

JANUARY 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 *Home Life*

We find it exciting and exhilarating to begin another year and we are pleased to bring you, in this first 1941 issue of our own magazine, several ideas for your home life that we believe are almost as new as this year.

First there's the story on the use of glass in the moderately priced home, for light, for air, and for sheer modern beauty. To anyone who has investigated the use of glass in its newer forms, these suggestions will give evidence of their practical incorporation in the small and up-to-date home.

Then if you would like an idea or two for new furniture, why not follow up one of the suggestions on the furniture news notes we've collected for you this month?

May this be a happy and prosperous year for your home and your family!

F. L. Vandenburg, Secretary

NILES FEDERAL SAVINGS AND LOAN ASSOCIATION

302 E. Main Street, Niles Michigan

YOUR HOME— your basis for credit

WE ARE an odd lot of creatures. When things move along smoothly and we haven't many worries we have the most nonchalant way of accepting the good fortunes with assurance that they will continue unceasingly. And it's a nice way to be—it's a way to enjoy living and in introducing a contradictory thought we aren't trying to destroy this carefree philosophy. No, we share it, too.

Our theme attacks that complacency, however. Having lived through both good fortune and bad, along with you, we have a feeling that good as all these fortunes we are now sharing seem to be, we seem to know that there will come a time for lesser fortunes for us all.

When we get one bad break, and are sharing the depths of despair with more than a little worry, there is apt to be another matter—lack of money—which sticks up its head in that trying time. Piled up on sickness, accident, sorrow, homesickness and the other human miseries, the lack of money may be literally and figuratively the last straw.

Mr. Home Owner, you will never need to face an emergency in your family with the dread of financial difficulty. Your home, that significant achievement of your hard earned dollars and long labor, is more than a shelter for your family life, more than an investment, more than your greatest tangible asset. It is your security—your basis for credit in your community.

As business men among other business men here in our own community we know that almost every home owner at some time in his life needs credit for emergency funds. We are a savings and home financing institution and our major activities are the safe keeping of the savings of hundreds of local savers, and the reinvesting of that money in home loans. We have found the home owner a stable and worthy risk.

Our loan plan provides for a regular, small repayment every month, on a basis which reduces the interest charge as he pays, and over a period of time completely wipes out his obligation. It's an entirely safe plan from the borrowers' point of view because his repayments are arranged to fit his income.

Maybe you've been jarred out of that complacent acceptance of things as they are. We didn't mean to do that. We are just reminding you that we will be here to help you, and to plan a financial way out if you should need assistance. Our officers and staff are ready to serve you.

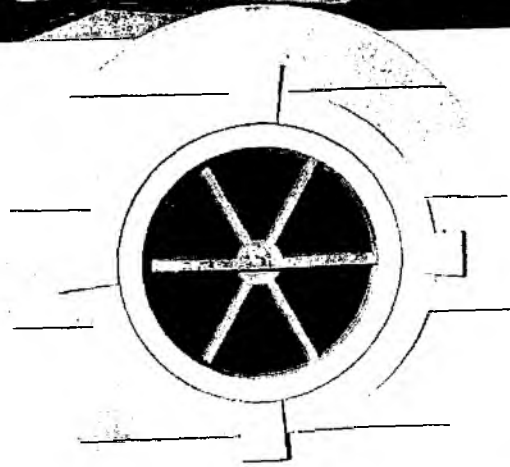
HEARTHSTONES

In the older days, the humble homes of the early Americans were built around the great fireplaces where all cooking and the heating facilities of the room were concentrated. The entire activity of the home was centered there, and around the hearthstone grew the traditions of happy family life which have come down to us.

The family life in our modern world is still concentrated in the home. Wide outside interests of every member may make the hours they spend there fewer, but for protection, understanding and real security, the place of the home is still unchallenged.

Richer and fuller is your family life when you live in the home you own, because it can be built and changed to fulfill your desires and needs. The sense of security and protection can never be achieved in the same degree, in a home in which your family lives temporarily.

You want that security and happiness for your family. We can help you own your home, with a practical, low-cost plan, in which the money you are now paying for rent can be applied in regular payments to your own property. Ask for details in our financial service to prospective home owners.



YOU CAN HAVE THE MODERN ARCHITECTURAL WOODWORK

Curtis Companies Service Bureau

AS YOU drive along a street of homes, what is the focal point of interest in each of the dwellings you pass? It's the entrance!

If an entrance is cold and forbidding, the other details of the house exterior are apt to pass unnoticed. But if the entrance seems to extend a friendly hand of welcome and warm hospitality, you are quite likely to

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say, "There's a lovely home!" Entrances and doors and window arrangements are the fine points of a home that make it radiate beauty and charm. Inside, mantels, staircases, built-in cabinet work and wardrobes, give the same impression. These details are woodwork, truly called the *permanent furniture* of the home.

We have only to go back to the early days of our country to see how important woodwork really is. That was the handicraft era when men thought in terms of design and worked out those designs with their own hands. In those days fine homes meant the finest in woodwork design. And the examples of those early residences, still standing, prove that



the permanent furniture of the home, the woodwork, actually keeps homes young. There's nothing old about the design, the warmth and the cordiality of Mount Vernon, Monticello, and countless other famous American landmarks.

Today there's no reason for a new home, regardless of its cost, to be without the charm and beauty which only architecturally correct woodwork can provide. No longer is it necessary for your architect to plan custom built woodwork for your home. Several reliable manufacturers in America with long experience in woodwork make beautiful and sturdy stock items of millwork which actually cost less than some flimsy, mongrel, job-built items.

These manufacturers engage prominent architects to design entrances, mantels, stairways, china cases and other woodwork details. In a modern factory equipped with high-speed woodworking machinery and a corps of skilled workmen, these woodwork designs are manufactured in large quantities and packed in cartons ready for shipment right to the job. And thus the shoe clerk's \$3500 home at El Paso, Texas, and the bookkeeper's \$5000 house at New Canaan, Connecticut, which are neither Mount Vernons nor Monticellos, can enjoy the beauty and distinction that charming woodwork has been giving American homes for over 200 years.

With home building swinging upward and industrial activity creating a shortage of suitable homes, many families are going to purchase older houses to remodel. No better improvement can be made than the installation of a new entrance or mantel. These truly beautiful designs of items in stock millwork will do more than you can visualize to the older house.

In selecting woodwork for a new home or to remodel an old one, there is only one point which should be remembered. Keep on the architectural track! If the house is Colonial, by all means use Colonial woodwork, and if the house is English don't be tempted to stray away from the basic design of the home just because some little trick appeals to you. For no house retains its value better than one which is architecturally correct. Only those houses which boast no particular period of architecture deteriorate rapidly in value.



YOUR NEXT YEAR— STRETCHING AHEAD



ONE of the amazing facts about every man's mind is the belief that exists that there will be a tomorrow and that he will be here to use it. Actually, not one of us knows what even an hour hence will bring forth in the way of change nor do we have any way of knowing whether we will be alive and a part of the world when the next sun rises. But we have a universal confidence and all of us are happiest when we do not dwell on uncertainties. We work ahead, and plan and make provision for tomorrow. Experience has shown us that after all, that is the best way to live.

Now the very fact that we can't look ahead has inspired the idea of making sure that we are protected against emergencies as far as it is humanly possible. We build a sound strong house to protect ourselves from the elements although the day we plan it may be pleasant and sunny. We bring home food for the morrow although the larder may supply enough for subsistence today. And we put money away in a safe place to be sure that the needs of the morrow will be available when we want them.

Before him on his desk, the man pictured here has spread a year's calendar. To himself he is picturing what he thinks will happen in the months that are to come. In June there will be a graduation for his son, in May he will want to take a trip to

see his Mother on her special day, in August the family will want to take a nice vacation together, and there will be camp for two of the children. In September, there will be college entrance for sister. In November there will be entertaining around the Thanksgiving holiday, and in December will come Christmas.

In almost every month there are some expenses that appear which will not be recurring soon, but they must be provided for. Some months there will be an exceedingly heavy drain on the family purse, and he will want to be sure that current needs are not sacrificed for large seasonal expenses.

But no one can be sure that the year stretching out ahead will work out as planned, financially, socially or as far as health and activities of the family are concerned. No amount of budgeting will assure every month's successful conclusion of the family spending unless there is provision for the future, every month, regularly and carefully. A few dollars put aside as they come in, where they'll be safe and ready for future needs means that the year ahead is provided for, and that a measure of safety, at least is assured.

This friendly savings and home financing institution probably puts more confidence in the future than any one individual you know, because our entire business is based on

the future. We accept here the savings of men and women who want to make provision for future needs, and we use that money to finance the homes of other people who are building strong futures by providing permanent residences.

Is it sound? Does it work? Yes, the years have proved that the plan of this institution provides mutual assistance to the entire community—to savers and to home owners.

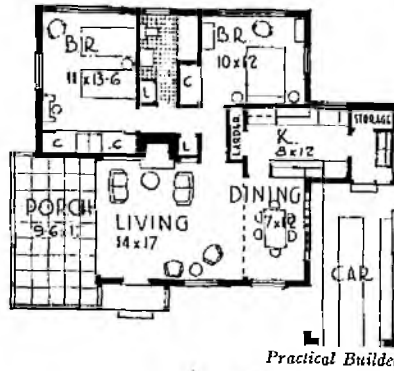
Here at this institution you can look ahead and plan for the year—how much you can save and how far along in your home payments you will be, in another twelve months. The record of this institution in the payment of liberal profits on savings is your assurance that your money invested here will earn for you.

If this year has not been all you had hoped it would be, let us help you plan a better year to come, and let us help you make intelligent saving every month, a part of your plan. You can talk over your hopes and desires for next year, here, without obligation, and perhaps when you sit down to look over next year's calendar, you can do so with more assurance and confidence than you have ever known because you will have provided wisely for any emergencies which may arise.

Look ahead to your next year—and then decide if savings is your answer. If it is—we can help.



NOBLE EXPERIMENT IN GLASS



YOU'VE undoubtedly seen one of the commercial exhibits of the use of glass for adding light, utility and decorative touches in the modern home, at the World's Fair in Chicago, or at the two fairs on either coast last year, but glass has been a dream material, as far as most economical small home builders were concerned.

Last year saw a change—a change that proves that glass can be used by the home owner who cannot splurge on luxuries but who must devote his dollars to a structurally sound house.

In a southern city ten small experimental homes were built—five rooms, simple in design, modern in feeling. Wherever glass products could contribute to added light, utility or decoration, glass was used. The result was a practical proof that the use of glass is not abnormally costly, and that the little homes had more practical livability and sparkle than the same money had been able to provide heretofore. Each little home contained 250% more glass in window and door openings than houses in the same price class usually have. Each house looked bigger, both from the inside and out than it was. The quality of the basic construction was not cut to add the large amount of glass, and the little extra touches warmed the hearts of the people who were interested in seeing what home owning dollars would buy.

Perhaps your own new home will borrow an idea from these experiments. Exteriors and the basic floor plan used in the houses are shown here, and on the following pages you will find some interior examples.

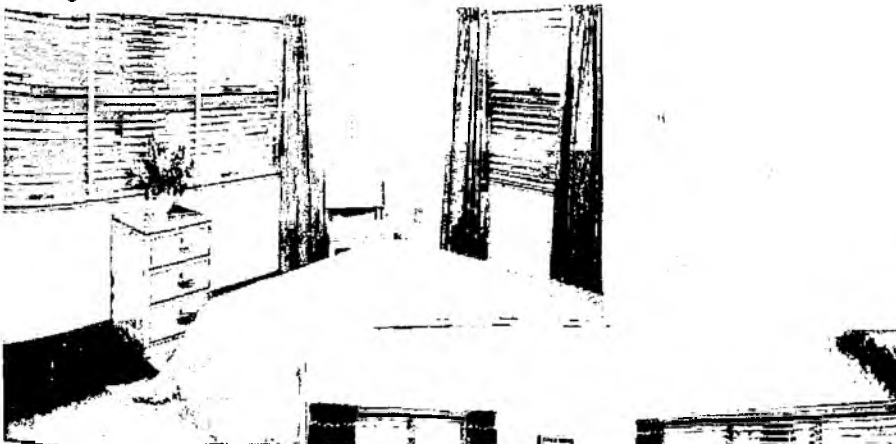




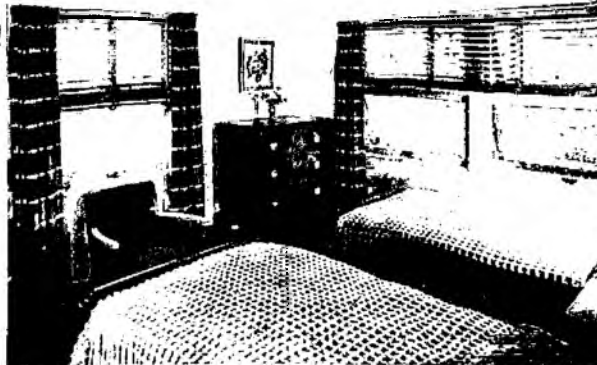
Here you can see how glass has been used on the porch, for a sliding panel between the porch and the combination living room—dining room, and what the huge plate glass mirror does for the entire area. Every spot is light.



The other end of the big room is the dining nook. Glass actually surrounds the diners, and the housewife will enjoy the step and labor saving breakfast bar, with its flutex sliding doors on the storage space above the serving counter. Plate glass sliding panels showing the dishes were used here below the drawers.



Half the beauty of these bedrooms is the complete natural lighting through the windows. The awning type of window opening, as yet not very universally used, provides for ventilation without draft, a quality fresh air enthusiasts will really appreciate.



Another interpretation of the breakfast bar has the flutex glass in both panels. The effect of this wall and hinged mirrored doors is to provide light reflection from the baseboard to the ceiling.



No woman would ever, ever furnish a new home without providing some place for a full length mirror and if it is built into her boudoir door, she has the answer to her most fervent prayers.

Dream House

THE CREATION OF A HOME FINANCING EXPERT



FIFTEEN years ago, young couples with very little cash and a new marriage license found it almost impossible to start paying for a home of their own without first accumulating a sizable savings account—and in the meantime accumulating, too, a stack of worthless rent receipts.

About fifteen years ago, a man, well acquainted with the home financing problems of families in and around Atlanta, Georgia, and consequently the housing problems that most young couples were facing, began to visualize and develop a house plan, along with the low-cost financing plan of his institution, that would enable newly-weds to begin with a little home of living room,

kitchen, bedroom, dinette and bath at the same price they would have to be paying for a $3\frac{1}{2}$ room apartment—and expand as they needed room into a $5\frac{1}{2}$ room house *without wasting one inch of the original structure.*

Two of these “last-half-first homes” were completed in Atlanta, Georgia last year and are destined to be duplicated many times all over the United States by couples who want to begin married life with a home of their own—priced within their reach—and easily expanded to meet growing family needs.

Let's look in on one of these tiny homes, soon to be expanded into a family home and it will be easy to understand why the homes have caused so much favorable comment.

The house is frame, on a brick foundation, has a ten-year asphalt shingle roof, and hardwood floors throughout. Electric outlets are ample, the tub is built-in according to modern preference, and a hot water system and storage tank are included. In the two experimental houses which have been built, it is proposed to use a circulating heater in the front room.

As shown by the pictures and floor plan, the first $3\frac{1}{2}$ rooms serve as the ordinary last, or “back” part of anyone's house. This last half is built 14 feet to 16 feet back from the building line on a lot 50' x 150', large enough to accommodate a good $5\frac{1}{2}$ room house. Including the cost of the lot in the home pictured here,

the back 3½ rooms were made available to the present owner at a total cost of \$2250—an attractive little house which the owners are paying for with the safe low-cost home loan plan offered by this and similar institutions, in eleven years at \$22 a month, after a small cash down payment.

When the “first” or front half of the house is added, according to the plans which are provided to the original purchaser or builder, the present living room will become a second bedroom, a good-sized dining room will be built-in across a hall from it, and a large living room will be stretched two-thirds of the way across the front.

The cost of building the front will range from \$1500 upward, depending on the elaborateness of such details as chimney, mantel-piece, front entrance and screen porch, or the

digging of a cellar and installation of a hot air furnace. On a rolling lot a garage might be built under a part of the house.

Meanwhile, however, the young couple will have as much space as they would get in an apartment or flat, will be acquiring title to property instead of a bundle of rent receipts, and will own one half of a home they want to live in by the time they reach the years of larger earnings and maturing family responsibilities.

Contrast the difference between this half-a-house which will remain useful no matter what later additions are made, and the frequently erected garage apartment or other “far-back on the lot” temporary building which is rarely any good afterwards.

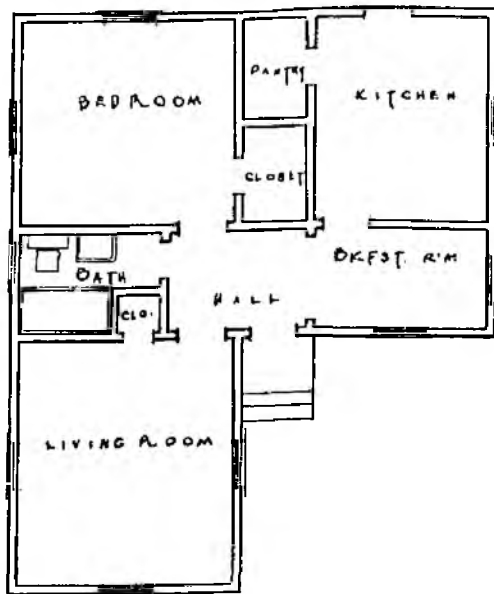
These two small homes are indicative of the interest that men and institutions in the home financing field

are taking in the small home owner. These two Atlanta homes are exemplifications of the philosophy of every thrift and home financing institution —“home ownership for every American family!”

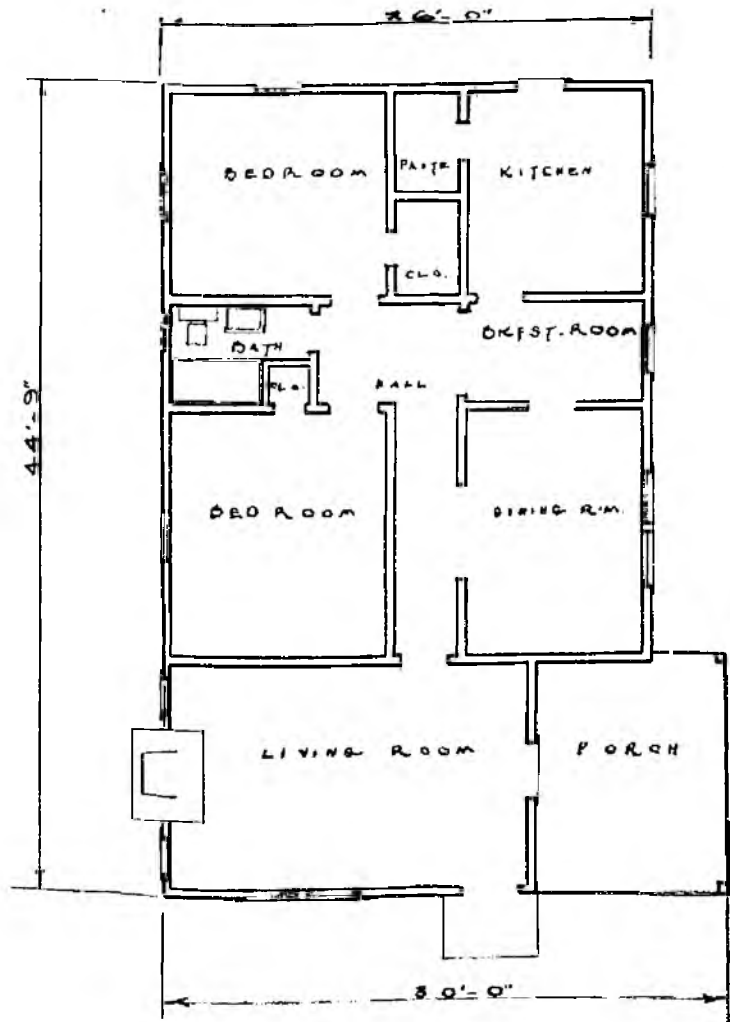
Cutting economy corners is not only the basis of the building plans but also of the financing plan. The new owners of the little white house are using the easy budget payment plan of an institution like ours. They are realizing, as our members are, the joys of a worry-free home loan.

Whether you are interested in considering a tiny home to be added to in later years—a new family-sized home, buying an existing property in this community, remodeling or modernizing—remember we have funds available for you to begin your plans immediately.

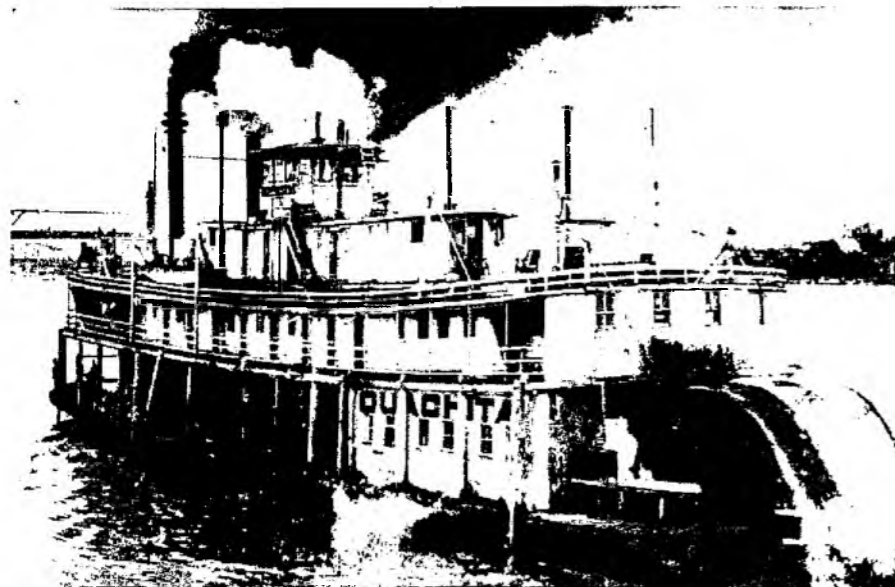
Our officers are always available for unhurried, friendly consultation.



ORIGINAL FLOOR PLAN



EXPANDED FLOOR PLAN



Once the rivers of the country were filled with sturdy river craft, carrying our goods to sea ports and key cities.

THESE TREMENDOUS YEARS

Flashes from the History of a Great Achievement for America

THERE wasn't much about the year 1831 on the surface that made it stand out in flaming numerals—America was a young country in the first pangs of growing pains. With a population of a few families over 12 million and a list of 24 states in its union, America was uncrowded, gay, prosperous and full of opportunity.

With Banjos Strummin' "O' Susanna"

The trek westward was in full swing, and wagon trains upon the thousands were migrating to the new country where good living took more muscle work, ingenuity and stamina than money.

Not many more than 125 steam boats chugged up and down the Mississippi—but river trade was good. On the high seas American boats were doing a tremendous business. The pay was high for the working men.

Although manufacturing on any great scale had not reached its stride, around New York, Boston, Philadelphia and other large cities, factories sprang up to meet the needs for textiles that tariffs and the Na-

poleonic wars were keeping out of America.

No Need for Tools

For the first time since the original settlers had landed at Jamestown and Plymouth 200 years before, a man, without equipment or capital, could earn a regular living. Emerging from this new industrial business came the wage-earning class of people to whom home ownership and safe investment for their savings was almost a necessity.



Across pathless America, wagon trains bore the new settlers—the pioneers who were to carve out a great country from the rich hills and plains.

However, the monetary situation was, in 1831, as mucky as the newly laid "turnpikes" in the western cities that sprang up almost overnight. After the first United States bank charter expired in 1811 and was not renewed, individual state banks grew like mushrooms, issuing their own notes and dealing loosely and unsystematically with the easy money of that period. Even though later when the Second Bank of the United States was chartered, because its existence became a political issue under Jackson's re-election, the state banks continued to flourish throughout the country, each bank with its own rules, regulations and practices.

Money to Invest

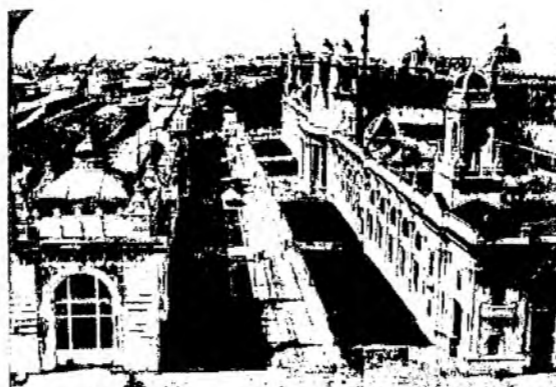
And in the midst of this scene of financial chaos came the wage earner. Money jingled in his pockets and he wanted and needed a safe and profitable investment place for his savings.

So it was, that as 1831 serenely bubbled on toward the gay '90's, the groundwork had been laid for the organization of a cooperative thrift and home financing institution where the "middle class" wage earner could save his money regularly and share in the profits made from his funds being lent to families who needed money to build homes of their own.

The First Institution

In Frankford, Pennsylvania (now Philadelphia), late in 1831, originated the first mutual thrift and home financing institution with its founders composed of men whose interests were those of the wage earners. It boasted of 40 original members—and the first home loan to be made was for

Ewing Galloway



The Administration building at the Columbian Exposition in 1893 in Chicago was an impressive structure for an impressive "progress" show.

the vast sum of \$375 to Comly Rich, a lamplighter.

As the wind of progress whipped over the calendar years to the end of the 19th century, much occurred in America and in its savings institutions. For instance, during the hard, lean years following the panic of 1893, the saving and home financing institutions that now totaled more than 5000 with assets over \$500,000,000, emerged from this general business slump without any serious losses. And as Americans toasted in the New Year of 1901, they could look back on 69 years of safe investments in the ever-growing savings institutions.

The 1800's had been kind to America. In the sports world was John L. Sullivan—7 years "Champion of America" and "Gentleman Jim" Corbett who took it away—the safety bicycle, croquet, baseball's mass movement, the winning of the '96 Olympic games and Walther Camp's nursing of American college football in its infancy. In transportation, railroads were shifting to steel rails—gone was the river trade—the world's first skyscraper had raised its tall head in Chicago—the Dakotas, Montana, and Washington were admitted to the Union, and Edison's first incandescent light bulb was being exhibited in a jeweler's window. The world had witnessed a great Fair and Columbian Exposition which gave all a vivid vision of America's greatness.

Beginning of the 1900's

So the 19th century went out gloriously and the new Twentieth Century ushered in a peaceful, inspired world. New York held Ameri-

Ewing Galloway



Chicago's World's Fair looked like this in 1934 from the top of the huge skyride, looking to the south—another show of the progress of the land.

ca's first automobile show. Marconi's "wireless" forecasted radio's future. The Wright brothers flew a mechanized kind of bird, and women stenographers appeared unexpectedly on Wall Street in shirtwaists and tailored suits. Manhattan's crowded population of one million was beginning to move out into the boroughs where there was fresh air and room for gardens—on a sensible home loan plan offered by the now numerous home financing institutions. And by 1911 because of their stability and careful management, the 6,099 savings and home financing institutions had grown with America to pass the billion dollar mark in assets just 80 years after the first institution was founded!

War and Peace

The next years found a more rapid pace of life. There was growing interest in politics. Theodore Roosevelt tried to hold to the Whitehouse only to be succeeded by Woodrow Wilson. Canned goods ware replaced open containers and New York boasted of a fleet of elevators in one of its office buildings. The Titanic crashed on her maiden voyage while newspapers reported the Balkan war. Then the Lusitania was sunk and the shooting of Nurse Edith Cavell made front page news. Fast moved the horrible years through war and peace when soldiers returned home tired and grim singing a catchy little query of "Where Do We Go From Here?" What had happened during those war-time years of sacrifice and economic insecurity to the thrift and home financing institutions who had stood so soundly through other economic depressions?

Wide World



In 1940 the world's largest bombing plane was under construction in California, with a wing spread of 210 feet, weighing 70 tons.

The records show that more than ever before Americans turned to these institutions to guard their savings or to finance their homes. From 1914 through 1918, institutions increased from 6,099 to 7,484 with membership jumping from 3 million to over 4 million and total assets hitting the two billion dollar mark. Further evidence of their usefulness to communities was shown in the number of homes financed—in 1914, about 112,000 and in 1918, about 145,000.

Growth to 4,000 Institutions

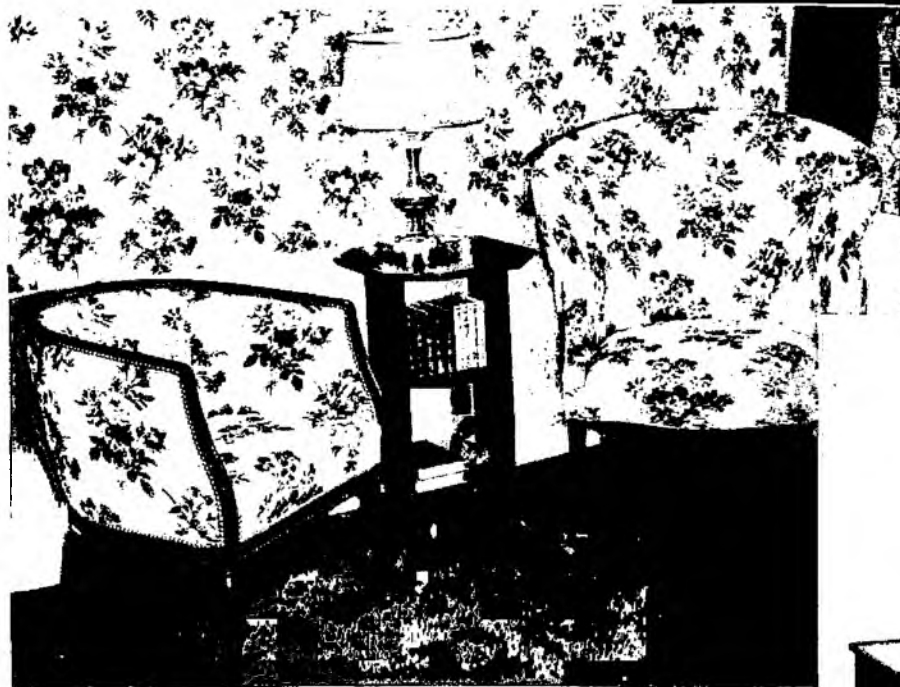
Now after the celebration of the world's first Armistice Day, America moved into another era. There was the Harding-Cox front-porch campaign "Back to normalcy." Prohibition. The Teapot Dome. Benito Mussolini's black shirts. A new word "Nazi." Bobbed hair, beauty shops, Ethyl Gas, "Main Street" and "Babbitt." A Union of Soviet socialists in Russia. Then Calvin Coolidge as President after Harding's death—a "boom" in full swing—frenzied Florida property boom, easy money—homes springing up everywhere. Came a youngster out of St. Louis, from New York slipping down at the Paris airport to say modestly—"I am Charles Lindbergh." Henry Ford watched the 25 millionth car made roll off the assembly line. Two black-faced comedians—Amos and Andy—became a national institution. Red Grange, Rudolph Valentino and Gene Tunney were box-office names. Ten years of upsurging business, building and industry. The savings and home financing institutions who had stood so soundly, establishing almost 4,000 more institutions.

Wide World

AS NEW AS



Tenite—a plastic famous for garden and porch furniture—comes indoors! Here is an interesting combination of the plastic, wood and upholstery in a delightful pastel chair. The colored tenite in a soft pink is most striking—can be washed easily—wears "like iron." You'll love its shiny elegance and the variety of gorgeous colorings.



Ideal for the colonial or Cape Cod home is the newest of new in the furniture world—identically patterned upholstery fabric and wall paper. This flower garden pattern uses bright pink and red buds and flowers with bright green leaves on a pale yellow ground. The corner is a charming "conversational unit" where friends can chat quietly.

The rocker is back, but not as grandmother knew it. This is the Zephyr rocker, newest in the family of chairs for the modern home. The ball bearing construction gives it smoothness of motion and the styling assures deep comfort. The design shown is in maple with a white patterned rust cover. Various other woods are available.





No—your eyes have not deceived you. The upholstery of the chair and the coat and skirt are identical and the fastenings on the jacket are of the same polished brass adapted from the design of the hardware on the chest. You can imagine the soft elegance of the chair upholstery. The chest is done in walnut and ash—the top section removable, and the lower section, a desk with space for typewriter and telephone.

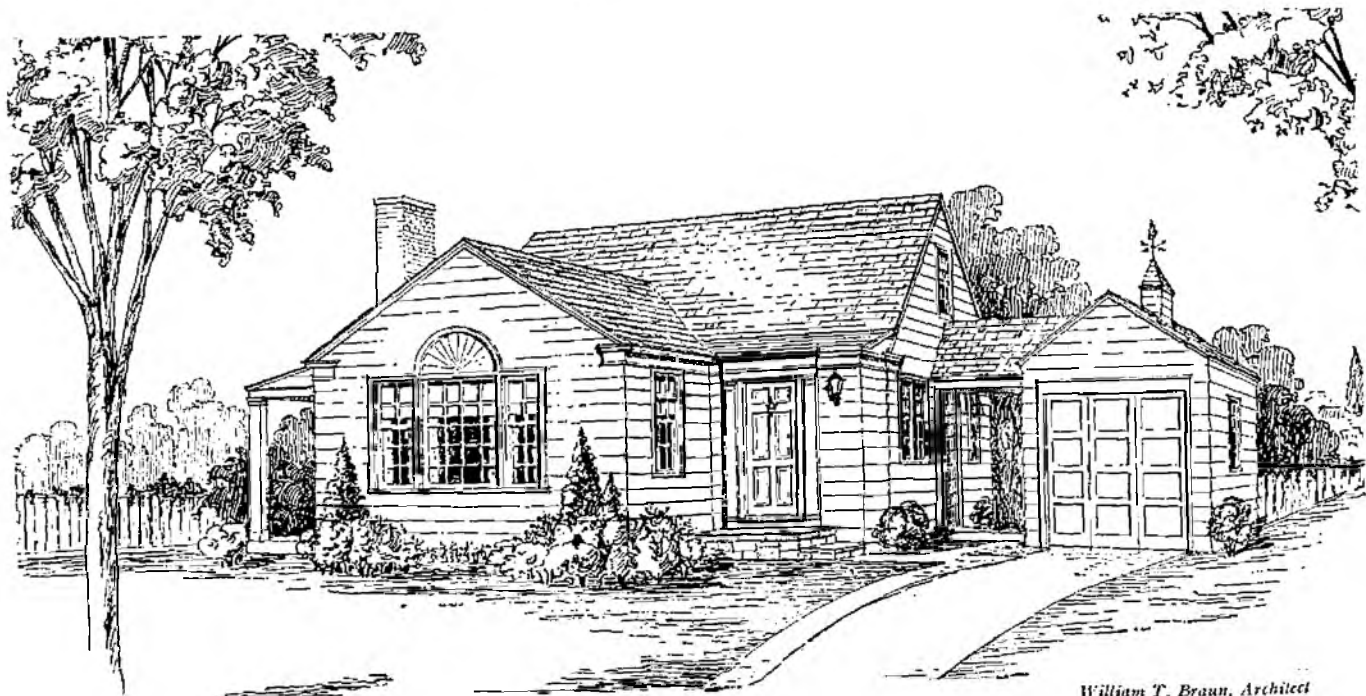


Merchandise Mart

At last someone has planned something for Father who is so often neglected when bedroom furniture is bought. Here's a chest that is spaced just right for his shirts and accessories, and he can tell without opening a drawer if he has enough clean shirts on hand through the square openings in the shirt drawer. Open wire grilled doors close over the two middle drawers.

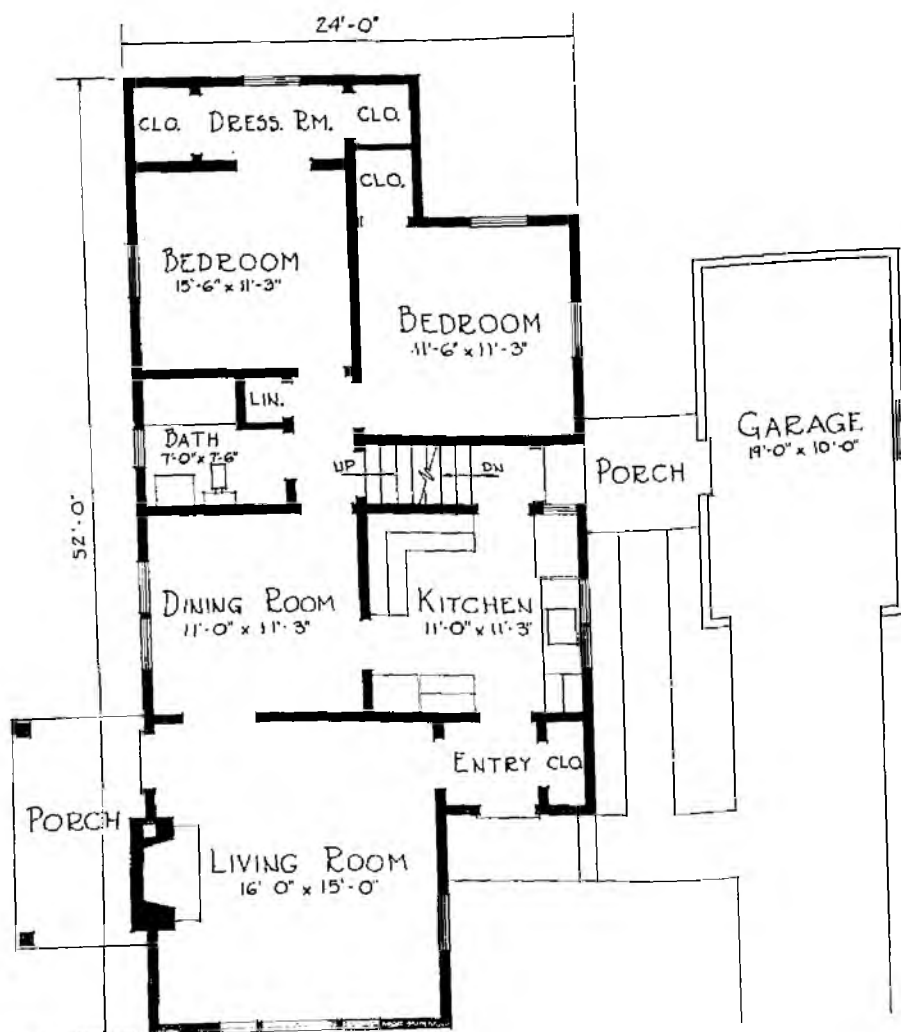


A movable fireplace is this! Yes, in any color, and it is made of a strong composition which will not chip, warp or crack. It can be used as a real or an artificial fireplace and the indirect lighting on top and at the sides bring out the charm of the objets d'art which decorate it—a most interesting step designers are taking to make furnishings movable for variety's sake.



William T. Braun, Architect

SNUG LITTLE HOME FOR A NARROW LOT



TOO frequently a badly proportioned small home is built on a narrow lot, but here is a house that will meet the needs of the narrow lot owner, and will look equally well on a large plot of ground. When the house is built on a narrow lot the garage and porch are eliminated, without destroying the beauty or dignity of the house. The design was worked out so that these features may be included or omitted.

The architect has worked in a unique space-saving arrangement in the bedroom closets—with the master bedroom having a spacious dressing room with a double closet.

Briefly, the other points of the excellent design can be summed up as follows: the rooms are large and well lighted; good cross ventilation is provided for the entire house; an entry with a clothes closet provides privacy for the family living room; and a sheltered porch to the garage is a convenience and a health protection.

Ask at our office about the blue prints for this snug little home, and ask about our safe budget home financing for buying or building your new home.



to continue to live with Mother and Father.

They may have been spending their own money as they pleased for many months and even if Dad has generously supplied the needed funds, it is something else again to be dependent upon a husband or wife for sharing and for help in spending as well as earning.

But it seems that the lack of living facilities which are as good as those they have enjoyed at home is the biggest deterrent. It just doesn't make sense to move life and liberty into a flat when there is a whole house going to waste at home.

Well, times are changing. Many young people who investigate the situation discover that Dad and Mother had the same misgivings and that the things they think they'll miss most are easily substituted.

Let's look at the housing situation. After having lived in a home of their own, the newlyweds will

home a permanent family residence.

To the doors of this friendly institution every year come the brides and the grooms of former months, and even the brides and the grooms to be, who anticipate the problems, and who have misgivings about making a first home under a rented roof.

Our story is this. We can help them save and we can help them accumulate enough to make a down payment on their home. We help them by starting them on a regular savings program of so much each month and by adding the regular earnings that our institution pays our savers to their funds. When they have saved enough we work out for them a loan plan, the amount of the monthly payment, depending upon the amount of the down payment, the cost of the home, and the amount the couple can afford to pay will be determined.

It is really simple and easy for young couples to get an early start on home ownership and to enjoy early in their married life the pleasures of a real home. Being simple and easy does not mean that we can get you started on your home today or tomorrow but we can get you started the day you come into our office on a savings plan that will lead to your home ownership eventually.

Parents, tell your young people who should be making an effort to start their own lives, about the easy way to own their own homes, tell your young people that saving and home ownership are the only ways known to give security and happiness whether you're beginners or old hands in marriage, and how they can work out these problems that delay their happiness.



neither one consider for a very long period a rented house or an apartment. It represents a makeshift which in no circumstance will be for long if they are willing to accept it.

They begin to realize after they have paid rent out of their own pockets for a few months, why parents talk home ownership and why home ownership means a future investment.

Will the money they pay for rent pay the monthly payments on a home? How much will they have to have for the down payment? How will they save enough to make a down payment? Where can they get safe home financing? They ask these questions—the children of home owners—the people who make the biggest effort in the first few years after they are married to own their own



THEY WAIT TO *Marry!*

ONE of the deterrents to marriage which young people see today is the necessity of changing, sometimes rather drastically, their ways of living. They have become accustomed to life with their parents, a rather sheltered and protected life, whether they are absolutely dependent or whether they work and live at home.

In most cases they have enjoyed the privilege of a room of their own, and have come to accept their parents' home as the place where they entertain. Marriage means giving up a great number of privileges which they have come to regard as necessities in their lives. To think that they may have to live in two or three rooms for several years, perhaps even furnished rooms, and cramp all activities into an abode of this size is a strong argument to them

SO YOU'RE GOING TO BUILD

Your Own Home?



PLAN books piled high on the living room desk. Tear sheets from magazines lying in unclassified piles on shelves and in drawers. Pictures cut from books, free hand drawings made in the moving car on Sunday afternoon rides. That's the conglomerate picture of the way things look when the family is trying to decide upon the small home it will build. Whether you are in that state, or are less advanced in the stages of the fever to find the house which will suit your family best, you've probably discovered that no small house plan is perfect and that there are a great many which look good at first glance which turn out to have serious faults from your point of view.

A Check List for You

Perhaps it would be helpful to have a layman's list of some of the basic things you should watch for and guard against in your new house plans. They do not necessarily all apply to your house, nor do they apply to large houses in every case. Certainly you are entitled to your own opinion if any of them sound "fuss-budget" to you. But for the uninitiated in the complicated step of selecting a house plan for building a small home on a moderate income, they may have some ideas.

The first few have to do with elementary economies which can be worked into good house plans, and which mean not a few dollars saved but frequently enough to provide a much roomier, more finished house for the same money. The kitchen and bath should be located near each other for economy in plumbing, both in incoming pipes and outgoing drains. Originally, this plan is the most economical and in future changes in the interior arrangement or in growth of the

house, the new plumbing can be done easier and with less expense.

The most simple natural construction should be used in the planning of the house, to eliminate complicated gables, and odd corners in the roof which are expensive in building, in covering and in remodeling. A very complicated, rounded window effect in the breakfast room may cost as much as a complete large room so watch for costly details—if your eye is on economy. Planning simple lines for the exterior and particularly for the entrance provides for good design that costs no more certainly and frequently very much less because simple design can usually be worked out with less material and frequently less expensive material. Sometimes it is more economical to build a simple two-story house than to build a sprawling one-story, with many angles and numerous outside walls. And if you have an eye to economy, you'll discover that using stock sizes of lumber, for joists, rafters and studs will frequently permit a house of somewhat greater size for the same money as a house where the length of lumber was not taken into consideration in original planning.

Simple Lines Are Best

None of us likes the idea of planning our own home for its resale value, but no wise home owner who is financing his home over a period of time would consider building a freakish house. Again the admonishment is to stick to simple lines, and build a home that fits into the neighborhood where you build. To fit it must conform fairly well in size and style with the homes already there, or planned for the section.

The next checking point has to do with orientation—how your house will set on your lot and how effective it will

be in bringing in the light of day and in maintaining privacy for your family life. If you have a definite type of house in mind, don't be too firm about the arrangement of rooms until you have chosen your lot. The direction your house will face will determine which rooms will be on the front of the house. No, this isn't foolish at all, because you want a light and sunny kitchen for working, and a living room that has light and sun some time every day. And if the lot is long and narrow you may want to turn one end of the house to the street and make your front entrance a side entrance, private and protected. The way the breeze blows is pretty important in every season.

Speaking of breezes, the next thing you check in your house plans is cross ventilation. Exercising only a little care in the layout of rooms will bring cross ventilation to your home even if rooms are small, and windows cannot be too numerous. The bedrooms in particular should be checked and the orientation of the house taken into consideration in planning airy as well as light bedrooms. There should be a way to achieve cross ventilation in the kitchen too because even modern equipment for cooking creates some heat and it is essential to keep a free circulation of air to get rid of food odors.

While we're still on the kitchen and service side of the house, the placement of the garage and a sheltered entrance from it to the house are two important features to check on your plans. Whether the garage is attached or separate some provision should be made for the motorist to get into the house without a drenching. Usually this door is the service door for the kitchen too, and if you can plan it that way, you'll find it most practical for all household deliveries.

If the garage is attached it can usually be placed so that it is a shelter to the rest of the house, a wind break and a protection against both cold and heat.

Now let's look down from the top on your new home. What about room relation, what about division of space, what about the number and placement of walls, number of closets, and free circulation throughout? What about future additions?

And Now Layout

The first point about economical location of the bath and kitchen is followed here by location of the main entrance to the living room, kitchen and dining room. The best plan would be to have a clear view of the front entrance from the kitchen, or at least a free passageway, an arrangement which saves time for the housewife. But on the other hand, nothing is so disconcerting as having the casual visitor or even close friends enter the living room during dinner with a full view of the family at the table. The dining room entrance should be at one side of the room, rather than directly opposite the entrance, if it possibly can be arranged. The dining room should be planned to have a pleasant outlook but if

sacrifice has to be made in either dining or living room as to outside scenery, make it in favor of the living room.

Every house should have some semblance of an entrance hall. The owner of the tiniest cottage discovers that it is one serious drawback to have to admit visitors into the living room directly from the outdoors. If it is impossible to have an entrance hall the arrangement of furniture and perhaps a screen will help to segregate the area at the door from the rest of the living room.

Next, while architects have said the bath should be near the kitchen for economy, it should be placed in easy accessibility to the bedrooms, and accessible without crossing through one bedroom from another. There should be but one door in the bathroom in a small home and it should open into a central hallway. Other wall space in the bath can be devoted to closet and cupboard needs.

Closets? Well, the sacrifice of one or two closets for the sake of a few more feet of room space is a sad error. In the old houses that are being remodeled, it is almost a standing order for the contractor to increase the closet space at the sacrifice of some room space. A good architect can work in ample closet spaces without making the rooms look too full of doors, and your plans should have a

wardrobe closet for each member of the family, a guest closet, a linen closet, a coat closet, and a cleaning equipment closet if you can work them in.

Now after checking all these points, check the wall space you'll have in every room. In your kitchen and bathroom there should be ample wall space to permit the construction of cupboards and built-in cabinets and shelves. In the living room furniture set at an angle is in very poor taste but that is all you can do when your brand new house has insufficient wall space for your furniture. The only way you can be sure is to know the standard size of the pieces of furniture you will buy or to measure your furniture you plan to use and to arrange it on the blue prints before you start to build. Bedrooms too can be a sorry disappointment if it happens that there isn't bed head room or if your favorite dressing table must be put in a disadvantageous position for your needs. Measure your walls and subtract the windows and be sure you aren't building a disappointing home from your decorating point of view.

Expert Help in the Details

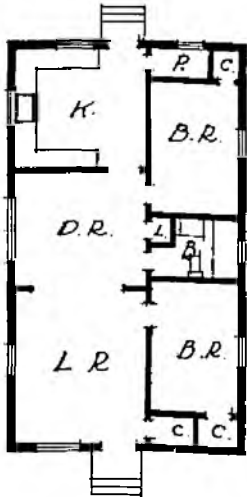
The easiest way to be sure your plans have the details checked and attended to, and to be sure you are building the home you want is to check every inch of your plans with this friendly home financing



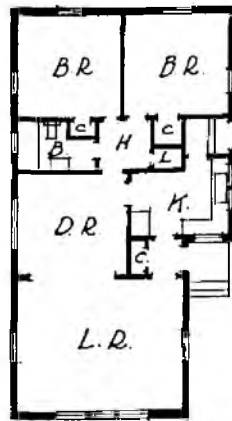
Bad Exterior Design. Complicated gables. Expensive windows. Poor proportions of windows to gables. Too much "architecture" and unnecessary trimming for small home.



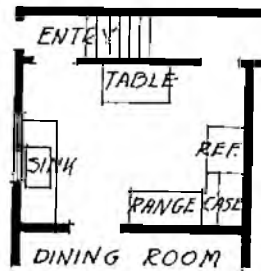
Good Exterior Design. Simple lines left unchanged. Standard millwork planned. Excellent proportions of windows to house. Good basic plan can be built inexpensively.



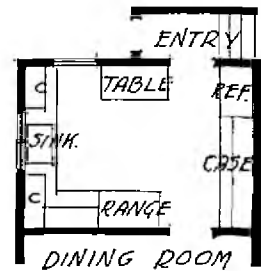
Bad for Building on Narrow Lot. Entrance poorly located. Small living room. Lack of privacy. No cross ventilation. Long distance from kitchen to front door. Bath inconvenient to both bedrooms.



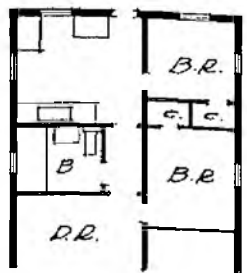
Good for Building on Narrow Lot. Entrance on side more private. Large living room. Cross draft in bedrooms. Front door accessible to kitchen. Convenient bath. Better closet arrangement.



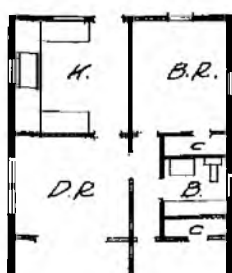
Bad for Kitchen Arrangement. No cross draft. Doors poorly placed. Poorly arranged cabinet placement. Inconvenient for efficient work.



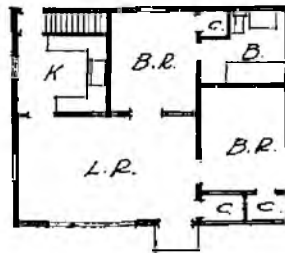
Good for Kitchen Arrangement. Good cross draft. Space saving arrangement for cabinets. Entry convenient. Provides for efficiency in work.



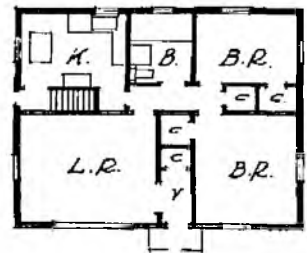
Bad for Bath Location with Reference to Bedrooms.



Good for Bath Location with Reference to Bedrooms.



Bad for Basic Floor Plan. Kitchen and bath too far apart. No cross draft for kitchen and bedrooms. Lack of hall space. Inaccessibility of bath. No vestibule or front entry provided for privacy.



Good for Basic Floor Plan. Proximity of Kitchen and Bath. Accessibility of bath and bedrooms. Cross draft for all rooms. Entrance way for privacy. Small efficient hall space designed with clothes closet.

MRS. HOMEMAKER —

CHAMPION

Worrier



WHAT do you do to untangle your thoughts when the family gets to be too much for you? What works best for quieting your jangled nerves?

We asked the questions of a lot of women and we discovered that these are the things the women who rule the homes of America do to straighten out their private difficulties. They read, write letters, walk, do handwork, give themselves a beauty treatment, go to bed for an hour of quiet, play the piano, drive the car, or cook something very special for the family.

In general, all of these activities have been used because they give the lady of the house an opportunity to avoid the most pressing problems and to forget for even a few minutes the distressing elements of her day. Burying herself in a book, she can forget that the grocery bill is too high and that she hasn't enough money for a new dress for the Mothers' Club banquet. Behind the wheel of the car she can forget that the children both want the car the night she's promised to take Dad's mother to the doctor.

Fortunate is the woman who can lose herself in the fascinating job of beautifying her face and still more fortunate is the lady who can catch forty winks right in the middle of a mental melee over the family.

Being interested in what Mrs. Homemaker did to straighten her thinking, we couldn't help our curiosity about the most prominent

causes of worry and mental anguish of the average mother. Her answer wasn't always money, but in almost every instance she admitted that the main reason there was family trouble, and the cause of most of her wor-



ries were lack of funds for the things the family wanted and for the things she wanted for them.

Does she budget? Yes, in almost every home, the mother plans her spending carefully although she may not keep records or budget envelopes. Why all the trouble? Well, some of these same mothers say there just isn't enough money for everything the family needs and wants.

But there is an answer and fortunately a goodly number of women have discovered the solution. No matter how much or how little the family income is, a little amount is

saved regularly. This savings fund is the answer because when they really need extra money—they have it—without worry and trouble.

All of the relaxing ideas these women recommend have their place in a world which demands much in energy and thought, but there is a lot more intelligence in planning a way to avoid worry than in trying to forget it after the reason for worry appears.

A large number of the savers in our institution are women. The savings may be in the husband's name or in a joint plan, but mother does the business here. The women who have discovered the comforting secure feeling that goes with a sound savings plan are not the ones who seek relaxation and escape because they feel that their planning provides a way to get through most emergencies.

If you are finding the financial side of your home life bothersome and constantly annoying, the savings officers of this institution can assist you in working out a sensible savings plan, in which you can invest small sums regularly now for big needs later on. Don't assume that money worries are automatically associated with your job. Our savings plan has helped hundreds of others to find a secure way to make home management easier and more pleasurable, and it may be the solution for you. The very next time that you feel that the responsibilities of manipulating the family purse strings are too overwhelming, let us talk to you. Even a few dollars every month carefully put aside can mean peace of mind for you in months to come. Try it for freedom from worry!



LIKE TOPSY Your Savings here "JUST GROW!"



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

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

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

SET YOUR FINANCIAL GOAL

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

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

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



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Their Home

A REALITY NOW!



IN place of imaginary rooms, they're actually planning a new home of their own—built as they wanted it—with all the details they'd dreamed about.

But the actual "fairy god-mother" of your wishes is a safe home financing plan. For it is a sensible plan that makes possible your ideas to materialize into a home. A home loan plan based on your income—"rent-sized" monthly repayments—those are the things that mean "worry-free" home ownership. If you want to buy or build your home, we have a "family-tested" home loan plan to fit *your* needs. May we explain it to you soon? A call at our offices involves no obligation.



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