

DECEMBER 1940

Home Life



ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY



**NILES FEDERAL SAVINGS AND
LOAN ASSOCIATION**

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





OUR OWN *Home Life*

The spell of the mistletoe is apt to be cast over us all this time of year, and to help you keep in the spirit we have made this issue of our little home magazine very much Christmas. We've wanted to be practical, too, so it isn't all tinsel and holly and popcorn balls, but speaking of sweets you'll find that page 18 has some of the old time universal favorites in Christmas candies.

Then, if carpeting has been a problem in your home, you'll want to read the story on carpets and see some of the pictures of the newest in the carpet world. And there are two pages of houses for you to study with your own future home in mind.

May we wish you a merry Christmas and the very happiest kind of a New Year?

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles Michigan

You can afford HOME OWNERSHIP

IN OUR modern world, the privilege of home ownership is really no more difficult for the average man than was home ownership in the days when our forefathers built their homes with their own hands. Living has grown more and more complex, and few homes are now hewn from the forest and constructed by the owner. The processes of building or buying a home involve a great many people in the modern world but in spite of the seeming complexity, home ownership has actually remained a simple process, a privilege not limited to a mere few.

Today, every family with a regular income, and the desire to own its own home *can own* that home. There are helping hands on every side to assist them. Our institution—one of whose purposes is to make home ownership for families with moderate incomes possible, simple and workable—here in this community offers you every service, every assistance in a home loan plan, and makes your ownership easy.

Your desire to own a home is met with a budget payment plan, designed and adjusted to fit your income and to maintain your standard of living. All legal and technical details are quickly and competently cared for by our staff. You enjoy your home while you pay for it—in small, easy payments over a period of years. Our plan is simple—it is easy—and it is workable. It means that you acquire the home you want without assuming a debt beyond your ability to repay, without assuming obligations you cannot meet.

You are the benefactor. You are using low-cost, long-term funds to buy your home. Every responsibility which we can assume, to make your home ownership program simple and easy, we have done. You have only the obligation of regular payments, and the privilege of occupying your own home. We have made home ownership possible for you.

Through our institution, and its friendly home financing services, home ownership is as simple for you today as it was in the earliest days of American history. If you want to share that privilege, let us assume your home financing problems and work them out satisfactorily for you. Let us show you that *you can own* your home.

Buy Your Home Now!

We feel that this is a good time to buy a home. Your newspapers, economic reports, governmental studies show that real estate prices are climbing, houses are really scarce, and the best bargains are being taken off the market in haste.

There is ample money available in our own community through this institution, and we are prepared to assist you in a low cost, long term, loan for the purchase of the home you want, and to adjust your period of repayment to your income. We want you to have the

opportunity, now, before prices rise to higher levels to choose your home and make your future ownership secure.

Our loan plan has been developed for practical use in this community. The repayment plan is worked out so that you will never need to repay the entire amount borrowed in a lump sum, but by regular small amounts, you can completely clear the obligation over a period of a few years. Will you come in and plan your loan with the help of our staff?



★
Memos ★

★ for your stocking

FOR DELICIOUS baked sweet potatoes, to serve with your Christmas turkey, peel the potatoes, cut in lengthwise sections and spread with butter. Cover with maple syrup, let stand for one hour to absorb the syrup. Bake 30-45 minutes in the oven with the turkey.

★ ★ ★
 For your younger children this year buy any one of the excellent books on Christmas Carols—words, music and stories collected for their interest and edification. Spend some of your holiday time teaching them to know and love these tales and songs. Nothing through the years will bring back so many happy memories.

★ ★ ★
 Gifts of food at Christmas are not new to good American cooks but have you—the younger home maker—boxed or bottled any of your specialities for gifts? Candy, jellies,

cookies, relishes, sauces, and fruit cakes can be made right in your own pretty kitchen, tied beautifully with your own two hands, and can be depended upon to bring you kindly thoughts on the glad morning.

★ ★ ★
 They'll do for a gift so well that you'll probably repeat the idea for several on your gift list, but when you see the pressed wood trays that are being sold in groups of four for buffet entertaining, you'll want at least a dozen for holiday entertaining.

★ ★ ★
 Last Christmas a smart young woman with not too much to spend for gifts, made charming nightgowns for the feminine side of her gift list from nainsook and eyelet trimming. She copied the exciting pattern from one her grandmother had worn, and which lay in an old trunk.

For people in every section of America and her territories, who have known the taste thrill of real maple sugar candies, you can bring back a touch of youth and home by putting their names on a big ready packaged supply. The containers from various farm sources are rustic and clever.

★ ★ ★
 For the woman who has everything, make your gift to her the unusual. One way to do it is to buy any one or several of the new flower holders and mechanical devices for unique floral arrangements. They are like toys to the female who likes to play at housekeeping and dawdle over her flowers.

★ ★ ★
 You'll undoubtedly be cooking a dinner where the main dish is roast pork, but they go just as well with goose and duck—these country fried apples. Do not pare or core. Slice and cook brown in a mixture of butter and vegetable shortening. Sprinkle with brown sugar. Serve hot.

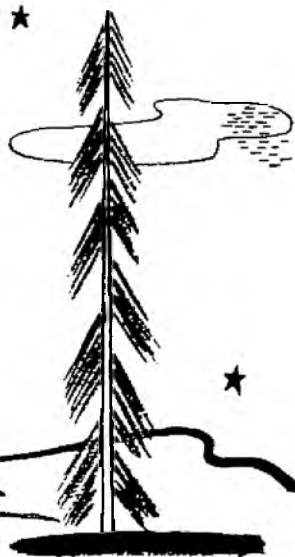
★ ★ ★
 The international situation has made the purchase of the fragile, lovely ornaments we use on our trees next to impossible in some sections of the country. From simple items found in any stationery store you can make your replacements as gay and sparkling as the ornaments you used to buy. Red, gold, and blue lawyer seals, marking tags and labels, gold and silver stars, colored gummed dots, tiny bells and silver ribbon are the essentials. Let the children help with ideas of their own.

Dennison





★ ★ ★
PHILOSOPHY
 ★
ANCIENT IN
 ★
1940 ATTIRE ★



ACCORDING to an Old Hindu philosophy if you help your brother's boat cross the stream, yours, too, will reach the other shore. It "profiteth a man nothing" to keep all his good will or his possessions for himself, so the theory goes.

Almost one hundred and ten years ago, an institution was born in America which was founded on the mutual basis which the old philosophy ex-

presses. A group of villagers in Frankfort, Pennsylvania, just average hard working people who had small individual savings, grouped their savings in a mutual fund. This fund was to be loaned out to some member of the group who wanted to buy or build a home. Since his own savings were insufficient for the complete transaction, he used the mutual funds of the group, and repaid the money

in monthly payments which included not only the payment of the borrowed money but interest on the loan. As the money came back into the mutual fund *with interest*, and as the savings of the investors increased with their regular additions to the original investment, others were able to borrow funds and to pay for their homes on the monthly repayment plan.

Today in 1940, this institution, here in your community, is a descendant of that first mutual savings and home financing society. Our funds are still received from member savers who invest either on a regular basis or whenever they have the money, and are loaned out to home borrowers who need funds for buying, building, modernizing, or re-financing homes.

Of course, times have changed since these mutual savings institutions were first established in America, but our savers still enjoy a steady return on savings which makes it well worth their while to invest and accumulate money here.

This month we celebrate Christmas. When the holiday season rolls around this year we are glad that in the many homes of our savings members there will be greater happiness because there is greater security than there was a year ago, and glad that many families we know are celebrating Christmas in their own new homes.

The old philosophy of helping your brother's boat across the stream never seems so full of meaning to us as at the Christmas season, when the end of another year brings us the full realization of the mutual, helpful aspect of our business.

For the kind of a Christmas we find pleasure in celebrating in 1940, we are thankful for the pleasures the season will bring to the people of this community. We want you—our members and friends—to know that this institution is a modern example of the old Hindu thinker's philosophy—so that every saver and every home owner whose name in our own records may find a part of his Christmas pleasure and spirit in the thought that his membership here has contributed to the happiness and security in some other home.

May this be the happiest Christmas you have ever known!

OPPORTUNITY

IS OUTSIDE YOUR DOOR!

ARE YOU one of the renters who has been told by your landlord that your rent will go up early in 1941, or that you must vacate the house because he has sold it at a profit? Of course, not every renter hears the same story but plenty of family men who have been giving little thought to housing beyond signing the rent check, find themselves, or will find themselves faced with a housing problem.



It won't do any good to pace the floor at night, and worry yourself into insomnia. Try to look at your situation sensibly. You have to have some kind of shelter and you're accustomed to something rather nice. You make so much money a month. The amount you've paid for rent represents, roughly, what you have shown yourself to be willing to pay for shelter. Do you think that monthly sum would buy a home?



Just how far will that money go? Do you know that here in this friendly savings and home financing institution, many families are paying for

their homes on a monthly payment basis, with approximately the same amount they formerly paid in rent? Do a little juggling with your dollars and see how easily you can turn your rent dollars into home purchase dollars!



Buying a home, or building a new house, of course can't be done on a monthly basis, without some initial investment. This institution is happy to finance your home for you but all sound loan plans require a reasonable down payment. Most families who live within their incomes have some savings, and certainly dipping into your savings to make a down payment on your home—a permanent investment—is a wise use of your money.



After we have talked over your home purchase or home building plans with you, and the terms of the loan have been specifically determined, you won't experience annoying delays waiting for your funds. Service here is fast and efficient and you don't chase dollars—they're here

when your bills come due. All details are handled by experienced men—who guide you safely through the unfamiliar-to-you phases of your home ownership program.



Sound sensible, easy and practical, doesn't it? The home loan funds, available to you on a low-cost, long-term basis, are here. You need and want a home of your own. You can make a reasonable down payment, and regular monthly payments about the size of your rent payments. Your chance is here—a chance to make the soundest investment of your life—under the expert guidance of men experienced in sound home financing.



Yes, why not? Hundreds of other heads of families are finding that home purchase or home building is far more sensible for their budgets than paying rent, and they're discovering how convenient and pleasurable home ownership really is. You'll like it, too. You'll enjoy the security and the fun of being head of "your own" house—paid for the rent-like way!



Come in, or write for complete home financing information today. Let us help you make a careful examination of your home needs and arrange a home payment program which is convenient and wholly in keeping with your financial situation. You incur no obligation and you'll be pleased with the friendly service.

WHAT KIND OF CARPETING FOR MY HOME?

FLOOR coverings should be the basis of all beginning plans for making a room a comfort and color harmony. They are the fundamental basis for all planning, and therefore are worthy of considerable thought as to wear, type, color, and certainly correct installation. Buy good carpeting, in good taste and you have a start on an attractive room.

* * *

Plain broadloom carpeting, known in carpet terms as velvet, is made either of straight yarn, or the twisted yarn. Broadloom does not designate a quality but merely implies the carpeting is made seamless, from 9 to 18



This highly decorative, dramatically textured fabric is woven upon the traditional Chenille principle and is available upon the limited chenille sizing which provides any rug size required up to thirty feet wide by any length. Any color may be had to order.

feet in width. The colors obtainable are almost unlimited, and certain qualities of broadloom can be custom dyed in any color or blend of color desired.

* * *

Length of pile does not always designate quality—but combined with a closeness of weave does mean quality. Such carpets cost more but their purchase is assurance of wear. In the better broadlooms, the color possibilities are greater, whether in the plain or the two tone effects.

Chenille carpeting comes in many qualities, all in the higher brackets of cost. The word comes from the French word meaning "caterpillar" so called because during the process of weaving the carpet resembles rows of fuzzy caterpillars. It is usually woven to special order in any color or combinations of colors desired, with unlimited possibilities of design, and can be woven up to 30 feet wide by any length. It can also be woven as a unit—round or angular.

* * *

There is a stigma attached to axminster carpeting, and the name is held in poor repute by those who purchase quality carpeting. It is

true, many of the available qualities are very poor, but the axminster can be had in qualities that will do justice to any interior.

* * *

Wilton domestic carpeting is made in many qualities, some plain but most are figured. A good quality of wilton carpet has no equal in its own price range, and good wilton carpets are costly.

The buyer should beware however because there are low grade wiltons on the market which are unfortunately sold as the good wilton carpets. Choose a finer quality axminster rather than a poorer quality of wilton.

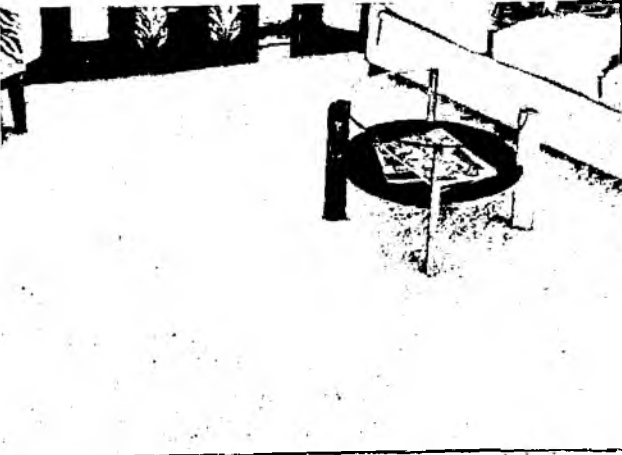
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The plain wilton carpet, with its possibilities of custom dying in any color desired, with the additional possibilities of acquiring this carpet if desired with a sheen or luster surface give it unlimited field for the interior designer, particularly in the styles of modern and classic modern, along with those of the Adam, Sheraton and Hepplewhite. Figured wiltons are used most extensively in clubs and public buildings where large areas must be covered.

A new rayon and wool mixture floor covering called *Windblown*, available in narrow and broadloom widths as well as rug sizes, comes in pure pastels, and has a rugged and highly decorative elegance.

Firth Carpets

Boasting a texture achieved by light refraction rather than color contrast, "*Swedish*" Primitive is the perfect floor covering for any period, but particularly lovely with the modern. It fits into the sensible budget demands which require beauty, richness, practical wear and versatility without too great an expenditure.

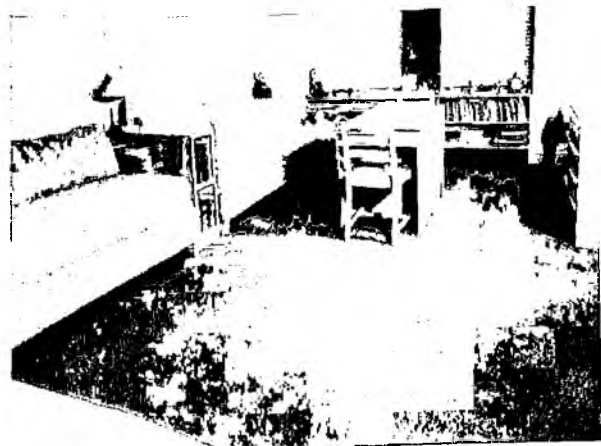


This handsome rug is made up of graceful and delicately flowered medallions on a field of tangerine pink, reflecting the elegance of early American.

"*Swedish*" Burl is a woven texture design of peasant filling and is available in a lovely color selection of vibrant tones. It is deeply piled and gives a feeling of richness although it is not an expensive carpeting.



This splendidly reproduced Victorian design rich in deep red roses, blue flowers and unusual leaf colorings upon a biscuit damask ground achieves a grandeur symbolical of that period.





An Open Letter to Parents of **“TEENSTERS”**

CERTAINLY this saddle-shoed, sport-clad younger generation is a different type of American boy or girl than has ever romped through the halls of any high school. If you are the fortunate parents of a high school boy or girl, then you can fully understand the joys and problems that arise almost every waking hour with the “upbringing” of America’s next Presidents and First Ladies.

There’s something most appealing and catching about their happy-go-lucky smiles and apparent disregard for the serious problems of life. But don’t let this “casualness” mislead you from the true character of our “Teensters.”

Though they move slowly, leisurely and with a “winsome” slouch, their minds are quick, fast to grasp a situation and to make a decision.



They are keen in their observations because they have to be. Most high school students nowadays are pretty capable people. They know how to drive cars—they have to shoulder responsibilities for human lives, and in a great many cases, they must be looking ahead to digging up jobs that will offer advancement and good salaries.

America's Teensters are a tonic to their country! For unlike any other generation that has ever come out of every corner of the country this generation has the capacity to analyze itself—to look at itself and decide which way to head.

Though fathers may be called "Governors" and mothers treated more as sisters by their high school children, they mean no disrespect. It is simply an exemplification of a "cooperative" spirit that has been developed in them since grade school—a "companionship" that recognizes parents as individuals rather than as the supreme superiority.

It's a real education to hear a group of high school boys and girls discussing current subjects. War, politics, special legislations, the cost of living, all these are everyday facts to them and are taken in their stride, along with Artie Shaw's music and the latest movie.

Refreshing, too, is this younger generation's capability to have a good time at home. Given the living room, a radio and free excess to the refrigerator, they can spend hour after hour enjoying themselves. They are not mere children anymore and they like to have a place they feel is their own—their own family home where friends can drop in and enjoy a few hours of fun or a friend's home where they will be welcome without being obliged to spend any money. These Teensters are versatile—they are full of fun and life and plenty of energy that can be sent spinning in the right direction simply by providing for them the right sort of place to expend their energy.

Now, if the landlord or the people in the next apartment raise objections to the slightest noise in your living quarters you can be sure that these youngsters will find entertainment elsewhere.

If your present living quarters are small, in order for Sally to have "the gang" over, the rest of the family must

move out bag and baggage until "the gang" goes home. Sally feels that it's an imposition and may go elsewhere for her pleasures in atmospheres where she doesn't encounter these difficulties.

"We'd like to provide a place where our daughter can entertain, but we can't afford to own a home," is the usual retort of parents who realize that the social life of their Teensters must be provided for if they are to remain close to the home.

To such parents we issue a very special invitation to come to our offices and let us explain our easy home financing loan plan that makes home ownership possible with repayments possibly no more than your present rent check.

Or perhaps modernization funds would fix up a "rumpus room" or remodel your present home to make it really attractive to the younger set. You can obtain local money here for financing your remodeling on small,

monthly repayments out of income.

Because this institution has helped many parents like yourselves to build homes within their incomes for their children, we know that our sensible home loan plan will aid you in giving your Teensters a home in which to entertain their friends.

You'll find these Teensters are as keen about home ownership as you are. They will be contributors of valuable ideas when you buy or build. They'll lose a little bit of that "casualness" and revert to real excitement when you announce the beginning of a new home where Dan can have "the gang" over and Sally can fix a snack from the ice-box.

There's nothing quite like these saddle-shoed Teensters. Their proper training is most important to you as parents, and just as important to the nation when they in turn will be parents of Teensters, too. Give your family the home it needs to grow in—your own home.



GOOD TASTE IN GOOD HOMES



Max Tatch

Snowy walls and a red tile roof are beauty features in this western home.



HOUSES, particularly small houses, can very easily violate the rules of good taste and good design by adapting, and poorly in most cases, features which are intended for greater structures.

This group of homes, chosen because the detail is carried out in every case attractively and without being obvious, may bring out ideas you have for your own new home if you plan to make 1941 your building year.

A combination of the widely accepted overhanging second story with modern detail is very tastefully blended here.

Colorful shutters in an open, unusual design add interest to this simple style.



Max Tatch

Blue roof and white side walls make this Cape Cod design "dutchy" and clean—a traditional Cape Cod look.

The door isn't centered, and widely spaced dormers break the long roof lines on this home-like little place.



Chicago Architectural



Jessie Tarbox Beals



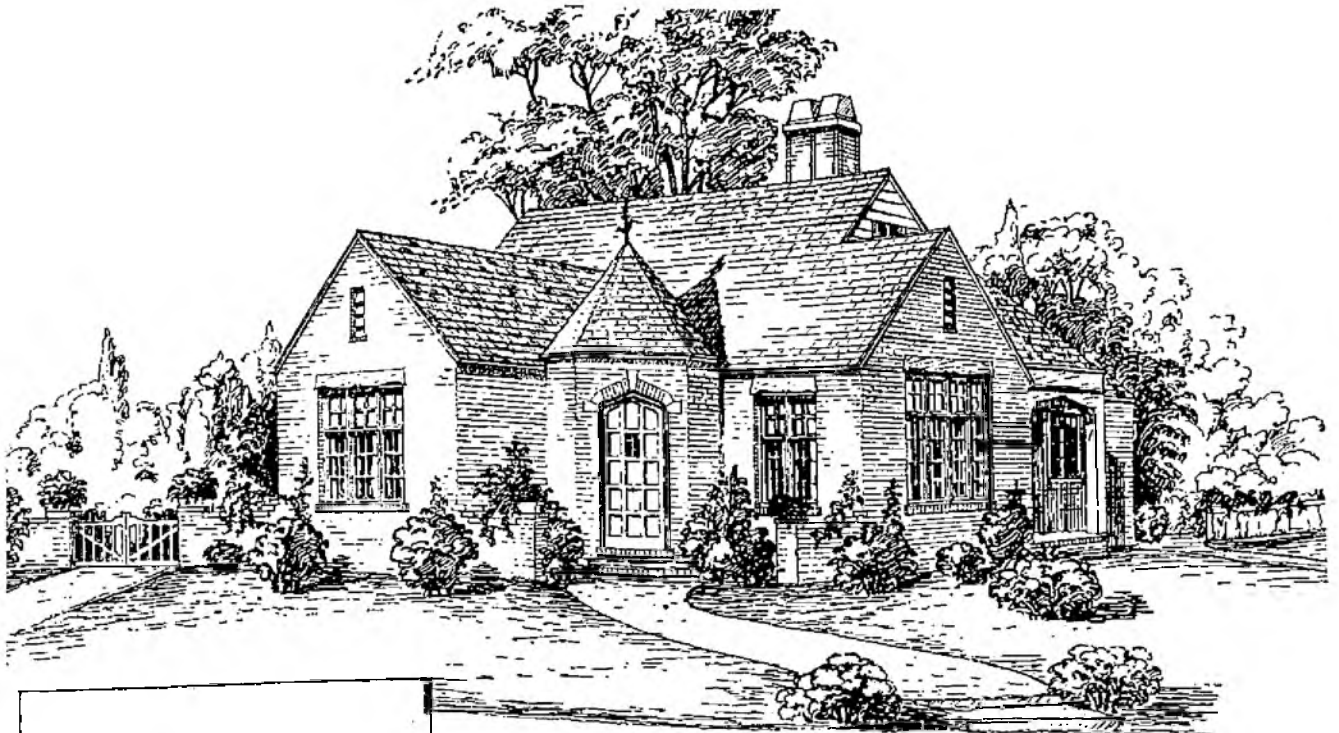
Max Tatch

Attention to small details, even to the planting, creates a wholesome homey charm which every small house needs.



Max Tatch

A well-designed one-story house can take good advantage of a sloping lot, if the original plan considers the feature.



William T. Braun, Architect

DECEMBER'S
HOME IS
Versatile

NO TWO home owners will build or use this little home exactly in the same way because it has been laid out to meet a variety of needs.

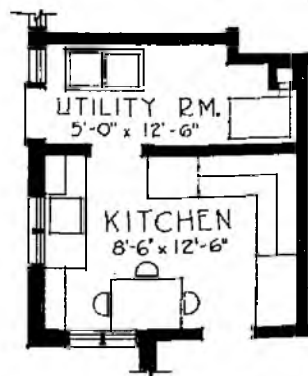
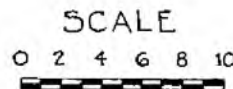
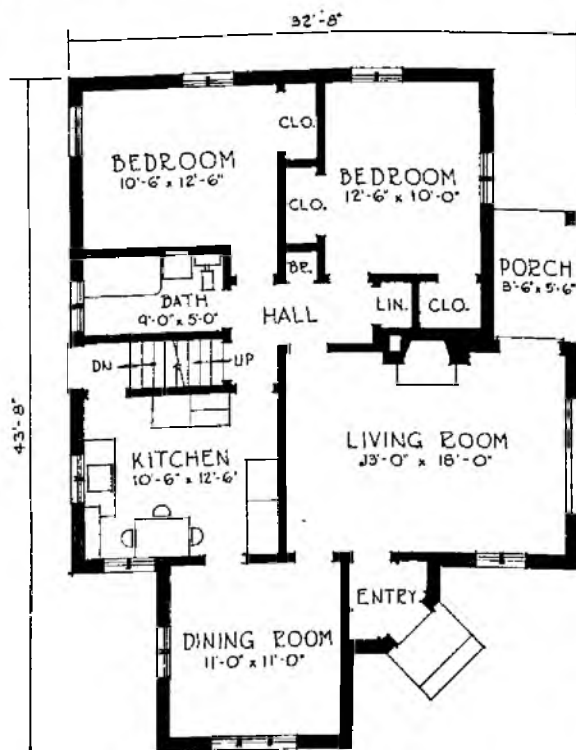
The dining room could be converted into a study or another bedroom if necessity demanded. The living room is long enough to give room for a dinette table at the end near the

kitchen if the dining room is eliminated.

Closets have been included in clever space-saving arrangements. Note how the closets in the two bedrooms have been worked out to avoid taking much space from either room. Note too, how an entry to the front of the house has been planned—an essential and inexpensive feature too many small houses do not have.

Hallways, like entrances, are frequently eliminated from the smaller homes but here a central hall permits not only easy passage from room to room but greater privacy.

This little home can be built and financed at a reasonable figure. Our plan for home loans has made home ownership possible for many families in this community, and whether you want to build this home or any other attractive, sound house, you will find our monthly payment home loan plan convenient and low in cost.



ALTERNATE PLAN OF
 KITCHEN & UTILITY ROOM
 IF HEATER IS DESIRED
 ON FIRST FLOOR

FIRST FLOOR PLAN

YES, SIR! I'VE LEARNED SOMETHING ABOUT SAVING!

I ALWAYS thought that when a fellow like me got around to saving a part of his salary, it was simply a matter of opening an account and then being responsible only to himself about saving as much and as often as he could.

"But there's a pleasant angle to saving that I never knew before—and I don't suppose most people would realize it unless they experienced it as I did.

"Last month after a good bit of conniving, and cutting down a little on the entertainment expense, I saved a \$20 bill to open a savings account. On the recommendation of several of the boys at the office, I dropped in at the savings and home financing institution near our building to begin a savings account.

"I told one of the men my purpose, gave him my name and was ready to leave. Well—that's the kind of treatment I expected—cool, businesslike. That's why I was so surprised.

"The man didn't just take my name and my money! As a matter of fact he shook my hand in friendly welcome and invited me to sit down for a chat.

"I'll admit I must have looked perplexed, for he explained smilingly that it was as important to me as to them that I become acquainted not only with the men and women in the office there, but the many services they had to offer me. Right off he suggested we talk about my savings program. And for the second time in two minutes I was completely surprised.

"Every business of any account runs on a kind of program—sort of a goal-ahead-idea and the best methods outlined to reach it, but it never occurred to me that an individual could do the same thing, with the same sort of success—that is, if the program was a good one.

"I admitted I wasn't too clear on exactly why I was saving except for a little 'nest-egg' if I ever needed it. Then real reasons started to pop into my mind—while I was talking. Sure, I wanted to have \$5000 safely put



away on which to start my own business. Of course, there'd be plenty of use for extra money when I got married in the not too distant future. It made you feel confident just talking of the things you wanted and especially when he said, now that we knew where we were heading we'd start building the road.

"I didn't know, until that moment, the several ways you could reach that \$5000 goal. Saving systematically a certain amount each and every month, I'd always thought was the only way to get ahead. And he gave me plenty of specific examples of investors right here in this community who had sent their children through college on regular savings—or had bought a home—or retired simply by saving a regular amount and watching the dividends accumulate.

"How he knew I'm not sure, but

with these short, convincing case histories of a systematic savings program, he went on to plan for me. Maybe I just don't look the part of a systematic saver, but I've never been able to school myself to any rigid monthly budget. My income, in the first place, is irregular and if I set aside a certain amount each month it may be only by skimping on the really essential expenditures—while again, some months I could easily save a great deal more, perhaps, than the regular amount I had set.

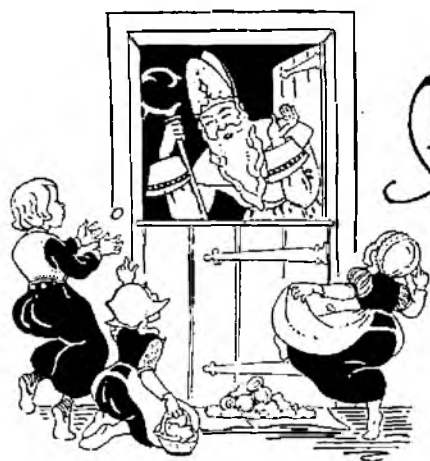
"All in all, these were the very reasons why I had put off saving anything for so long—because I didn't know about the *optional savings program*.

"First we discussed how easy it would be for me to invest any amount at any time—rather large or small; how amazingly fast my savings would grow with the worthwhile returns being compounded semi-annually. And we discussed the possibilities of a cash income plan if I wished to invest some of my accumulated savings in units of \$100 and receive a check for the dividends twice a year.

"The whole savings set-up looked good to me. Here was an institution I knew was sound. Its financial statement was available—its officers were friendly local men who really knew their community and its people—the investors' funds were reinvested in one of the safest of all investments—the first mortgages on residential homes—and most important of all, I was treated as more than just a number. I was given individual attention. My savings problem was considered by an expert—unhurried and neighborly—and when I left that building I felt that it was *my* institution.

"You see, it wasn't the \$20 bill, or the act of saving, as much as it was the thrill of friendship, complete understanding and sincerity of the institution that made my savings program one of the most enjoyable things I have ever experienced.

"You can take it from me. To get the full pleasure out of saving for the things you want come here to this institution where you know your money is safe and profitable and where service is as friendly and neighborly as the corner grocery."



Melting Pot of Christmas

HOW you and your family spend Christmas was probably settled long ago by your great grand parents depending on how their childhood holiday was spent according to the custom of their country. Christmas is the one holiday that has always been celebrated in every nook and corner of the world, and each country has its own traditional celebrations or customs. America, with its little of each nationality, has many customs rather than one and perhaps in America alone will many of these old customs be preserved. See if any of these from other parts of the world, are yours—modified, perhaps, but still delightful practices of the Christmas spirit and Christmas sentiment as manifested in your household.

HOLLAND: A surprise door opens and St. Nicholas showers handfuls of candy into the room where the children are gathered. Then St. Nicholas disappears—but the children know that it is time to set out their wooden shoes and scamper off to bed.

ALASKA: The children go from door to door carrying a star lantern on a pole.

PUERTO RICO: No stockings here—no snow—no really pointed roofs—so the boys and girls in this country set out boxes on the home roofs—and hope for the best.

FINLAND: Mothers put the children to bed on straw scattered on the floor—to remind them of the Manger. Even the dog receives his gift—a large bone wrapped in many layers of brown paper.

IRELAND: The tramp and the stranger are made welcome everywhere on Christmas—and always given dinner—a bed—and money.

LABRADOR: The grownups make candles of deer tallow and set them in turnips. The children eat the candles and the candlesticks for their Christmas treat.

MEXICO: Holds a nine-day festival called the Posada. There is a big clown doll—the Pinata—fastened to the ceiling—and all the children are blindfolded and given sticks to strike at the doll. Then a great pottery bowl—in the Pinata—breaks and scatters candies and sweets for all.

BELGIUM: The children see St. Nicholas going about the streets—he carries a book of gold and writes down the names of good children.

FRANCE: Santa, Claus is called Pere Noel (Father Christmas) and



only the children receive gifts on Christmas.

ICELAND: There are only four hours of daylight during the Iclander's Christmas Day—and most of these he spends in church.

MORAVIA: Coffee and cakes are passed to all members of the congregation during the church services.

INDIA: Dogs and horses are decorated with ribbons.

LITHUANIA: Straw is scattered under the tablecloths to make sure that the family lives in peace for the year.

NEWFOUNDLAND: The fishermen in the villages go out in their boats as

usual, but the catch instead of being sold commercially is given to the church to support the clergy for the year. Fortunately, it is said, fish always bite well on Christmas.

NORWAY: All quarrels cease for the day and all doors are unlocked. The people let all wheels rest from turning. On Christmas day they remember the cattle—distributing salt to each cow. The housewife in Norway has all her preparations finished two weeks before the holiday.

ENGLAND: The Yule log is kindled with a splinter saved from last year's log. When playing cards were first introduced into the country, they were regarded as a Christmas pastime only.

SCANDINAVIA: Sheaves of wheat are set out for the birds. The ashes from the Yule log are saved because they are believed to have magic healing properties.

SPAIN: In Spain small replicas depicting the birthplace of the Christ child are set up in the home. Some are most elaborate, while others are simply crude soap figures of the mother Mary and the new born babe.

ITALY: This country sets all its presents for the children around the Prosepio—or Crib.

PERU: Here the bullfight is the big event of the day—and parades of donkeys weighted in garlands of flowers are seen in the streets.

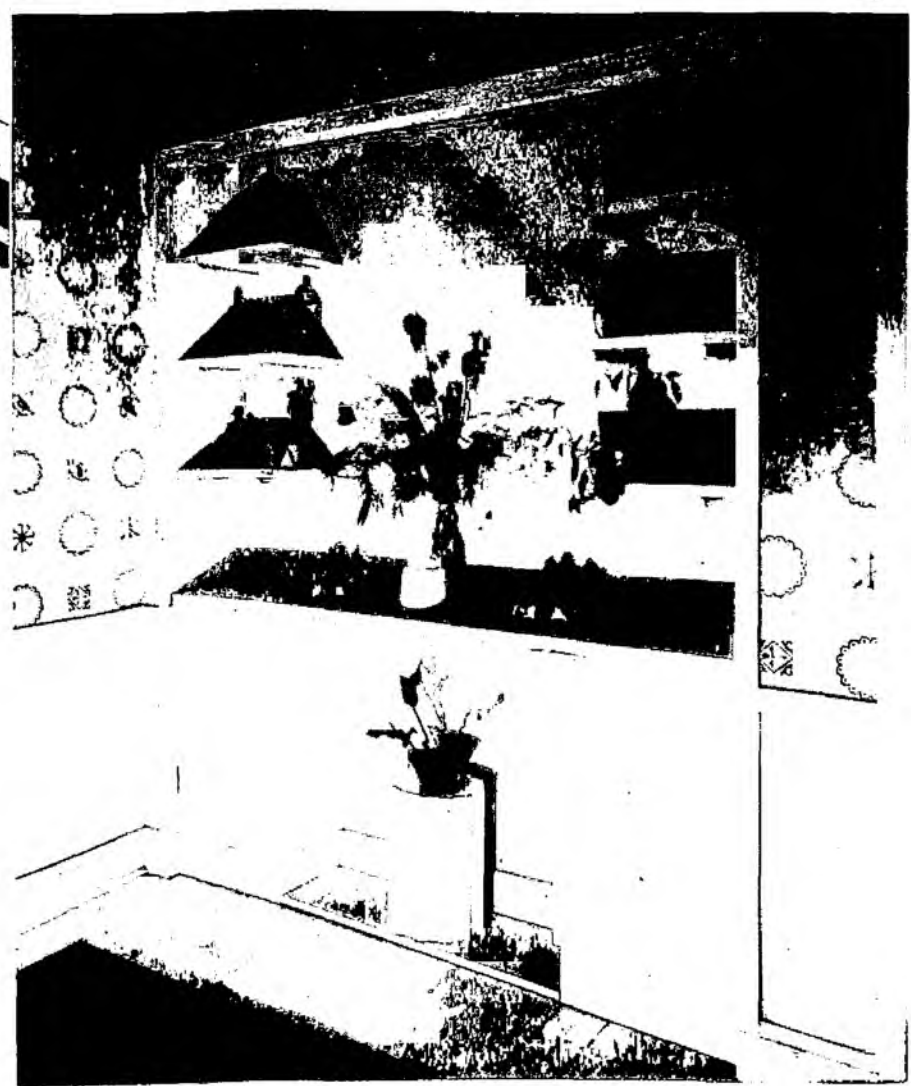




← BEFORE

ugly *duckling*

↓ AFTER



Jessie Tarbox Beals

ALL OF us haven't new homes. It's all very well to chat about the new ideas that the builders of new homes can incorporate but for many of us there remains a good substantial house to be considered—and in some cases, changed.

What was considered quite "right" and beautiful a dozen years ago in interiors may be quite out-dated now—and you may have a corner in your house which is just as much an eyesore to you as this big, bulky cupboard was to its owners.

Paint could keep it neat—but big areas are too massive for modern interiors—and neatness in today's world isn't achieved that way.

They took off the doors—and used the space for a broken cupboard with room for a few knick-knacks, trailing vines and a big bouquet.

Completed, it is modern and in every respect attractive. Perhaps it may suggest a like revision to you.



LIFE IS GOOD

OLD RACHEL came in and pushed the logs on the hearth closer together and put the tea things down on the little table. Mrs. Maywood watched in silence from her big comfortable chair and threw her afghan back from her shoulders as the flames leaped up in renewed fury. Before the old silver pot was in place, near the thick cups which Mrs. Maywood liked because they kept the tea hot a long time, the front door bell jangled.

Rachel ambled heavily to answer it and the clear beautiful voice which had telephoned her yesterday and was now here with her was saying: "How do you do, Mrs. Maywood. I think it's lovely of you to make my interview a tea party."

"I always have a cup of tea at four, Miss. When you're as old as I am, you'll need a bit of refreshment in between meals." She laughed pleasantly and motioned her young

guest to a chair on the other side of the fire.

"I hope I make as gay and interesting a lady as you do, when I'm your age. I'm here to find out how it's done, you know." Miss Dorothy Johnson of the Press accepted her tea and helped herself to a tiny sandwich. Her hostess sipped the strong tea, and studied it for taste and heat. She added more milk and sat back.

"My children will be here for my birthday—Christmas Day, you know. All of them live far away but Mary, and she comes in every day to see how her old Mother is getting on. But I have wise children, Miss, and they know enough to know that an old lady is happier alone in her own home than with any of her children."

"But most children would think that they should be responsible for you—even though you're perfectly capable. How did you ever manage

to maintain your home? They must have protested."

Mrs. Maywood's laugh was soft and sweet.

"Fortunately, I'm independent. My husband left me with a little money—just enough to take care of me without any help from anyone. When he died I was quite young—only seventy-two"—she laughed again, "and I remembered Rachel, who used to help me now and then when the children were growing up and there were weddings and parties and too much work. I thought that my money could keep two old women if we were careful and Rachel was getting on in years although she's twenty years younger than I am, and had no home. When the children heard what I'd done—they made a lot of fuss at first but they really were relieved. An old woman can be an awful burden, you know."

"And you'll have them all back

for the party, won't you? It's just a family party isn't it?"

"Just the four children and my two daughters-in-law, and sons-in-law and nine grandchildren. That will be nineteen with Rachel and me. I'm letting the girls worry about the food—because this time the party is their idea!"

Miss Johnson wrote down a few notes in her book while her hostess talked.

"I'd think when anyone is ninety—it's time some one else did the planning!"

"I've planned many a party in my day and sometimes on very little money. You know, Miss, when one gets to be ninety there are some things one knows that she'd like to tell all the younger people—but my opinion can't mean much to anyone, I'm afraid."

"Please tell me. I know that everyone will be interested in your party and the story of your birthday. My paper is going to make a real feature of it, with your picture and everything."

"But this isn't about my party." She sat forward in her chair, her tea cup tipping dangerously near the spilling point and her little gold rimmed glasses shaking on her nose. "It's about why I'm a hale and happy old woman at the time too many people are dead." The reporter leaned forward, intent upon the words this little old woman had to say.

"I'll tell you why, Miss. All my life I've had to manage. I do now. But I learned something very early, before I had my first baby. I learned that it doesn't pay to pinch and scrape and save that way. You wear yourself out."

"How did you do it? You certainly seem to live comfortably now!"

"I'm living on money my husband and I started to save sixty-five years ago. We saved something every month, even if it was only a dollar or two. There were plenty of times when we had to take it all out and spend it for something but I'd start all over again—and now I'm taken care of for as long as I live, and Miss, I hope it will be a good many years."

What a delightful story this charming, earnest old soul would make for a Sunday feature! She talked as fast and energetically as a school girl,

she was as philosophical as a Pollyanna, and as gay and interested in life as a bride.

"Do you mean that you can afford to live here with Rachel, independent of your children, entirely on your own savings?" Mrs. Maywood put her tea cup down on the table.

"That's what I'm trying to tell you. I'm happier, and I think healthier here in my own house living on money my husband and I saved together—little by little. If young people only knew what savings can mean—but they don't. People are pretty reckless these days with their money."

She refilled the tea cups and sat back.

"It's going to be a nice party—with all them back to see their old mother," she said dreamily. She turned to her guest again.

"Don't ever dread old age, my dear. There's so much pleasure in knowing that your work is done. You can look back on all the good times and good things you've had, and somehow you forget the unhappy times. I'm a very happy old woman today—and I hope my children will have the kind of old age I'm having—no responsibilities and plenty of time to read and dream."

"How few people have the hap-



piness you have, after their children are grown up and gone away. They're either dependent for every dime or only partially dependent and always in a position to be told what to do. You're a fortunate woman." Miss Johnson rose to go, and Mrs. Maywood's sharp eyes watched her put on her gloves and tuck her notes into her purse.

"I have all the information about your birth and marriage, and your children's names from that story we carried five years ago—when you were just a girl at eighty-five! I wasn't working for the paper then but I'm glad I'm the one to talk to you this year. It's been a nice tea party—and I'm very grateful to you."

"I've enjoyed it too. Come in to see me again after they've all gone. I'd like to tell you about my party."

Rachel could be heard, lifting and banging pots and pans in the kitchen—a comfortable homey sound in the fast ending day. The girl looked up at the clock on the wall and back at her genial little hostess. Miss Johnson shook her hand heartily and left her cozily pointing her round toed shoes to the flickering flames and murmuring that life was good.

Life, thought Miss Johnson, was good if it was lived like that. Her story would tell the old matriarch's story as she wanted it told. Life is good—even at ninety.



OLD FASHIONED CANDIES

A FEW good candies, particularly those made in your own kitchen these days before the Holidays, will carry you safely and glibly through the days of impromptu entertainment, last minute gifts and the between-meal snacks after the turkey grows cold, Christmas Day. Just to brush up your memory we are quoting the old favorites. They are basic for most of the tempting sweets which you can concoct for your festive board with a culinary imagination.

Fondant

2 cups sugar
 1½ cups water
 1½ teaspoons vanilla

Heat sugar and water slowly in a deep sauce pan, stirring only until sugar is dissolved. Hang the thermometer over the edge of the pan and allow mixture to boil until thermometer registers 238 degrees. Remove crystal from edges of pan with brush dipped in water. Pour candy on to a marble slab, which has been moistened with cold water. Add flavoring. With a sturdy spatula, cream the mixture until it becomes white and

firm. Let stand for an hour or more in a shallow bowl covered with a damp cloth.

Now For the Fun!

Divide the fondant into several smaller portions. To each portion add a few drops of a different flavoring, add chopped nuts, crystallized cherries, dates, figs, to make the tasty centers of fondant bonbons. Roll and cut off the candy in small sections.

Remelt a cup of fondant in a double boiler, stirring so that fondant will not return to syrup. Drop the centers into the melted fondant, remove and dry on waxed paper. Whole nuts, dates and grapes may be used for centers. Color adds to the coating if you want to bother to melt only a small amount at a time.

Chocolate dipping any candy center is a more difficult problem. Experts recommend that you buy regular dipping chocolate, either sweet or bitter, and melt at least two pounds at once, in a double boiler over a low flame, as that quantity is easier to handle.

Turn the softened chocolate on to a marble slab and cream it with your hands until it feels cool. Roll the centers one at a time in the chocolate, allow the excess to drip off, place on a piece of waxed paper and cool for several hours. It isn't hard if you watch the temperature of the chocolate carefully during the dipping.

Rich Caramels

1 cup granulated sugar
 1 cup corn syrup
 ⅔ cup cream
 ⅓ teaspoon butter
 ½ teaspoon salt
 2 teaspoons vanilla

Put sugar, syrup, salt and ½ cup cream into sauce pan. Stir until boiling and continue boiling and stirring until thermometer registers 230 degrees. Add cream in small quantities, add butter and cook until 240 degrees. Remove from fire, add flavoring, pour into well-buttered pan. When cool cut in squares.

For variety's sake make your caramels chocolate by adding three tablespoons of melted chocolate, when temperature is 230 degrees. A teaspoon of maple flavoring in addition to the vanilla is another innovation. Nut meats add to the flavor and appearance.

Another favorite—Nougat

1½ cups sugar
 1½ cups corn syrup
 ⅓ cup water
 ¼ cup honey
 ½ cup nuts
 ½ cup crystallized cherries
 whites of 2 eggs

Cook sugar, syrup and water to 300 degrees or until it becomes brittle when dropped in cold water. Beat whites of eggs until stiff, beat in the honey, and add the cooked mixture, continuing to beat until quite thick. Add fruit and nuts, and allow to cool on marble slab or in buttered pans for several hours before cutting it in oblongs and wrapping in waxed paper.

With plenty of fruits, marshmallows, chipped chocolate, flavorings, and nuts you can turn the kitchen into a miniature candy factory these winter days, and let your sweet tooth guide you in accomplishments you'll hear discussed in the weeks to come.

If It's For a Gift

Combining your culinary art with a bit of the decorative, you can solve any number of "small" remembrances this season by sending your home made candy in attractive parcels and boxes. Odd shapes, bright Christmas colors, cellophane, and ribbons will bear your Christmas wish buried in a box of sweets. When your candies are cool and hard, tuck them away in the most colorful array of packages you can devise, and let your good friends remember that old fashioned candies and old fashioned wishes still make a merry Christmas.

**THAT'S THE ONE
I LIKE!**



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