



HOME LIFE

December • 1943



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**NILES FEDERAL SAVINGS AND
LOAN ASSOCIATION**

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OUR OWN HOME LIFE

The coming of December reminds us that 1943 is almost finished. Time has gone by swiftly for all of us, for we have been busier than ever, trying to accomplish at least part of the work that was formerly done by the many young men of this community who are now fighting for our way of life. We shall miss them especially during the holidays—but for the sake of our youngsters, we shall celebrate Christmas, nevertheless.

This issue of our magazine was planned to help make that Christmas gay for the children. There is an illustrated article on ways to trim a tree with homemade decorations that children will enjoy making, a feature on different ways to wrap your gifts, and a page of pictures of festive Christmas doors. We hope that you and yours will thoroughly enjoy this magazine! Perhaps your neighbor would enjoy looking at it after you have finished.

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

A WARTIME CHRISTMAS

A WARTIME Christmas lacks much of the traditional atmosphere of brotherly love and good fellowship. There is a prevailing sense of tragedy in what would ordinarily be a gay holiday season, in spite of the fact that we are all trying to keep up the outward signs of Christmas. There is the bustle of last-minute shopping, mysterious packages hidden in the closets, bringing the tree ornaments out of the attic—and all of the countless little things that spell Christmas. But we know that until Peace comes again, Christmas can never truly be “merry.”

In this period of wartime troubles and problems, however, home and family have come into their true meaning. Family ties are closer than when everything was going along smoothly. During this last year, we have felt that our Association became closer than ever before to its home loan family. We have been especially careful in helping these members adjust their home ownership programs to meet current expenses, taxation, and War Bond purchases. And we are trying to give every service possible to these members.

It has been with a sense of pride that we have watched these folks go ahead in building toward security and future happiness through home ownership. We are glad that they are surmounting the obstacles of a war era and are keeping up their own personal home front.

We can help a great many more local folks find happiness in owning their own homes, through our easy financing plan. And after the War is over, we shall be helping even more families build the homes they are dreaming about now.

We pledge to help all of our present and future home ownership members acquire their homes by an easy, pay-like-rent plan. We know that it will be possible for them to experience many a merry and secure Christmas in a home of their own!

OPEN LETTER TO YOUNG WORKERS

Habits formed in childhood or early youth are quite likely to become lifetime habits. And that's why it is especially important that the boys and girls who are now earning money for the first time in their lives should be encouraged to develop the habit of thrift. A truly thrifty person always saves at least some money from every pay day, and although the amount may seem insignificant at the time, it's surprising how quickly it grows into a worthwhile sum.

Wise mothers and dads are urging the new wage earners in their families to put aside a certain amount each pay day, for the future. Of course these young folks are signing up for War Bond deductions, and that's splendid. However, Bonds are earmarked for use ten years from purchase date, and Johnny and Mary may find

they will need dozens of things before their Bonds mature. A savings account started now in our offices can make these future purchases possible and easy.

A boy or girl who manages to save just one or two dollars each week can't afford to invest in anything but a sound and experienced financial institution.

Our savings and loan association has specialized for years in safeguarding savings accounts of small denominations. At the same time we give a good rate of return, and for that reason, our savings members are often amazed to learn how their accounts have grown.

We want to take this means of letting the young men and women of this community know that we shall be glad to help them work out a savings program which will meet their needs.

WHAT INFLATION MEANS TO YOU

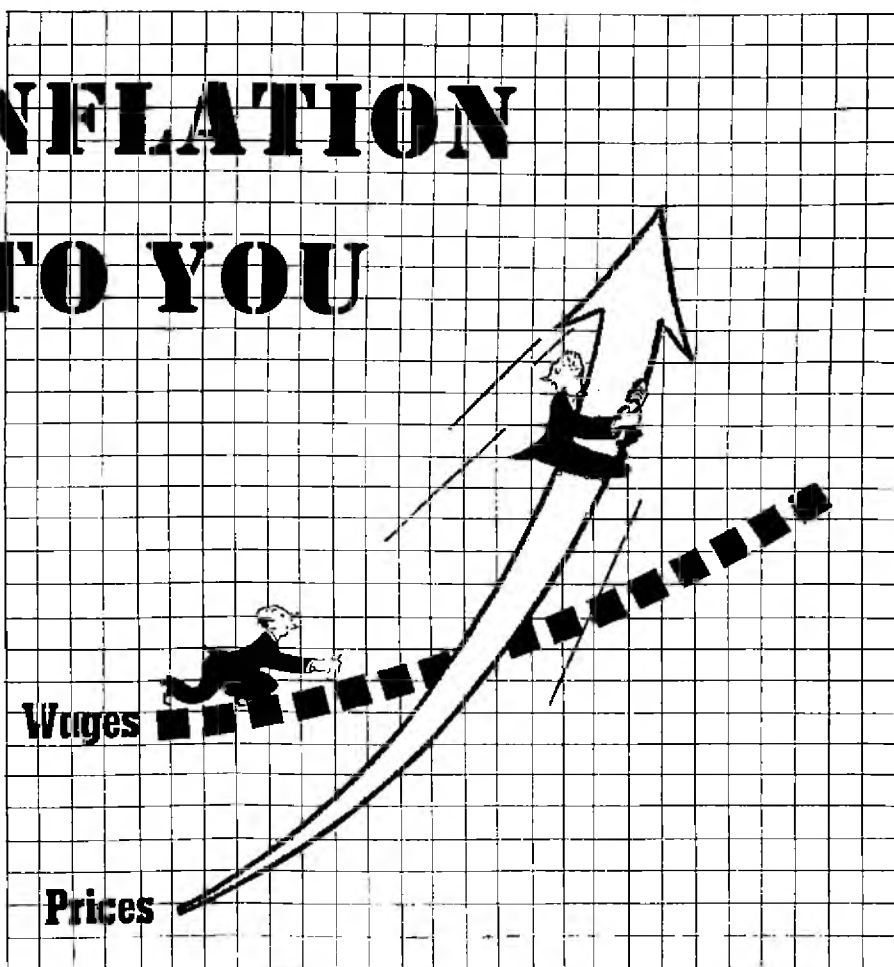
YOU'RE a worker. You may not realize it, but you're more concerned with inflation than anybody. Because *you* are the one who will suffer most now *and* later on from this terrible economic disease.

While shopping recently, you have noticed that many vegetables cost so much more than last year. And that suit of clothes was much more expensive than you expected. And that one little vacation weekend took a major slice out of your pay check. And money always seems to be dribbling away before you realize it.

That means you've been coming up directly against the awful effects of inflation. You know, from bitter experience, that inflation is a severe and rapid rise in the cost of living. The one sure definition of inflation is *unreasonably high prices*.

It's a fact that 23 out of every 100 American families have *less* income than before the war, and that 36 out of every 100 family incomes have stood still while the cost of living has been going up. Because of inflated, higher prices, six out of every ten families today have *lower* standards of living than before the war! And this is despite the fact that Americans as a whole have been buying more goods and services than in many recent years. The other 40 per cent of the families who have profited from higher wages and higher farm prices have drawn away from the 60 per cent who are making the war-at-home sacrifices.

They're getting the danger signals of real inflation now—working people who spend most of their money for food and clothing, people who live on fixed incomes, homeowners, insurance holders, wives and mothers who must live on their soldier boys' fixed allowances. The dollar



today buys only 70 cents worth of the values of pre-war years.

And what's even worse, inflation feeds itself. There exist right now great and unspent pools of savings, of bank deposits and readily cashable bonds. These have not yet rushed into the stores and scrambled like mad for the few goods available. But they may at any time. *And they will* if prices are not held around present levels and people are not discouraged from spending wildly.

If they ever do, however, no power on earth will be able to protect you. The dikes against inflation will break. Wages and other income will not be able to keep pace with price rises.

Savings, since they were made in old dollars, will be wiped out by depreciation. Suppose you did save \$100. All it will buy then is, say, a \$5 pair of shoes.

Insurance values will be meaningless. What good would a \$1000 policy do your wife if you died? \$1000

would support her about a week, in inflation-time money.

All business and industrial activities will be unable to make forward plans, so business and employment will fall off after the first boom.

And then, the hangover, DEflation—the unemployment and the losses we knew in the unforgivable '30's—will follow and will challenge not only the dignity of all of us but also our democratic forms of life.

These are the risks of a runaway rise in the cost of living. These are the things inflation means to you.

There's no cure for uncontrolled inflation once it gets started. But what you *can* do is not let it get started. Do your part to keep prices down. Sell nothing at higher than ceiling prices; buy nothing at higher than ceiling prices; patronize no black markets. And if you do have excess purchasing power, don't be tempted to spend it and thus bid prices up. Buy all the War Bonds you can, instead.

A HOME YOU WILL BE PROUD TO OWN



H. Armstrong Roberts

BUILDING industries all over the nation are making plans now to prepare for the immediate production of new homes after the War is over. It is believed that a high percentage of the men now in our armed forces will be needed in the construction of the thousands and thousands of new homes that will be built in the years following the War. It should be comparatively easy for the home building industry to return to peacetime construction because very little re-tooling will be necessary.

Millions of wage earners and professional people are saving their money now, either in War Bonds or other investments, planning to use these savings as a down payment for a home they will be proud to own. This plan is to be commended for several reasons. Every dollar that is saved for War Bonds instead of spent will help bring Victory sooner to the Allied Nations. Then when the War is over and these savings are utilized to begin the purchase of a home, we

shall be helping make employment during the period of adjustment from War to Peace.

To encourage families to put money aside now so that they can buy homes in the post-war period, free courses in home planning are being sponsored by savings and loan associations. Each class period covers one subject and specialists on site selection, financing, architecture, landscaping, kitchen planning, heating, interior decorating and other subjects will conduct these classes. These courses are open to prospective home owners who are sincerely planning to build and can show proof of their intentions by accumulating funds for the down payment, either in War Bonds or in a Home Planner's Savings Account.

Most families concede that they should save money regularly, but many of them find it difficult to do so in these days of high taxation. It is especially important now to make sure that any savings you build up will be really secure. It's heartbreak-

ing to see hard-earned savings disappear completely in a fluctuation of the stock market. Most folks feel they can't afford to take chances with their accumulated funds that may spell the difference between becoming a home owner or going on renting indefinitely.

Our organization has served this community for a number of years in a dual capacity—we act as guardians of the savings funds entrusted to our care, and we, in turn, lend a portion of this money to local families so that home ownership becomes possible for them. Our home-owning members prefer to have their homes financed by a local organization, for they know that we appreciate and understand their individual problems.

If this association can be of service to your family or to one of your friends, we shall be glad to have you stop in and talk your problem over with us at any time convenient for you. You will find that we are a friendly group of folks, eager to serve you.

All in Fun

"My brother painted a picture of Santa Claus and it was so natural they had to take it down off the wall every month."

"Why?"

"To give him a haircut."

A NEW private wrote to his family some days after he had arrived at camp:

"I've gained sixty pounds since I came here—two pounds of flesh and 58 pounds of equipment."

"Senator, a lot of your constituents can't understand from your speech last night just how you stand on the lend-lease question."

"Fine! It took me seven hours to write it that way."

"Mary, these banisters always seem dusty. I was at the Jones' today, and theirs are as bright and smooth as glass."

"She has three small boys, ma'am."

What does it mean—"Yuletide Greetings"?

"Lend me \$5—you'll tide me over for a few days."

A young theologian named Fiddle Refused to accept his degree. For, he said, it's enough to be Fiddle Without being Fiddle, D. D.

Sunday school teacher: "Can anyone tell me where Noah lived?"

Pupil: "I don't think he had a regular home. I guess he and his family belonged to the floating population."

A hypochondriac, after reading the daily medical column, in wild alarm telephoned his doctor that he was sure now he had a fatal liver disease. "Nonsense!" protested the doctor. "You wouldn't know whether you had that or not. With that disease there is no pain or discomfort of any kind."

"I knew it!" gasped the patient. "My symptoms exactly!"

"Daddy," said the talkative six-year-old to his long-suffering pater, "am I really made of dust?"

"No. If you were you'd dry up now and then."

Said the artist: "I'll give you five dollars if you'll let me paint you."

The old mountaineer shifted his tobacco from one cheek to the other and back again.

"It's easy money," said the artist.

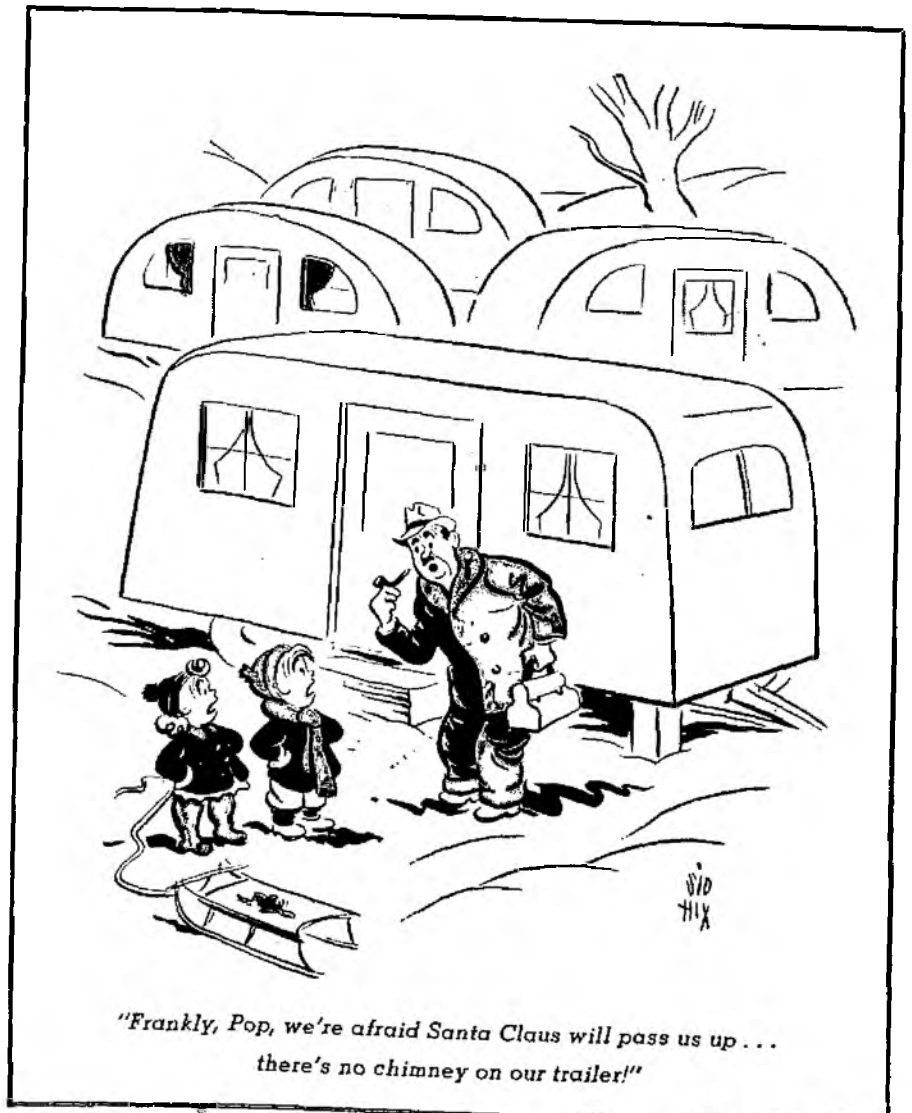
"Thar hain't no question 'bout thet," the mountaineer replied. "I wuz just a-wonderin' how I'd get the paint off afterwards."

Little boy: Where are you going?
Another little boy: To the zoo.
Little boy: What for?
Other little boy: My mother told me to buy some Christmas seals.

A little boy of six years came home just before Christmas and announced that his class had learned a new song.

"How nice! And what do you call it?" his proud mother asked.

"Teacher said it is a carol," he said, "called 'Wild Shepherds Washed Their Flocks by Night.'"



DISHEARTENING, isn't it, to struggle for a full half hour wrapping and decorating a Christmas package only to take it to a party or family gathering where, in contrast with all the other beautifully wrapped gifts, your package looks dejected and defeated? You may console yourself by remembering that almost all the others present are much more artistic than you are. Even so, you can still learn to create lovely gift packages if you are willing to devote a little more careful thought and effort both in choosing and using your wrappings.

Selecting Christmas wrappings to produce beautiful gift packages might be compared to shopping for an ensemble to wear. In both cases, it's quite necessary that the shopper visualize in advance just how everything will look when used together. Unless you can afford to buy several color combinations of wrappings, make sure that everything you buy will harmonize with the other wrappings you choose. It's hard to resist buying several boxes of seals that are especially appealing, but it's wise to make sure that all the seals you buy will be just right with your paper, ribbons and tags.

One nice way to satisfy your longing for a wide variety of wrappings and still not be extravagant is to find a few friends who would like to bring some of their gifts to your home, together with their own wrapping materials, and settle down for a real session of wrapping. Of course they will admire some of your lovely materials and you theirs, so the next thing you know an exchange has been made with both parties well pleased with the deal! It may turn out, too, that Sally is quite expert at creasing and folding the paper for wrapping an odd-shaped box, and Marie may have a special talent for tying fluffy big bows. In that case, services as well as wrappings, may be exchanged to good advantage.

Children have so much fun helping wrap Christmas gifts that it's only fair to let them help with at least some of the packages. Of course we will have to admit that the young gift wrapper we have shown in this story, even though extremely engrossed in his work, is a bit under age for this type of activity! However, it's an excellent way to teach good

color combinations and many art principles. And you may be surprised to learn that your young daughter or son will have a few excellent suggestions, too.

The wrapping of Christmas gifts can become a hardship if there is too much of it to be done at the last minute, when everyone is tired and nervous because of so many final Christmas preparations. For that reason, it's advisable to choose your wrappings early in the season and complete your packages just as early as you can. Under those circumstances, the wrapping can be fun.

Dare to be original in using unusual things for wrapping and decorating your packages! If you have a

spicy, red geranium sprig that will perk up an otherwise conventional, restrained package, use it by all means. We have been almost surfeited with a great variety of gorgeous wrappings during the last several years, so it is particularly pleasant to receive a Christmas package which has been decorated in a novel way.

We thought you might like to try some of the ideas illustrated and described on this page for wrapping your packages.

Angel and Star Package

This wrapping paper features cute little angels dancing on a colored background, and of course the pack-



Wrapping Gifts?

Dennison Manufacturing Co.



age should be wrapped so that the pattern is fairly well centered on the front of the box. A band of white chiffon ribbon is brought up around the side edges of the box, and several many-looped bows are tied along the top band. Colored star seals are used to decorate the ribbon streamers, and a "Noel" seal is stuck in front of the bows.

Striped Candle Package

A gray and white striped paper, printed with bright candles covers this box. Three $\frac{3}{4}$ inch wide bands of white and silver sparkle ribbon are used around the box, the long way, with the ribbon running between the candle stripes. Each band is ended in a single bow, spaced at regular intervals (see illustration). When making these bows turn edges of the loop over toward you and press flat. Decorate package with two "Merry Christmas" seals at opposite corners of box.

Doily and Ribbon Wrap

Use a sparkle paper of red cellophane with silver flakes. Wrap a band of white chiffon ribbon around top edge of box, leaving the ribbon ends quite long. Make an eight-looped bow, wrapping center with spool wire that you insert through center of a small lace paper doily. Then fasten wire ends to ribbon band. Bring extra long ribbon ends extending from band across front of package—fasten with white snowflake seals.

Kitchen Bowl Wrap

Fill small mixing bowl with candies and cover top with waxed paper. Place bowl upside down in the center of a square of bell design wrapping paper. Bring ends of paper up over bottom of bowl and gather in close just above the bottom of bowl. Wrap with spool wire, then make a 12-looped bow of bell design Beau-Tye ribbon. Fasten to package with ends of spool wire used in top fastening.

Season's Greetings

The "Season's Greetings" and a candle design are printed in a velvet-like paper on an imitation wood background. A band of red ribbon is tied around both the top and bottom of package, and a single red bow is tied to each corner.



Year-round potted plants and vines furnish most of the greenery around this entrance, but a Christmas wreath and stocking give a special holiday touch to this doorway.



Here's a thought—why not use wide bands of red or green paper on the door of your home to give the effect of a Christmas package tied and decorated with gay ribbon?

Christmas Doors, California Style

Max Tatch

This doorway is framed with a border of evergreens, pine cones, poinsettias, and bright-colored berries, not to mention Christmas tree lights! Silver bells, red ribbon and pine branches on the door give a point of central interest.

Just a big red bow, plus several pine cones, but it makes a most effective holiday decoration for the front door, in California or any other state. It is not expensive and at the same time is quite easy to arrange and attach to the door.





Housing Research Division of Purdue Research Foundation

WHEN a war worker is constantly concerned because adequate and comfortable living quarters are not available for his family, he can't turn out his maximum amount of work. Industry and the government have realized this fact and as a result, in the hopes of increasing production, many housing projects have been launched in our war industry centers.

One of the most interesting jobs of designing wartime homes has been done by the Housing Research Division of the Purdue Research Foundation at Lafayette, Indiana. In cooperation with the Office of Production Research and Development of WPB, this foundation also worked out problems in other communities.

A vast file of information was gathered through visits in the homes of several thousand war workers whose salaries ranged, in general, from \$1,500 to \$2,000 annually. The homes they occupied were mostly rural in character and many of them lacked running water, a toilet and central heating. The most serious objection voiced, however, was that these homes were too distant from the war plants. These families did not seem to expect to have better homes.

The Purdue Research Foundation realizes that new homes priced within \$1,000 and \$3,000 cannot be large,

handsome structures with air-conditioning, electric kitchens, and other luxuries. However, it was assumed that sensible, comfortable homes could be constructed within these price ranges—homes which provide ample living space and all necessities such as plumbing and electricity. After accepting the fact that frills would have to be eliminated and this new home would instead incorporate essentials for comfortable living, the next problem was to find new methods of reducing costs. Reducing the size of a house, the thickness of certain sections and the number of partitions would, of course, result in lower construction costs. Also, lighter, stronger and more durable materials might be substituted for some of the conventional products.

Because labor costs are major items in preparing building materials and in construction, larger units and more

compact pieces effect a material reduction by reducing the number of man-hours of work.

Another means of reducing the finished cost of a home is to use new combinations of familiar materials—many of which may be comparative innovations. Then, too, better engineering eliminates a great deal of waste. To derive the greatest degree of efficiency, materials and equipment which are most perfectly suited to their purposes must be chosen. Therefore, great care was used in deciding just which materials would be used in the \$1,500 house which the Purdue Foundation developed. It is reasonable to believe that private contractors who adopt the methods used in constructing this house can build it for about \$2,500 after the war.

This home was quite acceptable to 85 per cent of the war workers who have inspected it, and most of them

A WELL-BUILT HOME

FOR **\$1,500**

One corner of the living room of Purdue Research Foundation's new \$1,500 home for war workers is shown here. The floor is of factory-finished oak in boards of $3\frac{1}{4}$ inch width. Two vertical framing members can be seen behind the studio couch, and the horizontal line just above the pictures is a joining of two gypsum wallboard sheets.

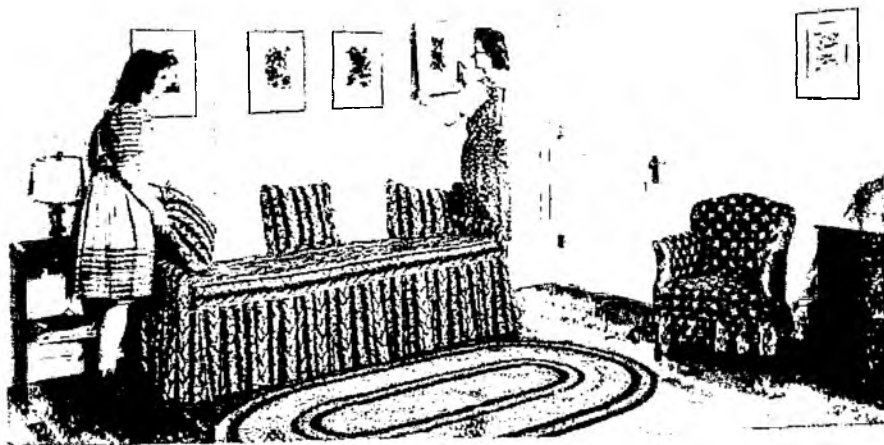
said that it was superior to any house in which they had ever lived. It is more conveniently arranged, more easily cared for, and far more pleasing in appearance than any other home within a comparable price range, they said.

The prospective owners were questioned carefully about each section of the house, too. About 90 per cent of the comments about the living room were favorable. People liked its large size (see the floor plan), and they were also pleased because it is light. Many commented favorably on the unusual wall and trim finish.

A large majority expressed the opinion that the kitchen was well-planned, but some believed that it is too small and, therefore, would be inconvenient for food preparation and difficult to keep orderly.

The bedroom was approved by almost everyone on the score of ventilation, closet space and convenience. Most families inspecting the home liked the economy effected in both space and furniture by use of the built-in bunks. The question was raised quite frequently as to whether or not noise might be carried in sufficient volume from the living room to both the bedroom and the bunk-rooms to make sleep difficult.

The exterior of this home was received favorably by almost all visitors; the entire house was enthusias-



tically approved by 75 per cent of one particular group of 60 persons who inspected it.

The method of framing the exterior walls is one of the unusual features of this home—it makes possible a great savings in the use of dimension lumber. At the same time, unlimited combinations of sheathing materials can be made.

The house rests on four-foot concrete piers which are imbedded in $1\frac{1}{2}$ -foot square concrete blocks of one foot in depth, below the frost line. The piers are pre-cast and have steel strappings cast in them which are attached to a wooden girder of laminated framing members, two inches by eight inches. The girders run the length of the house and are strapped in place on top of the piers.

Factory-finished oak flooring, $1\frac{3}{16}$ inch in depth and $3\frac{1}{4}$ inches in width, is attached direct to the floor trusses. This flooring is purchased in

random lengths, but no two adjoining lengths may have joints occurring in the same space between trusses. Whenever possible, the joints should occur at the trusses.

After the floor was finished, it was used as an assembly table for the wall sections. The sheets used for the exterior surface of this house are eight feet long, four feet wide and $2\frac{5}{16}$ inch thick. The interior sheathing is gypsum wallboard in sheets eight by two feet, one half inch thick. The framing members are yellow pine, one inch by four inches.

The assembling process consists of laying the interior framing members on the floor first, then the gypsum sheathing is placed on top of the framing members. Next, the insulating board is laid on the gypsum and finally, the exterior framing members, placed exactly like the interior members. The whole wall section, eight feet high and 24 or 32 feet in length, is then nailed together with 8d nails, driven completely through the entire layer of building sheets and framing members. The entire wall can then be raised into place and nailed to the floor and truss section. It is braced until the roof framing members are ready.

For the ceiling, gypsum sheathing, like that for the interior wall surfaces, is applied direct to the roof trusses. No framing members are used. Four

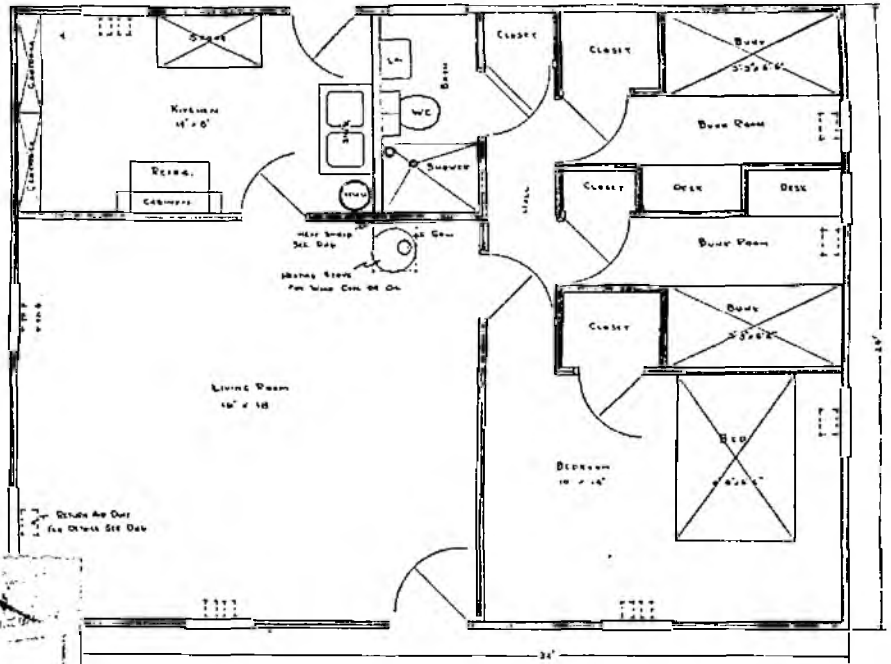


This home was furnished simply and quite inexpensively, but the furnishings were approved by a large percentage of the people who inspected the home. The living room is light and airy, and is comfortably large, 16 by 18 feet. The floor and wall surfaces can be cleaned and cared for easily.

inches of loose rock wool is piled over the entire ceiling area, after the ceiling is applied.

The roof is made up of a double layer of gypsum sheathing board, with a layer of vapor barrier paper between the layers. The top layer of the gypsum is applied so that the joints are staggered over those of the first layer. The roof is sprayed with an asphalt emulsion composed of about 20 per cent sand, by weight.

Openings are cut in the walls to insert the windows. They are fastened to and supported by the wall sheathing materials. All windows are made of cypress with one coat of paint applied and all concealed parts are



Bright floral draperies, flower prints on the wall and decals on the chest of drawers add bright touches in the bedroom of this wartime home. In addition to a bedroom, two bunk rooms are included in the floor plans.

This is another view of the same bedroom shown above. Homemakers who move into these houses often work out their own color schemes for all the rooms. Both the vertical and horizontal framing members can be seen quite clearly in this picture. They are, of course, painted the same color as the walls.



back primed. They are finished with sash and screens in place, ready to be installed in the walls.

Since plumbing materials are so difficult to secure, every effort was made to keep these to a minimum. Light-weight cast iron fittings were used in the drainage system; valves and other fittings are made of iron instead of brass; glass and plastics were used wherever possible; all the

water piping is black iron pipe. Hot water is supplied by an oil burner of constant input, underneath a conventionally installed range boiler.

An especially engineered system was worked out for maintaining a uniform temperature in this house. Grilles are placed along the outside walls, away from the source of heat, and a large grille is placed just under the stove to draw the cool air up out

of the return air reservoir. The heated air rises out of the top of the stove and circulates through the rooms. The stove in this house is a factory made, porcelain-enameled one with an insulated flue.

Two coats of white creosote paint were applied to all the exterior wood that required painting, and the exterior sheathing material was painted with two coats of resin emulsion paint. The bathroom and interiors of doors were painted with two coats of white creosote paint, and all other interior surfaces were given one coat of a water-mixed paint.

Although most families have some fairly decided ideas about the type of home they would like to have, a great many can't afford to purchase the home they want.

The demand for new homes, at a lower cost than ever before, is rapidly mounting. It may be that the work which the Purdue Research Division has done will be a challenge to the building industry, and a number of attractive and well-built but inexpensive homes will be produced in the future.

* * *

Housing Research, like other activities of the Purdue Research Foundation, is employed simply as a teaching mechanism. Purdue University does not publish any information or literature on the subject of housing, nor are plans and specifications for this, or any other of its houses, available. To provide such information would conflict with the best interests of architects.

SMALL branches of evergreens can be given an entirely different appearance for holiday decorations by dipping in a starch solution, then sprinkling with artificial snowflakes.

Use a large pancake turner to remove pie or cake pans from the oven, thus preventing bad burns.

When wringer rolls begin to lose their grip, the glaze can be removed by roughening the rolls with coarse sandpaper, then wiping with a damp cloth. Of course the sandpaper must be used lightly.

Don't throw out small bits of toilet soap. Make them into a soap jelly with boiling water. This jelly is splendid for washing stockings, gloves, and lingerie.

A popcorn Christmas tree makes a novel centerpiece for the holiday season. Use a clear sugar syrup, tinted

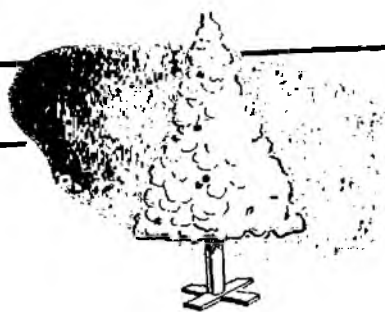
To save butter and margarine, use bacon drippings for muffins, dark breads of all kinds, cornbread, molasses cookies, gingerbread and spice cake.



THESE IDEAS

To keep your windows bright and clear on the inside during the winter, wipe them with a soft paper napkin, between window washing days. This will remove the moist dirt, and polish them at the same time.

Felt pads glued to the bottom of chair and table legs protect the floor finish. These pads can be cut out of a discarded felt hat.



green with vegetable coloring, as the binding agent. Decorate with tiny red gumdrops, stuck on with toothpicks.

REALLY WORK

Dry clothes correctly and they iron with less effort. Fold sheets and tablecloths right side out, hem to hem, and hang so hem extends over the line eight to twelve inches and you prevent dog-eared corners. Hang towels and pillowcases square and they give longer service. Hang shirts by the tail, dresses by the hem, and anchor several handkerchiefs, napkins and washcloths with a single clothespin.

A tiny cork tacked on the back of the lower part of a picture frame will prevent a dark line forming on the wallpaper.

The blower attachment of a vacuum cleaner is excellent for cleaning the inside of a sewing machine or typewriter.

Don't waste sour milk—its food value is the same as that of sweet milk and it is easier to digest. Use it in some of your baked foods, adding a dash of soda to neutralize the sourness. Don't use more than one-half teaspoon of soda to one cup of sour milk—it will leave an unpleasant aftertaste.



Good Dental Care

GOOD teeth are an important factor in increasing the length of life. A recent survey by one of the nation's leading life insurance companies revealed that out of 2,530 deaths, 22.5 per cent showed definite infection of teeth or mouth, while in nearly 10 percent of the cases the physician stated infection was "actually a causative factor in the death of the insured."

Sir William Osler, one of the great men in medicine, said: "The problem of mouth hygiene and the care of the teeth is the most important of all public health measures. There is no single thing in preventive medicine that equals mouth hygiene and the preservation of teeth."

In other words, if the human mouth could be kept free from infection, from babyhood through adult life, many of the diseases which afflict man could be sharply reduced and life greatly prolonged.

Here's some concrete evidence. Draft examination statistics tell us that at least one out of every twelve American youths are dentally deficient before they reach twenty. A report to the American Dental Association reveals that only 22 out of every 100 persons at the average age of 35 are free of infected teeth.

The point is that bad teeth just don't stop at being bad teeth. Just as a fifth columnist's rumor spreads throughout an entire community from a single source, so the bacteria from a single infected tooth may produce poison which spreads throughout the entire human body. This "sabotage" may be the cause of any number of afflictions, from stomach trouble to cancer.

Most important in wartime—proper dental care by improving general health and increasing resistance to disease results in more time on the job and less absenteeism.

A recent survey shows that war workers in particular are open to risks of certain specific mouth troubles. Dusts, gases and acids are the

principal mouth hazards. The damage which they do to the teeth and mouth, however, depends to a great extent on what kind of a mouth they enter. If it is clean and free from tooth decay, the dust and gas and acids may do little harm.

Elimination of dental infection, better oral hygiene and more adequate dental care would surely aid every American in the digestion and assimilation of nourishing foods. This in turn helps generate health and energy and prevents many ailments of the stomach and gastro-intestinal tract.

So here's a real savings plan for your physical well being: brush your teeth regularly for the sake of cleanliness and as an aid in the prevention of decay. For the sake of your general health, including your dental health, choose a well-rounded diet. Records show that many people who are diligent in the use of their toothbrushes and in the selection of foods are, nevertheless, afflicted with dental disorders. Some people's teeth are naturally not as good as others and therefore they need to give their teeth more care. For all alike, the regular practice of daily dental hygiene will help minimize tooth ills, but what must be done in order to insure complete dental health is to obtain periodically the expert dental cleaning and attention that only a dentist can provide.

By keeping yourself dentally fit, you will make yourself a better home-front fighter.

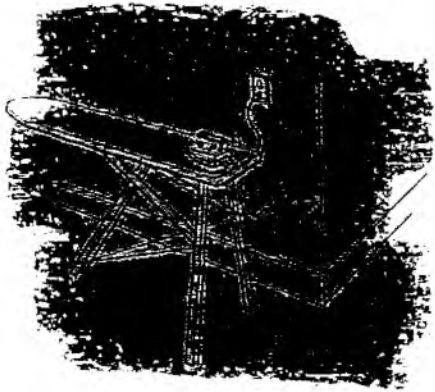
American Dental Association



YOUR electric iron gets more constant use than any of your electrical appliances these days, and it deserves good care. Use it correctly and carefully and you'll not only save electric current—important to the war effort and wartime budgets—but you'll also save clothing and household linens, and your own time and energy.

If you move to a new home or apartment, check the circuit before you use your iron. Thermostatically controlled irons are built to operate on alternating current, and you'll ruin the iron if you plug it into direct current.

If possible, use your iron on a "convenience" outlet, preferably one in the wall a little above the level of the ironing board, and place the

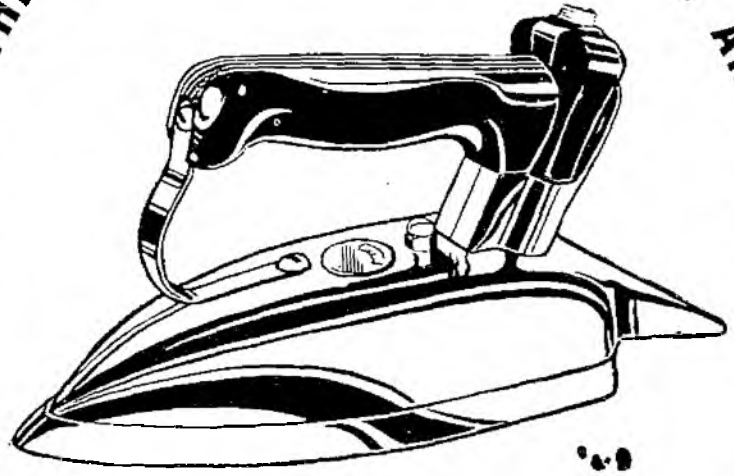


board parallel to the wall. This is the best position to keep the cord from twisting and dragging while you work. Cords are difficult to replace, so give them the best of care, too. While a light socket or drop cord may be used for the iron, it is not a satisfactory connection if any quantity of ironing is to be done. Neither is built to carry sufficient current to heat the iron properly, and that would mean longer hours of work for you. Eventually such a connection may cause the socket and the insulation to break down, making the socket unsafe to use.

Avoid Overheating

Guard against overheating your electric iron, if you want it to give good service. It not only wastes current but it causes a fire hazard, and in time may cause the heater wire to break down. Form the habit of disconnecting the iron every time you leave the ironing board, even to answer the doorbell or the telephone. You may forget to come directly

PROLONG THE LIFE OF YOUR ELECTRIC IRON AND CORDS



back and a serious accident may result. It takes less than two minutes for most irons to heat again to the correct temperature for ironing, and it is always good policy to take time to be safe.

Probably more irons are damaged by falling or being dropped than any other way. A fall may damage the thermostat or throw it out of adjustment, it may cause broken connections inside so that the iron will not heat, it may chip or crack the handle, or it may scratch or nick the soleplate so that it will catch on the fabric as you iron.

Give special attention to the placing of your iron while in use. Set it down firmly on a stand to protect your ironing board or stand it on its heel. Keep it away from the edge of the board, and if it is necessary to

stretch the cord across a space where people must pass, guard it carefully. Someone is apt to trip on the cord and pull the iron to the floor.

Avoid ironing over buttons, hooks, zippers, or other hard articles for the sake of the sole plate of the iron, as well as the protection of the trimmings. Be sure your iron is clean when you store it. If there are starch spots on the sole plate, try removing them (after the iron is cold) with a cloth wrung from soapsuds or a very mild scouring powder such as whitening or silver polish. Finish cleaning by wiping the iron with a cloth wrung from clear water and polish with a dry cloth.

Respect Your Cords and Plugs

Electric cords and plugs—like all good workers—will work better and



longer if understood and treated with respect.

While the electric cord is "on duty" be careful about connecting and disconnecting the plugs to prevent unnecessary wear. If you have a switch at the outlet, turn it to "off" before you connect any equipment. Otherwise you may have a sparking between the metal prongs and plug which will slowly destroy the terminals.

When you make or break a connection, it is better to do so at the wall outlet and then at the appliance. To disconnect the cord, grasp the plug, not the cord, pull straight and if the plug should stick, rock it gently from side to side as you pull to loosen one connection at a time. Never yank the cord or kink or twist it. If the cord is attached permanently to the iron, be sure the iron is cold before wrapping the cord around it. While ironing, keep the cord away from the hot iron.

Don't get the cord wet. If, however, it should by accident become soaked with water, be sure not to handle a connected cord with your bare hands. Use a thick pad of dry paper to prevent shock. Water, electricity, and the human body are too often a fatal combination. Don't even handle a dry connected cord with wet hands. It just isn't safe.

When your cord is "off duty" hang it over large round wooden pegs or two or more metal hooks. If you have no convenient place for hooks or pegs, coil the cord loosely, keeping it free from kinks, knots, or sharp bends and store it in a cool, dry place. Rubber-covered cords last longer in the dark, so keep them away from heat and light when they are not in use.

Life Expectancy of Cords

Some cords are made for longer life than others. The Underwriters' Laboratories, Inc., a non-profit organization, makes tests for safety and strength of various types of electric cords upon the request of the manufacturers. Cords are ringed with colored bands and range from gold which means an extra long life through red (durable), and blue (little bending), to yellow, a cord that can withstand even less bending than the blue and is used mainly on lamps.

OF COURSE YOU CAN REPAIR AN ELECTRIC CORD

YOU MAY further increase the life span of your cords if you know how to make new connections between plug and cord and how to replace frayed or worn coverings. Threadbare insulation is a danger signal, for exposed wires can cause a short circuit, fire, or serious shock.

Westinghouse

First step in fixing an electric cord that's frayed at the plug is demonstrated here, step by step. First of all, make sure the cord is not connected to an outlet! Use a small screwdriver and release cord from plug by loosening the two screws inside the plug.



Cut off frayed end of the cord with a pair of snippers or pliers. Don't waste any more of the cord than necessary.



With a fabric-covered cord, such as in the foreground, strip off two inches of the outer fabric covering. This leaves two copper wires covered by a protective insulation. To prepare a moulded rubber cord, as in the background, simply strip apart the two rubber-covered wires. With either type of cord, use knife with care so that no wires come through the protective insulation.



Carefully cut around protective insulation about three-quarters of an inch back from the end, and strip off. (Take care not to cut the copper strands.) Twist bare copper strands together.



Slip cord through plug and tie cord ends into a knot. Pull knot down inside the plug.



Wrap cord ends around prongs of plug to form the letter "S." Loop bare copper ends around the screw posts in clockwise direction. Hold in place and tighten screws firmly, making sure that the exposed copper wire is completely concealed under the screw head.

That's all there is to this repair job!



For Your Christmas Breakfast

CHRISTMAS TREE COFFEE CAKE

2 cakes yeast	1 teaspoon salt
1/4 cup lukewarm water	2 eggs, beaten
1 cup milk	5 cups sifted enriched flour (about)
1/4 cup butter or margarine	Confectioners' Sugar Icing
1/4 cup sugar	Chopped citron
1/4 cup corn sirup	

Soften yeast in lukewarm water. Scald milk. Add butter, sugar, sirup and salt. Cool to lukewarm. Add flour to make a thick batter. Add yeast and eggs. Beat well. Add enough more flour to make a soft dough. Turn out on lightly floured board and knead until satiny. Place in greased bowl, cover, and let rise until doubled in bulk. When light, punch down. Divide dough into 2 parts. Form into smooth balls, cover and let rest 10 minutes. Divide one of the balls into several equal parts. Reserve 1 portion. Roll remaining portions under palm of hands to form long smooth rolls about 3/4 inch thick. Swirl rolls back and forth on cookie sheet to form branches of tree, allowing rolls to touch. Roll remaining portion under palm of hand to form a smooth ball. Place at base of tree to form trunk. Let rise until doubled in bulk. Bake in moderate oven (375° F.) 25 to 30 minutes. Ice with Confectioners' Sugar Icing and garnish with citron. Yield: Two 12-inch trees.

If Honey Twist Topping is preferred, brush topping over coffee cakes before setting aside to rise.

HONEY TWIST TOPPING

1/4 cup butter	1/2 cup honey or corn sirup
1 tablespoon sugar	1 egg white

Cream butter and sugar together. Add honey and egg white and mix until well blended. Yield: 1/2 cup topping.

Wheat Flour Institute



You

DON'T KNOW

*What a
savings and loan
association is ?*

WHY, MY dear, I can't believe you're serious! Didn't you ever invest money in a savings and loan association? No? That seems so odd to me! Or wasn't there ever anyone in your family who bought a home through a savings and loan? Well, I declare, I can't get over that!

It was during my first year of school when Father gave me a dollar to start my own savings share account and took me to the old-fashioned office that used to be downtown. I've never felt that prosperous again in my life! I was to add more money to my savings just as often as I could. I can't see now how mother was able to find the extra nickels and dimes she paid me for the little jobs I did for her, for land sakes, our family was far from wealthy. But save I did, and that money came in mighty handy when I decided to take a business course after I got through school! The savings and loan has always paid a good rate of return, so my account had grown more than I realized.

And I guess that almost everyone in our family who ever bought a home got a home loan through that



Harold M. Lambert

same savings and loan! One of my brothers would tell another how nice the association people treated him and that his loan was planned so his payments weren't any higher than his rent had been. And the next thing we knew, the second brother was buying his home through the association, too. Why, my dear, if you and Jim are serious about buying that old Wilkins place, you shouldn't hesitate for a minute to go right down town and talk over your plans with the loan officer of the association. I've known him for twenty years, and he's as fine a business man as you could ever find!

Yes, they will expect you to make a down payment on the house, but you can pay the rest of the money back in monthly payments, just like rent. The payments will include taxes on the place, so you won't be having a lot of extra, unexpected expenses coming up every few months.

One of the nicest things about a savings and loan is that the money

our neighbors put into savings accounts is kept right here in town, to help our own folks buy homes for their families. Our savings all help build the town, you see. And the men in our family think that's the way it should be.

I'm surprised that you haven't heard about all the War Bonds that the savings and loan folks have been selling. Someone was telling me that they have sold more than any other organization in town, and I wouldn't be a bit surprised, for customers are always at the Bond counter every time I go in the office. And I understand they don't make a cent of profit selling Bonds—they're just selling them to help win the War!

Land sakes, I see I'm going to be late if I don't hustle on! Nice to see you, dear, but now why don't you be sure and stop in at the savings and loan and talk to them about buying that Wilkins place. They would take care of you in fine style—just say that Nettie Jones sent you in.

The Youngsters Will Love These Amusing TREE DECORATIONS

Let this whole
egg fam-i-ly
Brighten up
your Xmas tree.

Photos
The Chicago Sun



Ophelia Egg,
pin-up girl,
Uses boucle
for her curl.



Angelica Egg,
the noble one,
Never mangle a
"good egg" pun.



Coed Carrie,
the glamour girl,
Wears a merry
Campuscurl.



Sue's so proud of her yarn braids
She'd like more in other shades.



Uncle George Egg's
no cur
But his hair is
really fur.

THE youngsters and those of us who are children at heart will love making these gay Christmas tree decorations. It's fascinating to watch these amusing eggshell personalities grow out of bits of odds and ends and the eggshells Mother has saved in her pre-Christmas cooking.

To provide the necessary shells for these clever eggheads, puncture a hole in each end of the raw egg, then blow the whole egg out. Use these

combined yolks and whites in recipes that call for whole eggs.

Cut a piece of household twine about one foot long; thread it through a large darning needle and tie a double knot at the end, with the twine double. Next, put needle through a fair-sized button, then through the bottom hole of an eggshell, and out through the top hole. Clip twine to remove needle. Use same process for each shell figure.

The twine is used to attach the decoration to the tree, after the faces are painted.

In the individual portraits, each egghead is resting on a paper cup base, but of course that's not necessary on the tree.

Just get out the paint box and rag bag and let your creative talents have full sway! May there be many merry little eggs on your Christmas tree!

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lems—to assist in choosing a wise, long-term investment for funds which must provide both reserve and current income. You will value this service. A friendly discussion here incurs no obligation on your part.



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