

FEBRUARY 1941

# 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

Millions of Americans and visitors to America have stood before Daniel Chester Price's fine and famous statue of Abraham Lincoln and read the simple lines sculptured above the head.

"In this temple as in the hearts of the people for whom he saved the union the memory of Abraham Lincoln is enshrined forever."

February 12th marks the 132nd anniversary of his birth. Because the good, the simple, the homely things of life were dear and great to this man who made history, we think he deserves a place this month on our home magazine cover. His memory is symbolic—he was a man who loved his home and friends, his freedom as an American.

F. L. Vandenburg, Secretary

**NILES FEDERAL  
SAVINGS AND LOAN  
ASSOCIATION**

302 E. Main Street, Niles Michigan

# Local Money Builds New Home

**S**UPPOSE you lived in a community where building a home meant the gathering of neighbors and friends and the local carpenter to help you put together the material you had purchased or gathered from your own woods or brick yard. The wood or stone in any event, would probably be local products and the costs involved in erecting your home would be low.

But you live in a community where the building of a home is a rather specialized art, and where many experienced hands are employed at the various tasks which go into its building. Involving more people, using perfected and prepared materials and equipment, and incidentally building a better home are reasons why your home costs more today than your grandfather's family home, and reason why you can't equip it from your own lumber supply or kiln.

But you can own a home and enjoy it as your grandfather did, and credit your modern neighbors and friends with a big share of the cooperation. Not that they help you build it, with their hands and physical effort, but they help you finance it when you obtain your home loan here.

Our home loan funds, available to prospective home owners are funds our member savers and investors have entrusted to us for safe reinvestment. Home owners may borrow the funds here for buying, financing or remodeling their homes, on a long term, low-cost basis, and repay the funds in monthly payments.

It is the simple, easy way to buy or build, and a plan in which the citizens of the community work together and make possible home-ownership for many families. You'll like the friendly cooperation of our officers and the helpful assistance you'll have through your building or buying. If you want to own your own home, ask about this home ownership plan where local money builds local homes!

## It Can't Be Put Off

"Ahead of you is old age, waiting.

"There is the old age, dignified, independent, happy, the best time in life, when foolish fires have died out, regretted follies are almost forgotten, no more harm or falsehood need be feared, and the mind, mature, studies life and other worlds quietly and hopefully.

"There is the old age toward which so many are drifting—the old age of poverty, sorrow, humiliation and dependence. Nothing is more dreadful than to be old, dependent upon others and not wanted."

These words were written by one of the men of our own age, Arthur

Brisbane, whose sage comments will find their way into American writing and thinking for many years to come.

The words are food for thought. Strangely enough, they are exactly the words we'd like to say to every man and woman who is earning a regular income today but who is failing to provide for the years ahead. Our savings plan here provides for a lifetime of happiness. Later years are worry free because they are adequately provided for in funds which are safe and profitable here during the years they are being accumulated. Look ahead with assurance of financial freedom.

# Miss America

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B. A. M. Photography

**I**N AS brief a span of time as twenty years, the working girl in America has come into her own, and gently but firmly announced that she has a place in the business life of the nation. She is rather a remarkable character. Not only does she teach the young and nurse the sick and do all the things her mother and grandmother considered respectable for a girl who was forced to make her own way, but she is in everything interesting that the world today offers.

In the first place, her education has broadened to fit her for the working life and she has come to think of herself as a perfectly capable human being in almost any line of endeavor. In the second place, she has broken down superstitions and arguments about woman's place being in the home, and she has frequently carried two full-time jobs to prove her point. Finally, she pretends no ignorance about money. She doesn't assume

that money is something that a loving husband and father brings home on payday to hand to mother for household purchases, or something that makes the checks good at the bank. She knows where it comes from, and what it will do.

As a financial institution which has had an opportunity to see the development of woman's place in business, we are in a position to know just how much they do know about money. Our records show that they are faithful savers, that they are interested in not only the safety of their invested funds, but in the rapidity with which they grow.

Many of the names of savers on our books are single, independent women who have developed their independence by an intelligent use of the salaries they receive. They dress well, because they know how to buy. They are healthy because they know how to buy food, to cook and to eat well.

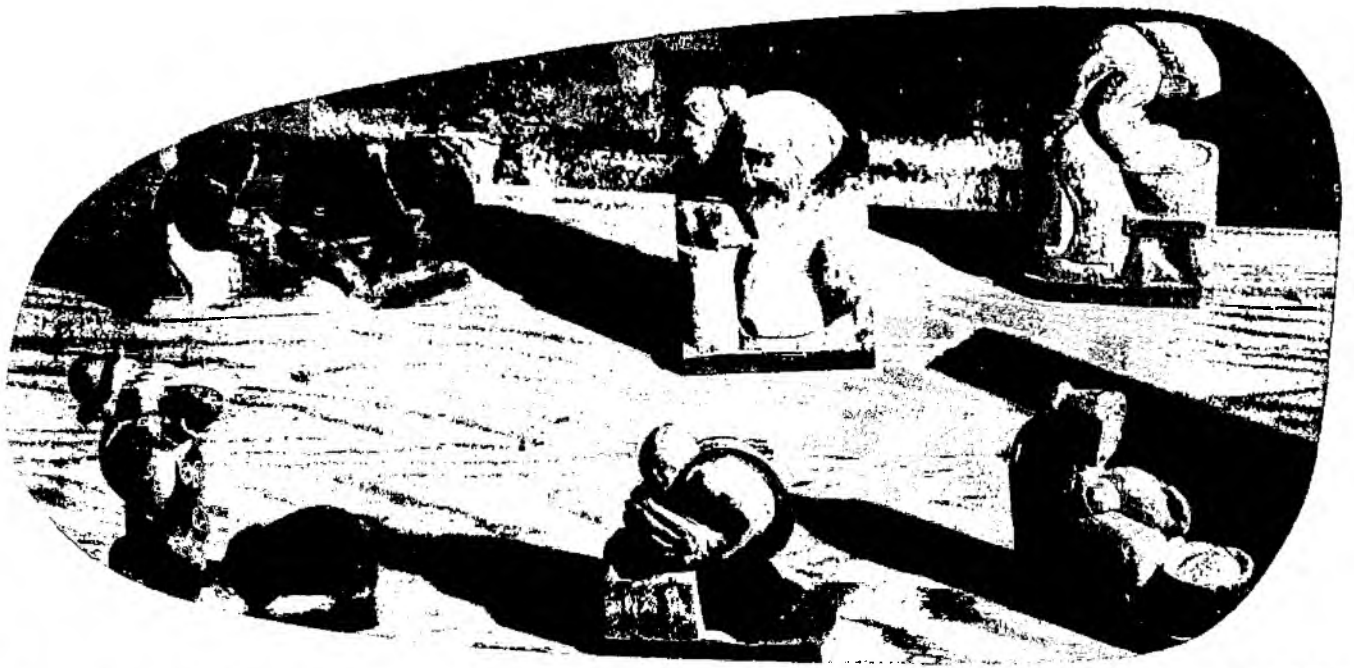
They are successes socially because they have developed their interests carefully and completely.

Many of them have had savings and investments with this institution only a few years, but because these intelligent women of the business world are serious about planning for an independent financial future, we know that they will continue to use our savings facilities for many years. Ours is a plan that appeals to them.

It is convenient, safe and profitable. They know that they can invest as they earn, that their money is ready for them when they need it upon reasonable notice, and they know at all times the full value of their investment. A sound reputation in the financial life of our community and careful management by officers and directors who reinvest their savings in the safest of all investment, first mortgage loans on homes in this community, tell them they need have no worries as to the safety of their money. Finally, because they want their money to grow as fast as sound safety will permit, they like the profits which this institution adds regularly to their funds. Little by little, these additional earnings make the savings grow and the steadiness appeals to the wise woman who has a limited amount to invest and who wants to make every dollar count in earning power.

Of course, these young working women are only a small part of our investors. But we think their reasons for choosing this institution as a long-term savings institution are the same reasons why other savers have chosen our plans for savings and will perhaps furnish the answers to the questions many other people would like to ask about a savings plan.

To every saver, these advantages of convenience, safety and profit are available here. Should the investment of your savings be a current problem, you can find the answers here. Come in and talk over with our officers and staff the reasons you have for starting a savings plan and let us help you work out the best procedure for your personal investment needs, just as we have done for our other savers. We know that these same factors which have made our savings plan valuable to other people—your neighbors and friends—will make it practical for you.



## T E N N E S S E E C A R V E R

**I**N 1932, a young Southern Mountain boy named Tom Brown left his home at Crossville, Tennessee, to begin high school at nearby Pleasant Hill Academy, at Pleasant Hill, Tennessee. Like the other boys and girls at Pleasant Hill, he spent a part of his time at handicrafts, which, when sold through the school's cooperative marketing system, defrayed his expenses and gave him spending money.

It was in the practice of these handicrafts that Tom Brown was discovered to have an outstanding aptitude for carving. Miss Margaret Campbell, director of the work, taught her pupils a technique entirely different from that used by any of the other Southern Highland carvers or "whittlers." Where the usual method was to carve in minute detail and polish finished work to a satin smoothness, hers was a rapid, sketchy form known as "chip carving." Though this type of carving leaves out all the minuteness of realistic detail, it excellently retains the life, the freshness of subjects caught in a moment of action.

Tom Brown, under Miss Campbell's tutelage, rose rapidly far ahead of any of the others who carve in this technique. He developed animal subjects first, most famous and most popular of which is his handsome red fox, crouched, looking back over its shoulder, ready for a lightning re-

treat, carved from red cedar. Though Tom formerly made these for popular sale, he now makes them only on order. From animals, he turned to studies of the people and the rural scenes around him. He carved startlingly real statuettes of the natives of rural Tennessee. He gives us sun-bonneted Tennessee mountain women plowing behind struggling mules, mountaineers in all manner of characteristic attitudes—men sowing grain, a woman chopping wood, an old lady picking a goose, a woman preparing a meal over an old cookstove, a preacher in action, gossips over a fence, a hog caller with a pig slipping between his knees, a woman scrubbing clothes, and many others. His figures live, are full of the lore of his native state, and, in consequence, have developed for him an ever-broadening popularity and a wider market. Their extreme humanness makes them highly desirable.

His work has gone with the finest of other representative mountain handicraft exhibits to the Corcoran Galleries in Washington, D. C., to the Art Institute in Chicago, to Los Angeles, to the Rural Arts Exhibit at the Metropolitan Museum in New York City, and to the Arts exhibit at the Agricultural Building in Washington, D. C. He was given much attention in the book "Handicrafts of the Southern Highlands" published

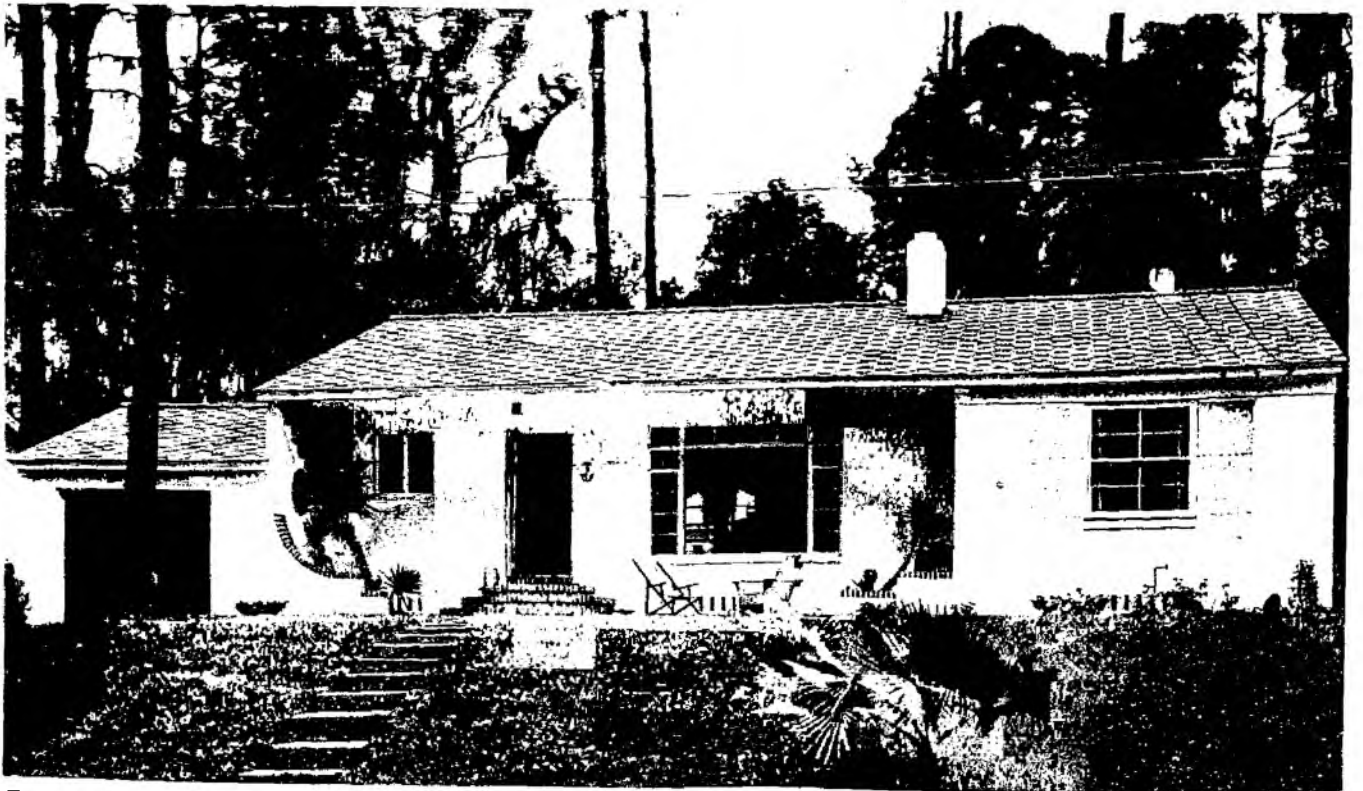
by the Russell Sage Foundation in 1937.

After leaving high school, Tom worked for a year as assistant instructor to Miss Campbell and earned enough for a year of study at Corcoran School of Art in Washington, D. C. There he began working toward his goal of one day becoming a full-fledged American sculptor. At present he is in Chicago, carving and working to gather enough money to attend the Art Institute, where he hopes to complete his studies.

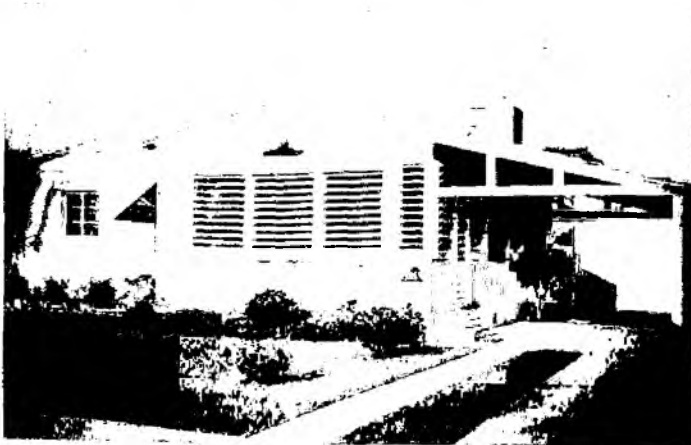
Tom's figures are normally about three to four inches high. The smaller pieces are carved from white pine or yellow poplar. The yellow poplar is his favorite wood, and gives the finest results, but it is scarce, in fact, often impossible to obtain, which necessitates the use of the less workable white pine. To these carvings, color is added by using polychrome water color washes. Large figures, about fifteen inches high, are more difficult, finer because of the allowance for better detail in the larger features, and are usually carved from red gum wood, and are left unpainted. Other woods are used from time to time, however, such as butternut, walnut, maple, cherry, or red cedar. Tom Brown is also noted for the speed with which he can work. He is often able to complete one of the simpler carvings in less than two hours.



Gerald Young



*The plainest brick house is distinguished by a "view" window, arty little touches with colored bricks and a bright tile roof.*



*Shutters—like large Venetian blinds keep this house cool, and permit its occupants to live in privacy behind the big windows.*



*A garage may not be necessary but an auto shelter is—and here it has been used to add to the low lines of the house.*

## IDEAS FROM THE

# Lands of the Sun

LIVING in southern climes where the sun shines every day, and winter sports consist of "lolling" on sunny beaches and surf-riding on water skis, isn't quite comparable to living in every other community, but these photographs show that tropical home owners have ideas for homes which may be practical for home owners in other sections of the country.

The houses have big windows—some of them bay view windows—big doors, and big chimneys even in small houses—all of which serve to make the houses seem larger than they really are. They are unusually simple in style, and some of them can be put into no particular pattern, but all of them are livable and attractive.

Perhaps you will find an idea among these eight designs shown here for your study.



*The broken roof line is an unusual treatment, but the size of the large chimney, door and the front windows is its best feature.*

*Bright pottery and clever planning have made this tiny whitewashed brick house a colorful and "eye-catching" southern abode.*

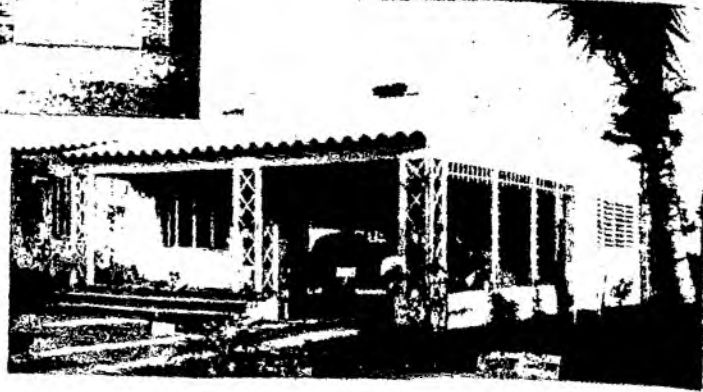


*Rough mortar with common brick are combined in a unique effect in this house which has the one-car garage cleverly built in.*

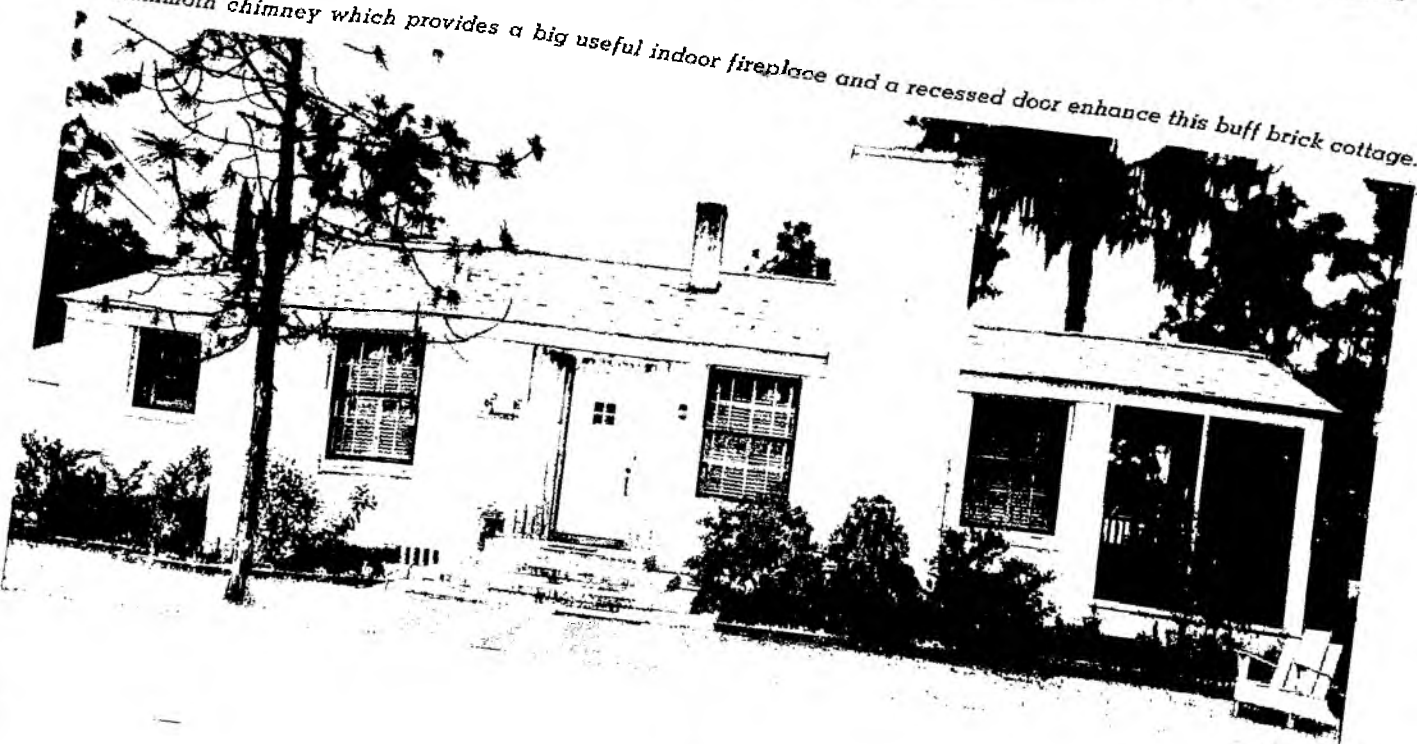


*Another motor shelter idea, this time combined with the open porch which is a practical and economical plan for the warmer climes.*

*Jessie Tarbox Beals*



*A mammoth chimney which provides a big useful indoor fireplace and a recessed door enhance this buff brick cottage.*



# SUNDAY AFTERNOON TEA



after the guests are served, they sit down in little groups and talk, and they don't require special entertainment.

See that the tea pot is taken around again or that the guests carry their cups back to the table for more tea but as soon as they have finished, carry the soiled cups out into the kitchen so that they'll be out of the way and will not make the living room unsightly.

What can you serve with the tea? Well, first you'll want lemon slices, paper thin with a whole clove stuck in the center of each slice, and of course, cream for those who like it that way. You might get out your toaster and make little toast squares which you butter and cut at the table. Spread them with cream cheese and preserves, jelly, or a meat paste spread, and serve them with the tea. You can use different kinds of breads, both cold and toasted. Have a big fluffy cake, or small cake squares for the finishing touch to your table, and to the refreshments, but you'll notice that the guests would rather eat the toast and bread and butter with their tea than the heavy sweets.

## AN EASY WAY TO ENTERTAIN

**M**OST of us are busy souls who let our social lives get involved to the point where we owe more people than we can possibly entertain in a dinner party, at the theater, or even for an evening of bridge. The worry of accepting invitations which we cannot return in a reasonable period becomes a major issue and all of us get the panicky feeling that we'd better do something quick if we are to keep in with the crowd.

One of the easiest and nicest ways to entertain a group of eight to twelve friends is to invite them to tea on Sunday afternoon between four and six. Teas may not be too well known in your circle but if you pioneer you will enjoy the honor of having a different and interesting party, and without doubt, you'll start a new era.

Regardless of the fact that a tea is an economical and pleasant way to entertain, it is also a kind of party that guests like, because they can drop in any time between four and six, and stay only as long as they care to stay. That is a distinct advantage

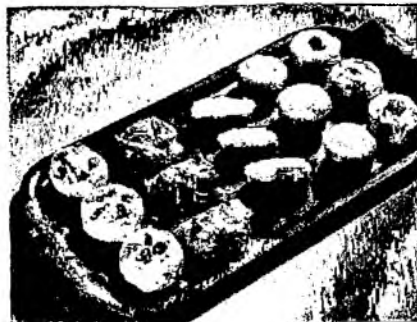
for both the hosts and the guests, and yet the social gesture has been made.

A tea is easy to handle even for a group as large as twenty, if the hostess plans in advance. She can have everything on her dining table, in a neat and not too obvious arrangement, so that guests can reach anything they want without leaning over the table. She can pour at one end of the table and if the crowd is large, have a friend pour at the other end. Everything can be on the table including extra hot water. The guests will be informal about the service if the hostess is informal and will help themselves to the food.

The nice part about a tea is that

You can use tiny cocktail napkins, and you need not worry about candles and flowers or any of the trimmings. Your tea can be simple and friendly and homey without the accepted frothy things that we associate with teas, and honestly, your guests will like it better that way.

Stop worrying about some of those long overdue social obligations and plan to devote two or three hours next Sunday afternoon to a group of friends you'd like to have drop in for conversation, and to whom you'd like to serve a steaming cup of tea. It is a lovely gracious way to entertain and we insist you'll find it simple for one person to handle and pleasant enough to be long remembered.



# HIDDEN DOLLARS EARN NO PROFITS

an attempt to find a safer place for his money.

Perhaps there are people right here in our community who have failed to realize that savings should work for the saver, and that the old home-stead is not the safest place for savings. But as a rule, most people know that a savings institution which can offer safety and security for their savings, plus regular profits on the amount invested, is a sensible place for their savings. Here it is protected, carefully reinvested in first mortgages on homes, and because these mortgages are a profitable long term investment, the money earns a steady rate of return over the period of investment.

It is amazing to us that, in this age of newspapers, radio, and display advertising, so many people do not know the advantage of choosing a good investment institution. Our doors are open to inquiries, our office is always willing to reply to all inquiries by letter and telephone, and we know that the many families who do use our profitable services for investment are convinced that our plan has all the advantages—safety, security, convenience and profits. If you anticipate a change in your plan of saving, you will want to consider this plan and even if your funds are not hidden in your house, you want to be sure you are using a wise and safe plan to make them grow.



*"Savings should work for the saver—"*

**I**N AN industrial community in one of our neighboring states, a manager of a savings and home financing institution told us that he had had the unique experience of seeing money brought in in chalk boxes, fruit jars, old newspapers, and even hidden in various parts of the clothing of the prospective saver.

That money, and amazingly enough it has been in large amounts, has come from people who have hoarded it away over a long period, and have actually kept it hidden in their homes. Under rugs, behind a loose brick in the fireplace, under old clothes in the basement, and even carried in pockets, this money is kept out of circulation. It never earns a penny for the saver and the money is in constant danger. A thief could wipe out the entire amount, because no ordinary house is burglar proof. A fire might destroy it before it could be rescued. It is a constant worry to the saver because he must be on guard all the time.

It has taken literally years to convince these thrifty people, who may have thousands of dollars to bring in, that they are wiser to place their money in a strong savings institution, and let it earn for them regular profits. Sometimes the convincing proof isn't that money earns money in institutions like this, but a good scare for the hoarding saver, that brings him in with his life savings in



*Hidden savings are a constant worry*

*Ewing Galloway*



*Our plan has all the advantages—safety, security, convenience and profits.*

# CREATION OF A \$300,000,000 MARKET



**W**HEN you see a furniture van moving new tables, chairs, beds and rugs into a new home, it means more than the fact that another home ownership dream has come true.

Every dollar that has gone into establishing that home has created jobs and salary checks for American labor. And though the small home you see is only a tiny item—with its average cost of construction at \$4000 and its necessary furnishings amounting to a little over \$600—when 416,000 new homes for which savings and home financing institutions have lent the money in the past five years are added, the total market for consumers' goods and services created, is over *three hundred million dollars!*

Since January 1, 1936, the estimated one billion dollars worth of new homes financed by this institution and similar ones all over the nation have necessitated the purchase of \$1.00 of furniture, dishes,

gas, electricity and similar things for every \$4.00 actually invested in the house.

Who benefits from this three hundred million dollar home building and home furnishing market? You do—you and this community and every American town and village whose citizens are employed by any of the countless industries involved in turning out the furnishings or services that go into a new home.

To conceive fully the vast number of people, factories and machinery necessary to meet the needs of the home building market is almost impossible. But if you look at the picture negatively—imagine the thousands of workmen idle—the thousands of lunch pails empty—the thousands of factories quiet and ghoslike, and the thousands of destitute families unable to live decently, then you can realize the importance of home building and the market it creates to the American people—to

your community—yes, to you.

To break down this market, the furniture manufacturers have sold at least \$128,880,000 more beds, tables, lamps, stoves, chairs and chests because of these 416,000 new homes. The next largest market to feel the benefits from these newly financed homes was the furnishings market—drapes, curtains, and floor coverings, at a minimum of \$35,168,400. Household utilities and electrical appliances, comprising vacuum cleaners, irons, brooms and cooking pots and pans, worked to the tune of an additional market of \$29,824,400 for these homes. Needed new linens meant sales of \$20,988,000 for dry goods merchants, while dishes and silver mounted up to \$9,000,000.

Assuming the average gas bill at \$36 a year, the telephone at \$25, the heating bill at \$100 and the electricity at \$32, the extra consumers' services which have been needed since these 416,000 homes have been

built, have amounted to \$92,640,000.

Counting these new goods and services bought, in addition to the cost of the houses, *from the impetus to build a home* which began with the borrowing of \$1,106,552,000 from institutions like this one in the past five years, a total of \$1,775,000,000 has been put into circulation—money that provides jobs, homes and food for American families.

Now when you hear someone remark that when the home building field is good—American business is good, you can be sure that his assumption is correct. It is the financing of homes and buying the necessary furnishings that create this vast market that keeps Americans working to meet the home buying demand.

A large part of these articles which are bought for the new home have been purchased on the installment plan with monthly payments just as the home itself is paid for by monthly payments to this institution and others like it.

For instance, when a family decides to build a home for approximately \$4000, they are apt to visualize and plan for the home without considering the necessary expenses in furnishing that home.

But when they come to our offices, and one of our home advisory officers works out a "budget-payment" plan with the family—he is sure to take this expense item into account and design a loan payment program with the proper relation of their home-owning undertaking to their income.

Together they will go over carefully the neighborhood in which the new home is to be located—the floor plan and the exterior, and then the furniture the family now owns which can be fitted into the new home, and a brief calculation of the new furniture that will be needed. All these vital prices are then compared to the family income and the size of the down payment and monthly repayments worked out for the best financial arrangement for the family.

The careful consideration of all these elements is the reason so many families like to come here with their home financing problems. They know that a friendly expert officer will take time to work out an "individual worry-free" plan.

If you are planning to build, buy, or remodel your home, we'd like to have the pleasure of assisting you in a home loan program to fit your needs—a payment plan that incorporates every detail of expert planning and construction supervision. There is no obligation for obtaining complete details on this sensible road to home ownership.

And when the moving van finally backs up to your new home, you will have added a little bit more in the creation of a three hundred million dollar market for consumers' goods and services—completing the economic circle by putting money in circulation which buys more homes which demand more goods—which puts money into circulation again!





In the modern laundry-utility room, the washer, ironer and dryer are compactly arranged to save labor and time for the homemaker. Here she is ironing on the Automatic Flatplate Ironer the tea towels that have been washed in the Washer and dried in the Tumbler Clothes Dryer. Note the trim and convenient storage cabinets above.

**A**LTHOUGH it fulfills such an important function in home-making—the saving of labor, time, and money—very little real attention has been given to the section of the home where laundering is done. Even today, when we have good equipment, we are apt to discount its usefulness and potential economies by not organizing this room or part of a room properly. The kitchen is an organized work center into which we put all related equipment for the preparation and serving of food. We don't scatter ranges and refrigerators throughout the house or stick them in a dark cellar where they will be hard to use.

Organizing a room for home laundry activities has never been particularly successful in the past because few households could afford to give over a room and not many builders would be able to justify the additional expense of such a room. The following suggestions may help to rationalize the problem of adequate laundry space for your home.

The laundry should be planned to serve more than one purpose, or else it is wasted space except on washday. It can be used conveniently for laundry, for sewing, for indoor gardening activities and equipment, for canning, and for storage of preserves and canned foods.

Above all, the room should be located where plenty of daylight is available, off the kitchen if possible, or on the first floor of the home. Putting laundry equipment in the basement, unless absolutely necessary, immediately puts it beyond convenient reach and good light, and thereby sets up a psychological barrier for the housewife to overcome.

Adequate cabinet space should be provided for laundry supplies, and for such necessary equipment as an ironing board, clothes basket, and sewing machine. Since these things must be stored some place in the home, it is only logical to organize them at the point of use—and simul-

aneously justify the space taken.

Good, well-lighted work surface—essential for the home laundry—is also needed for many tasks, such as cutting materials and arranging flowers, which add utility to the laundry room.

Where it is possible to install a small electric range with an oven in the laundry room, it will prove useful for boiling clothes, making starch, for preserving, oven canning, and for those rare occasions when the kitchen is just not large enough to do the job.

A full-sized cleaning cabinet in the laundry room will add to its utility, since space must be found somewhere for the vacuum cleaner, brooms,

mops, and other utensils. Many highly efficient vacuum cleaner attachments are never used at home because the task of taking them out of a crowded closet, disturbing hats and coats, is too great to contemplate.

Bright colors should be selected for the laundry room decoration—a simple thing which will go far towards inviting daily use of the space for other purposes.

The final suggestion is to select adequate, efficient equipment to do the job. "Too many women, who really know all about modern labor-saving tools, go on for years without actually trying them," said a laundry

expert from one of the nation's large electrical equipment manufacturers. "Today's electric washer is smartly styled and easy to use, with its automatic features. There are tumbler dryers which do away with outdoor clothes-drying altogether. And the new ironers open up into shelf-and-table surfaces when used, but subside into attractive, useful work surfaces when not in use. This equipment has been given its present designs for a definite purpose—to make the home laundry as smart and attractive as the modern kitchen."

If you are remodeling your present home or building a new home, keep these suggestions for your laundry.



*It's more fun than work to wash with this efficient Washer in this pleasant and neat laundry-utility room.*

*The revolutionary Tumbler Clothes Dryer saves the hard work and weather hazards of drying clothes outdoors. No more laborious carrying of clothes baskets and hanging up the garments and taking them down. In addition, clothes are protected against rain, snow, dirt, grit, insects and color-fading sun and you are freed of drudgery.*





## HOME FOR BEGINNERS OR FOR TWO IN RETIREMENT

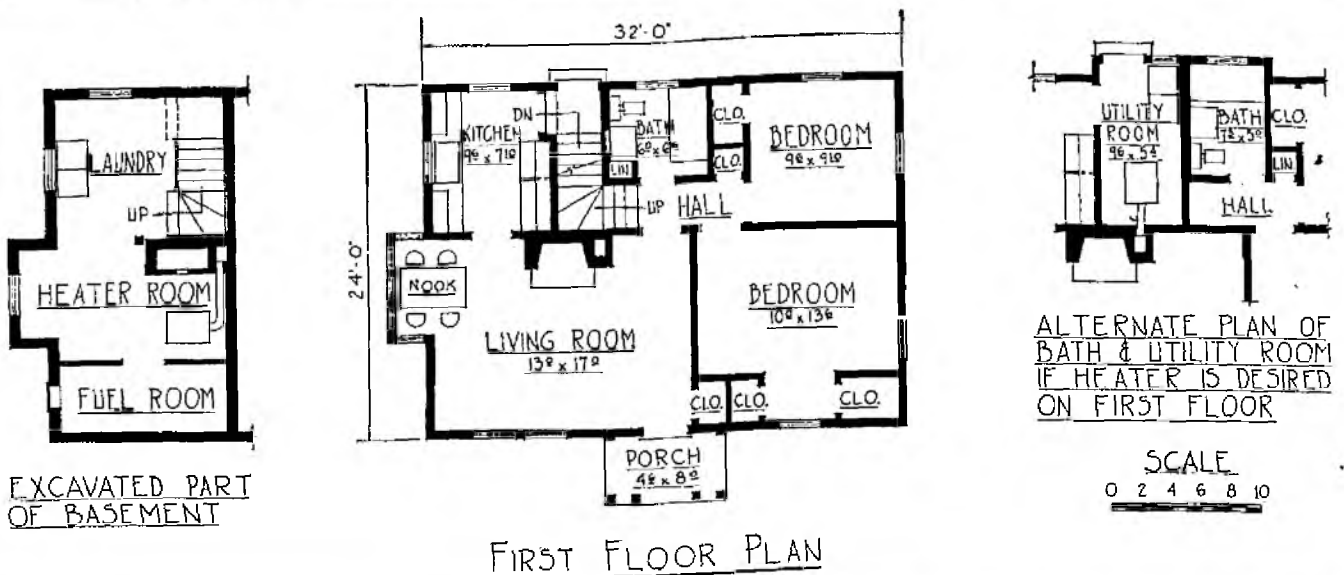
The young couple, planning their first home, or the couple who wants a little home for cozy retirement will both find many pleasant and satisfying features in February's originally designed small house. What gay, sunny breakfasts and quiet candle-lit dinners could be served in the bright dining nook! What long, restful eve-

nings could be spent in front of this big fireplace!

But from a practical standpoint the complete kitchen, the conveniently located bath, the two bedrooms with adequate closet space, and the well planned cross-ventilation are four features which any home builder will appreciate.

Ask us about complete blue

prints and specifications and a complete plan for financing this home or any home you plan to build on a monthly payment plan. You may be sure that this home financing institution will help you in every step of your home ownership program, from the selection of a good house plan to a safe and sensible financing program.





**SOLD**

## A HOME FOR A FAMILY

**F**EW thrills in your life will compare with the one you know when you find the house you want and begin negotiations to buy it. Life for you takes on a new meaning when your permanent ties are made to a good home on a good location.

No doubt by the time you've inspected several homes which have seemed to have possibilities for your family, you have realized that there

is more to buying a home than picking out a good looking house, in a promising neighborhood. What you don't know about a house would fill a big volume—what you'd like to buy becomes hazy and far away. Knowledge of all details of construction seems to grow more and more complicated, and you begin to wonder why you ever wanted to buy a home.

But these weakening symptoms

aren't peculiar to you. Hundreds of home buyers every spring and fall encounter the same seemingly insurmountable difficulties in deciding the best way to buy, and what to buy—and yet these same hundreds find that things work out, and the whole process becomes quite simple.

Why? Well, mainly because they usually take their problems to an experienced institution which can not only handle their financing problems, but can guide them in their home purchase. A good home financing institution checks thoroughly every home which it finances, for three reasons. First, it has to protect itself and its investors by choosing a sound home on which to issue a mortgage. Second, the borrower must be protected over the period of his payments, and eventual clear ownership with a house that represents a good and lasting investment. Third, the good reputation of the institution is involved in every home it finances, and if the house has been carefully inspected and proves to be a good investment for one family, other families will come to depend upon the institution's services and judgment.

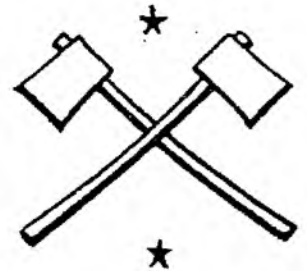
This savings and home financing institution offers prospective home buyers a complete consultation service. Our officers are always glad to answer questions regarding the house you want to buy and to give it an honest inspection before you buy it. In addition, our home financing plan, a flexible convenient way to pay for your home, will be adjusted to your needs and of course, it is based on the modern method of home financing—a reasonable down payment and monthly repayments like rent.

Buying a home is a simple, easy process if you have a good home financing institution to assist you in your plans, and to give you assurance that you are making a good investment. Buying a home can be a pleasure when you handle your financing here—where bothersome details and problems are conveniently worked out by our staff.

This year we hope you will have the pleasure of seeing the big sign "Sold" put on the house you want for your home. We offer our complete home owner's service for assistance in your home buying—and our good wishes in the continued pleasure you will know in your own home.

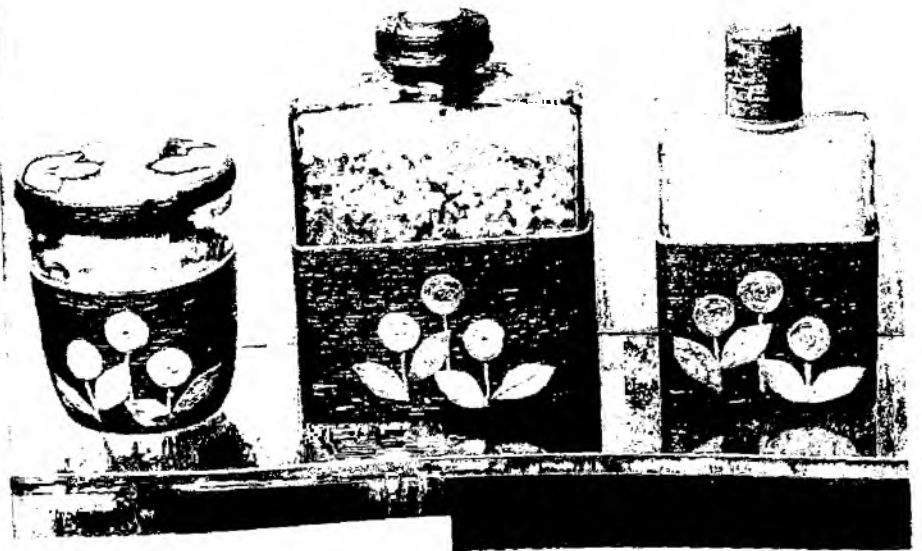


Young George is an amusing centerpiece for this party table setting. White crepe paper napkins are decorated with gummed cherry seals. Red, white and blue candleholders and cut-out shields carry out the patriotic theme of the gala February occasion.

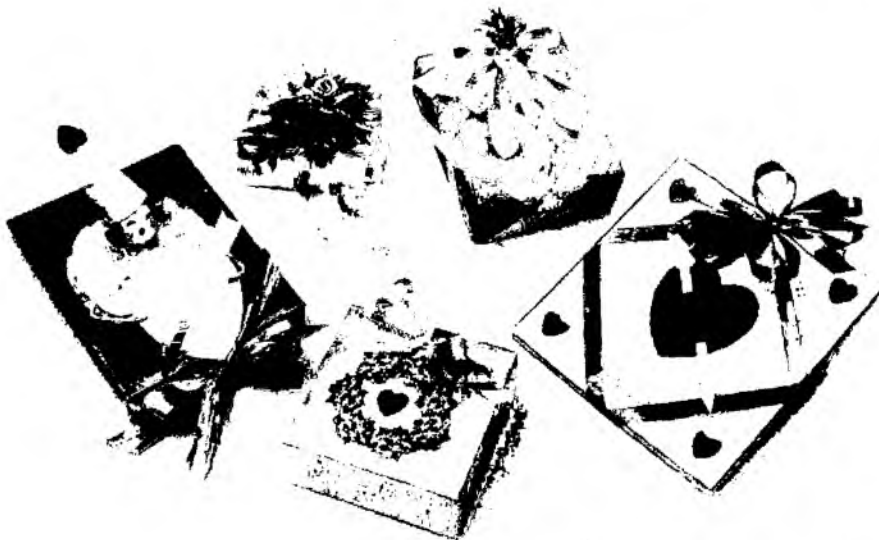


Dennisons

## February Frivolities



To decorate your various bathroom bottles all you need is some crepe paper, paste and shellac. Crepe paper comes in such a wide range of beautiful colors that you will have no trouble whatever in matching them up to your chosen color scheme. By twisting strips of crepe paper into raffia-like strands, you can easily make jackets conforming to the contour of bottles. Transform the "ugly ducklings" of your bathroom into these extremely attractive objects.



For the lover's token, or for friends whom you wish to remember on St. Valentine's Day, here are some simple suggestions on how to wrap a gift. With the help of floral and heart gummed seals, use your own ingenuity and arrange them to suit yourself.



## WILL SYSTEMATIC Saving WORK FOR YOU?

**S**YSTEMATIC saving and budgeting may work for some people but they never would work for me," is the statement we hear frequently from people who find that saving money on a planned program is difficult.

Their big argument is that no two months are alike and that no matter what amount they may decide is the logical amount to save, they never do save that much because something else always intervenes. Month after month the same old story is repeated and they never do get around to carrying out a plan.

But their biggest *argument against* systematic saving is the argument that is strongest in the *case for* systematic saving. No two months are alike. It is entirely too easy to let current desires and wishes sway everyone to the point that all his money is gone before he has a chance to save it, unless savings are taken out first and other expenses are planned with the amount left.

Just look for a moment at the things that are paid out every month! You pay for shelter, either in rent or

home payments or if you own your home you may well remember that you got it by paying a certain amount every month or by paying for it at once. You pay for food, a little every day or the grocer's bill at the end of the month. Food and shelter have to be paid. Then your clothes. You can usually find enough money to clothe yourself well, and you pay for them either as you get them or when the bills come in at the end of every month.

So you see, you do have certain items in your budget that you can pay, and do pay every month, whether you actually sit down and work out in advance what you will spend. But suppose that you do know roughly what these other regular items are and that you do put them into some fairly reasonable order for payment. Now from your salary set some arbitrary amount for saving. It may be too large and out of all reason as to the amount you should save. It may be too small and may make your savings program monotonous and seemingly useless because you do not accumulate very fast.

Give the amount you put down arbitrarily a bit of study and try to decide just what amount should be added and subtracted to give you a reasonable figure for saving. Then try it out. Maybe you are right. Maybe every month is different and your figure has to be low enough to provide for these emergencies. But if you can be definite about any figure, it should be the largest possible amount, so that your savings will grow faster and be more satisfying as a fund for your reserve.

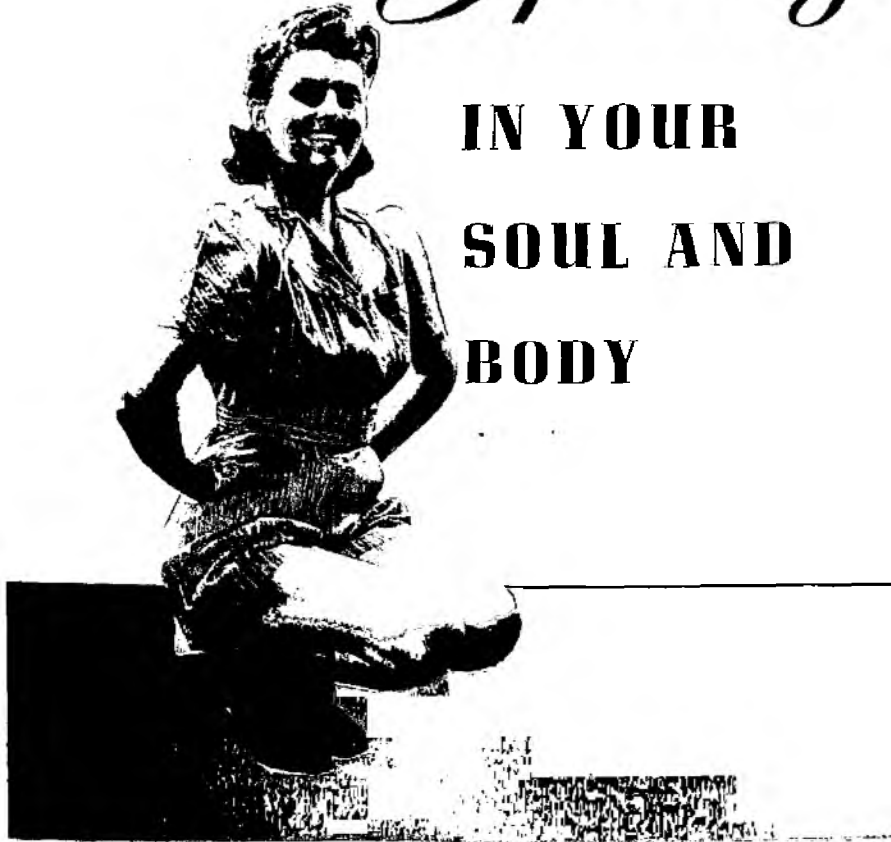
Systematic saving will work for you if you plan your savings on a workable basis. One of the features our systematic savers here enjoy the most is that we are always willing to help them plan a savings program that will fit into their budgets. It is safe to say that the larger number of people who honestly want to save do not know how to plan an efficient program that will permit saving to be a pleasure now as well as a promise of better things in the future. Our investment officers can guide you in the planning of a workable systematic savings program and you will be ahead when you take advantage of this service, because it offers you not only safety, but it gives you a greater incentive for saving.

Here in a few minutes of conversation you can find out how profitable saving really is and how it helps you build a solid financial reserve if you add to it regularly. You can see how other savers determine the amount they save and you can with our help work out a plan that is entirely favorable to your own situation.

You can determine that here your savings will be safe and that as the years go by that safety will become increasingly important, with the growth of your investment. This is the kind of complete savings service which the thrifty people of this community want. They want to be right about a savings plan before they invest their money and they want to know intimately the institution with which they deal. Here is an opportunity to have that service for your savings, and if you think systematic saving won't work for you, perhaps a little friendly talk with one of our officers will help you change not only your plans but your opinion. You are not obligated when you consult us and we welcome the opportunity to serve you.

# Spring

## IN YOUR SOUL AND BODY



calisthenics that are designed to keep your body graceful and healthy and restore the pep and vigor that you have during the summer months.

Try them tomorrow. Start easy, doing each one the first morning five times. Increase five a day until you are doing each one 20 times. By this gradual increase you'll avoid stiff muscles. Remember, unused muscles will be heard from if you don't call them into action gradually. All ready? With a deep breath—shoulders erect. Tsk, tsk, Mrs. Bradley, hips tucked under and your "tummy" in! Begin.

1

From erect position, hands on hips, bend from waist touching tip of toes with hands. Return to erect position. Feel the back leg muscles pull?

2

Still standing with feet together and arms bent vertically (touching fingers on chest) with jumping movement spread legs far apart and at the same time fling arms out vertically (yes, with plenty of vigor). The second movement is to jump back into the original position. Fun isn't it?

3

This is a simple, although a most effective exercise. Lying flat on your back with arms at your sides raise the right leg up high—then back down. Now the left leg. Oh, higher. You can do better than that.

4

This is called sitting up. Sounds simple and it is. But no fair pushing yourself up with your elbows. And don't come up leading with your chin. Push your chest up first and go down from your waist, not your head. You'll know when you are doing it right because—well, you'll know.

5

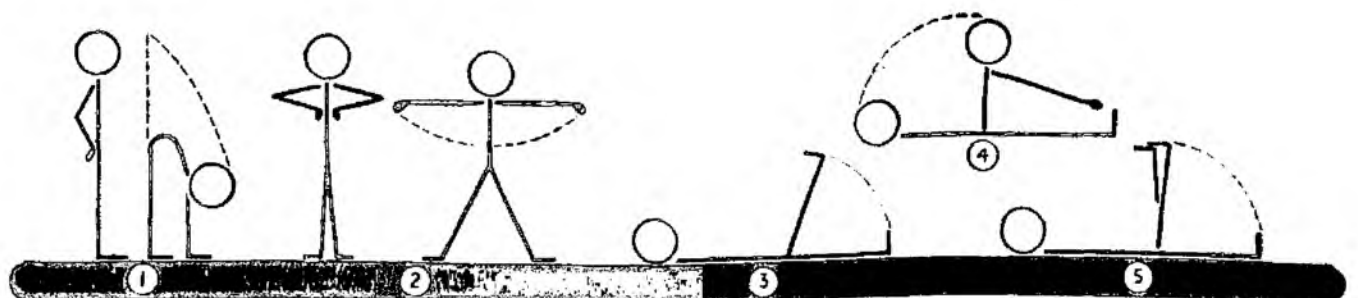
Here's the last one. We've saved it for "dessert" because when you've finished you'll be glad. Down on the floor, arms to side, both feet high in the air like a letter "L," let both legs down *slowly*. Ohh! Ohh! Does that pull those tummy muscles? Yes, but, my, you'll be healthy and peppy too. Seriously, though, the best of doctors will o.k. this schedule for pulling you out of a winter slump.

REMEMBER how peppy you felt last fall—ambitious, athletic, and vigorous? You may not have played any strenuous games. You might not have joined friends in scaling a mountain peak. But most of you, regardless of age, felt the seasonal surge of pep and energy and you could and did do more walking than usual. Your body gloried in exercise, but did you stop there and go into a winter slump? Home or office duties require only a certain amount of exercise and that's the limit to your muscle use each day. Bad weather keeps you indoors—or inertia

keeps you close to home. So your system responds much as a machine that has been carefully oiled and used all summer, starts winter prepared for anything and then is forgotten to rust away without use. It gets sluggish and slow—and "let-down."

Wouldn't you be interested in pepping up your own human machine if it took just 5 minutes a day—either in the morning before breakfast, or at night before bed?



These simple exercises are not suggested for reducing all or any part of you. The "thin" and the "pudgy" alike can join in—for here are five





## THE BUSIEST TWO IN TOWN!



They're having the time of their lives making arrangements—for tomorrow they'll be moving into a new home of their own!  Sally will have a room of her own  and Mother, well, her kitchen will be perfection. Wouldn't you like to be able to give your family a new home this year? We have a loan plan that will enable you to realize your home ownership dreams. Costs are low and service is speedy and most friendly. Your inquiry involves no obligation.

## WHAT IS A FAMILY-TESTED HOME LOAN?

The home loan plan which we offer you is one that has been used by more than 10,500,000 families to finance their homes through some 9,000 similar institutions in the country. From the first home loan made in 1831, to the present time, families

have found this plan to be as sound and secure as the home itself. Such an enviable record of success can only be based on service and help to men and women who wanted homes of their own. Why not plan to ask about this loan plan today?



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