

★ HOME LIFE

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ISSUED FOR YOUR INFORMATION AND ENTERTAINMENT BY

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. MAIN STREET

TELEPHONE 528

NILES, MICHIGAN





OUR OWN HOME LIFE

Because so many HOME LIFE readers have indicated an interest in building post-war homes, we have prepared for this issue an article which covers many of the important points to consider in planning that "dream home." We believe that you will find these suggestions valuable and worth while to remember.

Mothers and dads of tiny folks will be interested in the illustrated article about nursery furniture.

Your neighbor might enjoy looking through this magazine after you have read it. Why not share it with someone else?

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles, Michigan

YOUR HOME CAN BE A BACKGROUND FOR HAPPINESS

AS WE celebrate the birthdays of the two greatest builders of America, George Washington and Abraham Lincoln, we look back into our nation's history and realize that freedom and liberty were never easily won. There were always struggles, hardships and sacrifices. But behind the struggle was a sound background—background of love of country, justice and reverence. A background that made no bitter struggle or time or strife too great, our country was always certain to win a peace that was well worth fighting for.

The backgrounds of the men we honor this month are symbolic to Americans. The stately, classic lines of Mount Vernon are synonymous with the name of Washington. And the log cabin in which Abraham Lincoln was born is a symbol of American equality.

Homes have always been important in the formation of character. Today, as our boys write back from the four corners of the world they speak of home and of the inspiration it gives to them. It may be a three room cottage at Hotchkiss Corner or a large mansion on Fifth Avenue . . . but it's home . . . where they grew up and formed the ideals of their country . . . a love of country that is keeping them clear-headed in the grim battles of today.

Our Association has been in the business of helping folks acquire their own homes for a great many years. We have seen the special sense of "belonging," family pride, and security that families have developed from living in their own homes.

We know that acquiring a debt-free home is the first step to a perfect family background, with the next steps varying with each individual family. Love, security and happiness are intangible benefits but "your own home" is the tangible part we can help you achieve.

If you have any problems of home ownership, we cordially invite you to drop in and talk to one of our friendly home advisers. We'll enjoy meeting you and will try sincerely to help you acquire your "background for happiness."

Proving Ourselves Worthy of Freedom

The hard steel of freedom is tempered by the flames of sacrifice and struggle. The tragedy of Valley Forge—the battle of brother against brother in the cause of racial freedom—all have made America the great country it is today.

Our fighting men are now proving their love of country and devotion to duty on the world's battlefields. The small sacrifices we here at home are called upon to make, cannot in any way compare with those made by other Americans in the days gone by and with those

made by American boys now in service.

But we, too, can prove ourselves worthy of freedom by buying all the War Bonds we possibly can afford, then still a few more!

Let us prove that past and present battles have not been in vain, that the fight for Allied peace is no grim mockery. We must prove ourselves worthy to have a share in the wonderful new world that is to come. We must buy War Bonds now and until the armistice is signed. Our War Bond purchases will speed the way to freedom!

All in Fun

SOME hundred men were hard at work on the excavation for a new munition factory. It was a rush job and the foreman rarely let them forget it. When all was in readiness to lay the foundation, a man clad in overalls with a ladder on his shoulder stopped for a moment to watch the proceedings.

The foreman saw him and roared out to his men, "Now then, lads, get a move on! Don't keep the window washer waiting!"

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A six-weeks-old calf was nibbling at the grass in the yard and was viewed in silence for some minutes by the city girl.

"Tell me," she said, turning impulsively to her hostess, "does it really pay you to keep as small a cow as that?"

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A North Carolina rationing board reports that one of the mountaineers living nearby just about found a limit to his patriotism. "I'm tryin' to do my bit," he said, "I swore I'd abide by them thar sugar regulations, but I've got eight kids and I'm darned if I can afford to keep on abuyin' all that sugar."

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First Draftee: You know, I feel like I'd like to punch that hard-boiled sergeant in the nose again.

Second Draftee: Again?

First Draftee: Yes, I felt like it yesterday, too.

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First Angel: And how did you get here?

Second Angel: Flu.

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Absent-minded professor: Amelia, I believe I have lost the road.

Absent-minded professor's wife: Are you certain you had it when you left the house?

A colored maid answered the telephone.

"Yas'm," her mistress heard her say. And a second time:

"Yas'm," then she added, "it sho' is," and hung up.

The phone rang again immediately and the girl made identically the same replies then hung up again.

"What kind of a conversation was that, Lucy?" her mistress asked. "What did they want?"

"Well, they asked if this was the Jones' house and I said yas'm, and then they asked if Mrs. Jones was home and I told them yas'm," the girl answered. "Then they said, 'Long distance from Washington,' and I said 'it sho was.'"

"Oh, yes," said Mrs. Blodgett, proudly, "we can trace our ancestors back to—to—well, I don't know exactly who, but we've been descending for centuries."

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During the last war someone asked General Pershing: "How far are we from the front?"

The General whispered, "Ten miles."

The buck private whispered, "Why did he whisper?"

Back up the ranks again went the whispered question until a colonel walked up to General Pershing and said, "Why did you whisper?"

"Because," Pershing whispered, "I've got laryngitis."

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If you tell a man there are 270,678,934 stars in the universe, he'll believe you, but if a sign says, "Fresh Paint," that same man has to make a personal investigation.



My cousin writes that he is dissatisfied with his war worker's home . . . says he can't stand living in such a little hole!



Saving and Spending



IN WARTIME

U. S. OFFICE OF EDUCATION

SAVING more and spending less is one of the most vital contributions any of us can make on the home front to help meet the costs of an all-out war and to safeguard our economic system, now and after the War.

We need to make many changes in our usual way of spending, cutting down on all expenditures for family living except for absolute essentials, in order to:

Pay higher taxes; invest regularly in War Bonds and Stamps and save for emergencies, too; pay off debts as soon as possible; avoid running up new bills; stretch limited civilian supplies.

To make these changes, a new savings and spending plan for your family must be worked out. A good plan for use of present income will help your family do its part to win the war, and at the same time will provide for them a backlog of savings. We are listing some guides to help you work out a successful savings plan:

Let the Whole Family In on the Planning

Make your plan a family project. Young folks who work will be more willing to contribute part of their earnings if they have a real stake in family goals and in making decisions about the use of the family's income.

Young children need to share in planning, too, and to be given increasing responsibility from an early age in relation to their ability to manage money. In wartime, children

may help more with buying because of other demands upon the time of parents in war industry and in community war services. Their allowances may be planned to include more of such essential needs as their clothing, their share of War Stamps—and less for items such as paid amusements. Children will do a better job of spending and saving if they have a part in making the plan. The experience they gain in wartime will be useful in peacetime as well.

Figure Out Your Family's Income

Just to get started you might figure out your income right now. Perhaps your family income is received from a number of different sources. Be sure to include *all* income received. Don't overlook such sources as *commissions, cash gifts, tips, net income from boarders or roomers, rents received (less costs of maintaining property), interest on savings, bonds, notes and other investments.*



Figure out the amount of your money income for the period you find most convenient. If all or the larger part is received at regular intervals—weekly, monthly or twice a month—you will probably decide to use this period as the basis for working out your plan. If your income is irregular, a yearly plan may be best.

If your income is uncertain, play safe and base your estimate on the minimum amount you can expect. If you are in business, it is safer to underestimate rather than overestimate your net income.

Figure Out Your Family's Wartime Needs

The next step in making your spending plan is to decide how your income will be used. How much will you need for living expenses? How much can you set aside to invest in War Bonds and Stamps, to pay debts, to make payments on your home loan? Make your plan to fit your family.

Past experience, accounts, and receipted bills will be helpful, too. But in using this information do not overlook the many changes which wartime conditions have brought about.

By taking better care of your clothing and household furnishings, by making over or doing without, your wartime estimates for these expenses can be cut considerably. Home recreation at little or no cost may be another way of cutting expenses.



family wartime needs, it's wise to:

Decide what peacetime purchases you can do without.

Consider all possible ways of cutting down on spending by making or doing things at home, and sharing things with others.

Think through other ways of cutting expenses—for example, by saving in use of fuel and light; by improving your buying methods for food, clothing, and other items.

Here are ways some families are cutting down on spending:

Have a Victory garden.

Do more home canning.

Make an old coat do another season.

Knit new sweater from old one.

Make old slip covers do.

Share car with neighbors.

Cut down on paid amusements.

Details on Planning

Use work sheet on this page to list your estimates of family spending and savings.

But you will need to allow more to cover certain increased expenses. If men work in another city, there may be new transportation costs or extra expenses for family living if women go into war industry.

You may also need to allow more

in order to provide the right food for your family; however, you may keep your food costs down by careful planning, more home food production, and economics in food selection and buying, day in and day out.

Before making your estimates of

WORK SHEET											
Estimate your spending and your savings on this sheet.						Estimated income \$.....					
Estimate your spending and your savings on this sheet.						Period covered by plan (week, month, etc.).....					
Fixed and other regular items (yearly, semi-annually, quarterly, seasonal, etc.)			Fixed and other regular items (weekly and monthly)			Other expenses			Wartime savings		
ITEM	\$		ITEM	\$		ITEM	\$		ITEM	\$	
									War bonds		
									War stamps		
									Total		
									NOTES:		
Total			Total			Total					

Multiply or divide your estimate for each item, or each group of items, so that these conform with the period you are using as a basis for your plan. Make necessary changes in your figures by crossing out your first estimates.

TO TEST YOUR PLAN

Check
YES NO

Will your plan for food spending protect the health of your family?.....

Does your plan give sufficient attention to other health needs?.....

Have you included a small fund to meet emergencies?....

Are you planning to buy only what you need for immediate use?.....

Have personal allowances been planned on a wartime basis?

Could you increase your payments on debts?.....

Are you planning to invest as much as you can in War Bonds and Stamps?.....

Have all members of your family old enough to do so shared in planning?.....

In the first column, list "must have" items and fixed outlays which occur once a year, semi-annually, quarterly or occasionally, such as:

- Income taxes
- Life insurance premiums
- Installments on mortgages
- Payments on short-term debts
- Seasonal fuel bills
- Seasonal clothing expenses
- Medical, dental expenses, tuition fees

Plan to set aside funds to cover these needs. Also, include at least a small amount to take care of unexpected expenses.

In the second column, list "must have" items and other fixed outlays which occur weekly or monthly in your family, such as:

- Food
- Rent
- Gas
- Electricity
- Church and other contributions
- Personal allowances
- Carfare or other transportation
- Automobile expenses
- Telephone
- Water
- Laundry
- Union or other dues

Plan to set aside funds regularly to cover these expenses.

In the third column, list minimum outlays for expenses such as:

- Minor clothing purchases
- Minor replacement of home supplies
- Cleaning supplies (soap, etc.)
- Personal care (haircuts, cosmetics)
- Education and recreation
- Newspapers and magazines
- School supplies for children
- Tobacco
- Incidentals (postage, stationery, etc.)

Under wartime savings, column 4, list the amount your family plans to

invest regularly in War Bonds and Stamps and other savings.

In making your own worksheets for later use, you may prefer to list each group of items on a separate page for recording your plan. A looseleaf notebook may be convenient.

Test Your Plan

Total your estimates for each group of items and compare them

with your family income. Then go over the estimates to make sure that you haven't included anything you can do without. Test your plan by asking yourself questions like those in the adjoining chart. Then change your first estimates, if necessary, to arrive at your final plan.

Make Your Plan Work

A spending plan is only a guide. Get it out and review it often. Be prepared to meet emergencies and to make changes if it doesn't work. If your family is making a spending plan for the first time, you may decide to keep a detailed record of all your expense for a month or longer as a basis for checking against your plan; or perhaps you may decide to keep a month's record of expenses only for such items as food, clothing, or recreation for which you had to do some guesswork in making your original estimates.

Don't be discouraged if it takes a little time to make the plan operate smoothly. It may be more difficult now, with all the wartime demands. But it is worth the effort—to you and to the Nation.



HE OWNED 101 cows, yet he was obliged to buy butter for his family's use . . . he operated a 9,000 acre farm, yet he had to buy corn when the crop failed . . . he spent as much remodeling his farmhouse as it would have cost to build it anew . . . despite the parts he played in his long and illustrious life, his greatest pride lay in that he was considered the foremost farmer in America . . . George Washington of Mount Vernon.

For a century after his life ended, Washington was the object of the sort of hero worship primitive man bestowed upon his gods. Stripped of human characteristics, he was a wax figure under glass. Several generations of Americans were introduced to him as the angelic little boy who confessed having cut down his father's favorite cherry tree in the pretty speech: "I cannot tell a lie.

ice floes on Christmas night, 1776, to make a surprise attack upon the enemy in Trenton . . . kneeling to pray at Valley Forge in the crucial winter of 1777, when his starving soldiers left blood stains on the snow as they marched or stood guard . . . presiding over the Constitutional Convention from which came our charter of ordered freedom . . . occupying with distinction the presidency, giving to that high office a simple dignity that is emulated even to this day.

HOME LIFE does honor to George Washington in the February that marks the 212th anniversary of his birth. Father of his country, he is endeared to our time and to all time because he made his life work that of giving freedom to America. General, statesman and first president of the United States, we choose to think of him as one who helped to

brought him an estate estimated at \$100,000, much of which was lost by depreciation of the currency in the Revolution.

When Washington came into possession of Mount Vernon, the estate consisted of 2,500 acres. He soon set to work to enlarge it. Successive purchases through the years of nearby and adjoining tracts expanded it to 9,000 acres, of which over 3,200 acres were under cultivation during the latter part of the owner's life. He materially enlarged the house, first in 1760 and again in 1785. The grounds also were greatly improved and beautified by the curious, useful or ornamental plants which came to him from all over the world.

To manage a tract so vast, the property was divided into five farms, called "Mansion House," "River," "Union," "Muddy Hole" and "Dogue Run," each having an over-

George Washington OF MOUNT VERNON

I did it with my little hatchet"—a story now regarded as the invention of an imaginative Virginia parson.

More recently, as if to prove that for every action there is an equal and opposite reaction, Washington, in common with other eminent Americans of the past, has been "debunked." His human traits have been magnified in an effort to give him more than his share of human frailties by the modern historical speculators who have been as guilty of invention by over-emphasis as were their predecessors.

Great public personage that he is, Washington was and will remain a great human being. It behooves the present generation of Americans to know him better in that regard. Even the best informed of us is familiar with his life and works chiefly through visual images of incidents in which he figured . . . throwing a stone across the Rappahannock at Fredericksburg . . . taking command of the Continental Army under the giant elm at Cambridge . . . crossing the Delaware amid the

establish the tradition of home ownership as basic in the American way of life. Above and beyond all else, the home life of Washington was his highest inspiration. Mount Vernon, his home on the Potomac, was the center of his world.

Mount Vernon was Washington's home, even if worthy to be called a great estate. There he lived and worked. Contrary to the popular impression, Washington was not born wealthy, though he was one of the richest men in the Republic when he died in 1799 at the age of 67 years. From his father, Augustine Washington, he inherited 280 acres of the family farmstead, another small tract and three town lots in near-by Fredericksburg.

Mount Vernon came to him as the gift of his half-brother, Lawrence, whose widow retained a life interest in it. Washington each year of her life paid her 15,000 pounds of tobacco, having a value of about \$465. His marriage to Martha Custis, widow of Daniel Parke Custis, perhaps the richest heiress in Virginia,

seer to manage it and each operated as a separate plantation, though a general overseer controlled the operation as a whole. Weekly reports were made by each overseer and registered in the books kept for the purpose. During Washington's absences, reports were made weekly to him.

Inability to give personal attention to the management of Mount Vernon gave Washington constant concern. The personnel problem alone was great with 300 persons on the estate. While he personally was in charge, Mount Vernon became a distinct and self-supporting community, one of his standing orders being, "buy nothing you can make within yourselves." The estate had its own shoemaker and in time a staff of weavers was trained. One of the important activities was the fishery. When the United States passed an excise law, distilling became especially profitable. The breeding of horses and mules resulted in important profit entries in the balance sheet.

Washington became our first scientific farmer. Discovering that continuous farming in tobacco and corn exhausted the soil, he began to rotate his crops with particular emphasis on wheat. His maximum yearly yield exceeded 5,000 bushels. A water mill not only ground meal for the hands but produced a fine flour that commanded a premium in the market. Washington's brand on the home-made barrels that conveyed the flour to market was accepted both in foreign and domestic trade as a certificate of quality.

No picture of the great Virginian is more engaging than that of him astride his horse as he rode over his great farm to direct its activities, or sat at his study table planning the next campaign in his fields. If, instead of dedicating himself to public service, he had devoted himself to self-enrichment, his business ability would have resulted in the accumulation of great wealth. He has been referred to inaccurately as the first American millionaire. The statement rests upon Washington's land ownership exclusive of Mount Vernon.

In one way or another, Washington continued to acquire land all of his life. In his will he estimated his holdings at 60,200 acres, of which

9,227, valued by him at \$220,000, were given to individuals. The amount to be disposed of he valued at \$530,000. Time was to prove these appraisals excessive, since his heirs did not obtain from his estate nearly so much as he supposed it to be worth. While the acreage was princely, little of it was productive and his income was modest for the size of his property.

The key to his acquisition of land lies in that Washington was an empire builder, the first American expansionist. His first appearance in history is his attempt to preserve the country west of the Alleghenies for the English colonies and he never lost interest in the development of the region. He saw clearly the possibilities of the then wild region along the Ohio River and its southern tributaries, where the larger part

of his holdings lay. He found ownership of land far away from his personal supervision "more pregnant of perplexities than profits." However, he built better than he knew; others followed his example, and in time these properties became of immense value, aside from their bearing on the future of America. One Pennsylvania tract he owned, underlaid with great stores of coal, today is valued conservatively at \$20,000,000.

A man of keen business sense, Washington believed land to be the best of all possible investments in his day. He realized that the use of land determines its real worth. To that end, he was a prudent husbandman of his Potomac acres. A home-loving American, he set an example that we in the Twentieth Century well may follow by exercising the cherished right of home ownership.

1732

1799



H. Armstrong Roberts



CONSERVATIVE STYLES ARE BEST IN WARTIMES



Palm Beach tailored summer suit with soft, three - button jacket.

BUY ONLY IF YOU NEED IT

BUY ONLY IF YOU NEED IT

Figure-flattering lines. Knit in a large plaid of pleasingly blended colors.

A stunning array of stripes in a drawstring dress fashioned of crepe knit.



Palm Beach slack outfit featuring long-sleeved, cardigan jacket.



A new striped style in a two-piece knit for Spring. Three quarter sleeves and self-tie belt.

Sacony Fashions



Soft summer suit with bloused jacket. Tailored of Palm Beach cloth.



Simple elegance is the keynote in this dress with full-skirted front. The fabric is Ciella, the heavenly acetate rayon.



One IN A MILLION

ONE MILLION new homes per year for a decade following the end of the war is a startling goal, but a number of authoritative surveys indicate that we must construct fully that many new homes if we expect to solve our present and future housing shortage. During the depression years, home construction was far below normal, but in 1941 we saw a decided increase in the erection of family dwellings. However, our entry into the war in December of that year

curtailed practically all home building except for war workers' homes.

Because so many materials normally used in home building are vital for other purposes in the war effort, it seems improbable that we shall see many new homes go up before the peace is won.

But we can make the most of this enforced waiting for the home we want by making careful plans for it now, so that it will be a truly perfect home for our family. The purchase of a home is the largest single invest-

ment that most families ever make, so it's of major importance that careful thought be given to every detail before construction is begun.

It's true that we can't be sure just which of the many promised innovations for the home of tomorrow will be considered practical and possible by 194x. But although we must wait for further developments of many of the much-publicized features to be incorporated in our new homes, it's not a bit too soon to start thinking about a desirable location, floor plans, or architectural style. Time and further experimentation will give us more information about a multitude of things . . . how successfully aluminum or stainless steel shingles will compete with wood or asbestos-cement ones . . . whether or not soundproofing of walls and ceilings will be general in moderate price homes . . . the possible cost of air conditioning . . . the merits of extensive prefabrication.

But in contrast with the many yet-to-be-determined factors about the home of tomorrow, the experts in this field are quite generally agreed that:

- (1) The post-war home will be attractive, whether it be prefabricated or built in the traditional manner.
- (2) Construction costs will not ex-



ceed current rates, and it seems probable that the home purchaser will receive "more home for less money" thanks to new techniques and time-saving methods.

(3) The urgent need of housing for war workers gave our builders a splendid background of experience which will be used in developing attractive, efficient, low-cost homes. In fact, many families in the lower income groups will now find it possible to own their homes for the first time. The future possibilities in the development of low-cost homes offer much promise for better housing. Construction of these homes will absorb great numbers of our returning servicemen.

(4) Although some groups are urging that the down payment on the home of tomorrow be considerably reduced (and the home loan made to cover a longer period of years), the families who have saved faithfully for a home will be in a much better position to take prompt action on their plans, when construction is again possible.

(5) The migration of city dwellers to the suburbs, together with the future possibilities of superhighways and air transportation, opens up vast new areas for home sites.

(6) The fact that real estate taxes and interest payments are deductible from income tax will be a factor in the expansion of home ownership.

(7) The recent increase in both the marriage and birth rate indicates that the demand for new homes will be much greater in the years ahead.

(8) Family savings account are building up a vast fund, a portion of which will be used for post-war purchases. We have good reason to believe that home ownership will be one of the first objectives of the families who have made worthwhile savings.

(9) The financial institutions holding these savings will be ready to finance the homes of tomorrow, making home ownership easily possible.

(10) We can expect to see home building become one of the leading industries in the years following the conclusion of the war. If the expected demand for new homes is met, private building can provide from four to six million jobs. Next to agriculture, it is the greatest and most diversified employer of manpower in the country.

Our institution has been building



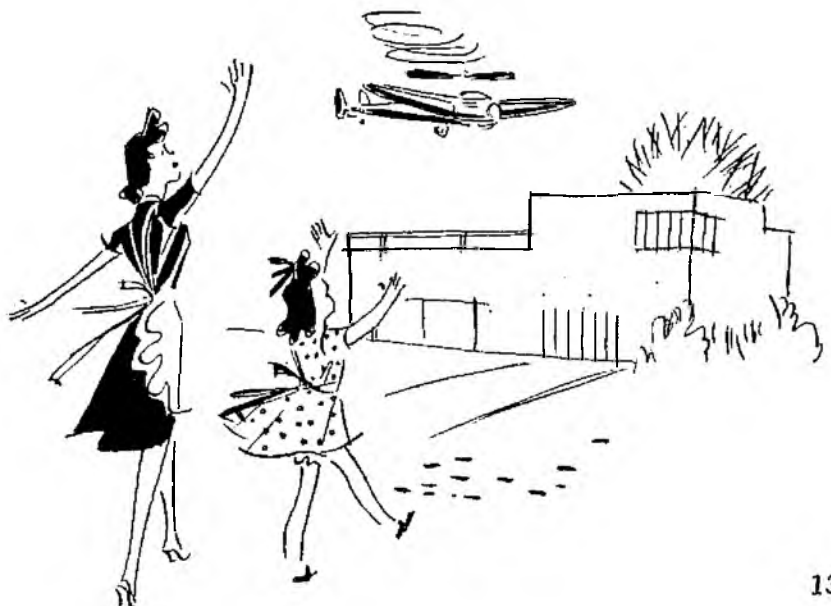
up its reserves during this wartime period, and we shall be in a splendid position to offer especially attractive home loans in the peacetime years ahead. We are interested in the advancement of this particular community because it's home for us as well as for you. Because we are a local organization, we are sincerely interested in your home ownership dreams and questions, and would like to have an opportunity to help you plan that home of the future.

We take pride in keeping informed on all new trends in the building field and feel that we are well qualified to advise you if you would like to discuss your home plans with us. We shall gladly give you our unbiased opinions on any subject re-

lated to home ownership, and of course you will not incur any obligation by dropping in to see us.

If you have not yet given much thought to the method you will choose for financing your new home, we urge you to let us explain our easy-to-carry home loan plan. After all, your happiness in your home of tomorrow can be made greater if you have a feeling of security about your home loan—if you feel that you are dealing with a fair, considerate concern that is interested in seeing your family make good in home ownership.

Won't you please remember that you are welcome in our office at any time? Let us help you plan that new home of yours to make it "one in a million!"



MEET THE AXEES! . . .

THE AXEES are, in effect, the gremlins of accidents. And it's only fair to warn you right now to beware of their benign appearance.

Their names, with the connotations of "accidents" and "Axis," suggest subversive activities. And the Axees certainly live up to their names. There are five members in the Axee family:

PYRO who makes fires. **SLY** who trips people. **ZANY** who encourages horseplay and foolish antics. **BLINKY**, the dope who is too lazy and sleepy to know what is going on about him. **ELEC** who tampers with electric equipment.

This mischievous crew is always on hand, ready to take advantage of a moment's inattention and turn it into disaster for somebody. The Axees never are invited into factories, homes, offices and schools—but they are there just the same. Night or day, they are on the job, tempting people to stand on chairs

and boxes instead of stepladders, to smoke in bed, to leave buckets on basement steps and do countless other things that cause accidents.

On farms, in factories and in traffic they are on the trail of the worker, the driver and the pedestrian, never missing an opportunity to put foolish ideas into their heads.

All of us on the home front must do everything in our power to defeat these accident gremlins, for an accident to anyone, anywhere, at any time impedes the war effort. To save man power for war power we must prevent absenteeism resulting from accidents. Each and every one of us must stay able-bodied to make our fullest contribution to victory.

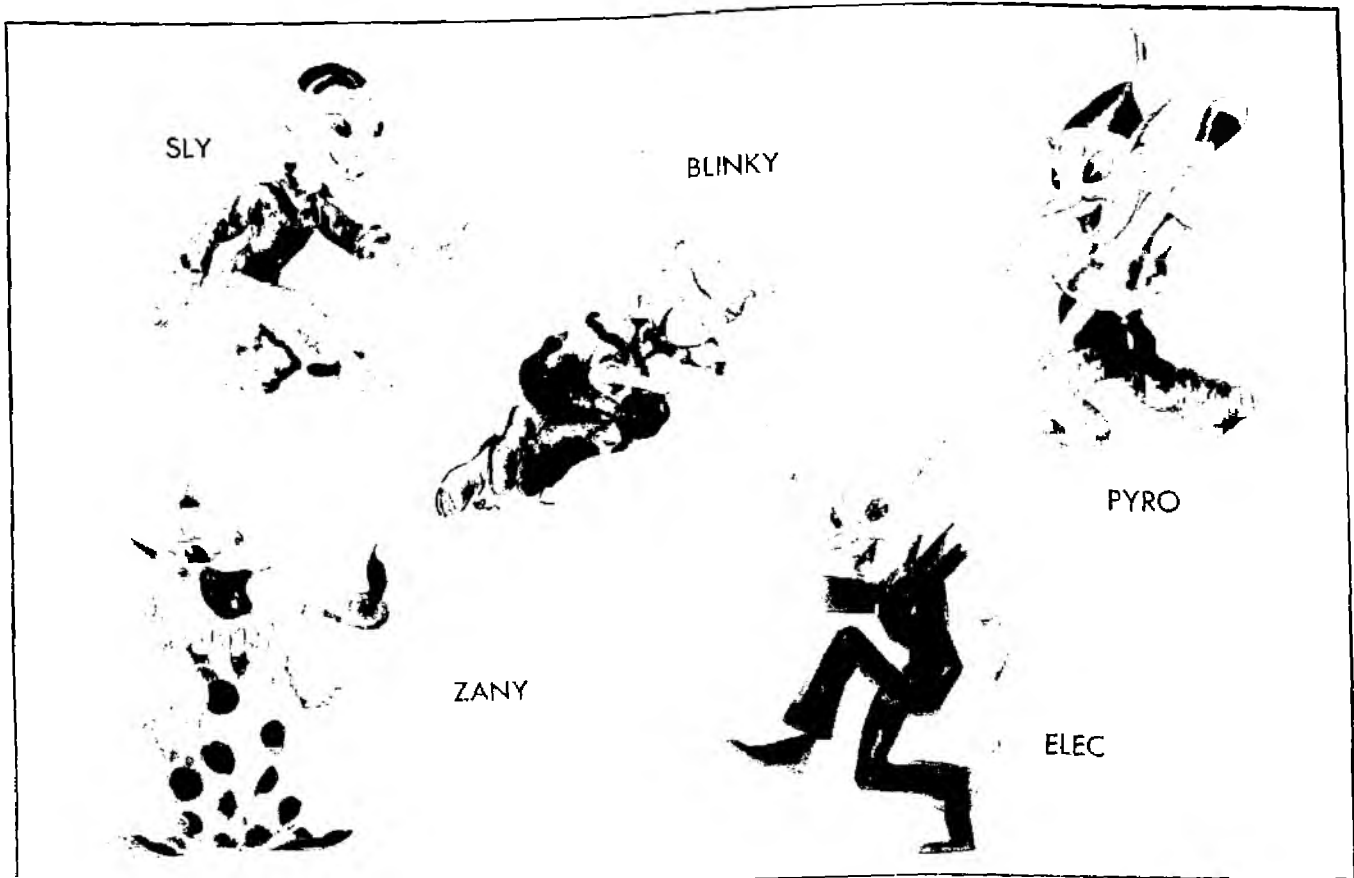
Many of us failed in that duty last year. In our own homes more than 30,000 were killed; 4,550,000 were injured.

Let's ask ourselves: Am I doing my duty to the men sweating in the African desert, or muffled against

the bitter Aleutian wind, if I let myself or one of my family be needlessly hurt at home? Am I doing my share if one of my family or myself interrupts war production by having an accident? Even if that member is not a worker, have I the right further to overtax medical facilities for the treatment of injuries needlessly incurred?

Most home accidents *can* be prevented. For instance, just a short while ago a nurse's aide mistook insect powder for baking soda with fatal results. Feeling ill, she went into the kitchen of her home and in the dark reached for the baking soda; by mistake she got the insect powder, poured some into a glass of water and drank it. When she became violently ill as the result, she took more, still in the belief that she was taking baking soda. She was rushed to the hospital but died soon after arriving there.

Common sense precautions are especially important now. They require little time, effort or expense; keeping toys from under foot or anchoring stair carpeting securely may prevent a serious or fatal accident. Such precautions will help save man power for war power.





Why not take a few minutes now to answer this list of questions—to determine whether or not your home is as safe as it might be? Circle "Y" for Yes, or "N" for No. When you have finished this quiz, count up the No's. If you find that you have several No's, your home could and should be made safer.

LIVING ROOM

- Is furniture arranged to allow free passage, and left in place at night before you retire? Y N
- Are sharp or small objects discarded where small children cannot get them? Y N
- Is furniture solid—no collapsible antiques? Y N
- Does fireplace screen fit snugly? Y N
- Is fire in fireplace put out before you retire? Y N
- Are open wall screw type sockets plugged permanently? Y N

DINING ROOM

- Asbestos pads under toaster and other appliances? Y N
- Avoid using trailing tablecloths when toddlers are around? Y N
- Is your carving fork equipped with a thumb guard? Y N
- Are hot dishes kept away from the edge of the table to avoid scalding children? Y N

KITCHEN

- Are utensil handles turned away from stove edges? Y N
- Are curtains fastened to prevent being blown over gas flames? Y N
- Are you careful never to touch a light switch or socket and a grounded metal object—such as a sink—at the same time? Y N
- Are flues, pipes and chimneys inspected regularly? Y N
- Are stoves cleaned with non-inflammable cleaners? Y N
- Are matches kept out of children's reach? Y N
- Gas burners adjusted, free from leaks? Stop-cocks set tight so children cannot turn them on? Y N
- Do you open both oven and broiler doors and do you stand to one side when lighting oven or broiler gas burners? Y N
- Is grease wiped up immediately after it is spilt? Y N
- Floors rubbed thoroughly after waxing? Y N
- Is kitchen ventilated when oven and cookstove are in use? Y N
- Do you wash sharp knives separately from other cutlery? Y N
- Are sharp knives kept in a knife drawer or special holder, out of children's reach? Y N

- Do you use a rotary can opener—not a knife—to open cans? Y N
- Are appliances disconnected when not in use? Y N
- Have you a metal or asbestos stand for your iron? Y N
- Do you keep small children out of kitchen, or as far as possible from stove and sink, when preparing meals? Y N

BATHROOM

- Are bath tub and shower equipped with handholds, non-skid mats? Y N
- Do you turn on the light before taking medicine from the cabinet? Y N
- Are poisons clearly marked (with pins in cork or adhesive around the bottle or tube) and kept out of children's reach? Y N
- Do you avoid using electric appliances and radios in bathroom? Y N
- Do you test bath or shower water temperature before stepping in? Y N
- Have porcelain sockets and rubber insulated cords been installed in basement and bathroom? Y N
- Are electric circuits protected with proper sized (usually 15 amperes) fuses? Y N

BEDROOM

- Is furniture placed to avoid painful collisions in the dark? Y N
- Do you have a light switch or lamp near your bed where you can reach it safely in the dark? Y N
- Do you keep pillows out of infants' beds, and fasten their blankets securely to prevent suffocation? Y N
- Do you avoid going to sleep with a radiant heater or heating pad turned on? Y N
- Are you careful not to smoke in bed? Y N
- Is the baby's crib side put up at night? Bunk beds barred to prevent falls? Y N

PORCH, YARD AND GARAGE

- Do stairs have at least one strong handrail? Y N
- Are clotheslines propped about head height when not in use? Y N
- Do you keep garage doors open when starting the car? Y N
- Do you put insecticides out of children's reach? Y N

STAIRWAYS

- Are stairways well lighted, equipped with two-way switches? Y N
- Are they free of boxes, toys, mops, brooms, garden tools, and other tripping hazards? Y N
- Barred by gates to prevent toddlers' falls? Y N
- Are top and bottom cellar stairs painted white for better visibility? Y N
- Are small rugs kept away from head and foot of stairs and from landings? Is stair carpeting fastened securely? Y N
- Do you avoid carrying loads so big you can't see where you are going? Y N

FOR EMERGENCIES

- Do you know the location of water, gas and electric shut-offs? Y N
- Do you report gas leaks promptly to the utility company? Y N
- Do you know elementary first aid? Y N
- Have you a first aid kit, and do you keep supplies replenished? Y N
- Do you know the location of the nearest fire alarm box, or how to phone for the fire department? Y N
- Do you have a fire extinguisher? Y N

TOTAL

JUST LOOKING, Thank You

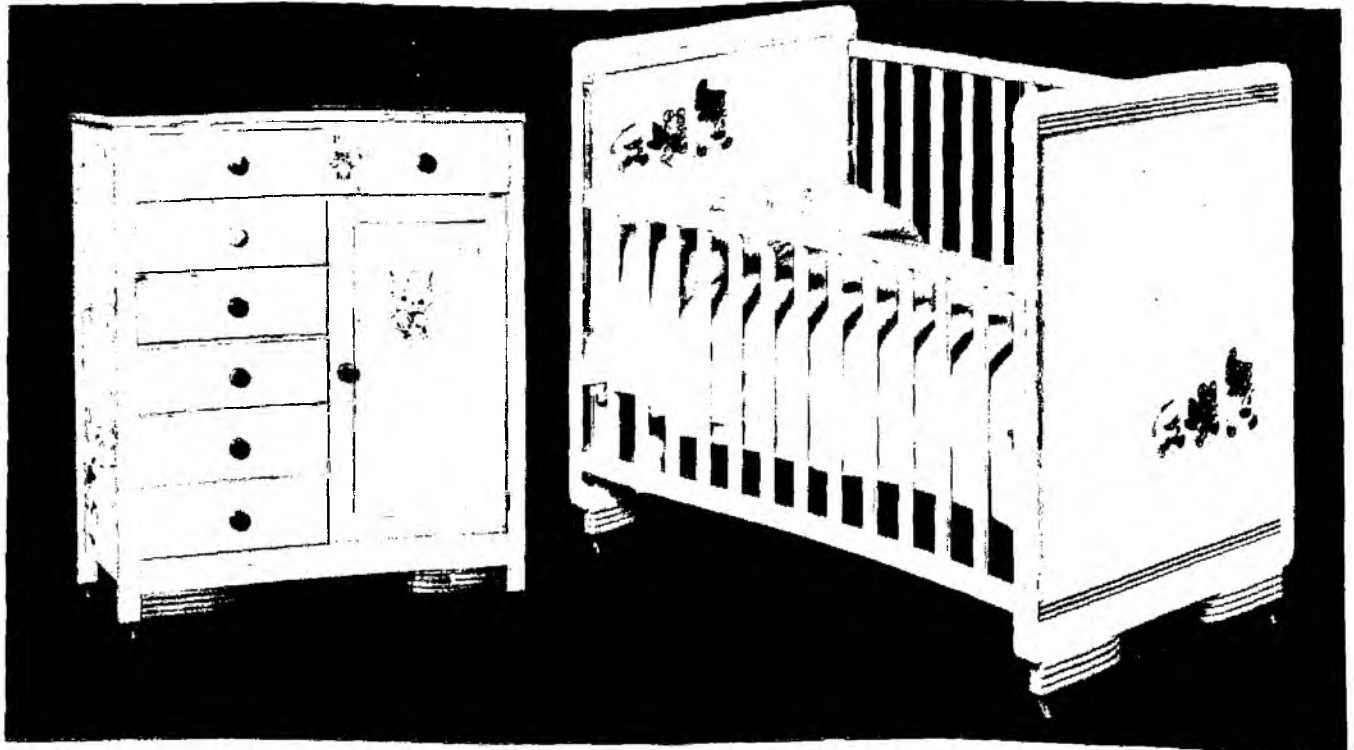
ARE YOU having one too? More than three million babies were born this year and as many may be expected in 1944.

This boom in babies, the largest in history, has resulted in a shortage of nursery furniture. Stocks in the stores are not as plentiful as in the past and some of the new arrivals will have to get along with what the stores have to offer. Manufacturers have streamlined their furniture in accordance with the government's order eliminating such accessory items as screens, toy chests, costumers and other articles considered non-essential. They are concentrating on the production of cribs which, at the moment, are considered the most important item in nursery furniture. Most of them are working at full speed to supply this essential but, beset with such handicaps as mate-

rial and labor shortages, they cannot keep pace with the stork. Nevertheless, these shortages haven't reduced the new generation to sleeping in orange crates or dresser drawers.

Beautiful natural wood finishes such as honey birch or maple, always good standbys, are replacing the bleached finishes. The chemicals used for the bleaching process are vital to the war effort and were with-

drawn of necessity. White or ivory enamels, neutral in tone and perfect background for almost any color scheme, are still available. In fact, enamel finishes are reaching a new high in popularity in that they are sanitary, easy to clean and with reasonable care hold up as well as the stained finishes. They lend themselves well to pastel accessories, draperies and floor coverings. The

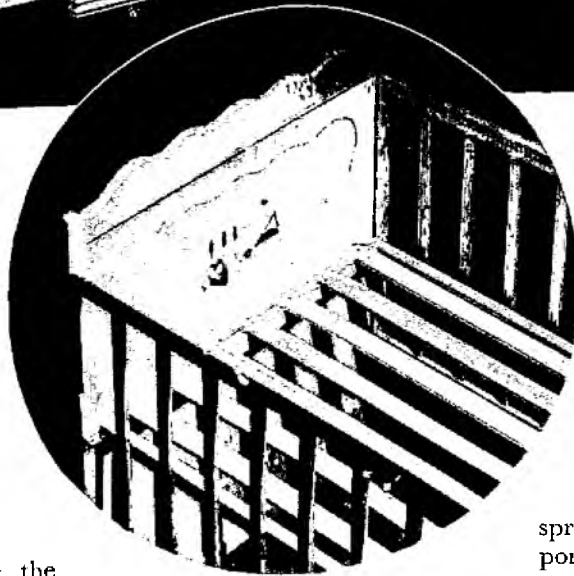


The Three Little Bears make their bow on this gleaming white enamel crib. Simple in style and large enough to accommodate a baby in comfort . . . Decorative as well as

practical, this roomy chifforobe has sufficient capacity to store all of baby's clothing. The full-length drawer at the top provides space for blankets and bulky articles.



Honey birch is used for this smart infant ensemble. Animal cutouts in maple, resembling molasses cookies, march along in single file. Built along modern lines, the ensemble features a completely dust-proof chifforobe with four generous drawers, an ample wardrobe compartment and a six-year size crib.



*Lullaby
Furniture
Corporation*

Built of selected northern hardwood this spring is an aid to straight backs and good posture in later life.

natural wood finishes require the deeper-toned accessories, as the delft blues and aquas.

It is wise not to be too definite in working out nursery plans before determining if all the furnishings are available in the desired style and color. A plan that is flexible and will stand departure from the original idea is preferable in the event a second choice must be made.

Decal decorations are gay and brilliant and some of their colors can be carried out in the room decorations. There's no priority on their liveliness nor on what they can do for an otherwise plain piece of furniture. Besides being decorative, they amuse and teach a child. There are plump little puppy jugglers, animals playing musical instruments, fawns, elves and many of childhood's beloved nursery tales live again in these brightly colored designs.

While not plentiful, some chifforobes are still available. Matching the cribs in finish and design, they provide plenty of drawer space for baby clothes and blankets in addition to a wardrobe compartment for hanging coats and dresses. When a child is old enough to walk he is sufficiently tall to reach the wardrobe and hang up his clothes without assistance. Some chifforobes have dustproof drawers, double depth drawers for bulky articles and long blanket drawers extending across either the top or bottom.

It's too bad it took a war to do it, but this new crop of babies has at least one assurance—that of growing up with strong straight backs. The elimination of innerspring mattresses and steel springs and the introduction of felt mattresses and hardwood

springs provide the firm rigid support advocated by physicians for the promotion of good health. Infants' bones, they tell us, are soft and for proper spine development and normal blood circulation the lying surface should be hard and inflexible.

Nowadays juvenile furniture is not designed merely to be "cute." Manufacturers have shown skill and remarkably good taste in producing something practical, durable, sanitary, healthful and "easy to look at." Stains and enamels are non-poisonous. Drop sides lock securely. Some manufacturers use only selected northern hardwood. Most pieces are constructed on simple lines and are easy to keep clean. All these are an aid to proper child development, the building of character and initiative. Whether you are shopping for juvenile furniture for the first time or as a seasoned shopper a grand thrill awaits you.



Party!

deep. Cover top with white crepe paper and sides with blue. Place the red tier on top and fasten in place with spool wire. Decorate with bow of red, white and blue ribbon.

PLACE CARDS

To bring your Washington's Birthday celebration up to date, attach a War Stamp to each place card with scotch tape. War Stamp books make appropriate prizes for your after-dinner bridge, too, and it's a splendid way to help your friends start saving toward another Bond.

A TRADITION

Of course you can't have a Washington's Birthday party without the traditional cherry pie. But this time why not make the pie a surprise dessert by topping it with pastry hatchets? The children will love to help you on this. Have them cut out a cardboard hatchet to use as a guide, then with a sharp knife cut out the pastry around the hatchet pattern. Make your favorite cherry pie recipe and instead of the usual top crust put the pastry hatchets on top—bake—and sit back to await the enthusiastic approval of your guests and family as you serve this delightful dessert.

PARTIES with a definite theme are always much more fun to attend and to plan. The red, white and blue color scheme of this attractive George Washington table will add zest and sparkle to your dinner conversation. The decorations are inexpensive and the whole family will enjoy helping you make them. Cardboard, ribbon, spool wire and crepe paper in red, white and blue will be needed for the centerpiece.

CENTERPIECE

Foundation: Cut circle of white cardboard 8 inches in diameter. Fasten a cardboard band $1\frac{1}{4}$ inches deep around outer edge with gummed paper tape. Brush paste over outer surface and cover with red crepe paper. Stretch paper thoroughly before applying to pasted surface to avoid wrinkles. Make circle for second tier 10 inches in diameter and the band $1\frac{1}{4}$ inches deep. Cover this tier with white crepe paper. The circle for the bottom tier is 12 inches in diameter. Make the band $1\frac{1}{4}$ inches deep and cover with blue crepe paper.

Silhouette: Cut out two identical silhouettes from heavy red paper. Then cut the heavy wires into three twelve-inch lengths. Group the wires together. Then about 6

inches down from one end wrap all together for 2 inches. Cut strip of red crepe paper across the grain one-half inch wide for wrapping. Next separate the 6-inch lengths of unwrapped wires and fasten them with gummed paper tape to the back of one of the silhouettes. Paste second silhouette on top.

To put the centerpiece together, pierce a hole in the center of the red tier and insert the ends of unwrapped wires below the silhouette. Separate these wires and fasten them with gummed paper tape to the under side of the circle. Place this red tier on top of the white one and fasten together with spool wire. Then place on top of the blue tier and again fasten with spool wire. Decorate at base of silhouette with red, white and blue ribbon.

CANDLE BASE

Cut cardboard circle 4 inches in diameter. In center of circle cut out an opening large enough to fit over the collar of the candle holder. Fasten a cardboard band $1\frac{1}{4}$ inches deep around the outer edge with gummed paper tape. Brush paste over outer surface and cover with red crepe paper.

Make circle for lower tier 6 inches in diameter and the band $1\frac{1}{4}$ inches



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