry, workshop or photographic dark room, or where rooms are used only at certain seasons of the year such as glass enclosed or screened porches or basement recreation rooms.

It is generally preferable to have one or more outlets for fixed telephones centrally located with respect to the living space most frequently used, to make and receive calls when the portable telephone



happens to be elsewhere. Where portable telephones are to be used throughout the home, some provision should be made for locating a ringer to be permanently connected to the telephone line, where the bell can be heard from any room in the house.

Pre-wiring does not mean that the builder actually installs the telephone wires; it does mean that suitable conduit for telephone wires is built into the house during construction. Ordinarily a rigid pipe conduit or thin wall conduit is used. Where not more than two outlets are to be placed on the same run, half-inch conduit is satisfactory. Where there are to be more than two outlets, the conduit ought to be three-quarter-inch. It should be noted, from a cost point of view, that a complete conduit system is unnecessary in many cases. Telephone outlet boxes are simply metal boxes at least 2½ inches deep such as are used for electric switches. Usually they are placed 18 inches up from the floor unless a special telephone niche is provided; in such a case the outlet opens in the niche. When an outlet is placed in a wall between two adjoining rooms, little extra cost is involved in having the outlet boxes face both rooms.

Telephone outlet boxes are connected by conduit to some part of the basement or attic where surface wiring will not affect the appearance of the surroundings. In many homes, adequate raceways for telephones may be provided merely by running a few feet of conduit up or down through the partition to an unfinished part of the basement or to an accessible part of the attic.

In other homes it may be necessary to extend the raceway from the outlet to the point in the basement or utility room where the protector or protector cabinet is to be located, or to a protector location outside the house. This extension is necessary in homes without basements or with insufficient working space in attics, or where the basement is finished as a recreation room, storage space, or laundry.

The telephone line entering the home has a protector consisting of fuses and carbon blocks. Its purpose is to prevent harmful currents originating in power circuits or in lightning from reaching the inside telephone wiring or station equipment.

A service entrance conduit between the protector cabinet or location and the point where the aerial service drop wire is attached to the building is desirable. It improves the appearance of the house and protects the wire against tampering by unauthorized persons.

Where the protector is located in a basement, it is generally placed on a joist or on the wall near the entrance of the service wire. If the basement or utility room is finished, the protector can be hidden in a cabinet. The protector may also be mounted in a waterproof metal box on the outside of the house. Steel boxes are commercially available which may be recessed in the basement ceiling, the walls of a utility room or the outside wall or mounted on the surface at any of these locations.

An underground service entrance allows all wires and attachments to remain out of sight and safe from tampering, and also is added protection against damage causing service interruption during storms.

This type of entrance, however, should be discussed with the telephone company because local plant conditions, municipal regulations and other factors usually make coordinated effort desirable.

Standard millwork telephone niches are available for placing in a central hall. In cases where a plaster niche is used, it should have at least an eight-inch shelf to accommodate the latest type of bell-in-base instrument. Part of this shelf, of course, would be recessed in the wall, with the outlet box opening into this recess.

A complete installation consists of outlet box, protector cabinet, service entrance conduit and intervening raceways. While such an installation is desirable for all homes, it is particularly desirable for homes having no basements or attics or where the basement or attic space is finished or is otherwise inaccessible. Where attic space is accessible or there is unfinished basement space, some of the facilities may be omitted. The outlet boxes and the raceways from them to the unfinished and accessible part of the basement or attic should always be provided.

Obviously the extent of arrangements for telephone service will vary with the size and appointments of the home. In the more elaborate

home a complete installation will be in keeping with the general appearance and other convenience standards of the home. In a modest dwelling certain facilities may not be required.



"I did dream about our new home again, John, and everything was just perfect—not a pipe or a wire to be seen anywhere!"

"Well," John informed her, "there certainly won't be any exposed telephone wires. As soon as we decide where we want the outlets, the builder's going to put in telephone conduit."

"That's wonderful, John . . . Now we can tell people that we really have a dream house!"

It takes only sunshine and a garden hose to keep a water baby happy. These sturdy knit trunks of shrink-resistant wool yarn are simple to make and as practical as can be for a little shaver's summer fun. They tie at the waist with a drawstring.

Sturdy Knit Trunks

MATERIALS: Four 1-ounce skeins of 4-ply non-shrink knitting yarn and one pair No. 4 ($3\frac{1}{2}$ mm. size) knitting pins—to make trunks for a size 2 to 3 child.

GAUGE: Use yarn double throughout. Five stitches measure one inch; eight rows measure one inch.

PATTERN STITCH (Multiple of 2 plus 1)—1st row: Knit. 2nd row: K 1, p 1 alternately across row, ending with k 1. Trunks are worked all in one.

Starting at top of Back, cast on 50 sts. Work in ribbing of k 1, p 1, for $1\frac{1}{2}$ inches. Next row: Increase 1 st in first st. Knit across remainder of row. This constitutes 1st row of Pattern Stitch. Continue in Pattern Stitch until piece measures 7 inches in all.

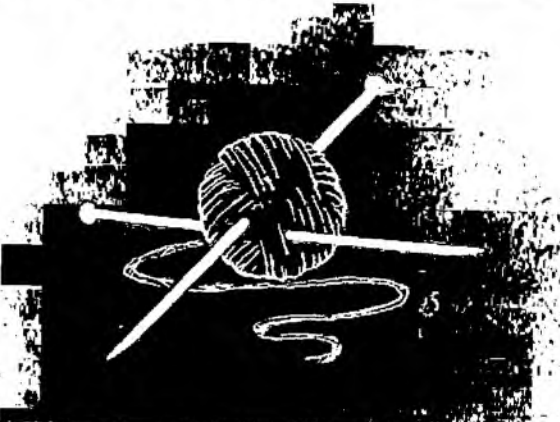
To Make Crotch: With right side facing, k 24, place marker on needle, increase 1 st in next st, k 1, increase 1 st in next st, place 2nd marker on needle k 24. 2nd row: K 1, p 1 alternately across first 24 sts, slip marker, purl sts between markers, slip marker, p 1, k 1 alter-

For Summer Fun

nately across remaining sts. 3rd row: K 24, slip marker, increase 1 st in next st, knit to 1 st before marker, increase 1 st in next st, slip marker, k 24. Repeat these last 2 rows alternately until there are 17 sts between markers.

To Shape Legs: With right side facing, bind off 24 sts, knit remainder of row. 2nd row: Bind off 24 sts in Pattern Stitch, purl across remainder of row (17 sts on needle). 3rd row: Knit. 4th row: Purl across, then cast on 24 sts. 5th row: Knit across, then cast on 24 sts. 6th Row: K 1, p 1 alternately across first 24 sts, replace marker on needle, p 17, replace 2nd marker on needle, p 1, k 1 alternately across remainder of row (65 sts on needle). 7th row: K 24, slip marker, k 2 tog, knit to 2 sts before marker, k 2 tog, slip marker, k 24. 8th row: K 1, p 1 alternately across 24 sts, slip marker, purl sts between markers, slip marker, p 1, k 1 alternately across remaining sts. Repeat 7th and 8th rows alternately until there are 3 sts between markers (51 sts on needle). Remove markers and continue in Pattern Stitch until piece measures 7 inches

For the cooler days of summer, this young lady dons her soft wool slip-on. Bits of colorful lazy-daisy embroidery make this knitted blouse particularly popular for two to four-year-olds. From mother's point of view, it is ideal because it's made of non-shrink wool and is easily knitted.



from last row of Crotch shaping. With right side facing, k 2 tog, p 1. Continue across row in ribbing of k 1, p 1. Work ribbing to correspond with Back. Bind off in ribbing.

Sew side seams. Using yarn double, crochet a chain about 30 inches long. Draw chain through ribbing. Tie in front.

ABBREVIATIONS FOR KNITTING

St (s)	Stitch (es)
K	Knit
P	Purl
O	Thread or Yarn Over
Tog	Together
Rnd	Round
Incl	Inclusive
P. s. s. o.	Passed Slipped Stitch Over Knit Stitch

* (asterisk) . . . Repeat the instructions following the asterisk as many more times as specified, in addition to the original.

Repeat instructions in parentheses as many times as specified. For example: "(K 1, O, p 3) 4 times" means to make whatever is in parentheses 4 times in all. Also "(Ch 5, sc in next sc) 5 times" means to make all that is in parentheses 5 times in all.

Slip-On Sweater

MATERIALS: For size 2—Two 1-ounce balls of non-shrink baby wool; a few yards of a contrasting color for embroidery; one pair of No. 1 and one pair of No. 3 knitting pins; four buttons. For size 4—Same as above, but increase baby wool to three balls.

Sizes	2	4
Measurements for Blocking Garment:		
Chest	22"	24"
Across front or back at underarm	11"	12"
Length from top of shoulder	11"	12"
Side seam	6½"	7"
Sleeve seam	2½"	2½"
Across sleeve at upper arm	8"	9"

GAUGE: 8 sts make 1 inch; 10 rows make 1 inch.

Sizes	2	4
--------------	---	---

BACK . . . With No. 1 needles cast on

88 sts 96 sts

Work in ribbing of k 2, p 2, for 1½ inches.

Change to No. 3 needles and work in stockinette st (knit 1 row, purl 1 row) until piece measures in all

6½" 7"

To Shape Armholes: Bind off 5 sts at beginning of next 2 rows. Decrease 1 st at end of each row until there remain

68 sts 76 sts

Work straight until piece measures from 1st row of armhole shaping, ending with a purl row

1½" 2"

Next row: Work across 34 sts 38 sts
turn and work over this set of sts only
until piece measures from 1st row of
armhole shaping, ending with a purl
row

4" 4½"

To shape shoulder: Bind off at armhole edge every other row twice

6 sts 7 sts

Bind off 8 sts at same edge once.

For back of neck: Bind off the remaining

14 sts 16 sts

Attach thread and work other side to correspond.

FRONT . . . Cast on and work as for Back until piece measures from 1st row of armhole shaping, ending with a knit row

2" 2½"

Next row: Purl 9 sts 10 sts
then k 6, purl 38 sts 44 sts
then k 6, purl 9 sts 10 sts

Following row: Knit 9 sts 10 sts
then p 1, k 4, p 1, knit 38 sts 44 sts
then p 1, k 4, p 1, knit 9 sts 10 sts

Repeat the last 2 rows alternately until piece measures from 1st row of armhole shaping, ending with a purl row

3" 3½"

To shape neck: Work in pattern across

20 sts 22 sts

Bind off the next

28 sts 32 sts

Work in pattern over the remaining turn and work in pattern over this set of sts only until piece measures from 1st row of armhole shaping, ending with a purl row

20 sts 22 sts

4" 4½"

To shape shoulder: Bind off at armhole edge every other row twice

6 sts 7 sts

Bind off remaining 8 sts. Attach thread and work other side to correspond.

NECKBAND . . . Sew shoulder seams. With right side facing and using No. 1 needles, pick up around entire neck edge

80 sts 88 sts

1st row: Purl across. **2nd row:** *K 2 together, yarn over. Repeat from * across. **3rd row:** Purl across. **4th row:** Knit across. Bind off loosely.

SLEEVES . . . With No. 1 needles cast on

62 sts 70 sts

1st row: K 2, * p 2, k 2. Repeat from * across. **2nd row:** P 2, * k 2, p 2. Repeat from * across. Repeat these 2 rows for ¾ inch.

Change to No. 3 needles and work as follows:

Next row: Purl 28 sts 32 sts
then k 6, purl 28 sts 32 sts

Following row: Knit 28 sts 32 sts
then p 1, k 4, p 1, knit 28 sts 32 sts

Repeat the last 2 rows alternately until piece measures 2½ inches in all, ending with wrong side. Discontinue pattern and work in stockinette st, shaping top as follows: Bind off 5 sts at beginning of next 2 rows. Decrease 1 st at end of each row until there remain

28 sts 36 sts

Bind off 3 sts at beginning of each row until there remain

16 sts 18 sts

Bind off.

Sew side seams and sleeve seams. Sew in sleeves. Fold neckband back across row of yarn-overs and whip down loosely on wrong side. Work 1 row of sc along back opening, making 4 ch-2 buttonloops evenly along right side. Sew 4 buttons on other side to correspond with buttonloops. With contrasting color embroider flowers with lazy daisy stitches.

OUTDOOR

THIS WESTERN STYLE HOME was planned for families who appreciate a rambling, informal style of architecture—where the exterior design reflects a functional interior plan. There's a refreshing departure, in the design, from adherence to conventional style. The use of large glass areas, low pitch roof and long, open living-dining area are all concessions to the "modern" school.

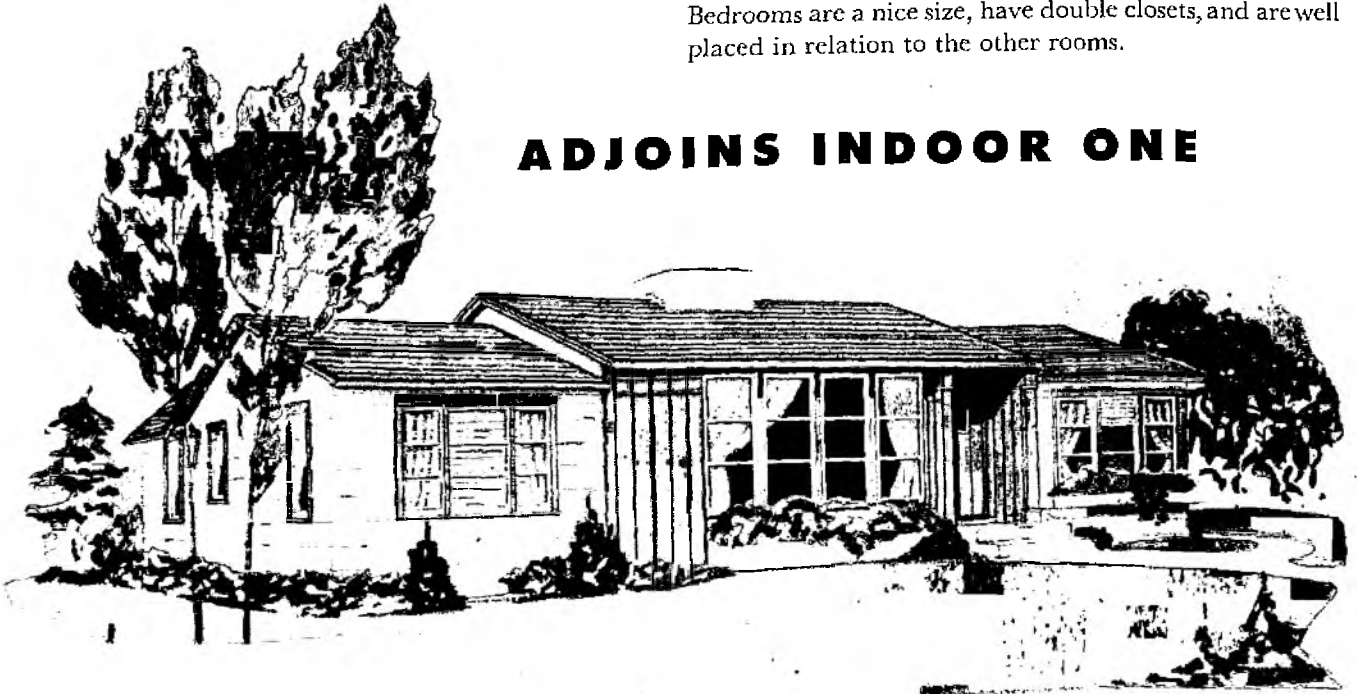


LIVING ROOM

An outdoor living room just off the indoor living area, and also accessible from the kitchen, will be a favorite spot for summer entertaining—with a grill built into the outside wall of the large chimney. This outdoor area will also be in great demand as a play space for the children, a hot weather dining terrace, and for just basking in the sun.

Every room in the house is well lighted and ventilated. Bedrooms are a nice size, have double closets, and are well placed in relation to the other rooms.

ADJOINS INDOOR ONE



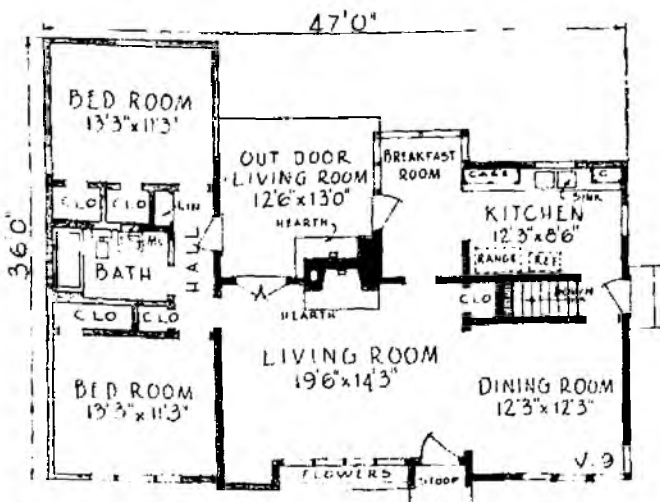
National Plan Service, Inc.

CUBIC CONTENTS 21,050 CU. FEET
 CEILING HEIGHT, LIVING ROOM 8 FT. 6 IN.
 CEILING HEIGHT, BALANCE 8 FT.
 HEIGHT OF BASEMENT 7 FT.

Our financing plan is just as up-to-date as this house plan. We have incorporated in our home loans all the new and improved features that have been proved practical and beneficial to the home purchaser. Home owners who finance their houses through this association reduce the total amount of their obligation with each rent-like monthly payment bringing them progressively nearer complete home ownership.

You will be pleased, we are sure, to know about the many ways we can adopt our home loan plan to meet your special needs, as well as the many standard features of our home loans which were worked out for the convenience of home purchasers of this community.

In planning your new home, why not make sure your financing program matches your floor plan and home design in modernity—and suitability with your own needs? We should be very happy indeed to discuss home ownership with you.



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"JUST GROW!"

WITHOUT any further effort on your part than simply investing your savings dollars here in one of our flexible long-term savings plans—your account begins to grow—faster than you'd ever believed possible.

For twice a year we add worthwhile earnings to your account and in no time at all, with such liberal returns accumulating on each invested dollar, plus your regular additions, you will have reached a \$1,000, \$2,000 or \$5,000 savings goal. The conservative local management of this dependable institution assures your investment of our full protection—and a high degree of safety for your dollars.

You'll enjoy the ease by which you can open your savings account, the flexible savings plans and the profitable way that your dollars, like Topsy, "just grow."



SET YOUR FINANCIAL GOAL

How much do you want to have in your savings account five or ten years from now—\$1,000—\$2,000—\$5,000 or more? By determining in your own mind your future goal, you've taken the first step toward your financial ambitions.

Then as your second step, come in and have a friendly talk

with one of our officers. He'll go over the flexible plans we offer, selecting the one that best meets your individual needs. Remember, too, regardless of the plan you choose—systematic, optional or the cash income plan, your dollars will earn worthwhile returns. Why not take these two easy steps to financial security?



NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET TELEPHONE 528 NILES, MICHIGAN



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LOAN ASSOCIATION
302 E Main Street Niles, Michigan
"Postmaster: If addressee has removed, notify
sender on Form 3547 postage for which is guar-
anteed."

Sec. 562, P. L. & R.
U. S. POSTAGE

PAID

Niles, Michigan
Permit No. 153

302 E Main Street
Niles, Michigan



Notes

**FOR TOMORROW'S
HOME**

- Comfort and Efficiency in Room Layout
- Outdoor Living Space
- Attached Garage
- Well-planned Landscaping

These are some of the features you may look for in a home of your own. You'll also want a modern, practical **Financing Program** to help you achieve home ownership easily and safely.

Our association offers you a sound, low-cost financing plan based on an initial down payment, followed by monthly repayments that

amount to about the same as rent. Each payment brings you closer to permanent home ownership and, at the same time, your family can enjoy living in its home.

The friendly officers and staff of our institution are always easy to reach and will be happy to explain how these payments, under our financing program, can be adapted to your income and expenses. Let us help you plan now for the security and satisfaction of a home of your own.



**NILES FEDERAL SAVINGS AND
LOAN ASSOCIATION**

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN

